A COMPANION CHECKLIST

What to ask, and what to bring

The questions worth asking a property manager, and the paperwork worth having ready, gathered in one place.

Waits run to years and lists close, so an application sent to a place that was never going to accept your income is time you do not get back. **Five minutes on the phone before you apply is the highest-return thing you can do.** The first three questions decide whether you are eligible, and none of them are usually answered in a listing.

Where this comes from. HomeShare America, *Between the Ceiling and the Floor*, August 2026. Regulatory points are drawn from 24 CFR 100.303 to 100.307 on housing for older persons, Internal Revenue Code section 42(g)(2) on rent restriction, and HUD program descriptions for Section 202, Section 811 and HUD-VASH. Income limits are published by HUD each spring, normally April or May.

Eight questions to ask

- [ ] **Is this home rent-restricted only, or does it carry rental assistance?**
  Decides whether the income minimum applies to you at all. If rent moves with income, there is usually no minimum to prove.
- [ ] **What multiple of the rent do you require in documented income?**
  Two, two and a half, or three times. This is the floor, and it varies between buildings on the same street.
- [ ] **If I have a voucher, do you subtract it from the rent before applying that test?**
  Several states require this. It can be the difference between passing and failing.
- [ ] **Is this building income averaging, and do you have homes designated below 60 percent?**
  A better question than “do I qualify.” In an averaging building, some homes carry genuinely lower rents.
- [ ] **Is the rent utilities-included, or will a utility allowance be subtracted?**
  Changes what you actually pay, and changes how two listings compare.
- [ ] **What counts as income for you, and which limit table do you use?**
  Confirm Social Security, pensions, disability and regular family support all count. Ask for the effective date of their table, because limits change every spring.
- [ ] **What are the credit, criminal history and rental history criteria?**
  Separate from income, and they turn down more applicants than the income tests do.
- [ ] **Is there a waitlist, how long is it, and can I be on more than one?**
  In most places you can apply to several, and you should.

Add these if they apply to you

None of these change the income limits. They change which buildings exist for you and where you sit on a waiting list.

- [ ] IF YOU ARE 62 OR OLDER **Do you have Section 202 homes, or homes set aside for older adults, and is there an age preference on the waiting list?**
  Section 202 Supportive Housing for the Elderly is restricted to households where at least one person is 62 or older, and rent there is based on income rather than a fixed table, so the income minimum does not apply.

- [ ] **IF YOU ARE 55 TO 61** **Is this community 55 and over, and do you hold a local preference for older applicants?**
  A property may restrict itself to 55 and over if at least 80 percent of its occupied homes have someone 55 or older, under 24 CFR 100.305. That is a different rule from Section 202, which needs 62.

- [ ] **IF YOU HAVE A DISABILITY** **Do you have Section 811 homes or accessible units, do you hold a disability preference, and how do I request a reasonable accommodation?**
  Section 811 funds homes for adults with disabilities, with rent set as a share of income. A property must consider a reasonable accommodation, which can include how income and screening criteria are applied.

- [ ] **IF YOU ARE A VETERAN** **Do you accept HUD-VASH vouchers, and do you hold a veteran preference on the waiting list?**
  HUD-VASH pairs a Housing Choice Voucher with case management from the Department of Veterans Affairs. It is reached through a VA medical center rather than through a housing authority, which is the step most people miss.

- [ ] **IF YOU ARE WITHOUT STABLE HOUSING** **Do you hold a preference for applicants who are homeless or displaced, and how do I document that?**
  A housing agency may give a preference to applicants who are homeless or displaced, under 24 CFR 960.206(b), and many do. Preferences are set locally and are not always advertised.

- [ ] **IF YOU ARE LEAVING AN UNSAFE HOME** **Do you hold a preference for survivors, and what are your emergency transfer procedures?**
  A housing agency may hold a preference for survivors of domestic violence, dating violence, sexual assault or stalking, under 24 CFR 960.206(b). Federal protections also cover emergency transfers. You can ask about this confidentially.

- [ ] **IF YOU ALREADY LIVE OR WORK IN THE AREA** **Do you hold a residency preference, does working in the area count the same as living in it, and do you hold a working-family preference?**
  Under 24 CFR 960.206(b) anyone working in the area, or hired to work there, must be treated the same as a resident, and length of residence cannot be used as a test. Older adults and people with disabilities receive any working-family preference automatically. Applying somewhere new means sitting behind local applicants, so apply in more than one place.

> **One thing to hold on to.** Qualifying on paper does not mean you will be approved, and falling outside the limits does not always mean you will be turned away. Every property decides for itself, using its own limits, its own income test and its own screening criteria. These are the rules properties work within, not a promise about any particular home, which is exactly why asking beats assuming.

What to have ready

Applications move faster when the paperwork is already assembled, and most properties ask for the same things. One folder turns a stressful week into an afternoon.

- [ ] Photo identification and a Social Security number for every adult in the household
- [ ] Proof of income for everyone 18 and over: a Social Security or pension award letter, recent pay stubs, benefit statements, or a disability award letter
- [ ] Recent bank statements, because savings above a threshold can be counted toward income
- [ ] Rental history for the past few years, with landlord names and contact details
- [ ] Your voucher paperwork, if you have one