



Founded 1927

# AMALGAMATED HOUSING CORPORATION

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## Frequently Asked Questions

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**1. Are Amalgamated apartments rentals and are they considered to be low-income housing?**

Amalgamated Housing is a limited dividend cooperative regulated by New York State Homes and Community Renewal. Our units are not rentals and require an investment on the date you acquire the apartment. **We fall under a category of moderate-income housing, not low income.**

**2. Now that I have submitted my application, how long do I have to wait to be called for an apartment?**

Our waiting lists are extremely long and turnover is low. Therefore, we cannot give any assurances as to when your application will be reached. This will depend on the number of move-outs that occur and we do not know this information in advance. All applications are kept in date order. ***Below you will see the current average waiting times; these waiting periods are subject to change at any time.***

The **average** waiting time for a studio apartment is 6 to 8 years.

The **average** waiting time for a 1-bedroom apartment is less than 1 year.

The **average** waiting time for a 2-bedroom apartment is less than 1 year.

The **average** waiting time for a 3-bedroom apartment is less than 1 year.

**3. How many bedrooms do I qualify for?**

This will depend on your family composition as well as specific guidelines set by New York State Homes and Community Renewal (NYSHCR). The number of bedrooms you qualify for is based on the number of people in your family.

**4. Can I request a specific building or apartment?**

No. Admissions applicants are not allowed preferences regarding the building or type of apartment offered (i.e., floor level, balcony, etc.). However, transferring shareholders ***are*** allowed these preferences. Additional information for transferring apartments can be found in the Cooperator's Handbook as well as attachments available with the transfer application.

**5. What should I expect once my application is reached?**

When your application is reached, you will be asked to provide us with a copy of your State Income Tax Return and W-2 for all wage earners or your means of income if you are not working. Once we have determined that you have met income eligibility, we will then mail you the secondary portion of our application process, which is our "Application for Residency." Prior to our allocating an apartment to you, a credit check

(i.e., past due payments, recently filed bankruptcy, housing court records), criminal background check, home visit, landlord verification, and employment verification must be paid for by the applicant. An independent investigation agency will conduct the investigation. All family members over the age of eighteen will be investigated (credit & criminal checks only). Please be informed that a criminal history does not automatically disqualify your application. An individualized assessment will be performed for each applicant where applicable.

**6. How many apartments will I be offered?**

We are supervised by New York State Homes and Community Renewal (NYSHCR) and are allowed to offer only **two apartments**. If you refuse the two apartments we offer you, you will be removed from our active waiting list. However, you may submit a new application.

**7. Do any major appliances come with the apartment?**

No. You will need to purchase your own refrigerator and stove.

**8. My investigation is complete. How soon after this will I be called to see apartments?**

Once your investigation has been completed, we will write to you with the results. If the results are favorable, you will be contacted to view an apartment depending on the number of vacancies we have at that time. Please note that, currently, two-bedrooms have a lower turnover rate.

**9. What happens after I accept an apartment?**

Once you have accepted an apartment, your application will be sent to NYSHCR for review and approval; you will be required to pay a deposit equivalent to one month of carrying charge within ten business days of approval or at your closing (pending condition of apartment when viewed – i.e. pre-restoration or restored and ready for occupancy). The deposit will cover your carrying charges for the first thirty days after closing on the apartment. If you cancel your acceptance after the deposit is paid, we will apply your payment to the carrying charge until the apartment is re-allocated.

**10. Will I have to pay my total investment before I move in?**

Yes. Payment in full is required before picking up the keys. Your investment total will depend on the size of your apartment. The sale breakdown you receive with your apartment offer will show the exact amount of each check due at the closing appointment (see the Investment Range on Income Equity Guidelines for current figures.)

**11. Does Amalgamated Housing offer financing or can I use a mortgage loan from my bank?**

No. We do not offer financing of any kind and mortgages are not accepted. The investment must be paid using **certified bank checks**; personal checks will not be accepted.

**12. Will I have an opportunity to have the apartment painted in different colors prior to moving in?**

Yes. **However**, this only applies should you see an apartment that is being shown by the current cooperator **prior** to restoration. Any colors desired must be selected and paid for before the apartment is turned over for restoration. This will be in addition to the mandatory painting fee.

**13. When do I take possession of the new apartment?**

Please be informed that all apartments are subject to the prior approval of New York State Homes and Community Renewal; **possession of an apartment will not be given prior to NYSHCR approval**. All new cooperators are required to pick up keys to their new apartment within forty-eight (48) hours of notification that the apartment is in move-in condition. If an applicant accepts an apartment that is in move-in condition, we will require that they pick up the keys no more than 4 weeks from acceptance. **\*Please be informed that restoration of an apartment does not include kitchen floors, terraces, or window screens.**

**14. Are washing machines and/or dryers allowed?**

Washing Machines are permitted in most buildings except the Towers (3975 & 3965 Sedgwick Avenue). Dryers are not permitted in any buildings. Please be informed that there is an extra monthly charge of \$24.00 for washing machines.

**15. Does Amalgamated Housing Corporation allow dogs?**

No. Dogs are **not allowed**.

**16. How can I check the status of my application while I wait for an apartment?**

Please be informed that you can check your waiting list position by visiting the following website: **<https://housingsearch.hcr.ny.gov>**.