Applying for Affordable Housing

What does it mean for housing to be “affordable”? Housing is considered affordable when households spend no more than about one-third of their income on rent. If a family has to spend more than one-third of their income on rent, they are considered ‘rent burdened’.

Where to go:

Begin your search for affordable housing at nyc.gov/housingconnect

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1. ABOUT NYC HOUSING CONNECT

Are you looking for housing that you can afford? Check out NYC Housing Connect; it’s your online portal to find and apply for affordable rental and homeownership opportunities across New York City. Explore the portal at nyc.gov/housingconnect.

Homes on Housing Connect are financed by the Department of Housing Preservation and Development (HPD) and Housing Development Corporation (HDC), and available to households of many income levels and sizes. Rentals are regulated so the rent can’t go up too much over time.

To qualify for a unit, your household – including all people who will live there – must meet the income and size requirements. Housing is considered affordable if it costs about one-third or less of your household income. To ensure fairness and equality, qualified applicants are chosen through a randomized lottery system.

2. GETTING STARTED

Get started by creating an account on Housing Connect. Once you register, you’ll provide information about everyone in your household, including income, assets and disability status. Your household income needs to be in a specific range to qualify, or you can indicate you have a voucher to cover the rent. Since this info determines your eligibility, remember to keep it up to date!

Re-rentals

After providing household info, you can choose to be considered for re-rentals or resales in the “Housing Choices” section of your profile. These are existing affordable units that become available when someone moves out. You can’t search for re-rental opportunities like other lotteries, but if you click “yes,” you can be randomly selected for re-rental or resale opportunities as they become available. So it’s generally a good idea to say yes!
Now you're ready to apply! Head over to the Open Lotteries page.

You can filter the Open Lotteries page to narrow your search results. Every listing shows how many homes are available, occupancy limits, qualifying income range and the application deadline.

Applying online is easy – just click the “Apply Now!” button. But, be sure your household information is complete and up to date before doing so. If you can’t use the Housing Connect website, follow the directions on the advertisement to request a paper application to be mailed to you. Your chances are the same, whether you apply by paper or online. Make sure you don’t send both paper and online applications because this will disqualify you. The application period can last from a few weeks to a couple of months, so make sure to apply before the deadline.

After the deadline, all applications – paper and online— go into a computer system, which gives a random number to each application. This is your log number. Lotteries receive many applications, and it can take some time after the deadline to process your application. You may hear back sooner if you receive a low log number or if you meet one or more of the preferences. If you have a high log number, you are less likely to hear back.
After applying, keep checking your Housing Connect Dashboard to see the status of all applications you’ve submitted.

If your application is selected, you’ll be asked to upload and share documents like personal ID and paystubs, which will be used to confirm your eligibility. You’ll also be asked to complete a credit check or provide proof of rental history. If everything checks out and there is a unit available, your application will be approved!

If there are problems with your documentation, you may get a rejection notice explaining why you don’t qualify. The notice will also explain how you can appeal the decision if you think it was incorrect.

Don’t get discouraged if you aren’t selected or don’t hear back. There are always new opportunities appearing on Housing Connect, so keep searching and applying!

You’ll find even more useful information & resources on our About and Learn pages at nyc.gov/housingconnect – make sure to check them out!