What does it mean for housing to be “affordable”? 

A common rule is that housing is considered affordable when households have to spend no more than about one-third of their gross income on rent and utilities. If a family has to spend more than about one-third of their income on rent, they are considered ‘rent burdened.’

Steps to Apply

1. Look for affordable housing
2. Understand eligibility guidelines
3. Submit your application
4. Wait while applications are processed
5. If selected, confirm your eligibility
6. Sign a lease, appeal, or apply to others

Find Affordable Housing Listings Online or in Print
Learn About Eligibility and Application Requirements
Register and Submit Application Online or via Mail
It May Take 2 to 10 Months to Hear Back
If Selected, Go to Your Appointment with Documents
Rejected? Challenge via Appeal and Apply to Others

Let’s Get Started...

Visit www.nyc.gov/housingconnect to get more information or to apply online.
**Look for affordable housing**

1. Find Affordable Housing Listings
   - Visit NYC Housing Connect: www.nyc.gov/housingconnect
   - Check HPD and HDC’s websites:
     - www.nyc.gov/hpd
     - www.nychdc.com
   - Call 311 and ask for the Affordable Housing Hotline.
   - Look for advertisements in newspapers.
   - Look for posters at construction sites.
   - Contact local community organizations, including Housing Ambassadors, for help.
   - Find a list of Ambassadors on HPD’s website: www.nyc.gov/housing-ambassadors
   - Read the Advertisement Carefully

Different affordable housing developments have different eligibility requirements, including income ranges. You may fall into different categories for different developments, depending on your household size and income.

**Understand eligibility guidelines**

2. You May Be Eligible If...
   - your combined household income is between a development’s low and high limits.
   - the members of your household meet program rules.
   - your credit, background, and housing court history meet the development’s standards.
   - You May Get Preference for a Development If You...
     - have a mobility, hearing, and/or vision disability.
     - currently live in the same Community Board District.
     - work for the City of New York.
   - Applicants who live in New York City receive a general preference over non-city residents.

**Submit your application**

3. Apply Online
   - Create an account on www.nyc.gov/housingconnect.
   - Make sure your profile is updated and accurate each time you submit an application to a development of your choice.
   - Apply Through the Mail
   - Check the property advertisement, which tells you how to request an application by mail.
   - Sign your application, or it will be rejected.
   - Submit your application before the deadline date.
   - Your Chances of Being Selected in a Lottery are the Same...
     - whether you apply online or through mail.
     - no matter when you submit your application, as long as it is before the deadline.
   - Answer all of the questions on the application to the best of your knowledge.
   - Fraudulent or incomplete information may result in disqualification.

**Wait while applications are processed**

4. How Applications Are Processed
   - After the deadline, all of the applications are put into a random order.
   - The developer begins reviewing them (beginning with those who meet set-asides and preference categories) and contacting applicants.
   - See Step 2 for a list of the preference categories.
   - When Will You Hear Back?
   - A property may receive tens of thousands of applications. You may hear about the status of your application within two to ten months after the deadline.
   - However, because there are so many applications, you may not be contacted, even if you could have qualified.
   - Your chances of being contacted are greatest if you are currently live with must go to the developer right away.
   - Going to the appointment does NOT guarantee that you will receive affordable housing.
   - Bring Documentation
   - You will be asked to bring copies of birth certificates, IDs, pay stubs, tax returns, proof of address, and other detailed documentation for each member of your household.
   - Wait for Confirmation
   - After the developer verifies your eligibility, a City employee will review your file for accuracy.
   - If your eligibility is confirmed...
     - You may be offered the choice to sign a lease.
     - You might also be placed on a waiting list.
     - The developer will tell you if you’re on the waiting list.
   - If You Are Found Not Eligible...
     - You will receive a rejection letter. If you disagree, you have ten business days to appeal the decision.
   - The letter explains how to submit an appeal in writing to the developer. You must explain the reason you believe the rejection was in error and provide supporting documentation.
   - The developer will contact you with the result of your appeal. If you disagree, you may contact the agency with a complaint within five business days. The appeal rejection letter tells you how.
   - If you are rejected, you can apply to another affordable housing lottery. You can apply to as many lotteries as you want.

**If selected, confirm your eligibility**

5. Appointment to Confirm Eligibility
   - If you are selected, you will be contacted by the developer to set up an appointment. This is to review your documentation and confirm that you meet eligibility rules.
   - All of the adults you will live with must go to the appointment.
   - Your appointment is very important. Spots are limited. Set up your appointment immediately. If you need to reschedule, contact the developer right away.
   - The letter explains how to submit an appeal in writing to the developer. You must explain the reason you believe the rejection was in error and provide supporting documentation.
   - If you disagree, you may contact the agency with a complaint within five business days. The appeal rejection letter tells you how.
   - You can apply to others
   - Apply to another affordable housing lottery. You can apply to as many lotteries as you want.

**Sign a lease, appeal, or apply to others**

6. FRAUD ALERT
   - Do not pay any money or fee at any time to anyone for an application to any HPD or HDC-sponsored housing project.
   - If you see an advertisement for an HPD or HDC affordable housing project that is not posted on an official City website, report it to 311 immediately.

For more info or to apply online, visit www.nyc.gov/housingconnect

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