**About NYC Housing connect**

NYC Housing Connect is your portal to find and apply for affordable housing opportunities in New York City.

What is affordable housing?

* Housing is considered affordable if it costs about one-third or less of what the people living there get in income. The New York City Department of Housing Preservation and Development (HPD) and Housing Development Corporation (HDC) create affordable housing opportunities for many household income levels and sizes. The buildings are privately owned. HPD and HDC have a monitoring and oversight role. There are rental and homeownership opportunities. Rentals are regulated so the rent can’t go up too much over time. Condos, coops, and 1-4 family homes have restricted prices.

How does Housing Connect work?

* Through Housing Connect, you can find and apply for affordable rental and homeownership opportunities. To qualify, your household must meet the income and size requirements for a unit in the affordable development. Your household is all of the people who will live in the affordable unit.

There are two ways to access opportunities in Housing Connect. It is a good idea to do both:

Apply to developments with open lotteries.

* These are new and recently renovated buildings.

Click “yes” that you wish to be considered for re-rentals/resale’s. This question is in “Re-rentals and Resale’s” section.

* These are individual affordable units that become available when someone moves out.
* (Link:- <https://youtu.be/i5vdppVH5qQ>)

**Thinking about applying? Here’s how to prepare:**

You can improve your application with a few important steps. But these steps can take time – get started today!

Know your credit and rental history

* If you apply for an affordable rental, and are reached for an eligibility review, you may be asked to undergo a credit check. You can also choose to provide proof of positive rental history instead of a credit check. To prepare for a credit check, make sure the information in your credit report is correct. You can get help understanding your credit report and learn how to improve it from a free, professional financial counselor. Go to nyc.gov/ready-to-rent for more information, or call 311 and ask for “Ready to Rent.” You can also go to nyc.gov/consumers for more information, or call 311 and ask to make an appointment at an NYC Financial Empowerment Center. If you prefer to provide proof of 12 months' positive rental history in place of the credit check, prepare by collecting information about your current apartment, such as your current lease and receipts for rent. Go to the “Do I qualify?” section of the FAQ for more details.

Remember:

* You cannot be rejected from an affordable rental opportunity based solely on credit score (the number). If you undergo a credit check, you can only be disqualified for over $5,000 debt in collections or if you filed for bankruptcy within the last 12 months.You cannot be rejected for negative rental history. If you choose to provide proof of positive rental history in place of a credit check, that information can only be used to help you qualify.

Start saving

* You should save at least two months' rent to cover the first month and security deposit. You might want to save even more to cover moving expenses. Start saving for your move by finding a savings account that earns interest with a bank or credit union.If you have an IDNYC card, you can use it to open an account at many banks and credit unions. Go to nyc.gov/idnycbanks to find out where.
* Get help saving money for moving from a free professional financial counselor. Go to nyc.gov/ready-to-rent for more information, or call 311 and ask for “Ready to Rent.”
* You can also get help creating a budget, saving, or opening a bank account. Go to nyc.gov/consumers for more information or call 311 and ask to make an appointment at an NYC Financial Empowerment Center.

**How to Apply**

To apply for an open lottery:

* Make sure the information about your household is complete and up to date on Housing Connect.
* Go to “Open Lotteries” to see what is available for applications. Are you interested in any of the buildings? Check the details to see if your household size and income fit the limits for the buildings.
* Click “Apply” before the application deadline date.
* It is very important to update your profile information immediately any time your household members or their incomes change. This can be before or after you apply to any specific development.

Need help? Not sure if you qualify? Visit our HPD Housing Ambassador page for help. You also call 311 and ask for a Housing Ambassador near you.

After the deadline:

* Each application gets a random number—a lottery log number. Lottery log numbers are random. No one controls who has a better or worse number.It does not matter if you applied first or last, online or on paper—your log number is random. Just make sure to apply before the deadline.
* The Marketing Agent reviews the applications, beginning with set-asides and preferences.In new buildings, 5% of units are for households where someone has a mobility disability, and 2% for vision, or hearing disabilities. Usually, this is called a “disability set-aside.”Sometimes preference for a percentage of units is given to other categories of applicants. These preferences will be listed on the development’s advertisement. Visit the FAQ for more details.

After you apply:

* It can take several months or longer to hear about your application. Sometimes you might not hear back even if you qualify. While you’re waiting, carefully check what your current lease says about moving out before the lease is over. If you’re offered an apartment, you might need to move quickly. If you aren’t selected or don’t hear back, keep searching for other apartments and apply when you are ready.

Be ready in case you are contacted for documents

* If your application is selected, you’ll be invited to respond to a document request. This interview is very important. Agents from the building will confirm if you qualify for the opportunity you applied for. Get ready ahead of time to make sure you’re prepared.

Get important documents together

* At the interview, you’ll need to show documents that prove the information you put in our application. Start collecting copies today!
* You’ll have to show:
* Who will live with you. Examples: birth certificates, picture IDs
* The incomes of everyone who will live with you. Examples: pay stubs; federal or state tax returns; proof of Social Security, veteran, or public assistance benefits income
* Information about your current apartment: Examples: your current lease, receipts for rent, recent gas or electric bills
* See the After you Apply Checklist and Resources guide if you need help getting copies of these documents

After sending in your documents

You might have to do some follow-up steps to make sure your application is complete. After that…Your application might be accepted. You’ll have to go through a few more steps before you decide if you want to sign a lease. You might get a rejection notice saying you don’t qualify and the reason why. If this happens, you have the right to appeal. This means you’ll get a chance to explain why you think the decision was not correct.

* If you want to appeal, act quickly – you only have 10 business days from the date of the postmark of the letter to submit an appeal!
* Respond to the building agent explaining why you think you shouldn’t have been turned down. Include any documents that support your appeal.
* The building agents will review your appeal and send you a letter with the outcome.
* If the appeal is successful, the agent will continue processing your application.
* If your appeal is not successful, you’ll receive an appeal rejection notice. If you think there’s still an error, you can contact HPD or HDC within five business days with a complaint. Be sure to include an explanation of why you think there’s an error. The notice will give you instructions.

Even if you don’t qualify for one housing opportunity, applications you’ve submitted for other opportunities are still active. Keep updating your Housing Connect information and working on getting ready in case you’re selected for another building!

**Ready to Apply**

The first step in applying to affordable housing is to create a Housing Connect profile. You will need information about the incomes of everyone who will live with you.

Calculate your income

* Income includes money you make from a regular job, owning your own business, and/or part-time work. It also includes other money you get from workers’ compensation, the government (like Social Security or public assistance), and certain payments from investments and retirement.
* Most of this information will be on the tax return you filed last year. If you work for someone else, include the amount you are paid before taxes (called your “gross income”). If you work for yourself, including the amount you make after taxes and other deductions (called “net income”).
* If you need more help understanding what counts as income, check out HPD’s income guide for affordable housing applicants.

Search Housing

* Use the Open Lotteries page to find current affordable housing opportunities. You can filter opportunities by household size, household income, minimum and maximum monthly rent, number of bedrooms, neighborhood, transportation options, and amenities offered.
* Every listing will show you how many homes are available, how many people can live in each home, the income range your household must fall in to qualify, and when the application is due.
* Remember: keep your Housing Connect profile up to date. For example, if you get a new job or lose a job, make sure to update it. Check your profile every time you apply for a new opportunity.

Apply

* If you find a building that you qualify for, click the “Apply Now!” button.
* Apply before the deadline! The application period can last from a few weeks to a couple of months, so leave yourself enough time.
* As long as you apply before the deadline, it doesn’t matter when you submit your application.
* Don’t send both paper and online applications; you may be disqualified.
* For help filling out an application, contact a Housing Ambassador.