

# Your Complete Guide to Applying for Affordable Housing in NYC

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January 29, 2016

Affordable housing does not have to be a pipe dream – many potential contenders don't realize they're eligible and, even more frequently, don't know how to apply.

Affordable housing lotteries represent New Yorker's path to scoring a subsidized unit in what are frequently new, amenity-rich buildings.

There are often more than 10,000 applications for every 100 available units – but don't let the numbers discourage you. Some 60 percent of those applications are usually disqualified, according to the New York Times.

If you go about the process correctly and are genuinely eligible, you will have a significantly higher chance of winning a unit. Here's how to do it.

## **1. Visit NYC Housing Connect and make a profile.**

Most new units will be available at the city-run website (go to [www.NYC.GOV/Housing Connect](http://www.NYC.GOV/HousingConnect)). Use this site to find information about current projects, application dates and eligibility.

One of the biggest first steps to scoring a unit is to create profile the site. The initial signup takes about two minutes. Once you have an account, the site will walk you through an eight-step process for filling out your profile – asking for information about household members, employment, income, assets, ethnicity and where you currently live.

## **2. Find a building and make sure you're eligible.**

New listings for affordable units are posted regularly at [www.NYC.GOV/Housing Connect](http://www.NYC.GOV/HousingConnect). Once you've found a place you'd like to live in, you need to determine if your income and family size make you eligible to apply.

Add up the yearly income of everyone in your household. Check that it meets the building's requirements. (Each building is different.)

Many who apply are disqualified on the grounds of not fitting into the appropriate income-family size bracket. For example, at City Point Tower One in Downtown Brooklyn, the most

expensive two-bedroom apartments are eligible to four-person households earning between \$85,612 and \$142,395 annually. Some studio apartments in the building are slated for individuals making a maximum of \$24,000 annually.

Determining household size can be surprisingly tricky. Children who are living elsewhere – say, at college upstate – but come home for break still count as part of your family as long as they do not hold a separate lease. If you are pregnant during the application process, unborn children should also be counted toward your family size.

In addition to income and household size, eligibility is also determined by legal history and credit history. Preference is often given to those with physical impairments and – depending on the building – to folks living in a specific neighborhood. So when you apply, be sure to make note of any disabilities and list your current [community board](#).

### **3. Submit your application.**

Once you've found a building that you're eligible for and would like to live in, you'll need to fill out an application. If you've already made your profile at NYC Housing Connect, this is super easy – just go to the current projects page and click “Apply” next to the building you want.

You can also apply through the mail. First, you'll need to request an application. Send a self-addressed envelope to 21 Commercial Street LLC, Hellgate Station, P.O. Box 1208, New York, NY 10029. They'll send you the paperwork. Fill it out. Mail it back.

Very important: Be sure to send in your application during the period applications are being accepted for the building and before the deadline closes. The application process is completely free – don't be fooled by scammers who offer to deliver or process your documents for payment.

While you shouldn't send in multiple applications for the same building – it'll disqualify you – there's no such thing as applying for too many affordable complexes. Sending in applications to multiple lotteries will only increase your likelihood of scoring a place.

### **4. Next steps.**

It usually takes two to 10 months for the Housing Development Corporation to process applications. During this time, many applicants will be notified that they've been disqualified for a lease. Some will be informed they have been selected, and others may not hear back at all.

If you are disqualified, you have 10 business days to appeal and fix any errors in your application or faults on the reviewer's part that, if corrected, would mean you should have

qualified. If any aspect of your information has changed since applying – you got a raise at work, you got married, etc. – make this clear in your corrections letter.

If you are selected, you will be invited to an interview to verify your eligibility. Of those who are invited to interview, some, but not all, will be asked to sign a lease.

For specific eligibility guidelines and development details, visit the [HDC's website](#).