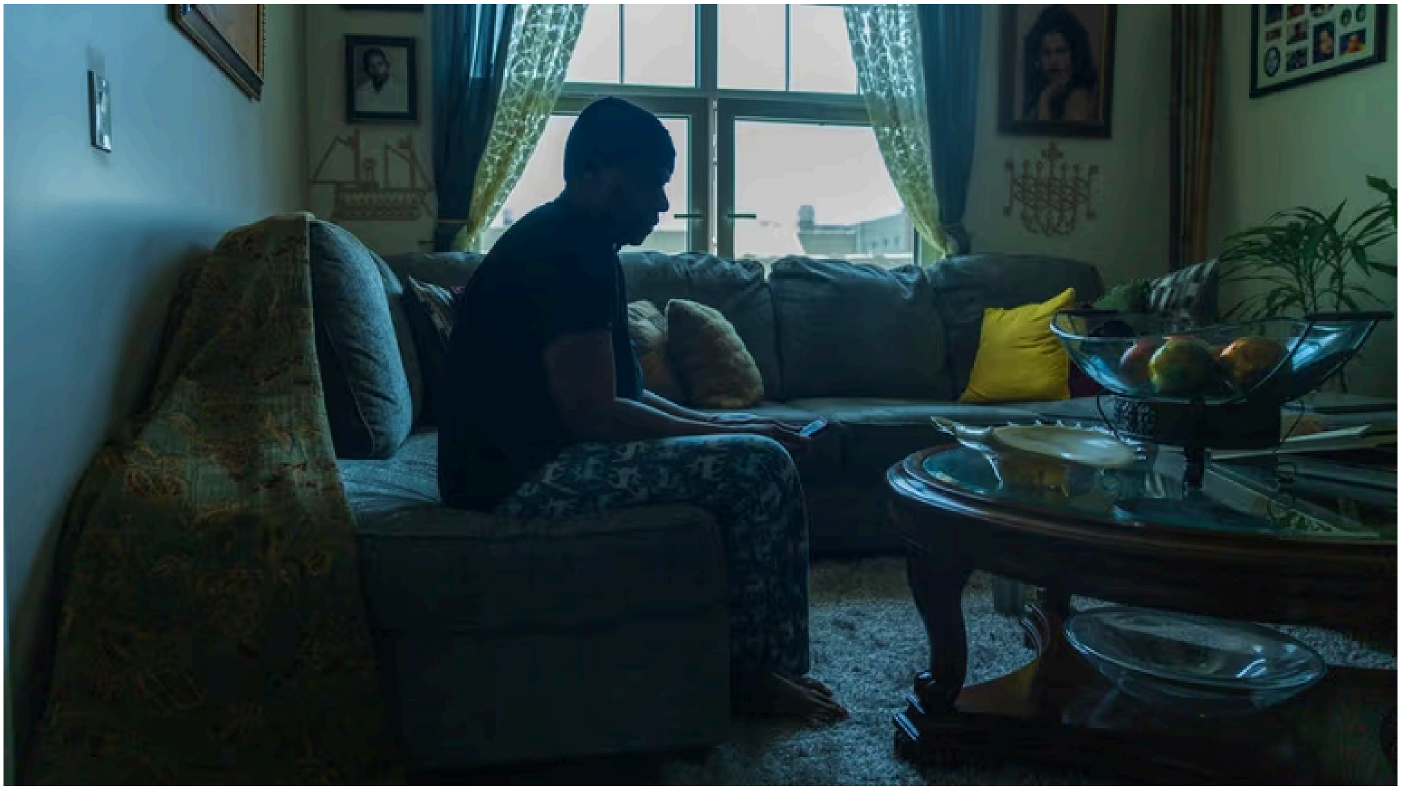
BUSINESS / WALLET WATCH

WALLET WATCH

Affordable housing on Long Island is hard to find. Here's how the system works.



Yola Augustin at her apartment in Hempstead in mid-May. Augustin received an apartment at Estella, an affordable-housing building in Hempstead, after being selected through a lottery. Credit: Newsday/Alejandra Villa Loarca

By Jonathan LaMantia and Brianne Ledda

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Last year, after spending nearly two years searching for affordable housing, Yola Augustin received a letter she said changed her life.

The letter, from nonprofit Concern Housing, informed Augustin she had been selected in a housing lottery for an apartment at Estella, a new building on Bedell Street in Hempstead. Rents for the lottery units at the building range from about $1,250 to $1,550.

Augustin declined to disclose her rent but said she saves about $550 a month compared with what she paid for her previous upstairs apartment in a West Hempstead house.

“When I received that letter, it was just like actually winning the New York Lottery for real because it got me out of a situation that was getting really ugly,” she said.

WHAT NEWSDAY FOUND

- **Affordable apartments on Long Island** can draw thousands of applicants for just a few dozen units, where renters like Yola Augustin often spend years searching for housing they can afford.
- **Rising rents and a shortage** of available units have left many Long Island renters cost-burdened, while a fragmented system of lotteries, waitlists, voucher programs and income rules can make affordable housing difficult to navigate.
- **State efforts to fund new housing** and incentivize municipalities face major obstacles on Long Island, including zoning restrictions, high construction costs, limited land and community opposition.

Augustin, who works as an operations manager at CVS, said she began searching urgently for housing after the owner of the West Hempstead home where she previously rented told her he wanted the unit for a family member.

She had been looking for a place where she could live with her adult brother Jeremiah, who has Down syndrome. Jeremiah moved in with her in 2021 after their mother died from COVID-19 in July 2020. But Augustin struggled to find an apartment she could afford. One rental she toured cost $2,500 a month, plus another $7,500 upfront for the broker fee, security deposit and first month's rent.

Augustin was one of just 53 applicants selected from among 1,741 people who sought apartments at Estella — a sign of how fierce competition can be for affordable housing on Long Island.

Where to find information on affordable housing

Looking for an apartment?

New York State Homes and Community Renewal runs NYS Housing Search with details on lotteries statewide. However, it only features buildings that received state funding.

Two affordable housing nonprofits — Community Development Long Island and Long Island Housing Partnership — often coordinate housing lotteries for private developers and maintain updated

Struggling to pay rent?

Nonprofit housing counselors can help renters facing eviction or struggling to pay rent. The New York State Department of Financial Services maintains a list of agencies statewide.

Across Long Island, rising rents and a shortage of affordable apartments have left many working residents struggling to find housing they can afford. Census data from 2023 showed more than half of Long Island renters are cost-burdened, meaning they spend more than 30% of their monthly income on housing, Newsday has reported.

Renters searching for help must navigate a fragmented system of housing lotteries, waitlists, voucher programs and income restrictions — all while demand far outpaces supply.

Newsday spoke with housing advocates, developers and officials about how affordable housing works on Long Island, where renters can search for opportunities and why apartments labeled “affordable” can still remain out of reach for many residents.

Why ‘affordable’ housing doesn’t always feel affordable

When nonprofits and government agencies refer to affordable housing, they generally mean apartments that meet the federal standard for affordability. Housing should cost no more than 30% of a household’s gross income, including utilities, according to the U.S. Department of Housing and Urban Development.

Some municipalities also set affordable rents at about one-third of household income.

But that often leads to confusion about rents that are still higher than some potential tenants can afford.

“When we talk about affordable housing, we need to say affordable to whom,” said Peter Elkowitz, president and CEO of the Long Island Housing Partnership.

The average asking rent as of April 30 is

0 on Long Island

That's 70% higher than the national average of $1,780

Source: CoStar Group • Note: Includes all unit sizes. CoStar data includes professionally managed buildings

How does affordable housing work on Long Island?

The Green at Gardiner’s Point is a recently completed affordable housing complex in East Hampton. Housing advocates say Long Island needs far more affordable apartments, but zoning limits, high construction costs and community opposition can slow development. Credit: Elizabeth Sagarin

Renters have options ranging from the federally funded Housing Choice Voucher Program, also known as Section 8, to affordable housing lotteries.

Some buildings are entirely made up of affordable units, and rents must comply with the federal standard because they have received tax credits to fund construction.

In other cases, for-profit developers agree to set aside a certain percentage of units, often 10% or 20%, that meet income standards in exchange for tax incentives offered by municipal industrial development agencies.

Income limits can vary widely, from $34,550 for an individual at 30% of area median income to $197,150 for a family of four renting a larger apartment open to households earning up to 120% of area median income.

Units with higher income limits also tend to have higher rents, meaning some lower-income renters may earn too little to qualify.

Besides affordable housing lotteries, a person might qualify for the Housing Choice Voucher Program if they meet certain income requirements or have been displaced. Individuals who are disabled, as well as seniors and veterans, may also qualify for certain programs.

To obtain a housing choice voucher, interested applicants can apply to an open waiting list either online through the state or through a local program administrator, like Community Development Long Island in Melville. Many Long Island municipalities, such as the Village of Greenport, also administer voucher programs and vet the amount people can afford to pay.

It's illegal for landlords to refuse tenants solely because they use a housing voucher, said Ian Wilder, executive director at Long Island Housing Services in Bohemia, which has reached past settlements with landlords who discriminated against such tenants.

"It's very, very hard here for people to find safe, legal housing that they can afford," he said.

How is rent determined?

Unit size also dictates rents, although municipalities set different standards. In the Town of Brookhaven, for example, rent is based on the assumption the average one-bedroom apartment will be home to an average of 1.5 people, while Islip assumes two people will live in such a unit on average, which allows for higher rents.

In East Hampton, developers set a target household income to calculate rents, said Catherine Casey, executive director of the East Hampton Housing Authority. If that income was $65,000, they would divide that by 12 and then multiply that monthly income by 30%.

“That household cannot comfortably afford more than $1,625 a month, and that should include utilities. So the rent should probably be around $1,400,” Casey said.

How are tenants selected for affordable apartments?

Several nonprofit and government agencies oversee affordable housing lotteries, which are randomized drawings used to select potential tenants.

The drawing establishes the order in which tenants are screened. But individuals still must prove they’re qualified based on their income and family size. Once units have been filled, nonprofits add remaining applicants to a waiting list and call them as apartments become available.

LIers interest in affordable housing far outweighs supply

Some recent affordable housing lotteries have had more than 100 times as many applications as available apartments.

Building Name	Location	Applications received	Units available
Baldwin Commons	Baldwin	6,131	33
Florent	Garden City	4,157	15
Estella	Hempstead	1,741	53
Shoregate	Bay Shore	1,646	84

Sources: Long Island Housing Partnership, Community Development Long Island and Concern Housing

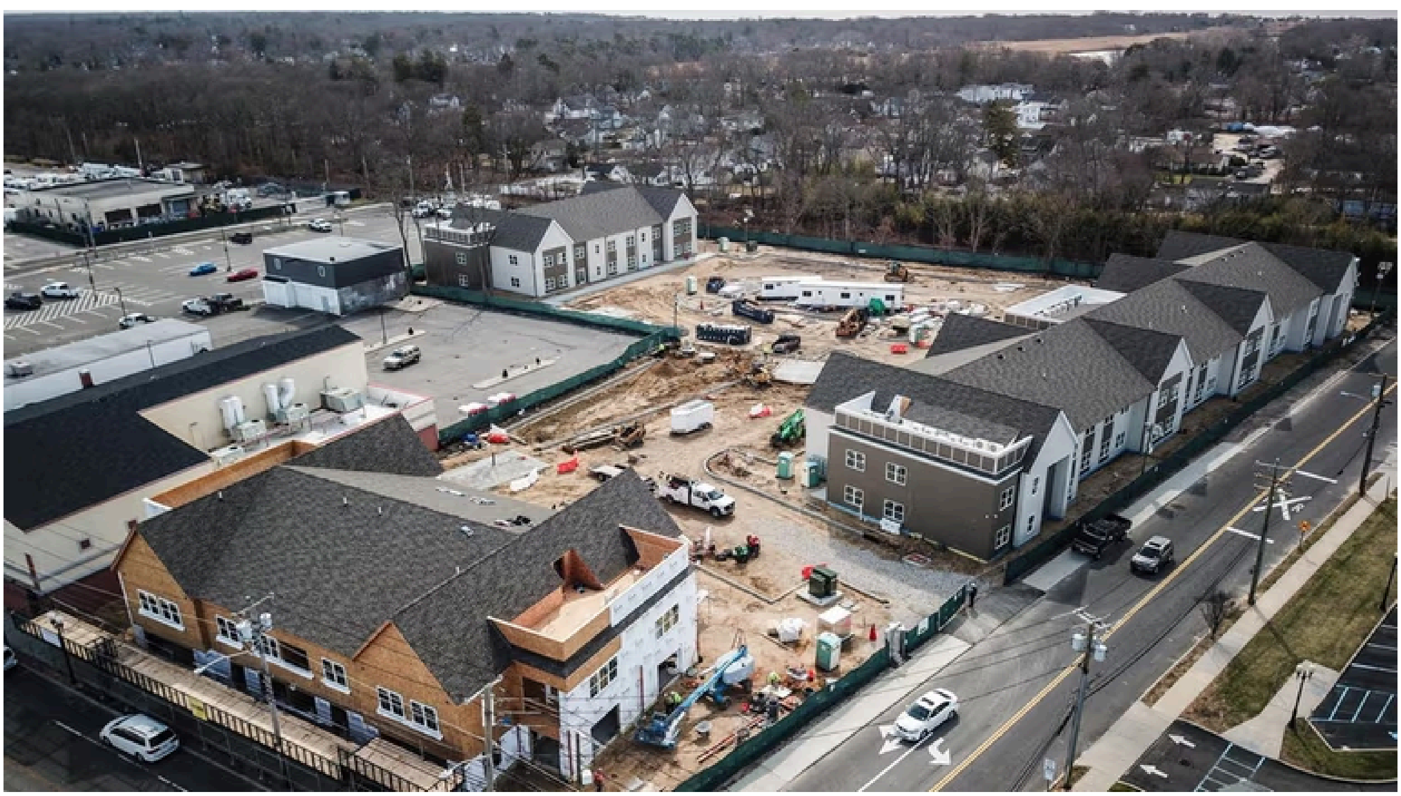
Newsday

Even if an interested renter has missed the deadline to enter a housing lottery, property managers may reopen waiting lists to fill future vacancies.

Unlike New York City’s Housing Connect portal, Long Island doesn’t have just one place tenants can go to seek opportunities.

“The lack of a centralized place for people to find available options is definitely a challenge,” said Patrick Boyle, senior policy director at Enterprise Community Partners, a national nonprofit that provides financial support to Long Island affordable housing developers.

Why can't builders meet affordable housing demand?



The Grove apartment complex in Patchogue includes below-market apartments offered through a housing lottery. Across Long Island, renters searching for affordable housing must navigate lotteries, waitlists, income rules and limited supply. Credit: Newsday/Steve Pfost

To meet housing demand, Long Island would need to add more than 256,000 new homes by 2040. But, with current zoning restrictions, only around 102,000 are possible, according to a 2025 study from the Regional Plan Association, a nonprofit planning organization.

High construction costs on Long Island and the state's complex process for allocating affordable housing tax credits may deter many market-rate developers, nonprofit officials told Newsday.

Glen Cove-based affordable housing developer Georgica Green Ventures and other builders have to compete for a limited pool of state housing tax credit funding, a key component of their ability to offer lower rents. That funding lowers future debt-related costs, said David Gallo, GGV's co-founder and president.

Other barriers include the shortage of developable land, community opposition to housing development and the cost of infrastructure such as sewage treatment plants, said Sherry Tucker, CEO of the New Hyde Park-based WellLife Network, which is opening an affordable apartment building in Medford in June.

"It's really frustrating when people are not understanding you've got to have some affordable housing on this Island to continue this economy," she said. "People that do a lot of the service work need a place to live."

Zoning laws also restrict the amount and type of housing that can be built, and were "originally created to prevent people from building housing," said Wilder, with Long Island Housing Services.

“Despite the intent of the people now processing those rules, the system hasn’t been changed,” he said, adding the lengthy government approval process for new housing greatly adds to costs.

What's next?

Gov. Kathy Hochul touted the state’s five-year, $25 billion plan to help fund 100,000 privately built homes and apartments statewide in a speech earlier this month, with a particular emphasis on apartments near train stations.

Hochul first announced a statewide strategy to build more housing in 2023 but met resistance from Long Island lawmakers, who fought against what they saw as a loss of local zoning control and the threat of urbanization. Some communities — including Mineola, Patchogue and East Hampton — have embraced the governor's incentive-based pro-housing communities program, which allows municipalities to qualify for $750 million in state funding if they support future housing growth.

But even where new housing is planned, construction can take years.

In the meantime, Long Island apartment hunters must navigate a complex set of programs operated by government and nonprofit agencies.

For renters like Augustin, receiving a coveted lottery apartment can provide major relief.

She said she's grateful to have the discounted rent at a time when gas prices are soaring and food is getting more expensive, particularly for the healthy options she seeks.

"This place has really helped me," Augustin said. "Considering this economy, I'm saving a lot of money from what I was paying."

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Inside Long Island's 5 most competitive housing markets

Four of the five most competitive communities are clustered together in the middle of the Island.

Affordable housing on LI is hard to find. Here's what renters need to know.

Renters searching for help must navigate a fragmented system all while demand far outpaces supply. Here's how

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Jonathan LaMantia covers residential real estate and other business news on Long Island. He previously covered the business of health care for Crain's New York Business.

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