



Fixing NYC's Affordable Housing Matching Crisis

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The Crisis in Numbers

6M

applications last year

(HPD/amNY)

10K

units available

(HPD)

33K+

affordable units
sitting vacant

(NYC Comptroller 2023)

371+

days average lease-up

(CHPC 2021)

This is not a housing shortage – it's a broken matching system.



Why the System Fails

Residents

Blind applying, unclear eligibility, expired documents

Landlords

40–60% ineligible applicants, missing paperwork

Caseworkers

No tracking tools, overwhelmed

City Agencies

No real-time vacancy analytics

Root failure: No pre-screening + no coordination.

Stakeholder Discovery & Strategic Pivot

Methodology & Validation

Interviews

6 Deep-Dives (3 NYC Residents, 3 Landlords/Property Managers)

Document Review

NYC HPD Marketing Handbook & 2023 Comptroller Vacancy Report

Strategy Refinement

Zoey Furguson , Leslie eLab

Key Insights: The "Matching" Gap

Landlord Pain (The Noise)

"Housing Connect is infuriating... 60% don't qualify."

Reality: Vacancy isn't due to lack of demand, but administrative "ghosting" and processing delays.

Resident Pain (The Blind Spot)

"I don't know if I qualify until I get rejected months later."

Reality: Applicants face "document chaos," not a lack of listings.

The Strategic Pivot



Initial Hypothesis: Build a better Listing Portal

Confirmed Pivot: Build a Portal including Pre-Screening & CRM

❑ **Why:** The problem isn't finding the unit; it is verifying eligibility before the lease-up clock runs out.



Why It's a Hair-On-Fire Problem (VAST-UP)



Value Creation

Vacant units + wasted applications



Stakeholders and Power

Misaligned incentives



Urban Resilience

Long vacancies weaken blocks



Policy and Finance

Housing Connect lacks transparency + analytics

Conclusion: The system isn't built for NYC's scale or diversity.

Innovation

HOMELINK: The Solution

A centralized housing portal with AI-powered tools + multilingual onboarding + CRM coordination.

Key Functions:

- AI eligibility engine (income, household, AMI)
- Document vault + expiration alerts
- Caseworker tracking dashboard
- Landlord dashboard (top qualified applicants)
- Vacancy + equity analytics
- Predictive lottery alerts

The screenshot shows the HOMELINK web application interface. At the top, there is a navigation bar with a home icon, the text "HOMELINK", a "Dashboard" link, and a user profile icon. Below the navigation bar, the main content area is titled "Affordable Housing Listings" and "AI-Powered Eligibility Matching". It features a search bar with a magnifying glass icon, a "Bedrooms" dropdown, and a "Sort by" dropdown. The main content area displays three housing listings in a grid format:

Address	Price	Bedrooms	Bathrooms	Income Range	AMIs
123 Main St	\$1,200 /mo	2 Beds	1 Bath	\$43,000 - 60,000	60% AMI
456 Elm St	\$950 /mo	1 Beds	1 Bath	\$35,000 - 45,000	60% AMI
789 Oak Ave	\$1,400 /mo	3 Beds	2 Baths	\$54,000 - 67,500	80% AMI

Each listing includes a small thumbnail image of a building, a green checkmark icon with the text "Price match", and a red X icon with the text "Does not". To the right of the main content area, there is a sidebar titled "Predictive Alerts" with the following text: "A new housing lottery is expected to open in 6 days. Start preparing your application now." The sidebar also features a user profile icon.

Core Features

AI Pre-Screening

Cuts ineligible apps by ~50%

Multilingual onboarding

(25+ languages)

Universal profile + document vault

Landlord dashboard

Faster lease-up

Caseworker CRM

Fewer drop-offs, better tracking

Analytics

Real-time vacancy + equity insights

Market Validation (Competitive Landscape)

Existing tools prove demand — but don't solve the matching gap.

Housing Connect

- **Strengths:** Strong reach, established platform
- **Weaknesses:** No pre-screening, no CRM, no analytics

Description: Reactive lottery portal

Padmission

- **Strengths:** Good document workflows
- **Weaknesses:** Lacks eligibility engine, multilingual onboarding, landlord tools

Description: Document collector

Brokers

- **Strengths:** Effective manual verification
- **Weaknesses:** Expensive, slow, not scalable

Description: Manual pre-screening

- ❑ Each solution operates in a silo and does not connect eligibility, documents, caseworker workflows, and landlord decision-making—leaving the core matching gap unresolved.
- ❑ **HOMELINK is the only NYC-ready platform that unifies eligibility, documents, caseworker coordination, and landlord tools to reduce lease-up times at scale.**

Implementation Path



Phase 1 – Lower East Side Pilot (6-12 months)

Partners: Henry Street Settlement + 3-5 local landlords

Deploy: Pre-screening, doc vault, caseworker CRM



Phase 2 – Evaluation

- 30% faster lease-up
- 50% fewer ineligible applications
- 25% more completed applications



Phase 3 – NYC-Wide Scale

Public-private partnership → language expansion + HPD/HDC integration



Impact (What Success Looks Like)

- Faster lease-up times
- Higher eligibility accuracy
- Reduced vacancy loss
- Better support for residents + caseworkers
- Real-time equity analytics for HPD/HDC

HOMELINK turns NYC's housing lottery into a real matching system.

Predictive • Multilingual • Coordinated • Fair

"When 6 million apply and 33,000 units sit empty, NYC doesn't need more affordable housing — it needs smarter matching."