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First-time homebuyers get help from Airbnb in New York City

The initiative is supported by a $600,000 grant from Airbnb over three years

Forty-five New York City households became first-time homeowners during the first seven months of 2026 through a program designed to help self-employed workers navigate the mortgage process, according to the **NYC Housing Partnership**.

Another 32 households have reportedly secured mortgage pre-approvals and are continuing toward homeownership.

The Pathways to Homeownership for Gig Workers program was announced earlier this year to address challenges self-employed individuals often face when applying for mortgages. Efforts are supported by a $600,000 grant from **Airbnb** over three years, which is funding additional staff and resources for the nonprofit Housing Partnership.

More than 190 self-employed and gig worker households have participated in the program, which provides education, counseling and access to mortgage products designed for borrowers with non-traditional income.

"Homeownership remains one of the most powerful ways to build long-term financial security, and gig workers should not be left behind in the opportunity to achieve that dream," said Michael Blaustein, Northeast Atlantic policy lead at Airbnb. "Through our partnership with the NYC Housing Partnership, we're helping connect more New Yorkers with the resources and support they need to navigate the path to homeownership and build a more secure future for their families, especially as the way people work continues to evolve."

The program focuses on helping freelancers, contractors, creatives and other self-employed workers document their income, strengthen their financial profiles and connect with lenders familiar with non-traditional employment.

"The workers who keep New York City afloat – whether keeping us moving, creating art and theater, or establishing innovative businesses – are too often excluded from traditional homeownership lending simply because they don't have a W-2," said Molly Wasow Park, president and CEO of the NYC Housing Partnership. "In order for our city to continue to thrive, we have to open homeownership opportunities to a wider universe of households."

Participants also receive support from housing counselors, lenders and real estate professionals who understand the needs of self-employed buyers.

Airbnb said the initiative is part of broader efforts to support housing opportunities in New York City as work patterns continue to evolve.

The NYC Housing Partnership, founded more than 40 years ago, has helped create and preserve more than 100,000 affordable housing units through public-private partnerships, leveraging more than $11.1 billion in private financing and more than $550 million in housing subsidies.