

Affordable Housing Search

*User presentation
for General Providers*

Agenda

- 1 | Intro to Housing Navigator MA, Inc (HNMI)**
- 2 | Context Setting and what is our search tool?**
- 3 | Search Tool Demo**
- 4 | Q & A and Feedback Opportunity**

The Problem

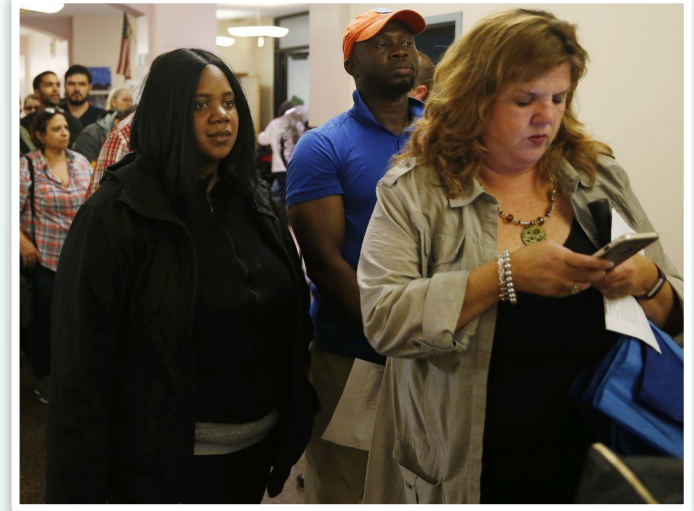
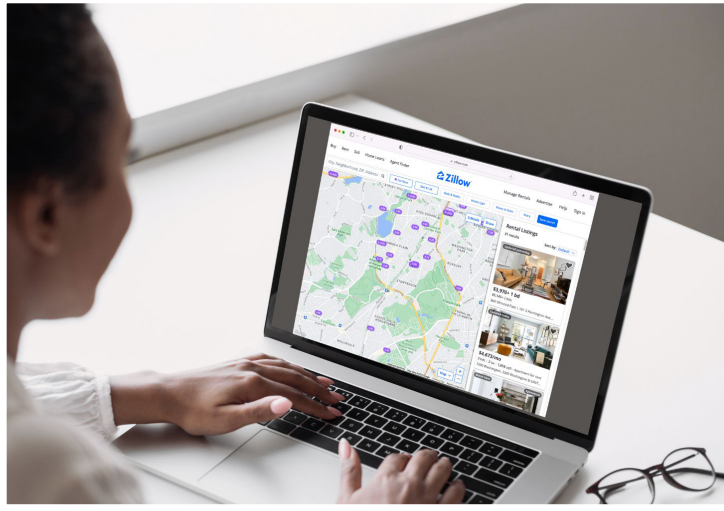
Looking for

Market rate housing

Looking for

Affordable housing

vs.



Picture from a Boston housing lottery wait process

Time is a resource and affordable housing application processes are oftentimes *outdated* and *burdensome* for those trying to navigate the many types of affordability programs

About Housing Navigator MA

We are an affordable housing tech nonprofit that connects housing, technology, and systems change.



Our Mission: Connecting people with a place to call home.

We do this by expanding access to affordable rental housing in MA through our work with 100+ owners who list their properties with us, featuring 216,000+ affordable units.

We are the “front door” to Massachusetts affordable housing.

We care about fairness and access — for both housing and technology. We are problem solvers with a mindset toward bringing data into the policy-making conversation, staying ever-mindful of what works for the people hoping to find their way home every day using our tools.



Photo from Housing Navigator's MBTA Ad Campaign

Our First Solution: **Ease and Equity**

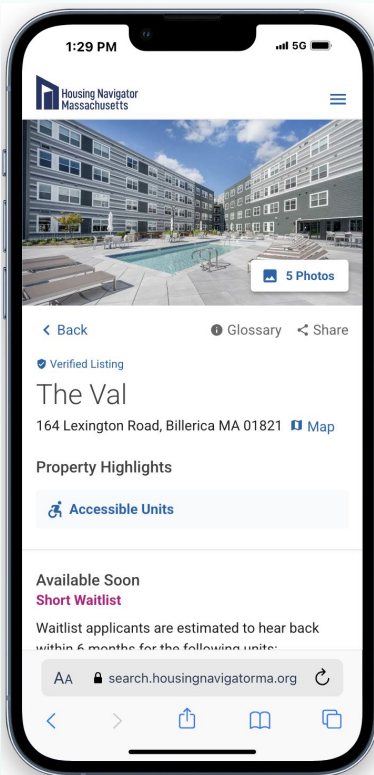
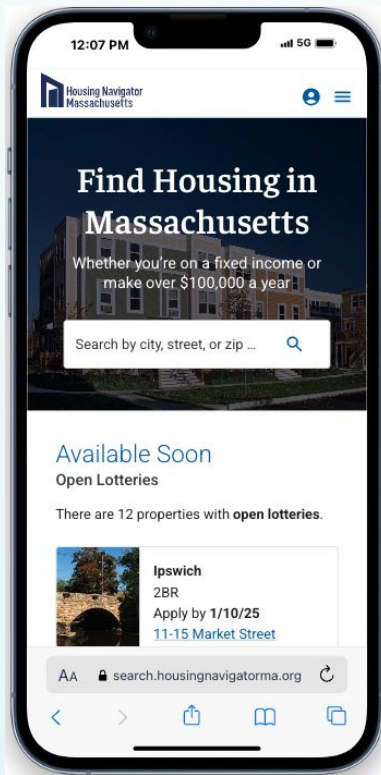
A search tool for affordable housing that's as good as any product the market produces.

"The Housing Navigator is a *game changer*, lowering the barrier to finding affordable housing in a way that has never existed... it gives people a sense of control in a very uncontrollable situation."

–Social Worker

"Housing Navigator *changed the game*—I thought if only we had one central tool we could utilize in real time—and it changed my life."

–Case Manager






Access was a core barrier → as MA tries to be a state that builds unique mixed income housing, actually *accessing* this information in one, digital place was a clear gap in the system

Context Setting

Eligibility vs Affordability

Affordability : It All Comes Down to the Rent

This chart can serve as a helpful reference when thinking about the rent types we group on our website. Note that we are not administrators of housing vouchers and any questions should be directed at your RAA or Housing Authority




	Rent Based on Income \$	Fixed Below Market Rent \$\$	Market Rent \$\$\$
What's the rent?	30% of your household income; <i>adjusts</i> if your income goes up or down	Set rent based on 30% of a certain local income level aka AMI – <i>not adjusted to your income</i>	Set by market, no subsidy, often not affordable. Not shown on our website
Example types of housing	Public housing; housing with project based vouchers (“Section 8 housing”)	LIHTC (“Tax Credit”) housing, 40B developments	Anything with no restriction
Can you use a mobile housing voucher here?	 No	 Yes	 Yes

Affordability : It All Comes Down to the Rent

Example Scenario:
Parent/child
looking for a
2 bedroom

Income =
\$31,200/yr

Smalltown,
MA

Rent Based on Income \$	Fixed Below Market Rent \$\$	Market Rent \$\$\$
\$787/mo	\$1345/mo Tax credit rent	\$2720/mo
80% AMI (<i>note this is the AMI limit for public housing</i>) is both eligibility <u>and</u> affordability for this household	60% AMI is the eligibility for this unit <u>but not affordability</u> for this household	Neither eligibility nor affordability for this household
 ~30% of their household income	 Rent = more than this household can pay (more than half of income)	 Rent = more than this household's monthly income

Affordability : It All Comes Down to the Rent




Example Scenario:

Parent/child looking for a 2 bedroom

Income = \$31,200/yr
Smalltown, MA

Has a mobile voucher!

Smalltown Sec 8 payment standard = \$2124

Rent Based on Income \$	Fixed Below Market Rent \$\$	Market Rent \$\$\$
\$787/mo	\$1345/mo Tax credit rent	\$2720/mo
Eligibility for this unit, <u>but</u> cannot use a mobile voucher	60% AMI is the eligibility <i>and the mobile voucher makes it affordable</i>	Not eligible
 It is affordable. But they would be giving up their mobile voucher	 For voucher holders the minimum income requirements do not apply and the household will pay rent based on the program	 Market rent is higher than the voucher payment standard; cannot use voucher here

What is the Search Tool?

Through Housing Navigator you can access...

Every type of affordable
(income-restricted) rental housing
in Massachusetts, *including*:

Tax credit
housing,
aka LIHTC

Public
housing

HUD
assisted

All project
based
voucher
units
(PBVs)

202's
(older adult)

40B's

Inclusionary
units

What is **not** listed on
our website?

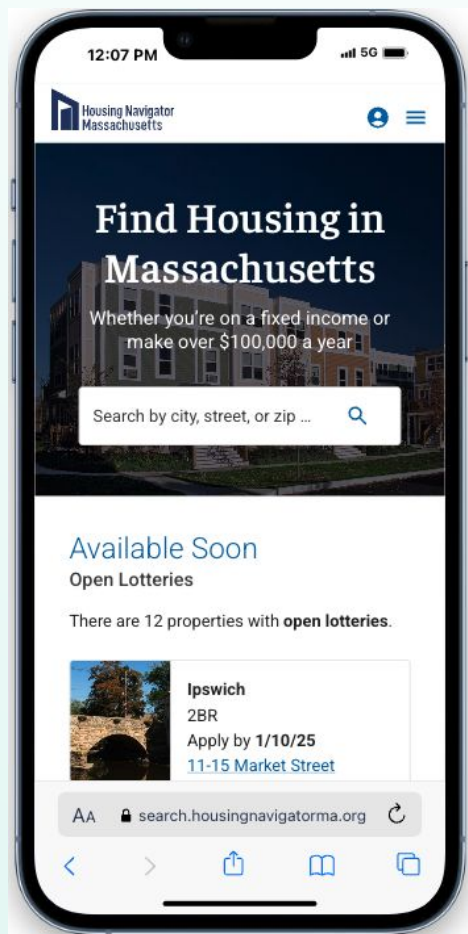
Market
rate units
→ anything
privately
leased

Transitional
Programs

Closed
Referrals

Home-
ownership:
use MyMass
Home

Market
rate units



Our Renter-Centric Search Tool

- User-friendly
- Free
- Available 24/7
- Compatible with smartphones, computers, and tablets

Please start searching along with me at
search.housingnavigatorma.org

Find Housing in Massachusetts

Whether you're on a fixed income or make over
\$100,000 a year

Where would you like to live?

Search by city, street, or zip code...



Available Soon

Open Lotteries

There are 11 properties with **open lotteries**.



Available Now

First Come, First Served

There are 134 units **available for immediate occupancy**.

Reviewing our most actionable options

Find Housing in Massachusetts

Whether you're on a fixed income or make over
\$100,000 a year

Where would you like to live?

Search by city, street, or zip code...



Available Soon


Short Waitlists

There are 8 properties for which **applicants should expect to hear back within six months.**



Most Affordable

Rent Based on Income

There are 5 properties with **rent based on income (RBI) units that are available now or have short waitlists.** Rent for these properties will generally be 30% of the renter's income. Please note that if you need a more affordable option, getting on the waitlist for one or more properties with RBI units may be the fastest path to an affordable home. [Learn more](#) 

Reviewing
our *newest*
actionable
options

Find Housing in Massachusetts

Whether you're on a fixed income or make over
\$100,000 a year

Where would you like to live?

Search by city, street, or zip code...



In the top
right corner

Find our Help Center & Resources

About Housing Navigator

Who is this site for?

Housing Navigator Massachusetts, Inc. is a 501(c)(3) nonprofit striving to create quality, actionable listings on affordable (income-restricted) rental properties throughout Massachusetts. We strive to provide reliable information.

We must rely on property owners for a significant portion of listing details and are not responsible for inaccuracies. [Learn More](#) and [Support Us](#).

You can also find information about current affordable housing opportunities at Metrolist. If you are looking for affordable homeownership please visit [MyMassHome](#).

Accessible affordable rentals, previously listed on MassAccess, are now listed here.




Resources

We are here to help you
find housing.

Learn more about using this website to search for a home.

[Go To Help Center](#)

Verified

Property owners and managers have graciously verified listings wherever the  **Verified** icon appears.

Or, scroll down and
find it near the end
of the front page

What you can do in our Help Center

Navigate to the best resources to meet your needs

Including resources geared towards Renters, Property Owners, and Service Providers

Help Center & Resources

Answers to frequently asked questions and helpful resources.

For Renters

FAQs

Step-by-step tutorials for using our search tool

Video Tutorials

Income limits and qualification criteria

Search Tool

Income-based vs. fixed affordable rent explained

For Property Owners

System Log-In

Where you log in to update your listings

FAQs

How property owners and managers work with us

Feature Enhancements

See the latest feature enhancements to the search tool

For Service Providers

Video Tutorials

Income limits and qualification criteria

Training Materials








Access to the most latest training materials

Register for General Provider Session

All service providers are welcome to attend our free training sessions

Search Tool Filter Review:

Rooms and Accessibility Features

Beverly  Bedrooms  Affordability  Eligibility  Availability  More   Reset Filters

Bedroom Size

Any	SRO	Studio	1	2	3	4+
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Accessibility Features


☐ Mobility

☐ Vision

☐ Hearing

Done

Affordability

Beverly  Bedrooms  Affordability  Eligibility  Availability  More   Reset Filters

Rent

Rent Based on Income	Fixed Below Market Rent
----------------------	-------------------------

Done

By default,
Both rent types are shown

More on the next slides about these affordability rent types

Affordability: *Rent Based on Income*

This will be on the property description page if it is *Rent Based on Income*

This property affordability type sets monthly rental costs **based on the income of an eligible household**.


Rent = about 30% of household gross income; this adjusts if income goes up or down. These units will typically be the **most affordable** to you.

- Examples of property types where you pay Rent Based on Income: Housing with project based vouchers (commonly referred to as “Section 8 housing”); public housing units

4 Unit Information

Rent Based on Income Units

Rent is set based on a percentage of household income (usually 30%).

Unit Size	Monthly Rent	Approx Yearly Income	AM 
1BR 1BA	~30% of household income	1 person Up to \$57,000	
		2 people Up to \$65,000	
2BR 1BA	~30% of household income	2 people Up to \$65,000	
		3 people Up to \$73,000	
		4 people Up to \$82,000	
3BR 1BA	~30% of household income	3 people Up to \$73,000	
		4 people Up to \$82,000	
		5 people Up to \$88,000	
		6 people Up to \$95,000	

Affordability: *Fixed Below Market Rent*

Housing units with a **set rent** (rather than a rent based on a household's exact income). This set rent is below the market rate rent for the area, and may also be referred to as tax credit housing, workforce housing, 40B housing, or inclusionary housing. These units always have minimum income requirements.


- Note that if you have a **mobile rental voucher**, the minimum income requirements for a Fixed Below Market Rent unit will not apply and you will pay rent based on the mobile voucher program (such as mobile Section 8, HCVP, MRVP, or AHVP).
- Tenants receiving a voucher generally pay 30-40% of their income towards housing and the balance is covered by a housing authority or other voucher subsidizing agency – allowing for an eligible unit to also become affordable.
- Under Fair Housing laws in Massachusetts, a landlord cannot discriminate against someone for having a housing voucher.

This will be on the property description page if it is
Fixed Below Market Rent








4 Unit Information

Fixed Below Market Rent Units

Rent is set below the market rate at an amount affordable for the area, but does not adjust to the particular household's income.

Unit Size	Monthly Rent	Approx Yearly Income	AM 
1BR 1BA	\$1,811	1 person \$54,330 - \$69,000 2 people \$54,330 - \$78,000	
2BR 2BA	\$1,992	2 people \$59,760 - \$78,000 3 people \$59,760 - \$88,000 4 people \$59,760 - \$98,000	
3BR 2BA	\$2,170	3 people \$65,100 - \$88,000 4 people \$65,100 - \$98,000 5 people \$65,100 - \$106,000 6 people \$65,100 - \$113,000	

Eligibility

Beverly  Bedrooms  Affordability  Eligibility  Availability  More   Reset Filters

Age Restrictions

Age Restricted	Not Age Restricted
----------------	--------------------

Done

Availability

Beverly  Bedrooms  Affordability  Eligibility  Availability  More   Reset Filters

Availability

☒ Show Everything

☐ First Come, First Served

☐ Lotteries


☐ Short Waitlist


☐ Waitlist Open


☐ Waitlist Closed


Done


“More” and Glossary


Beverly 


Bedrooms 

Affordability 

Eligibility 

Availability 

More 

 Reset Filters

Amenities

- ☐ Air Conditioning
- ☐ Dishwasher
- ☐ Fitness Center
- ☐ Laundry Facilities
- ☐ Parking
- ☐ Pool


Property Accessibility

- ☐ Elevator
- ☐ Step-Free Entrance
- ☐ Wheelchair Access
- ☐ Roll-in Showers

Other

- ☐ Verified
- ☐ Pet Friendly

Done

Glossary 

Age Restricted

Your household must meet age requirements

Age Restricted and/or Disabled

Your household must meet age requirements and/or have a disability

First Come, First Served

A vacant unit where there is no waitlist and applications are accepted on a first come, first served basis

Lottery

Property has active vacancies that are filled through a lottery.

Rent Based on Income

Your rent will be set based on your income (usually 30%)

Waitlist

Property is currently occupied and has a waitlist. Units may be open or closed to new applicants

Useful definitions here and in **Resources** to help understand the filters and language we use on the site.

Printing

Beverly



Bedrooms ▾

Affordability ▾

Eligibility ▾

Availability ▾

More ▾

Reset Filters

Share Print

What your print out will look like

Housing Navigator Massachusetts	
Results for Springfield	
Results reflect information available at the time of search. Restrictions on income, age, and other factors may apply. Contact a property to learn more or apply. Housing Navigator MA does not take applications.	
✔ Verified: The property owner has reviewed and verified information on the listing.	
⚠ Accessible: Units have been identified for these bedroom types. Ask about opportunities at other properties.	
Lottery / First Come, First Served: Note these are time-sensitive.	
Parkview Apartments	
7 Armory Street, Springfield, MA, 01105	Rents based on income, or fixed rent
Star of Hartford Properties	Waitlist Unknown: 1BR, 2BR, 3BR
1(860) 606-3100	
starofhartford@gmail.com	
Next Steps: http://starofhartford.com/project/springfield-gardens-7-15-armory-street-23-29-federal-street-springfield-ma/	
Christopher Court	
1118 Saint James Ave, Springfield, MA, 01104	Age Restricted 62+ and/or Disability
Springfield Housing Authority	Rents based on income
1(413) 785-4514	Waitlist Unknown: 1BR, 2BR, 3BR
Next Steps: https://shamass.org	
Forest Park	
12-22 Barney Ln, Springfield, MA, 01108	Age Restricted 60+ and/or Disability
SPRINGFIELD HOUSING AUTHORITY	Rents based on income
1(413) 785-4502	Waitlist Open: 1BR ⚠
Next Steps: https://shamass.org	
Skyview Downtown	
10 Chestnut St, Springfield, MA, 01103	✔ Verified
Related Properties	Rents based on income, or fixed rent
1(413) 785-4502	Waitlist Open: 1BR, 2BR, 3BR


Retains the filters of your search.



Nearby Searches

Wellington Street 🔍 Bedrooms ▾ Affordability ▾ Eligibility ▾ Filters

No results match your search criteria
Showing 15 nearby results




Pleasant St
557 Pleasant St, Malden, MA 02148

[Rent Based on Income](#)

Waitlist Unknown
1BR

[View Listing](#)



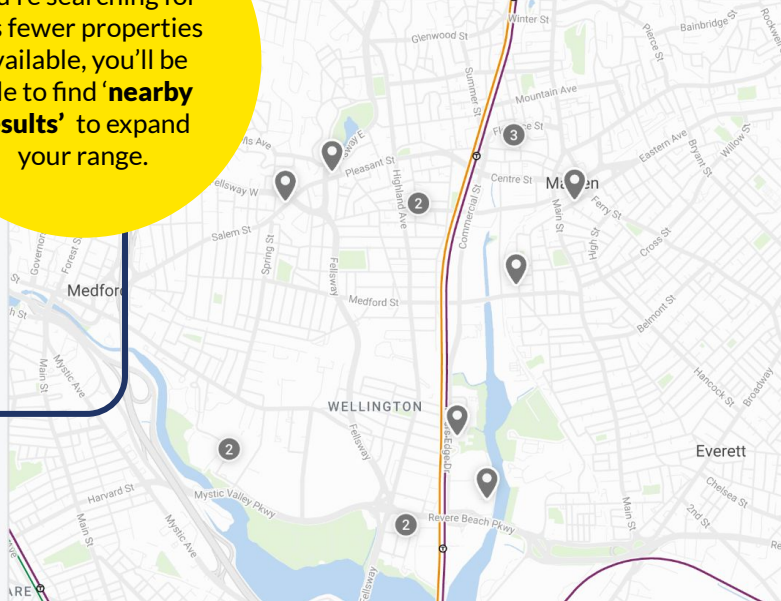
Mystic Place
3610 Mystic Valley Pkwy., Medford, MA 02155

[First Come, First Served](#)
1BR, 2BR
Rents from \$2,442 - \$2,931

Waitlist Open
1BR, 2BR

[View Listing](#)

If the location you're searching for has fewer properties available, you'll be able to find **'nearby results'** to expand your range.



Share Print

10,000+ Accessible Units

Massachusetts

🔍

Mobility, Vision, H... ✕

Affordability ▾

Eligibility ▾

Availability ▾

More ▾

📄 Reset Filters

356 Results

Page 1 of 24



Ruggles Shawmut

41 Ruggles Street, Boston, MA 02119

First Come, First Served

STUDIO

Rent is \$1,558

Waitlist Open

STUDIO

Waitlist Unknown

1BR ♿, 2BR ♿, 3BR ♿

☰ View Listing



Rita Hall

490 Hampshire Street, Lawrence, MA 01841

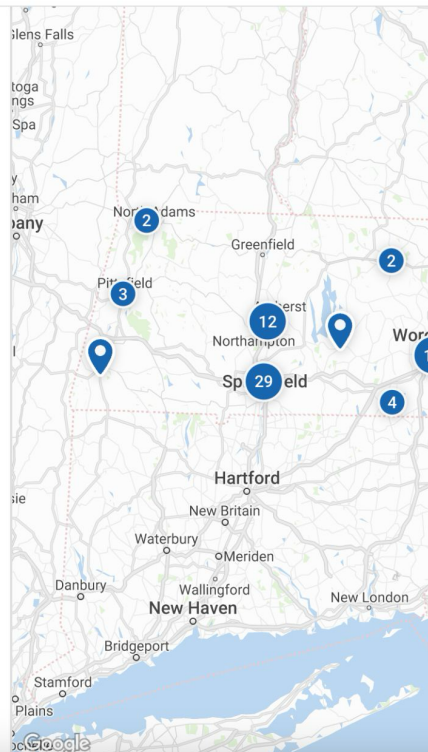
🏠 Rent Based on Income

🏠 Age Restricted 62+ and/or Disability

Waitlist Open

1BR ♿, 2BR ♿

☰ View Listing



Housing Data & Research

Our research provides the data-driven insights needed to build the right affordable housing solutions across Massachusetts.

- Data Opens Doors: Measuring Our Affordable Housing Gap, completed in collaboration with the Metropolitan Area Planning Council, uses our data to understand for the first time the gap between the supply of affordable rental housing in Massachusetts and the number of households who need it. Find more details about the report here and a link to a story map with interactive visualizations here.
 - Download our Data Opens Doors data sheets for developers, community advocates, and planners & policy makers!
- Data Opens Doors: Affordable and Accessible Rentals, our first report in the series, provides fresh information about the distribution of this critical resource across the state.

Search for a geography

Massachusetts

Last data update: December 31, 2024

2024 State of Affordable Housing: **Massachusetts**

Supply of Affordable Rental Housing

215,562

affordable units

3,891

affordable properties

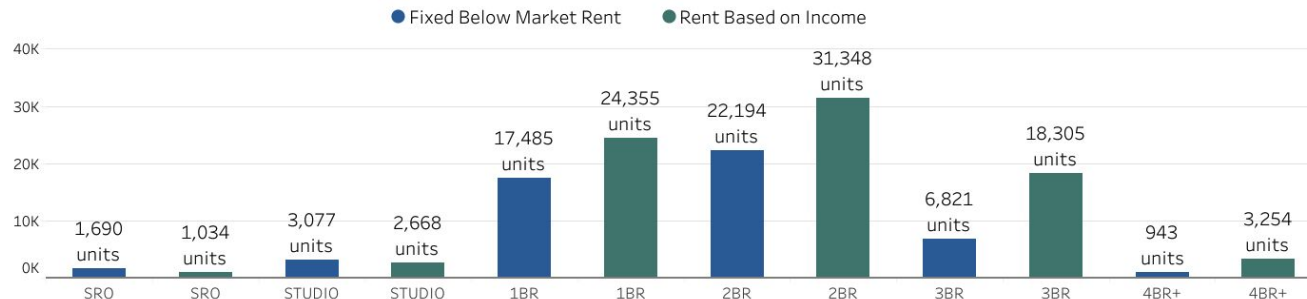
Affordable Units by Rent Type and Age Restriction



Non-Age Restricted Units, by Rent Type and Unit Size

Select Type of Affordable Housing

Non-Age Restricted Units



Fixed Below Market Rent units have rents set at a fixed, below-market level. For Rent Based on Income units, the rent is set as a percentage (typically 30%) of the household's income. Due to gaps in details for 0.4% of our inventory, there may be minor discrepancies between totals and detailed breakdowns.

What the Dashboards Tell Us

Our Affordable Housing Supply Dashboards are a go-to resource visualizing what we have so we can build what we need.

- Number of total affordable units & properties
- Affordability: How rent is determined
- Bedroom Mix & Age-Restriction: Who are they for?
- Context of people who need affordable housing



Get in touch: [Hello@housingnavigatorma.org](mailto>Hello@housingnavigatorma.org)

Next Steps

Spread the word!

We will share this presentation, along with any other relevant links.

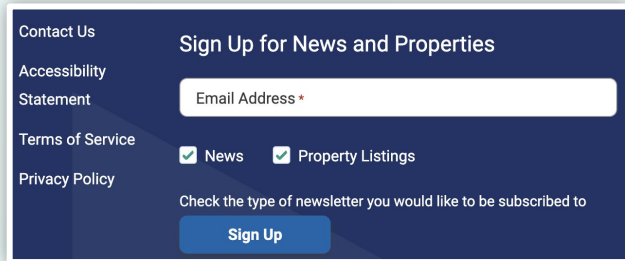
We have regular introduction info sessions.

Link to us on your website

Link to us on your website so others can find our search tool and data.

Keep up to date

Sign up for our Property E-news and Organizational E-news, at the link [here](#) or at the bottom of our home page



The screenshot shows a dark blue sign-up form. On the left, there is a vertical list of links: 'Contact Us', 'Accessibility Statement', 'Terms of Service', and 'Privacy Policy'. The main section is titled 'Sign Up for News and Properties'. It contains an 'Email Address *' input field. Below this are two checked checkboxes: 'News' and 'Property Listings'. A text label reads 'Check the type of newsletter you would like to be subscribed to'. At the bottom is a blue 'Sign Up' button.

Find out more and please link us on your website!

[Housingnavigatorma.org](https://housingnavigatorma.org)

For questions & feedback:

hello@housingnavigatorma.org

