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Affordable Housing Search for General Providers

An Instructional Presentation | 2026



Housing Navigator
Massachusetts

Training Agenda

- 1 | About Housing Navigator MA**
- 2 | Understanding how Affordable Housing works**
- 3 | How to use the Search Engine**
- 4 | Our Research and Data**
- 5 | Feedback & Next Steps**



About Housing Navigator

Who we are and what we do



Key Points in our History

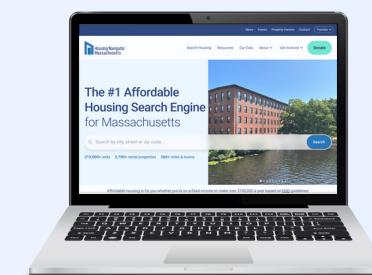


2018

The Beginning

Housing Navigator Massachusetts created.

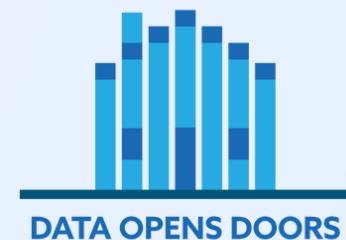
We engaged with 120+ organizations to determine what was needed in the field.



2021

Taking Action

Launch of our Search Engine



2024

Launching Research

Our public-facing data dashboards

Our Research Initiative, Data Opens Doors



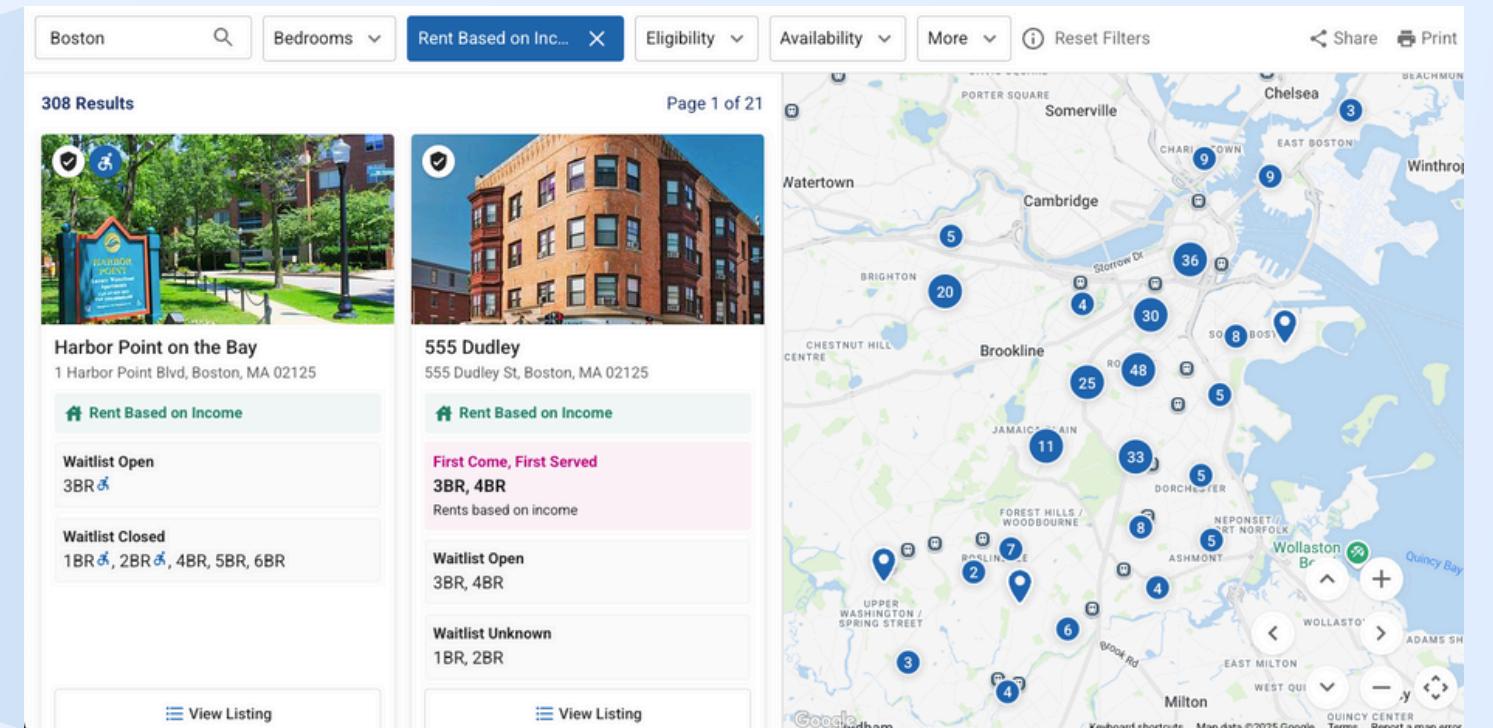
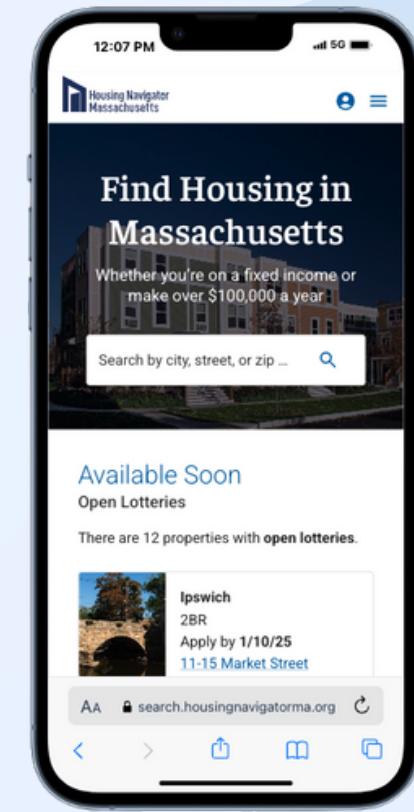
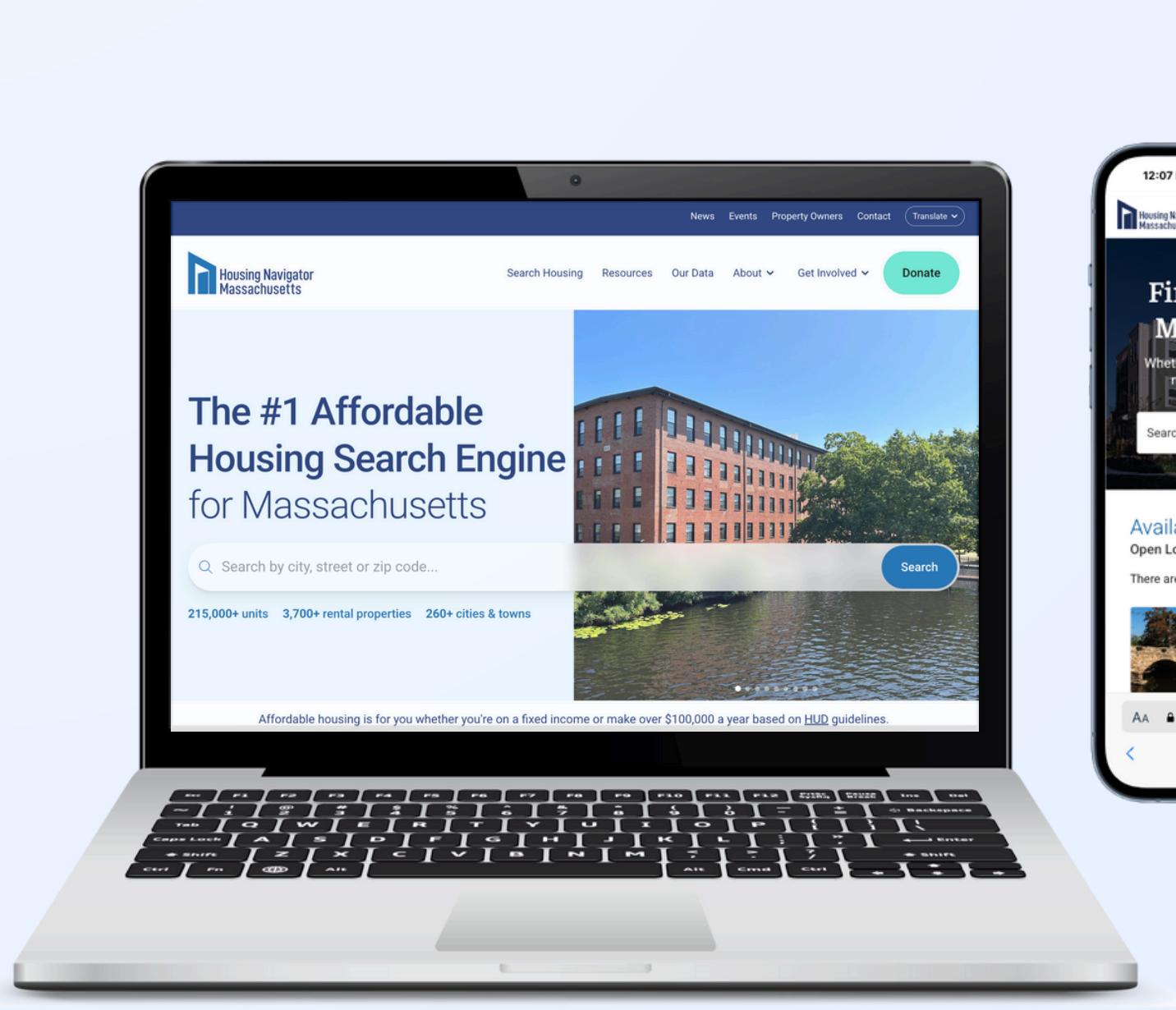
2025 and beyond

Growth and Impact

- Common Application
- Data sharing
- Enhancing current platform
- Consumer education

Along the way we have sought feedback from industry professionals and search engine users.

Our Search Engine



Creating access to information about available affordable housing in one place.

Who is Housing Navigator MA?

We are a 501(c)(3) building technology for public good

OUR MISSION

Connecting people with a place to call home.

We develop technology

that promotes housing equity.

We provide unique data

that brings transparency to the
affordable housing market.

OUR VISION

Everyone has the information
and fair housing access to secure an
affordable home they will love.



Understanding how Affordable Housing works

Helpful to know when searching



Eligibility & Affordability



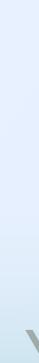
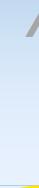
Eligibility

The Ceiling

The maximum income to be *eligible to rent*



Renter's income must fall in this range



Affordability

The Floor

The minimum income to be able to *afford to pay rent*

The ceiling and floor is unique to each rental property... more on this later!



AMI

Area Median Income

What is it?

- **AMI** is the median (middle) income for a specific area
- Half the residents there earn more, half less
- It varies—Boston has a higher **AMI** than Springfield, for example.

Why is it important?

- **The percent of AMI** acts as a **critical metric** in determining **Eligibility** and **Affordability** for affordable housing.
- This percentage changes depending on the property.



Eligibility

The Ceiling



The percent of **AMI** determines the **maximum income one can make** to be eligible to apply.

The maximum income limit changes based on how many people are in your household.





Affordability

The floor



The percent of **AMI** determines **how much the rent is** for all “Fixed Below Market Rate” units.

Your income determines **how much the rent is** for all “Rent Based on Income” units.



What affects the ceiling and floor?



Eligibility

The Ceiling

The maximum income to be *eligible to rent*



Renter's income must fall in this range

The ceiling for a specific unit is based on:

The **Percentage of AMI for the unit**

- It can be anywhere from 30% (lower ceiling) to 165% (higher ceiling) of the AMI.
- You pay about 30% of this “ceiling” AMI.



Affordability

The Floor

The minimum income to be able to *afford to pay rent*

The floor for a specific unit is set based on:

The **AMI** if its a “Fixed Below Market Rate” unit.

There is no floor for a “Rent Based on Income” unit (since the rent is a percentage of the renter's Income - about 30%).

Rent types

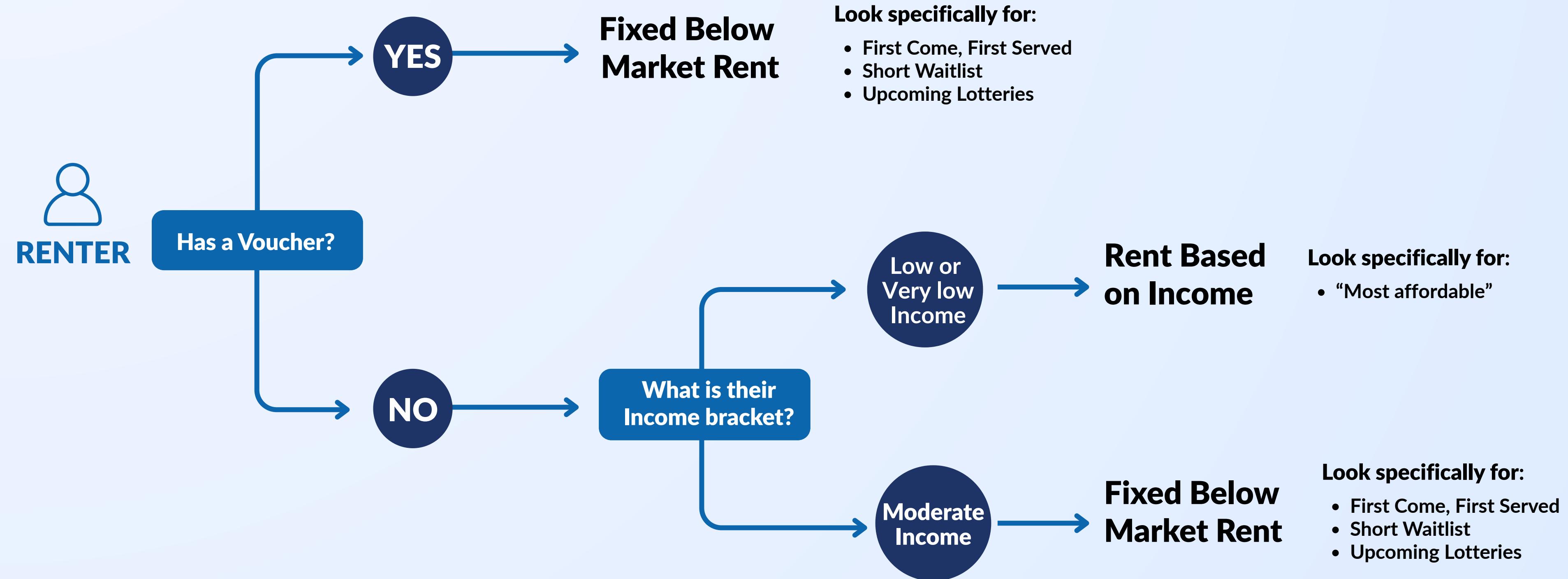
	Examples	The Rent	Adjustable?	Who It's good for
Rent Based on Income (RBI)	<ul style="list-style-type: none">• Public Housing• Section 8	~30% of your Income	YES Goes up or down based on your Income	<ul style="list-style-type: none">• Fixed Income renters• Range of Low-Income renters
Fixed Below Market Rate (FBMR)	<ul style="list-style-type: none">• Tax Credit• Workforce• 40B• Inclusionary	Set price (which is ~30% of the specific AMI for that unit)	NO Rent is set based on AMI. 	<ul style="list-style-type: none">• Moderate-Income renters• Mobile Housing Voucher holders <p>If you have a voucher, it will lower the rent of a FBMR unit by making it 30% of your income. The minimum income will not apply, and the Housing Authority pays the rest of the rent.</p>

Vouchers



- Vouchers can only be used on **FBMR units only**.
- The **voucher makes the rent go down** to ~30–40% of the renter's income.
- The **Housing Authority pays the remainder** of the rent.
- **Vouchers are like gift cards with limits.** They get refilled every month up to their Payment Standard for a certain region, but can only be used up a certain dollar amount. Housing voucher administrators are the best resource for all additional information.

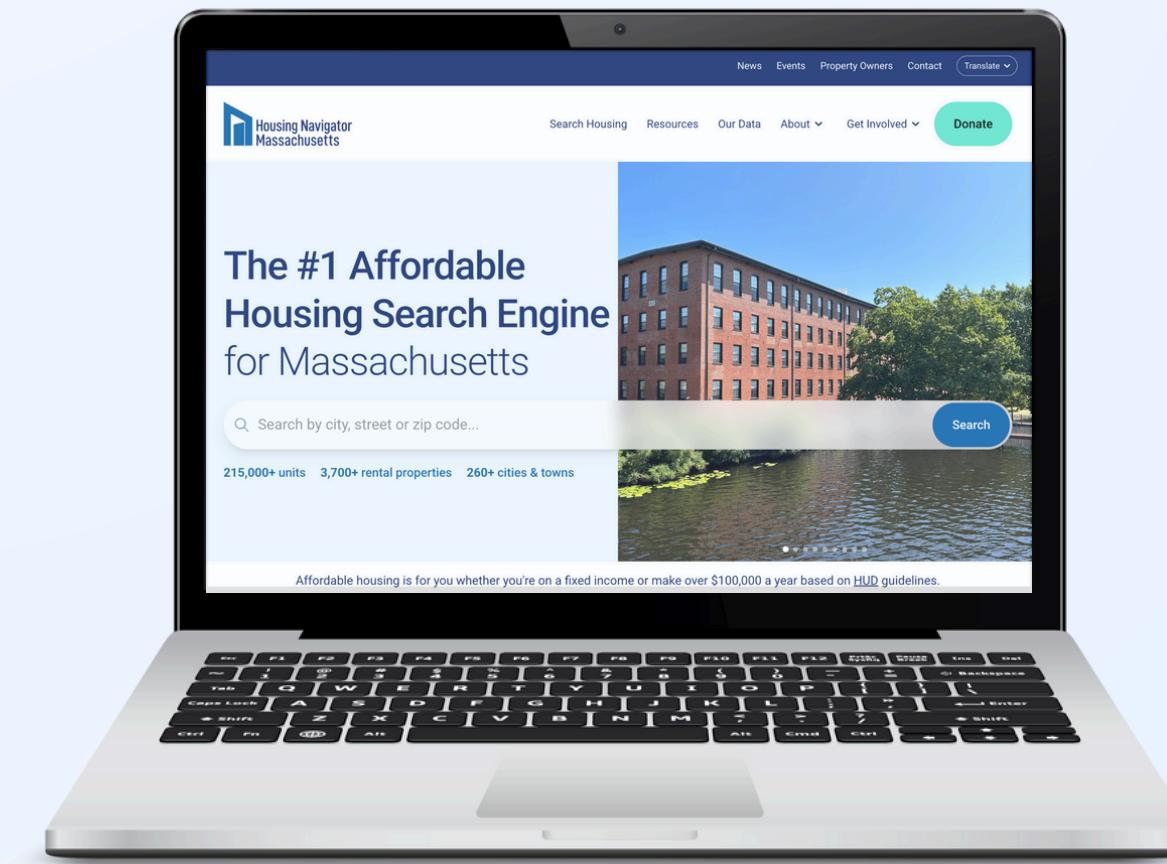
Where to start searching on our site?



How to use the Search Engine



Search engine features



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



Types of housing



Our search engine does access...

✓ **Public**
housing units

✓ **Tax credit**
housing units

✓ **202 (for seniors)**
housing units

✓ **HUD assisted**
housing units

✓ **Project based voucher**
housing units

✓ **40B**
housing units

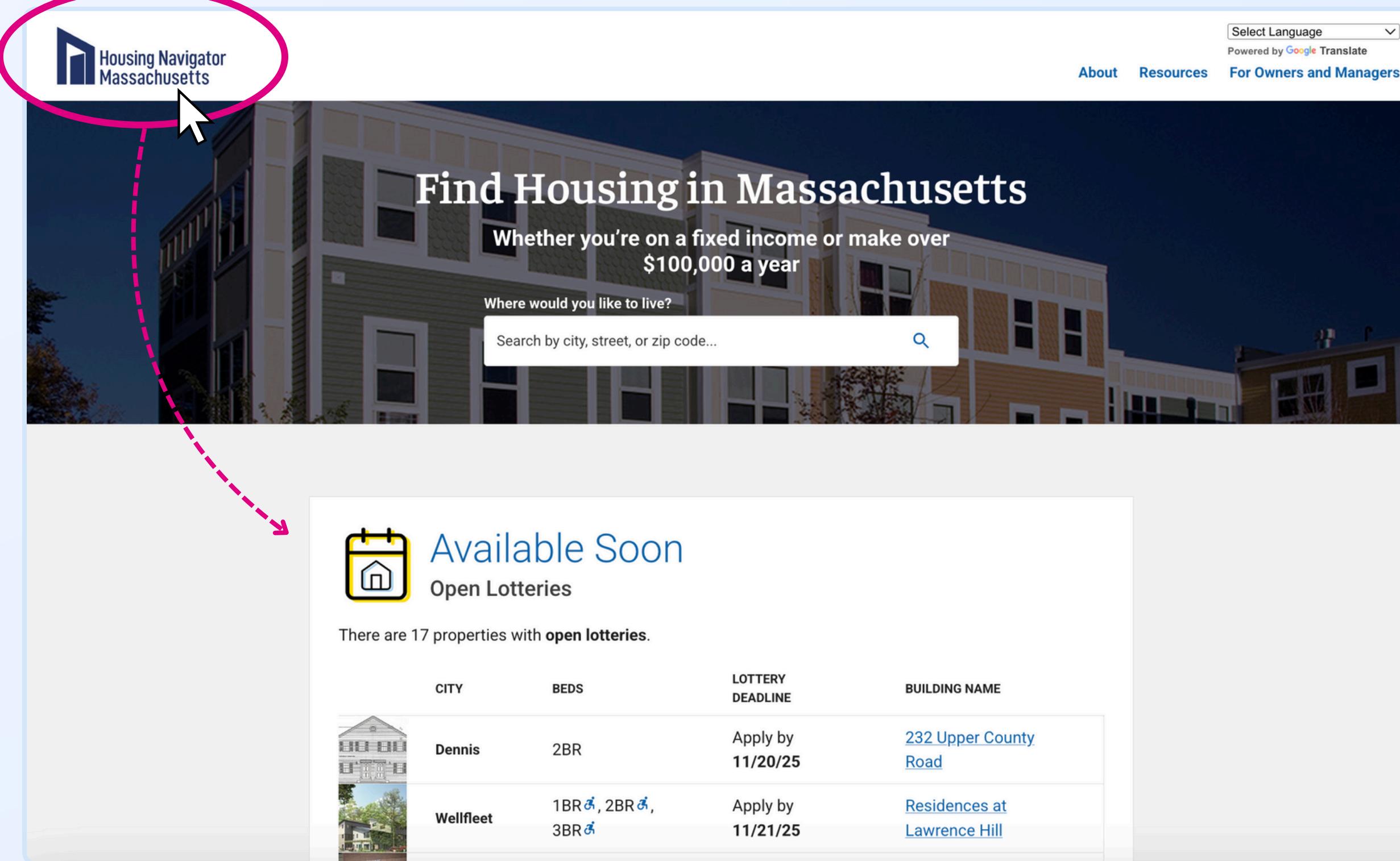
✓ **Inclusionary**
housing units



It doesn't access...

- **Transitional Programs**
- **Market rate units**
- **Closed Referrals**
- **Affordable Home-ownership**
(use MyMassHome instead)

Our most actionable options



The screenshot shows the homepage of the Housing Navigator Massachusetts website. A pink oval highlights the logo in the top left corner, and a pink dashed arrow points from this logo down to the 'Available Soon' section. The main heading on the page is 'Find Housing in Massachusetts' with the subtext 'Whether you're on a fixed income or make over \$100,000 a year'. Below this is a search bar with the placeholder 'Search by city, street, or zip code...' and a magnifying glass icon. The 'Available Soon' section features a yellow calendar icon with a house icon inside, followed by the text 'Available Soon' and 'Open Lotteries'. It states 'There are 17 properties with open lotteries.' Below this is a table with four columns: CITY, BEDS, LOTTERY DEADLINE, and BUILDING NAME. The table contains two rows of data:

CITY	BEDS	LOTTERY DEADLINE	BUILDING NAME
Dennis	2BR	Apply by 11/20/25	232 Upper County Road
Wellfleet	1BR ♂, 2BR ♂, 3BR ♂	Apply by 11/21/25	Residences at Lawrence Hill

Our most actionable options

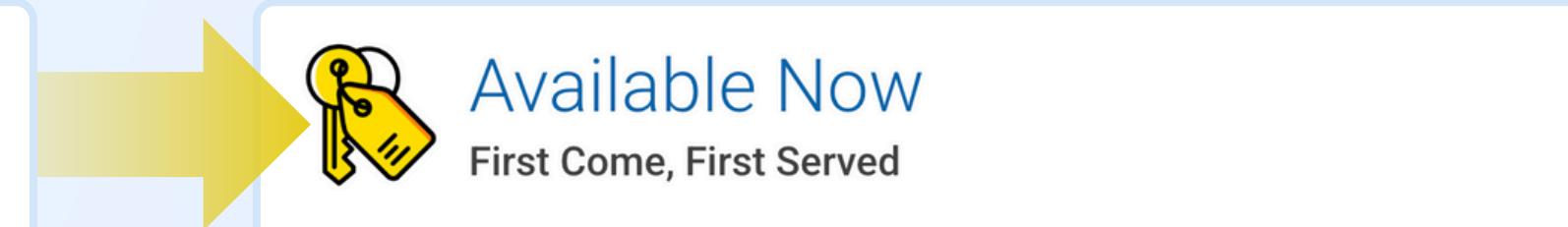
  Available Soon

Open Lotteries

There are 17 properties with **open lotteries**.

CITY	BEDS	LOTTERY DEADLINE	BUILDING NAME
Dennis	2BR	Apply by 11/20/25	232 Upper County Road
Wellfleet	1BR  , 2BR  , 3BR 	Apply by 11/21/25	Residences at Lawrence Hill
Boston	1BR  , 2BR 	Apply by 11/25/25	Blackstone
Newton	2BR	Apply by 12/10/25	39 Herrick Road
Medford	1BR, 3BR	Apply by 12/10/25	703 Fellsway West
Abington	1BR  , 2BR  , 3BR	Apply by 12/15/25	Alta 412 at Abington Station

[See More Listings](#) [Show On Map](#)

  Available Now

First Come, First Served

There are 314 units **available for immediate occupancy**.

CITY	BEDS	BUILDING NAME
Boston	1BR, 2BR	Egleston Crossing
Chelsea	2BR	Janus Highland
Boston	2BR	Grand Families
Marshfield	1BR	The Madison at Marshfield
Carver	2BR	Residences at White Oak
Norwell	1BR	15 High Street

[See More Listings](#) [Show On Map](#)

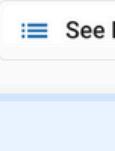
Our most actionable options



Available Soon

Short Waitlists

There are 21 properties for which **applicants should expect to hear back within six months**.

CITY	BEDS	BUILDING NAME
 Chelsea	2BR ♂	Duo Chelsea
 Brockton	2BR	Walkover Commons
 Weymouth	3BR ♂	Ledges Weymouth
 Mansfield	1BR ♂	Station Square
 Holyoke	1BR ♂	Sycamore House
 Amesbury	1BR ♂	The Heights Amesbury

[See More Listings](#)

[Show On Map](#)



Most Affordable

Rent Based on Income

There are 7 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](#)

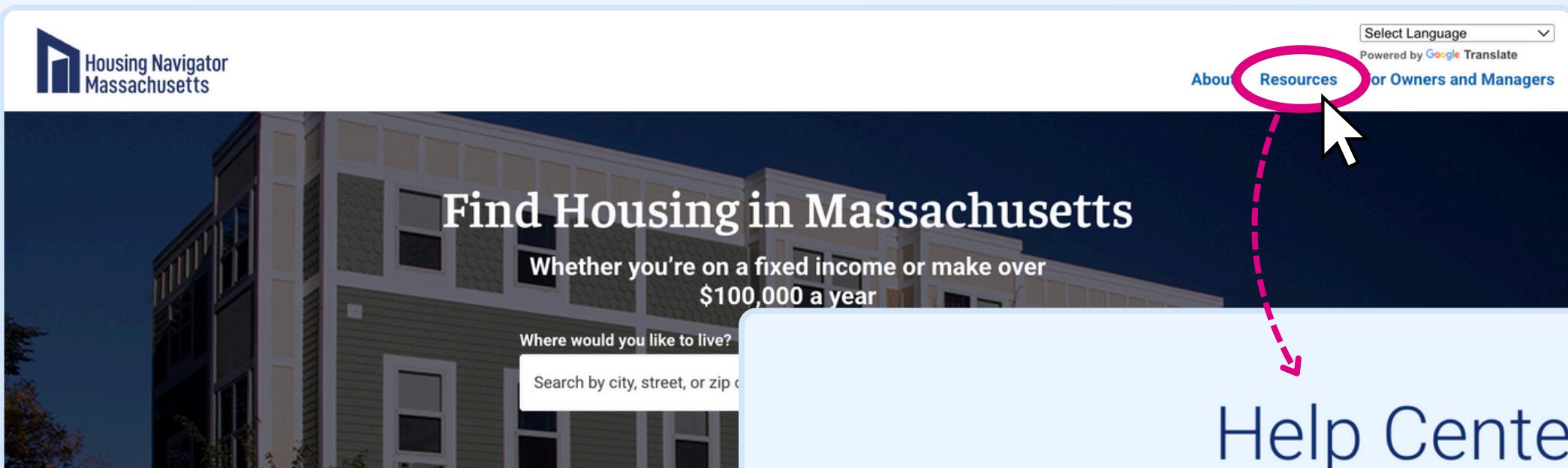
CITY	BEDS	BUILDING NAME
 Chelmsford	1BR ♂	The Richardson
 Townsend	1BR	Townsend Woods
 Boston	1BR, 2BR	McNamara House
 Chelmsford	2BR	The CHOICE Center At North Village
 Holyoke	1BR ♂	Sycamore House
 Hanover	2BR ♂	Hanover Legion Elderly Apartments

[See More Listings](#)

[Show On Map](#)

[Learn More](#)

Help Center & Resources



Help Center & Resources

Answers to frequently asked questions and helpful resources.



Available Soon

Open Lotteries

There are 17 properties with **open lotteries**.

CITY	BEDS
Dennis	2BR
Wellfleet	1BR  , 2BR  , 3BR 

For Renters

FAQs

Frequently asked questions about our search engine

Video Tutorials

Quick tutorials on searching, filtering, viewing and sharing listings

Search Engine

Access the #1 affordable housing search engine

For Property Owners and Managers

System Log-In

Where you log in to update your listings

POM Advisory Council

Learn about Housing Navigator's Property Owner and Manager Advisory Council

Feature Enhancements

See the latest feature enhancements to the search engine

For Service Providers

Video Tutorials

Income limits and qualification criteria

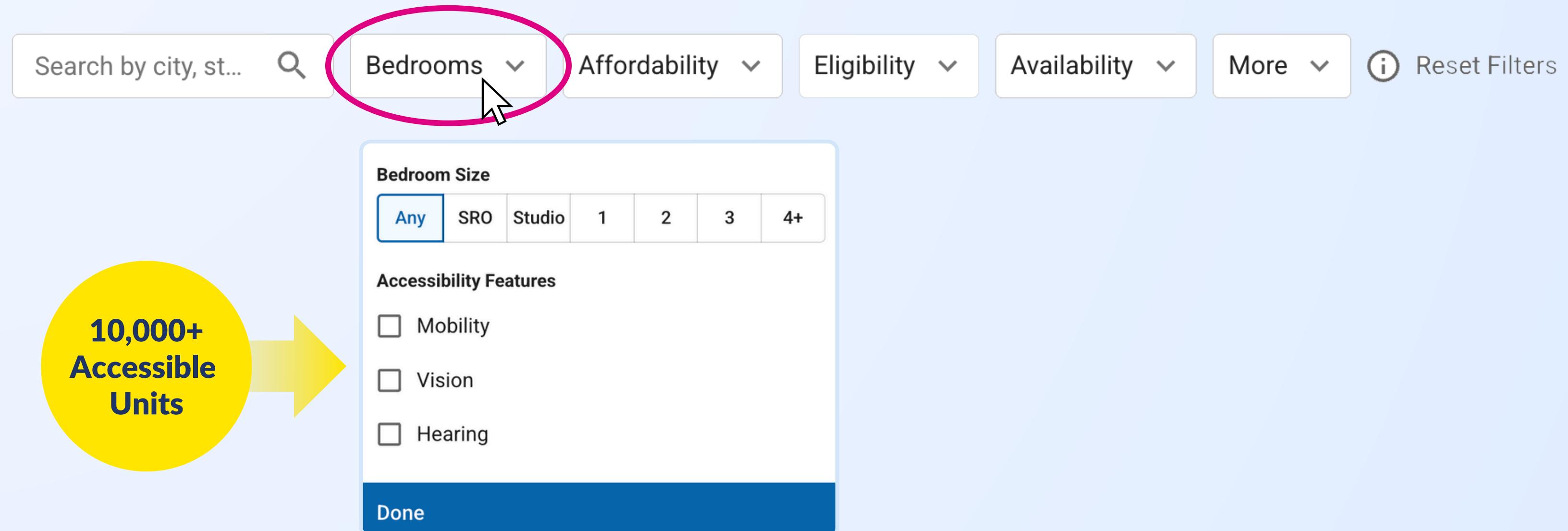
Training Materials

Access to the latest training materials

Register for General Provider Session

All service providers are welcome to attend our free training sessions

Search Filters: Rooms & Accessibility



Search by city, st... 

Bedrooms 

Affordability 

Eligibility 

Availability 

More 

 Reset Filters

10,000+ Accessible Units

Bedroom Size

Any SRO Studio 1 2 3 4+

Accessibility Features

Mobility

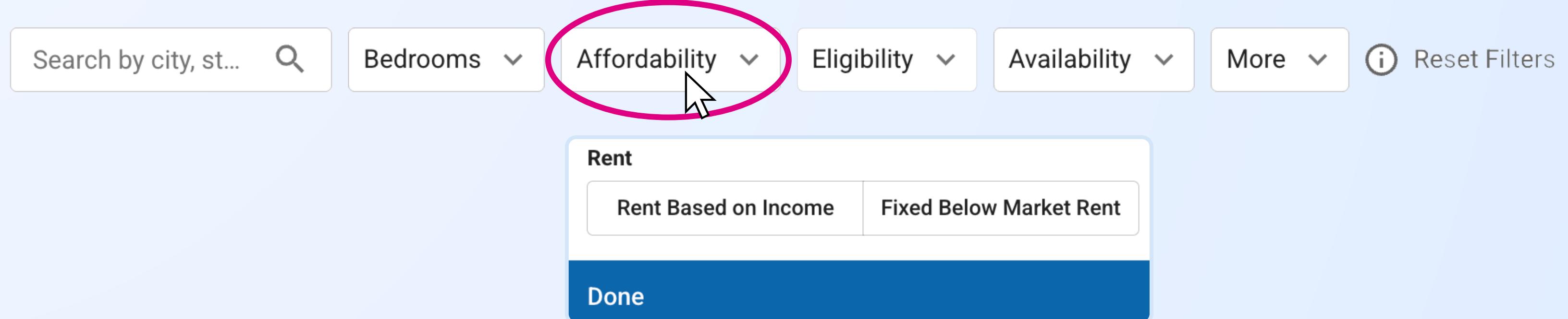
Vision

Hearing

Done



Search Filters: Affordability



The image shows a user interface for searching for housing. At the top, there is a search bar labeled "Search by city, st..." with a magnifying glass icon, followed by dropdown menus for "Bedrooms" (with a dropdown arrow), "Affordability" (with a dropdown arrow and a pink oval and cursor highlighting it), "Eligibility" (with a dropdown arrow), "Availability" (with a dropdown arrow), and "More" (with a dropdown arrow). To the right of these is a "Reset Filters" button with an information icon. A pink oval and a cursor are highlighting the "Affordability" dropdown. A modal window titled "Rent" is open, containing two buttons: "Rent Based on Income" and "Fixed Below Market Rent". At the bottom of the modal is a blue "Done" button.



Affordability:

Rent types

Often the most affordable

Type of unit ----->

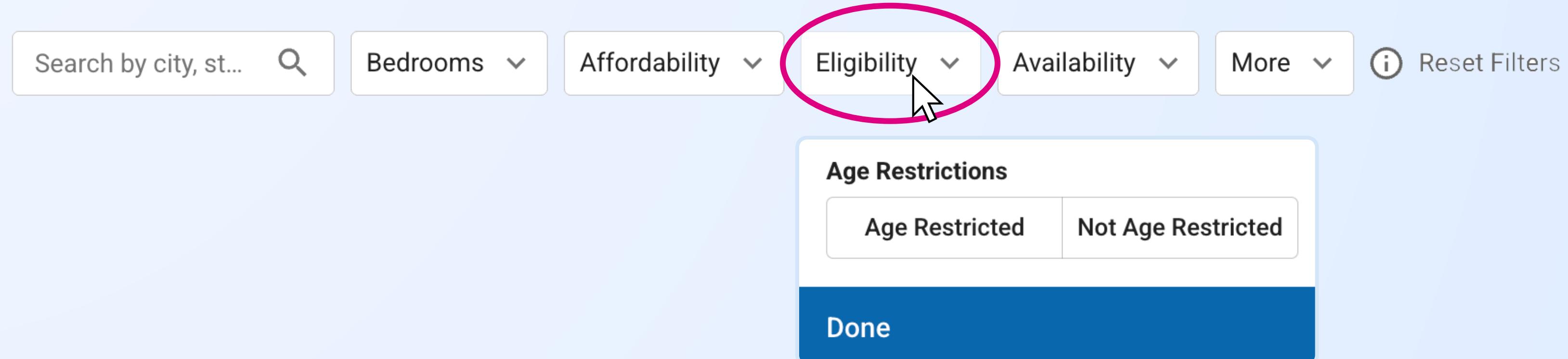
Rent Based on Income

Fixed Below Market Rent

Market Rent

Available in the Housing Navigator Search Engine?			
How much is the rent?	~30% of your household income. <small>adjusts if your income goes up or down</small>	Set rent based on 30% of average local income level <small>aka AMI.</small>	Set by market, no subsidy, often not affordable.
Examples of housing with these rent types	Public housing Project based voucher housing ("Section 8 housing")	LIHTC housing 40B developments ("Tax Credit" + "Workforce" housing)	Anything with no restriction
If you have a mobile housing voucher, can you use it here?			

Search Filters: Eligibility based on age



Search by city, st... 

Bedrooms 

Affordability 

Eligibility 

Availability 

More 

 Reset Filters

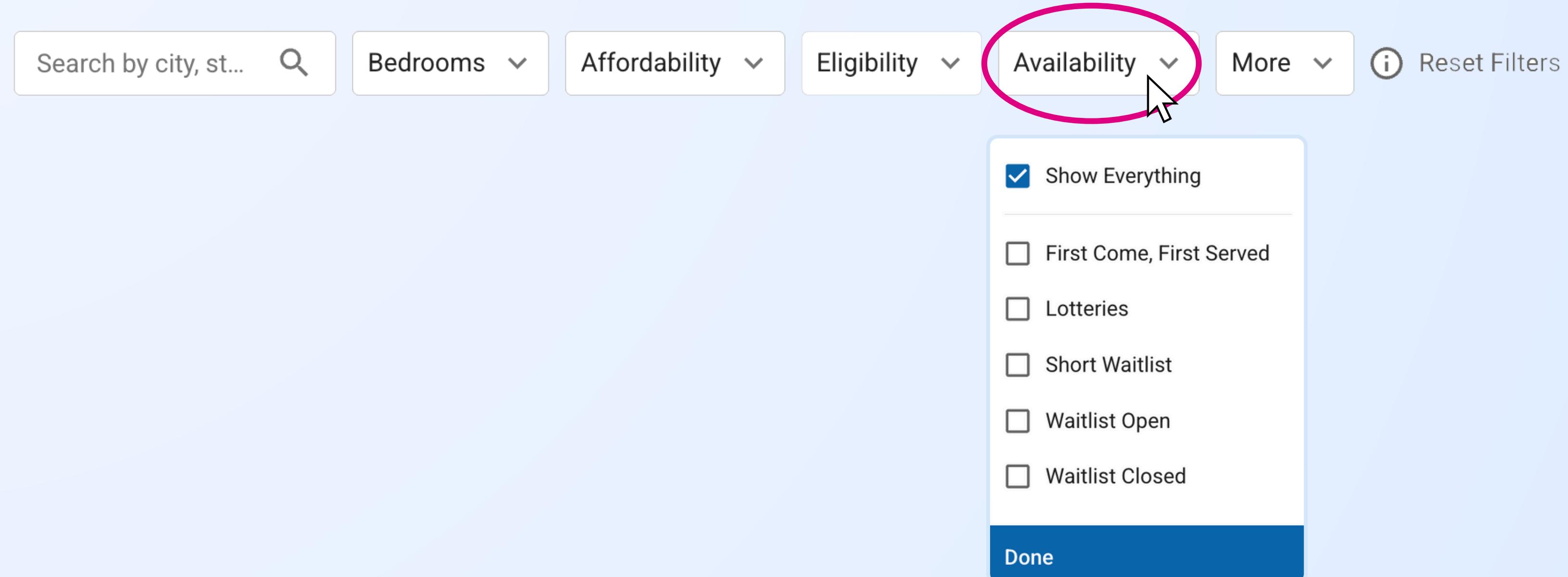
Age Restrictions

Age Restricted Not Age Restricted

Done



Search Filters: Availability



The image shows a user interface for searching housing availability. At the top, there is a search bar labeled "Search by city, st..." with a magnifying glass icon, followed by dropdown menus for "Bedrooms", "Affordability", "Eligibility", and "Availability". The "Availability" dropdown is highlighted with a red oval and a cursor is hovering over it. To the right of the dropdown is a "More" button and a "Reset Filters" link. A modal window is open over the interface, centered on the availability filters. The modal has a title "Availability" with a dropdown arrow. Inside the modal, there is a list of filter options:

- Show Everything
- First Come, First Served
- Lotteries
- Short Waitlist
- Waitlist Open
- Waitlist Closed

At the bottom of the modal is a blue "Done" button.



Search Filters: More

Search by city, st...  Bedrooms  Affordability  Eligibility  Availability  More   Reset Filters

Amenities	Property Accessibility
<input type="checkbox"/> Air Conditioning	<input type="checkbox"/> Elevator
<input type="checkbox"/> Dishwasher	<input type="checkbox"/> Step-Free Entrance
<input type="checkbox"/> Fitness Center	<input type="checkbox"/> Wheelchair Access
<input type="checkbox"/> Laundry Facilities	<input type="checkbox"/> Roll-in Showers
<input type="checkbox"/> Parking	
<input type="checkbox"/> Pool	<input type="checkbox"/> Verified
	<input type="checkbox"/> Pet Friendly

Done



Search Filters: Glossary

Search by city, st... 

Bedrooms 

Affordability 

Eligibility 

Availability 

More 

 Reset Filters

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
Units have immediate vacancies with no one on the waitlist.

Lottery
Property has active vacancies that can be applied for through a housing lottery.

Rent Based on Income
Your rent will be set based on a percentage of your household's income (usually 30%).

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

Waitlist
Property is currently occupied and has no active vacancies; waitlists may be open or closed to new applicants.

Short Waitlist
Properties with open waitlists where an applicant can expect to hear back within 6 months.

 **Housing Navigator**
Massachusetts

29

Print option

Search by city, st... 

Bedrooms ▾

Affordability ▾

Eligibility ▾

Availability ▾

More ▾

Share  Print 

11/12/25, 3:47 PM Housing Navigator MA Search Results – 02130

Housing Navigator Massachusetts

Results for: 02130

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.

Property Name	Address	Owner	Bedroom Type	Waitlist Status	Image
Julia Martin House	90 Bickford Street, Boston, MA, 02130	Peabody Properties	62+ and/or Disability	Waitlist Open: 1BR	
270 Centre Street	270 Centre Street, Boston, MA, 02130	Peabody Properties	Verified	Rents based on income, or fixed below market rent	
Woodbourne Apartments	6 Southbourne Road, Boston, MA, 02130	The Community Builders	Verified Age Restricted and/or Disability	Rents based on income	
Pondview Apartments	564 Centre Street, Boston, MA, 02130	Peabody Properties	Verified	Rents based on income	
Forest Glen Cooperative	1st Hill Street, Boston, MA, 02130	Peabody Properties	Verified	Waitlist Open: STUDIO, 1BR, 2BR, 3BR	

Your print out
retains the filters
of your search.

Our Housing Data & Research

**We are providing insights to benefit affordable
housing across Massachusetts**



Data Opens Doors series

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



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.

- [More details about the report](#)
- [Story map with interactive visualizations](#)
- Our data sheets for [developers](#), [community advocates](#), and [planners & policy makers](#)!



Affordable and Accessible Rentals

Our first report in the series, provides fresh information about the distribution of this critical resource across the state.

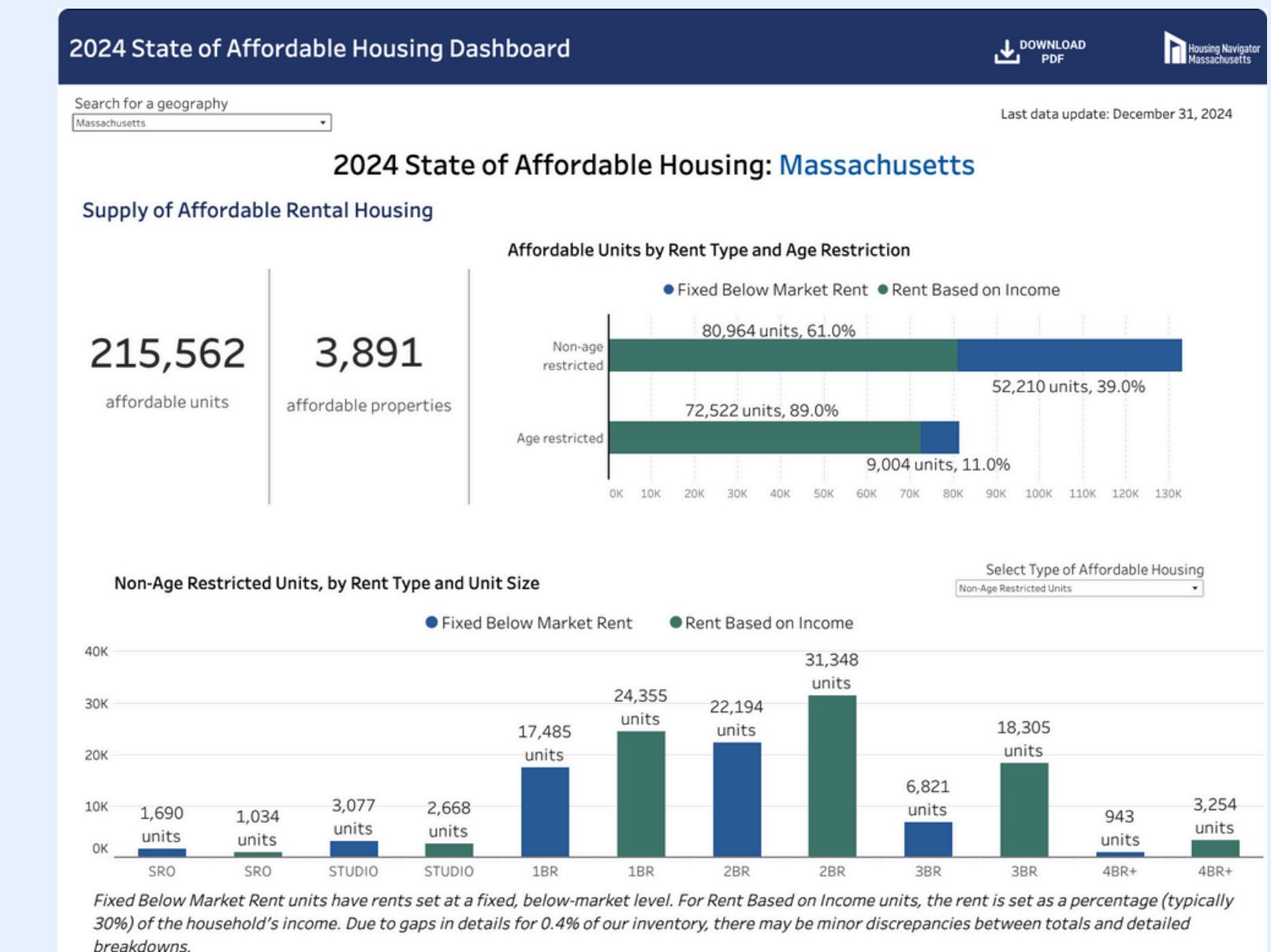
- [View this report](#)

Our Data Dashboards

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

What the dashboards tell us

- 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



Thank you!

Please link to us from your website!

search.housingnavigatorma.org

Get in touch

[via our Contact Form or](#)

hello@housingnavigatorma.org

