

Affordable Housing Search for General Providers

An Instructional Presentation | 2026

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**

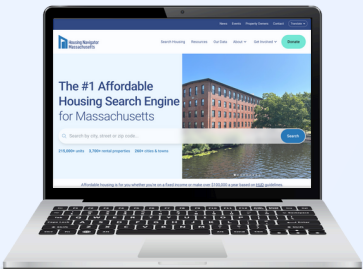
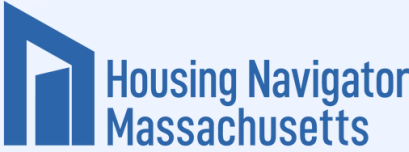


About Housing Navigator

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

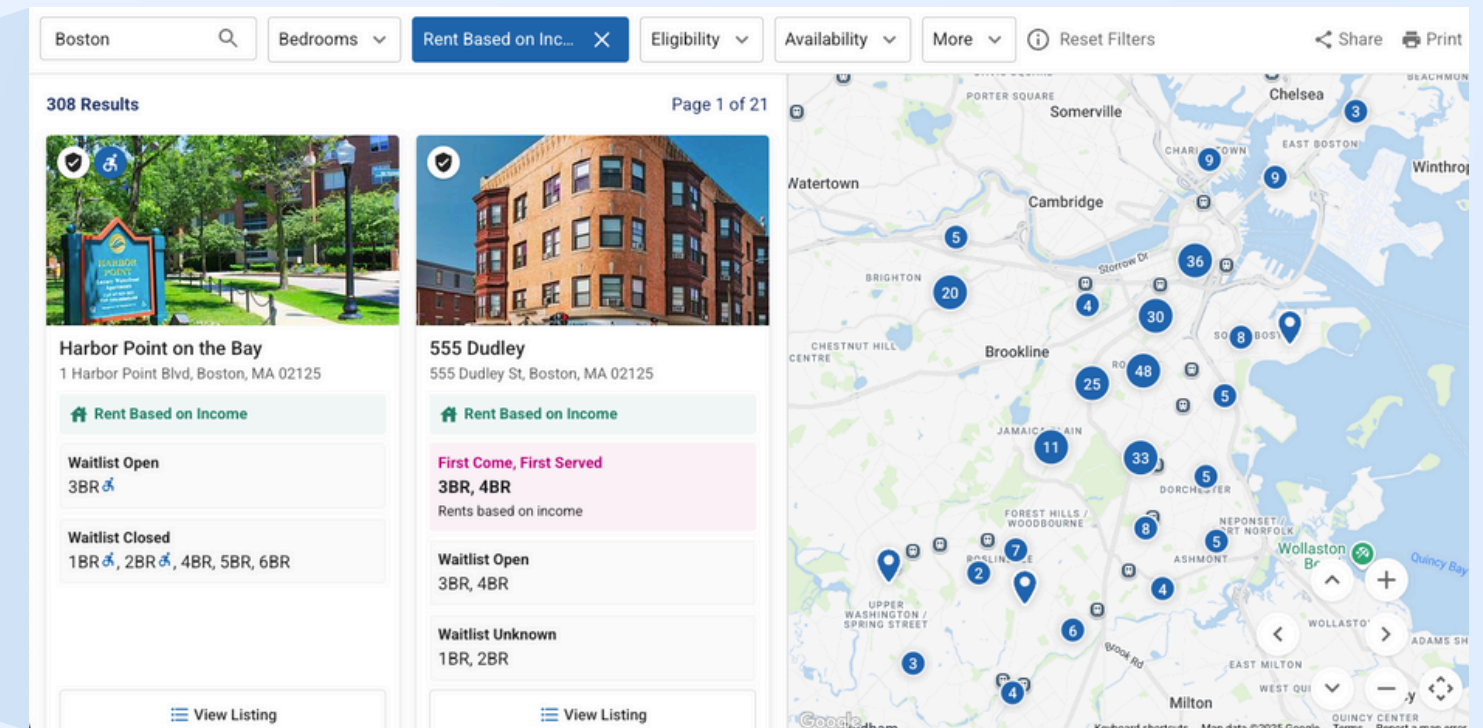
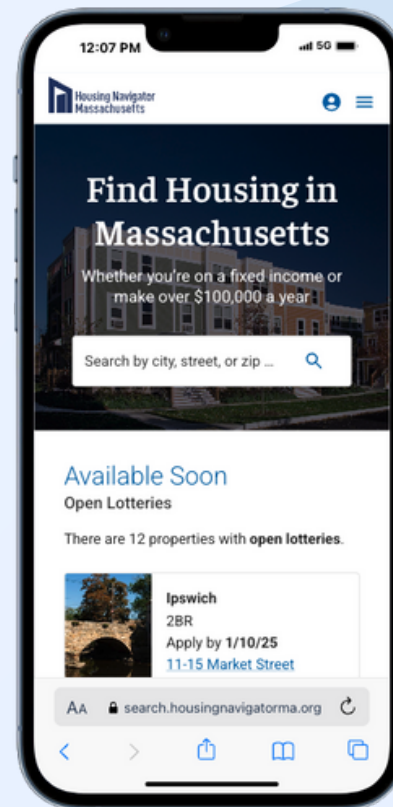
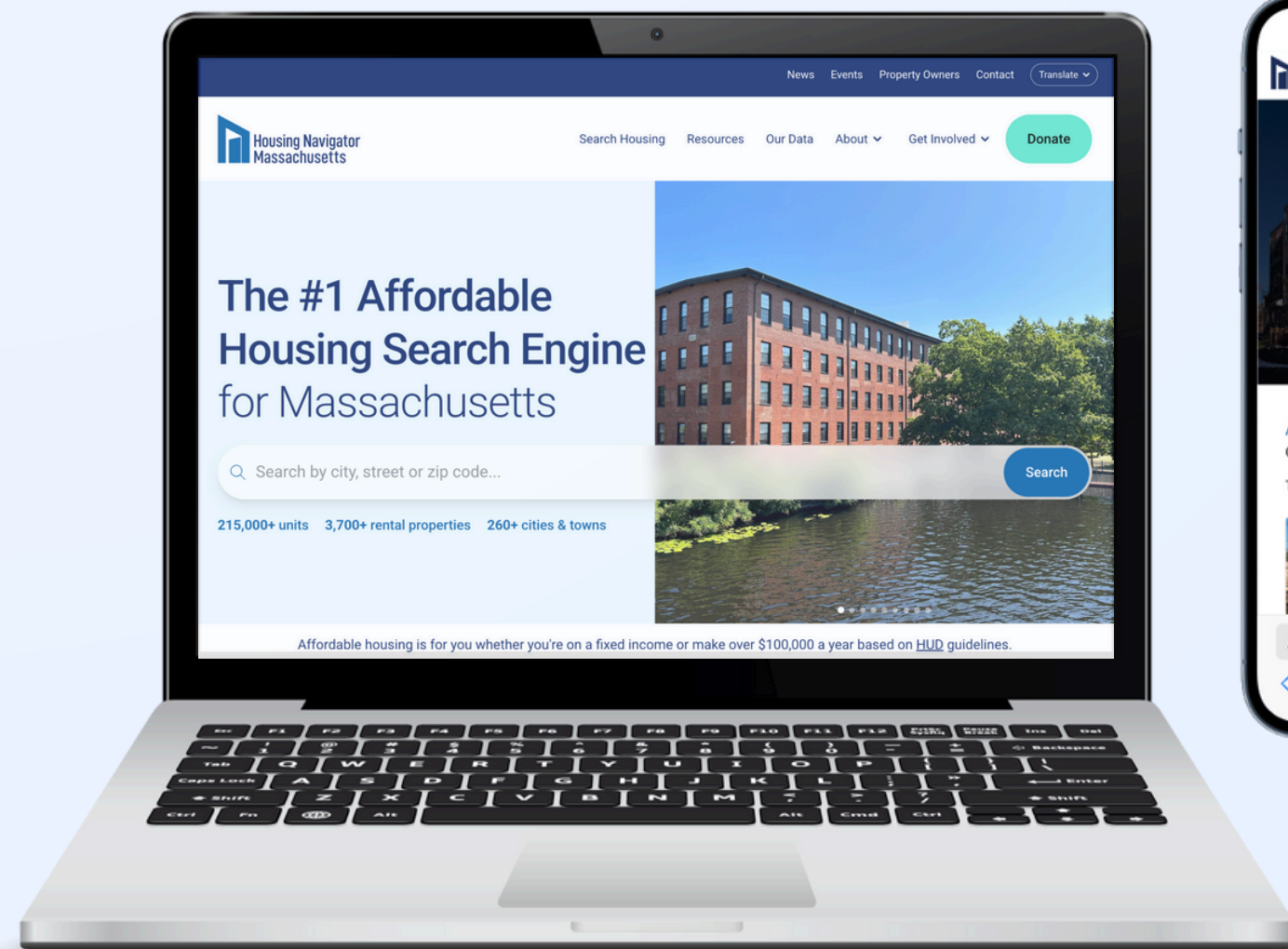
2025 *and beyond*

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

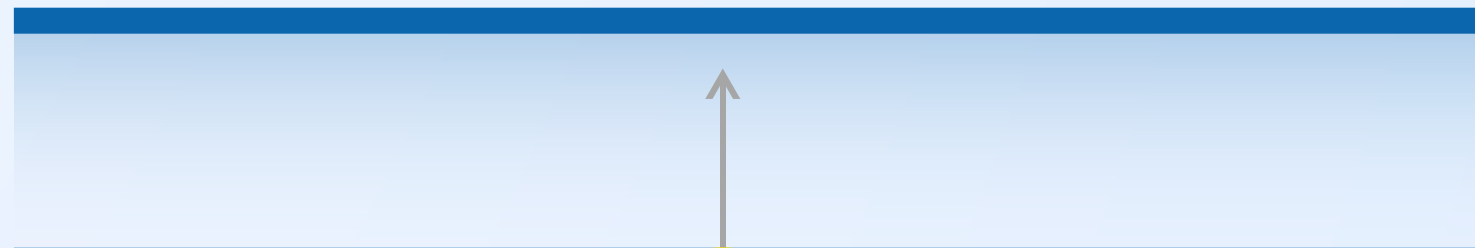
Helpful to know when searching



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!



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



AMI

Area Median Income

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.

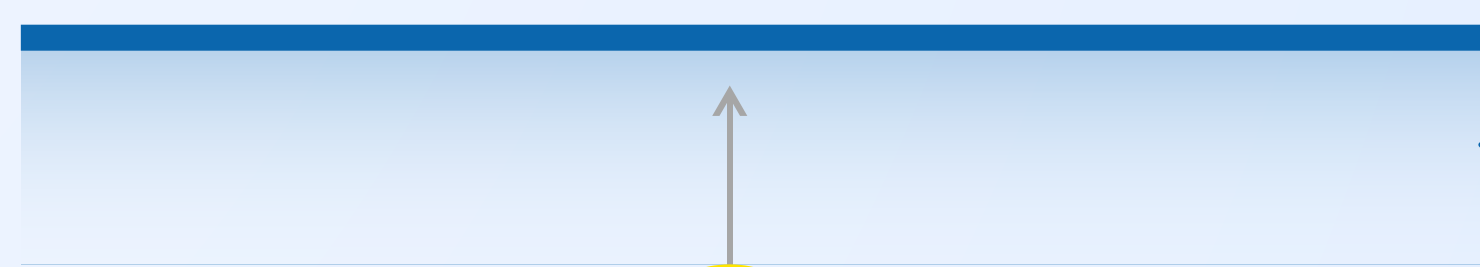
Your income determines how much the rent is for all “Rent Based on Income” units.



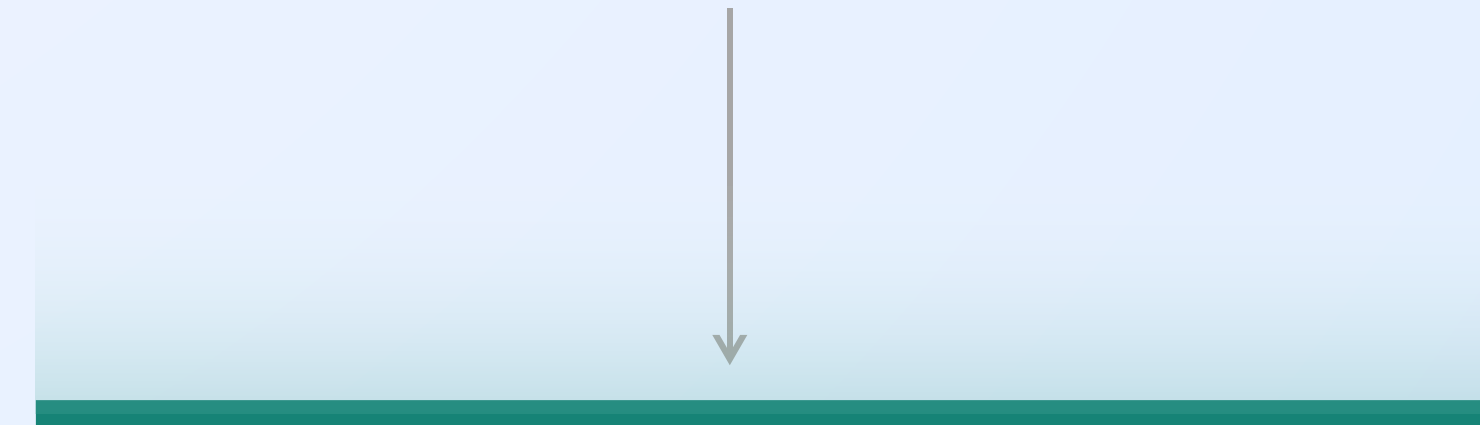
What affects the ceiling and floor?

Eligibility The Ceiling

The maximum income to be *eligible to rent*



Renter's income must fall in this range



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

Affordability The Floor

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.

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



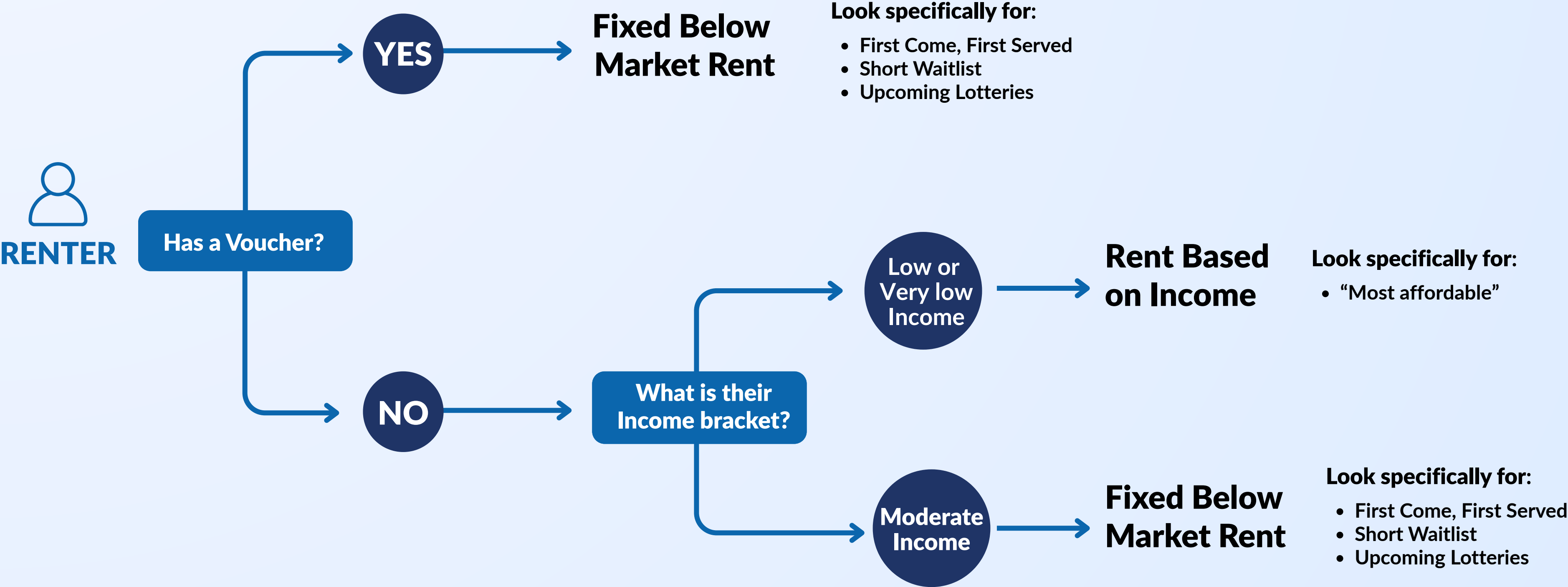
*If you have a voucher, it will lower the rent of a FBMR unit by **making it 30% of your income**. The minimum income will not apply, and the Housing Authority pays the rest of the rent.*

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.

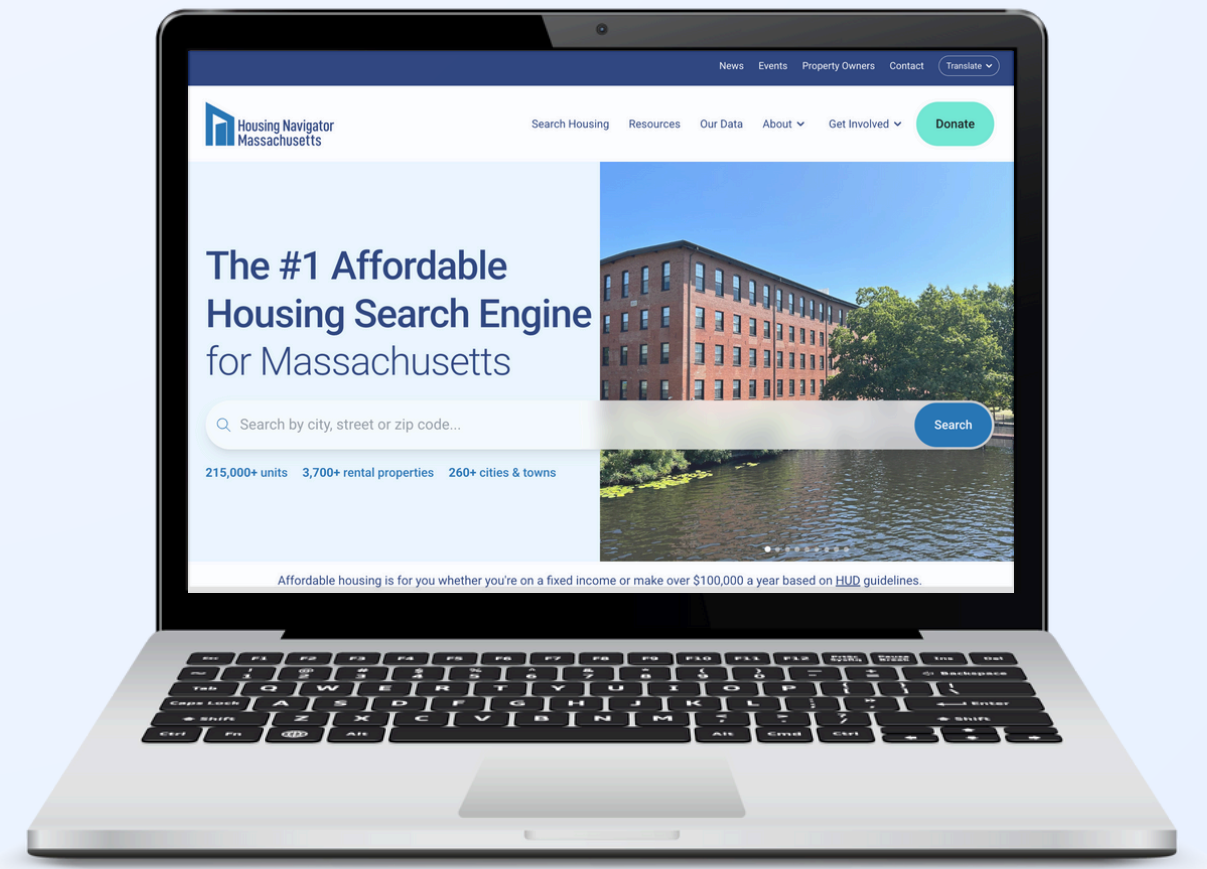
Where to start searching on our site?



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



Project based voucher
housing units



Tax credit
housing units



40B
housing units



202 (for seniors)
housing units



Inclusionary
housing units




HUD assisted
housing units





It doesn't access...

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

Our most actionable options

 Housing Navigator
Massachusetts


Select Language 
Powered by  Google Translate


AboutResourcesFor Owners and Managers

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 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














Our most actionable options




Available Soon

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	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



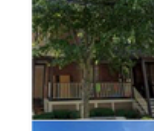



 Show On Map



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








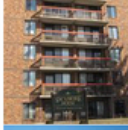



 Show On Map

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](#) 

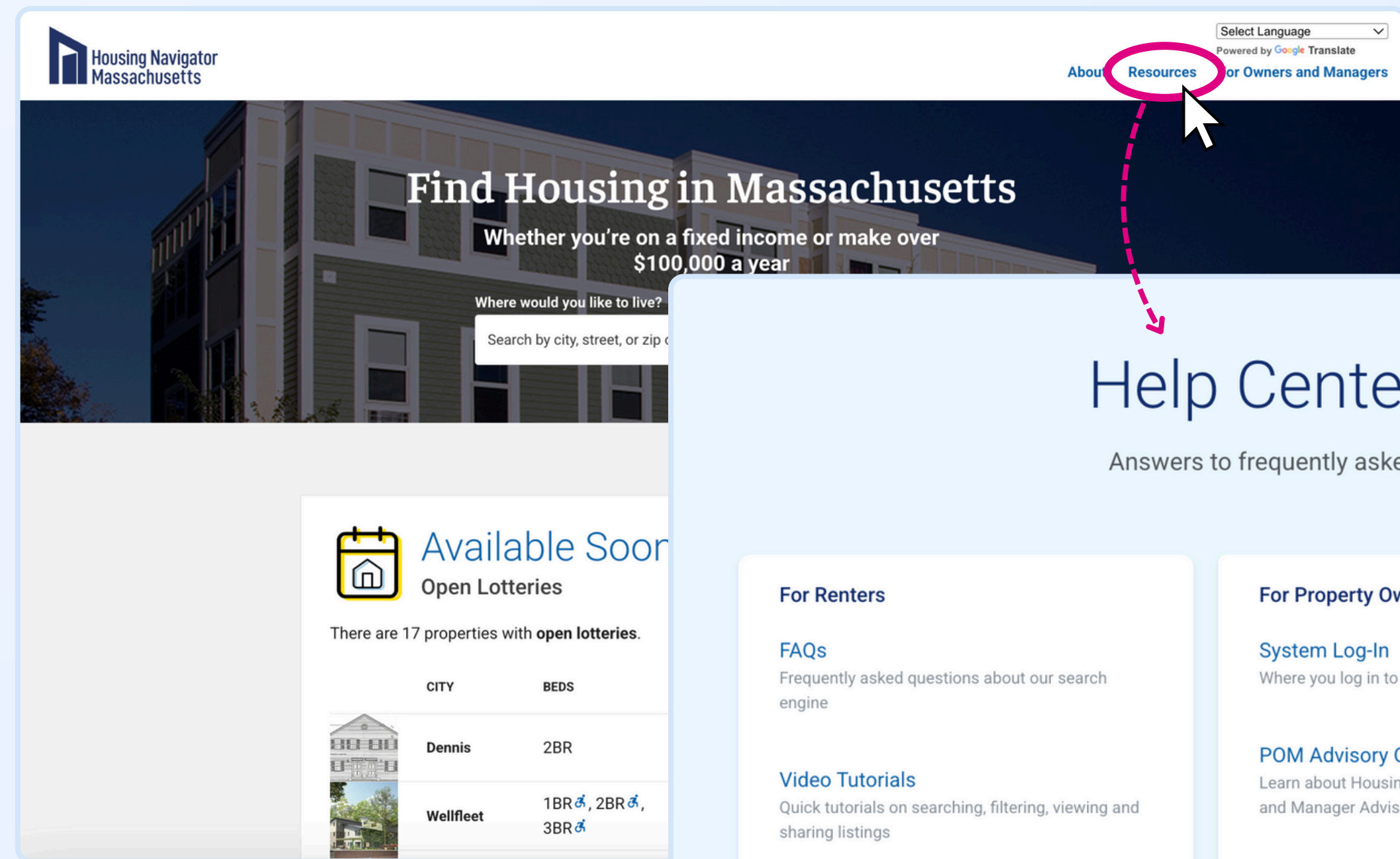
	CITY	BEDS	BUILDING NAME
	Chelmsford	1BR 	The Richardson
	Townsend	1BR	Townsend Woods
	Boston	1BR, 2BR	McNamara House
	Chelmsford	2BR	The CHOICE Center At North Village
	Holyoke	1BR 	Sycamore House
	Hanover	2BR 	Hanover Legion Elderly Apartments

 See More Listings

 Show On Map

 Learn More

Help Center & Resources



Help Center & Resources

Answers to frequently asked questions and helpful resources.

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

Bedroom Size

Any

SRO

Studio

1

2

3

4+

Accessibility Features

☐ Mobility

☐ Vision


☐ Hearing


Done


10,000+ Accessible Units





Search Filters: Affordability





Bedrooms 

Affordability 

Eligibility 

Availability 

More 

 Reset Filters

Rent

Rent Based on IncomeFixed Below Market Rent

Done





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. <i>adjusts if your income goes up or down</i>	Set rent based on 30% of average local income level <i>aka AMI.</i>	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





Bedrooms 

Affordability 

Eligibility 

Availability 

More 

 Reset Filters

☒ Show Everything

☐ First Come, First Served

☐ Lotteries

☐ Short Waitlist


☐ Waitlist Open


☐ Waitlist Closed


Done





Search Filters: More


Search by city, st... 


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





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.





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

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.

<div>Julia Martin House</div> <div>90 Bickford Street, Boston, MA, 02130</div> <div>Peabody Properties</div> <div>1(617) 983-0052</div> <div>juliamartin@peabodyproperties.com</div> <div>Next Steps: https://www.juliamartinhouse.com</div>	<div> Verified Age Restricted 62+ and/or Disability</div> <div>Waitlist Open: 1BR </div>	
<div>270 Centre Street</div> <div>270 Centre Street, Boston, MA, 02130</div> <div>Peabody Properties</div> <div>1(617) 524-5533</div> <div>270centre@peabodyproperties.com</div> <div>Next Steps: https://www.270centre.com</div>	<div> Verified</div> <div>Rents based on income, or fixed below market rent</div> <div>Waitlist Open: STUDIO , 1BR , 2BR </div>	
<div>Woodbourne Apartments</div> <div>6 Southbourne Road, Boston, MA, 02130</div> <div>The Community Builders</div> <div>1(617) 522-9022</div> <div>Wdbourne@tcbinc.org</div> <div>Next Steps: http://www.woodbourneapartments.com/</div>	<div> Verified Age Restricted and/or Disability</div> <div>Rents based on income</div> <div>Waitlist Open: 1BR , 2BR </div>	
<div>Pondview Apartments</div> <div>564 Centre Street, Boston, MA, 02130</div> <div>Peabody Properties</div> <div>1(617) 522-4520</div> <div>pondview@peabodyproperties.com</div> <div>Next Steps: https://www.livepondview.com</div>	<div> Verified</div> <div>Rents based on income</div> <div>Waitlist Open: 1BR, 2BR, 3BR</div>	
<div>Forest Glen Cooperative</div> <div>1st Hill Street, Boston, MA, 02130</div> <div>Peabody Properties</div> <div>1(617) 522-7788</div> <div>peabodyproperties.com</div> <div>Next Steps: https://www.liveforestglen.com</div>	<div> Verified</div> <div>Waitlist Open: STUDIO, 1BR, 2BR, 3BR</div>	

https://search.housingnavigatorma.org/navigator/print?loc=02130&locType=postal_code&locCoords=42.3097365%2C-71.1151431&seed=834

1/6

Your print out
retains the filters
of your search.

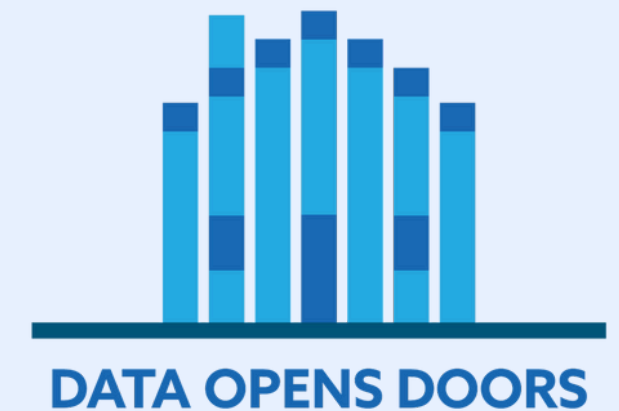
Our Housing Data & Research

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.

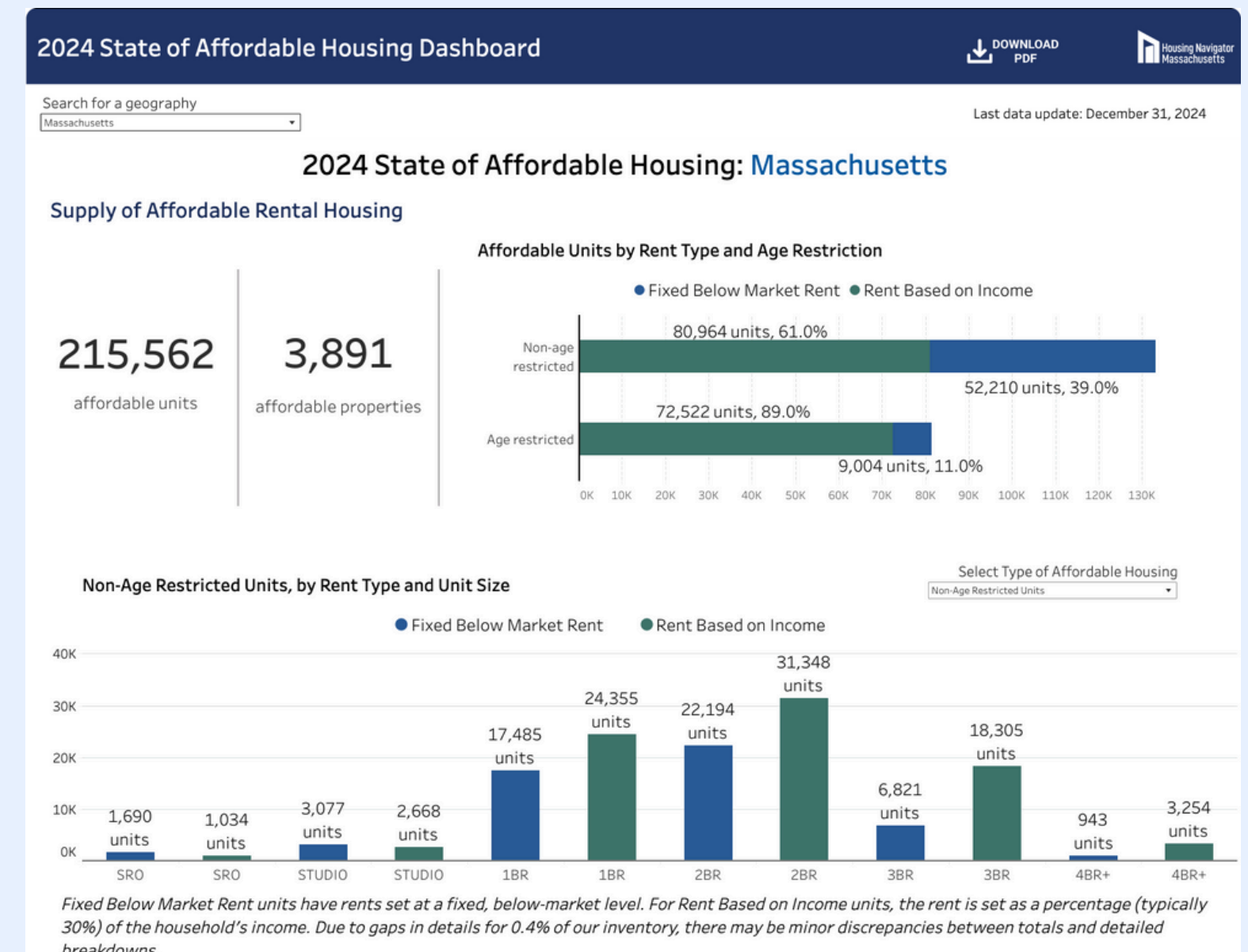
- [View this report](#)

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

