Finding an affordable apartment in Boston may get a little easier

By Angela Yang  Globe Correspondent, Updated August 16, 2021, 2:49 a.m.

There are more than 150,000 units of subsidized and affordable housing in Massachusetts. But actually finding a low-cost place to live can be really, really hard.

Now a consortium of affordable-housing advocates and operators is trying to make it a little easier.

A nonprofit called Housing Navigator Massachusetts launched last week what they say is
For more market-rate rentals, there are abundant sites,” said executive director Jennifer Gilbert. “But there really hadn’t been a resource like that in Massachusetts for rentals that are more affordable. ... People really didn’t have the information to choose where they might like to live.”

To build the list, Housing Navigator worked with affordable-housing developers and operators all over the state.

One of the first to sign on was Beacon Communities. This summer, their staff loaded more than 7,000 Beacon units into the search tool. CEO Dara Kovel liked how the program pulls together a wide range of properties to give apartment-hunters a broad view of what might be available.

“It is surprisingly and frustratingly hard for people who need housing to find housing,” Kovel said. “It shouldn’t be that way.”

Joshua Littlejohn agrees. The 39-year-old is relocating to Boston from Philadelphia for a new job. What he’s seeing on the market is one bedroom — not a full apartment, just a bedroom in a shared apartment — for the same price as the three-bedroom apartment he rents in Philly. And he thought he’d outgrown having roommates.

“I’m sorry but I’m pushing 40 years old,” Littlejohn said. “I work at a health tech startup and have a decent salary. Why should I be entertaining the idea of continuing to live with roommates? I mean, that’s craziness.”

As a single person with a six-figure salary, Littlejohn probably wouldn’t qualify for most affordable housing in Greater Boston — though there are some “middle-income” units aimed at households that earn in the low $100,000s, and the Navigator site includes the first comprehensive, searchable database of affordable housing in the state. It tracks some 160,000 units in 260 cities and towns, with plans to add more, a sort of Zillow for the lower-cost corners of the housing market.
these too. But just having a comprehensive database would be helpful, he said; every rental website seems to have a different selection.

Either way, Littlejohn is hoping to just find someplace he can afford, and notes his struggle illuminates a bigger problem facing the many renters in this enormously costly market who are less fortunate than him.

“I’m just disgusted at the price of rentals in the area,” Littlejohn said. “If I, with a six-figure salary, can’t find reasonable housing, how do people who are on [government] benefits afford to live in Boston?”

The Navigator aims to help people figure it out. It includes a full list of public, subsidized, and tax-credit housing, with rents that are often tied to a percentage of a household’s income — often 30 percent — rather than a fixed amount.

Users can zone in on specific municipalities as well as filter by income and eligibility requirements, availability, and number of bedrooms. Clicking on individual listings then reveals photos, amenities, and a map of nearby transit stops, in addition to details on pet policies and wheelchair accessibility.

That information is valuable, said Sandy Mariano, chief program officer at Boston women’s shelter Rosie’s Place. She works with low-income individuals to place them in affordable housing, and, for many, it’s a daunting process, full of documents and complex requirements.

“It’s a complicated system depending on each guest’s needs and their specifications and what kind of priorities and barriers they have,” Mariano said.

And for Pine Street Inn, a provider of emergency shelter and supportive housing in Boston, it’s “almost impossible” to keep track of all the affordable-housing units available at any time, said president and executive director Lyndia Downie. A tool like the Navigator, she said, will be a game-changer.

More than 80 percent of those who seek Pine Street Inn’s services, Downie said, are very
low-income, earning less than 30 percent of Greater Boston’s median income, or about $25,000 for a single person. For them, paying market rent is unfeasible. But there aren’t enough affordable units to accommodate all low-income renters, so the competition is fierce.

“It’s a little bit like musical chairs,” Downie said. “We have less of it, and people are literally scrambling to try and get their foot in the door on any affordable unit.”

About half the people that Pine Street serves come from outside of Boston, Downie said, and they’d like to return to the towns from which they came. With its statewide reach, she said the Navigator will better enable those people to pin down housing they can afford in their own communities.

Compared to other states, Gilbert said, Massachusetts produces “a lot” of affordable housing, but Greater Boston remains among the top most expensive markets in the country, with many people struggling to pay rent. The Navigator will help, she said, but only so much.

“Up until now, a big barrier has been you simply couldn’t find [affordable housing],” Gilbert said. “But also, there’s just not enough. And so I never want to act like that’s not the No. 1 barrier.”

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