

Making Affordable Housing Easier to Find

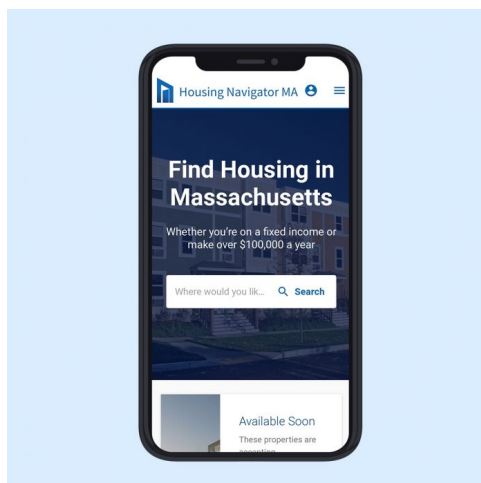
We talk a lot about needing more affordable housing—but the affordable units that do exist can be very hard to locate, which hampers fair housing.

By **Jennifer Gilbert** - April 21, 2022



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This spring, Dan (a real person, not his real name) is exploring housing options for his young adult son, Mark, in suburban Boston. Mark has cognitive and physical disabilities, can enjoy short runs with his dad but uses a wheelchair most days, and has SSI as income. There's no immediate crisis. The family simply has the very human need for information to make a critical choice about where Mark might thrive best on his own—ideally in an accessible, affordable apartment close enough to his family that they can easily visit and support him.



If Dan popped onto Zillow or Apartments.com, chances are he'd find nothing affordable and leave discouraged. Yet Massachusetts has over 190,000 income-restricted affordable rental apartments, and every building can be expected to have some accessible units. There are over a dozen properties in the town where Dan and Mark live that might meet his income

and accessibility needs, yet the commercial sites do not list them. Further adding to the lack of transparency, Massachusetts has over 350 municipalities and searching has historically required town-by-town, property-by-property inquiry, with no way to filter for any particular aspect of housing you're searching for.

April is Fair Housing Month. Given continued patterns of racial segregation in this country, a lack of transparency, particularly for suburban housing locations, makes it unlikely that historically excluded renters will find the full range of housing options that should be open to them. If the goal is opportunity via housing choice, the simple truth is you cannot choose what you cannot find. This month is a great time to ask . . . can we make it easier for renters to find affordable housing than it is for developers to build it?

In Massachusetts at least, Dan and Mark have another option for finding housing—Housing Navigator Massachusetts, where I serve as founder and executive director. Last year, Housing Navigator Massachusetts went live with a free housing search tool that looks as clean and modern as Trulia. The difference? It covers those 190,000-plus affordable (income-restricted) rental units across our state. Upwards of 3,000 visitors search each week, and they scroll for what they want, where they want without needing the insider knowledge previously required.

We are not alone in leveraging technology to improve access to housing. Our counterparts in Minnesota launched [HousingLink](#) many years ago. The Bay Area is making headway through [DAHLIA](#) and [open source software](#). [New York City](#) and [Los Angeles](#) governments provide online housing information and application portals.

We'd love more company. To that end, there are key ingredients for the model at Housing Navigator Massachusetts and early lessons we've learned. Good news: a ton of money was not one of our key ingredients. Developing software and data before going live cost us around \$1 million. We unlocked access to more than 2,400 affordable properties (and the tens of thousands of homes contained within) for the cost of less than two units of housing in our state.

Start with a Big Table

While building software does not require a steering committee, building public interest technology that users trust and adopt benefits from an inclusive planning process. In three years, Housing Navigator went from concept (April 2018) to steering committee and fundraising (2018-19) to launch (August 2021). Along the way, we followed HousingLink's example and advice that collaboration and joint problem-solving by government, owners, housing advocates, funders, etc., would ensure the best product, the most trust, and the most thorough adoption by both owners and renters.

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An important outcome of this approach is that the Massachusetts Department of Housing and Economic Development now requires Housing Navigator participation through its **LIHTC Qualified Allocation Plan**, the first state to prioritize fair housing so strongly. The range of interests represented in the steering committee continues in the makeup of our nonprofit's board. A convening space with multiple interests present makes sure voices get heard, shared values get emphasized, and problems get solved.

Collect the Data Renters Need. Be Prepared to Get Creative.

Housing Navigator's initial feasibility study featured this quote: "The data has to be really good." We established a goal of comprehensive, detailed information on every affordable property in the state. We had little idea what we were getting into. The state had not published a full inventory since 1986.

A steering committee working group cobbled together a list of the places where the data might live—the federal Department of Housing and Urban Development (HUD), our state housing funding agencies, larger cities, etc. A Memorandum of Agreement with three public sector partners plus open data from HUD and two major cities got us out of the starting gate.

And then roadblocks appeared, one big one being that the data collected by funding sources does not correlate with the information renters need. While the mismatch is understandable (funders don't need photos, renters care deeply about them), critical pieces of information for renters, like specific levels of affordability and location of ADA accessible units, were missing.

While we kept working to make that data usable, we pivoted to collecting data from owners directly, a strategy we would now recommend from the start. A cohort of early adopter owners built momentum by working with us ahead of our launch to input property listing information. We currently have nearly 70 owners and property managers working with us, representing over 80 percent of the privately held income-restricted housing in the state. Our partnership with owners strengthens the effort, creating positive engagement and a sense of pride and co-creation for our affordable housing ecosystem. Just as building green became something that good owners do, in furtherance of a fairer system, affordable housing owners in Massachusetts are joining their peers and listing their properties.

We still recommend the goal of getting information on every property in the state. Starting directly with owners while you take the time to aggregate and scrub public datasets can get you to usable product sooner.

Ask Your Users. All of Them.

We identify both renters and owners as our users and look for solutions that serve both. We found that people looking for affordable housing were already looking online. User testers consistently described combing market-rate sites in frustration, scrolling past housing out of

their price range. On the other side of the equation, owners wanted a tool designed for their slice of the industry that let them list the finer points of affordable housing. As one simple example, how do you show the rent for a building which serves extremely low-income households, and where rent is 30 percent of household income? After testing several potential terms with renters, we settled on a banner and filter for this category called “Rent Based on Income.” It is our most often-used filter.)

Another early learning was around trust. Renters were highly aware of the dangers to privacy inherent in many online tools—and rightly so. They did not want user accounts. They were pleased we did not require them to share a location, email, or any personal information. They wanted simple things, like photos and mapping to transit. They wanted a few filters for listings, but often told us they would “just like to look at everything.” Had we not asked, we might have spent money on bells and whistles no one wanted or, even worse, features that would have raised red flags.

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Owners are also users, and all housing markets are local. As an example, private Massachusetts affordable housing owners and housing authorities fill most vacancies from waitlists. We learned there was an increasing trend to keeping waitlists open and high variability of the length of the wait—from a decade to a few months. The best option for many renters is, as unfortunate as it may sound, to get on a waitlist. Thus, we built our tool to show not just open apartments but also open waitlists. We are starting to explore a “short waitlist” category to shine a light on the most promising options.

Will this be the experience in your area? Maybe; only your users will know for sure.

The Whole Journey

Since going live, we’ve recognized how much there is room for improvement. The most common request we now get is to provide online applications or encourage owners to do so. (Some already do.)

Our research shows there is little uniformity in the eligibility rules, screening, software used by the owner, etc. Even so, there are a few common application questions that tend kick off the process. If colleges can agree on a common application, why can’t we? Making it easier to apply for affordable housing is an attainable goal. The Bay Area has created an application portal to streamline applying to housing lotteries. New York City’s [Housing Connect](#) is another model. Massachusetts has already created an online portal for its state public housing called [CHAMP](#).

Simplifying and Humanizing the System

Since launch, we’re ever more aware and ever more humble about how little technology can do to fix what is system failure. During one of our recent information sessions, a housing

advocate supporting people with disabilities unmuted herself to ask why, after submitting a pile of paper to prove her client was eligible for a rental voucher, she had to collect the same to prove her client was eligible for the housing where she was going to use the voucher. The technical answer to her question—“Oh, one (step) proves she is eligible for a voucher and one certifies she’s eligible to live in an LIHTC-financed property”—was so painful it could not even be said. This eligibility logjam is an example of “**administrative burden**”—unnecessary, time-consuming roadblocks placed in the way of people accessing programs they qualify for. It is an inequitable barrier to housing that falls most heavily on those with the least time and resources.

Let’s take this question as a call to action. Financing affordable housing requires multiple layers of funding. The housing access system passes the consequences of this complex financing system on to renters in the form of multiple steps, forms, and boxes for every person just trying to find an affordable home. It doesn’t have to be that way. Whatever the program, a significant portion of the existing housing stock revolves around the same income eligibility criteria. If a household’s income is Social Security or SSI, if the household qualifies for Medicaid or SNAP, by and large, eligibility for multiple housing programs should be a given. **Civilla** and **Code for America** offer examples of streamlined and connected benefits-screening processes. How can we follow that lead?

More systematically, new ways to fund housing need not create new application forms and new check boxes. Can new programs ride on the shoulders of the eligibility rules for existing ones? Better still, can existing ones be harmonized? Could we dream of getting to a place where rather than spending money on compliance, dollars go to getting the word out and using “push” techniques to identify households who are eligible because they have been, for example, certified for SNAP or Medicaid?

As for Dan and his son, Mark is not moving house yet, but is on the path. The family has identified something promising one town over, information that eases their minds as they weigh when and if the time is right. There are Dans and Marks and millions like them in every state. In the interest of equity, of democratizing the resource, and just plain respect for people whose immensely valuable time is at stake, Fair Housing Month is a perfect moment to consider how all of us can improve the housing access system.

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<https://housingnavigatorma.org/>

Jennifer Gilbert is the founder and executive director of Housing Navigator Massachusetts, drawing on a 25+ year career in affordable housing production and direct service. She believes in the potential of technology to do good and in our collective power to ensure that it does.