

# DATA OPENS DOORS

Housing Navigator MA

## **Affordable + Accessible Rentals**

2024 REPORT

June, 2024

## A LETTER FROM OUR FOUNDER

We are publishing Housing Navigator MA Report: Affordable + Accessible Rentals (2024) with mixed emotions. On the one hand, we are pleased to be able to provide fresh information about the distribution of this critical resource across our state. We are excited that it can raise awareness about fundamental details—affordability and type of unit (BR mix, age-restriction)—that can inform the housing we want to create.

Information on affordable, accessible rental housing has never been available at this level. It is the result of over three years of collecting information almost entirely from scratch from cooperating property owners. We are grateful for every team member who took the extra time to get this information and every owner/manager who took the time to supply it.

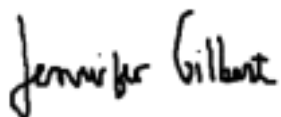
On the other hand, we are saddened and frustrated that we cannot spotlight a complete inventory in this release.

Our many partners in the community of people with disabilities called on us to release this data regardless of its full completeness. Their constant message was “It’s better than what we have now.” Their lived experience also consistently confirmed what the data shows: uneven distribution and a lack of deeply affordable units of more than one bedroom. The latter is particularly important because even single persons with disabilities may need extra space for an attendant or equipment to address their disability. A few patterns are emerging:

- Supply, while not abundant anywhere, is even more limited outside Greater Boston.
- Deep affordability, where rent adjusts to a household income and households on fixed incomes like SSI are eligible, is not present for much of the inventory overall.
- This lack of deep affordability is even more the case for 2BR+ units which fit both families and single people with disabilities needing equipment or attendants

There are many important questions policy makers should address around matching the supply and affordability of this inventory to the community it is intended to serve. The patterns already apparent in this release should be a sound starting place. We provide a very rough metric: ADA mobility units per renter households with incomes under 80% AMI. We hope others will come forward with ways to more fully assess needs and address questions. What are the demographics and housing preferences of people who need ADA accessibility features? How do we build better to match those needs and preferences?

We hope this report will also be a call to action toward more consistent tracking going forward. We will keep working to address our data gaps. For owners who have not yet supplied details, we welcome your partnership.

A handwritten signature in black ink that reads "Jennifer Gilbert". The script is cursive and fluid.

Jennifer Gilbert, Executive Director/Founder  
Housing Navigator Massachusetts

## WHAT'S INCLUDED

Our data covers all affordable (income restricted) housing in Massachusetts. The dataset here covers 1,652 buildings for which we have some information on ADA Mobility units current as of May 24, 2024. We pulled information on the pipeline on May 24, 2024.

## WHY WE USE ILC REGIONS

As noted, our data has varying levels of completeness, which can vary even more widely by town. To provide some understanding of the geographic spread of units, we grouped data by the Independent Living Center regions. Independent Living Centers (ILCs) are private, nonprofit, consumer-controlled organizations providing services and advocacy by and for people with all types of disabilities across Massachusetts. They have also been our partners, increasing our understanding of community needs and priorities.

Information presented here comes from property owners, except for state public housing, which relies on public agency information. We cannot verify that accessible units in our inventory are fully accessible or meet current accessibility standards. We make clear to owners that that is our definition of accessible, and have no reason to doubt the accuracy of the information they provide.

## RENT TYPE

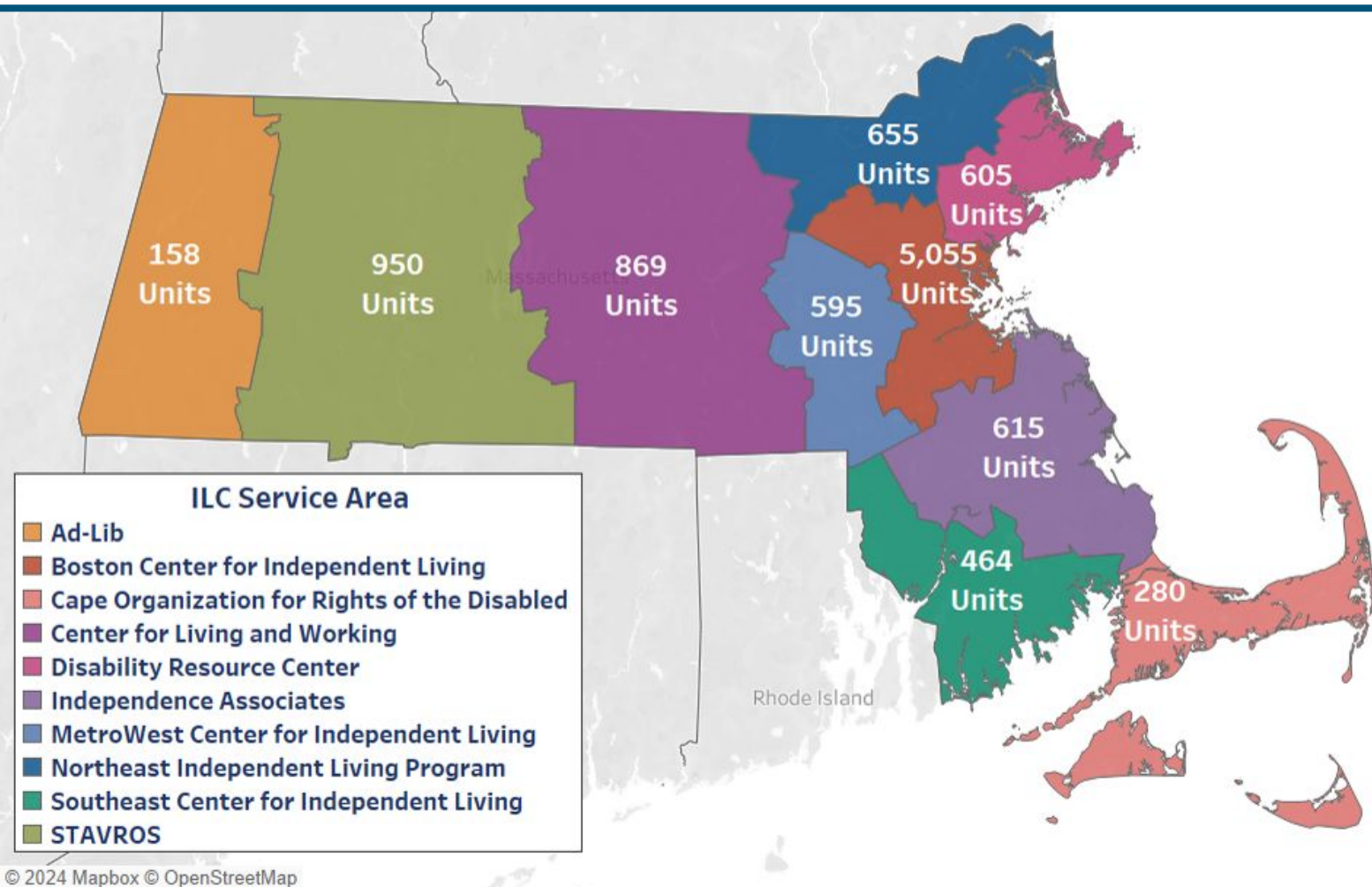
We use rent type as an indicator of affordability from a renter perspective.

- 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.
- Rent Based on Income - Rent is set based on a percentage of the household's income (usually 30%). Because of this sliding formula, these units are often able to offer deeper affordability.
- Variable Rent - A small subset of units where rent type and income restriction may vary.

**To Learn More:** Please refer to the [Our Data](#) page on our website and the glossary for more details.

## WHAT'S OUT THERE?

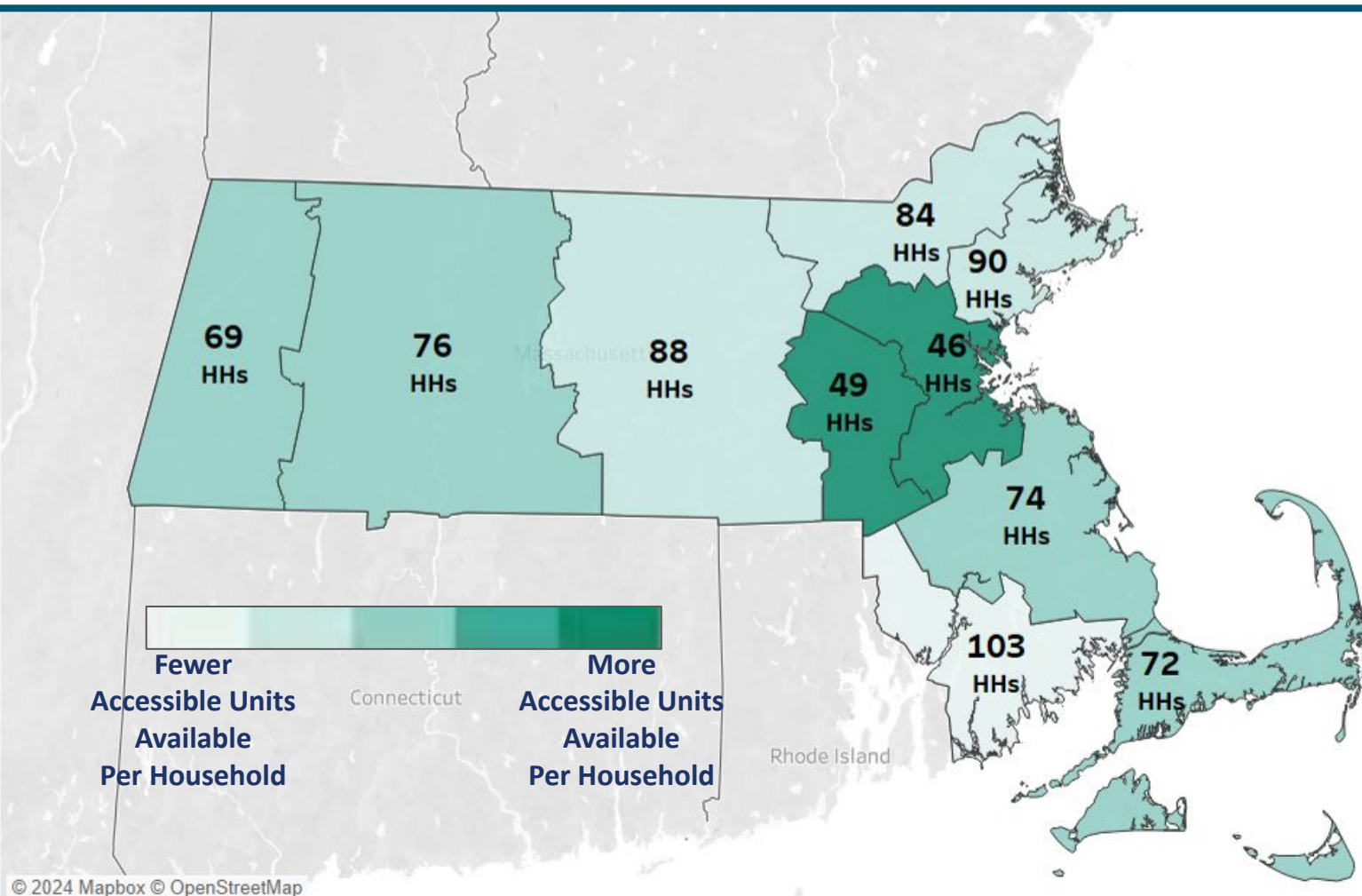
### Distribution of Affordable + Accessible Rental Units Across ILC Service Areas



*Labels represent count of Mobility Accessible Affordable Rental Units in ILC Service area.*

IS IT MATCHING NEED?

## An Estimate of Demand for Every Affordable + Accessible Unit, by ILC Region



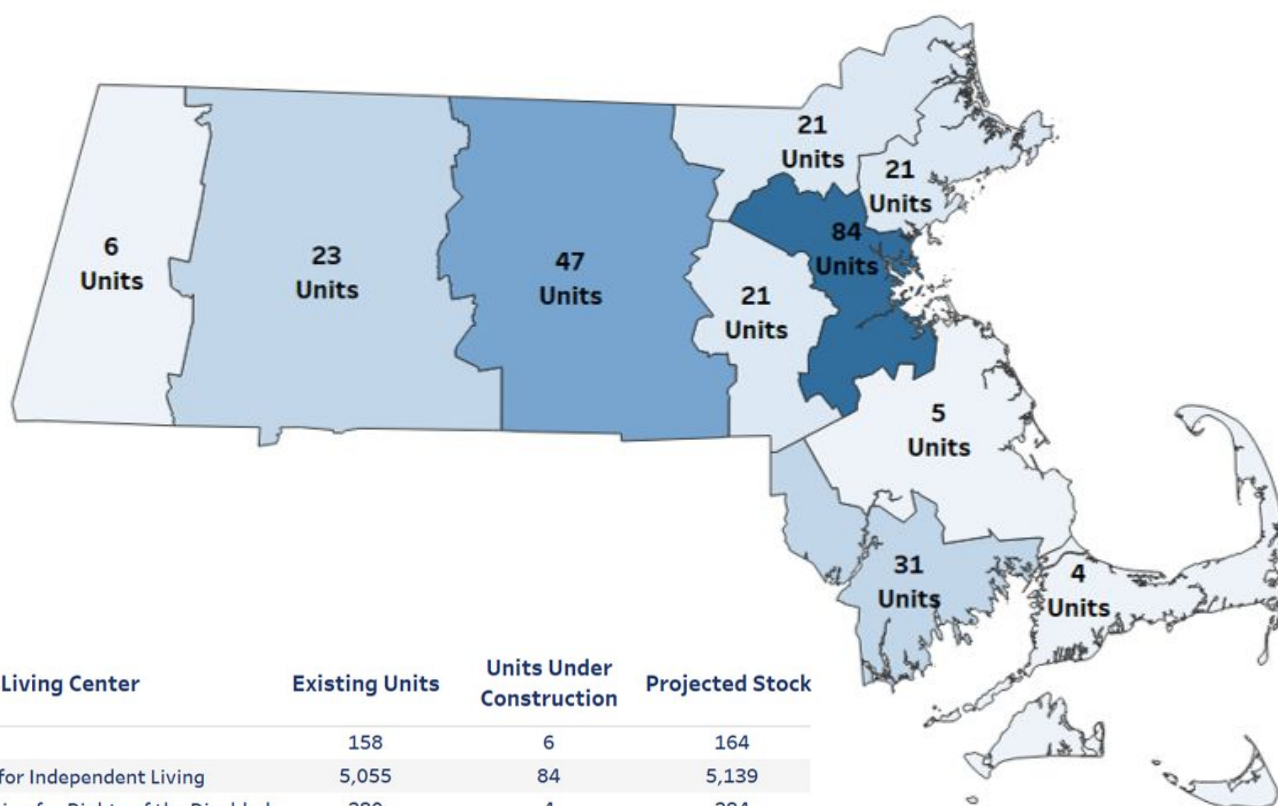
The graph above uses “renter households earning less than 80% AMI” as a metric of demand. For example, the map below shows that the Boston Center for Living and Working, Inc. region has 46 renter households earning less than 80% AMI for every affordable accessible unit.



## WHAT'S COMING?

### Affordable + Accessible Rental Units Under Construction by ILC Region

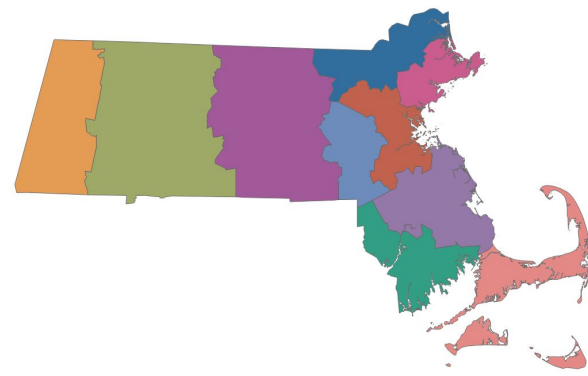
Housing Navigator MA collects information for all state-funded income-restricted properties as they start construction. The data below represents properties under construction. These properties have not been included in other totals in this document.



Independent Living Center	Existing Units	Units Under Construction	Projected Stock
Ad-Lib Inc	158	6	164
Boston Center for Independent Living	5,055	84	5,139
Cape Organization for Rights of the Disabled	280	4	284
Center for Living and Working Inc	869	47	916
Disability Resource Center	605	21	626
Independence Associates Inc	615	5	620
MetroWest Center for Independent Living	595	21	616
Northeast Independent Living Program	655	21	676
Southeast Center for Independent Living	464	31	495
STAVROS	950	23	973
Grand Total	10,246	263	10,509

# AFFORDABLE + ACCESSIBLE HOUSING

## Commonwealth of Massachusetts

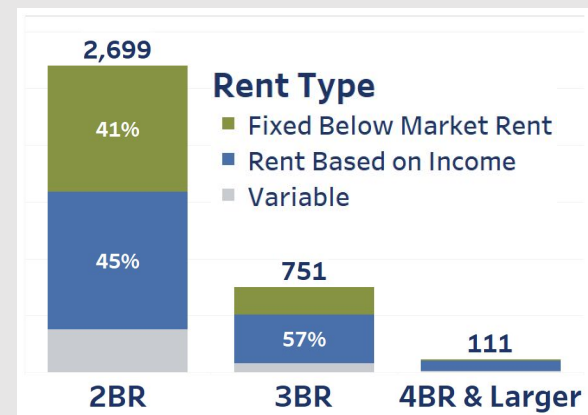
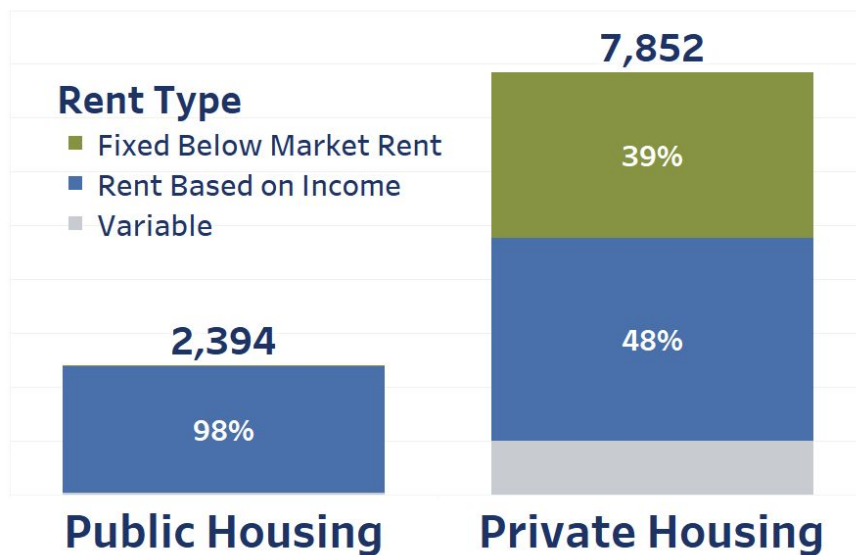


### Snapshot of the Region

- The state includes **10,246** reported accessible affordable rental units
- There is one such unit for every **63** renters earning 80% or less of AMI.
- For **60%**, or **6,124** of these units, renters pay rent based on income.

### A Closer Look Larger Units

- 2BR and larger units comprise **35%** of the region's accessible affordable rental stock, or **3,561** units.
- For **49%**, or **1,728** larger units, renters pay rent based on income.



### Sample Regional Rents: 2-Bedroom in Boston

- A household in a Fixed Below Market Rent tax credit unit will pay close to **\$2,203**.
- A household paying Rent Based on Income will typically pay 30% of their income

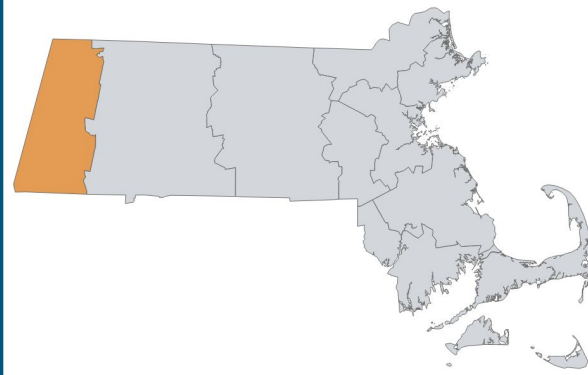
### OF THIS REGION'S Affordable Housing Inventory

10,246 Accessible units counted	52% of units reported
1,652 Properties reported	43% of properties reported



# AFFORDABLE + ACCESSIBLE HOUSING

## AD-Lib, Inc.

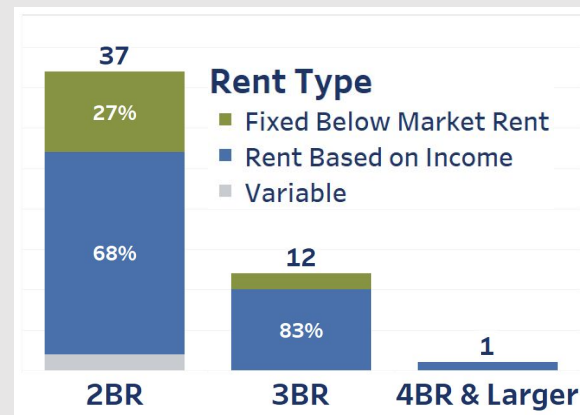
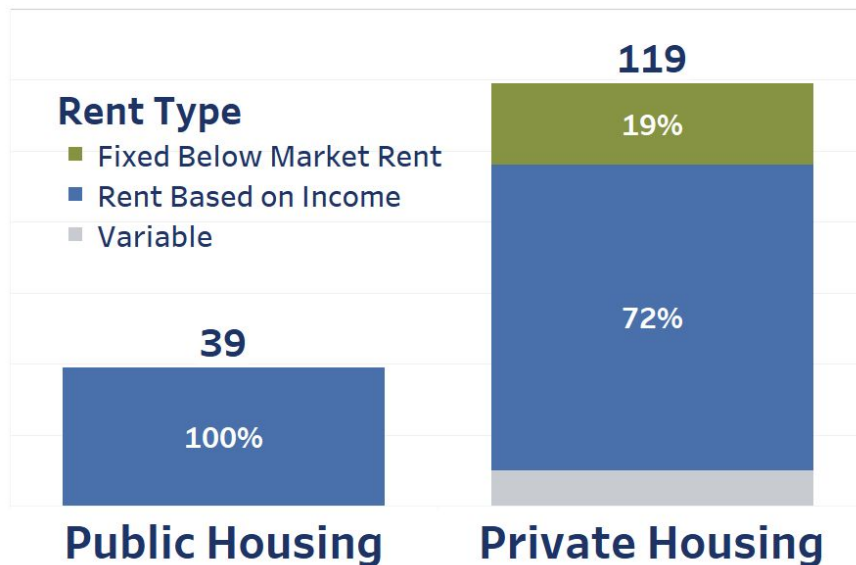


### Snapshot of the Region

- The region includes **158** reported accessible affordable rental units
- There is one such unit for every **69** renters earning 80% or less of AMI.
- For **79%**, or **125** of these units, renters pay rent based on income.

### A Closer Look Larger Units

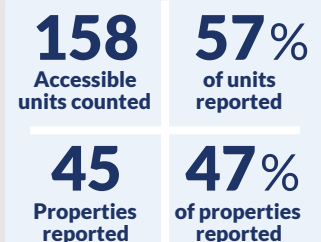
- 2BR and larger units comprise **32%** of the region's accessible affordable rental stock, or **50** units.
- For **72%**, or **36** larger units, renters pay rent based on income.



### Sample Regional Rents: 2-Bedroom in Pittsfield

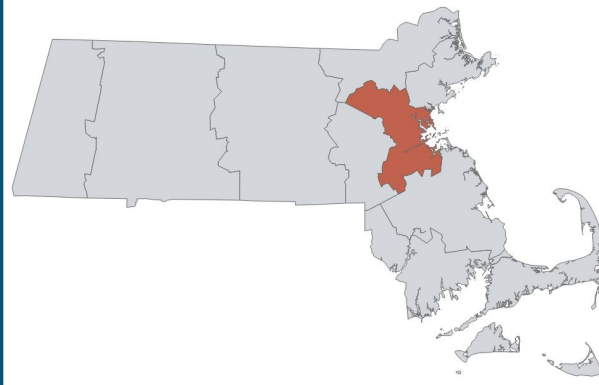
- A household in a Fixed Below Market Rent tax credit unit will pay close to **\$1,519**.
- A household paying Rent Based on Income will typically pay 30% of their income

### OF THIS REGION'S Affordable Housing Inventory



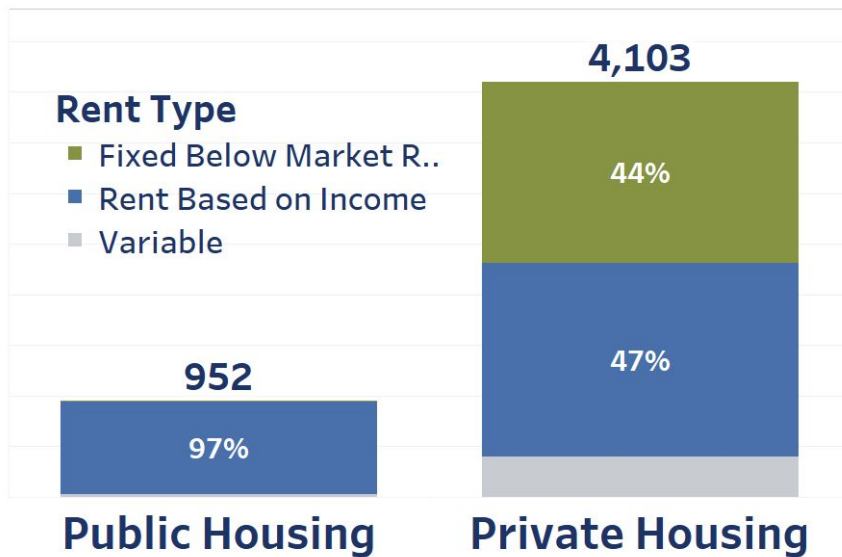
## AFFORDABLE + ACCESSIBLE HOUSING

# Boston Center for Independent Living



### Snapshot of the Region

- The region includes **5,055** reported accessible affordable rental units
- There is one such unit for every **47** renters earning 80% or less of AMI.
- For **56%**, or **2,837** of these units, renters pay rent based on income.

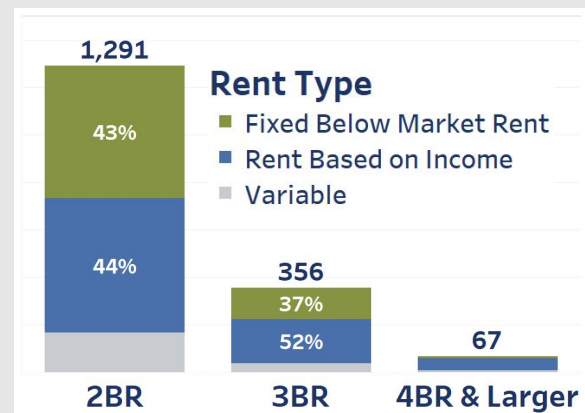


### Sample Regional Rents: 2-Bedroom in Boston

- A household in a Fixed Below Market Rent tax credit unit will pay close to **\$2,203**.
- A household paying Rent Based on Income will typically pay 30% of their income

### A Closer Look Larger Units

- 2BR and larger units comprise **34%** of the region's accessible affordable rental stock, or **1,714** units.
- For **47%**, or **804** larger units, renters pay rent based on income.

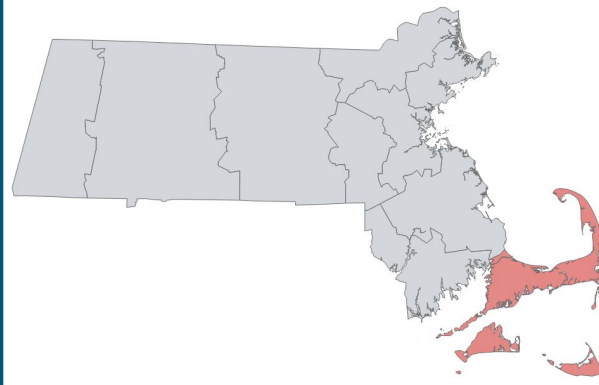


### OF THIS REGION'S Affordable Housing Inventory

<b>5,055</b> Accessible units counted	<b>60%</b> of units reported
<b>679</b> Properties reported	<b>46%</b> of properties reported

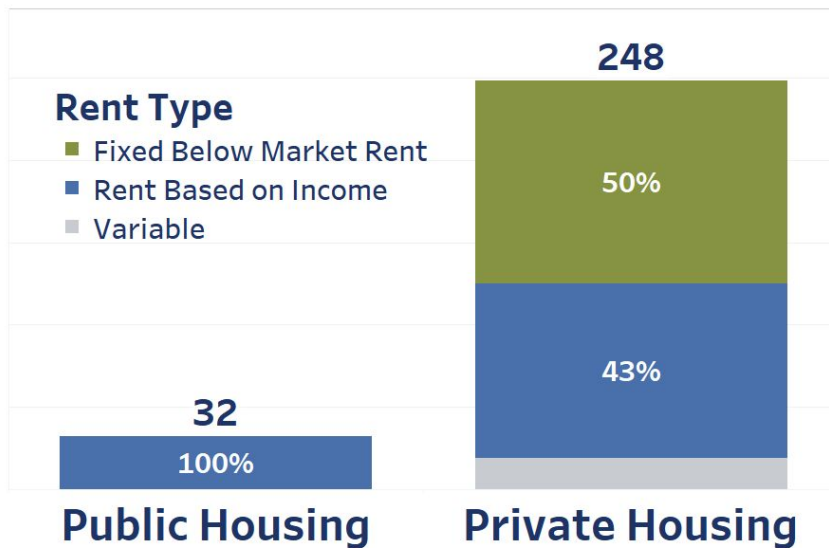
## AFFORDABLE + ACCESSIBLE HOUSING

# Cape Organization for Right of the Disabled



### Snapshot of the Region

- The region includes **208** reported accessible affordable rental units
- There is one such unit for every **56** renters earning 80% or less of AMI.
- For **49%**, or **138** of these units, renters pay rent based on income.

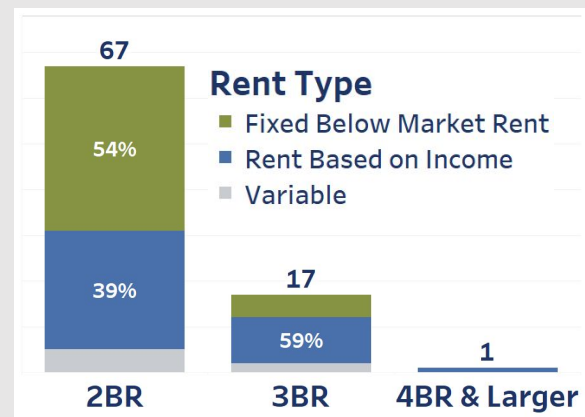


### Sample Regional Rents: 2-Bedroom in Barnstable

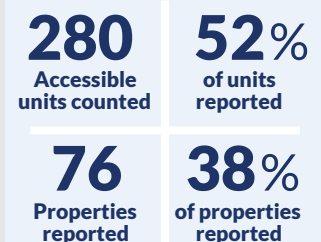
- A household in a Fixed Below Market Rent tax credit unit will pay close to **\$1,708**.
- A household paying Rent Based on Income will typically pay 30% of their income

### A Closer Look Larger Units

- 2BR and larger units comprise **30%** of the region's accessible affordable rental stock, or **85** units.
- For **44%**, or **37** larger units, renters pay rent based on income.

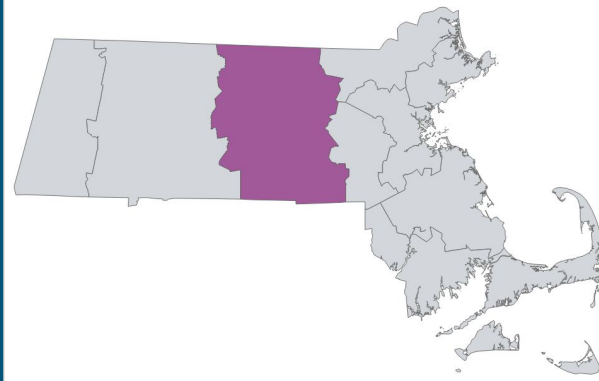


### OF THIS REGION'S Affordable Housing Inventory



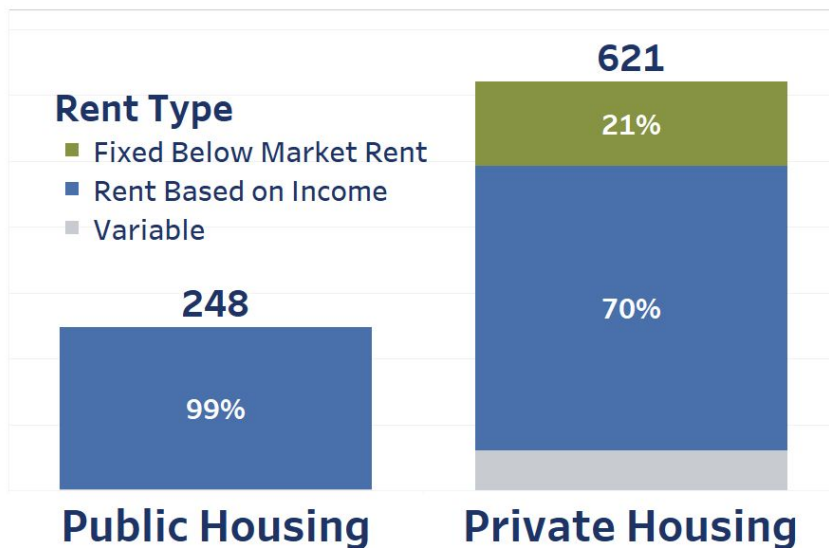
## AFFORDABLE + ACCESSIBLE HOUSING

# Center for Living and Working, Inc.



### Snapshot of the Region

- The region includes **869** reported accessible affordable rental units
- There is one such unit for every **90** renters earning 80% or less of AMI.
- For **78%**, or **678** of these units, renters pay rent based on income.

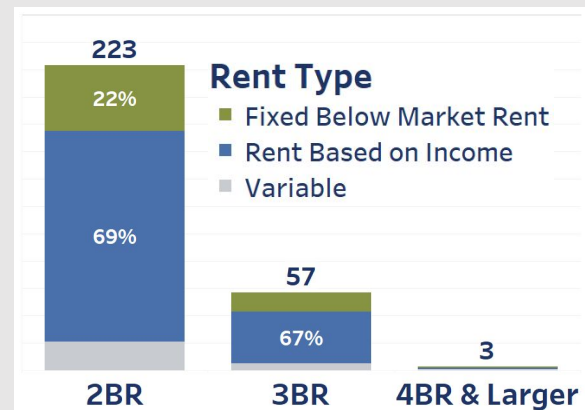


### Sample Regional Rents: 2-Bedroom in Worcester

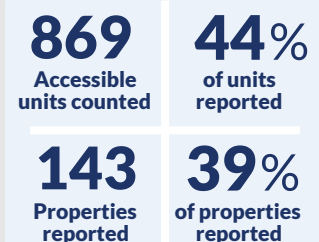
- A household in a Fixed Below Market Rent tax credit unit will pay close to **\$1,737**.
- A household paying Rent Based on Income will typically pay 30% of their income

### A Closer Look Larger Units

- 2BR and larger units comprise **33%** of the region's accessible affordable rental stock, or **283** units.
- For **68%**, or **193** larger units, renters pay rent based on income.

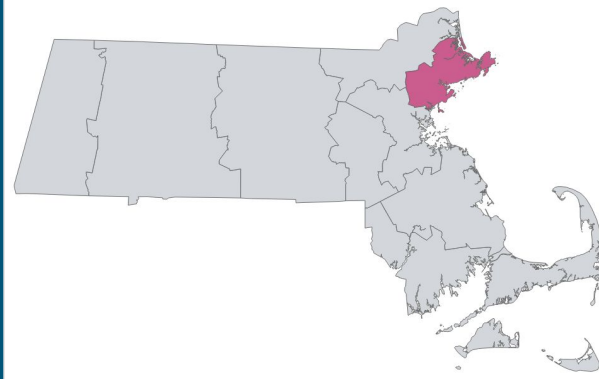


### OF THIS REGION'S Affordable Housing Inventory



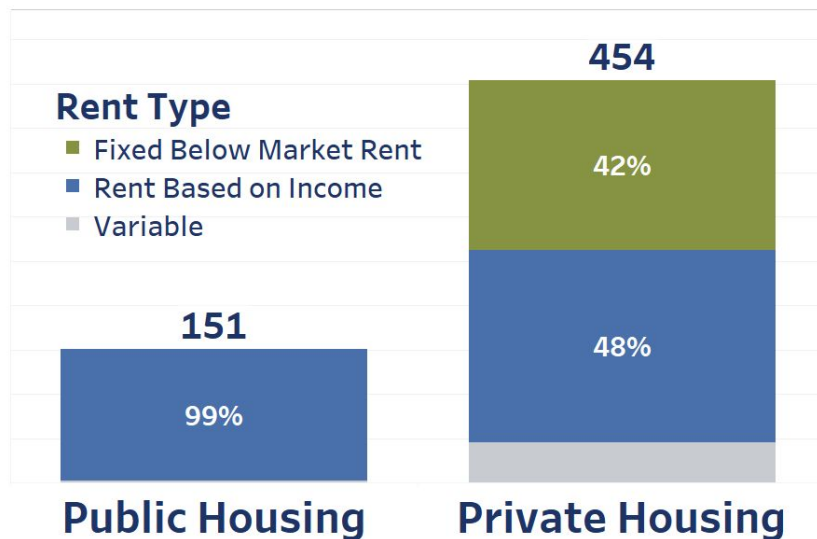
# AFFORDABLE + ACCESSIBLE HOUSING

## Disability Resource Center



### Snapshot of the Region

- The region includes **605** reported accessible affordable rental units
- There is one such unit for every **88** renters earning 80% or less of AMI.
- For **60%**, or **366** of these units, renters pay rent based on income.

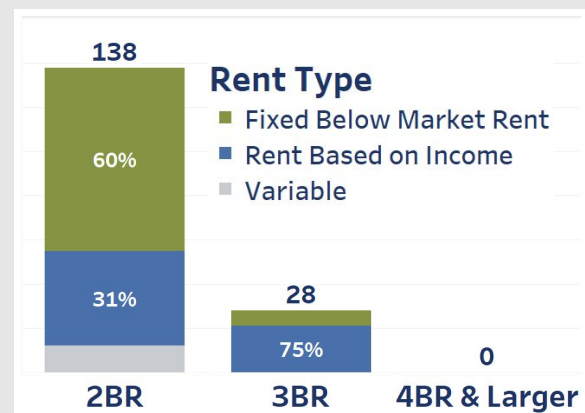


### Sample Regional Rents: 2-Bedroom in Lynn

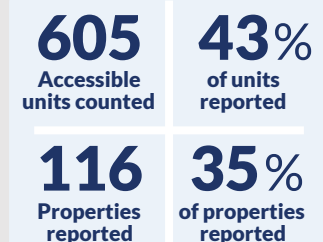
- A household in a Fixed Below Market Rent tax credit unit will pay close to **\$2,203**.
- A household paying Rent Based on Income will typically pay 30% of their income

### A Closer Look Larger Units

- 2BR and larger units comprise **27%** of the region's accessible affordable rental stock, or **166** units.
- For **39%**, or **64** larger units, renters pay rent based on income.

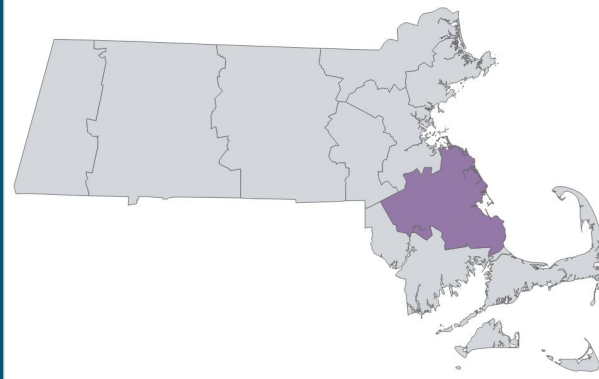


### OF THIS REGION'S Affordable Housing Inventory



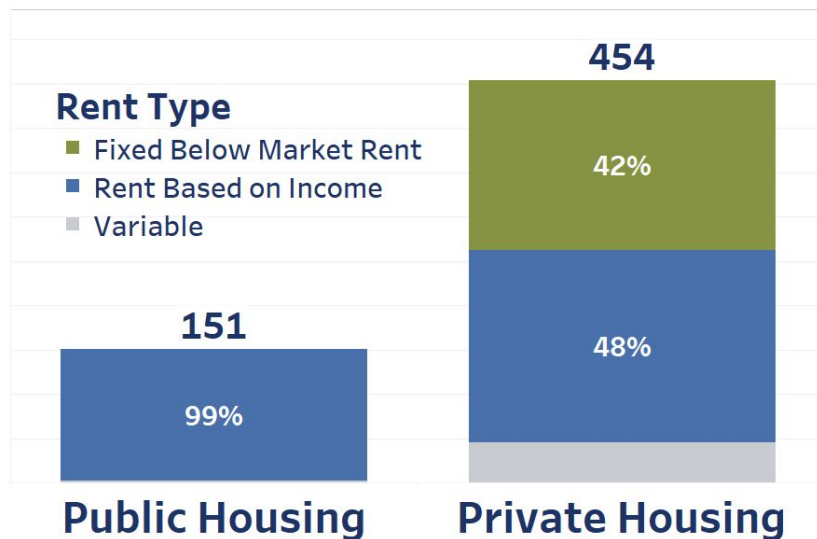
# AFFORDABLE + ACCESSIBLE HOUSING

## Independent Associates, Inc.



### Snapshot of the Region

- The region includes **615** reported accessible affordable rental units
- There is one such unit for every **68** renters earning 80% or less of AMI.
- For **52%**, or **317** of these units, renters pay rent based on income.

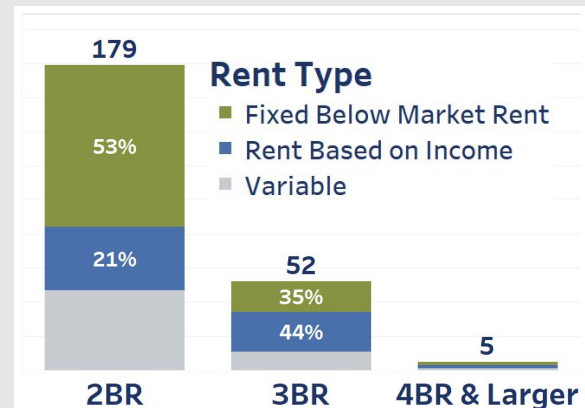


### Sample Regional Rents: 2-Bedroom in Brockton

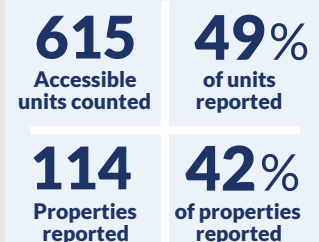
- A household in a Fixed Below Market Rent tax credit unit will pay close to **\$1,756**.
- A household paying Rent Based on Income will typically pay 30% of their income

### A Closer Look Larger Units

- 2BR and larger units comprise **38%** of the region's accessible affordable rental stock, or **236** units.
- For **26%**, or **62** larger units, renters pay rent based on income.



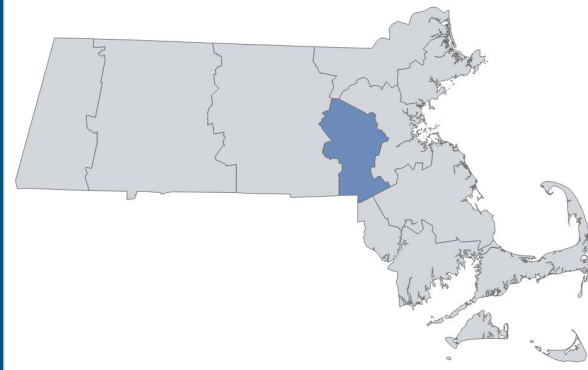
### OF THIS REGION'S Affordable Housing Inventory





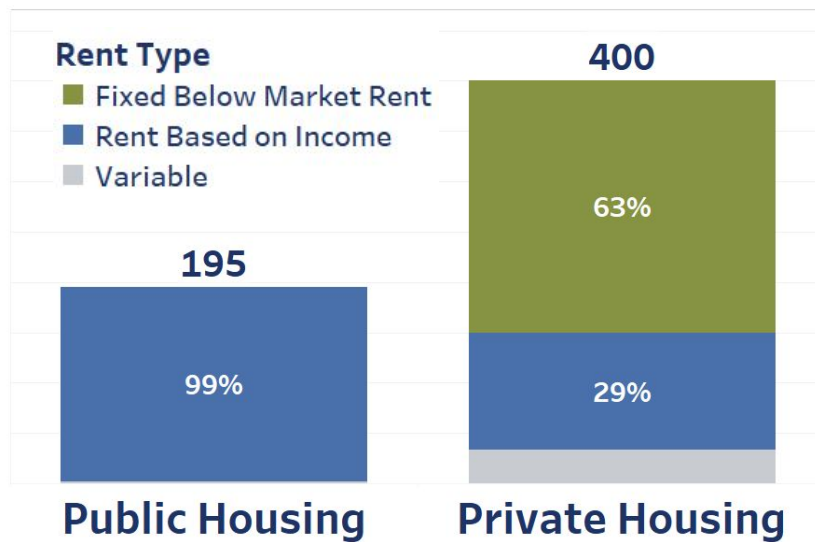
## AFFORDABLE + ACCESSIBLE HOUSING

# MetroWest Center for Independent Living



### Snapshot of the Region

- The region includes **595** reported accessible affordable rental units
- There is one such unit for every **49** renters earning 80% or less of AMI.
- For **52%**, or **310** of these units, renters pay rent based on income.

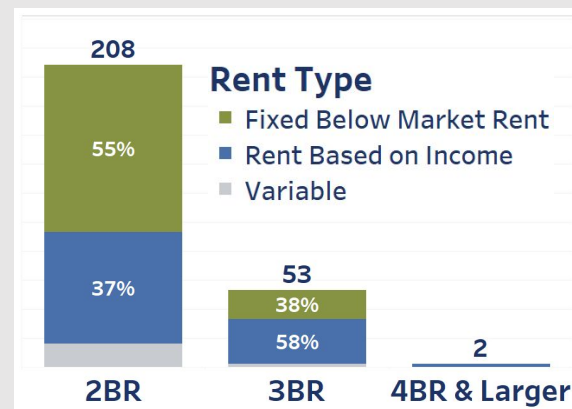


### Sample Regional Rents: 2-Bedroom in Framingham

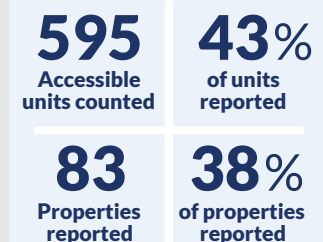
- A household in a Fixed Below Market Rent tax credit unit will pay close to **\$2,203**.
- A household paying Rent Based on Income will typically pay 30% of their income

### A Closer Look Larger Units

- 2BR and larger units comprise **44%** of the region's accessible affordable rental stock, or **263** units.
- For **42%**, or **110** larger units, renters pay rent based on income.

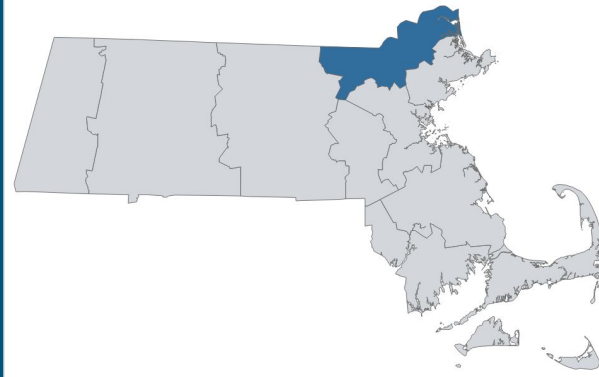


### OF THIS REGION'S Affordable Housing Inventory



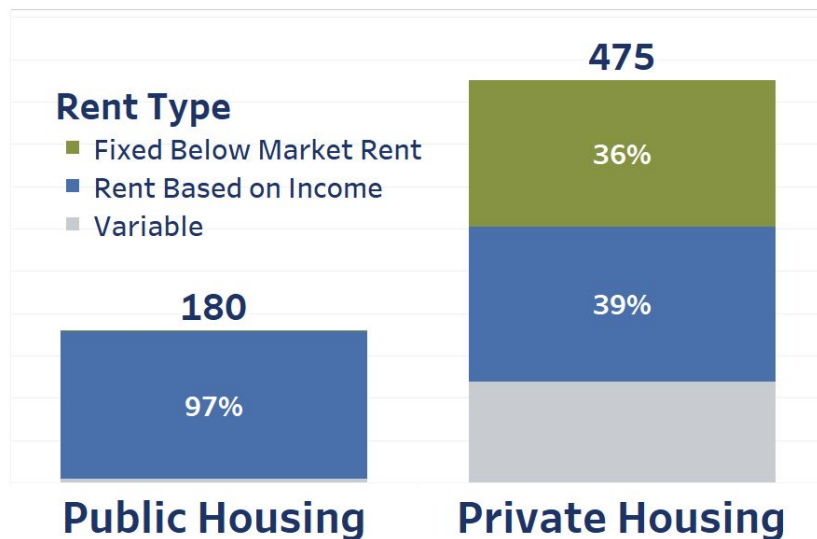
## AFFORDABLE + ACCESSIBLE HOUSING

# Northeast Independent Living Program



### Snapshot of the Region

- The region includes **655** reported accessible affordable rental units
- There is one such unit for every **89** renters earning 80% or less of AMI.
- For **55%**, or **358** of these units, renters pay rent based on income.

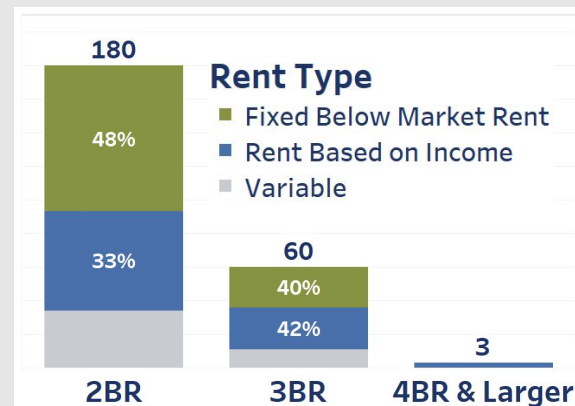


### Sample Regional Rents: 2-Bedroom in Lowell

- A household in a Fixed Below Market Rent tax credit unit will pay close to **\$1,857**.
- A household paying Rent Based on Income will typically pay 30% of their income

### A Closer Look Larger Units

- 2BR and larger units comprise **37%** of the region's accessible affordable rental stock, or **243** units.
- For **36%**, or **87** larger units, renters pay rent based on income.

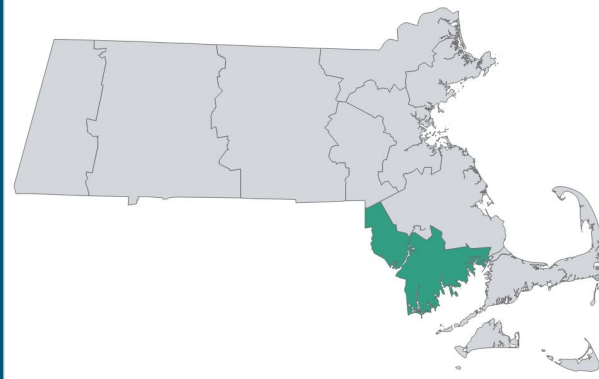


### OF THIS REGION'S Affordable Housing Inventory

<b>655</b> Accessible units counted	<b>40%</b> of units reported
<b>139</b> Properties reported	<b>44%</b> of properties reported

## AFFORDABLE + ACCESSIBLE HOUSING

# Southeast Center for Independent Living

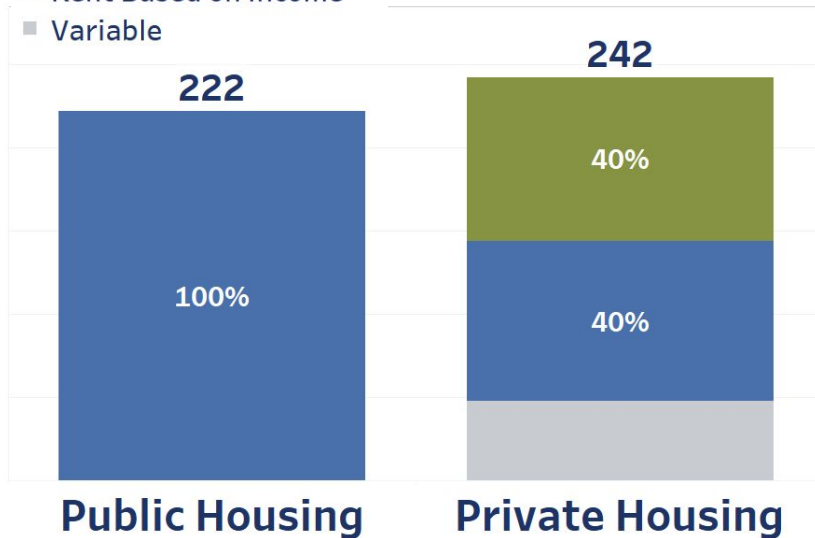


### Snapshot of the Region

- The region includes **464** reported accessible affordable rental units
- There is one such unit for every **103** renters earning 80% or less of AMI.
- For **69%**, or **318** of these units, renters pay rent based on income.

### Rent Type

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

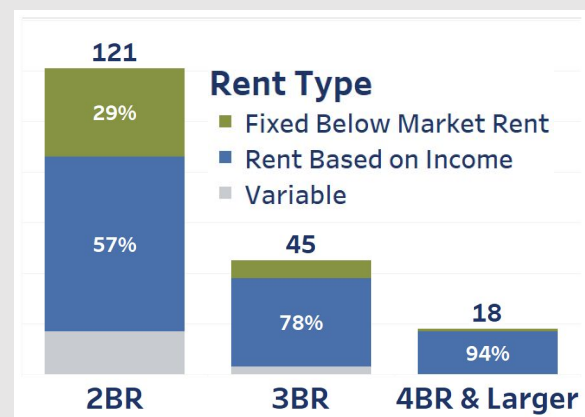


### Sample Regional Rents: 2-Bedroom in New Bedford

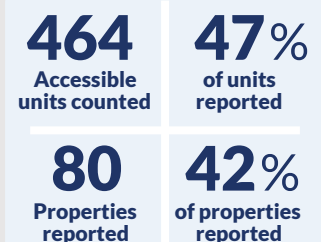
- A household in a Fixed Below Market Rent tax credit unit will pay close to **\$1,479**.
- A household paying Rent Based on Income will typically pay 30% of their income

### A Closer Look Larger Units

- 2BR and larger units comprise **40%** of the region's accessible affordable rental stock, or **184** units.
- For **66%**, or **121** larger units, renters pay rent based on income.

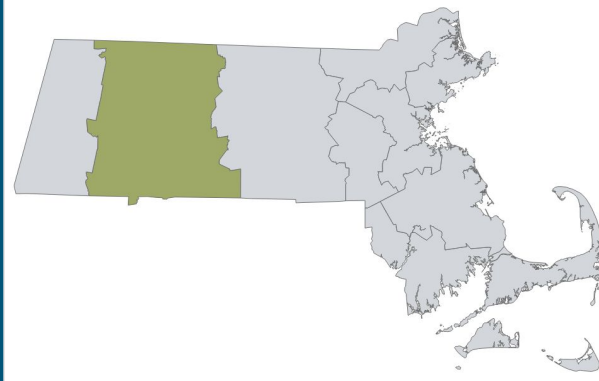


### OF THIS REGION'S Affordable Housing Inventory



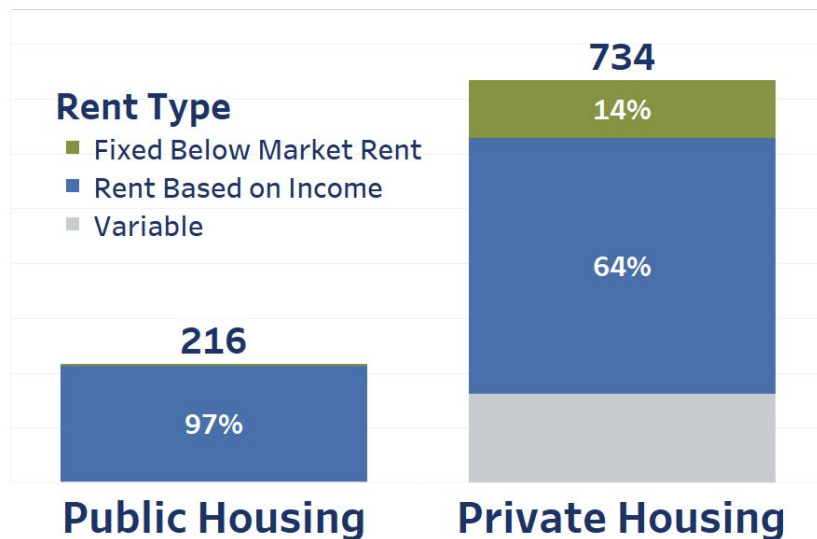
# AFFORDABLE + ACCESSIBLE HOUSING

## STAVROS



### Snapshot of the Region

- The region includes **950** reported accessible affordable rental units
- There is one such unit for every **75** renters earning 80% or less of AMI.
- For **71%**, or **677** of these units, renters pay rent based on income.

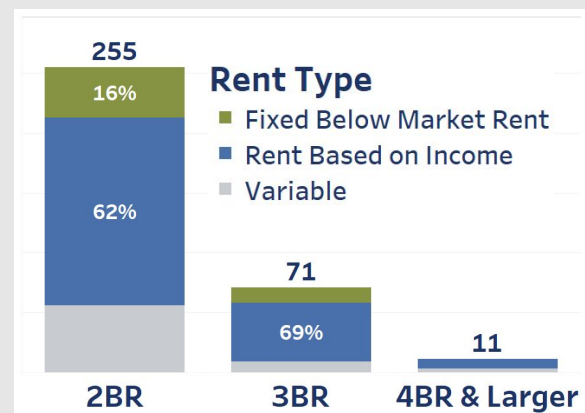


### Sample Regional Rents: 2-Bedroom in Springfield

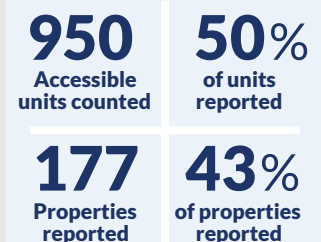
- A household in a Fixed Below Market Rent tax credit unit will pay close to **\$1,479**.
- A household paying Rent Based on Income will typically pay 30% of their income

### A Closer Look Larger Units

- 2BR and larger units comprise **35%** of the region's accessible affordable rental stock, or **337** units.
- For **64%**, or **214** larger units, renters pay rent based on income.



### OF THIS REGION'S Affordable Housing Inventory

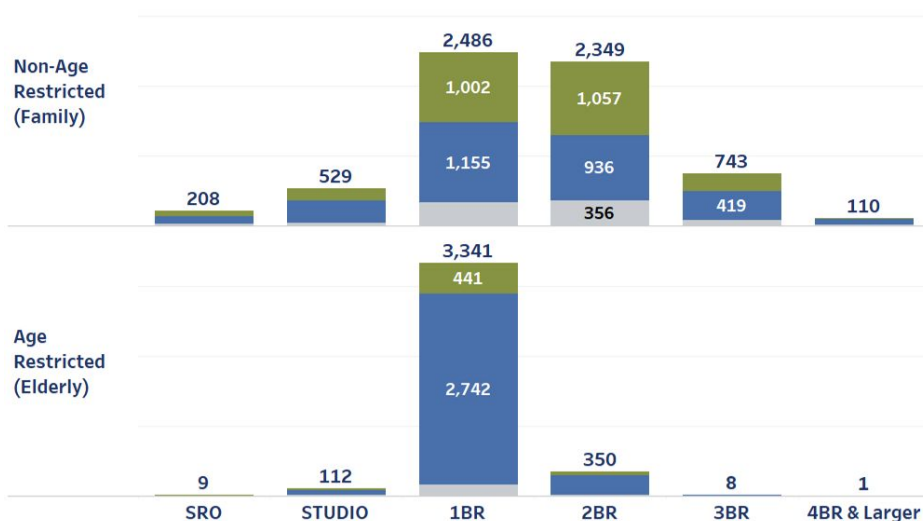


## APPENDIX A

# Affordable + Accessible Unit Characteristics by ILC

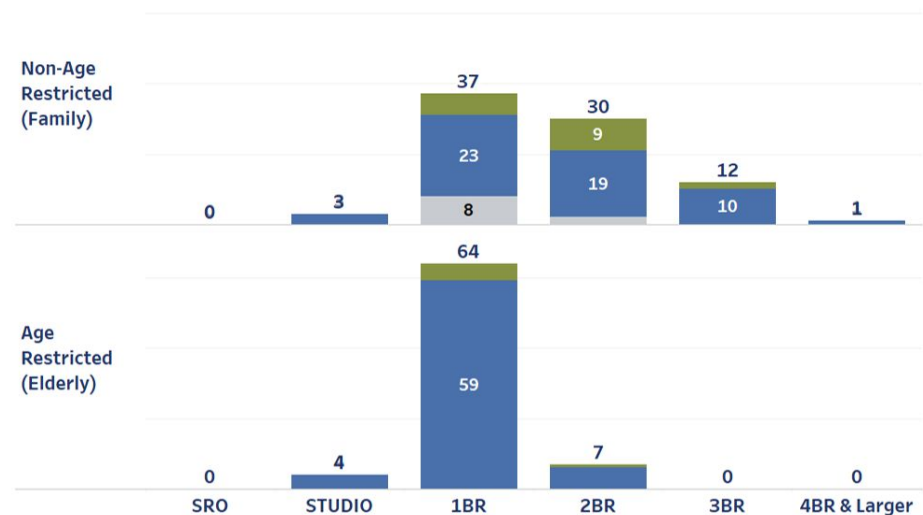
## Commonwealth of Massachusetts

Total Accessible Units Reported - 10,246



## Ad-Lib, Inc.

Total Accessible Units Reported - 158

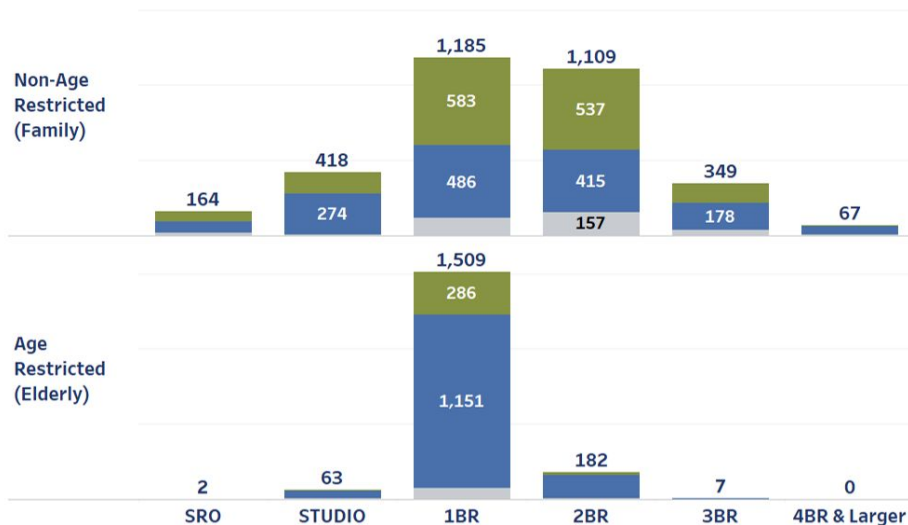


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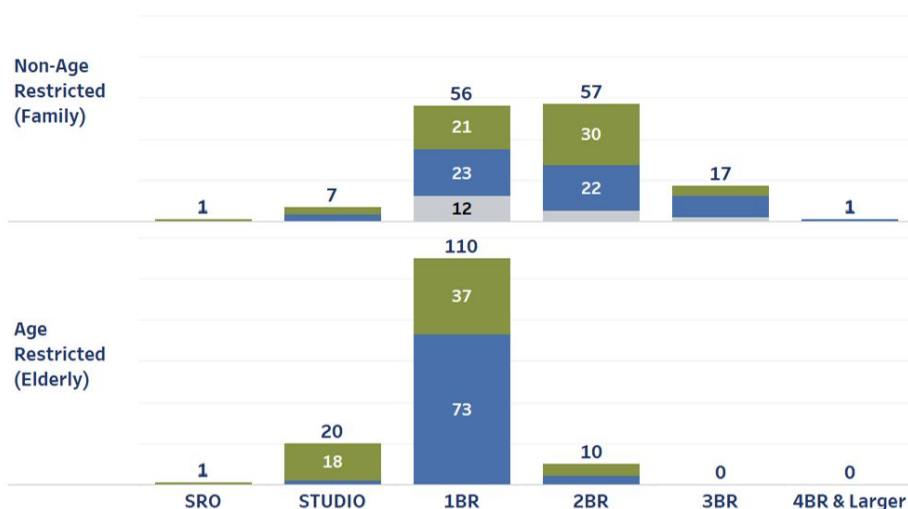
## Boston Center for Independent Living

Total Accessible Units Reported - 5,055



## Cape Organization for the Rights of the Disabled

Total Accessible Units Reported - 280



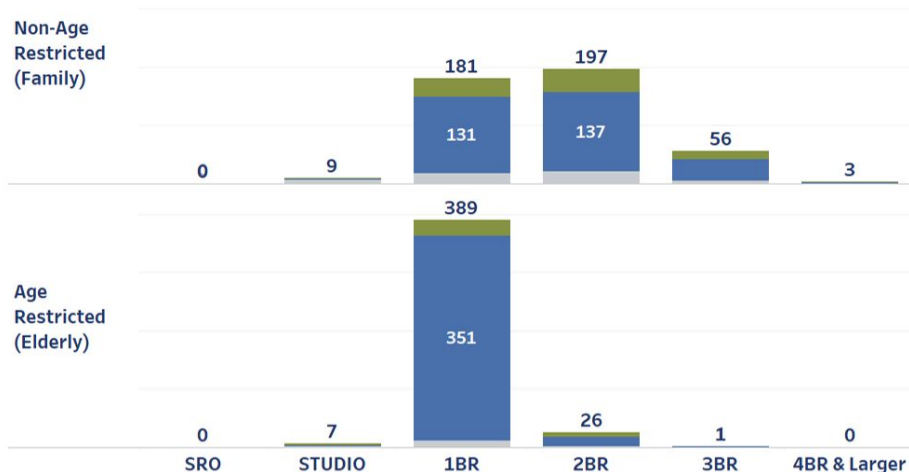


## APPENDIX A

# Affordable + Accessible Unit Characteristics by ILC

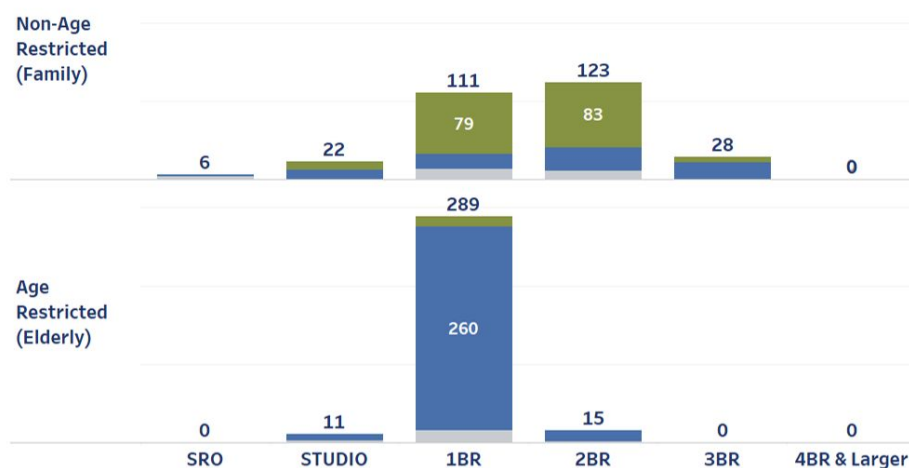
## Center for Living and Working, Inc.

Total Accessible Units Reported - 869



## Disability Resource Center

Total Accessible Units Reported - 605

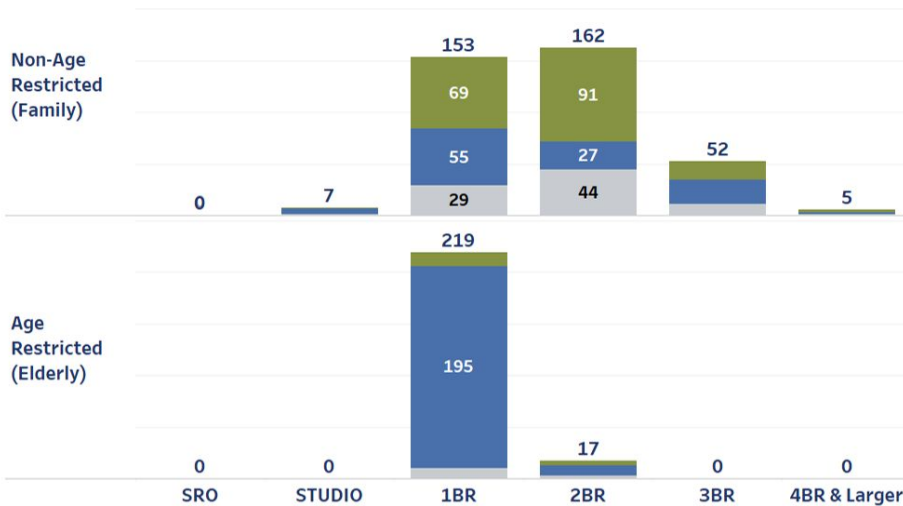


## APPENDIX A

# Affordable + Accessible Unit Characteristics by ILC

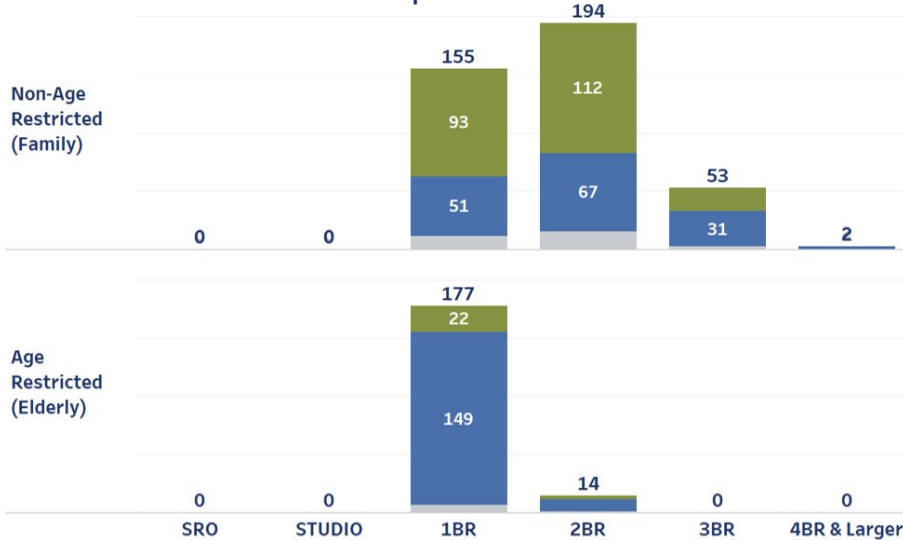
### Independence Associates, Inc.

Total Accessible Units Reported - 615



### MetroWest Center for Independent Living

Total Accessible Units Reported - 595

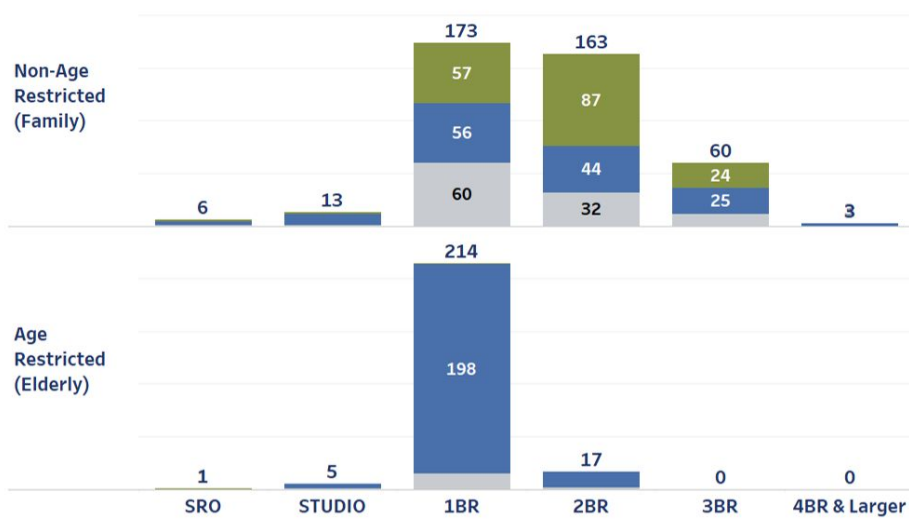


## APPENDIX A

# Affordable + Accessible Unit Characteristics by ILC

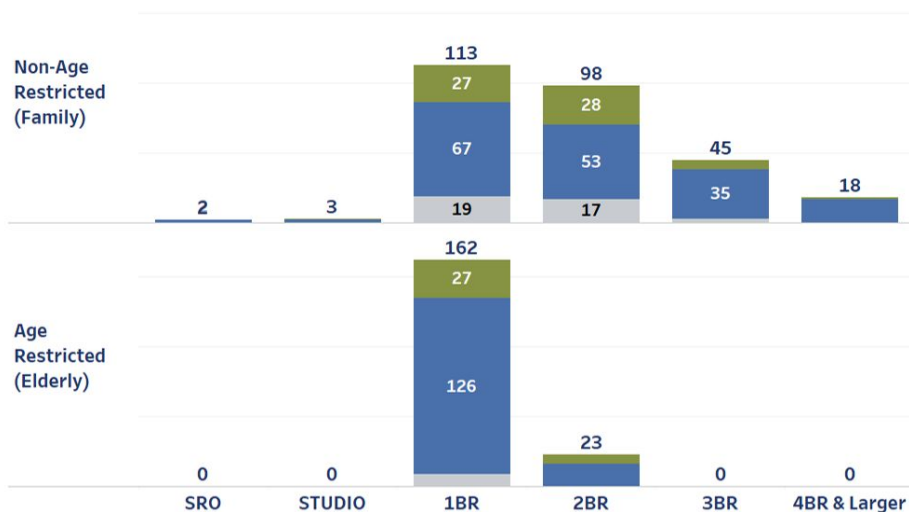
## Northeast Independent Living Program

Total Accessible Units Reported - 655



## Southeast Center for Independent Living

Total Accessible Units Reported - 464

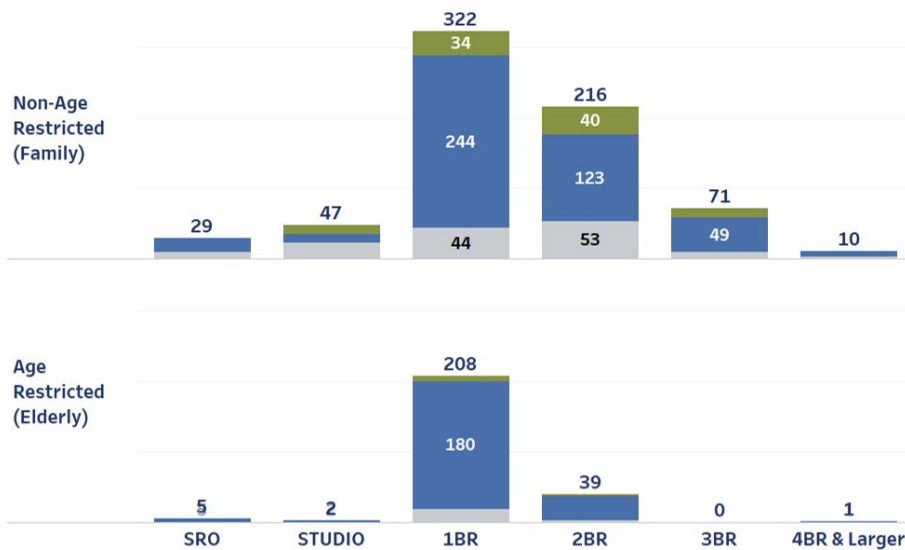


## APPENDIX A

# Affordable + Accessible Unit Characteristics by ILC

## STAVROS

Total Accessible Units Reported - 950



## APPENDIX B

### List of Municipalities by ILC

***Ad-Lib, Inc.:*** Adams, Alford, Becket, Cheshire, Clarksburg, Dalton, Egremont, Florida, Great Barrington, Hancock, Hinsdale, Lanesborough, Lee, Lenox, Monterey, Mount Washington, New Ashford, New Marlborough, North Adams, Otis, Peru, Pittsfield, Richmond, Sandisfield, Savoy, Sheffield, Stockbridge, Tyringham, Washington, West Stockbridge, Williamstown, Windsor

***Boston Center for Independent Living:*** Acton, Arlington, Bedford, Belmont, Boston, Braintree, Brookline, Burlington, Cambridge, Canton, Carlisle, Chelsea, Concord, Dedham, Everett, Lexington, Lincoln, Malden, Medford, Milton, Newton, Norwood, Quincy, Randolph, Revere, Sharon, Somerville, Walpole, Waltham, Watertown, Westwood, Weymouth, Winchester, Winthrop, Woburn

***Cape Organization for Rights of the Disabled:*** Aquinnah, Barnstable, Bourne, Brewster, Chatham, Chilmark, Dennis, Eastham, Edgartown, Falmouth, Gosnold, Harwich, Mashpee, Nantucket, Oak Bluffs, Orleans, Provincetown, Sandwich, Tisbury, Truro, Wellfleet, West Tisbury, Yarmouth

***Center for Living and Working, Inc.:*** Ashburnham, Ashby, Athol, Auburn, Ayer, Barre, Berlin, Blackstone, Bolton, Boylston, Brookfield, Charlton, Clinton, Douglas, Dudley, East Brookfield, Fitchburg, Gardner, Grafton, Hardwick, Harvard, Holden, Hopedale, Hubbardston, Lancaster, Leicester, Leominster, Lunenburg, Mendon, Milford, Millbury, Millville, New Braintree, North Brookfield, Northborough, Northbridge, Oakham, Oxford, Paxton, Petersham, Phillipston, Princeton, Royalston, Rutland, Shirley, Shrewsbury, Southbridge, Spencer, Sterling, Sturbridge, Sutton, Templeton, Townsend, Upton, Uxbridge, Warren, Webster, West Boylston, West Brookfield, Westborough, Westminster, Winchendon, Worcester

***Disability Resource Center:*** Beverly, Danvers, Essex, Gloucester, Hamilton, Ipswich, Lynn, Lynnfield, Manchester-by-the-Sea, Marblehead, Melrose, Middleton, Nahant, North Reading, Peabody, Reading, Rockport, Rowley, Salem, Saugus, Stoneham, Swampscott, Topsfield, Wakefield, Wenham

***Independence Associates, Inc.:*** Abington, Avon, Bridgewater, Brockton, Carver, Cohasset, Duxbury, East Bridgewater, Easton, Halifax, Hanover, Hanson, Hingham, Holbrook, Hull, Kingston, Mansfield, Marshfield, Middleborough, Norton, Norwell, Pembroke, Plymouth, Plympton, Raynham, Rockland, Scituate, Stoughton, Taunton, West Bridgewater, Whitman

***MetroWest Center for Independent Living:*** Ashland, Bellingham, Dover, Foxborough, Framingham, Franklin, Holliston, Hopkinton, Hudson, Marlborough, Maynard, Medfield, Medway, Millis, Natick, Needham, Norfolk, Plainville, Sherborn, Southborough, Stow, Sudbury, Wayland, Wellesley, Weston, Wrentham

***Northeast Independent Living Program:*** Amesbury, Andover, Billerica, Boxborough, Boxford, Chelmsford, Dracut, Dunstable, Georgetown, Groton, Groveland, Haverhill, Lawrence, Littleton, Lowell, Merrimac, Methuen, Newbury, Newburyport, North Andover, Pepperell, Salisbury, Tewksbury, Tyngsborough, West Newbury, Westford, Wilmington

## APPENDIX B

### List of Municipalities by ILC

**Southeast Center for Independent Living:** Acushnet, Attleboro, Berkley, Dartmouth, Dighton, Fairhaven, Fall River, Freetown, Lakeville, Marion, Mattapoisett, New Bedford, North Attleborough, Rehoboth, Rochester, Seekonk, Somerset, Swansea, Wareham, Westport

**STAVROS:** Agawam, Amherst, Ashfield, Belchertown, Bernardston, Blandford, Brimfield, Buckland, Charlemont, Chester, Chesterfield, Chicopee, Colrain, Conway, Cummington, Deerfield, East Longmeadow, Easthampton, Erving, Gill, Goshen, Granby, Granville, Greenfield, Hadley, Hampden, Hatfield, Hawley, Heath, Holland, Holyoke, Huntington, Leverett, Leyden, Longmeadow, Ludlow, Middlefield, Monroe, Monson, Montague, Montgomery, New Salem, Northampton, Northfield, Orange, Palmer, Pelham, Plainfield, Rowe, Russell, Shelburne, Shutesbury, South Hadley, Southampton, Southwick, Springfield, Sunderland, Tolland, Wales, Ware, Warwick, Wendell, West Springfield, Westfield, Westhampton, Whately, Wilbraham, Williamsburg, Worthington



# Credits

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Many thanks to our owner partners who supplied the data for this report as well as the MA Executive Office of Housing and Livable Communities.

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