Housing Navigator Massachusetts - FAQ/Methodology Followed by Glossary
February, 2025

What do you mean by affordable housing? What affordable housing do you include?

Housing Navigator MA provides a comprehensive search tool for all the permanent, affordable (income-restricted) rental housing in Massachusetts. We assembled and continue to augment a data set that includes (at the time of this writing) more than 3,800 properties.

Affordable housing in our inventory is a permanent rental property with an income restriction and accepts applications from the general public. This definition includes public housing, LIHTC-funded housing, 202s and inclusionary housing. The following categories are fully *excluded* from our inventory:

- ☐ Transitional housing and shelters (because they are not intended to be permanent housing)
- ☐ Other arrangements that are not open to the general public (e.g. a property where the local continuum of care fills all vacancies)
- ☐ Group homes and other homes with extensive supportive services for particular populations (e.g. sober housing, recovery housing)
- ☐ Naturally occurring affordable housing (because there is no affordability restriction)
- ☐ Homeownership (because it is not rental)

Where does your data come from?

Our data collection relies on three principal sources/methods:

- ☐ Information we initially obtained from government partners through open data sources and/or data sharing agreements
- ☐ Information we obtained from work with owners and property managers who use our tool
- ☐ Information from our own research, primarily using publicly available data from the state's Registries of Deeds and assessor's records

Many listings combine two and, in some cases, all three of these methods.

How is your inventory different from the Massachusetts Subsidized Housing Inventory (SHI)? Your numbers are different from other sources I've seen, like the City of Boston's inventory.

Our data is the most extensive set covering permanent income-restricted rental housing in the Commonwealth. Our dataset includes properties funded across state agencies and properties that include units restricted to more moderate income households (e.g. over 100 percent AMI). Other datasets may include different types of housing that overlap with ours but are not exactly the same. For example, the SHI includes group homes – which are not open to the public – while we do not. We include units restricted at higher AMIs than the SHI.

Are there gaps in your data?

We strive to ensure that our data is accurate as possible, but note the following known and possible gaps:

- ☐ Consistent collection of information on this inventory has not existed for at least three decades. The most recent attempt prior to our effort was in 1986. (Please see the photo at the right.)
- ☐ There are locally-funded and local inclusionary housing units that are only tracked by the town in which they exist. We do our best to identify these opportunities by working with the towns and have acquired data for the largest local inventories in Boston, Cambridge, Watertown, Somerville, and other municipalities. While there may be gaps in our data on inclusionary units, we believe this category affects less than a few hundred units total spread across multiple municipalities.
- ☐ Our City of Boston data set may be off by a few hundred units (a small percentage overall) due to numerous very small properties for which we cannot find documentation.
- ☐ Some properties have operating subsidies through a contract (e.g. project-based vouchers). This type of subsidy can be difficult to determine from public sources. Wherever possible, we have identified and included these subsidies in our affordability calculations.
- ☐ A small minority of properties have units where affordability "floats" across bedroom types depending on applicants and need.
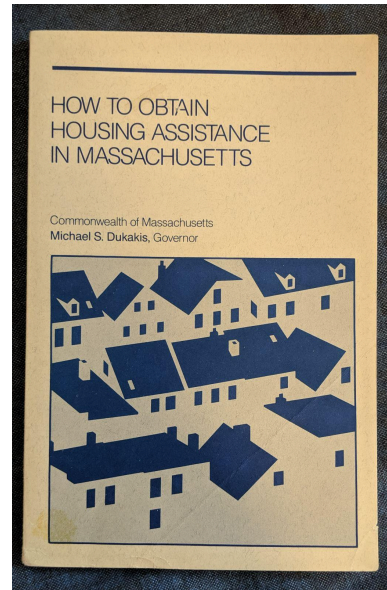
How much do these challenges affect your numbers and totals?

The overall effect is minimal and we have tried to address it wherever possible by counting what we do know even if we do not have full details. In addition, to fill these gaps and minimize their impact on our data accuracy, we constantly work with property owners/managers as well as public sector partners to get their best information and update our numbers. If you see what you believe is an error, we would love to hear from you so we can improve our data. Please use the Contact Form on our website.

As of our second (January 2025) release, there are 1.75 percent of properties which we know are affordable/income-restricted but for which we do not have full unit mix detail (e.g what bedroom sizes and/or affordability levels), despite our best efforts. Wherever we have total affordable unit information for a property, we do include the total numbers in the statewide and municipal counts.

Dashboard Glossary

Supply of Affordable Rental Housing
- ☐ "Affordable housing" - Housing with an income-restriction for eligibility.
    - ☐ "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%).
- ☐ "SRO" - A single room unit that shares a bathroom and/or kitchen.
- ☐ "Age-restricted" housing units - To occupy age-restricted housing, a household must have a member who is at least a required age (often 62 or older). In many cases, these buildings are also open to people with disabilities. Non-age-restricted housing has no such requirements and residents may be of any age.

Populations in Need of Affordable Housing
- ☐ "Low income renter" - This data point comes from the [Metropolitan Area Planning Council's dataset of the Department of Housing and Urban Development Comprehensive Housing Affordability Strategy (CHAS).](#) We defined "low-income" as renter households making less than 80% AMI. The denominator for the percentage of low-income renters is all households.
- ☐ "Cost Burdened Renter Households" - This data point comes from the US Census Bureau's American Community Survey (2018-2022). The Census Bureau defines "cost-burdened renters" as renter households in which 30% or more of household income is going towards rent. The denominator for the percentage of cost-burdened renters is all households.
- ☐ "Workers earning less than $40,000/year" - This data point comes from the US Census Bureau's Longitudinal Employer-Household Dynamics (LEHD) Origin-Destination Employment Statistics 2022 ([LODES](#)). These data describe the number of workers who work in a given area, regardless of where they live, by wage levels (<$15k/year, $16k-$39k, and $40k+). This data point shows the number of low-income workers in a given area who could benefit from affordable housing, allowing them to be able to afford to live near where they work. We only display estimates for areas with more than 25 estimated workers in the dataset.
- ☐ For the Affordable Rental Ratio for "Low Income Elderly (62+) Households", the affordable housing used to calculate the ratio is only age-restricted units, not all units.

Community Demographics
- ☐ All data on community demographics comes from the US Census Bureau's American Community Survey (2018-2022).
- ☐ "Single Family Housing Units" - Single family housing units are defined as housing units reported as 1-unit detached.
- ☐ "Multi Family Housing Units" - Multi family housing units are defined as housing units reported as 1-unit attached or structures with multiple units.