



Housing Navigator
Massachusetts

Affordable Housing Search

*Educational Presentation
for General Providers*

Agenda

- 1 | **Intro** to Housing Navigator Massachusetts, Inc. (HNMI)
- 2 | **Context setting** and **what is our search tool?**
- 3 | **Search tool demonstration**
- 4 | **Q & A** and **feedback opportunity**

Introductions

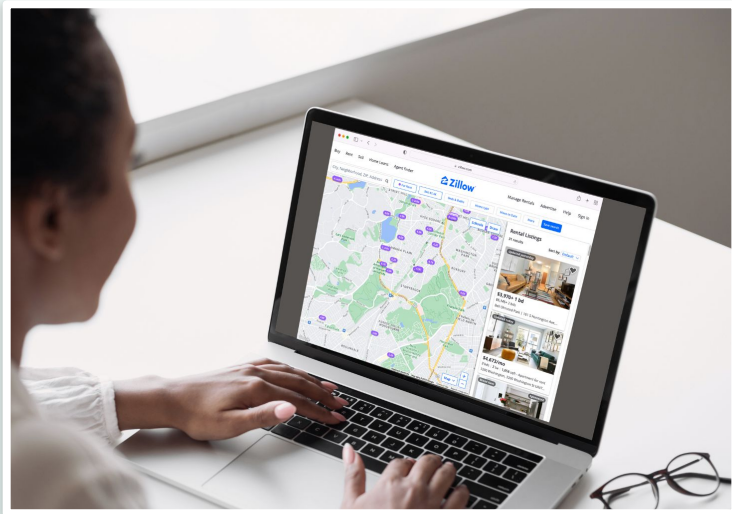
Please provide your answers in the poll (multiple choice):

- **What region of MA do you serve?**
- **Have you used our search tool and/or housing data dashboards before?**

The Problem

Looking for

Market rate housing



vs.

Looking for

Affordable housing



Picture from a Boston housing lottery wait process

Time is a resource and affordable housing application processes are oftentimes outdated and burdensome for those trying to navigate the many types of affordability programs.

About Housing Navigator MA

We are a **nonprofit** building **technology for public good**.

We develop technology that promotes **housing equity** and we provide unique data that brings **transparency** to the affordable housing market.





Our Boston Team & Executive Director Jerome DuVal

Our Mission: We connect people with a place to call home.

We do this by expanding access to affordable rental housing in MA through our work with 100+ owners who list their properties with us, featuring 216,000+ affordable units.

We are the “front door” to Massachusetts affordable housing.

We envision a world where everyone has the information and equitable access they need to find a secure, affordable home they love.



Photo from Housing Navigator's MBTA Ad Campaign

Our First Solution: **Ease and Equity**

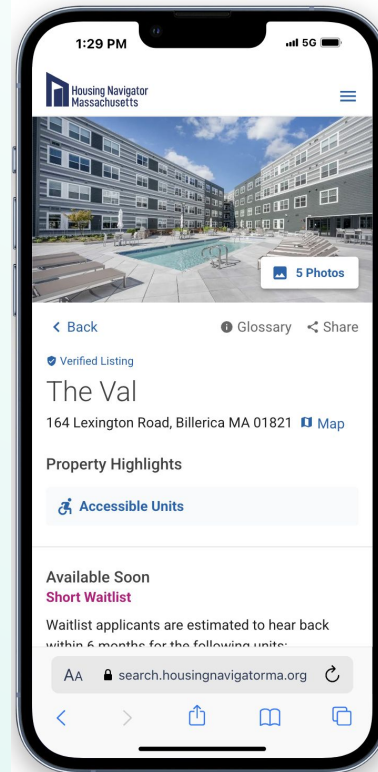
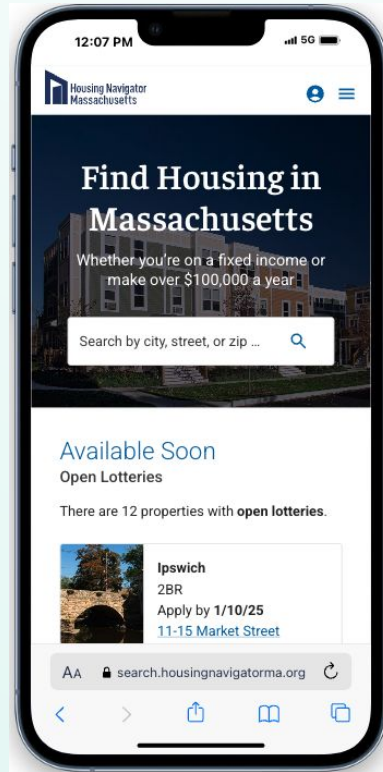
A search tool for affordable housing that's as good as any product the market produces.

"The Housing Navigator is a *game changer*, lowering the barrier to finding affordable housing in a way that has never existed... it gives people a sense of control in a very uncontrollable situation."

–Social Worker

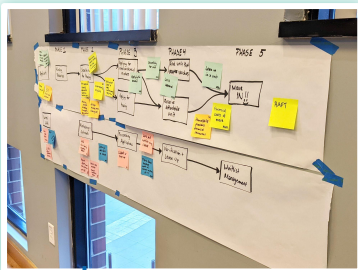
"Housing Navigator *changed the game*—I thought if only we had one central tool we could utilize in real time—and it changed my life."

–Case Manager



Access was a core barrier → as MA tries to be a state that builds unique mixed income housing, actually *accessing* this information in one, digital place was a clear gap in the system

Our History... and Future!



Search Launch of Housing Navigator MA

160,000 rentals
in 270+ cities

2021

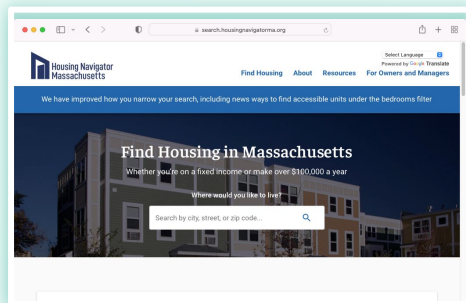
2018-2019

120+

organizations
engaged; HNMI
created

*Short Waitlists
feature creation*

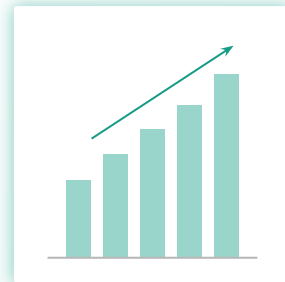
2023



Launching Research

We launched public-facing
data dashboards, as well as
our debut collaborative
research initiative, **Data
Opens Doors**

2024



2025 and beyond!

Growth and Impact Our 4 key priorities:

1. Common application
2. Data sharing
3. Enhancing our platform
4. Consumer education

→ Ongoing User Feedback →

What do we mean by user feedback?

For What User Groups of Housing Navigator MA?

- Renters + Friends/Family
- Property Owners + Managers
- Service Providers + Housing Search Staff
- Housing Advocates

By what methods?

- Recent social media expansion and feedback on renter education resources
- Direct feedback from Owners and Managers inputting property information
- Annual Survey
- Feedback surveys on specific features or initiatives
- User testing
- Focus groups
- Interviews
- Discussions during service provider trainings (virtual and in-person)
- Service provider site visits and conferences

Context Setting

Eligibility vs. Affordability

Affordability : It All Comes Down to the Rent

This chart can serve as a helpful reference when thinking about the rent types we group on our website. Note that we are not administrators of housing vouchers and any questions should be directed at your RAA or Housing Authority

	Rent Based on Income \$	Fixed Below Market Rent \$\$	Market Rent \$\$\$
What's the rent?	30% of your household income; <i>adjusts</i> if your income goes up or down	Set rent based on 30% of a certain local income level aka AMI – <i>not adjusted to your income</i>	Set by market, no subsidy, often not affordable. Not shown on our website
Example types of housing	Public housing; housing with project based vouchers (“Section 8 housing”)	LIHTC (“Tax Credit”) housing, 40B developments	Anything with no restriction
Can you use a mobile housing voucher here?	 No	 Yes	 Yes

Affordability : It All Comes Down to the Rent

Example Scenario:
Parent/child looking for a 2 bedroom

Income = \$31,200/yr

Smalltown, MA

Rent Based on Income \$	Fixed Below Market Rent \$\$	Market Rent \$\$\$
\$787/mo	\$1345/mo Tax credit rent	\$2720/mo
80% AMI (<i>note this is the AMI limit for public housing</i>) is both eligibility <u>and</u> affordability for this household	60% AMI is the eligibility for this unit <u>but not affordability</u> for this household	Neither eligibility nor affordability for this household
 ~30% of their household income	 Rent = more than this household can pay (more than half of income)	 Rent = more than this household's monthly income

Affordability : It All Comes Down to the Rent

Example Scenario:

Parent/child looking for a 2 bedroom

Income = \$31,200/yr
Smalltown, MA

Has a mobile voucher!

Smalltown Sec 8 payment standard = \$2124

Rent Based on Income \$	Fixed Below Market Rent \$\$	Market Rent \$\$\$
\$787/mo	\$1345/mo Tax credit rent	\$2720/mo
Eligibility for this unit, <u>but</u> cannot use a mobile voucher	60% AMI is the eligibility <i>and the mobile voucher makes it affordable</i>	Not eligible
 It is affordable. But they would be giving up their mobile voucher	 For voucher holders the minimum income requirements do not apply and the household will pay rent based on the program	 Market rent is higher than the voucher payment standard; cannot use voucher here

Through Housing Navigator you can access...

Every type of affordable
(income-restricted) rental housing
in Massachusetts, *including*:

Tax credit
housing,
aka LIHTC

Public
housing

HUD
assisted

All project
based
voucher
units
(PBVs)

202's
(older adult)

40B's

Inclusionary
units

What is **not** listed on
our website?

Market
rate units
→ anything
privately
leased

Transitional
Programs

Closed
Referrals

Home-
ownership:
use MyMass
Home

Nursing
Homes
and Rest
Homes

More context on additional housing types:

Type	Definition	Do We Include It in Our Data?	Why or Why Not?
<u>Independent Living</u>	Housing provided for elderly and/or disabled residents with five core services: Information & Referral, Peer Support, Skills Training, Advocacy, and Transition.	Yes!	Affordable, permanent housing
<u>Assisted Living</u>	Assisted Living Residences (ALRs) offer a combination of housing, meals and personal care services to adults for a monthly fee that includes rent and services. Not for people who need severe medical care on an ongoing basis.	Yes!	Affordable, permanent housing
<u>Nursing Home</u>	Nursing homes provide a wide range of health and personal care with more focus on providing medical services to residents.	No	Medical facility with different requirements and funding
<u>Rest Home</u>	Rest homes provide 24-hour supervision and supportive services for individuals who don't routinely need nursing or medical care. Rest homes provide housing, meals, activities, and administration of medications for individuals who need a supportive living arrangement.	No	Medical facility with different requirements and funding

Within the Social Determinants of Health (SDOH), *Housing* is a key piece of health intervention

Key areas of overlap between LTSS and housing programs in MA are:



Rental Assistance

Direct financial aid (housing vouchers) to make private market rent affordable for LTSS users.



Supportive Housing Models

Integrating housing units with on-site access to LTSS and coordination.



Health & LTSS Services

MassHealth services that fund supports to *maintain* community living.



Prevention & Modification

Programs to prevent homelessness or adapt homes for accessibility.

Resource Locators Related to Rental

Program	Additional Details
EOHLC: Central Resources	Resource Locator by city/town and How to Start Looking for Affordable Housing
AHVP (Alternative Housing Voucher)	State-funded mobile voucher for people with disabilities under age 60. Learn More
Section 8	Federal vouchers, some set aside for people transitioning from facilities and non-elderly disability support. Learn More
811 Project Rental Assistance (PRA)	State housing authorities are often required to partner with MassHealth to identify and refer low-income individuals with disabilities to specific integrated supportive housing units, such as those funded through federal programs like the Permanent Supportive Housing (PSH) or Section 811 Project Rental Assistance (PRA)
RAFT	The Residential Assistance for Families in Transition (RAFT) program provides short-term emergency funding to help you with eviction, foreclosure, loss of utilities, and other housing emergencies. Eligibility specifics are here .

Supportive Housing Models

Program	Function
	Reserves 3% of units in MassHousing-financed properties specifically for individuals enrolled in DMH or DDS services
MassHousing DMH/DDS Set-Aside	NOTE: MassHousing's DMH/DDS Set-Aside Program and the Massachusetts 3% Priority Program (3% Set-Aside) require property owners to provide priority access to 3% of all low- and moderate-income units for referrals from the Departments of Mental Health (DMH) and Developmental Services (DDS), the Executive Office of Aging & Independence, and MassAbility (formerly the Massachusetts Rehabilitation Commission).
Supportive Housing Program	Integrates services Aging Services Access Points (ASAPs) to create supportive living environments in state-funded public housing. Overview on housing resources for older adults is here
Congregate Housing	Shared living space in public housing with on-site support services. More specifics are here

What is the Search Tool?



Our Renter-Centric Search Tool

- User-friendly
- Free
- Available 24/7
- Compatible with smartphones, computers, and tablets

Please start searching along with me at
search.housingnavigatorma.org

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...



In the top
right corner

Find Our Help Center & Resources

About Housing Navigator

Who is this site for?

Housing Navigator Massachusetts, Inc. is a 501(c)(3) nonprofit striving to create quality, actionable listings on affordable (income-restricted) rental properties throughout Massachusetts. We strive to provide reliable information.

We must rely on property owners for a significant portion of listing details and are not responsible for inaccuracies. [Learn More](#) and [Support Us](#).

You can also find information about current affordable housing opportunities at Metrolist. If you are looking for affordable homeownership please visit [MyMassHome](#).

Accessible affordable rentals, previously listed on MassAccess, are now listed here.



Resources

We are here to help you
find housing.

Learn more about using this website to search for a home.

[Go To Help Center](#)

Verified

Property owners and managers have graciously verified listings wherever the  **Verified** icon appears.

Or, scroll down and
find it near the end
of the front page

What You Can Do in our Help Center

Navigate to the best resources for your needs.

Including resources geared towards Renters, Property Owners, and Service Providers.

Help Center & Resources

Answers to frequently asked questions and helpful resources.

For Renters

FAQs

Step-by-step tutorials for using our search tool

Video Tutorials

Income limits and qualification criteria

Search Tool

Income-based vs. fixed affordable rent explained

For Property Owners

System Log-In

Where you log in to update your listings

FAQs

How property owners and managers work with us

Feature Enhancements

See the latest feature enhancements to the search tool

For Service Providers

Video Tutorials

Income limits and qualification criteria

Training Materials

Access to the most latest training materials

Register for General Provider Session

All service providers are welcome to attend our free training sessions

Search Tool Filter Review:

Rooms and Accessibility Features

Beverly  Bedrooms  Affordability  Eligibility  Availability  More   Reset Filters

Bedroom Size

Any	SRO	Studio	1	2	3	4+
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Accessibility Features

☐ Mobility

☐ Vision

☐ Hearing

Done

Affordability

Beverly  Bedrooms  Affordability  Eligibility  Availability  More   Reset Filters

Rent

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

Done

By default,
Both rent types are shown

More on the next slides about these affordability rent types

Affordability: *Rent Based on Income*

This property affordability type sets monthly rental costs **based on the income of an eligible household**.

Rent = about 30% of household gross income; this adjusts if income goes up or down. These units will typically be the **most affordable** to you.

- Examples of property types where you pay Rent Based on Income: Housing with project based vouchers (commonly referred to as “Section 8 housing”); public housing units

This will be on the property description page if it is *Rent Based on Income*

4 Unit Information

Rent Based on Income Units

Rent is set based on a percentage of household income (usually 30%).

Unit Size	Monthly Rent	Approx Yearly Income	AM ☐
1BR 1BA	~30% of household income	1 person Up to \$57,000	
		2 people Up to \$65,000	
2BR 1BA	~30% of household income	2 people Up to \$65,000	
		3 people Up to \$73,000	
		4 people Up to \$82,000	
3BR 1BA	~30% of household income	3 people Up to \$73,000	
		4 people Up to \$82,000	
		5 people Up to \$88,000	
		6 people Up to \$95,000	

Affordability: *Fixed Below Market Rent*

Housing units with a **set rent** (rather than a rent based on a household's exact income). This set rent is below the market rate rent for the area, and may also be referred to as tax credit housing, workforce housing, 40B housing, or inclusionary housing. These units always have minimum income requirements.

- Note that if you have a **mobile rental voucher**, the minimum income requirements for a Fixed Below Market Rent unit will not apply and you will pay rent based on the mobile voucher program (such as mobile Section 8, HCVP, MRVP, or AHVP).
- Tenants receiving a voucher generally pay 30-40% of their income towards housing and the balance is covered by a housing authority or other voucher subsidizing agency – allowing for an eligible unit to also become affordable.
- Under Fair Housing laws in Massachusetts, a landlord cannot discriminate against someone for having a housing voucher.

This will be on the property description page if it is
Fixed Below Market Rent

4 Unit Information

Fixed Below Market Rent Units

Rent is set below the market rate at an amount affordable for the area, but does not adjust to the particular household's income.

Unit Size	Monthly Rent	Approx Yearly Income	AM 
1BR 1BA	\$1,811	1 person \$54,330 - \$69,000 2 people \$54,330 - \$78,000	
2BR 2BA	\$1,992	2 people \$59,760 - \$78,000 3 people \$59,760 - \$88,000 4 people \$59,760 - \$98,000	
3BR 2BA	\$2,170	3 people \$65,100 - \$88,000 4 people \$65,100 - \$98,000 5 people \$65,100 - \$106,000 6 people \$65,100 - \$113,000	

Eligibility

Beverly  Bedrooms  Affordability  Eligibility  Availability  More   Reset Filters

Age Restrictions

Age Restricted	Not Age Restricted
----------------	--------------------

Done

Availability

Beverly  Bedrooms  Affordability  Eligibility  Availability  More   Reset Filters

Availability

☒ Show Everything

☐ First Come, First Served

☐ Lotteries

☐ Short Waitlist

☐ Waitlist Open

☐ Waitlist Closed

Done

“More” and Glossary

Beverly 

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

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
A vacant unit where there is no waitlist and applications are accepted on a first come, first served basis

Lottery
Property has active vacancies that are filled by lottery.

Rent Based on Income
Your rent will be set based on income (usually 30%)

Waitlist
Property is currently occupied and applications are accepted on a waitlist, open or closed to new applicants

There are useful definitions stored here, and on our **Resources** page, that can help you understand the filters and language we use on our site.

Printing

Beverly



Bedrooms ▾

Affordability ▾

Eligibility ▾

Availability ▾

More ▾

Reset Filters

Share Print

What your print out will look like

Housing Navigator Massachusetts		Results for: Springfield
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.		
Parkview Apartments		
7 Armory Street, Springfield, MA, 01105	Rents based on income, or fixed rent	
Star of Hartford Properties	Waitlist Unknown: 1BR, 2BR, 3BR	
1(860) 606-3100		
starofhartford@gmail.com		
Next Steps: http://starofhartford.com/project/springfield-gardens-7-15-armory-street-23-29-federal-street-springfield-ma/		
Christopher Court		
1118 Saint James Ave, Springfield, MA, 01104	Age Restricted 62+ and/or Disability	
Springfield Housing Authority	Rents based on income	
1(413) 785-4514	Waitlist Unknown: 1BR, 2BR, 3BR	
Next Steps: https://shamass.org		
Forest Park		
12-22 Barney Ln, Springfield, MA, 01108	Age Restricted 60+ and/or Disability	
SPRINGFIELD HOUSING AUTHORITY	Rents based on income	
1(413) 785-4502	Waitlist Open: 1BR ⚡	
Next Steps: https://shamass.org		
Skyview Downtown		
10 Chestnut St, Springfield, MA, 01103	✔ Verified	
Related Properties	Rents based on income, or fixed rent	
	Waitlist Open: 1BR, 2BR, 3BR	

Retains the
filters of
your search.



Nearby Searches

Wellington Street 🔍 Bedrooms ▾ Affordability ▾ Eligibility ▾ Filters

No results match your search criteria
Showing 15 nearby results



Pleasant St
557 Pleasant St, Malden, MA 02148

[Rent Based on Income](#)

Waitlist Unknown
1BR

[View Listing](#)



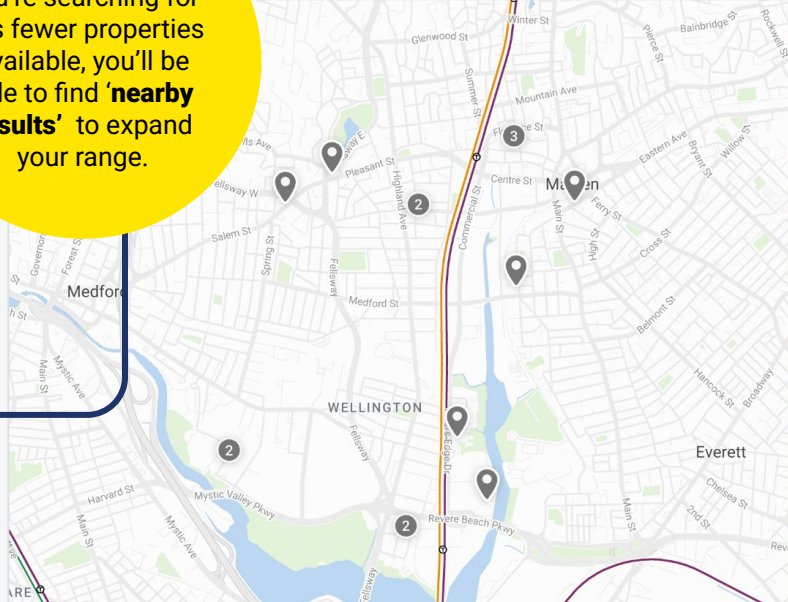
Mystic Place
3610 Mystic Valley Pkwy., Medford, MA 02155

First Come, First Served
1BR, 2BR
Rents from \$2,442 - \$2,931

Waitlist Open
1BR, 2BR

[View Listing](#)

If the location you're searching for has fewer properties available, you'll be able to find **'nearby results'** to expand your range.



Map showing the area around Wellington and Medford, MA, with location pins and street names.

10,000+ Accessible Units

Massachusetts

🔍

Mobility, Vision, H... ✕

Affordability ▾

Eligibility ▾

Availability ▾

More ▾

📄 Reset Filters

356 Results

Page 1 of 24



Ruggles Shawmut

41 Ruggles Street, Boston, MA 02119

First Come, First Served

STUDIO

Rent is \$1,558

Waitlist Open

STUDIO

Waitlist Unknown

1BR ♿, 2BR ♿, 3BR ♿

☰ View Listing



Rita Hall

490 Hampshire Street, Lawrence, MA 01841

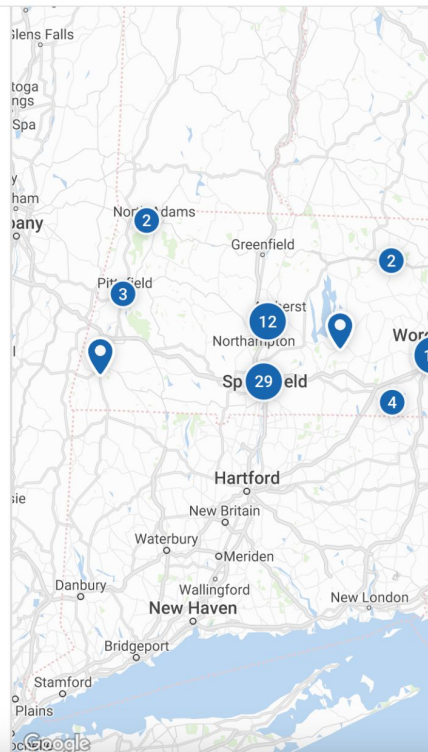
🏠 **Rent Based on Income**

🏠 **Age Restricted 62+ and/or Disability**

Waitlist Open

1BR ♿, 2BR ♿

☰ View Listing



Housing Data & Research

Our research provides the data-driven insights needed to build the right affordable housing solutions across Massachusetts.

- [Data Opens Doors: 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. Find more details about the report [here](#) and a link to a story map with interactive visualizations [here](#).
 - Download our Data Opens Doors data sheets for [developers](#), [community advocates](#), and [planners & policy makers](#)!
- [Data Opens Doors: Affordable and Accessible Rentals](#), our first report in the series, provides fresh information about the distribution of this critical resource across the state.

Search for a geography

Massachusetts

Last data update: December 31, 2024

2024 State of Affordable Housing: **Massachusetts**

Supply of Affordable Rental Housing

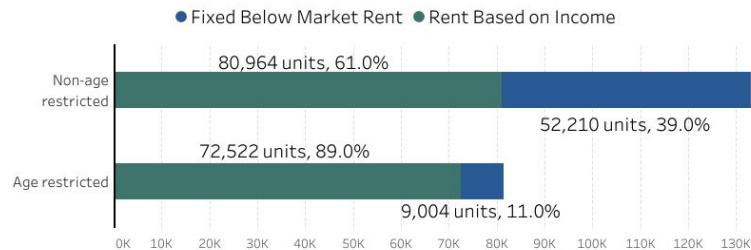
215,562

affordable units

3,891

affordable properties

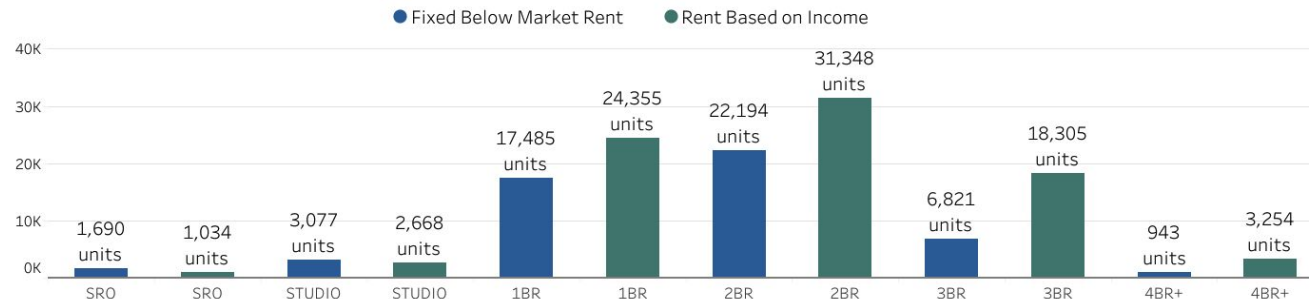
Affordable Units by Rent Type and Age Restriction



Non-Age Restricted Units, by Rent Type and Unit Size

Select Type of Affordable Housing

Non-Age Restricted Units



Fixed Below Market Rent units have rents set at a fixed, below-market level. For Rent Based on Income units, the rent is set as a percentage (typically 30%) of the household's income. Due to gaps in details for 0.4% of our inventory, there may be minor discrepancies between totals and detailed breakdowns.

What the Dashboards Tell Us

Our Affordable Housing Supply Dashboards are a go-to resource visualizing what we have so we can build what we need.

- 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



Get in touch: [Hello@housingnavigatorma.org](mailto>Hello@housingnavigatorma.org)

Q & A and Feedback

- 1 | Any questions about us or our search tool options?**
- 2 | We are currently doing more research on consumer education!
What affordable housing education resources does the community need most?**
- 3 | What key resources is it helpful for us to refer to?**
- 4 | Where would you like to see us better advertised as a resource?**

Consumer Education Ideas we are currently exploring....

Housing Navigator Chatbot

The Problem:

People are encountering misinformation and getting lost while looking for resources, leading to further confusion about how to find affordable housing.

The Goal:

Help eligible people quickly find relevant affordable housing opportunities, saving them time and lowering stress.

The Solution - link to demo [here](#) (open in private mode):

A chat tool we're designing to help people navigate our listings, including the lingo, numbers and nuances of affordable housing.

Renter Eligibility + Education Tool

The Problem:

People are not sure where to begin in applying filters and narrowing down what they are interested in versus what they are truly eligible for. We drop renters in expect them to find their way from there

The Goal:

Provide insight into how the affordable housing ecosystem works and nuance of certain rules of eligibility for different criteria

The Solution:

Renter Eligibility + Education Tool to optionally use before exploring all the results of your search

Your Next Steps

Spread the word!

We will share this presentation, along with any other relevant links.

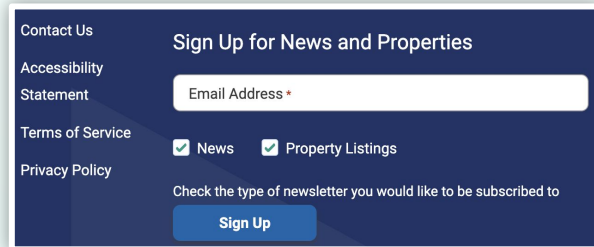
We have regular introduction info sessions – where else in the community would you like to see us? Send events our way!

Link to us on your website

Link to us on your website so others can find our search tool and data.

Keep up to date

Sign up for our Property E-news and Organizational E-news, at the link [here](#) or at the bottom of our home page



The screenshot shows a dark blue sign-up form. On the left, there is a vertical list of links: 'Contact Us', 'Accessibility Statement', 'Terms of Service', and 'Privacy Policy'. The main section is titled 'Sign Up for News and Properties'. It contains an 'Email Address' input field with a red asterisk. Below the input field are two checked checkboxes: 'News' and 'Property Listings'. At the bottom, there is a text label 'Check the type of newsletter you would like to be subscribed to' and a blue 'Sign Up' button.

Find out more and please link us on your website!

[Housingnavigatorma.org](https://housingnavigatorma.org)

For questions & feedback:

hello@housingnavigatorma.org

