

# Finding affordable housing in the metro Boston area

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Boston Center for Independent Living  
[www.bostoncil.org](http://www.bostoncil.org) / 617-338-6665



# What are some Housing Options?

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Live with...?

- Family
- Friends or roommates
- No one (Alone)

Live where?

- In a 'market rent' apartment or house
- In a subsidized (or income-limited) apartment
- In your own house or condo

# Market Rent

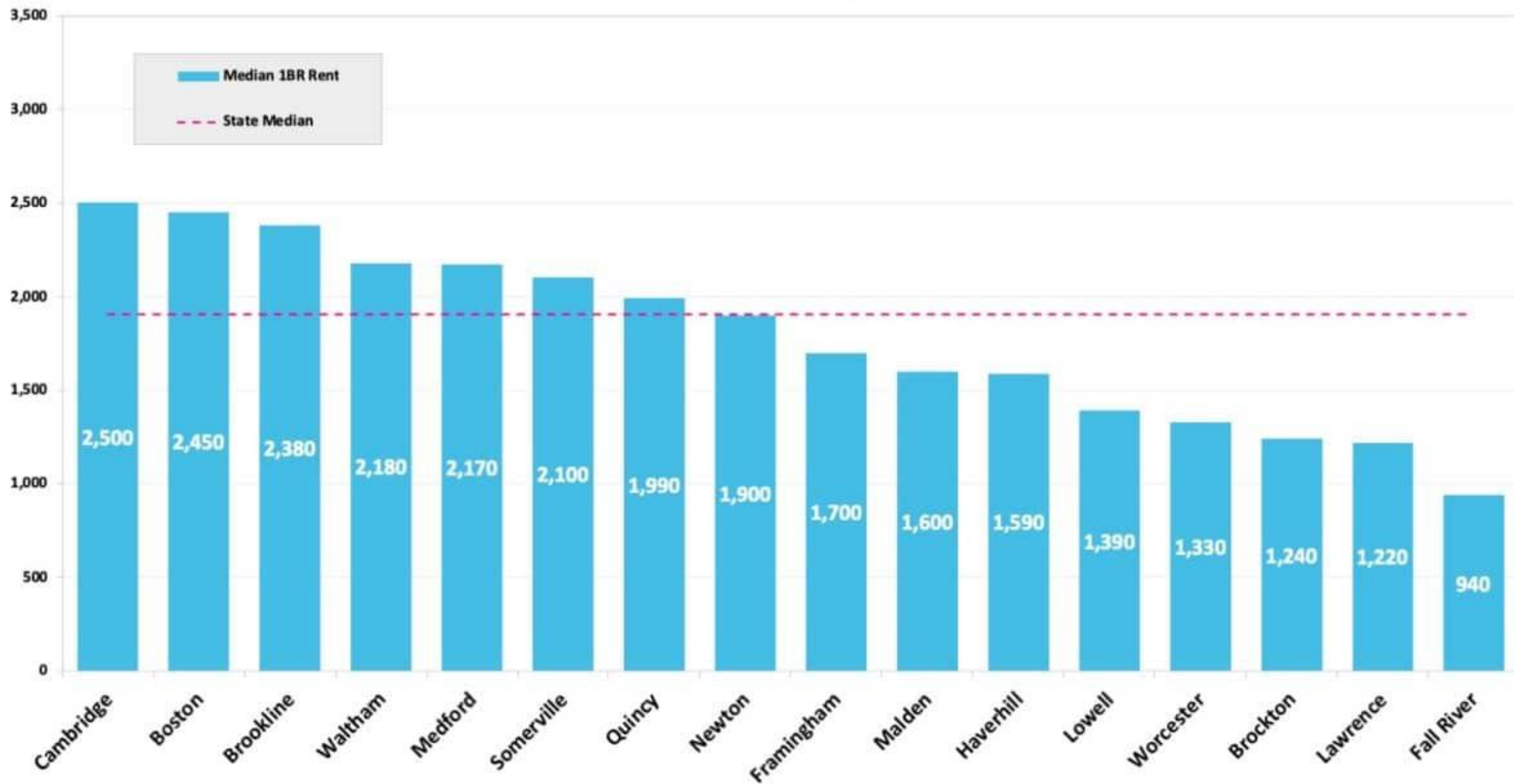
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Market rent is the average cost of rent in a neighborhood or area

According to the Boston Globe, the average rent in Boston in 2018 was \$2,152 and has increased steadily since 2010

# Boston Metro Cities Ranked By One Bedroom Rent



# Beyond Market Rent: Affordable Housing

## What is **Affordable Housing**?



The government says housing is "affordable" if a family spends **no more than 30%** of their income to live there.



# Affordable Housing

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There are [three types of affordable housing](#):

1. **subsidized**: (Public Housing) Financed by MassHousing
2. **income-restricted**: Involves a pre-screening and final – screening process; may include lottery selection
3. **vouchers**: Section 8, MRVP

There are different applications and requirements for each type. You may qualify for some types of housing, but not for others. The best program for you will depend on your income and household needs.

# What is Public Housing?

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- It comes in all sizes and types
- Operated by over 240 Local Housing Authorities throughout the Commonwealth of Massachusetts
- CHAMP Website: Universal Application (went 'live' on April 10, 2019)
- Some cities have separate application: e.g., Boston, Cambridge



# State Aided Housing Applications

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CHAMP



Universal Standard  
App

<https://publichousingapplication.ocd.state.ma.us/>



# What is Income-Restricted Housing?

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- There's a "cap" or limit on the amount of **income** for buyers or tenants
- It is intended to provide affordable housing for lower **income** families and individuals

Metrolist <https://www.boston.gov/metrolist>



A clearinghouse for income-restricted\* and affordable housing opportunities in Boston and neighboring communities

- Help with searches for affordable units
- Income-restricted housings lists/waitlists
- Information about rental lotteries

*\*must make below a specified maximum income to be eligible)*

# MA Affordable Housing List



<https://www.masshousing.com/portal/server.pt/gateway/PTARGS 0 2 1143 0 0 18/HousingList Full.pdf>

- Lists affordable properties throughout MA, sorted by city
- Each property maintains its own waitlist, so need to call each individually and request an application

# What are Rental Assistance Programs?

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They provide financial aid to help people afford apartments outside of public housing

The 3 largest programs are:

1. The Section 8 Housing Choice Voucher Program (**HCVP**)
2. the Massachusetts Rental Voucher Program (**MRVP**)
3. and the Alternative Housing Voucher Program (**AHVP**)



# Section 8 Choice Voucher

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- It's mobile
- It works almost like a coupon for rent
- Voucher provides a certain amount of money for rent each month
- Once the voucher is issued, an individual only has a limited amount of time to find a unit (It has an expiration date).

# Section 8 Choice Voucher

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## PROS:

- *Flexibility!* People can search anywhere for an apartment
- *Security!* The landlord knows the rent will be paid each month

## CONS:

- *Discrimination!* Yes, it's illegal for landlords to discriminate against people with vouchers, but it happens
- *Waitlists!* (The sooner you get on a list, the better!)

# Section 8 Choice Voucher Waitlist Applications

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Section 8  
Centralized



Section 8 DHCD



# Project Based Voucher (PBV)

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- Subsidy is connected to a specific apartment in a specific building
- Rent will be 30% of a person's income, and will be adjusted up or down if one's income grows or shrinks
- There is a universal Section 8 housing choice voucher program, but many properties also maintain their own waitlists, meaning if interested, one has to apply to each specific property
- Some of these waitlists are shorter than others



# Section 8 Project Based Subsidies

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## Pros

- Shorter waitlists, sometimes (than mobile vouchers)
- Rent is flexible- goes up or down with income
- Some of the units are located in new buildings where some of the units are affordable and some are market rate

## Cons

- The subsidy stays with the building; when you move out, you no longer have the rental assistance

# Project Based Voucher Application

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Project Based

# Other search tools...

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Zillow.com

Apartments.com

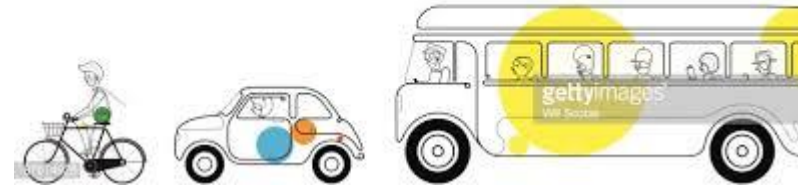
Craigslist.com

Facebook.com

Realtor/Broker

# Commuting

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- Am I a Ride user? Is the town inside the Ride's service area?
- Do I use fixed route public transit, meaning trains and buses? Is there a stop within walking distance?
- Are shared ride options feasible? (Uber, Lyft)
- What is the neighborhood like? Condition of sidewalks?
- All BCIL disability advocates can support you if you want to learn how to travel more independently.

# Accessibility

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- ❑ Finding a fully accessible unit might be difficult, so knowing what's most important will be helpful
- ❑ If you work with a BCIL advocate, they might be able to support you in viewing apartments and making choices, depending on scheduling



# Practice good financial habits

- Good credit is essential in renting an apartment-  
record of paying bills on time
- Many properties will ask for a “landlord  
reference”



# Practice good financial habits

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- Start saving as soon as possible. Landlords will often ask for deposits when we first move in, which might mean paying first months rent, last months rent, and a security deposit before moving in
- Talk to your advocate if you would like to work on budgeting and money management

# Background checks

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- Property managers or landlords may run a criminal background check (CORI) on potential tenants
  - Every time one has been arrested will likely show up on a CORI
  - Some old records can be “sealed”; Certain types of infractions can be removed
  - Seek additional advice if this situation pertains to you. A BCIL Peer Advocate can assist
- Seek the help of a lawyer if you
  - Are a registered sex offender
  - Have been convicted of a serious drug offense



# Housing search process



Start as early as possible- NOW is a good time!

- Where do you want to live?
  - Top towns
  - Accessibility needs
  - Income- how much can you afford for rent?
  
- Start requesting and submitting applications

# Housing search process



- Keep track of where you have applied. Include the name of the property and the date you sent/dropped off the application
- Always confirm that the application was received
- Check the mail- many properties/housing authorities will communicate via mail, so keep an eye out for mail sent to you

# Questions?

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- We can support you in the process, just call to make an appointment!
- See resource lists in your packet with other community groups and organizations that can also support you with the process