

Finding Affordable Housing Around Metro Boston

BCIL Main Phone: 617-338-6665

Website: www.bostoncil.org

Affordable Housing



What kinds of affordable housing are there?

Where do I apply?

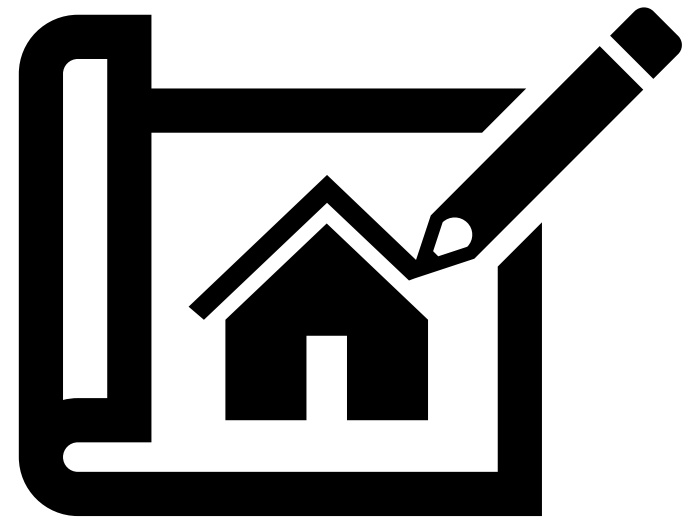
How do I apply?

What happens next?

Two things to remember....

Apply to as many waitlists as possible!

Be geographically broad: apply far and wide if you can!



Finding Housing Around Boston

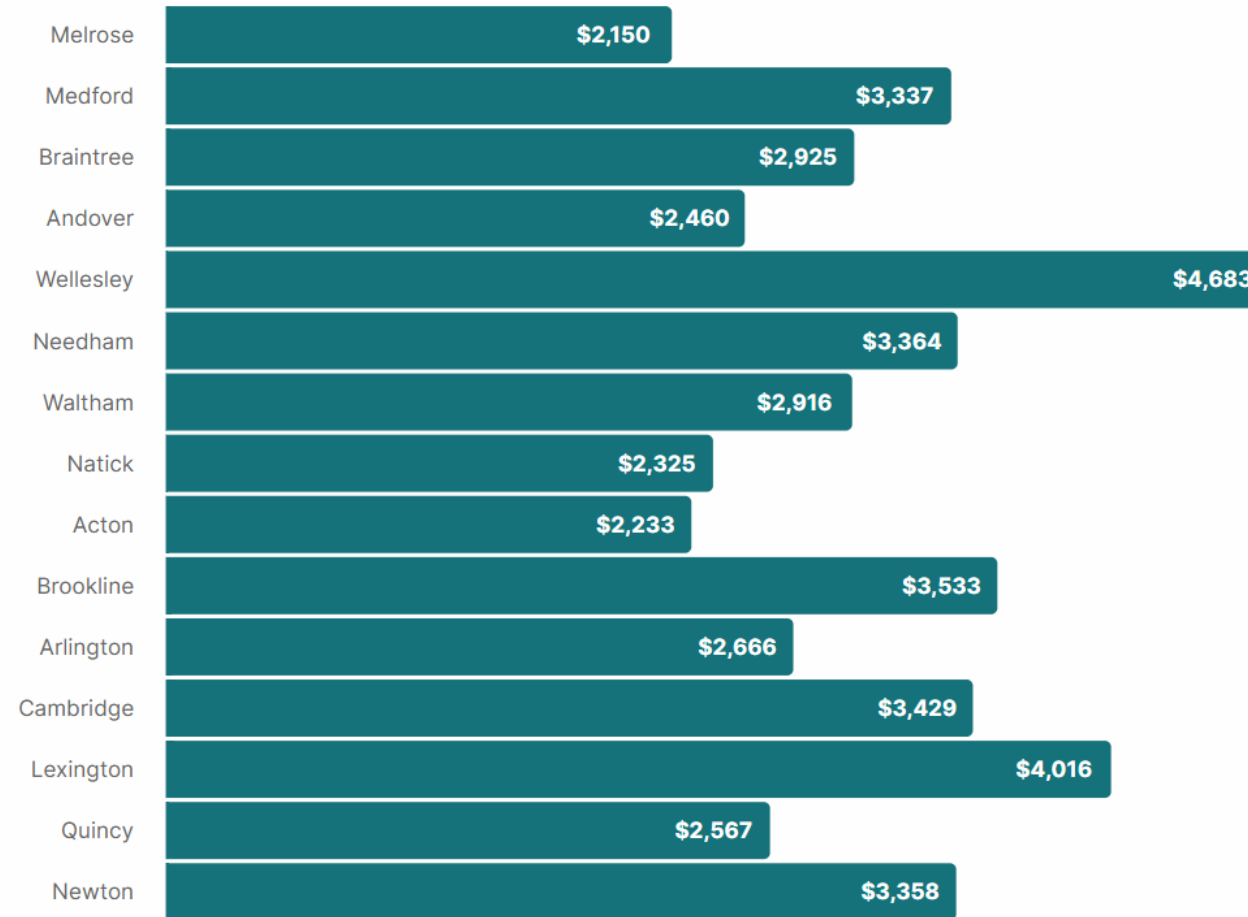


Market rent is the average cost of rent in a neighborhood or area.

According to the Boston Globe, the average rent in Boston in 2018 was \$2,720 and has increased steadily since 2010.

Average rent of nearby cities

Here's how Boston's average rent of **\$3,559** compares to nearby cities.



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What is “Affordable Housing”?



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

Different Types of Affordable Housing



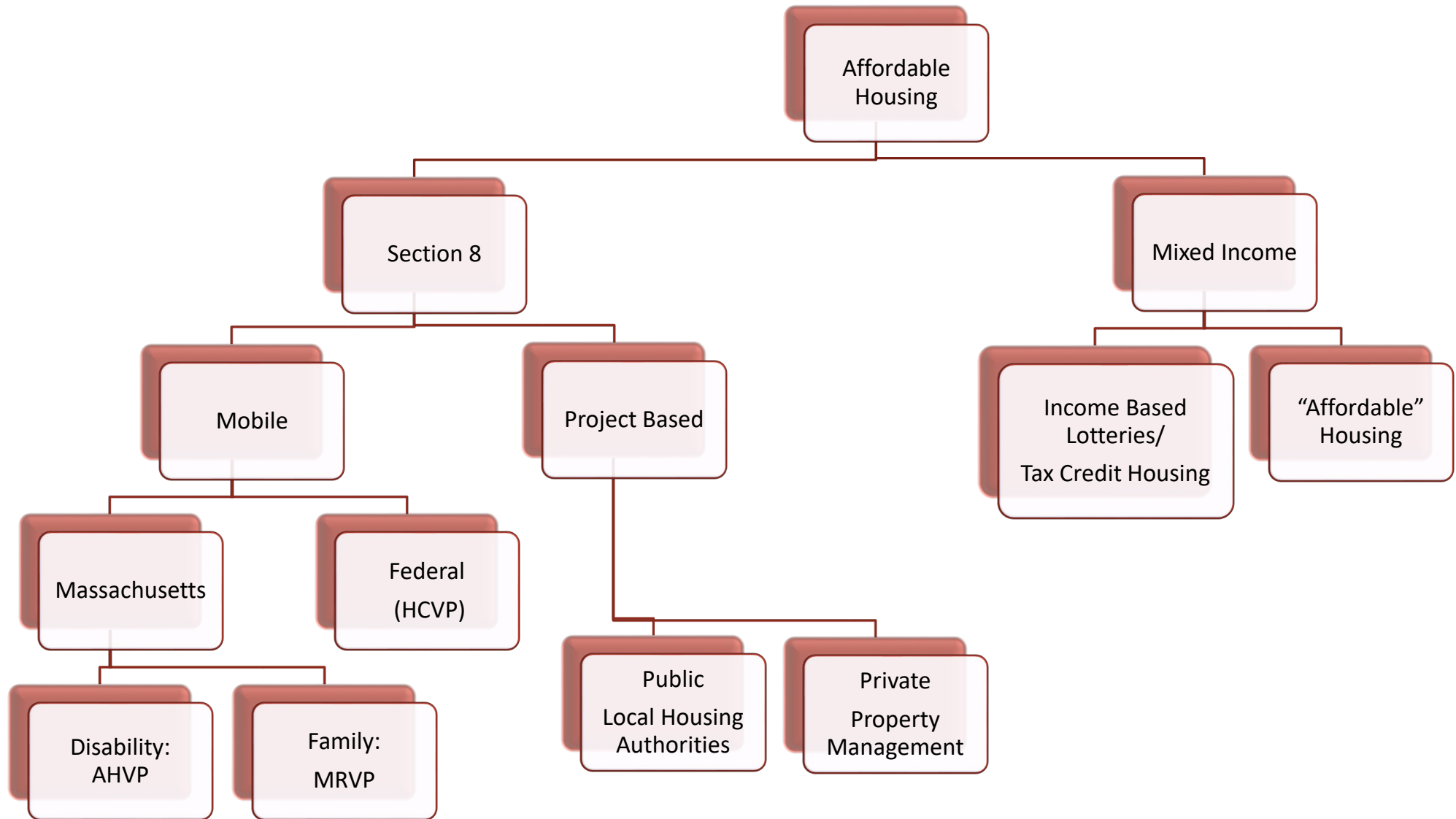
Mobile Vouchers

Public Housing

Project-Based Housing

Mixed-Income Housing

Each type of housing has its own rules and application(s)



Mobile Vouchers

Like a “coupon” for a market-rate apartment

Rent = 30% of your income

Can move from one apartment to the next with the voucher

Federal Voucher: HCVP

- Apply through a Regional Housing Authority (RHA)
- Live anywhere in the U.S.

State Vouchers: MRVP, AHVP

- Apply through a Local Housing Authority (LHA) or on CHAMP website
- Live anywhere in Massachusetts

Public Project Based Housing

Rent = 30% of your income

Voucher doesn't move with you

Waitlists for Public Housing are not as long as Mobile Vouchers

Run by over 240 Local Housing Authorities

- Apply through CHAMP website
- Only select towns where you would like to live
- Each city or town has its own waitlist

Private Project Based Housing (PBV)

Like Public Housing, but privately owned

Rent = 30% of your income

Voucher is attached to the apartment

Waitlists are sometimes shorter than Mobile Voucher waitlists

A good way to find elder units or accessible units

Many developments will accept a mobile voucher

Mixed Income Housing & Lotteries

Newer developments, with some apartments set aside for lower income households

Rent does not usually adjust if your income changes

Minimum and maximum yearly income ranges

Eligible income range based on % of Area Median Income (AMI)

Find lottery openings on Boston's MetroList

- Each property has its own deadline to apply, and its own waitlist
- Your place on each waitlist will be chosen in a random drawing

Single Room Occupancy (SROs)



Good option for those currently homeless or in shelter



Dorm-style living- small private space with shared common areas

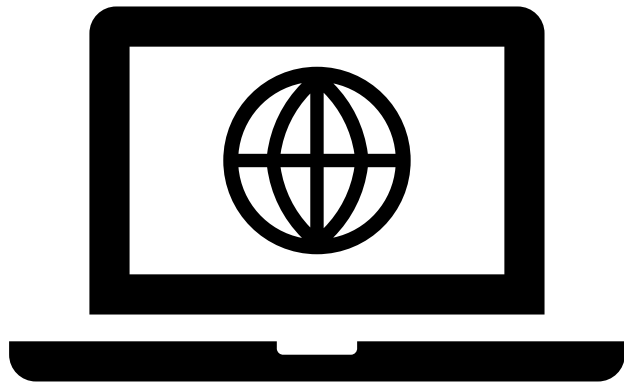


Apply through a Local Housing Authority (Ex: Boston, Cambridge)



Check your town's website for information

Housing Search Websites



Housing Navigator

- <https://housingnavigatorma.org/>

HousingWorks

- <https://www.housingworks.net/>

SEB Housing

- <https://sebhousing.com/>

MetroList

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

Check your local Housing Authority's website for specific town programs.

Priorities & Preferences

Priority status makes a big difference in how long you wait for housing

Homelessness is first priority

- Homeless means in shelter, or unable to stay in shelter

Other Priorities & Preferences:

- Local preference
- Disabled preference/ inaccessible unit
- Veteran status
- No-fault eviction
- Victim of a crime/ domestic violence
- Natural disaster
- Excessive rent burden
- Government action

More tips...

Make sure your application is complete.
No Blank spaces! Write “N/A” if needed

Remember to click “Submit” for online applications

Keep a housing search log!

- Include names and dates

Follow up to make sure you are on the waitlist

Check your mail and emails



Gather Documents...

You will have 10 days to submit your documents!

Government ID for everyone in your household
Proof of priority status
Rental history, housing search history
Proof of income and assets
Tax information (W2's, non-filing letters, tax returns)
Character references, if needed



Practice Good Financial Habits

- \$ Good credit is essential in renting an apartment. Have a record of paying bills on time
- \$ Many properties will ask for a “landlord reference”
- \$ Landlords will often ask for deposits to secure a lease, which might mean paying first month’s rent, last month’s rent, and a security deposit before moving in
- \$ Start saving as soon as possible

Residential Assistance for Families in Transition (RAFT)

Up to \$7,000 per year for eligible households to cover:

- Rent
- Utilities
- Moving Costs
- Mortgage payments

Apply through the MA Emergency Housing Payment Portal or through a Regional Administering Agency (RAA)

Background Checks

Property managers or landlords may run a Criminal Background Check (CORI) on potential tenants

Any arrest 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

Seek the help of a lawyer if you:

- ...are a registered sex offender
- ...have been convicted of a serious drug offense



Questions? We are here to help!

To learn more about BCIL and make a consumer referral:

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