

# Subsidized Housing in Massachusetts: The Basics

## Housing Consumer Education Centers (we suggest you start your search here)

**Housing Consumer Education Centers (HCECs)**, also called **Regional Housing Networks or Regional Non-Profits**, are the key agencies that can help you understand subsidized housing options and how to apply.

To find your local HCEC visit the **Regional Housing Network of Massachusetts** online: [masshousinginfo.org/](http://masshousinginfo.org/)

## Agencies that May Help

We advise you start with your local HCEC (see above). Unfortunately, the need for housing advocates is far greater than the supply. Here are additional agencies to try:

- **Community Action Agencies-** List of local community action agencies that assist with housing search and/or advocacy: [masscap.org/programs/housing-programs/](http://masscap.org/programs/housing-programs/) or call 617-357-6086.
- **Independent Living Centers (for people with disabilities)-** Massachusetts Statewide Independent Living Council, search by town: [masilc.org/findacenter](http://masilc.org/findacenter) or see the list of agencies at: [masilc.org/membership/cils](http://masilc.org/membership/cils), or call 508-620-7452 (Voice/TTY)
- **Commonwealth Land Trust Intake Tuesdays-** Can assist individuals in the Boston Housing Authority's service area with housing applications.
  - To be eligible you need to be homeless, living in a shelter (or transitional living situation such as a halfway house), and have a disability. You **MUST** meet **all three criteria** to be eligible.
  - Held every Tuesday from 10:00AM-2:00PM at 1059 Tremont St. Boston, MA 02120. No appointment is required. (2/24)

## Resources that May Help

Here are some additional resources to assist in your housing search:

- **CHAMP (Common Housing Application for Massachusetts Programs)** [publichousingapplication.ocd.state.ma.us/](http://publichousingapplication.ocd.state.ma.us/)
  - You can use this site to apply for state-aided public housing and the Alternative Housing Voucher Program (AHVP).
  - You can also use CHAMP to view any existing applications that you have submitted and once you've applied you can update your Public Housing application (such as a change of address) through the CHAMP website.

Note: Federally funded properties have their own applications (see below)

- **Local Housing Authority (LHA)**  
[mass.gov/service-details/local-housing-authority-contact-listing](https://mass.gov/service-details/local-housing-authority-contact-listing)  
Contact the Local Housing Authority for any town where you would be interested in living to request applications for open Federally funded housing waitlists, as well as applications for other programs. See *Where to Apply* below for an explanation of these additional programs.
- **Housing Navigator Massachusetts**  
[search.housingnavigatorma.org/](https://search.housingnavigatorma.org/)  
A searchable database of income-restricted rentals from across the state. It includes a full list of public, subsidized, and tax-credit housing
- **Housingworks.net-** Try using [housingworks.net](https://housingworks.net) to **find open waitlists and download applications for free.** (Be sure to limit search results to “Subsidized” if you have a low income, or to “Affordable” if you have a voucher.)
- **Metrolist and local newspapers:** When private management companies and developers create new affordable or subsidized apartments, they are required by law to fill these units through a publicly advertised lottery.
  - **Metrolist:** [boston.gov/metrolist/search](https://boston.gov/metrolist/search)  
Metrolist maintains a list of many Boston-area upcoming lotteries or housing opportunities.
  - **Newspapers:** Lotteries are often advertised in local papers, check online or at your public library, local laundromat, public transportation center, etc.

## Financial Eligibility

You may be eligible for subsidized housing if you earn less than a certain amount of the Area Median Income (search for the 2024 limits based on where you live at: [huduser.gov/portal/datasets/il/il2022/2022summary.odn](https://huduser.gov/portal/datasets/il/il2022/2022summary.odn)) If your income meets the “Extremely Low Income” level you should be eligible. Some programs accept people up to the “Very (50%) Low-Income” level, and a few accept up to the “Low (80%) Income Limits” level. Ask about the program’s income limits before you apply.

## Where to Apply

**There are many different types of housing subsidies, and unfortunately, no single place where you can apply for them all. Unfortunately, they all also have long waitlists.** We encourage you to apply to as many places as you are able (but only in communities or neighborhoods where you’d be willing to live).

See the Mass.gov website for a helpful overview: [mass.gov/service-details/a-guide-to-obtaining-housing-assistance](https://mass.gov/service-details/a-guide-to-obtaining-housing-assistance)

This is a brief explanation adapted from the website above; but we recommend you **contact your local HCEC for additional information and advice for your unique situation. This list does NOT include all housing options.**

## **Apply for Programs through Local Housing Authorities (LHAs)**

Local Housing Authorities manage these programs:

- **Public Housing** – There are different types of public housing available such as housing for families, elderly persons, and certain persons with disabilities. There is a very small amount of public housing available to single persons under 60 without a documented disability or dependent children. Income eligibility guidelines vary.

You may apply in any community, though priority may be given to people who live or work there. **Waitlists for public housing tend to be long, but shorter than waits for other types of subsidized housing.**

Note: There may be separate applications for different public housing properties within the same local housing authority.

- **Section 8** - There is now a centralized waitlist with 99 participating local housing authorities (out of 253 LHAs in the state). You need only to apply to one of these authorities to be considered by all 99 authorities. To obtain an application or to apply online for the centralized waitlist visit [section8listmass.org](http://section8listmass.org). You may also apply to each LHA that does not participate in the centralized list. Some LHAs do not have a Section 8 program, or their waitlists may be closed. **Note: Section 8 waitlists are very long. Public housing waits tend to be shorter.** See above.
- **Massachusetts Rental Voucher Program**
- **Massachusetts Alternative Housing Voucher Program** (for people with disabilities under age 60)

**Find a Local Housing Authority at [hedfuel.azurewebsites.net/](http://hedfuel.azurewebsites.net/) or [mass.gov/service-details/local-housing-authority-contact-listing](http://mass.gov/service-details/local-housing-authority-contact-listing).**

**Find Open Waitlists and Download Applications- Housingworks.net-** Try using [housingworks.net](http://housingworks.net) to **find open waitlists and download applications for free.** (Be sure to limit search results to “Subsidized” if you are low income, or to “Affordable” if you have a voucher.)

### **Apply Through a Regional Non-Profit**

- **Section 8** –If you apply through one of the regional housing agencies, your name will be placed on a statewide Section 8 waitlist maintained by the Department of Housing and Community Development (DHCD). These waitlists are quite long, but they are always open. DHCD does not use any preferences for any applicant with an income that is 30% or less than the area median income. This application is available through your local HCEC, and is separate from the centralized Section 8 Waitlist
- **Single Room Occupancy (SRO) units-** These are generally single rooms with shared facilities. Some regional non-profits have a small stock of units that have a Section 8 subsidy attached to them. Some communities (including Cambridge and Somerville)

maintain lists of SROs available to those who live or work in the community. Check with your city/town hall.

- **Both HousingWorks and MetroList allow users to search for SRO's:**  
[housingworks.net/](http://housingworks.net/) and [boston.gov/metrolist](http://boston.gov/metrolist)
- **Find your local Regional Non-Profit:** [masshousinginfo.org/](http://masshousinginfo.org/)

## Apply with Each Management Company or Each Building

**Multifamily housing-** Both the U.S. and Massachusetts government offer developers incentives to offer some affordable apartments in their buildings. There are many different types of multifamily housing programs in Massachusetts, each with its own rules, income limits, and affordability restrictions.

### Multifamily housing unit listings:

- **HUD Developments- Multifamily Subsidized Housing** (federally funded)  
To see a list of HUD subsidized multifamily apartments see [apps.hud.gov/apps/section8/](http://apps.hud.gov/apps/section8/) or call HUD's New England Regional Office at 617-994-8200 ext. 3.
- **MassHousing – State Multifamily Subsidized Housing (generally deep subsidies)**  
Note: these rental rates are fixed, and do NOT adjust based on your income. Apply to the building(s) you are interested in. These units are listed in the **MassHousing Housing List** Booklet, which can be found at: [masshousing.com](http://masshousing.com) (Click **Renters** at top and then **Housing List**).
- **Tax Credit Units:** Tax credit units tend to offer a lower subsidy than the other options discussed here and may be more appropriate for those with somewhat higher income. Search for Federal Tax Credit units: [lihtc.huduser.gov/](http://lihtc.huduser.gov/) (Also see *Housing Navigator Massachusetts* above).

## Additional Resources

- **Rest Homes**  
Rest Home criteria can vary, but typically Rest Homes are for individuals that are age 62 and over, with a disability status or medical condition. Rest Homes provide meals, laundry, activities, and housekeeping in small homelike environments for those who do not need nursing home care. Individuals need to be independent with their activities of daily living.
  - Visit the Massachusetts Association of Residential Care Homes (MARCH) to learn more and search for a Rest Home:  
[maresidentialcarehomes.org/for-family-and-caregivers/find-a-home/](http://maresidentialcarehomes.org/for-family-and-caregivers/find-a-home/)
- **Housing Cooperatives**  
[coophousing.org/living-in-a-housing-cooperative/](http://coophousing.org/living-in-a-housing-cooperative/)  
A housing cooperative is formed when people join on a democratic basis to own or control the housing and/or related community facilities in which they live.

## **Priorities and Preferences (Important! Please read carefully.)**

Because more people apply for public and subsidized housing than there are apartments available, the law requires different housing programs to establish preferences and priorities for certain people with special status or urgent housing needs. **Priorities and preferences (sometimes called “emergency housing”) may move you up a waitlist more quickly** or allow you to get on to a waitlist that is otherwise closed, **but they do NOT provide you immediate housing.**

**Preferences will vary among different housing programs.** Common preferences:

- Local residents (you live **or work** in the community)
- Living in shelter or on the streets or about to be evicted due to no fault of your own
- Severe medical emergency
- Veterans
- People facing domestic violence

**Ask for a written list of preferences and priorities from each place where you are applying** and ask how you can show that you qualify for any that describe your situation.

**More information:** [masslegalhelp.org/housing/priorities-and-preferences](http://masslegalhelp.org/housing/priorities-and-preferences)

## **For People with Disabilities**

See **Independent Living Centers** and **Housing Navigator Massachusetts** in the Resources that May Help section starting on page 1. Also see Massachusetts Alternative Housing Voucher Program under LHA section above.

- **If you need a change made to a physical aspect of your home or a change to a rule/policy because of your disability**, generally, housing providers have an obligation to make reasonable modifications and accommodations. What is considered “reasonable” varies on a case-by-case basis. For more information, contact MA Office of Disability at 617-727-7440 and follow the voice prompts or submit an online request at [mass.gov/forms/contact-us](http://mass.gov/forms/contact-us).
- **Massachusetts Rehabilitation Commission Adaptive Housing Program** provides housing evaluations, architectural services, home modifications, and equipment installation to individuals with disabilities. For more information, call 617-204-3851.

## **Eviction**

- **Boston residents only: Boston Office of Housing Stability**- offers evening tenants’ rights clinics, mediation and dispute resolution for landlords and tenants and more. Call 617-635-4200, Monday-Friday, 9am -5pm or complete the contact form at: [boston-dnd.my.site.com/OfficeofHousingStabilityBoston/s/?language=en\\_US](http://boston-dnd.my.site.com/OfficeofHousingStabilityBoston/s/?language=en_US).
  - Also see Boston Eviction Guide at: [boston.gov/sites/default/files/document-file-09-2017/eviction\\_guide\\_2017.pdf](http://boston.gov/sites/default/files/document-file-09-2017/eviction_guide_2017.pdf).

- **Mediation programs** work to resolve disputes between landlords and tenants that might otherwise result in eviction. To find the program in your area call the Attorney General's Consumer Hotline at 617-727-8400.
- **Greater Boston Legal Services Massachusetts Defense for Eviction (MADE)**  
[gbls.org/MADE](http://gbls.org/MADE)  
 MADE is a free guided interview tool to help Massachusetts tenants defend against an eviction in court. After using the online interview, an answer and other pleadings are generated that the tenant can then file in court.  
**Note:** MADE is intended to be used after a Massachusetts tenant has received a summons and complaint.
- **Massachusetts Eviction Legal Help**  
[evictionlegalhelp.org/find-legal-help/](http://evictionlegalhelp.org/find-legal-help/)  
 Resources for Massachusetts Residents who are at risk of an eviction.
- **Aging Service Access Points (ASAPs)**  
 ASAPs are the elder services organizations in Massachusetts. ASAPs can assist in some eviction situations. Find your local ASAP at:  
[mass.gov/location-details/aging-services-access-points-asaps-in-massachusetts](http://mass.gov/location-details/aging-services-access-points-asaps-in-massachusetts)
- **MA Tenants' Guide to Eviction:**  
[mass.gov/guides/tenants-guide-to-eviction](http://mass.gov/guides/tenants-guide-to-eviction)

## Housing Search Tips

1. **Don't be discouraged.** Applying to multiple lists takes effort and patience. Try to remember that the more waitlists you get your name on, the greater your chances of finding affordable housing in a timely manner.
2. **Submit applications and check on them.**
  - Fill out applications carefully and completely (mark any questions that do not apply with "N/A" (for "not applicable").
  - Keep a copy of the application.
  - Go to the post office and mail the application with a return receipt requested.
    - Attach the copy of the receipt to the copy of the application.
    - When you get the receipt in the mail make sure to attach it to the copy of the application in your files.
  - Wait 2 - 4 weeks and then call and ask if it was received and about your waitlist status.
3. **Keep track of where you apply and let them know if you move or your situation changes.** You should give your new address to every place you applied to avoid missing an offer or being removed from their waitlist. If you may now be eligible for a preference it isn't too late to apply- ask them how.
4. **Prepare a 5-year housing history.** Some applications will require this information up front, most applications will request this information when you enter the final screening process. Be truthful; you will be asked to verify where you lived. It is okay if you were doubled-up, not on a lease, or stayed somewhere temporarily.

5. **Prepare for an offer.** Now's the time to sort out any barriers to signing a lease.
- **When you get to the top of a waitlist, expect the landlord to run a credit history check, a criminal record (CORI) check and to contact your past landlords.** If you expect any problems you should speak with an advocate from a Legal Services agency: [masslegalservices.org/FindLegalAid](http://masslegalservices.org/FindLegalAid) or, for those with criminal records, the Greater Boston Legal Services CORI and Re-Entry Project: [gbls.org/our-work/cori-and-re-entry-project](http://gbls.org/our-work/cori-and-re-entry-project). More information: [masslegalhelp.org/housing/lt1-pullout-2-tenant-screening.pdf](http://masslegalhelp.org/housing/lt1-pullout-2-tenant-screening.pdf) (handout) and [masslegalhelp.org/housing/lt1-chapter-2-tenant-screening.pdf](http://masslegalhelp.org/housing/lt1-chapter-2-tenant-screening.pdf) (full chapter).
  - **Prepare to prove income, identification, residence, etc.** Gather documents such as pay stubs or an award letter from social security, a copy of your birth certificate and/or social security card as well as a Massachusetts ID or driver's license. More information: [masslegalhelp.org/housing/applying#question\\_7](http://masslegalhelp.org/housing/applying#question_7)

## Non-Citizens

See [masslegalhelp.org/housing/eligibility](http://masslegalhelp.org/housing/eligibility) or ask your social worker for our accompanying document- **Supplement: Options for Non-Citizens.**

## Sources and for More Information

- [masslegalhelp.org/housing/finding-housing](http://masslegalhelp.org/housing/finding-housing)
- [mass.gov/service-details/a-guide-to-obtaining-housing-assistance](http://mass.gov/service-details/a-guide-to-obtaining-housing-assistance)
- [chapa.org/sites/default/files/CHAPAHousingSearchGuide2013\\_2.pdf](http://chapa.org/sites/default/files/CHAPAHousingSearchGuide2013_2.pdf)

Rev 3/24