

Affordable Housing Basics At a Glance



The U.S. Department of Housing and Urban Development (HUD) generally defines housing that is affordable when a household pays no more than 30%, or up to 40% in some cases, of their gross monthly income for their housing costs including utility fees and rent/mortgage.



Types of Affordable Housing

Mobile Section 8/Tenant Based Voucher

This subsidy follows the tenant and can typically be used anywhere in the United States. Voucher holder finds their own unit that must be approved by the housing authority/agency.

Site Based Housing/Public Housing

All units in the building or development are subsidized. If the tenant moves out of the unit, the subsidy does not follow them.

Project Based Housing

Some units in a building are subsidized but the whole building is not. If the tenant moves, they do not have a subsidy.

Massachusetts Rental Voucher Program (MRVP)

These may be mobile/tenant based or project based. Mobile vouchers can only be used in MA.

Income-Restricted Housing

Requires an applicant to meet minimum and maximum income guidelines.

Who

Housing Authorities

Most towns in MA have a Housing Authority. Housing Authorities receive funding for vouchers and public housing through the federal and state governments. Housing Authorities administer vouchers, fund project-based units and develop and maintain public/site-based housing.

Housing Agencies

Regional Administering Agencies are non-profit agencies administer a variety of housing subsidy programs. They also manage the state's financial assistance program, Residential Assistance for Families in Transition (RAFT), and have varying other services. Metro Housing | Boston is the regional agency for Cambridge residents.

Cambridge Housing Department

This department of the City of Cambridge offers affordable rental and homeownership units for low-, moderate-, and middle-income households through various programs.

Applying for Subsidized Housing

Federal and State Subsidized Housing. Generally, requires an applicant to be at or below 50% of the Area Median Income (AMI). Some programs allow an applicant to have an income up to but below 80% of AMI. Applicants may have zero income to apply.

There are 3 primary applications that residents should complete when seeking affordable housing in and around Cambridge.

1. Cambridge Housing Authority (CHA)

Apply directly to CHA for a mobile Section 8 voucher, Cambridge site based and Cambridge project-based units.

<https://cambridge-housing.org/applicants>

2. CHAMP (Common Housing Application for Massachusetts Programs)

Centralized application for all MA state-funded public housing. Camb.ma/CHAMP

3. Centralized Section 8 Application

One application that will go to most housing authorities throughout the state. It does not go to Cambridge-apply directly to CHA.

<http://www.section8listmass.org/>

Applying for Income-Restricted Housing

Typically, rent is set at a less-than-market rate. Some programs may be able to reduce rent, while others may not.

Cambridge Housing Department

1. Rental Applicant Pool

Single application for the Inclusionary Rental Program (for households who are 50-80% AMI) and the Middle-Income Rental Program (for households who are 80-120% AMI). <https://www.cambridgema.gov/CDD/housing/forapplicants/rentalapplicantpool>

2. First-Time Homebuyer Opportunities

Information on apply for Homebuying Lotteries, HomeBridge and the Homeownership Resale Pool. <https://www.cambridgema.gov/CDD/housing/forhomebuyers>

Other Income-Restricted Housing Opportunities

3. Housing Lotteries and Low-Income Housing Tax Credit Units

Subject to availability. <https://search.housingnavigatorma.org/>



Conclusion

Applying for housing can be confusing and overwhelming. For more information, please contact the Office of the Housing Liaison at: housingliaison@cambridgema.gov