

Affordable Housing Basics At a Glance

The U.S. Department of Housing and Urban Development (HUD) generally defines affordable housing as housing in which the household is paying no more than 30% of their gross monthly income for their housing costs which include rent or mortgage and utilities. Some programs may require an occupant to pay up to 40% of their gross household income toward their housing costs.



*Affordable Housing
Frost Terrace &
Inman Crossing.*
Photos by Robert
Benson Photography.

Categories

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 80% of AMI. Applicants can have zero income.

Income based Housing. Requires an applicant to meet minimum and maximum income guidelines.

Types

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. Similarly to site based or public housing, if the tenant moves, they do not have a subsidy.

Mass Rental Voucher Program (MRVP): These may be mobile/tenant based or project based. A mobile MRVP voucher can only be used in MA.

The Who

Housing Authorities. Most towns in MA have a Housing Authority. Housing Authorities receive funding for vouchers and public housing from HUD and/or the MA Department of Housing and Community Development (DHCD). Housing Authorities administer vouchers, fund project-based units, and develop and maintain public or site-based housing.

Housing Agencies. In Massachusetts, there are 9 Regional Administering Agencies (RAAs). These non-profit agencies administer a variety of housing subsidy programs. They also administer 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.

Where and How to Apply for Affordable Housing in Cambridge

There are 5 primary applications that residents should complete when seeking affordable housing in and around Cambridge.

- **Cambridge Housing Authority (CHA).** Apply directly to CHA for a mobile Section 8 voucher as well as Cambridge site based and Cambridge project-based units. cambridge-housing.org/applicants
- **CHAMP (Common Housing Application for Massachusetts Programs).** Centralized application for all MA state-funded public housing. camb.ma/CHAMP

The next 3 applications can be found on the Metro Housing|Boston website, metrohousingboston.org/apply-for-section.8.

- **Regional Housing application.** One application that goes to all regional housing agencies for Sec 8 mobile vouchers.
- **Regional Housing Project Based application.** Apply for project-based units in Metro Housing region.
- **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.

In addition, for residents with incomes between 50% and 120% of AMI, the Cambridge Community Development Department offers two income based rental programs as well as homeownership programs. To find out more, visit cambridgema.gov/applyforaffordablehousing.

Conclusion

Applying for housing can be confusing and overwhelming. In addition to the information above, there are other programs and housing opportunities that may be available. For more information, please contact the Office of the Housing Liaison at: mpensak@cambridgema.gov.