EDITORIAL

Does a housing application really need to be 30 pages long?

Securing a spot in an income-restricted unit shouldn’t be so difficult. But in Massachusetts, the application process has become so onerous that it undermines the whole purpose of subsidized housing.

By The Editorial Board  Updated July 17, 2023, 4:00 a.m.

Cyndie Medina Pagan shares a bedroom with her 2-year-old twins in her parents’ apartment. PAT GREENHOUSE/GLOBE STAFF

Scroll through applications for affordable housing in Massachusetts and you’ll find some that require upward of 30 pages of personal information. Just to get on a waiting list,
MA affordable subsidized housing needs much simpler application

applicants might have to answer detailed questions about sources of income, household members, references, criminal record, asset transfers, and more. Others have different expectations. A Beverly subsidized apartment building run by the North Shore YMCA, for instance, has only eight pages of questions, but applicants seeking a spot on the waiting list still need to declare their income and assets, along with their estimated medical and child-care expenses and nine references including three current or past landlords.

Subsidized housing exists to correct a long-term policy failure: For a century, the state has let cities and towns thwart construction, especially of apartments. But actually securing one of those subsidized units is a herculean task. In a system that lacks centralization and standardization, applicants are forced to collect and provide mounds of information — then do it again, and again, and again.

The cumbersome and confusing maze is excessively daunting to people whose lives are already difficult. And the overall inefficiency of the system makes it harder for subsidized housing to deliver on what should be a key goal: providing residential opportunities to people who have been denied them because of the state’s history of exclusive zoning.
One solution worth considering, despite real implementation challenges, is the creation of a common, universal pre-application for subsidized housing. Either the state or a private entity would craft a short document where someone could enter the basic information needed to determine their eligibility for subsidized units — things like income, assets, family size, location, and accessibility needs. That document could be submitted to private- and public-housing projects to enter their lottery or join their waiting list. Anyone who actually obtains a unit would still have to provide all the necessary documentation — tax returns, pay stubs, background and credit check authorizations, etc.

An easier application process could be a big time-saver for someone like Cyndie Medina Pagan, who shares a room with her 2-year-old twins in her parents’ two-bedroom rental apartment in West Roxbury.

Pagan’s son is autistic and desperately needs his own space where he can avoid distraction and overstimulation. He doesn’t have that in his grandparents’ overcrowded apartment, with three beds in one bedroom, clothing draped on every surface, and a living room filled with toys and a small trampoline.

Pagan, 23, has been searching unsuccessfully for subsidized housing since she got pregnant with the twins. She previously worked at Stop & Shop, took time off to care for her kids, and started working a few months ago as a receptionist at Beth Israel Deaconess Medical Center. Her husband, who emigrated from the Dominican Republic, works for a cleaning company in Boston. Her mother helps with child care. They cannot afford market rate rent in the Boston area.

Pagan said she typically spends one to two hours a day searching for and applying for subsidized housing, seeking a two- or three-bedroom unit. She used to go to housing offices in person but now applies online. She doesn’t have a computer, so she uses her phone to fill out applications, sometimes sending files to her mother’s printer. Each application takes her about a half hour.
She first has to figure out if her family qualifies, searching for places that accept families earning 30 percent to 50 percent of area median income. Most of the time, she submits applications and never hears back. She has gotten a couple of responses telling her the waiting list is five to 10 years long. Applicants — and experts who help those seeking housing — say developers rarely get back to applicants so there is no way to know whether someone filled out the application properly or whether a document was missing.

“They tend to have a different application for each thing,” Pagan said. “I feel like it is a lot and overwhelming when you’re trying to look for housing, and you don’t know if you’re qualified, and you never hear back.”

Pagan has advantages many seekers of affordable housing do not — she speaks English, knows how to use the Internet, and has time to spend on applications.

The Boston Foundation, in its 2022 Greater Boston Housing Report Card, recommends developing something similar to the Common App for college applications that would let seekers of subsidized homes use the same form to apply for multiple housing developments. This would reduce barriers for home-seekers, the report writes, and allow regulators to better scrutinize any additional information requested later to determine whether it creates inequitable burdens for prospective tenants.

There are some models for a common application. The state already operates CHAMP, a common housing application for state-run public housing. But that does not cover federally administered public housing or subsidized housing that was built with tax credits and operated by private developers.

New York City has a common application for multiple affordable housing lotteries.

The City of Somerville is developing a consolidated waiting list, where people can use one application to apply for multiple buildings with lower-than-market-rate rent in Somerville.
In 2019, Jennifer Gilbert launched Housing Navigator Massachusetts, a game-changing website that lists all subsidized housing units in Massachusetts with information about how to apply on an easily searchable site. The next step, Gilbert acknowledges, is to make applying easier.

“There’s just not any kind of standard or recommended best practices for what you should ask,” Gilbert said. She said some developments have basic pre-applications, while others require 20-plus page applications, similar to applying for a mortgage, just to enter a lottery. Often by the time someone actually gets a unit, the information on their initial application is outdated. “The forms themselves are a huge barrier to housing access,” Gilbert said.

Kimberly Goldstein, a clinical social worker at Boston Children’s Hospital, said she encourages families to fill out five applications a week until they find housing — what she describes as “an arbitrary number ... that seemed not too onerous.” But she knows that is only possible for families that have the language skills, technology, time, and education to be able to fill out the applications — things many families she works with do not have.

Judy Weber, an independent consultant who has worked on affordable housing issues, agreed that the application process “can be onerous, cumbersome and difficult,” resulting in applicants getting excluded from waiting lists because of minor application flaws.

However, creating a universal application will not be easy. Different tax credit and subsidy programs have different requirements for eligibility and preference. For example, some housing developments are reserved for people with disabilities so asking someone about their disability status is necessary — but asking someone about their disability status for a non-reserved unit violates fair housing laws. Different programs use different calculations of income or assets, and these definitions would need to be standardized in a common application. Developments in different geographic areas have
different income eligibilities. Any new application system would need to sync with whatever computer system large developers use to manage property vacancies.

Creating a common pre-application would require extensive coordination between federal, state, and private housing developers and managers. But if successful, it could help home-seekers and also developers, who would no longer have to comb through massive applications solely to put someone on a waiting list. The state — and newly appointed housing secretary Edward M. Augustus Jr. — are best positioned to take the lead.

Meanwhile, families like Pagan’s continue filling out applications. Pagan has applied to places across the state for housing, despite the practical hurdles of moving away from jobs and family. In desperation, she has considered moving her family into a shelter. “I keep looking and can’t find anything,” Pagan said. “It’s really discouraging.”

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