

Understanding the Housing Crisis
through a Disability Lens

A Crisis within a Crisis, Revisited

2025 MASILC
Accessible Affordable
Housing Report

October 2025

ONE YEAR LATER

In the fall of 2024, the Massachusetts Statewide Independent Living Council (MASILC), in tandem with Housing Navigator, and the 10 Independent Living Centers (ILCs) across the state produced a report to understand how people are experiencing the affordable accessible housing crisis. Consumers at the ILCs gave dozens of testimonies speaking to the hardships they faced in finding low-income housing which accommodates their disabilities. One year later, these problems remain at the same high levels, and now there is more political uncertainty than in decades. With this in mind, MASILC and the ILCs have updated last year's report with new housing data provided by the Housing Navigator and with consumer stories gathered by the ILCs.

National data show that while fewer than 2 in 10 U.S. households include a person with accessibility needs, almost 4 in 10 households with accessibility needs reported living in an inaccessible space. These needs are particularly severe among renters.ⁱ Especially among disabled youth and young adults, housing instability has a devastating impact on future health, wellness, and sociality outcomes.ⁱⁱ In the past year in Massachusetts, we have seen a 5% increase in the number of accessible affordable units. However, the proportions of the accessible affordable units which are deeply affordable (those where rent is based on income), as well as those with two or more bedrooms have slightly fallen. The stories which follow demonstrate an ongoing need for deeply affordable accessible units for those with limited income, and two-or-more-bedroom accessible units for families and care arrangements.

There is a growing need for housing units that serve Massachusetts' aging and disabled populations.ⁱⁱⁱ With the actual cost difference between standard and accessible housing units being negligible,^{iv} creating more accessible affordable housing will allow people with disabilities to live in the communities of their choice, elders to age in place, and communities to benefit.

Published Housing Navigator unit listings	2024	2025
Accessible Housing	10246	10755 (+509 units; 5% increase)
Accessible + Deeply Affordable	6124 (59.7% of affordable units)	6192 (+68 units; 1% increase; 57.6% of affordable units)
2+BR + Accessible	3561 (34.7% of affordable units)	3710 (+149 units; 4% increase; 34.5% of affordable units)

Greater Boston

- Jessica Phan lives in Quincy with her two children. She has been looking for housing for 15 years. She has had brain surgery, knee replacements (2015, 2022) and often falls down. She is renting a room on the 2nd floor with 20 steps and shares a bathroom and a kitchen. It is dangerous for her as she often falls due to her disabilities. Her income is \$933 per month and she has to pay \$650 per month for the rent. She reports, “It is hard for me to cover the cost of living.” She wishes to have an apartment with a bedroom, a bathroom and a kitchen.
- Paul C. is 43-year-old man and currently staying at a homeless shelter. His income is from Emergency Aid for the Elderly, Disabled and Children of \$403 per month, and he is currently applying for Social Security benefits. He is a father to a 4-year-old daughter, who is currently living with her mother. Paul would like to spend more time with her. He wants to find housing where his daughter can spend the night with him. Paul has been homeless for 6 months and is conducting a housing search. He is very frustrated and is currently on many wait lists.
- Nguyet Ho lives in Boston and enjoys spending her free time reading stories and watching YouTube videos. These simple joys bring her comfort and connection, especially during challenging times. She dreams of having her own apartment—a space where she can live independently, feel safe, and have the freedom to move around easily. Nguyet has been searching for affordable housing for over a year. At the moment, she’s living with her son, which has been a temporary solution. While she’s grateful for his support, the current living arrangement doesn’t fully meet her needs. After undergoing surgery, mobility has become more difficult, and she hopes to find a home that’s easier to navigate and better suited to her physical needs. What Nguyet is looking for is more than just a roof over her head—she wants a place that supports her independence, gives her privacy, and allows her to live with dignity. Her ideal home would be accessible, affordable, and located in a community where she can continue to grow and thrive.
- MJ had been renting an apartment in a privately-owned house until the owner passed away. The new owner evicted her to collect more rent. Due to her disability, a shelter was not a feasible option. She applied for housing through Boston Housing Authority (BHA) and was ultimately offered two single-room options: a very small first floor unit, and a second floor unit. She chose the bigger room, even though she had to climb a total of 31 steps to get there, because she needs space for her walker and medical supplies, in addition to a mini-fridge. The building has an elevator, but it only goes from the basement to the first floor and the elevator is usually not working. There is a kitchen on the first floor shared by all occupants. The building has a washer and dryer and after a few weeks the washer broke, and they did not fix it. Winter came and the heat did not work,

meaning that tenants all had to use space heaters to keep warm. This situation led to frozen pipes bursting, causing extensive water damage to the shared kitchen. Tenants had to be relocated to a hotel in January. While there, she requested to move back to a more accessible unit because navigating the stairs is difficult for her and she has fallen and injured herself twice. They sent her request to the Reasonable Accommodation department at BHA, and an officer was assigned to her case. The officer informed her that the landlord should be asked to accommodate her first. If they say that they cannot, BHA will give her “super-priority” for an accessible unit. The landlord then offered her a room on the first floor with a bathroom next to it. She asked them to give her that bathroom for sole use due to her incontinence and mobility challenges, and so that she doesn’t have to carry her shower chair and walker back and forth. They declined her request. She went back to BHA to say that the management company had not accommodated her. BHA said that they had accommodated her by offering her the basement room with a shared bathroom. She was moved back into her 2nd floor room unit, but the kitchen is still not available for use as of today. She continues to request transfer to the studio which is unoccupied in the basement.

South Coast

- “My name is Susan, and I live in New Bedford. I try to get outside as much as possible. I go to my Day Program and see my friends. I also see my friends in the neighborhood. Some important people in my life are my brother and my sister. My dream is to go to Hawaii. I have been looking for housing since 2015. I am currently living in a tenement apartment on the second floor. The landlord does not take care of it and it is dilapidated. I pay \$1,000 a month and I live by myself. It meets my needs somewhat. To live comfortably, I need something to help with my hearing. Something that is near stores (Grocery stores, pharmacy, etc.). Something that is accessible and also on the bus line since I do not drive.”
- M.S. lives in Fall River. “Taking care of my sons is important to me, they are the most important people in my life. My dreams and aspirations are to continue my education, travel to the places on my bucket list, and learn how to ski. I have been looking for housing for 13 years total; 3 years currently. I live in an apartment building that is not accessible or appropriate for me. I hope to be moving soon, as the opportunity has presented itself. However, it doesn't fully meet my needs. It's just temporary shelter. To live comfortably, I need: First floor/no stairs, accessible shower with a grab bar, safety rails for toilet, adequate lighting, sufficient storage space for DME and supplies, smooth rollable floor surfaces, clearance space for my walker and rollator to pass through, a flat surface for my shower chair to be placed inside the shower, a parking space nearby the house, and proper working electricity/wiring for my devices to function.”

- “I am a 77 year old senior citizen who has been a resident of a rehab and nursing facility for over 9 and a half years. My search to transition to community living and an affordable, safe living arrangement began well over a year and a half ago. Finding such a new home has been difficult as there are so many variables that must coincide with finding a promising opportunity. Ideally, I would like to live in a studio or one bedroom apartment community that values each resident for their unique interests and talents. Proximity to centers for the arts-museums, theater, music, lectures and continuing education resources-would be one of my main preferences. Even though I reside in a nursing facility, I tune into online conferences and seminars and have enrolled in several continuing education courses. I am constantly trying to expand my horizons and learn new things and make new friends. I am very interested in engaging with the surrounding community, sampling different cuisines and becoming acquainted with people from backgrounds and places far and wide that are different from my own experiences. Since I do have some health conditions that require monitoring, I would try to arrange to be in an area with access to good medical facilities. As for the type of home I wish for, I would enjoy something compact like a studio or one bedroom apartment in a secure building in which promotes a community atmosphere and interaction among the residents. I also hope to spend a good part of my time outdoors in the fresh air, and maybe even do a bit of gardening which I used to enjoy. I love colorful plants and flowers and really appreciate it when property owners make special efforts to enhance their landscaping. The Southeast Center for Independent Living (SCIL) and Katherine in particular, has gone above and beyond to provide resources, encouragement, guidance and support in making an effective housing search possible. I feel privileged and grateful to have been introduced to SCIL and engaged in availing myself of their expertise, resourcefulness and supportive goodwill in conducting my search for a new, affordable home.”

North Shore & Merrimack Valley

- “I like to be called Emily. Currently I’m in Amesbury, MA. I love fragrances and have been a consultant for Scentsy, a fragrance company, for almost 11 years. I love photography and my dog Dash who is my emotional support dog. I have been looking for housing for months and applied for many apartments. Currently I am living in a nursing home facility due to me being very sick at the end of last year but now I’m strong enough to be not living here. I need to have a place where I can have my dog and parking not far from apartment and laundry in the apartment is very helpful so I don’t have to worry that I can’t walk to where the laundry has to be done. I have trouble walking long distances.”

- “My name is Alec Landry, and I am a 25-year-old college graduate from Swampscott. I currently live with my mom and younger brother. For the past four years, we have been searching for a new home.

In May 2024, I graduated from the University of Massachusetts Dartmouth with a bachelor's degree in fine arts (BFA) in Fashion Design, earning the distinction of summa cum laude. Since graduating, I began my first job as an assistant designer at Andy and Evan, where I design childrenswear for private label companies. Art and design have always been central to my life. I cannot recall a time when I was not creating. Being an artist is not just something I do — it is who I am. While my life has not always been easy, my identity as an artist has helped me through the most difficult times.

When I was ten years old, my parents divorced, and I had to mature more quickly than other kids my age. I learned my strong work ethic from my incredible mother, who has raised my brother and me on her own. As a child, sketching, painting, writing, and dancing gave me a safe space and helped distract me from the hardships we faced at home. We grew up on food stamps and often lacked a secure place to call home. These challenges caused me severe stress and anxiety, which I've always worked to overcome through my passion and dedication to my craft.

In 2017, during my sophomore year of high school, I was diagnosed with Ulcerative Colitis, a chronic autoimmune disease that completely changed my life. I became very sick and spent most of my junior year in and out of Mass General Hospital. I underwent multiple blood transfusions, MRIs, and infusions, and I even had to relearn how to walk. Sometimes, I would be in the hospital for a week at a time. I would spend hours painting, drawing, and crafting to escape the reality of my illness. Over the past eight years, I have had to fight for my life more times than I can count, but I have never let it overcome me. Now, as a young adult living with an incurable illness, I face challenges I never imagined.

Chronic illness brings a great deal of uncertainty to both my life and my family's. In addition to my primary diagnosis, I have developed several secondary conditions, including Small Fiber Neuropathy, Rheumatoid Arthritis, and Hidradenitis Suppurativa. I receive monthly infusions at Mass General to stay alive. The medication I receive is a biologic that suppresses my immune system, and as a result, I have been sick frequently over the past eight months. Despite all of this, I continue to work every day, not only to help support my family but also because I genuinely love what I do. Design allows me to escape, even just for a few hours, and reconnect with my identity as an artist. Without art, I truly believe I would not have the quality of life I do today.

The past four years of searching for a new home have been extremely difficult for my family, especially with the added stress of my health. My dream is to have a

safe and secure place to call home and to relieve some of the pressure that weighs on me daily. Living with a chronic illness always brings an uncertain future, but having a place to call home would give us the stability we have long needed. It would allow a new chapter to begin for me and my family.”

Central MA

- YF is a Deaf woman living in a 2-bedroom apartment with her Deaf son. She works at a school but is typically laid off one month in the summer, which means an already tight budget is even tighter. Her landlord wants a family member to move into her unit and asked her to vacate. She is unable to afford private/market rate apartments. YF has applied for CHAMP housing and is looking at different places for something affordable but everywhere has multiple year waiting lists. She is afraid of what will happen if the landlord decides to start the eviction process and she and her son have nowhere to go.

Western MA

- “My name is Raymond Vargas Rodriguez, and I currently live in Westfield, Massachusetts. I’m more than just someone searching for stable housing—I’m a creative and thoughtful person who enjoys music, learning new things, and connecting with others in meaningful ways. My family and close friends are very important to me, and they keep me grounded. I try to stay hopeful and motivated, even through difficult times. One of my goals is to live more independently and have a space that truly feels like home, where I can focus on my mental and physical well-being. I also have an interest in advocacy and helping others navigate systems that can be confusing or overwhelming. I have been actively looking for housing for over 5 months now. The process has been challenging and slow, but I am doing my best to stay consistent and follow up on every opportunity. Right now, I’m currently living at a friend’s house. She was incredibly kind and gracious to open her doors to me when I needed a place to stay. However, this is only a temporary arrangement. The understanding is that I continue actively looking for housing, as I can’t stay here long-term. While I’m grateful to have a roof over my head, it’s not an ideal or long-term solution. It meets some of my basic needs like shelter and safety, but it doesn’t fully support my independence or accessibility. There are limitations when it comes to privacy, space, and accommodations for my physical needs. To live comfortably, I need an accessible space—ideally a one-level unit or building with an elevator. I need a wheelchair-accessible bathroom and kitchen, grab bars, and wide doorways. A stable and quiet environment would help me feel secure and allow me to focus on my health, goals, and daily living.”

- Mr. J lives in Springfield, Massachusetts. He loves sports and he loves walking and he loves animals. He is very close to his daughter, whom he is living with at the present moment. He says he always wanted to be a doctor, but that never happened. He's been looking for housing for almost 2 years now and he's been working with the independent living center just over 4 months. Although he's staying with his daughter, he has no room of his own. He's sleeping on the couch. The house is overcrowded and he's not on the lease, so he needs to find his own space. It's needed also due to his disabilities. For him to live comfortably, he would need a home or apartment that is handicap accessible and located on a bus route, as he does not have transportation and does not drive. He also states that he wouldn't mind if it had a laundry room available on the property. He's also stated that he's grateful to be connected to the Stavros Independent Living Center in Springfield, Massachusetts. Having a house specialist to help him find housing has given him hope. He states that he suffers from depression and also has little to no computer knowledge, that he's running into a lot of only online applications, so the work that's being done to assist him through the independent living center has been giving him the confidence he needs and he stated that he is feeling great.

Cape Cod & the Islands

- “My name is Anna. I'm 50 years old and originally from Orleans, Massachusetts. I'm currently homeless and living in my car. For many years, I worked as a home health aide. I don't have much family left. The few relatives I do have live in Florida. I had been living with a friend here on the Cape, but we lost our housing due to an unfortunate situation. I tried to stay with family in Florida, but that didn't work out, so I returned to the Cape—my home. After coming back, I was renting a room from a friend and paying \$1,200 per month. Unfortunately, I lost my job and couldn't afford the rent anymore. Since then, I've been staying in my car. I've been actively searching for housing for the past three years. I'm on multiple housing waitlists including all the local housing authorities, Section 8, MRVP, and others—but I haven't received any responses. Even when I do find something available, it's always out of my price range. Right now, my only source of income is Social Security, and I also receive food stamps. But there is no affordable housing in this area that I can get into on what I make. I'm sharing my story in the hope that someone will listen, and that I can finally find a safe, stable, and affordable place to live.”
- “My name is Willow, and I live in Hyannis. I love cooking for my partners. I'm polyamorous. I currently live with my girlfriend, and my partner lives in Weymouth. I like video games and anime. I want to make video games someday. But it's hard to have dreams or aspirations in this day in age. I've been looking for

housing for over a year now and it is a constant battle due to the long, enormous housing waiting lists out there for where I want to be. Another component to the struggle is fitting into the income guidelines for affordable housing. I live with my brother and some friends. It's a place I can sleep it's good enough for me. I need full control of my environment, so comfort is secondary, I focus on maintaining somewhere safe to live.”

- Wanda is a 47-year-old lifelong Cape Cod resident who has always found peace in the outdoors. Whether surfing or skiing, she thrives in nature—but for years, she struggled to find peace in something far more basic: housing. For five years, Wanda applied to every affordable housing opportunity she qualified for, determined to secure a stable, independent living situation. During that time, she had to move in with her parents. While they remain close, the living arrangement created tension and made it difficult for Wanda to maintain a sense of independence. In March 2023, Wanda was finally offered a unit in a town she loves. The location allowed her to stay connected to the Cape community and lifestyle that are so central to her identity. However, the unit came with challenges—most notably its small size and ongoing plumbing issues that two years later, have yet to be resolved. These issues have caused Wanda to continue to need to stay with her parents’ multiple times a month, as well as store a large majority of her belongings there. This has hindered her ability to truly live independently and has caused some friction with the office and maintenance crew at the complex. Wanda continues to look for alternative housing options that will better suit her needs.
- X is a 60-year-old single woman, who had lived most of her life in New Jersey, relocated first to Martha’s Vineyard for a retail deli clerk position. She was able to stay there for the summer in the grocery chain’s housing units. That job was seasonal, so she moved to Mashpee to work at a different store. She was unable to find housing. She quit her job at that point. Fortunately, she was hired by the Steamship Authority. Her supervisor was able to connect her with a 1-bedroom cottage within walking distance of her new job. She only had to pay 1st month of rent in the amount of \$1800, utilities not included. She has found this rent is NOT sustainable for her. She is paying far more than 50% of her income in rent, never mind the utilities that are astronomical as well. She has done EVERYTHING on her part to find more affordable housing. She has applied to every subsidized housing complex. Most have very long waitlists, many more than five years. She most recently fell and broke her arm which has resulted in less income. She is working as much as she can. She also does not drive so she must rely on public transportation. On the Cape, most buses stop by 8pm with limited service on the weekends. However, most employers require weekend availability. This also limits where she can live. She wants to be able to pay her rent and greatly prides herself in paying her bills on time. This is devastating to her. She was looking for

nonexistent emergency housing to possibly stay at while waiting for a subsidized unit to open up. The mid Cape does have a homeless shelter, but she would have to leave every morning and be back by 7pm each night. She does not have a way to afford her rent and retain her job, where she works some days until 11pm.

ⁱ Accessibility in Housing: Findings from the 2019 American Housing Survey.
<https://www.huduser.gov/PORTAL/publications/Accessibility-in-Housing-Report.html>

ⁱⁱ Lindsay, S., Ragunathan, S., Fuentes, K., & Li, Y. (2023). Barriers and facilitators to obtaining accessible housing among children, youth and young adults with disabilities and their families: a scoping review. *Disability and Rehabilitation* 46(15), 3266-3285.
<https://doi.org/10.1080/09638288.2023.2246011>

ⁱⁱⁱ Thomas, N., Bach, S., & Houtenville, A. (2025). *Annual Disability Statistics Compendium: 2025* (Table 1.3). Durham, NH: University of New Hampshire, Institute on Disability.

^{iv} <https://thekelsey.org/learn-center/profit-with-purpose-investing-in-inclusive-housing/>