

# Housing Basics and Resources

Courtenay Loiselle

Massachusetts Rehabilitation Commission

OC training 2019

# Overview of Affordable Housing Options

Basic information on common housing terms and housing types

# Common Terms

- Affordable Housing – refers to properties that have used some sort of tax relief (such as Low Income Tax Credit) to build the housing, and are now required to provide “affordable rents” for low income people.
- Market-rate housing – housing with rents set at the price the market will allow
- Area Median Income – midpoint in the family-income range for a metropolitan statistical area or for non-metro part of the state. Used to determine eligibility for many housing programs.

# Example of Area Median Income

## FY 2018 Income Limits Summary

Selecting any of the buttons labeled "Explanation" will display detailed calculation steps for each of the various parameters.

FY 2018 Income Limit Area	Median Family Income <a href="#">Explanation</a>	FY 2018 Income Limit Category	Persons in Family							
			1	2	3	4	5	6	7	8
<b>Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area</b>	\$107,800	Very Low (50%) Income Limits (\$) <a href="#">Explanation</a>	37,750	43,150	48,550	<b>53,900</b>	58,250	62,550	66,850	71,150
		Extremely Low Income Limits (\$)* <a href="#">Explanation</a>	22,650	25,900	29,150	<b>32,350</b>	34,950	37,550	40,150	42,750
		Low (80%) Income Limits (\$) <a href="#">Explanation</a>	56,800	64,900	73,000	<b>81,100</b>	87,600	94,100	100,600	107,100

**NOTE:** HUD generally uses the Office of Management and Budget (OMB) area definitions in the calculation of income limit program parameters. However, to ensure that program parameters do not vary significantly due to area definition changes, HUD has used custom geographic definitions for the **Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area**.

The **Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area** contains the following areas:  
**ESSEX COUNTY, MA** TOWNS OF Amesbury Town city, MA; Beverly city, MA; Danvers town, MA; Essex town, MA; Gloucester city, MA;

# Priorities and Preferences

- Priorities and preferences allow housing providers to put some applicants above other on their waiting list. Examples of common priorities and preferences are:
  - Town/city resident
  - Working in town/city
  - Veteran
  - Person needing accessible housing
  - Homelessness

# Housing Programs

Tenant Based options

# What is a “tenant based” voucher?

- Tenant-based vouchers: (sometimes just called vouchers or mobile vouchers) Housing subsidy which allows a household to choose the housing they want to live in as long as it is affordable , safe, and the rent is reasonable. Someone can move with a tenant-based voucher and still have a subsidy.
- Tenant-based vouchers have a rent set by the issuing housing authority; this amount may be increased as a reasonable accommodation in some cases

# Rent Calculations

- For tenant-based vouchers, tenant rent is calculated using 30-40% of a tenant's gross income. Some programs take into consideration amounts paid in utilities either using specific utilities and amounts or a flat rate. Most voucher programs have deductions if the head of household is elderly or a person with a disability.



# Housing Choice Voucher Program

- Federally funded housing subsidy program which provides voucher to household to find housing of their choice in the community of their choice. HCVP vouchers can be used anywhere in the USA which is covered by a Public Housing Authority
- Households must be under 50% of Area Median Income to be eligible(at least 75% of voucher recipients must be under 30% of AMI)
- No asset limit
- Administered by Public Housing Authorities and Regional Administering Agencies
- Administrator conducts regular inspections of units under Housing Quality Standards (HQS)
- Tenant pays 30% of adjusted income as rent; voucher pays the remainder
- Out of pocket medical expenses are deductible if they are more than 5% of gross income
- Arguably the most difficult of the subsidies to access
- To apply: <http://www.mass.gov/hed/docs/dhcd/ph/rentalapplications/sec8app.pdf>;  
<http://section8listmass.org/>

# Massachusetts Rental Voucher Program

- State funded housing program which provides a voucher to a household which they may use to find housing anywhere in the state of Massachusetts (have a component of the program which is project-based as well)
- Households must be under 50% of the Area Median Income to be eligible
- No asset limits (income from assets counts)
- Administered by Public Housing Authorities and Regional Administering Agencies
- Inspection is conducted by Local Board of Health at initial move in and may be requested if there are problems in the unit
- Tenant pays 30-40% of gross income as rent (MRVP offers deductions for child support paid, some wages for elders, and cost of medical expenses for all recipients); voucher pays the rest
- Deduction automatic if household is disabled/elderly
- For more information and application: <https://www.mass.gov/service-details/massachusetts-rental-voucher-program-mrvp>

# Alternative Housing Voucher Program

- State funded housing program which provides a voucher to a household which they may use to find housing anywhere in the state of Massachusetts (have a component of the program which is project-based as well)
- Households must be under 50% of the Area Median Income to be eligible AND be under the age of 60 with a disability
- No asset limits (income from assets counts)
- Administered by Public Housing Authorities and Regional Administering Agencies
- Inspection is conducted by Local Board of Health at initial move in and may be requested if there are problems in the unit
- Tenant pays 25-30% of net income as rent; voucher pays the rest
- Deduction automatic if household is disabled/elderly
- For more information and application: <https://www.mass.gov/service-details/alternative-housing-voucher-program-ahvp>

# Lynn Housing and Neighborhood Development (LHAND) Special Purpose Housing Voucher

- Special type of Section 8 voucher for specific population
- Vouchers are issued by LHAND, but may be used anywhere in the state.
- Eligibility
  - Between the age of 18-61
  - Person with a disability
  - Currently residing in an institution
  - Eligible for a housing choice voucher
- Application materials in handouts
- New vouchers currently frozen

# Housing Programs

Project based options

# What is “project-based” housing?

- Project-based vouchers: Subsidies that are attached to a specific apartment in a specific building
- Rent calculation – most project-based voucher tenant rent are calculated using 30-40% of the tenant’s income with the exception of Low Income Housing Tax Credit
- Some types of project-based housing are:
  - Public Housing – owned and run by a Local Housing Authority. For public housing tenants, the housing authority is their landlord.
  - Multifamily subsidized housing – subsidized housing owned by a private landlord or corporation that has received government subsidies to provide affordable housing

# HUD Multifamily Housing

- 202 (Elderly Housing) Similar to Section 8 project based in eligibility but strictly for people aged 62 and older.
- For HUD funded Elderly/Disabled housing:  
[http://portal.hud.gov/hudportal/HUD?src=/program\\_offices/housing/mfh/hto/inventorysurvey](http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/mfh/hto/inventorysurvey)
- Project-based section 8 - Same eligibility criteria as mobile HCVP but subsidies are attached to specific units. To find units:  
[http://portal.hud.gov/hudportal/HUD?src=/program\\_offices/housing/mfh/rfp/sec8projbasedconts](http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/mfh/rfp/sec8projbasedconts)
- Links to ALL HUD funded housing:  
<https://apps.hud.gov/apps/section8/step2.cfm?state=MA%2CMassachusetts>

# Public Housing – state funded

- 667: State-funded public housing which is specifically for elders and persons with disabilities
- 200: State-funded public housing specifically set aside for families (may have 1 or 2 bedroom apartments which people with disabilities/elders would be eligible for)
- Must meet the criteria for the other state funded programs (such as MRVP)
- For more information and link to CHAMP:  
<https://www.mass.gov/guides/how-to-apply-for-public-housing>



# State-funded housing Priorities

- State-funded housing has priorities that apply to all state-funded resources. The applicant must meet the definition of homeless outlined in the application as well as one of the following priorities. This information is requested as part of CHAMP. The priorities are:
  - Displaced by natural forces (i.e. flood, fire, earthquake)
  - Displaced by urban renewal or eminent domain.
  - Displaced by condemnation of home or code violations.
  - No fault loss of housing - such as condominium conversion, owner wants unit for personal or family use, or discharge from nursing home or long-term care facility.
  - Victim of abuse (domestic violence).
  - Severe medical emergency.

# Community Based Housing Program

- CBH is a housing development program that provides capital funds to developers to set-aside units for persons with disabilities of any age. Units are fully accessible and affordable.
- New Unit Notification: Via email
- Eligible individuals apply at each property that has CBH funded units
- Eligibility:
  - Have a disability
  - Not a consumer of DDS or DMH
  - Are in an institution or at-risk of institutionalization

# Other Affordable Unit Listing

- MassHousing is a large affordable housing finance agency in Massachusetts. They have a large listing of housing they have financed. Many of their units are funded with the Low Income Tax Credit.
- [https://www.masshousing.com/portal/server.pt/community/rental\\_housing/240/renters](https://www.masshousing.com/portal/server.pt/community/rental_housing/240/renters)

# Low Income Housing Tax Credit (LIHTC)

- The Low Income Housing Tax Credit is allocated through states and the IRS to housing providers in order to build affordable housing. Housing funded with LIHTC is required to offer “affordable” rent in exchange for the property receiving lower taxes. Eligible tenants must meet income and student status requirements.
- For units funded by Low Income Housing Tax Credit, the rent is set. There is no income-based rent calculation completed for these properties; therefore, income eligibility includes a minimum and maximum income (unless someone has a mobile voucher).
- Example language from a LIHTC property application:
  - The monthly rents are: \$1,470/One Bedroom and \$1,631/Two Bedroom, utilities are not included. A utility allowance has been deducted from the rent. These affordable units will be distributed by lottery as outlined in the attached package. Please review the enclosed information packet in detail and complete the application and disclosure statement at the rear of the packet. The rents are NOT subsidized, or income based. You are responsible for the full rent. Section 8 or a Housing voucher will be accepted but it is your responsibility to find out if your Section 8 or Housing provider accepts the rent and project. The minimum income, without a Section 8 or Housing Voucher, is estimated to be: One Bedroom - \$44,400 and Two Bedroom - \$48,930.
  - Qualify based on the following gross maximum income table, which is adjusted for household size:

Household Size	1	2	3	4
Max allowable income	\$56,800	\$64,900	\$73,000	\$81,100

# Questions to Ask When Calling Properties

(Information collected can be added to spreadsheet)

- Is the waiting list open? Are waiting lists open for any specific bedroom sizes or for accessible units?
- What size units are in this property?
- Are there affordable units? How is the rent calculated?
- How does the property screen people to determine if they are eligible?
- How do I get an application? What documentation needs to be returned with the application?
- What is the process of requesting a reasonable accommodation to complete the application process(if needed)?

# Other Housing Resources

The following are other housing resources that are NOT ongoing rental subsidies – for your information

# HomeBase

- HomeBASE is the Commonwealth's re-housing benefit created to provide families who are in the emergency shelter assistance system an opportunity to overcome some of the financial barriers to ending their homelessness.
- To receive assistance, the family must first be determined to be Emergency Assistance (EA) eligible by a DHCD Homeless Coordinator. Eligible families must meet income and other criteria that includes providing documentation on the reasons for homelessness.
- The **HomeBASE** Program offers an alternative to shelter and is time-limited assistance designed to provide a housing solution to families who are at serious risk of homelessness rather than going into a family shelter or motel.
- The type of assistance is based on the individual needs of a family which will be determined through an assessment.
- There is no guaranteed amount or type of assistance. The new system will be based on the family's needs, situation, and contribution.
- For more information: <https://www.mass.gov/service-details/homebase>

# Residential Assistance for Families in Transition (RAFT)

- The RAFT Program is a homelessness prevention program funded by the Department of Housing and Community Development (DHCD). RAFT provides short-term financial assistance to low-income families who are homeless or at risk of becoming homeless.
- RAFT offers flexible financial assistance designed to meet each family's particular needs. Eligible uses include moving cost assistance, rent and utility arrears, rental stipends or utility bills. RAFT also helps families who must move but do not have enough money to pay a security deposit, utility startup costs, or first/last month's rent, and furniture (no more than \$1000 of the family's can be paid for furniture). Families cannot get more than \$4000 within a 12-month period.
- For more information: <https://www.mass.gov/service-details/learn-about-residential-assistance-for-families-in-transition-raft>



# Home Modification Loan Program

- The state-funded Home Modification Loan Program provides loans to make modifications to the primary, permanent residence of elders, adults with disabilities, and families with children with disabilities. Such modifications allow people to remain in their homes and live more independently in their communities.
- There are six agencies throughout the state that administer the program for MRC. The program lends money to homeowners who wish to start new modification projects.
- Based on the household size and income limits, from \$1,000 up to \$50,000 (inclusive of all costs) may be borrowed by property owners, which is secured by a promissory note and a mortgage lien. Owners of manufactured or mobile homes may borrow from \$1,000 up to \$30,000. An HMLP loan may be obtained only one time per property.
- For more information: <https://www.mass.gov/service-details/about-the-hmlp>

# Housing Discrimination

- If you feel you are a victim of housing discrimination, you can file a complain by calling (617) 727-2200 or file a complaint online here: <http://www.mass.gov/ago/consumer-resources/your-rights/civil-rights/civil-rights-complaint.html>
- You may also contact the Massachusetts Commission Against Discrimination by calling (617) 994-6000 or online here: <http://www.mass.gov/mcad/>

# Tenancy Preservation Program (TPP)

- The Tenancy Preservation Program (TPP) is a homelessness prevention program. TPP works with tenants, including families with children with disabilities, facing eviction as a result of behavior related to a disability (e.g. mental illness, developmental disability, substance abuse, aging related impairments). TPP functions as a neutral party to the landlord and tenant. In consultation with the Housing Court Department, TPP works with the property owner and tenant to determine whether the disability can be reasonably accommodated and the tenancy preserved.
- For more information: <https://www.mass.gov/info-details/tenancy-preservation-program>

# Searching for Resources: MassAccess

- [MassAccessHousingRegistry.org](https://www.massaccesshousingregistry.org)
- Listing of affordable, accessible units throughout the state
- May create an email alert for new listings

# Housing Search Tips

# Make sure needed documents are available

- Birth certificate
- Social security card
- Photo ID
- Citizenship documentation (if applicable)
- Income documents
- Asset documentation

# Identifying Barriers

- Consider issues from the consumer's past that may be a housing barrier such as:
  - Housing history/lack of housing history
  - Evictions
  - Previous housing subsidies
  - Credit history
  - Criminal record
  - Landlord references/lack of landlord references

# Additional Mitigating Documents

Applicants may also consider attaching further documents addressing their housing barriers/ supporting their ability to comply with the lease such as:

- Landlord/Official references.
- Character reference(s).
- A letter of reference from their current nursing home and/or nursing home staff that work with them regularly.
- A letter of reference from Case Manager
- A letter from a substance abuse treatment facility stating the individual has successfully completed a program.
- Consumer has entered into a payment plan for utility arrearages. Letter stating the consumer has been up-to-date in payments under the plan for at least three (3) consecutive months OR have a representative payee in place OR will be using other funds to clear my balance.
- Consumer has entered into a plan for debt reduction. Letter stating the consumer has been up-to-date in payments under the plan for at least three (3) consecutive months OR have a representative payee in place.
- Consumer has been paying a recurring bill on time for at least three (3) consecutive months.
- A representative payee or other reliable third party manages consumer benefits and has agreed to take written responsibility for payment of rent on behalf of consumer household, notwithstanding the fact that the lease will be in the consumer's name and not such third party.
- A negative credit history is the result of a disability and consumer or their designee is requesting a reasonable accommodation. With the reasonable accommodation the consumer will now pay rent promptly and in full.
- The credit problems were the result of special circumstances that no longer exist and there is reason to believe that I will now pay rent promptly and in full.

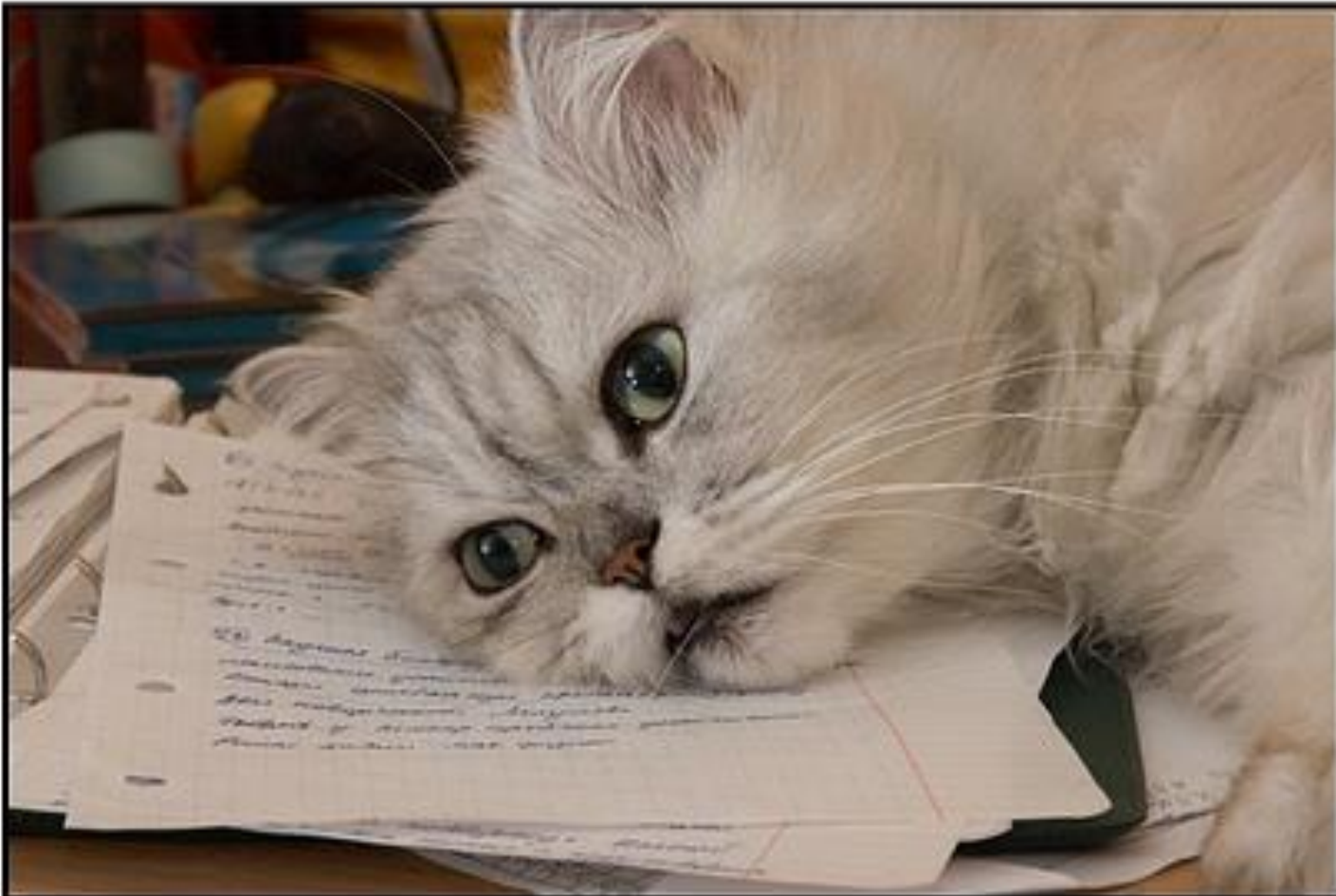


# Documenting the search process

- Keep a list of places applied to (ideally in Excel for each consumer) which should include any follow up to housing providers regarding application status
- Call places on a regular basis to find out status on waiting list, and keep track of these calls
- Make sure that address is updated if the consumer moves OR use a mailing address that can be permanent
- Keep copies of all submitted applications

# Helpful Tips

- Maintain a log of each application submitted and any updates received
- Make sure the consumer can access needed documents quickly
- Use your resources
- Request reasonable accommodations as needed
- Get on ALL waiting lists, even if they are LONG!
- Make sure the consumer's address is always updated for any applications submitted. Applicants will be contacted by mail only.
- If denied for housing, appeal
- **REMEMBER: As an OC, you have a valuable service to offer to housing providers.**



# PAPERWORK

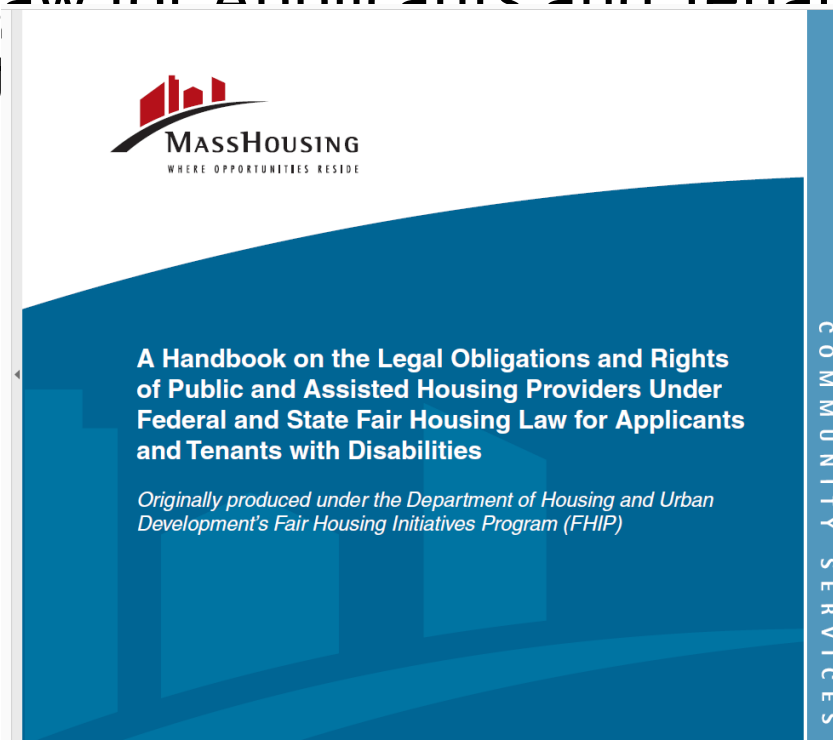
You'll never be able to avoid it,  
even if you're reincarnated as a cat.

# Resources and Reference

# Resources

- [https://www.masshousingrental.com/portal/server.pt/community/community\\_services/330/fair\\_housing\\_resources/13465](https://www.masshousingrental.com/portal/server.pt/community/community_services/330/fair_housing_resources/13465)

Look for “A Handbook on the Legal Obligations and Rights of Public and Assisted Housing Providers Under Federal and State Fair Housing Law for Applicants and Tenants with Disabilities” under Publications



# Key Disability Rights Resources

- ADA regulations and guidance <http://www.ada.gov>
- HUD Section 504 information  
[http://portal.hud.gov/hudportal/HUD?src=/program\\_offices/fair\\_housing\\_equal\\_opportunity/disabilities/504keys](http://portal.hud.gov/hudportal/HUD?src=/program_offices/fair_housing_equal_opportunity/disabilities/504keys)
- HHS Section 504 and ADA information  
<http://www.hhs.gov/ocr/civilrights/understanding/disability/index.html>
- HUD-DOJ Joint Statement on Reasonable Accommodations  
<http://www.hud.gov/offices/fheo/library/huddojstatement.pdf>

Listings of housing resources

# Applying for Tenant-Based Options

- Housing Choice Voucher Program (section 8)
  - <http://www.mass.gov/hed/docs/dhcd/ph/rentalapplications/sec8app.pdf>
  - <http://section8listmass.org/>
- Massachusetts Rental Voucher Program/Alternative Housing Voucher Program
- <https://www.mass.gov/guides/a-guide-to-obtaining-housing-assistance>



# Applying for Project-Based Options

- HUD Resources
  - [http://portal.hud.gov/hudportal/HUD?src=/program\\_offices/housing/mfh/hto/inventorysurvey](http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/mfh/hto/inventorysurvey)
  - [http://portal.hud.gov/hudportal/HUD?src=/program\\_offices/housing/mfh/hto/inventorysurvey](http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/mfh/hto/inventorysurvey)
- State Public Housing resources
- <https://www.mass.gov/how-to/apply-for-public-housing>
- Other affordable units
  - [https://www.masshousing.com/portal/server.pt/community/rental\\_housing/240/renters](https://www.masshousing.com/portal/server.pt/community/rental_housing/240/renters)

# Resources for available units

- [www.MassAccessHousingRegistry.org](http://www.MassAccessHousingRegistry.org)
- Bay State Banner: <http://ads.baystatebanner.com/all/real-estate>
- Cities/Towns in your area (many have their own listings/alerts)
- Regional Administering Agencies  
(<http://www.mass.gov/hed/economic/eohed/dhcd/contacts/regional-administering-agencies-listing.html>)
- <https://www.boston.gov/metrolist>

# Contact information

Courtenay Loiselle

617-204-3727

[Courtenay.Loiselle@state.ma.us](mailto:Courtenay.Loiselle@state.ma.us)