

**Housing Advocacy 101:
Getting and Keeping Housing for Your Clients**

PART #2:

Overview of Affordable Housing Resources in MA

Brainstorm: List of affordable housing resources available in MA

Where do I find affordable housing? The good news is that there are subsidized housing resources you may not be aware of in your community. The bad news is there is not a universal list of these resources for you to consult. Yet, there are still many places where you can find a lot of information. Here are some highlights:

- ◆ *Legal Tactics: Finding Public and Subsidized Housing*, published by the MA Law Reform Institute (every organization should invest in a copy)
- ◆ List of Regional and Local Housing Authorities and other information: <http://www.mass.gov/dhcd/publications/howto.htm>
- ◆ www.housingworks.com: Website that lists many affordable housing units in MA
- ◆ <http://www.ahc.org/directory/>: AIDS Housing Directory for New England
- ◆ <http://tinyurl.com/kuyvd>: List of subsidized, private units in MA

Key Points:

- ◆ Most subsidized housing units are funded either by the federal government or by the state. This is important because units funded by state or federal money can have significant differences in terms of eligibility requirements and other aspects.
- ◆ Subsidized housing comes in 2 main forms: ‘tenant-based’ and ‘project-based’. Tenant-based means the client receives a voucher that they can ‘plug into’ a unit of their choice (think Section 8 Vouchers). Project-based means that the unit itself is subsidized (public housing and most AIDS housing programs).
- ◆ There are many places where you can find subsidized units:
 - Local & Regional Housing Authorities (such as MBHP, CTI)
 - Local Non-Profit Organizations (such as JRI, Cambridge Cares About AIDS, Pine Street Inn, LHI)
 - State Agencies (DMH and DMR)
 - Privately-owned Affordable Developments (many, such as Grove Hall Apartments, Savin Hill Apartments, Methunion Manor)
- ◆ There is ‘specialized’ housing targeting all sorts of particular groups: PLWHA’s, homeless families, homeless individuals, persons with mental illness, disabled persons, elderly persons, victims of domestic violence, veterans, persons in recovery.
- ◆ When you call a housing authority for information, you may talk to a person who is not well informed about all of the different types of units that they manage. Make sure you talk to someone who can tell you about all the programs your client might be eligible for.

What does ‘affordable’ housing mean?

‘Affordable’ typically means that a subsidy is attached to the resource, helping bring down the tenant rent payment to something that they can afford. The subsidy helps pay the difference between what the tenant can pay and what a unit’s rent amount actually is. Programs can vary significantly on how the tenant rent payment is calculated but generally, tenants pay around 30% of their total household income as a rent payment.

AIDS Housing Corporation
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Review: Major Housing Programs in MA at a Glance (Legal Tactics)

Review: MassHousing Winter 2006 Housing List publication

Are there eligibility requirements? Every subsidized housing program will have requirements of some sort and the requirements of many programs will be unique to that program. Eligibility requirements are not set by the provider of housing but by the *state or federal funding source*. Documentation will be required to verify eligibility. Documentation requirements should be spelled out in writing by the provider and should be based on the regulations that govern a particular program.

- ◆ All subsidized programs will have income eligibility requirements, usually meaning that the applicant's household income must fall below a certain amount. These amounts are based on a number calculated each year by HUD called 'Median Area Income'. Every locale will have different income limits, based on local incomes. Most housing programs target people with "very low income", meaning income that is *below* 30% of the Area Median Income. A few programs target middle-low income households and may require a minimum income for eligibility.
- ◆ Some housing resources target particular populations, such as the disabled, HIV+ persons, the homeless & chronically homeless, and persons living with mental illness. Persons applying to these resources will need to verify that they fit this target eligibility.

Are there eligibility exclusions? There are two main issues that can exclude a person or household from a program that they are otherwise eligible for: criminal history and citizenship/immigration status. More information on these topics will be provided in the next handout.

Do some programs have preferences or priorities? Yes. Some federal funding sources have built in preferences or priorities that allow housing priorities to place some applicants higher on their waiting lists. (No MA funded programs have preferences or priorities). These preferences are set up in the regulations that guide each funding source; providers usually can choose what preferences to use from a set list. Preferences vary greatly from program to program. *Whenever you help a client apply for housing, you should ask the provider or housing authority if they use any preferences*. Preferences include: veterans, local residents, involuntarily displaced (fire), and victim of domestic violence.

Section 8 and federal public housing units often have preferences.

Review Preferences List

How do wait lists work? Waiting lists can be long. When they get long enough, housing authorities can 'close' the lists and stop taking applications. Waiting lists, especially Section 8 lists, will re-open now and then. There is no central registry of what waiting lists are open. You should make connections with other providers in your area and share information about openings.

If you call a housing authority and they tell you that their list is closed and they are not accepting applications, *make sure that they are talking about ALL programs or just one program*. Every program will have its own waiting list.

It is important that your client keep all of their contact information up-to-date while they wait on a list. Housing Authorities and providers will periodically send out check-in notices to everyone on the list. If your client does not respond, they will be dropped from the list.