

# Accessing affordable and subsidized housing for people with disabilities in Massachusetts

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[www.autismhousingpathways.org](http://www.autismhousingpathways.org)

[www.18Section8.org](http://www.18Section8.org)



# Part 1: Applying for housing

# What's out there?

## Affordable and subsidized housing options for people with disabilities in Massachusetts

	Federal	State	Private
Site-based (subsidy is attached to an address) 	Section 8 Disability/Disabled (veterans)  Family (can be a household of over 20 people)	Massachusetts Rental Voucher Program (MVRP)	
Portable (subsidy is attached to a person) 	Section 8	MVRP 	

When you apply for more types of housing, you are likely to get housing faster.

But there are literally over 5,000 housing lists in Massachusetts. Where do you apply?

# Start with a basic list of applications (1)

At Autism Housing Pathways, we generally suggest a basic set of applications to maximize the chances of getting housing, without turning applying into a full-time job. That list comprises:

- **Section 8 portable** — these vouchers can be used anywhere in the state)
  - Centralized Waiting List [www.affordablehousing.com/masscwl](http://www.affordablehousing.com/masscwl)
  - EOHLC (formerly DHCD) regional non-profit list <https://www.mass.gov/how-to/apply-for-the-section-8-housing-choice-vouchers-program-hcyp>
- **The Common Housing Application for Massachusetts Programs (CHAMP)**  
application for site-based state-funded public housing  
[www.mass.gov/champ](http://www.mass.gov/champ)

(continued on next slide)

# Start with a basic list of applications (2)

Basic application list (continued):

- **Alternative Housing Voucher Program (AHVP) portable** (can be used anywhere in the state; must be used for a one-bedroom apartment unless a reasonable accommodation is needed.)
  - As of July 2020, AHVP vouchers can be applied for by filling out a special section of the CHAMP application. Check the box to apply for ALL.
- **Massachusetts Rental Voucher Program (MRVP) (can be portable or site-based)**
  - As of October 2023, MRVP can be applied for by filling out a special section of the CHAMP application. Check the box to apply for ALL portable vouchers. Check the box for site-based units in a specific town if the person lives or works there or is homeless and willing to live there.
- **2-3 additional applications appropriate to your situation** — these might include site-based federal housing or private affordable housing. A good way to identify these applications is by using [www.HousingWorks.net](http://www.HousingWorks.net) or [www.housingnavigatorma.org](http://www.housingnavigatorma.org).

# Personalize it (1)\*

Before finalizing your list, consider your situation. First, ask yourself these questions:

- **Does the person need to rent from family as a reasonable accommodation for disability?** In that case, a portable voucher may be the only option.
- **Does the person need a live-in aide?** In that case, elderly housing is generally not a good bet, as the vast majority of units in elderly housing have only one bedroom.
- **Can the person live alone, but needs prompting throughout the process of activities like showering (not just reminders)?** In that case, site-based housing might be a good idea, as it permits MassHealth or CommonHealth members to use a drop-in service called Group Adult Foster Care.

\* A checklist is at: <http://18section8.org/index.php/document-library/>

# Personalize it (2)\*

Questions to ask yourself (continued):

- **Where does the person live now?** State and federal site-based housing lists use local preference. The person is unlikely to get in if they apply in a community they don't live in now. If their goal is to live in a different community, private affordable housing may be the only site-based option.
- **There are some towns and organizations that have portable Section 8 applications that have different waiting lists than either the Centralized Waiting List or the EOHLC (formerly DHCD) regional non-profit list. Are any of them appropriate for the person?** To learn more, go to <http://18section8.org/index.php/applying-for-section-8/#Additional>

\* A checklist is at: <http://18section8.org/index.php/document-library/>



# Additional questions

One additional question can't be answered until you have actually started filling out the CHAMP or searching on [www.HousingWorks.net](http://www.HousingWorks.net). This is:

- **Is the person comfortable with living at a specific state or federal property?** Some housing authorities will remove an applicant from all of that housing authority's lists if they turn down a unit when they reach the top. Take a look at the map or consider visiting the neighborhood. Only apply for what the person is willing to take. (But don't worry too much — the person can generally remove their name from the list for a specific location if they are not yet at the top.)

# When should the person apply?

Generally speaking, it can take anywhere from 3-12 years to get to the top of a housing list. If the goal is to the person living outside the family home by age 30, start getting on lists at 18. They are not allowed to apply earlier than that. As a rule of thumb, the timeline goes:

- 18: Section 8 (that's why this website has this name — clever, right?)
- 20-21: site-based Section 8, federal and state family housing, MRVP, private affordable housing
- 22: AHVP, elderly/disabled housing (you do not have to be 22, though)

# How do we even begin?

- Autism Housing Pathways has created a Housing Search and Application Grid:

<https://autismhousingpathways.org/wp-content/uploads/2023/10/HousingSearchApplicationGrid-2023.pdf>

The grid corresponds to the chart you saw in the video. It is color coded and has links for portable Section 8, the CHAMP application (including AHVP vouchers), and [www.HousingWorks.net](http://www.HousingWorks.net). We will be using this grid as our road map for filling out applications.

- But first, we'll talk about application tips and tricks. These will help you fill out applications correctly, make sure they get to the right place, and help you keep your applications active.

Application tips and tricks:

# How to fill out the application (1)

- Remember who is applying and who is going to be living there.
  - The person with a disability is the head of household.
    - They must be 18 or older to apply.
  - Income refers to their income (no one else's).
    - Income includes income from all sources: a job, any benefits (including Social Security, SNAP [food stamps], child support payments, gifts from family, any medical expenses family pays for the person, etc.
  - Assets refer to their assets (no one else's).
    - This includes all assets: bank accounts, stocks, bonds (including savings bonds), IRAs, etc.
  - A vehicle only counts as theirs if their name is on the title.

## Application tips and tricks:

# How to fill out the application (2)

- Remember who is applying and who is going to be living there.
  - They are a household of one.
    - They may need a two-bedroom unit if they need a live-in aide, but they are still a household of one. (The aide cannot be a close family member, or it will be a household of two, and the aide's income and assets will be counted, too.)
    - Even if they want to have a roommate, they are still a household of one if they are applying for a portable voucher. If they are applying for site-based housing, make sure they are the head of household and not the roommate. If they decided they don't want to live together anymore, only the head of household gets to stay [although they'll need to move to a smaller unit, unless they get another roommate]

Application tips and tricks:

## How to fill out the application (3)

- There are some situations where a parent or guardian's information may need to be substituted:
  - Use the parent or guardian's phone number and email address if the person is not able or likely to respond to calls or emails.
  - Use the parent or guardian's mailing address if the person does not live with them and is not able or likely to respond to correspondence in a timely manner.
    - **Make sure the physical address is that of the person, however, as that determines local preference for waiting lists. The exception to this is if their physical address is a school or hospital, and their legal address is still the parent or guardian's address.**

Application tips and tricks:

## How to fill out the application (4)

- If asked, list reasonable accommodations needed. Examples might include:
  - The housing authority should communicate with the guardian.
  - Meetings with the housing authority and/or landlord need to be 1:1, with an advocate present.
  - Explain the lease in simple language.
  - The person needs a unit on a higher floor where it is quieter.

Application tips and tricks:

## How to fill out the application (5)

- Other details:
  - If the family pays any medical expenses for the person, include the amount paid under any question about income and again under any question about medical expenses — they will cancel each other out, but need to be listed in both places.
  - Make sure the application is complete. On a paper application, either answer every question or write in “N/A” if the question doesn’t apply.



## Application tips and tricks:

Getting the application to the right place and the person onto the list

- Always make a copy for your own records before submitting a paper application; print a copy of any online application.
- It is a good idea to ask for a written receipt for any application and supporting documents you submit in person. Also ask the person taking the application to look it over for completeness.
- It is a good idea to mail all correspondence “certified mail” and “return receipt requested”, so you have proof you mailed it, and that it was received.

# The housing search & application grid

- Remember, your basic list is:
  - Section 8 portable (Gold)
  - The CHAMP (Blue) for state-funded:
    - Public housing
    - AHVP (apply to all communities)
    - MRVP (apply for all portable vouchers; apply for site-based in the person's community)
  - 2-3 others using [www.HousingWorks.net](http://www.HousingWorks.net) (Purple)
- Use your checklist to personalize it
- Detailed directions for each type are at [www.18Section8.org](http://www.18Section8.org); click on "Other ways to apply for housing"
- Track your applications using a spreadsheet.
- Checklist and spreadsheet are at <http://18section8.org/index.php/document-library/>

Affordable and subsidized housing options for people with disabilities in Massachusetts  
(Follow key to determine how to search and apply)

	Federal	State	Private
Site-based (subsidy is attached to an address)	Section 8  Elderly/ disabled (sometimes)  Family (can be a household of one person)	Massachusetts Rental Voucher Program (MRVP)  Elderly/ Disabled  Family (can be a household of one person)	30%, 40%, and some 50% Area Median Income (AMI) units (pay a percentage of income in rent)  Some 50% AMI, and all 60%-100% AMI units (fixed rent, but lower than market rate – may combine with portable Section 8)
Portable (subsidy is attached to a person)	Section 8	MRVP  Alternative Housing Voucher Program (AHVP) for adults with disabilities	

Search/application key:



<https://18section8.org/index.php/section-8/>



CHAMP: <https://publichousingapplication.ocd.state.ma.us/>  
(More information on AHVP is at: <https://www.mass.gov/service-details/alternative-housing-voucher-program-ahvp>; more information on MRVP is at <https://www.mass.gov/service-details/massachusetts-rental-voucher-program-mrvp>)



[www.HousingWorks.net](http://www.HousingWorks.net)

# Sample applications

- Sample completed applications are available in the Document Library at <https://18section8.org/index.php/document-library/> for the following applications:
  - EOHLC Section 8 Housing Choice Voucher Program
  - The CHAMP
  - Private affordable housing

# Things to remember (1)

- Local Housing Authorities are like fast food restaurants – they have a lot of different items on the menu.
  - Telling me you applied at the Housing Authority doesn't tell me what you applied for – was it portable Section 8, site-based state elderly/disabled, the Massachusetts Rental Voucher Program? You need to know the exact name of each program you've applied for.
- In general, housing programs are based on income, not on the presence of a disability.
  - Some programs require a disability, but NOT a specific diagnosis – in fact, they are prohibited from asking what the diagnosis is under the Fair Housing Act. Receiving Supplemental Security Income (SSI) or Social Security Disability Insurance (SSDI) is generally enough evidence, or a health care professional may be asked to confirm the person has a disability.

# Things to remember (2)

- Supportive services are generally separate from affordable housing.
  - For example, a housing program that allows a live-in aide does not specify whether that means an Adult Foster Care provider, a Department of Developmental Services Shared Living provider, or simply an unofficial assistant, like a roommate or a cousin who only moved in to help out. In fact, housing authority personnel may well be completely unfamiliar with these programs.
- It is important to make certain the rules of the services you are planning on using mesh with the rules of the housing situation.
  - For example, a close family member can't be a live-in aide, or their income will be considered in determining rent and eligibility by the housing program. However, the Adult Family Care program requires the caregiver to live in the same unit. As a result, one would have to use Adult Foster Care rather than Adult Family Care.

# Where do I go to learn more?

- For assistance in completing applications, go to [www.18section8.org](http://www.18section8.org), and refer to Slide 18 of this presentation.
- To learn more about how housing interacts with services, go to:
  - The Turning 18 checklist <https://autismhousingpathways.org/turning-18-checklist/>
  - Housing in a month's worth of Tweets:  
<https://autismhousingpathways.org/housing-in-a-months-worth-of-tweets/>
  - An infographic of housing models and supportive services:  
<https://autismhousingpathways.org/wp-content/uploads/2022/02/infographic2gray.pdf>
  - Thinking about housing:  
<https://autismhousingpathways.org/thinking-about-housing-webinar-tuesday-march-17th/>
  - Additional resources at [www.autismhousingpathways.org](http://www.autismhousingpathways.org)

# Part 2: While waiting for housing

# What needs to happen while waiting?

- Remaining on housing lists
- Financial preparedness
- Skill development
- Having a plan



## Remaining on the list: for written applications

- Write a letter annually to confirm the person is on the list. Make sure you use the exact name of the list in question. Many housing authorities administer more than one list, and you need to know which one(s) the person is on.
- Any letter should be signed by the person with a disability if they are able; otherwise, the parent or guardian should sign and should include a copy of the guardianship letter.
- All correspondence should be mailed “certified mail” and “return receipt requested”.

# Remaining on the list: for online applications

- Login at least annually.
  - The Section 8 Centralized Waiting List requires you to login **every 90 days**; make sure you make a note of when they want you to next login.
    - They reserve the right to purge you from the list if you do not login when required and they will NOT tell you they have done it.
- Update information as needed — it is critical that the physical address and mailing address both be kept up to date.
  - As of spring 2024, the CHAMP has a box you can check to request all their correspondence be sent by email. Checking it should minimize the issue of not receiving mail, but a correct address is still critical to receive local preference.

## Remaining on the list: for all applications (1)

- Keep a spreadsheet of everywhere the person has applied. Include the exact name of the waiting list, the date of the application, and every date you have contacted the list either by mail or by logging in. A housing application spreadsheet is at:  
<http://18section8.org/index.php/document-library/>
- When applying for site-based housing through a housing authority, make sure you regularly review where the person is applying, and remove any locations they are not willing to accept. Otherwise, if they reach the top of a list and turn down a location, they might be removed from all waiting lists maintained by that housing authority.

## Remaining on the list: for all applications (2)

- When the person nears the top of a list, they will be contacted to update their application, to potentially supply additional information, and to provide documentation.
- Never miss a deadline or a meeting. If you can't make it to a meeting, make sure you contact them ahead of time to reschedule. Remember, there is always someone in line behind you willing to take your spot.

# Financial preparedness: Credit scores and rental history

- Only about 60-65% of people who receive a Section 8 voucher are able to use their voucher before time runs out and they lose it.
  - It is illegal to refuse to rent to someone just because they have a voucher. It is not illegal to refuse to rent to someone with a poor credit score or NO credit score (the latter is particularly a problem for people with disabilities)
    - Most housing authorities do not allow a co-signer for a voucher holder.
    - A *safe* way to build a credit score is through using a secured credit card.  
<https://www.forbes.com/advisor/credit-cards/best/secured/>
  - Landlords may require a rental history. Families might consider charging their family member a nominal rent and issuing a lease:  
<https://rentalleaseagreements.com/wp-content/uploads/2013/11/Greater-Boston-Real-Estate-Board-Lease-Agreement.pdf>

## Financial preparedness: Having enough cash on hand

- A private landlord may require first month's rent, last month's rent, and a security deposit.
  - The last month's rent and security deposit may be calculated based on the "contract rent" not the amount a voucher holder owes for rent.
  - The security deposit may be significantly less for someone with a good credit score.
- If a realtor was used, there may also be a realtor's fee. This would be based on the contract rent.
- There may also be a fee to re-key the lock ("key fee").
- Many landlords require proof of renter's insurance.

# Skill development: the main task while waiting

- Once someone applies for housing, they have an indeterminate time period of anywhere from 3-12 years. This is not idle time. This is the time to build critical living skills.
- Only about 40% of adults with autism will meet criteria for either Personal Care Attendant services, Adult Foster Care, Shared Living, or a group home. The balance will need to rely on their own skill set; free services provided by friends, families, and neighbors; any DDS individual supports; and services paid for out of pocket.

# Skill development: What does it look like?

- Skills can be divided into four groups:
  1. Skills the person has mastered and uses regularly;
  2. Skills the person is able to learn, but has not yet mastered or does not use regularly;
  3. Skills the person will always need help with; and
  4. Skills the person will always need done for them.
- While someone is waiting for housing, they have two goals:
  - Move as many skills as possible from group 2 to group 1; and
  - Create systems and supports to help with groups 3 and 4 and PRACTICE them.
- Once the person reaches the top of a housing list, they should only need to generalize skills, systems, and supports to the new setting.



# Skill development: Ways to address it

- Consider using the modified Adolescent Autonomy Checklist <https://autismhousingpathways.org/wp-content/uploads/2022/02/02-Modified-Adolescent-Autonomy-Checklist.pdf>
- Check out these posts and pages on the Autism Housing Pathways website:
  - Independent Living Skills, the horse that pulls the housing cart <https://autismhousingpathways.org/independent-living-skills-the-horse-that-pulls-the-housing-cart/>
  - Skills for Living <https://autismhousingpathways.org/skills-for-living/>
  - Technology <https://autismhousingpathways.org/technology/>

# Having a plan: “I’m not ready”

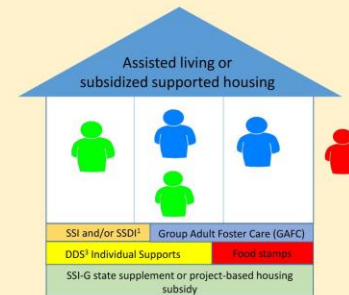
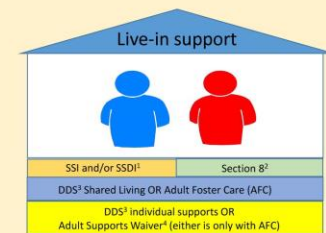
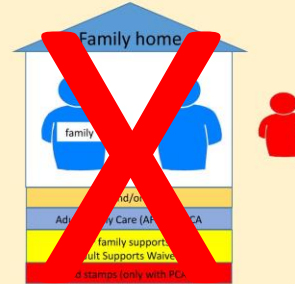
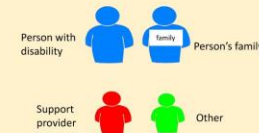
- When someone reaches the top of a waiting list, it frequently comes as a shock. Individuals have been known to turn down a voucher because either they or their family weren’t “ready”.
- “Ready” does not have to mean the person can live completely independently. There are many ways to use a voucher.
- “Ready” does mean there is a plan for how to use a voucher and the person and their family can put the plan into action

# Having a plan: Ways to use a voucher

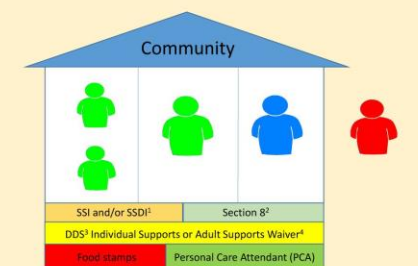
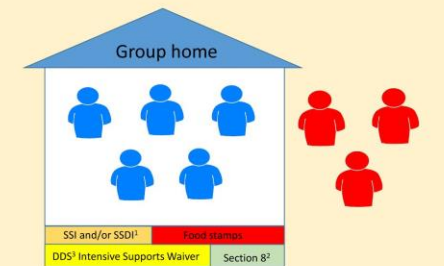
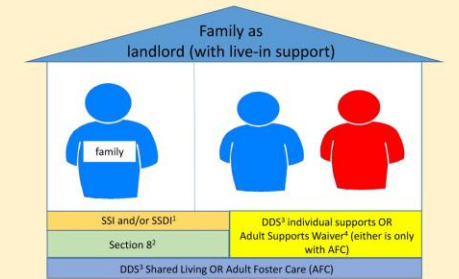
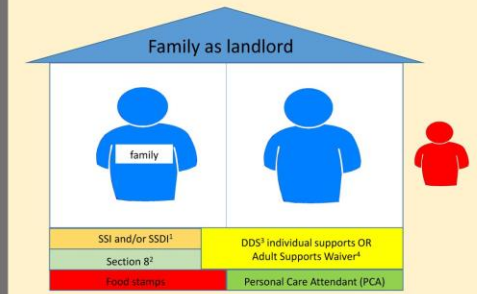
- The family as landlord: the individual lives in an attached unit, with support that comes in periodically
- The family as landlord (with live-in support): the individual lives in an attached unit, with live-in support
- Live-in support: the individual lives in a separate unit, with live-in support. The unit may be owned or rented by the individual, the family, or the support provider.
- A group home: a number of people live in a small group residence, with support provided by hourly workers provided by the state or an agency. The home may be owned by families, the state, an agency, or a third-party landlord.
- Subsidized supported housing: individuals may live in subsidized housing, with support that comes in periodically.
- Community: an individual lives in an apartment or home in the community, with support that comes in periodically.

<https://autismhousingpathways.org/wp-content/uploads/2022/02/infographic2gray.pdf>

Mass. living arrangements for persons with developmental disabilities (Showing potential funding streams)



<sup>1</sup> Supplemental Security Insurance (SSI) and Social Security Disability Insurance (SSDI)  
<sup>2</sup> May also use some other type of housing voucher, such as a voucher from the Mass. Rental Voucher Program (MRVP) or the Alternative Housing Voucher Program (AHVP)  
<sup>3</sup> Department of Developmental Services  
<sup>4</sup> May also be Community Living Waiver, but not combined with AFC or PCA



# Having a plan: Get ready to put the plan in action (1)

- It's important to touch base with the housing authority periodically to gauge about where someone is on the list. While some housing authorities won't tell you anything, many will say something like, "you're 2-4 years out", "you're number 37 right now," or "we're taking people who applied in 2018."
  - It's generally OK to ask about once a year.
- When you hear someone is 6-12 months out or number 10 or less, start getting ready.

# Having a plan: Get ready to put the plan in action (2)

- If the goal is to convert the garage to a legal studio, the family needs to:
  - Talk to their municipal building department about zoning
  - Investigate the Home Modification Loan Program:  
<https://www.mass.gov/home-modification-loan-program-hmlp>
  - Investigate home equity loans
  - Look into whether this might mean a shift from Adult Family Care to PCA
- If there needs to be a live-in aide, the search for the aide needs to begin
  - Does this mean a shift from Adult Family Care to Adult Foster Care?
  - Does prioritization for Shared Living need to be discussed?
  - Does this simply mean finding a friend or cousin to move into a unit?
- Other routes may need to be investigated:
  - Might the person rent a condo from family?
  - Might the person use the voucher in housing run by a vendor agency?
  - Might the person rent a room from a family friend?

## Having a plan: Get ready to put the plan in action (3)

- Make sure the person is ready:
  - A person has been known to go into an interview with a housing authority and turn down a voucher while Mom was in the bathroom.
  - Transitions are hard; preparation can help:
    - Autism Housing Pathways has free housing workbooks at: <https://autismhousingpathways.org/housing-workbooks/>
    - Autism Housing Pathways has a free online course on how to be a tenant at: <https://ahphousing.teachable.com/>

Part 3: The top of the list

# Receiving the packet

- When approaching the top of a list, an applicant will generally receive a packet in the mail from the housing authority, regional non-profit or landlord.
  - Some organizations may send an email saying the packet is on its way, but this should not be counted on.
- This usually has to be completed and received back with supporting documentation within 10 days of the date of the cover letter.
  - It is quite possible that the completed packet and supporting materials may be an inch thick.
  - Do not delay submitting a packet if you are missing something; include what you have, with a note explaining the steps you have taken to obtain any missing information.
- A meeting may have also been scheduled, with the date and time indicated in the cover letter.
- Receiving the packet does not necessarily mean the person is next on the list; housing authorities may cover their bases by contacting the top 3-5 people. *But getting in a complete packet on time may move the person ahead of someone who doesn't.*



# What's in the packet?

Let's look at several examples of packets:

- The EOHLC Section 8 Housing Choice Voucher Program packet from Metro Housing Boston\* (26 pages): <https://18section8.org/wp-content/uploads/2024/01/Housing-packet-Sec-8-EOHLC-MetroHousing.pdf>
- The Section 8 Centralized Waiting List packet from a local Housing Authority\* (61 pages): <https://18section8.org/wp-content/uploads/2024/01/Housing-packet-Sec-8-CWL-printout1.pdf>
- The CHAMP for elderly/disabled site-based housing from a local housing authority\* (27 pages): <https://18section8.org/wp-content/uploads/2024/01/CHAMP-elderly-disabled-printout-1.pdf>
  - Verification of disability status form is at:  
<https://18section8.org/wp-content/uploads/2024/01/handicapVerification.pdf>

\*This sample should not be considered definitive for every housing authority administering this program.

Supporting documents		EOHLC Section 8 HCVP	Section 8 Centralized Waiting List	CHAMP elderly/disabled
<b>Income*</b>	Paystubs	x	x	x
	Self-employment		x (Schedule C)	x
	SSI/SSDI	x	x	x
	MA State Supplement	x	x	x
	SNAP		x	x
	TANF		x	x
	EAEDC		x	x
	Unemployment	x	x	x
	Child support and/or alimony	x	x	x
	Pension/retirement/VA	x	x	x
	Tax return	x (if self-employed)	x	
<b>Assets</b>	Bank statements			x
	IRA			x
	401K			x
	Stocks			x
	Real estate			x

These samples are all from local or regional housing authorities. Some private affordable housing programs require additional documentation, such as Venmo statements.

Supporting documents		EOHLC Section 8 HCVP	Section 8 Centralized Waiting List	CHAMP elderly/disabled
<b>Expenses</b>	Unreimbursed medical expenses		x	x
	Child support and/or alimony		x	x
	Work-related daycare expenses			x
	Non-reimbursable personal care expenses for a disabled family member			x
	Travel expense for disabled household members			x
	Non-reimbursable payment for tuition and fees			x
	<b>Personal ID</b>			
	Government-issued photo ID	x	x	x
	Birth certificate	x		x
	Social Security Card	x		x
<b>Verification of disability (from Social Security or a health care provider)</b>		x		x*
<b>Proof a tenant in good standing from any housing agency a subsidy has been received from</b>		x		

\*Sample packet did not include this, as this person had previously verified disability with the housing authority for a different program; the form is at <https://18section8.org/wp-content/uploads/2024/01/handicapVerification.pdf>

# Submitting the packet

- While packets can be submitted by mail, there is a real risk of missing the deadline. Alternate ways to submit packets include:
  - Submitting via email (the EOHLC packet we looked at permits this).
  - Submitting via an online portal (CHAMP documents can be uploaded to the CHAMP website under the Screening tab).
  - Hand-carrying the packet to the housing authority (phone ahead to make sure they are open).
- If you do mail a packet, send it certified mail, return receipt requested.

# The meeting

- After the packet is submitted, a meeting will be scheduled (if one hasn't already been scheduled). Never miss a meeting. If you can't make it, make sure you contact them ahead of time to reschedule.
  - If the applicant is under guardianship and cannot function in a meeting, request a reasonable accommodation to have a guardian attend in their place. The guardian will need to bring a copy of the guardianship letter.
- At the meeting, the documentation you submitted will be reviewed, any questions they have will be asked, and they will tell you if you need to submit any additional documents.
- If possible, do not discuss reasonable accommodations at this meeting. It is better to submit requests in writing.

# Requesting reasonable accommodations (1)

- Once the applicant has received an email or letter indicating the voucher or unit has been approved, it is time to request any reasonable accommodations.
- Examples of reasonable accommodations include:
  - Attending meetings with the housing authority in a 1:1 setting (rather than a large group) with an advocate present.
  - Renting from family.
  - Having a live-in aide.
  - Sharing an apartment with a roommate (possible with Section 8).
  - A time extension to find a unit.
  - Increasing the payment standard to 110% of the normal standard.
  - Having a carpet replaced with flooring (in a site-based unit).
  - Having a gas stove replaced with an electric stove (in a site-based unit).

# Requesting reasonable accommodations (2)

- Send an email to the housing authority itemizing each accommodation you are requesting.
- The housing authority should send you a form to be filled out.
  - Fill out a **separate** copy of the form for each accommodation you are requesting.
  - The form will ask you to identify a medical professional, clinician, or other professional who can support your request.
- Once the housing authority has received the form(s), it will send another form to the person you identified.
  - That person should also fill out a **separate** copy of the form for each accommodation requested.
  - They should also attach a letter to each form filled out, tailored to that specific accommodation, explaining why that accommodation is necessary for the person to be able to successfully participate in the housing program.
    - Note that a diagnosis is not sufficient (nor is it even legal for the housing authority to ask what the diagnosis is). Rather, the professional needs to specify how the disability manifests in a way that **affects the ability to live in housing**. For example, “John has executive functioning issues that prevent him from engaging in housing search or successfully interacting with a landlord. For these reasons, he needs to rent from family.”

# Finding a unit (1)

- Finding a unit can be the hardest part of the process. Many landlords are very good at avoiding renting to voucher holders. While it is possible to file a complaint, that is a long process that isn't going to get the person a unit before time runs out.
- Fortunately, there are landlords who accept the obligation to rent to voucher holders with good credit scores, and even some who prefer them, as they know they will get the government's share of the payment.



# Finding a unit (2)

- How do I find landlords who will take a voucher?
- Search engines:
  - <https://www.affordablehousing.com/>
  - <https://housingnavigatoroma.org/>
    - Look for developments that do NOT say “rent based on income”.
  - <https://www.avaloncommunities.com/affordable-housing/community-list/#5>
  - <https://www.boston.gov/metrolist>
    - Look for units between 50% and 100% of AMI
- Trulia
  - Do a keyword search for Section 8
- Craigslist
  - Do a keyword search for Section 8

# Finding a unit (3)

- It can be hard to find something you can afford with a voucher.
  - Section 8 vouchers are intended to make 40% of units in a community affordable.
  - While a voucher-holder normally pays 30% of their income in rent, they are allowed to pay 40% if that will cover the contract rent.
  - Family are NOT allowed to make up the difference between what a voucher will cover and the contract rent. This can cause a person to lose a voucher.
  - It is possible to request increasing the payment standard to 110% of the normal standard as a reasonable accommodation.

# Finding a unit (4)

- How much a Section 8 voucher is worth depends on the HUD Fair Market Rent (FMR) in the community where the housing authority is located that issued it.  
<https://www.huduser.gov/portal/datasets/fmr.html>

The FY 2024 Springfield, MA HUD Metro FMR Area FMRs for All Bedroom Sizes

Final FY 2024 & Final FY 2023 FMRs By Unit Bedrooms					
Year	<a href="#">Efficiency</a>	<a href="#">One-Bedroom</a>	<a href="#">Two-Bedroom</a>	<a href="#">Three-Bedroom</a>	<a href="#">Four-Bedroom</a>
FY 2024 FMR	\$934	\$1,115	\$1,375	\$1,669	\$1,954
<a href="#">FY 2023 FMR</a>	\$818	\$987	\$1,223	\$1,497	\$1,799

- **Some** housing authorities in expensive communities use the HUD Small Area FMRs for voucher holders who received their voucher from **that** community  
<https://www.huduser.gov/portal/datasets/fmr/smallarea/index.html>

Hampshire County, MA Advisory Small Area FMRs By Unit Bedrooms					
ZIP Code	Efficiency	One-Bedroom	Two-Bedroom	Three-Bedroom	Four-Bedroom
<a href="#">01002</a>	\$1,220	\$1,460	\$1,800	\$2,180	\$2,560
<a href="#">01003</a>	\$1,200	\$1,440	\$1,770	\$2,150	\$2,520
<a href="#">01004</a>	\$1,040	\$1,240	\$1,530	\$1,860	\$2,170

# Finding a unit (5)

- How much a Section 8 voucher is worth also depends on the living situation.
  - If person lives in a studio apartment, the voucher is worth the difference between 30% of their income, and the HUD Fair Market Rent (FMR) for a studio apartment in the community where the voucher was issued.
  - If the person lives in one-bedroom apartment, it is worth the difference between 30% of their income, and the HUD Fair Market Rent for a one-bedroom apartment in the community where the voucher was issued.
  - If your family member needs a live-in aide, it is worth the difference between 30% of their income, and the HUD Fair Market Rent for a two-bedroom apartment in the community where the apartment is located.
  - If the person lives in a three-bedroom house with two roommates, it is worth the difference between 30% of their income, and 1/3 of the HUD Fair Market Rent for a three-bedroom unit in the community where the voucher was issued.
  - Note that if the actual rent the landlord charges is less than the HUD FMR, that amount is used in place of the FMR in all calculations.
- Note that it can be difficult to use a voucher issued by a lower FMR community in a community with a higher FMR. One advantage to the EOHLC voucher is that the FMR adjusts to the FMR of the community where it is used (at least if it is used in the region served by the issuing regional housing authority).

# Finding a unit (6)

- Once you have found a landlord willing to rent a unit at an amount the voucher will cover, the applicant and the landlord will need to fill out a Request for Tenancy Approval packet, which you can get from the housing authority. A sample is at:  
[https://www.maldenhousing.org/sites/g/files/vyhlf7016/f/uploads/rfta\\_packet.pdf](https://www.maldenhousing.org/sites/g/files/vyhlf7016/f/uploads/rfta_packet.pdf)
- **Never** give the actual voucher to a landlord.
- The housing authority will need to inspect the unit before a lease can be signed.
  - If the applicant is not already living in the unit, it will need to be vacant for the inspection.
- Section 8 requires a 12-month lease.
  - Be very careful to read the lease carefully to see what the financial penalties are for breaking the lease early. The housing authority will only pay one landlord for any given period. If they are paying the new landlord, the tenant may owe the old landlord rent at market rate until the end of the 12-month period.

# Discounts for people in Massachusetts on government benefits

- Low-cost broadband (\$9.95/month) is available through:
  - Comcast Internet Essentials <https://www.xfinity.com/learn/internet-service/internet-essentials/>
- Free cell phone service is available through the LifeLine program: <https://www.mass.gov/how-to/apply-for-a-discounted-communications-service-through-the-lifeline-program>
- An electric bill discount is available:
  - Eversource: <https://www.eversource.com/nstar/CustomerCare/Residential/DiscountRate>
  - National Grid: <https://www.nationalgridus.com/Discount-Rate-App-MA>.
- Amazon Prime has a half-off rate for people on benefits: <https://www.amazon.com/58f8026f-0658-47d0-9752-f6fa2c69b2e2/qualify>

# Part 4: Keeping housing

# Know the rules that govern the program

- Section 8 has specific tenant obligations:
  - A summary is at: [https://www.hud.gov/program\\_offices/public\\_indian\\_housing/programs/hcv/landlord/tenant\\_obligations](https://www.hud.gov/program_offices/public_indian_housing/programs/hcv/landlord/tenant_obligations)
  - A full list is at: <https://www.ecfr.gov/current/title-24/subtitle-B/chapter-IX/part-982/subpart-L>
  - Sec. 8 is a federal program; **people can lose their voucher for selling marijuana.**
  - Make sure the person knows what is in the lease, especially limits on how many nights guests can sleep over.
- Any change in income needs to be reported to the housing authority within 10 days in both Section 8 and CHAMP programs.
  - Not reporting income (including regular money from family) constitutes fraud.
  - The amount the tenant pays in rent is recalculated after the income change is reported.
- Any change in household composition needs to be reported (e.g., if a girlfriend moves in).
- The person must actually live in the unit.
- If a person does not have a portable voucher and they move out of an affordable unit, they lose their affordability – it doesn't travel with them.



# Annual recertification

- All housing programs generally require annual recertification to make sure the person still qualifies for the program
  - Very occasionally, you will find one that does bi-annual recertification
- The questions asked and documents requested parallel those asked for when a person reaches the top of the list.
  - Examples of Section 8 recertification packets are at:
    - <https://www.bostonhousing.org/BHA/media/Documents/Leased%20Housing/Recert-Packet-2021-120721.pdf>
    - <https://www.metrohousingboston.org/what-we-do/voucher-programs/housing-choice-voucher-program-section-8/section-8-forms/>
- Failure to completely comply with the recertification process within the specified timeframe can result in a loss of affordable housing
- The amount the tenant pays in rent is recalculated based on the recertification
  - Under reporting income (including money from family) constitutes fraud.

# Glossary of acronyms

- AHVP: Alternative Housing Voucher Program (Massachusetts only)
- AMI: Area Median Income
- CHAMP: Common Housing Application for Massachusetts Programs
- CWL: Massachusetts Section 8 Centralized Waiting List
- DDS: Department of Developmental Services (Massachusetts)
- EOHLC: Executive Office of Housing and Livable Communities (formerly DHCD: Department of Housing and Community Development) (Massachusetts)
- HUD: U.S. Department of Housing and Urban Development
- LHA: Local Housing Authority
- MRVP: Massachusetts Rental Voucher Program (Massachusetts only)
- SSI: Supplemental Security Income
- SSDI: Social Security Disability Insurance

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