

HOUSING SEARCH GUIDE FOR
ADVOCATES:
*SUPPORTING SURVIVORS OF
DOMESTIC VIOLENCE, DATING
VIOLENCE, SEXUAL ASSAULT AND
STALKING*

Published:

6/31/2023

Table of Contents

Acknowledgement and Disclaimer	4
Introduction	4
Trauma	6
Confidentiality	8
Non-Discrimination, Language Access, Reasonable Accommodation and the Provision of Auxiliary Aids and Services	12
Brief Overview of Affordable Housing	15
Public Housing Units in Massachusetts	15
Voucher Programs.....	17
• Tenant Based Vouchers.....	17
• Project-Based Vouchers	17
Federal Voucher Programs	18
Massachusetts Voucher Programs	20
Privately Owned Housing: Sites Funded or Financed with HUD Multifamily Housing Programs, Tax Credit Program, HOME Program, and/or Zoning Restrictions (40B/40T), and financed by MassHousing ...	22
Obtaining Important Documents: What are they and how do I get them? .	24
Identifying Survivors’ Housing Related Needs and Potential Needs and Potential Housing Barriers: Including Criminal History, Credit History, and Immigration Status	27
Conducting Housing Search	32
Without a Mobile Voucher and No or Very Limited Income	33
With a Mobile Voucher or Sufficient Income to Pay Rent That Is Not Based on Household Income	34
Interviews	40
Screening	45
Rejection and Appeals	47
Leasing	51

Appendices

- **Appendix 1:** *Legal Obligations to Provide Language Access, Auxiliary Aids and Services, and Reasonable Accommodations/Physical Modifications and Related Best Practices*
- **Appendix 2:** *A Summary Chart of how to Apply and Related Best Practices*
 - a. Federal Public Housing
 - b. Federal Project-Based Vouchers
 - c. Federal Mobile Voucher Programs
 - d. State Public Housing
 - e. State Mobile Vouchers
 - f. Privately Owned Sites [units funded with federal funds, tax credits, comprehensive permit/zoning restrictions (including the state 40B program) and straight market housing (no tax credits or federal/state dollars or zoning restrictions)]
- **Appendix 3:** *Major Housing Programs Directive Systems*
- **Appendix 4:** *Major Federal and MA State Housing Programs' Eligibility Criteria and Related Best Practices*
- **Appendix 5:** *Affordable Housing Lotteries in MA, and Related Best Practices*
- **Appendix 6:** *DV/SA Related Preferences/Priorities and Related Best Practices*
- **Appendix 7:** *Searching for Housing with and without a Mobile*
- **Appendix 8:** *Resources for Identifying, Correcting, and Addressing Criminal History, Poor Credit, and Negative Housing History and Related Best Practices*
- **Appendix 9:** *Verification of Eligibility and Related Best Practices*
- **Appendix 10:** *Major Federal and MA State Housing Programs Required Screening Criteria and related best practices.*
- **Appendix 11:** *Resources for Security Deposits, Utilities, and Rent*
- **Appendix 12:** *Trauma and DV/SA*
- **Glossary**

Acknowledgement and Disclaimer

Casa Myrna and Piltch Associates, Inc. created this guide. No funding was provided. The authors, in alphabetical order, included Stephanie Brown, Cesia Sanchez, Jessica Santana, Debbie Piltch, Jessie Piltch-Loeb, and Rachael Piltch-Loeb.

The authors of the Guide would like to thank Dilce Amado, Ronit Barkai, Nikia Boden, Jenny Broder, Geraldyn De La Cruz, Doreen Donovan, Ntando Dube, Erin Hartwiger, Kara Pillsbury Johnson, Julia Kehoe, Larisa Kofman, Mac McCreight, Karen Reilly-McNarry, Clare Namugga, Breanna Pungitore, Jennifer Quintana, Esther Rogers, Jassie Senwah and Elizabeth Torrant who provided resources and/or reviewed this guide for content. Their input was invaluable.

We would also like to thank MassHousing for their partnership on this Guide, including allowing us to utilize information contained in its Housing Literacy Guidebook, including its Glossary and Resources. Special thanks goes to Kara Pillsbury Johnson for all of her assistance on this guide.

We are also grateful to all of the organizations which have permitted us to make available to others the forms they use to assist survivors in housing search. We hope to create an on-line library for people to share these resources.

Introduction

Many survivors that seek support from domestic and sexual violence programs have limited income making it extremely difficult to rent an apartment that is in decent, safe, and sanitary condition unless they have a mobile voucher, and/or the unit is rent restricted (below market rent). Mobile vouchers are very limited, and it can be a hard task to locate and rent a unit even with one. Finding a rent-restricted unit is difficult for many reasons, including:

- 1) scarcity of affordable housing.
- 2) the rent structure for some of the affordable housing programs requires residents to have a minimum amount of income or a mobile voucher;

- 3) eligibility requirements (such as citizenship/eligible immigration status); and
- 4) suitability requirements (such as criminal history, credit, and housing history).

This guide is designed for advocates working with survivors of domestic violence and sexual assault (DV/SA) who are seeking assistance with locating and obtaining “permanent”¹ affordable housing in Massachusetts. Throughout this guide we interchangeably refer to survivors as “clients”. We have focused on survivor-specific issues, while also providing information that will be helpful for housing advocates. The intent of this guide is not to make you an expert on all the federal and state housing programs that may impact your clients. Rather, it is to provide basic information on key affordable housing programs and on the application process for obtaining affordable housing. This includes obtaining and using a voucher at a market unit.

While most DV/SA organizations housing search work supports low-income clients, this guide also includes information on applying to units that are intended to provide housing to people who have financial means with incomes at 80%, 100% or 120% of the area median income (AMI), but cannot afford a market rate unit because the rent in the area is so high. The process for obtaining affordable housing is complicated and hard to do for anyone, even for people who understand the different housing programs and know how to access these programs. The guide provides steps and best practices which will help you in assisting your client.

Utilizing this guide prepares you to be able to:

- 1) Identify your client’s housing related needs, including any barriers to housing and how to address them
- 2) Apply for a Mobile Voucher
- 3) Search and apply for Affordable Housing

¹ We are using the term “permanent” to distinguish this housing from transitional housing, which has a specified limit of how long someone may stay. We recognize that housing secured with a tenant-based voucher may be stable for the moment but subsequently is removed from the market or becomes unaffordable.

- 4) Understand the Interview Process and Screening After the Interview
- 5) Understand the Leasing Process

We have provided you with a lot of the information you may need in various appendixes, which appear at the end of the guide. A list of these appendixes is in the Table of Contents. These appendixes include information that goes beyond housing specific topics to address other needs and barriers clients may face. We recognize that affordable housing uses a lot of words and acronyms that are not commonly known or understood by applicants or advocates seeking affordable housing. A glossary is provided at the end of this guide as a resource.

Before moving on to the substance of this guidebook, it is important to discuss three important topics that impact how advocates must approach their work with clients:

- 1) Trauma
- 2) Confidentiality
- 3) Non-Discrimination obligations, including providing meaningful access to clients with Limited English Proficiency (LEP), and providing Reasonable Accommodations and Auxiliary Aids and Services

Trauma

Advocates working with survivors of DV/SA will be more effective and responsive to the needs of survivors if they understand the intersectionality of trauma and lack of stable housing. Trauma is an emotional response, characterized by feelings of intense fear, helplessness, loss of control and annihilation. It is important to keep in mind that trauma can be a one-time sudden event, or it can be long term and sustained over time.

The below principles of a trauma informed approach will help advocates build a strong working relationship with survivors where they feel supported, trusted, empowered, and safe – and thereby setting the stage for helping survivors achieve their housing goals and heal from trauma.

A trauma informed care approach recognizes how trauma affects the brain and takes into consideration trauma symptoms and the role that trauma plays in the life of survivors and staff. **Key principles of a trauma**

informed approach important to take into consideration when working with survivors of DV/SA include:

- **Safety:** It is important for survivors and staff to feel safe physically and emotionally throughout their time working together. This includes, but is not limited to, the spaces you use to hold a meeting with survivors and making sure they are involved in decision making about the space you are using during that time. For example, ask the survivor if they would like the door to be open or closed during a meeting.
- **Trustworthiness and transparency:** Being transparent creates trust in the relationship with survivors and their support system. Describe your role and what you may and may not be able to do for the survivor in relation to housing search, make the time for them to ask questions, explain why you are doing what you're doing or not doing, call them back when you say you will.
- **Peer support:** Find opportunities for survivors to connect to other survivors, to share their lived experiences, and to discuss their responses to trauma. If you as an advocate have had similar experiences, it is ok to share those, too, but be careful not to sound judgmental or push the survivor to react the way you did, including in relation to your own housing search if applicable.
- **Collaboration and mutuality:** Recognize the role that everyone plays in a trauma-informed approach. Sharing of information, power and decision making during your work together helps survivors heal and feel empowered.
- **Empowerment, voice, and choice:** All survivors have strengths, and we should build on those strengths. Recognizing that every survivor's experience is unique and deserves an individualized approach will help to create a response of support and strength. Advocates should provide information and access to resources and support survivors' decisions (even if you do not agree with them). The more control a survivor can maintain over their decisions and lives, the stronger and safer they will become.
- **Cultural, historical, and identity issues:** Trauma is also caused by – and its effects increased by – marginalization and discrimination. It is important to recognize how cultural, historical, and identity could play into how survivors experience/respond to trauma. The other oppressions (e.g., sexism, racism, xenophobia, homophobia, transphobia, ableism, classism) with which survivors have to deal

creates and adds to trauma. Understanding the systemic issues survivors face helps us understand their choices, fears, and barriers that they may be facing.

Confidentiality

The importance of keeping client related information confidential is not new to DV/SA advocates. Advocates know to:

- Always manage conversations about clients in a professional manner, demonstrating the utmost respect for individuals' rights to privacy and confidentiality.
- Only hold conversations involving personal information in a private controlled environment. Never discuss personal information regarding clients in an informal manner or as part of a social conversation.
- Only communicate about a client and their personal information when necessary for legitimate business needs and only if authorized by the survivor or by law. This includes fellow employees, third-party providers, and housing providers. In the case of third-party and housing providers and family members, obtain from the client a written release of information (ROI) that they sign and date stipulating permission to release specific information, the parameters of the information and how long the release is applicable. When in doubt about what to share, when, and how, and if you can share information refer to Violence Against Women Act guidelines and consult your supervisor.
- Not share personal information about one client with another client.
- Not keep any DV/SA specific information in a shared database that a public entity would have access to.

What may be new to both you and your client is:

- How much personal information is required by affordable housing agencies and housing providers to apply to and access affordable housing.
 - Most of this information will include what is referred to in the housing industry as “personal identifiers” (e.g., legal name, birthdate, social security numbers and financial information).
 - Depending on the circumstances (such as the type of housing your client applies to, whether they are trying to qualify for a

preference/priority based on their status as a survivor or have requested protections under the Violence Against Women Act or a reasonable accommodation, they may need to provide information of a sensitive personal nature.

- This raises important concerns about how to gather, transmit, and retain this information in a secure manner, and how to destroy it without breaching confidentiality. See “best practices” below for tips on keeping information secure.

Best Practices

- Approach the gathering of the housing search related information in a trauma informed manner, recognizing that this process can be overwhelming and feel very invasive and humiliating to your clients. This means your information gathering may need to be gradual to complete the housing process, in order to build up client trust. You will also need to explain orally and in writing:
 - Although you will do everything you can so they only have to tell their story and share information once it may be unavoidable for them to keep telling the story because they may need to apply to several places to be successful in obtaining affordable housing (particularly if the client has some barriers like negative housing history).
 - The purpose for you collecting the housing related information is to assist the client in obtaining housing.
 - Why the information is necessary:
 - Program rules require housing providers to verify your client is eligible for the housing program.
 - What will happen if your client refuses to provide you/the housing provider with the information/ This is not intended to coerce your client into providing information, but to highlight that housing providers are required to obtain certain information and no other information.

- When you will share it and what you and the housing provider will and will not use the housing related information they provide to do. Keep in mind that you must get a release of information (ROI) (more below) from the survivor to share their information.
 - Whether the information you are gathering is mandatory to your client obtaining affordable housing to establish an eligibility criterion or necessary in your view to explain mitigating circumstances related to your client's negative housing related history.
- Give survivors a checklist of what information they may need to provide housing providers, then explain the list. Plan with them for what housing related information may already have and what they may need to get. Review that checklist with them regularly adjusting the plan as needed.
 - Collect only personal information (or other information) that is relevant and necessary to accomplish the authorized function of housing search (and any other authorized function), and in a manner that is easiest and accessible for the client, including the use of a secure share system, such as google docs.
 - Keep personal information relating to housing search only for the period needed to assist your client in obtaining housing.
 - It is important that DV/SA organizations establish standard operating procedures for retaining information survivors may need for housing or other purposes, such as a birth certificate, social security card in a secure location.
 - Never leave reports or computer monitors unattended or unsecured when conducting housing searches. For example, paperwork, files, and/or open screens on a computer monitor containing personal and confidential information about a client's finances or housing search should not be visible to visitors and/or unauthorized personnel.
 - Maintain all files containing housing search information, in a secured area, and locked up when not using.

- Do not remove records with sensitive information relating to housing including a client's personal identifiers (name, financial accounts, social security number...), or access remotely (i.e., from locations other than such physical facilities), unless a supervisor approves this ahead of time. If you are working remotely and do have client information with you, make sure to keep it in a lockbox or locked filing cabinet.
- Secure any digital copies of files containing sensitive info including where the client is planning to apply. Protections include encryption, implementing enhanced authentication mechanisms such as two-factor authentication and limiting the number of people allowed access to the files.
- Shred and destroy information you no longer need to serve a legitimate business purpose relative to the client's housing search, whether printed or stored on electronic media.
- Take caution not to transmit confidential information regarding the housing search when using fax machines, email, and voicemail.
 - When faxing sensitive confidential information, use the date stamp function, confirm the fax number, verify that the intended recipient is available, and confirm they received the fax. Ensure the fax machine does not store the transmission in its memory, and that your agency has a system in place to properly dispose (shred) of all paper waste. If possible, use a fax machine that uses a secure transmission line.
 - If a secure line is not available, contact the recipient office prior to faxing to inform them that information is coming. Then, contact the recipient office following transmission to ensure they received it. For each event, the best course of action is to limit access of confidential information only to those individuals authorized to handle it, create a paper trail, and to verify information reached its destination.
 - When sending sensitive information via email or via an unsecured information system during the housing search process, make sure you encrypt the information and any attachments.

- Do not place private information on public drives or the Internet.
- Do not let confidential information documents sit on a printer where unauthorized employees or visitors can have access to the information.

Non-Discrimination, Language Access, Reasonable Accommodation and the Provision of Auxiliary Aids and Services

The concepts of non-discrimination, language access, reasonable accommodation and auxiliary aids and services are not new to DV/SA advocates involved in housing search. Housing providers have significant obligations in these areas. They are summarized in ***Appendix 1 Legal Obligations to Provide Language Access, Auxiliary Aids and Services, and Reasonable Accommodations/Physical Modifications and Related Best Practices*** and resources are provided. However, many think about these concepts solely in the context of housing providers' obligations and not necessarily in the context of how they themselves work with clients.

Like housing providers (including public housing agencies, and owners/agents of subsidized and market housing), DV/SA programs and their staff may not engage in illegal discrimination based on protected status (including race, color, religion, sex, gender identity, sexual orientation, national origin, ancestry, familial status, disability, marital status, age, because someone receives public assistance such as a mobile voucher, and veteran status or membership in the armed force).

In addition, any housing provider (including public housing agencies, and owners/agents of subsidized and market housing) and DV/SA programs that receive state and/or federal funding are required to provide clients whose primary language is not English and who as a result have limited English proficiency (LEP) meaningful access to their programs and services. This means providing free language assistance to enable someone with LEP to know about and participate in the program. This

obligation is in addition to the requirement that all housing providers and DV/SA providers not discriminate against someone because their primary language isn't English and as a result have limited English proficiency.

Like housing providers (including public housing agencies, and owners/agents of subsidized and market housing) DV/SA programs also have an obligation to operate in a manner that is accessible to and usable by persons with disabilities. This includes providing reasonable accommodations and auxiliary aids and services to clients with disabilities who need them to have an equal opportunity to participate in and enjoy the benefit of a program or activity. The failure to do so is a form of illegal discrimination.

These obligations have a significant impact on how staff work with clients during housing search.

Best Practices

The following best practices focus on the interactions between the housing advocate and their client; not the legal obligations of housing providers not to discriminate, provide free language assistance, or provide reasonable accommodations. These obligations are discussed throughout the guide.

- Make sure you are aware of your organization's policies and procedures regarding non-discrimination, language access, reasonable accommodation and auxiliary aids and services.
- Assuming your organization has a language assessment/plan, review it to determine how it addresses the housing search process, so you know what to do and how to do it. For survivors with LEP, know how you will meet your client's language needs during your intake process, when working with clients to locate housing units and obtaining housing, as well as how you provide services (if you do) after your client leases a unit. You will need to identify:
 - What, if any, "vital" documents the organization needs to translate, and into what language(s).

- How your organization will provide oral translation of documents if you do not communicate effectively in the language.
- How you will effectively communicate orally with clients whose primary language is not English if you are not bilingual in the language they speak, and or how your organization will provide effective communication if you are bilingual but not available to assist and another staff person who is not bilingual is covering for you.
- Note that language accommodations must include sign language and CART services for survivors who are Deaf or hard of hearing.
- Understand how your obligation to provide reasonable accommodation and auxiliary aids and services to clients with disabilities applies throughout the housing search process. You will need to know how to process a reasonable accommodation request and a request for an auxiliary aid or service.
- Inform your clients of your obligations both orally and in writing when you initially meet with them to discuss the housing search process. Repeat this information throughout your work with them. Allow them the opportunity to let you know if they need you to provide free language assistance, reasonable accommodation, or auxiliary aid or service. If you suspect they may need an accommodation or more support, ask them – do not wait for them to have to tell you.

Please see Appendix 1 Legal Obligations to Provide Language Access, Auxiliary Aids and Services, and Reasonable Accommodations/Physical Modifications and Related Best Practices for a list of resources regarding language access and basic principles of providing reasonable accommodations and auxiliary aids and services.

Brief Overview of Affordable Housing

There are many federal, state, and local housing programs making housing advocacy complicated and difficult to master. The application process is not the same for all the programs. We are going to focus our attention on three large categories of housing:

- Public Housing
- Vouchers (Project Based and Mobile)
- Privately Owned (either by a private owner or a non-profit): Housing that is below market rate.
 - This includes programs that: provide a subsidy to the site where a client's rent is based on their income; and housing programs where the rents are restricted but based on an income limit and not the client's *actual* income. Our experience is that this is the least understood and utilized resource, so we will focus attention on this category.

Public Housing Units in Massachusetts

Most DV/SA advocates are familiar with Public Housing as a valuable resource for their clients. There is both federal public housing and state aided public housing in Massachusetts. On the federal side, a housing authority is referred to as a Public Housing Authority. In Massachusetts state aided public housing authorities are referred to as Local Housing Authorities (LHAs). They are effectively the same thing. Some Massachusetts LHA's have only federal public housing, some have only state aided public housing, and some have both. EOHLC provides a [contact list for LHAs](#) and a [Local Housing Authority Unit Counts by Program Listing](#). Both federal and state public housing have programs that focus on specific populations, such as families, the elderly, and people with disabilities. However, the eligibility criteria for federal and state public housing programs are not the same, and the application process for these units is not the same either. The portfolios available in any given city/town can vary a great deal. For example, it may be that a given community only has elderly/disabled housing, and units are limited to studios and 1 BRs-- and obviously, a family with children couldn't use that public housing. Another community (for example Boston) may have a significant family public housing supply, but its elderly/disabled program is almost exclusively

federal, meaning that elders who are adversely affected by HUD immigration restrictions may need to look for a community with more state elderly public housing.

The U.S. [Department of Housing and Urban Development's \(HUD's\) Office of Public and Indian Housing](#) administers [HUD's Public Housing Program](#). HUD is responsible for creating the rules for this program and provides oversight of the program. HUD refers to Massachusetts Local Housing Authorities that operate federal public housing as Public Housing Agencies. HUD provides a [state-by-state locator](#) including localities of funding both for public housing and the Housing Choice Voucher Program, discussed below.

The [Executive Office of Housing and Livable Communities \(EOHLC\)](#), formerly the Department of Housing and Community Development (EOHLC), administers the state's [public housing programs](#). It has the responsibility for regulatory and administrative oversight of public housing.

To apply for **federal public housing**, a client must contact each Public Housing Authority, complete their application, and follow their process.

In contrast, Massachusetts has a statewide application system in place for **state-aided public housing** (and the State's Alternative Housing Voucher Program), commonly referred to as [CHAMP](#) (Common Housing Application for Massachusetts Programs.) This is a web-based system, so applicants can apply online to as many State-funded Public Housing Agencies as they choose. They may also submit a paper application to any State-funded Public Housing Agency, who will upload the information into CHAMP.

- The state-wide CHAMP system is much easier for clients because they do not have to complete multiple applications.
 - CHAMP allows the uploading of all relevant documents (including those related to priority status) on an ongoing basis.
 - Once the applicant fills out the application completely by the applicant, a client will receive communication from individual housing authorities regarding their application.

For more information, please see ***Appendix 2: A summary chart of how to apply, and related best practices.***

Voucher Programs

The federal government and the State of Massachusetts have housing voucher programs, as do some cities, such as the [City of Boston Voucher Program \(CBVP\)](#). These programs assist eligible households by providing them a housing subsidy for private market housing. Agencies that administer voucher programs use both Tenant-Based Vouchers and Project-Based Vouchers to accomplish this goal. Sometimes these vouchers are used to focus on the needs of a particular population of people. This is sometimes referred to as “targeted” vouchers. This means that a household would have to meet a specific eligibility criterion to get the voucher, such as being homeless. The rules for federal, state and city voucher programs are not the same.

- **Tenant Based Vouchers**

Tenant based vouchers allow households flexibility on where they live. The household is responsible for finding a housing unit in a geographic area where they want to live. The rental unit can be a single-family home, townhouse, or apartment. The subsidy for the rental unit cannot cost more than a set payment standard varying by family size (unless there are exceptional circumstances and the housing agency that issued the voucher approves it) and must meet minimum standards of health and safety. The agency that issued the voucher on behalf of the household pays a subsidy to the property owner directly. The household then pays the difference between the actual rent charged by the property owner and the amount subsidized by the program, based on the program’s rent formula. There can be caps on how much the tenant would pay, and a unit can be rejected if it is above the cap. If a client needed to live outside the geographic area the administering agency serves, the voucher can be transferred to another administering agency in the applicable geographic area. This is called “portability.” However, in the case of a state or local voucher program, portability out of state is not permitted.

- **Project-Based Vouchers**

Agencies may also use vouchers to create or sustain affordable housing units in a housing development. When vouchers are used in this manner, they are referred to as Project-Based Vouchers. Under a Project-Based Voucher program, the administering

agency has a contract with property owners to provide rental assistance to eligible low-income households at a housing site. Housing agencies may admit applicants from their regular voucher list, or it may have a special Project-Based waiting list, or a site-specific waiting list. The major difference between a project-based voucher and a mobile voucher is that the rental subsidy generally stays with the housing unit and not the resident. However, voucher programs have different rules regarding when someone residing in a Project-Based Voucher unit may be issued a tenant-based voucher to relocate.

Federal Voucher Programs

The [Housing Choice Voucher Program](#) (commonly referred to as “Section 8”) is the primary Federal Voucher Program. The acronym for this program is HCVP. The U.S. Department of Housing and Urban Development (HUD) oversees this program, which is administered by Public Housing Agencies (PHAs). Like all of HUD’s programs, it is governed by HUD’s directive system which includes regulations, guidebooks, and notices. *Please see **Appendix 3 Major Housing Programs’ Directive Systems** for a summary of these and where to locate them.*

- EOHLC is a PHA for the purpose of the federal voucher program and receives federal vouchers from HUD. It has a HUD approved [Administrative Plan](#), which describes how it will use its vouchers. EOHLC’s Division of Rental Assistance administers these federal vouchers through [Regional Administering Agencies \(RAAs\)](#). These Regional Administering Agencies are “subcontractors” that perform the day-to-day management and operations of this program.
 - EOHLC uses a centralized waiting list for their tenant-based vouchers, which means if someone applies to one Regional Administering Agency, they do not need to apply to another.
 - Each Regional Administering Agency also has a listing of PBV units and provides information on applying for these units. In most cases, Regional Administering Agencies administer waiting lists for PBV units.
- Massachusetts has a centralized Section 8 waiting list that is a partnership of 103 Public Housing Authorities (PHAs) within MA. This is usually used for tenant-based vouchers. However, a PHA may choose to utilize this for its PBVs as well. However, some

PHAs (like Boston Housing Authority) have a substantial Section 8 program and don't utilize the statewide waiting list.

- Applicants submit one application to the centralized waiting list system on [AffordableHousing.com](https://www.affordablehousing.com). Their application is then available to all 103 participating PHAs. Each participating PHA selects participants for their Section 8 Voucher program off the centralized waiting list in accordance with their local policy, commonly called “preferences.”
 - PHAs that adopt preferences to address specific housing needs must address them in the Agency’s [Administrative Plan. Preferences can include homelessness and survivors of domestic and sexual violence.](#)
 - Because the demand for these vouchers exceeds the number available, long waiting lists are common and PHAs may close their waiting list when they have more households on the list than can be assisted in the near future. The length of a waiting list is important information to share with survivors because for some PHAs, waiting lists can be as long as 10 years or more. Some PHAs with lengthy closed HCVP waiting lists nonetheless may admit applicants who fit into a targeted set-aside. Or it may be that HCVP lists are closed but that PBV lists are open for applicants with certain priorities. For example, both of these things are true at the Boston Housing Authority.
- If a PHA does not participate in the centralized waiting list, a client will need to apply directly to the PHA for a Section 8 mobile voucher.
- PHAs have the authority to allocate PBVs and determine the application process for these PBVs, and whether they will administer a centralized waiting list or a site-specific waiting list. All these types of housing, rules, lists, and applications are complicated! It is difficult for advocates to track, so imagine how difficult it is for survivors in the midst of dealing with trauma. To support survivors in making the best housing choices for them, advocates need to:

- Identify which sites have project-based vouchers in the geographic area in which a client wants to live.
- Which RAA retains the waiting list(s).
- What application to complete.
- How to submit the application.

There are also HUD Housing Choice Voucher Programs that serve specific populations. These include the [Section 8 Mainstream Program for people with disabilities](#), the [Family Unification Program](#), and [Veterans Affairs Supported Housing \(VASH\) Program](#).

In addition to vouchers through HUD's Office of Public and Indian Housing, HUD's Office of Community Planning and Development has a program called the HOME Investment Partnership Program, commonly referred to as HOME, which permits funds to be used by entities that participate in this program (referred to as Participating Jurisdictions or PJs) for a [HOME Tenant-Based Rental Assistance Program](#) (TBRA). Most Participating Jurisdictions in MA, including EOHLC, do not use the funds for this purpose. Rather, they use it to provide funding to sites that need it when developing or rehabbing housing to make the deal financially feasible. Unfortunately, although there you can obtain a list of [HUD HOME Awards in MA](#), there isn't a centralized list of TBRA programs in MA. To determine if a PJ uses their HOME funds for this purpose, you need to review the plan they submitted to HUD or contact the person in charge of the HOME funds at the PJ.

For more information, see ***Appendix 2: A summary chart of how to apply, and related best practices.***

Massachusetts Voucher Programs

The Executive Office of Housing and Livable Communities (EOHLC) oversees Massachusetts' voucher programs.

The primary state voucher program in Massachusetts is the [Massachusetts Rent Voucher Program](#) (MRVP). Like Section 8, this program has a mobile voucher component and a project-based voucher component. EOHLC administers the MRVP program locally through the Regional Administering Agencies (RAAs) and Local Housing Authorities (LHAs). Like all EOHLC programs, it is governed by EOHLC's directive system which

includes regulations, guidebooks, and notices. See **Appendix 3 Major Housing Programs' Directive Systems** for a summary of these and where to locate them.

- Not all the state's LHAs administer MRVPs. Also, even if a housing agency administers the mobile voucher program, it does not mean they administer a PBV program.
 - To identify those agencies that administer the mobile component of this program, see [Housing Agencies with Mobile MRVP Vouchers](#).
 - There is no central list of MRVP PBVs. You will need to do research to ascertain this information and whether the site or the regional non-profit controls the waiting list.
- Currently, MRVP mobile voucher waiting lists are long or closed. However, some are open. Likewise, some PBV waiting lists are open. Applications may be made where waiting lists are open. You may use the [Service Locator](#) to find the LHA closest to you. If the agency closed its waiting list, there is nothing to stop you from applying to another agency's waiting list that is open or applying to multiple agencies' lists.
- In recent years, there have been special allocations of MRVP vouchers focusing on homelessness. These allocations are administered by the RAAs separately from the standard MRVP waiting lists. For example, EOHLC awarded vouchers for the longest stayers in domestic violence shelters to depopulate the shelters during COVID.

Another state voucher program is the [Alternative Housing Voucher Program \(AHVP\)](#). This is a program for non-elderly (under the age of 60) individuals with disabilities who are on state elderly/disabled public housing lists who may not be placed as quickly because only 13.5% of such units can be assigned to non-elderly disabled persons. EOHLC administers the AHVP program locally through the RAAs and LHAs. See [AHVP Issuing Administering Agencies](#). Like MRVPs, it is governed by EOHLC's directive system which includes regulations, guidebooks, and notices. Please see **Appendix 3, Major Housing Programs' Directive Systems**, for a summary of these and where to locate them.

- Applicants can apply online through [CHAMP](#) or can submit a paper application by directly contacting any of the issuing agencies that have AHVP vouchers. If households submit a paper application, the issuing agency will enter the application into CHAMP.
 - Your client can select to be on more than one issuing agency's waiting list.

For more information, see **Appendix 2: A summary chart of how to apply, and related best practices.**

Privately Owned Housing: Sites Funded or Financed with HUD Multifamily Housing Programs, Tax Credit Program, HOME Program, and/or Zoning Restrictions (40B/40T), and financed by MassHousing

While many people know about public housing and vouchers, there are also housing sites funded or financed with federal and state housing programs designed to provide housing that is more affordable than market rate housing. Each housing program is administered by an entity that has a directive system consisting of regulations, and several types of guidance, including Handbooks, and Notices. See **Appendix 3, Major Housing Programs' Directive Systems**, for a summary of these and where to locate them. These programs vary in important ways that impact access to housing for clients including:

- Whether they serve a specific population (such as elderly people and/or people with disabilities).
- Eligibility criteria (such as income level/levels, citizenship/eligible immigration status, student status).
- How rent is determined (for example, it may be based on the family's income or a set amount using a different method).
- Verification requirements.
- Preferences and set asides.

Please see **Appendix 4: Major Federal and MA State Housing Programs' Eligibility Criteria and Related Best Practices** for more details on this topic.

In addition, many sites are funded or financed with more than one housing program to make the site financially feasible for the owner to operate it. The

housing industry refers to this as “subsidy layering,” or a “layered site.” Layering results in more than one set of rules applying, which may mean many different requirements and the need to submit a lot of documents to establish eligibility.

Also, what agency financed a site can also have a big impact on the rules a site has to follow and whether preferences apply. For example, if a site is financed by MassHousing, the site must follow rules from both the funding program and MassHousing. Also, the Mass. Housing enabling statute mandates certain preferences.

- There is no centralized way to apply for privately owned affordable housing. This means that clients will need to fill out multiple applications.
 - Sometimes a private management company will utilize a single application for multiple sites they manage if the sites are owned by the same entity and will have applicants check off which site(s) they want to apply to.
 - In Massachusetts, new affordable housing sites and sites that are re-opening a closed waiting list must usually conduct a lottery. An exception is when a redeveloped public housing site will all be filled either from returning public housing residents or from referrals from a PHA's PBV wait list--in such cases, the lottery would not need to be used. **See Appendix 5: Affordable Housing Lotteries in MA, and Related Best Practices**
 - Existing sites typically have waiting lists, and when clients apply to a site, they will be added to the waiting list based on date and time of application. Their placement on a waiting list may change based on whether the site has preferences and if they qualify for a preference. **See Appendix 6: DV/SA Related Preferences/Priorities and Related Best Practices**
- It is difficult to identify what site(s):
 - Have the unit size/type needed by your client.
 - Have open waiting lists.
 - Utilize a rent structure that your client can afford.
 - Have a preference/priority for survivors.

See Appendix 7: Searching for Housing with and without a Mobile Voucher and Related Best Practices

Obtaining Important Documents: What are they and how do I get them?

When a client applies for a voucher or an affordable housing unit, they will be required to provide specific documents to establish their eligibility. The documents clients will have to provide to vouchering agencies and affordable housing providers will not always be the same because the eligibility requirements and verification requirements vary by housing program. However, there are certain documents that are commonly required or used to establish eligibility. Please see **Appendix 9: Verification of Eligibility and Related Best Practices**. It is helpful to gather at least the documents that are commonly requested so that your client can get a housing unit as quickly as possible. Obtaining the necessary documents can be challenging in general, and more so for some survivors due to the circumstances directly related to the DV/SA. If you are unable to obtain specific documents due to circumstances related to DV/SA, such as safety concerns, it is important to inform the housing provider as soon as possible. Depending on the information being requested, there is often an alternative method of providing necessary information.

Best Practices

- Approach the gathering of information your client needs to establish eligibility in a trauma informed manner.
 - Your client's safety is of paramount concern. When you gather the documents, you need to ensure you address their physical and emotional safety and that you listen if they do not feel safe obtaining specific documents or having you obtain them.
 - It is crucial that you collaborate with the client to gather the required documents and to consistently explain to them what documents are required for them to obtain

housing. The more information they have regarding required documents and how to obtain them, the more you empower them to be able to make their own choices in their housing search, including if and how documents are obtained. Doing this increases the likelihood the client will assist in obtaining required documents and trust you to assist or act on their behalf.

- Reviewing a written checklist containing what information a vouchering agency/housing provider is going to request will enable them to prepare emotionally for what they may feel is invasive. It will also enable both of you to work together to identify what documents apply to your client's specific situation, what they may already have in their possession, and a plan for obtaining required documents that they do not have. Make sure this document is in plain language, and available in multiple languages and alternative formats. In addition, if the client has limited English proficiency and bilingual staff are not available, obtain professional language assistance. Likewise, if someone uses sign language to communicate, it is crucial that you use a qualified sign language interpreter based on the client's specific access needs
 - Once you and your client establish the plan, provide your client with a summary/list of what documents they are responsible to obtain on their own and how they are going to do so, what documents you will assist them in obtaining and what that means, and for what you are solely responsible.
 - Establish with the client a tracking mechanism for them to use to document their efforts (e.g., who they contacted, telephone number, email). This can help with follow-up.
 - Establish realistic time frames for obtaining the documents which satisfy time frames that the housing provider may set to provide responses to certain inquiries,
 - In such instances it is then necessary to either respond by those deadlines or inquire in advance about any ability to get extensions. The provider

may request an explanation of why difficult to obtain (or you may have suggestions for alternative documents) and a reasonable time frame for extension--likely will NOT be open-ended.

- Create a housing binder. Use dividers/sections to separate information you need to establish eligibility for housing, as well as to track housing applications and correspondence with vouchersing agencies and housing providers.
 - Utilize sub-dividers as well and divide verifications by topic.
 - Separate housing applications, and mark at the bottom of the divider the name of the site/address where you or client submitted the application and the date you or your client submitted the application.
 - If they have the binder with them, create a plan for how they can keep the information as confidential as possible (e.g., where they will store it). If the advocate will keep the binder in their office, be sure it is stored in a locked location.
- Some of the information will not change, such as a social security number or a birth certificate and may need to be used by the client for other programmatic purposes. If your client uses these documents for multiple purposes, make a copy of the documents and coordinate with the client to keep any originals in a secure manner.
- Any information that may change, such as income, will need to be updated, and filed in the binder on a regular basis. The reason for this is because how long a verification is valid varies by program.
 - For example, if your client is working, explain to them it is important to provide you all their pay stubs because a vouchersing agency/housing provider will ask for a specific number of current, consecutive pay stubs as documentation of the client's earnings. Remember to file these paystubs in the binder.

Identifying Survivors' Housing Related Needs and Potential Needs and Potential Housing Barriers: Including Criminal History, Credit History, and Immigration Status

It is common for a survivor to submit housing applications only to be denied because of housing barriers like credit and tenant history. Similarly, survivors may apply for housing in locations they do not want to live in and then have to turn down that housing if it becomes available. They may also apply for housing they are not eligible because no one in their family has eligible immigration status, or the rent will be too high because only some of the family members have eligible immigration status and the housing subsidy will be prorated based on the number of people who have eligible immigration status. To ensure that the housing process moves as quickly and smoothly as possible, advocates should work with the client to develop a housing action plan.

When creating this plan, it is important to take an individualized approach. Each client's housing related needs and the barriers they face to obtaining housing are unique to them. It is important that advocates do not assume they know what is best for clients and make choices for them. It is much better to support survivors in making their own decisions about the type of housing they need, where to live, and how to live. It is an advocate's job to support and honor their client's choices and provide help as needed to identify, obtain, and keep the housing they want. Please note that does not mean that you should not question choices. For example, if your client only applies at one location which doesn't have much turnover, and the narrowing of range of choices is not related to safety considerations, it would be appropriate for staff to point out that the client is not likely to get offers as quickly as if she were willing to accept a broader range.

Many factors impact housing search and a client's ability to locate and obtain permanent housing. These include factors that may and may not be related to the DV/SA:

- Location of housing
 - Cities/towns/areas the client determines is safe for them to live and wants to live
 - Family (near or away from)
 - Public transportation
 - access to grocery store

- proximity to medical providers or school for kids
- Type of housing the household wants and qualifies to live in (i.e., A specific population such as elderly/disabled head of household, Single Room Occupancy vs. a single unit)
- Household-composition (including relationships and if someone needs a live-in aide)
- Size of unit (do they need an additional bedroom due to a disability, such as for medical equipment, or because people who would otherwise share a bedroom need separate bedrooms)
- Accessibility needs (fully mobility accessible, mobility related features, vision, hearing, first floor, no stairs, elevator building...)
- Preferences/priorities for which the household may qualify.
- Annual income and income sources
- Citizenship/immigration status of household members
- Student status of household members
- Whether the household has a mobile voucher, and if so what type and the name/contact of the vouchering agency
- How rent is determined
- Whether any negative tenant related behavior exists and if so, when did it occur, and was it related to factors which should change with getting an affordable unit or subsidy (such as the nonpayment was associated with a market rent that the client could not afford due to changed circumstances, but now could afford ren) or a disability and/or DV/SA
 - Housing history (including utility history)
 - Housing related criminal history
 - Credit history

See Appendix 8: Resources for Identifying, Correcting, and Addressing Criminal History, Poor Credit, and Negative Housing History and Related Best Practices

- Whether the client needs reasonable accommodation or language assistance during the application process.
- Whether the client needs assistance with housing related costs such as a security deposit, first and last month's rent, utility assistance, and/or furniture.

Obtaining the necessary information from a client to overcome housing barriers requires effective communication. Many things can impact effective communication, including if your client has limited English proficiency, a disability that impacts their ability to communicate (read, write, speak, or understand), or they have difficulty trusting people based on their experiences. The first two can more easily be solved. Building trust with a client is a process that often takes time and a trauma-informed approach.

To obtain the information to assist a client in housing search, use a housing related intake form that focuses on eligibility factors *and* things related to screening criteria standardly used.

The intake form can be used in different ways. When deciding how best to use it, you will need to balance empowering your client with many survivors find filling out forms related to housing to be triggering and stressful.

You can either have the client fill out the intake form as a written questionnaire and then ask follow-up questions, or you can use the questionnaire as a tool to engage in an interactive dialogue with the client. Many advocates choose to do the latter to avoid adding stress to their clients and to also build rapport with them. Make sure any written questionnaire is in plain language and available in multiple languages and alternative formats, such as large print. In addition, if the client has limited English proficiency and bilingual staff are not available, obtain professional language assistance. Likewise, if someone uses sign language to communicate, it is crucial that you use a qualified sign language interpreter based on the client's specific access needs.

Once you obtain the necessary information, you can determine what type(s) of vouchers/housing the client is eligible to apply to and review the options with your client. You can also determine if a client has a criminal record, negative housing history (e.g., evictions or non-payment of rent) or poor credit that may impact them getting a voucher or a housing provider not renting to them.

Best Practices

- Explain in plain language both orally and in writing (in their language) the purpose of a housing action plan, any related rules, and policies of the housing to which they are applying, and the roles and responsibilities of you and the survivor. If specific things are required of the client, communicate this effectively. This will avoid misunderstandings, help build trust, and hold everyone in the process accountable.
- Approach the gathering of the information you need in a trauma informed manner. Be transparent about why you are asking for each piece of information and what purpose it will serve. Remind them about confidentiality, releases, and what you will do with the information. Explain that the process can be very tedious and feel invasive as different housing providers and subsidies need different information. When asking them to complete an intake form and or engage in an interactive dialogue, explain the process and how long it will take, allow for breaks or multiple meetings/sessions, encourage them to ask questions, make sure they have access to water and can get up and move around, and be focused on them (avoid distractions). You will also need to factor in a survivor's specific circumstances as well, such as if they are caring for young children or an elderly family member and accommodating their schedule whenever possible.
- If a client identifies a criminal record, poor credit, or negative housing history (such as eviction or non-payment of rent) it is extremely important to have them explain to you in as much detail as they are comfortable the circumstances surrounding the negative tenancy related behavior. Explain to them that this is information you need to know to help them get housing – and that you are not judging them. You will need to figure out if there are extenuating circumstances, including if the negative tenancy related behavior was a result of a disability or DV/SA.
 - It is important, once these are identified, to do some independent checking, since the survivor's understanding of what occurred may not be the same thing that the

provider will see once verifications are provided. For example, the survivor may not think she was evicted or convicted because a constable didn't move her out and there was no jail time, but the records will show there was an adverse court decision, such as a default or a plea bargain.

- Obtain your client's Criminal Offender Record Information (CORI) and credit report. It is often more comfortable for survivors to obtain this information themselves and then to share it with you. Reminder: *always* explain why this information is important to their housing process and what you will do with the information.

- The sooner you identify any barriers the sooner you can begin to collaborate with your client to produce a plan of action for addressing the issue. For example, while having the client's CORI report helps to do proactive work, such as resolving defaults, correcting the CORI report if the actual charge was less serious, or sealing records, it is also important, when the housing provider or subsidy agency is evaluating, to not volunteer information that they may not be aware of, and to get the actual report that they have (as required by state law). **See**

Appendix 8: Resources for Identifying, Correcting, and Addressing Criminal History, Poor Credit, and Negative Housing History and Related Best Practices

- Inform all clients verbally and in writing that you provide free language assistance to help them effectively participate in the housing search process. Also, do not assume clients read in their own language. Standardly ask all clients if they need assistance in completing any written questionnaires or ask what works best for them in completing a form.
- Inform all clients verbally and in writing that you provide reasonable accommodation, auxiliary aides, and services to help them effectively participate in the housing search process.
- Recognize that your client's answers to key questions may change over time as their needs change, including safety, and their level of trust with you increases. Some clients may want to

initially tell you what they think you want to hear, and some experiences may have been blocked. This can be frustrating, and it is important to not make an issue of this, and to refine things as you get better information, and recognize it may be part of the process. Continue to actively listen to your client regarding their housing related needs, encourage them to ask questions and refine/change their answers, and be patient with them.

- Be mindful of the survivor's schedule (work, school, doctor's appointment) that may conflict with meetings and availability of advocates (out sick, vacation, shift, any language barriers etc.)

Conducting Housing Search

Collaborating with a client to find an affordable housing unit is not an easy task. Simply put, the demand for affordable housing is greater than the supply. This is especially true in certain parts of Massachusetts and for units where rent is based on a household's income. The shortage of affordable housing, coupled with the difficulty in identifying units for which your client is eligible and has the greatest chance of getting in the shortest time, makes the housing search process challenging at best.

A component of the housing action plan you create with the client will outline how you both plan to conduct the housing search, who is responsible for what, and on what type of housing the search will focus. It will be based on the information you gathered from the housing intake form and your discussions with the client. You want to make sure to set realistic goals and time frames given:

- Resources that are available within the organization you work for.
- Whether other people your client works with will be involved in the process, and if so how.
- Your client's ability to focus on housing, and actively participate in the process, given everything going on in their life.

Effective housing search is a process that occurs over time and is strategic. You want to make sure that you limit your housing search to:

- The geographic area in which your client wants to live.
- Sites/units for which your client is eligible and can afford based on unit size and type.

You will also want to focus special attention on housing sites where your client qualifies for a preference or priority. This will result in your client getting a unit before they otherwise would have at the site.

The starting point for any housing search is how much rent a client can afford to pay based on their income or if they have a mobile voucher in the geographic area in which they want to live.

Without a Mobile Voucher and No or Very Limited Income

- Apply for all mobile vouchers for which your client is eligible.
- Apply to all sites with project-based vouchers in the geographic area the client is willing to live.
- Apply through CHAMP (or paper) for all state funded public housing in the geographic area the client is willing to live.
- Apply to all Public Housing Authorities in the area that have federal public housing sites for which your client is eligible (and wants to live).
- Be prepared to apply to all sites that have HUD multifamily project-based subsidy for which your client is eligible (and wants to live). The reason for this is that the rent will be based on their income. Focus on sites where your client qualifies for a preference.
 - Clients who are not U.S. Citizens/Nationals and do not have eligible immigration status cannot receive housing subsidy for some of the HUD programs (Section 8, 236, 221D3). A “mixed family” consisting of at least one person who is a U.S. Citizen/National or has eligible immigration status and a member(s) who don’t, may live in one of these units, but their rent would be prorated and may not be affordable.

- Apply to all open lotteries and waiting lists that have low and extremely low-income units for rent for which your client is eligible.

With a Mobile Voucher or Sufficient Income to Pay Rent That Is Not Based on Household Income

See above for applying for state and federal public housing and project-based subsidized units, if eligible.

If your client has a mobile voucher, they will not be able to use it at a site that has a project-based subsidy. As such, your focus will be on identifying units in the private market that meet the voucher agency's payment standards and will pass inspection. This will also be the case if your client has enough income to live at a unit designed for households who have enough income to pay the set rent. Generally, these are units funded under the Federal Low-Income Tax Credit Program or other programs that don't have a subsidy or project-based voucher attached to it. Sometimes the rent for a "market unit" will be low enough for a client to afford the rent with or without a voucher. However, the survivor should be counseled that if they subsequently lose income, they would still be responsible for the rent and it would not adjust downward, as it would if they were in public housing, a HUD Multifamily unit with subsidy or with a voucher.

Best Practices

Available Affordable Housing

- If there is a pattern of cities/towns (or areas within a specific one) where your clients want to live, create a tracking sheet/data base listing of affordable housing in your area by income and rent structure, noting any specific eligibility requirements.
- Register for all free affordable housing listservs. See ***Appendix 7: Searching for Housing with and without a Mobile Voucher and Related Best Practices***

- Contact lottery agents and ask them to place you on their mailing list to keep you up to date on housing lotteries. **See Appendix 5: Affordable Housing Lotteries in MA, and Related Best Practices**
- Obtain a membership to [HOUSINGWORKS](#). This is a paid service that provides excellent information on housing opportunities available and enables advocates to conduct housing searches using their database.
- Review the various housing search tools and figure out which one(s) you find most useful.
 - Remember, MassHousing financed sites have a DV/SA preference.
- If your client qualifies for mobility accessible or vision/hearing accessible unit, search for these. However, search for general units as well. If the survivor finds a non-accessible unit, sites that receive federal or state dollars or have at least ten or more units in Massachusetts must pay for physical modifications up to the point of undue financial and administrative burden.

Relationships

It is extremely important for you to develop relationships with housing providers, leasing agents, lottery agents, real-estate brokers in the area that most of your clients search for housing and other advocates.

- This means connecting with people at both PHAs and Affordable Housing Sites.
 - Ask them if they have any suggestions for you in regard to serving your clients. Learn from them how their site's waiting list works, their site's eligibility criteria and suitability requirements.
 - Explain to them the services you/your agency can provide in relation to survivors of DV/SA, including safety planning and training of their staff.
- It is also recommended that you get to know the state's [Regional Administering Agency](#) in your geographic area. Building relationships with staff who assist in their housing programs can be enormously helpful, especially

when a problem arises with a client, and you need assistance in resolving it.

- Brokers are particularly helpful in accessing housing that may not otherwise be advertised, listed, or known to you. Also, some units listed in the private market will not show units to people who are not working with a broker. This housing is helpful for clients who have financial resources or a mobile voucher.
 - Keep in mind that brokers don't work for free, and you may have to help survivors find funding for their fee. That said, it doesn't hurt to ask brokers if they would provide pro bono services to your clients. If they do waive their fees, be sure to thank them publicly! Also, some brokers have been enormously helpful to DV/SA advocates. As such it's good to share stories with other housing search advocates about experiences. JDI's MA Safe Housing Initiative is a mechanism via which to do this.
- [Continuums of Care \(CoC\)](#) programs in Massachusetts can also be helpful with housing related resources and services for survivors of domestic violence in your geographic area given that one of the categories of homelessness used in the eligibility definition of homelessness for this program is [fleeing/attempting to flee domestic violence](#). It is highly recommended that you build a rapport with the [CoC in your geographic area](#), which can be identified through HUD Exchange.
- Local housing advocacy coalitions can also be good contacts and provide you with updates on new developments and planning activities.
- [JDI's Mass Safe Housing Initiative \(MASHI\)](#) can also provide a link to other advocates both on a regional and statewide basis and is also in the process of building relationships with advocates and housing providers by region.

- Create a contact sheet, including names, email addresses, telephone numbers by housing provider. This provides easy access for you and others on your team.

Tracking and Documentation

- Make copies of all applications and materials sent to a housing provider, and track when it was sent, how it was sent, and to whose attention. Utilizing an excel spreadsheet or standard form can be helpful for this purpose. See **Appendix 12: Sample Forms and Checklists** for an example. Place it in the client's binder.
 - If you receive confirmation of receipt, document this by date and how it was received. Keep copies in the client's binder (divided by site).
- Document on a client specific tracking sheet all verbal conversations/communications you have with housing providers, including date, time, and communication, who you spoke to, and the person's title.
 - If you are planning to ask specific questions, use a clarification sheet that allows you to easily track the answers to your questions.

Client Specific

- Develop with your client a step-by-step approach to their housing search that includes who is responsible for what (including you, other advocates or staff who may also be working with the client, and the client), what type of housing the search will focus on, and timeframes for getting things done.
 - Although you will use a standard approach regarding housing search, it must be based on an individualized assessment that includes:
 - Your client's ability to focus on housing, and actively participate in the process, given everything going on in their life.
 - If a disability impacts their ability to take responsibility for specific aspects of their housing

search, or if they need specific assistance in doing so.

- If a language barrier impacts their ability to take responsibility for specific aspects of their housing search, or if they need specific assistance in doing so.
- All written materials explaining the application process for the types of housing identified in the client's personalized plan need to be in plain language and in a format that is accessible. Because many people do not read (in English or in their own language and because some languages do not have a written equivalent or an equivalent for specific housing related terms), oral translation or a taped version of the document may be required to provide meaningful access. Review the process with them orally in an accessible manner.
- When it is time for your client to apply for the types of housing identified in the housing search action plan, gather all applicable applications.
- Completing applications is time consuming and mentally and physically exhausting. Set realistic expectations for their completion, making sure to leave time to get through it all, often in multiple sittings. To empower those who are able, suggest that the survivor fills out on their timeframe and provides gentle reminders, especially if the application has a deadline (i.e., lotteries, first come, first served opportunities).
- Sit with the client and work with them on completing applications if they want assistance, has limited English proficiency, or difficulty completing the application(s). This is a tedious task. This includes attaching any required documentation to the application (including documentation of priority status) to create a packet and reviewing the application and attachments to ensure accuracy and completeness before mailing the application.
 - Review with your client what to expect post submittal.
For example:
 - If someone is applying for state aided public housing via CHAMP, explain the portal step by step

so they can become familiar with it and how to use it.

- Explain to them both orally and in writing what to expect regarding Public Housing Agencies contacting them and the importance of reading the correspondence and meeting deadlines. If they are willing, have them share the correspondence with you so you can help with any follow up needed.
- If you have reason to believe your client will not check the information on a regular basis, or will not be able to understand the information, coordinate with the client this responsibility and follow up. Include your contact information in addition to your client's, provided you have their permission to do so,
- Once all applications have been mailed, follow up will need to occur with all housing providers to confirm receipt of the application and to check on the status on the waiting list. Decide with your client who will follow up and when, then report back to each other.
- Follow up with your client regarding any outstanding information a housing provider will need to process the application. Regularly discuss this information, checking off things you have submitted and what is left to do (and who will do it).

For more, see the following Appendices:

- **Appendix 5: Affordable Housing Lotteries in MA, and Related Best Practices**
- **Appendix 7: Searching for Housing with and without a Mobile Voucher and Related Best Practices**
- **Appendix 9: Verification of Eligibility and Related Best Practices**

Interviews

Affordable housing providers standardly conduct interviews with applicants when they are processing applications. Generally, a housing provider will process more than one applicant at the top of the waiting list for a single unit. This is to make sure that there is as short a delay as possible renting the unit. What is covered during the interview will vary depending on the program.

Regardless of the housing program, providers use the interview as an opportunity to update the information contained in the application, gather any missing information needed to calculate annual income and determine eligibility and preferences, obtain a consent for the release of information (ROI) to verify eligibility, and conduct suitability screening (e.g., criminal history, credit, property owner references).

Best Practices

Preparing for the Interview

- Explain to your client what to expect during the interview, and that the provider may ask a lot of questions. It is not unusual for an interview to last 2 hours, and for applicants to feel housing providers are asking for unnecessary information.
 - The survivor can ask for a break during the interview. Practice asking for it so they feel comfortable should they need one.
- If your client needs language assistance, auxiliary aids, or services, and/or reasonable accommodation to participate in the interview, make sure you notify the housing provider of this in writing. Then confirm with them that they are aware of and will comply with the request. This may be a point for which the survivor needs you to advocate on their behalf.
 - It is always a good idea to confirm with the housing provider the day before or the day of the interview that assistance/accommodation will be available.
- Confirm the date and time of the request with the housing provider in writing. Let them know to contact both you and the client if anything changes. Also confirm whether the interview is

in person or on-line, as well as what, if anything, your client needs to bring to the interview and if there are any outstanding questions the housing provider needs to address.

- If the interview is remote, you will need to figure out any safety concerns, as well as assistance for any client who isn't tech savvy, and any accessibility related tech issues (closed captioning...ahead of time.
- If the housing provider has specific questions regarding the preference/priority, try to ascertain ahead of time what, if any, information is missing or if the provider is asking for information for which they are not permitted.
- If the housing provider is asking you to provide information that to your knowledge is not permitted/required by the housing program or an illegal inquiry, this can be a difficult situation for both you and your client. You will need to retain your composure, ask them why they need the information, and based on the answer you may need to explain they don't need the information for the specific program(s) at the site the client is applying to.
 - It is possible the housing provider will acknowledge they made an error and not require the information.
 - It is also possible the housing provider will become defensive and say something like, "this is how we do it." In such instances, ask them in a calm voice/inquisitive email why they do it the way they do it, and if a regulation is involved to provide it to you.
 - This is where understanding program rules, having a pre-existing relationship with a housing provider, and their supervisors, can be enormously helpful. It is fine to "push back" in a respectful manner to advocate for your client, and to reach out to others in the agency/company.
 - In some cases, it may be necessary to get an oversight agency involved if you are sure of your position, and the housing provider is simply "digging

in” and the provider’s actions r will have a negative impact on your client.

- Remind your client about the date, time, and location of the interview in writing (on an appointment card or piece of paper) and electronically (by text, email, and/or a calendar invite). And remind them again of the interview on the day before and the day of the interview. Trauma affects survivors’ ability to manage time, so constant reminders are important.
 - If the interview is virtual, make sure your client has internet, can meet in a quiet, safe, location, and knows how to connect. This is something you can practice beforehand. If they do not have access to the internet, have them come to your office for the interview.
- If your client needs to reschedule or is going to be late, give the housing provider as much advance notice as possible. This may include asking your client to email or text if they are, for example, delayed in traffic or on public transit, and having good contact info for the provider, as well as for the client to notify you what's happening. Many providers have a policy that if an applicant is a “no show” without explanation they will send a rejection/denial notice for not responding to requests.
 - Your client can appeal a denial. However, your client should try to avoid needing to appeal a denial whenever possible.
- If your client has negative tenancy related behavior that a provider is likely to find out through standard screening, discuss with your client if they want to raise it during the interview and present extenuating circumstances, and/or request a reasonable accommodation or VAWA protections.
 - Gather ahead of time all information relevant to anything you will present to the housing provider. Go over the information with your client to prepare them for the interview and any discussion regarding the negative tenancy related behavior. The focus will be on what has

changed so that the client will be able to comply with the terms of the lease.

- In some cases, you and your client may not be able to anticipate what the reviewer might find useful, and it may be that an additional document needs to be provided (for example, a former landlord can corroborate that the tenancy was generally good, and the tenant just lacked the income to keep up on rent). Prepare your client that this may occur to avoid them feeling defeated or overwhelmed with the prospect of needing to get more information.
- See **Appendix 8: Resources for Identifying, Correcting, and Addressing Criminal History, Poor Credit, and Negative Housing History and Related Best Practices**

During the Interview

- If a client is not provided the requested language assistance, auxiliary aids, and services, and/or reasonable accommodation to participate in the interview, remind the provider of the need and try to produce an effective solution for your client that will not delay the process. Such situations are less than ideal for your client.
 - You will want to document in writing what occurred and make it clear that the housing provider's failure to comply with the law cannot have a negative impact on your client's access to housing.
 - There is also a practical reality to delaying interviews, which often has a negative impact on applicants to housing.
 - Most housing providers are under enormous pressure to fill units within a specific time frame and process multiple applicants per available unit to avoid move-in delays.
 - Although a provider should not "skip over" your client and make an offer to someone who they have

already completed processing, sometimes this occurs.

- The result will be that your client will still be in line for a unit, but there may not be a unit available in the near future.
 - In such instances, you will need to decide with your client what if any action you will take, such as contacting an oversight agency such as [MassHousing](#) if it is a MassHousing financed site, or taking legal action they may want to take, including filing a Fair Housing Complaint with the [Massachusetts Commission Against Discrimination \(MCAD\)](#), [HUD](#), or one of the [Fair Housing Assistance Program \(FHAP\) Agencies in Massachusetts](#).
- If it is unclear why the housing provider is asking a question, ask why they need to know the information.
 - If you or your client believes a question a provider is asking is inappropriate, specifically ones regarding documentation of the DV/SA to qualify for a preference, be prepared to refer the provider to the parameters of what a provider is and is not permitted to ask. For more information, see **Appendix 6: DV/SA Related Preferences/Priorities and Related Best Practices**
 - If during the interview your client chooses to discuss any negative tenancy related behavior, present any supporting documents if requested by the provider.
 - **See Appendix 8: Resources for Identifying, Correcting, and Addressing Criminal History, Poor Credit, and Negative Housing History and Related Best Practices**
 - Confirm what your client will need for the move-in (e.g., amount of the security deposit, first month, last month).
 - Confirm site-paid vs. tenant-paid utilities.
 - Ask the housing provider about the timeline for a decision, and if the housing provider approves the client for a unit, when the

client can move in. Confirm the housing provider's appeal process if the housing provider rejects your client.

Follow Up

- If any documents were identified and requested during the interview that were not provided prior, send them immediately after the interview. If you need more time to obtain the documents, say so and explain why. If you are unable to obtain specific documents due to circumstances related to DV/SA, such as safety concerns, it is important to inform the housing provider as soon as possible. Depending on the information being requested, there is often an alternative method of providing information needed to establish eligibility.

Screening

Housing providers (both affordable and market rate) screen applicants to determine if they will be able to comply with the lease. This screening includes a survivor's ability to: pay rent on time, not interfere with other people's quiet enjoyment, maintain a decent safe and sanitary unit, not engage in criminal activity, and comply with other reasonable rules. Any criteria used **must** be consistently applied to applicants and not violate fair housing and civil rights laws.

Housing providers do not all use the same standards when conducting screening. Common screening tools include looking at criminal records, credit checks, and property owner references.

Some housing programs require housing providers to screen all household members (including live-in aides) for specific criminal behavior, and to reject applicants because of the history of such behavior. For example, HUD requires all federally financed or subsidized public or assisted housing programs to screen all members of the household to determine if anyone has a state lifetime sex offender registration requirement. Although the tax

credit program does not have such a requirement, the housing provider may choose to use this as a screening criterion.

Also, some housing programs require more than one entity to screen applicants. For example, in the Project Based Voucher and Housing Choice Voucher Program, the subsidy agency will screen for basic eligibility (including a limited CORI) and the owner will screen for suitability. Also, if a site is also coupled with another program such as the Low-Income Housing Tax Credit Program, the owner will also need to screen for eligibility for that program as well.

Affordable housing providers describe the standards they use in a document they must make available to people who request it. For example, HUD multifamily housing and tax credit sites refer to this document as a Tenant Selection Plan (TSP) or Resident Selection Plan (RSP), Federal Public Housing Providers refer to it as an Admission and Occupancy Policy (ACOP). If a PHA administers the Housing Choice Voucher Program, there is an Administrative Plan which contains the screening criteria used by the PHA.

See Appendix 3: Major Federal and MA State Housing Programs' Required Screening Criteria and related best practices.

Best Practices

- Become familiar with the suitability standards used by housing providers in the geographic area in which your clients want to live.
 - Request a copy of any policies used.
 - If you believe the policies are discriminatory or do not comply with legal requirements or program rules, inform your supervisor to figure out the best course of action. It may be helpful to contact a legal aide provider to get their opinion and see if they can assist.
 - Compare these to what you know about your client based on information they provided and/or you obtained with their permission, including their CORI and credit check.

- Be sure to discuss these standards with your client so they are aware of what the housing provider is looking for, what they may ask, and why. It also helps them prepare answers for questions that may seem invasive.
- Become familiar with federal and state requirements a housing provider must follow in relation to notifying applicants regarding information on their credit and criminal background checks. For example, if an affordable housing provider plans to reject your client based on a CORI, the provider **MUST** provide your client a copy of the CORI report they obtained and give them an opportunity to challenge the accuracy or relevance of the CORI before the housing provider makes a final decision to reject your client.
 - If you know that this may be an issue ahead of time, you and your client can address it in the interview and be prepared for an appeal.

Rejection and Appeals

Affordable housing providers covered by federal, state, and local programs and vouchersing agencies may reject an applicant if they do not satisfy the eligibility criteria or suitability criteria (e.g., criminal history, credit, bad property owner references). Many housing programs (including HUD multifamily housing and federal and state public housing) and financing agencies (such as MassHousing) have very clear requirements about why applicants may be rejected, what must be included in a rejection letter, and the appeal process. Other affordable housing programs and market housing do not.

Also, appeals can take several forms and can occur during different stages of the application and screening process and may not involve a “rejection” of housing per se. They are very program specific. For example:

- You may need to appeal a provider’s conclusion that your client does not qualify for a preference, and therefore must wait longer on the waiting list.

- In the case of a Project Based Voucher, the PHA does an initial determination of PBV eligibility (including some CORI/SORI checking), and that's appealable to the PHA.
- The tenant approved by a vouchering agency for initial determination of eligibility may, however, be rejected by the owner on suitability grounds. If the site is finance by MassHousing there is an appeal process. If not, and it is a private owner renting market housing there won't be one.

It is also important to remind everyone that if you believe the rejection is based on a Fair Housing violation and/or a violation of VAWA, the applicant may always file a complaint with HUD [here](#).

Best Practices

- If they have housing barriers and may not meet the program criteria, review with your client the possibility of denial and plan for the need to provide more information if the housing provider sends a letter requesting more information or an appeal if there is a rejection. Requests for more information and rejection are difficult and can be retraumatizing, and it is better for a client to be aware it may be coming than be surprised by it.
- Read any letter requesting more information and a rejection/denial letter carefully. It will tell you some very important information:
 - If it's a letter requesting more information, what is being requested?
 - If it is a rejection letter, why is the applicant being rejected?
 - It may cite a specific regulation.
 - If it does not provide a specific reason, but a general one like criminal history or negative property owner reference, ask for more detailed information. The letter should list whom to contact if you have questions.
 - The deadline for responding to the request for more information or requesting an appeal/hearing and how to

request the appeal (including to whom the request must be made and in what format).

- Provide any requested information by the deadline.
- Appeal the rejection/denial
 - Contact the person identified in the rejection/denial letter, **by the deadline**, in the manner outlined in the letter.
 - If your client needs reasonable accommodation/auxiliary aids or services or language assistance to participate in the appeal/hearing process, request it in writing.
 - Prepare for the hearing.
 - Ask to see any information that has to do with the denial. You have a right to this information.
 - If the information the denial is based on is a CORI, the provider **must** provide your client with a copy of the CORI that they received and give you an opportunity to challenge the accuracy. Review the report with your client for accuracy. MA state law gives you the right to review the CORI and the accuracy and relevance of the information PRIOR to rejection, so this shouldn't be the first time the survivor has seen this.
 - If the information is incorrect, your client will need to correct it. See **Appendix 8: Resources for Identifying, Correcting, and Addressing Criminal History, Poor Credit, and Negative Housing History and Related Best Practices**
 - If the information is based on a credit report, you will need to obtain a copy of your client's credit report and, depending on its accuracy, take action accordingly. See **Appendix 8: Resources for Identifying, Correcting, and Addressing Criminal History, Poor Credit, and Negative Housing History and Related Best Practices**
 - Review the reason for the rejection and compare it to the regulations/document that contain the standards for

tenant selection to confirm the provider did not make a mistake. If the provider made an error, you need to raise this at the hearing by providing the regulation/guidelines.

- If the negative tenancy related behavior is a result of a disability, request consideration of reasonable accommodation.
 - Be prepared to present information at the hearing regarding the connections between the person's disability and the negative tenancy related behavior. For example, if your client interfered with other people's quiet enjoyment by banging on the walls because their mental health related disability wasn't effectively treated at the time, provide documentation from a health care provider of the connection, and what has changed that you will now not interfere with other people's quiet enjoyment. Similarly, if your client has a negative history of rent payment which is a result of a cognitive disability, provide documentation of the connection, and offer a solution such as a rep payee or direct deposit.
See Appendix 1: Legal Obligations to Provide Language Access, Auxiliary Aids and Services, and Reasonable Accommodations/Physical Modifications and Related Best Practices
- If VAWA applies to the site and the client's negative tenancy related behavior is a result of DV/SA, request VAWA protections.
 - Be prepared to present information at the hearing regarding the connections between the DV/SA and negative tenancy related behavior.
- If the facts are true but there are extenuating circumstances, and something has changed that will enable your client to comply with the terms of the lease, explain these.
 - Be prepared to present information, including letters of support from reliable sources, which establish the

circumstances the denial is based on have changed.

Leasing

The regulatory requirements regarding whether an affordable housing provider must use a specific lease form, lease addendum and lease attachments will vary by program. Similarly, the degree to which a government agency or a housing provider has translated any required documents and into what languages will also vary.

Also, if your client is using a mobile voucher, the vouchersing agency will have certain rules regarding the inspection of the unit that the owner of the housing unit must follow before a client will be able to lease a unit.

For mobile voucher holders, once the LHA approves of the unit, both the housing provider and a tenant sign a lease. Owners who accept a Section 8 mobile voucher or MRVP tenant must also sign a lease addendum. These lease addendums contain information regarding the housing provider's and resident's rights and responsibilities.

At lease signing, the housing provider may also require specific funds be collected, including a security deposit, first month and last month's rent.

Best Practices

- If your client has a mobile voucher or is going to be living in a project-based HUD Multi-Family unit, a Tax Credit Unit, or a Public Housing unit, review the voucher agency's leasing process (including the requirements for unit inspection and the agency responsible for doing so, and all required attachments to the lease).
 - Ascertain what form(s) are available in what languages.
 - Make sure your client understands interim and annual reporting requirements, and who to contact at the vouchersing agency.

- Write out for your client in an easy-to-read format when and what they are required to report. If they find it helpful, send them a calendar invite or have them write in their calendar when things are due. You can also schedule a check in with them a few weeks before their reporting dates to help prepare them and gather any necessary information.
- Ask for a copy of the lease ahead of time, and what the expectations are in regard to the security deposit, and first and last month's rent.
 - If your client has difficulty paying the security deposit, ask the provider if they will allow your client to pay it over time.
 - If your client will need assistance in paying the security deposit and/or first/last month's rent, identify and reach out to resources both within your organization and external organizations. **See Appendix 11: Resources for Security Deposits, Utilities, and Rent**
- If your client's primary language is not English, confirm the lease is available in their language (assuming the client reads in their language). If not, make sure the lease is orally translated for them. If possible, the housing provider should make the oral translation available on tape for the client so they can refer to the lease later.
- If as a result of a disability your client needs the lease in large print, braille or on tape, make sure the housing provider accommodates your client.
 - Review with your client the lease provisions so they understand what they are signing and their legal obligations. Of particular concern is any interim and annual reporting requirements.
- Celebrate with the survivor getting this far! This has been a long, complicated, difficult, and probably emotionally draining journey, and you made it!

Housing Search Manual

Appendices and Glossary

Reminder: These Appendices are designed to assist advocates who want more information on a topic. The information provided within a topic area is intended to be helpful. It can also seem overwhelming. Don't feel you need to click on every link and read all of the information contained in the links. They are provided if you want more information. Everyone learns at a different pace and has different learning styles; you need to do what works for you when utilizing this information.

Appendices

- ***Appendix 1: Legal Obligations to Provide Language Access, Auxiliary Aids and Services, and Reasonable Accommodations/Physical Modifications and Related Best Practices.***
- ***Appendix 2: A summary chart of how to apply, and related best practices.***
 - a. Federal Public Housing
 - b. Federal Project-Based Vouchers
 - c. Federal Mobile Voucher Programs
 - d. State Public Housing
 - e. State Mobile Vouchers
 - f. Privately Owned Sites [units funded with federal funds, tax credits, comprehensive permit/zoning restrictions (including the state 40B program) and straight market housing (no tax credits or federal/state dollars or zoning restrictions)]
- ***Appendix 3: Major Housing Programs Directive Systems***
- ***Appendix 4: Major Federal and MA State Housing Programs' Eligibility Criteria and Related Best Practices***
- ***Appendix 5: Affordable Housing Lotteries in MA, and Related Best Practices***
- ***Appendix 6: DV/SA Related Preferences/Priorities and Related Best Practices***

- ***Appendix 7: Resources to Assist In Searching for Housing with and without a Mobile Voucher and Related Best Practices***
- ***Appendix 8: Resources for Identifying, Correcting, and Addressing Criminal History, Poor Credit, and Negative Housing History and Related Best Practices***
- ***Appendix 9: Verification of Eligibility and Related Best Practices***
- ***Appendix 10: Major Federal and MA State Housing Programs' Required Screening Criteria and related best practices.***
- ***Appendix 11: Resources for Security Deposits, Utilities, Rent and Monies Owed***
- **Appendix 12: Trauma and DV/SA**
- **Glossary**

Appendix 1: Legal Obligations to Provide Language Access, Auxiliary Aids and Services, and Reasonable Accommodations/Physical Modifications and Related Best Practices

Many survivors of DV/SA face barriers to service and housing related to limited English proficiency (LEP) and/or the need for auxiliary aids or services or a reasonable accommodation. The chart below provides resources for advocates to understand their obligations and the obligations of housing providers in relation to these topic areas. If guidance applies only to a particular entity, such as federally funded or state funded housing providers, it is noted.

The intent of these resources is to assist advocacy organizations in effectively serving their clients. This includes having internal resources and policies and procedures to meet the needs of clients with LEP and clients with disabilities who may need auxiliary aids and services or reasonable accommodations to effectively access the organizations' housing search resources. It also includes making sure advocates understand the legal obligations of housing providers in relation to language access, auxiliary aids and services and reasonable accommodation/physical modifications.

Also note that many organizations have chosen to include in their language access plans sign language interpretation, recognizing that many people see Deaf as a cultural identity and not as a disability and view sign language as a language that needs to be included in a language access plan.

Language Access

<u>Legal Guidance</u>	<u>Additional Information</u>
<p>Included below is Federal, State, and Agency specific guidance. Two state agencies' guidance is included: The Executive Office of Housing and Livable Communities (EOHLC) and the Department of Public Health (DPH). EOHLC's guidance is included because it will apply to housing providers, and DPH's guidance is included because many DV/SA providers are funded with monies from this agency.</p>	
<p><u>Executive Order 13166</u> This webpage provides <u>Frequently Asked Questions on HUD LEP Guidance</u> Order 13166, "Improving Access to Services for Persons with Limited English Proficiency" and resources connected to it.</p>	<p>Federal Agencies and federally assisted recipients</p>
<p><u>Guidance for LEP for Different Federal Agencies</u> This webpage provides links to the <u>guidance issued on LEP for all Federal Agencies. HUD's final guidance was issued in 2007, and the Department of Agriculture's was issued in 2014.</u></p>	<p>Entities that receive federal dollars</p> <p>Can include: State and local governments; Public housing agencies; Assisted housing providers; DV/SA organizations.</p>
<p><u>Frequently Asked Questions on HUD LEP Guidance</u> These questions and answers specifically addressed HUD's LEP</p>	<p>Housing providers that receive federal dollars/provide substantial support</p>

guidance and appeared in the Federal Register.	
<p>HUD General Counsel Guidance on LEP and the Fair Housing Act</p> <p>This guidance discusses how disparate treatment/intentional discrimination) and discriminatory effects/impact discrimination whereby a neutral rule has a greater impact on a protected group and can't be justified through business necessity apply in Fair Housing Act cases in which a housing provider bases an adverse housing action on an individual's limited ability to read, write, speak or understand English.</p>	All housing providers covered by the Federal Fair Housing Act
<p>LANGUAGE ACCESS POLICY AND IMPLEMENTATION GUIDELINES</p>	State Agencies
<p>PHN 2021-21</p> <p>Provides Template Language Access Plan</p>	State Aided Public Housing
<p>PHN 2021-14: CHAMP Fair Housing PMR Criteria</p> <p>Discusses PMR requirements, including Language Access Plan, which each LHA is required to have</p>	State Aided Public Housing
<p>The Commonwealth of Massachusetts Executive Office of Housing and Livable Communities Language Access Plan</p>	EOHLC program administering entities
<p>Massachusetts Department of Public Health (MDPH) Language Access Plan</p>	DPH program administering entities

<p><u>EOHLC's Comprehensive Permit Project/Subsidized Housing Inventory Guidelines, Section III: Affirmative Fair Housing Marketing and Resident Selection Plan</u></p>	<p>Applies to projects included on the state's Subsidized Housing Inventory-refers to <u>EOHLC's Language Access Plan</u> for information about language access planning obligations and requirements.</p>
<p>Helpful Websites</p>	
<p><u>Federal Gov't Interagency LEP Website Community Organizations</u> Clearinghouse for LEP information and tools developed by the Federal government.</p>	
<p><u>MassHousing</u> Contains both Federal Guidance and materials developed by MassHousing, and Massachusetts specific resources.</p>	
<p><u>HUD LEP Materials</u> Contains HUD guidance and translated documents.</p>	
<p><u>National Housing Law Project</u> Provides general materials, cases relating to LEP, and links to other websites.</p>	
<p><u>The Migration Policy Institute Language Access Project</u> Designed to provide information on ways to provide high-quality and cost-effective translation and interpretation services.</p>	
<p><u>ASIAN PACIFIC INSTITUTE ON GENDER BASED VIOLENCE LANGUAGE ACCESS, INTERPRETATION, AND TRANSLATION</u></p>	<p>This website is particularly helpful because it is focused on survivor specific information and language justice approach.</p>

<p>The Interpretation Technical Assistance & Resource Center (ITARC) “works to improve systems responses to LEP victims by providing technical assistance and training on the development and implementation of language accessible services.”</p>	
<p><u>VAWNET-PROVIDING MEANINGFUL ACCESS</u></p> <p>VAWnet is an Online Resource Library on Gender-Based Violence, and is a project of the National Resource Center on Domestic Violence</p>	<p>This website is particularly helpful because it is focused on survivor specific information</p>
<p>Multilingual Glossaries</p>	
<p><u>Legal Glossaries</u></p> <p>These glossaries for legal terms, which include multiple languages, were created by the Superior Court of CA, Sacramento.</p>	
<p><u>Bilingual Glossaries, Dictionaries and Spanish Style Guides</u></p> <p>A government-wide resource on language use and terminology designed “to make communicating government information to multilingual audiences easier and more consistent.”</p>	
<p style="text-align: center;">Helpful Assessment Tools</p>	
<p><u>Making Domestic Violence Services Accessible to</u></p>	

<p><u>Individuals with Limited English Proficiency: A Planning Tool for Advocacy Organizations</u></p>	
<p><u>Language Access Assessment and Planning Tool</u> This is an excellent planning tool for any company/site/provider seeking to identify and implement a plan for providing meaningful access for persons with LEP.</p>	
<p><u>Common Language Access Questions, Technical Assistance, and Guidance for Federally Conducted and Federally Assisted Programs</u> Although this document is geared towards federally conducted and assisted programs, it contains a lot of helpful information which applies to providing persons with LEP meaningful access to housing sites and their programs.</p>	
<p>Online Translation Tools/Apps These tools can be helpful in communicating with applicants and residents with LEP. These translation tools sometimes provide inaccurate translations. They should be used as a way to facilitate first contact with someone with LEP and to translate simple sentences, words, and concepts.</p>	

<p><u>Googletranslate</u>, Google's free service instantly translates words, phrases, and web pages between English and over 100 other languages.</p> <p><u>icommunicate</u>, an app allows you to create pictures, flashcards, storyboards, routines, visual schedules, and record custom audio in any language.</p>	
<p><u>translation2</u>, includes online translator, dictionary, text-to-speech (text to voice), virtual keyboard, spell-checker, Russian decoder, back translation, and translators' comparison tool.</p>	
<p><u>Sayhitranslate</u>, a speech translation App for iPhone, iPod Touch or iPad</p>	
<p>Interpreter and Translator Resources</p>	
<p><u>languageLine</u> Provides comprehensive language assistance, such as telephonic interpreting, video remote interpreting, and onsite interpreting as well as accurate document translation and language testing and training.</p>	
<p><u>ABS Interpreter</u> ABS (Alliance Business Solutions) Language Services, provides clients with Translation, Interpretation and Transcription services.</p>	
<p><u>umasstranslation</u></p>	

UMass Translation Center offers an array of translation , interpreting and language consulting services.	
International Translation Company Provides interpretation, translation, and linguistic services in over 110 languages, including those of lesser diffusion spoken in Africa, Asia, and the Middle East, and American Sign Language	
Court Interpreters Program	
American Translators Association Provides information on over 9,500 translators and interpreters.	
Catholic Charities Community Interpreter Services (CIS) provides both oral interpretation (face-to-face and telephonic interpretation) and written translation	
Printer Apps	
Xerox® Translate and Print App	
Day To Day	
Wallet cards for How to Use Telephone Communication Provide wallet cards for staff who need to access telephone interpretation, both during and after normal business hours. This card should provide directions on how to access the applicable service.	

<p><u>A language identification board/poster available at sites</u></p> <p>This helps staff in a face-to-face situation to identify which language the person with LEP speaks. The Language ID board should list at minimum the most frequently used languages in the state. An alternative is the <u>“I Speak Cards”</u> which have been used by census workers and government agencies.</p>	
<p><u>Mass Legal Services Editable Interpreter Poster</u></p> <p>This website allows the creation of a poster in editable horizontal and vertical formats to meet the needs of your applicants and residents. PDF versions are also attached. The English text reads, "You have the right to an interpreter at no cost to you. Please point to your language. An interpreter will be called. Please wait." The text is translated into 34 languages.</p>	
Deaf Specific Resources	
<p><u>Massachusetts Commission for the Deaf & Hard of Hearing</u></p>	
<p><u>Partners Interpreting</u></p>	
<p><u>ODSCUTINY.ORG</u></p> <p>Offer trainings to sexual and domestic violence agencies on how to provide culturally and linguistically accessible services to</p>	

<p>Deaf victims/survivors. This program also has Victim Advocates who are available to work with other advocates with Deaf, Hard of Hearing, Late-Deafened and Deaf-Blind people in Massachusetts who have experienced:</p> <ul style="list-style-type: none"> • Sexual Violence • Domestic Violence <p>The Victim Advocate can provide education and training for victim service agencies and programs. Including but not limited to :</p> <ul style="list-style-type: none"> • Deaf Culture • How to work with Deaf, Hard of Hearing, Late-Deafened and Deaf-Blind survivors • Communication Accommodations, such as how to request and ASL interpreter, Certified Deaf Interpreter (CDI) and/or CART providers, and ADA equipment requirements. 	
<p><u>Pathways for Change's Deaf Survivor's Program</u></p> <p>This is a statewide program which provides free and confidential services for all Deaf and Hard of Hearing survivors in Massachusetts. Provides professional trainings and webinars to interested agencies and organizations</p>	

<p><u>Supporting Deaf & DeafBlind Survivors</u></p> <p>Vera created this series of videos about Deaf and DeafBlind culture, best practices for working with Deaf and DeafBlind survivors, and how to find qualified interpreters.</p>	
---	--

Auxiliary Aids and Services and Reasonable Accommodation

Legal Guidance	
<p><u>Joint Statement of HUD and DOJ on Reasonable Accommodations</u></p>	<p>Applies to all housing providers covered by the Federal Fair Housing Act</p>
<p><u>Joint Statement of HUD and DOJ on Reasonable Modifications</u></p>	<p>Applies to all housing providers covered by the Federal Fair Housing Act</p>
<p><u>Notice FHEO-2020-01: Assessing a Person’s Request to Have an Animal as a Reasonable Accommodation Under the Fair Housing Act (January 28, 2020)</u></p> <p><u>Note: in conjunction with this notice also see</u></p> <ul style="list-style-type: none"> • <u>Assistance Animals and Fair Housing: Navigating Reasonable Accommodations Webinar, December 30, 2022)</u> • <u>Assistance Animals and Fair Housing: Navigating Reasonable Accommodations - Interactive Tool</u> 	<p>Applies to all housing providers covered by the Federal Fair Housing Act</p>

<p><u>PHN 2021-14: CHAMP Fair Housing PMR Criteria</u></p> <p>Discusses PMR requirements, including Reasonable Accommodation Plan, which each LHA is required to have.</p>	<p>State Aided Public Housing</p>
<p>Helpful Websites</p>	
<p><u>DISABILITY OVERVIEW</u></p>	<p>HUD webpage-reviews laws that apply to housing providers</p>
<p><u>SECTION 504: FREQUENTLY ASKED QUESTIONS</u></p>	<p>HUD webpage-applies to sites that receive federal dollars.</p>
<p><u>REASONABLE ACCOMMODATIONS AND MODIFICATIONS</u></p>	<p>HUD webpage-reviews laws that apply to housing providers</p>
<p><u>VERA Institute of Justice, Center on Victimization</u></p>	<p>This is an incredible resource for DV/SA Organizations and Advocates in relation to providing clients with disabilities and the Deaf equal access to their programs, and to housing search. There is a very comprehensive library of materials. The focus is on best practices and/or information that can assist providers in better serving clients with disabilities and Deaf clients who face specific challenges. It also offers an on-line assessment tool for organizations to identify their strengths and barriers to effectively serving clients with disabilities and Deaf survivors. The series of videos about Deaf and DeafBlind culture, best practices for working with Deaf and DeafBlind survivors, and how to find qualified interpreters is mentioned above as well.</p>
<p>Helpful Publications</p>	

<p><u>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</u></p>	<p>This document provides an overview of housing obligations under both federal and state law. It also discusses the admission process, and how reasonable accommodation applies in the context of consideration of mitigating/extenuating circumstances when the history of negative tenancy related behavior is a result of a disability.</p>
<p><u>An Affordable Home on Re-entry- Federally Assisted Housing and Previously Incarcerated Individuals</u>, NHLP, 2018</p> <p>See Chapter 4, Mitigating Circumstances, Rehabilitation, and Reasonable Accommodation</p>	
<p><u>Assisting Survivors of Domestic Violence In Applying for Housing</u>, NHLP, 2009</p> <p>See Chapter 6, Helping Survivors with Disabilities to Obtain Accessible Housing</p>	
<p><u>ACCESSIBILITY GUIDE FOR DOMESTIC VIOLENCE AND SEXUAL ASSAULT SERVICE PROVIDERS</u></p>	

Best Practices

- Educate yourself regarding your agency’s legal requirements and housing providers’ legal requirements.

- MassHousing offers courses through its [Community Services Department](#). Also review its resources, including its Handbook funded initially through HUD's Fair Housing Initiative Program, [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](#)
- Make sure you are aware of your organization's policies and procedures regarding non-discrimination, language access, reasonable accommodation and auxiliary aids and services.
- Assuming your organization has a language assessment/plan review it to determine how it addressed the housing search process. This plan, if created should have considered:
 - The number or percentage of persons with LEP (by language) who the program could serve based on demographics (the catchment area) and who it currently serves.
 - The frequency with which the program interacts with persons with LEP.
 - The nature and importance of the program, activity or service provided; and
 - The resources available and costs.
- If a plan does not exist you will need to address how you effectively meet your client's language needs during your intake process, when working with clients to locate housing units and obtaining housing, as well as how you provide services (if you do) after your client leases a unit. You will need to identify:
 - What, if any, "vital" documents the organization needs to translate, and into what language(s).
 - How your organization will provide oral translation of documents if you do not communicate effectively in the language or are not available.
- Identify applicable policies and procedures at sites your clients are applying to regarding language access and reasonable

accommodation requests, as well as any applicable appeal/grievance procedures.

- Develop standard protocols and written form letters for making a request to a housing provider regarding language assistance, auxiliary aids and services and reasonable accommodation in re to the application process. This can be especially helpful when the process a housing provider uses is unclear and often expedites the process because the housing provider is on notice when a request is made.

Appendix 2: A summary chart of how to apply affordable housing in MA, and related best practices

There are many federal, state, and local housing programs. The purpose of this appendix is to provide information on how to apply for these programs, not to describe in detail what each program is or who it is designed to serve. To the degree it is helpful, this information is provided.

The application process is not the same for all the programs. There are common elements of the application process for each program, including the completion of an application, the signing of a release of information, verification of information necessary to qualify for housing, an interview, screening, and a final determination of eligibility/suitability. The specifics, including any forms utilized, will vary. For example, the Executive Office of Housing and Livable Communities (EOHLC) recently issued a notice, [PHN 2023-02, RE: Updated Release of Information form for Applicants, Tenants, and Voucher Holders](#). The “Applicant Permission to Release Information” allows applicants to state-aided public housing, AHVP, and MRVP to only sign a single release, regardless of how many State-Aided Housing Agencies or programs the applicant is applying to. This release form also gives State-Aided Housing Agencies and/or EOHLC permission to share biographical information, demographic information and Income, employment, and other information related to applications for initial eligibility/qualification or continued participation in state-aided public housing, AHVP, or MRVP for specific purposes, including to make referrals to other state-funded initiatives and benefit programs. In contrast, this form is not used by applicants to Federal Public Housing or HUD Multifamily Housing. These programs utilize a required forms packet, titled [Document Package for Applicant's/Tenant's Consent to the Release Of Information](#). In addition, if a site has tax credits, a separate release form will need to be signed for this program as well.

The chart below is organized to focus our attention on **how** to apply to three large categories of housing:

- Public Housing - Federal and State
- Vouchers (Project Based and Mobile) - Federal and State

- Privately Owned (either by a private owner or a non-profit) Housing That Is Below Market Rate - This includes Federal and State Housing Programs/Initiatives

Not included in the chart below is HomeBase, an important state re-housing benefit that survivors eligible for Emergency Assistance and families residing in non-EA domestic violence shelters and residential use treatment programs may be eligible to receive for a limited period of time. This program provides assistance based on a family’s needs, including a monthly rental stipend. For more information on this program and how to access it, see the MA Executive Office of Housing and Livable Communities’ webpage on [HomeBase](#) and Mass Law Reforms [2022 Emergency Assistance Advocacy Guide](#).

Public Housing

Type	How To Apply	Important Points
Federal Public Housing	<p>There is no centralized waiting list. To apply, you must contact each PHA. To locate a PHA, go to: https://www.hud.gov/program_offices/public_indian_housing/pha/contacts</p> <p>Using this website, you can determine if the PHA has Federal Public Housing</p>	<p>Each PHA will have its own application.</p> <p>The State’s CHAMP (<i>Common Housing Application for Massachusetts Programs</i>) <u>doesn’t apply to Federal Public Housing</u>.</p> <p>Each PHAs ACOP will be important. It can often be located on its website.</p>
<p>MA State Public Housing-Family/Elderly Disabled</p> <p>See State Public Housing Programs at https://www.mass.gov/service-details/state-</p>	<p>You can apply using CHAMP (Common Housing Application for Massachusetts Programs) either online at EOHLC’s CHAMP website, or in person at LHA that has state aided public housing, or by printing the application and mailing or hand delivering it to a LHA.</p> <p>To obtain an application and for details see: https://www.mass.gov/guides/how-to-apply-for-public-housing</p>	

public-housing-programs		
MA State Public Housing-Special Needs Housing (Chapter 689 and Chapter 167) and Congregate Elderly/Handicapped See State Public Housing Programs at https://www.mass.gov/service-details/state-public-housing-programs	MA Special Needs Housing managed by the Department of Mental Health or Department of Developmental Services, and state-aided Congregate Elderly/Handicapped public housing waitlists are not managed in CHAMP. Congregate Housing is shared/group housing where a resident lives with other residents as roommates who together share common spaces, such as a kitchen, living area, and bathroom. Application for Congregate State-Aided Public Housing . To find a list of Local Housing Authorities that administer a Congregate State-Aided Housing program see State Public Housing Programs .	

Vouchers

There are Federal and State voucher programs that your clients may be eligible to participate in. In addition, some cities, and service-based agencies such as the Department of Mental Health also have voucher programs. Below we have focused on the major Federal and Massachusetts voucher programs. For ease, we have chosen to organize them into applying for a project-based voucher and a tenant-based voucher, because the processes are usually different even when the housing program is the same and not all housing agencies administer both. Also, even if a Housing Authority has different types of vouchers, some waiting lists may be open for one type of voucher type, or for families that qualify under a priority status, but not another voucher program, or only for special set-aside categories.

It is also important to mention that certain features of a Project Based Voucher Program may be different than its mobile counterpart. For example, this is the case with the rules for the federal Project-Based Housing Choice voucher Program and the federal Tenant-Based Housing Choice Voucher Program (commonly called “Section 8”). Many of the rules

are the same but in some cases the Tenant-Based Voucher rule doesn't apply. [This is explained in the project-based program's regulations.](#)

Project-Based Vouchers

Let's focus attention on the two main project-based voucher programs: The Federal Housing Choice Voucher Program and the Massachusetts Rental Voucher Program.

Type	How To Apply	Important Points
Project-Based Housing Choice Voucher (HUD)	<p>EOHLC</p> <ul style="list-style-type: none"> • It is a PHA for the purpose of the Housing Choice Voucher Program. • It has a project-based Housing Choice Voucher Pre-Application. • It administers its Project-Based Housing Choice Voucher (HCV) Program through Regional Housing Agencies. <ul style="list-style-type: none"> ○ EOHLC lists on their website the Regional Section 8 Project-Based Voucher Agencies and provides links to the Pre-Application form with an attached list of sites that have project-based vouchers in that Region, and which waiting lists are open/closed. See Regional Section 8 Project-Based Voucher Applications. ○ If a Regional Agency is accepting applications, it will provide EOHLC's application form and state the process for submitting the application. These agencies all allow applicants to complete a hard-copy and EOHLC application form and return it to the Regional Agency. However, these Agencies vary on whether they also offer an on-line submission. <p>Other Housing Authorities</p> <ul style="list-style-type: none"> • There is no standardized application for this program. PHAs use their own one. • There is no centralized statewide waiting list for project-based units. Some PHAs may choose to select applicants for project-based units from the tenant-based list, while others will have separate 	<p>EOHLC has a pre-application for project-based section 8 vouchers that it administers through local regional housing agencies.</p> <p>EOHLC also has a list of all the regional housing agencies and indicates whether their waitlist is open or not as well as the application process if it is open". Survivors could also apply for section 8 Project Based Vouchers(PBVs) through a Public Housing Authority(PHA). Each PHA has its own application process for PVBs.</p> <p>Project-Based Vouchers (PBV) are allocated to private</p>

	<p>site-based Housing Choice Voucher Program waiting lists. Some housing authorities may also allow a housing site to self-manage the waiting list.</p>	<p>housing sites by Housing Authorities that receive Housing Choice Vouchers from HUD.</p> <p>HUD doesn't have a required application.</p> <p>PHA's create and utilize their own application and adopt their own method(s) of submitting them based on programmatic rules.</p>
<p>Project-Based Massachusetts Rental Voucher Program</p>	<ul style="list-style-type: none"> • EOHLC provides housing sites project based MRVPs which are administered through Regional Housing Agencies. • EOHLC utilizes a standard MRVP Application, which is available in multiple languages. • Some housing sites that have project based MRVP units manage their own waiting list, and the applicant would apply directly to that site. If the Regional Housing Agency administers the waiting list, the application would go to them. 	

Federal and State Mobile Vouchers

Below is a list of the major types of federal and state mobile vouchers. Please note that some of the programs mentioned have a time constrain for how long the financial support is available for the family.

Also note that some cities may have their own voucher programs. There is no centralized list of these city-wide programs.

Type	How To Apply	Important Points
Housing Choice Voucher Program	EOHLC	

<p>(commonly called “Section 8”)</p>	<ul style="list-style-type: none"> • EOHLC receives Housing Choice Vouchers from HUD to operate a statewide Housing Choice Voucher Program. • It uses regional nonprofit agencies to carry this out. The regional nonprofits housing organizations in Massachusetts work together to administer the state-wide Housing Choice Voucher Program. • Clients can apply at any one of the regional nonprofit agencies that administer the statewide Housing Choice Voucher Program, and their name will be placed on a statewide waiting list maintained by EOHLC. This means that if a client applied with one regional organization, they don’t need to apply with another regional organization. • As of this writing, EOHLC’s waiting list has been closed. <p>Other Housing Authorities</p> <p>There are many housing authorities in MA who also administer this program.</p> <ul style="list-style-type: none"> • 103 of them have joined together and are part of a centralized waiting list administered by AffordableHousing.com. <ul style="list-style-type: none"> ○ This means your client would submit one application to the centralized waiting list system, and their application is automatically added to the waiting list for all participating PHAs. ○ Each participating PHA selects participants to their Section 8 Voucher program off the centralized waiting list based on their local policy, which is contained in their Administrative Plan. The website lists each of the 103 participating PHA’s, and provides contact information, and information on whether their list is open or closed and the number of vouchers. • For housing authorities that do not participate in the Centralized Waiting List, 	
--------------------------------------	--	--

	<p>clients would need to apply directly with that housing authority, using their application.</p> <ul style="list-style-type: none"> ○ Please see the Local Housing Authority Directory to find a housing authority in Massachusetts that may provide these (and other) vouchers. 	
Veterans Affairs Supportive Housing (VASH)	<p>PHAs administer this Housing Choice Voucher Program for homeless veterans but the referrals come from the Department of Veterans Affairs (VA) which provides case management and clinical services.</p> <ul style="list-style-type: none"> • PHAs don't maintain waiting lists or apply their preferences or priorities. • Your client would apply for a tenant-based voucher at their local Veteran's Administration Hospital, which can be found by using the VA Medical Center (VAMC) Locator. <ul style="list-style-type: none"> ○ It is helpful to review the Chapter of VASH Vouchers contained in PIH's Housing Choice Voucher Program Guidebook to understand the relationship and who does what. 	
Emergency Housing Vouchers	<p>HUD, through the American Rescue Plan Act (ARPA) awarded a limited number of Emergency Housing Vouchers (EHVs) to a small number of Public Housing Agencies in MA (including EOHLC), referred to as EHV Awardees. These awardees were permitted to accept or deny the vouchers, which some of them did. HUD is planning to reissue to other PHAs any vouchers returned.</p> <ul style="list-style-type: none"> • These Housing Agencies' EHV programs are managed through a direct referral process with local Continuums of Care (CoC) across Massachusetts, and PHAs can only receive applications from referral partners. Clients must contact the CoC to apply. 	<p>EHV assistance is limited to families and individuals who are homeless; at risk of homelessness; fleeing or attempting to flee domestic violence, dating violence, sexual assault, or human trafficking; or recently homeless and for whom providing rental assistance will prevent the household's homelessness or having high risk of housing instability.</p>

<p>Continuum of Care</p> <p>Note: The shelter plus care program has been consolidated with other HUD homelessness assistance grant programs, including the Supportive Housing Program (SHP) and the Section 8 Moderate Rehabilitation/Single Room Occupancy (SRO) Program, to create the new Continuum of Care (CoC) Program.</p>	<p>HUD’s Office of Community Planning and Development’s Continuum of Care Program’s provides funding through competitive grants to nonprofit providers and state and local governments to rehouse homeless individuals and families. There are 5 program components funded through the CoC, one of which is permanent housing. The CoC Program funds two types of permanent housing: permanent supportive housing (PSH) for persons with disabilities and rapid re-housing (RRH). For more information on these components see Continuum of Care (COC) Program Eligibility Requirements.</p> <ul style="list-style-type: none"> • In MA there are 12 CoCs (regional or local planning body that coordinates housing and services funding for homeless families and individuals) eligible to apply for HUD monies- each with its own service area and Coordinated Entry Process.. • EOHLC manages 1 of the 12 HUD approved Continuums of Care across the Commonwealth-it is known as the Balance of State CoC. It has a Coordinated Entry Process 	<p>Homeless (living in a place not meant for human habitation), living in an emergency shelter, or fleeing domestic violence may be evaluated through Coordinated Entry. For a more detailed definition of homelessness, please see HUD's Definition of Homelessness: Resources and Guidance</p>
<p>The HOME Investment Partnership Program, commonly referred to as HOME</p>	<p>HUD’s Office of Community Planning and Development’s HOME Investment Partnership Program, permits funds to be used by entities that participate in this program (referred to as Participating Jurisdictions or PJs) for a HOME Tenant-Based Rental Assistance Program (TBRA). Most Participating Jurisdictions in MA, including EOHLC, do not use the funds for this purpose. Rather, they use it to provide funding to sites that need it when developing or rehabbing housing to make the deal financially feasible.</p> <ul style="list-style-type: none"> • Unfortunately, although there you can obtain a list of HUD HOME Awards in MA, there isn’t a centralized list of TBRA programs in MA. • To determine if a PJ uses their HOME funds for this purpose, you need to review the plan they submitted to HUD or contact the 	

	<p>person in charge of the HOME funds at the PJ.</p>	
<p>The Massachusetts Rental Voucher Program (MRVP)</p>	<ul style="list-style-type: none"> • A regional non-profit housing agency or a local housing authority administers the program locally. The list of Housing Agencies with Mobile MRVP Vouchers is on EOHLC's website. <ul style="list-style-type: none"> ○ There are links in this document to each Regional Agency, and a link to a document containing contact information for each Local Housing agency as well. • EOHLC has a standard MRVP application that is available in multiple languages. • Your client will need to contact the agencies and apply where there are open waiting lists. You may want to begin by applying to the local housing agency in the town your client lives in. You can locate the Local Housing Authority by using the Service Locator. 	<p>It is anticipated that there will be major changes to the application process for this program within the next year.</p>
<p>Alternative Housing Voucher Program (AHVP)</p>	<p>The AHVP, a program for non-elderly (under the age of 60) individuals with disabilities, is administered by Local Housing Authorities. EOHLC's Website has list of Local Housing Authorities that administer AHVP</p> <ul style="list-style-type: none"> • There is a standard AHVP application available in multiple languages. • Applicants can apply online through CHAMP • Your client can also submit a paper application instead by directly contacting any of the Local Housing Authorities that administer AHVP The Local Housing Agency will enter their application into CHAMP for them. 	<p>The AHVP Fact Sheet provides a good summary of the application process.</p>

Private Affordable Housing and Market Housing

Community Development Corporations (CDCs), private developers and other entities (including public housing authorities and local housing agencies, use various housing programs to finance the acquisition,

development and/or rehabilitation of an existing affordable housing site. These programs vary considerably in who they are designed to serve, eligibility requirements (including income) and their rent structure. Also, some sites are designed to be “mixed income” whereby some of the units are meant to be market units or geared toward people of different income levels. Some sites are also funded with multiple programs, whereby some, or all, of the units are funded with different programs thereby having different requirements.

LIHTC, HUD Multifamily, 40B, Workforce	<p>There isn't a standard application, or application process, used by housing providers. Housing programs require each site to have an Affirmative Fair Housing Marketing Plan (AFHMP) and Tenant Selection Plan.</p> <ul style="list-style-type: none"> • If a site is a new development, or if a waiting list is being reopen, a lottery will take place and the client will need to apply by a specific date to be included in the lottery. • If a site is existing, the client will need to complete an application to be added to the waiting list.
Market Rate	Every housing provider will have their own process, and application.

Best Practices

- Familiarize yourself with the [CHAMP application](#) and website
- Identify housing agencies in the areas clients would be applying to
 - Create a chart for yourself, including contact information.
 - Explore your Regional Housing Agency's website, as well as the websites of the Local Housing Authorities.
- Explore [AffordableHousing.com](#) and register for alerts
- Identify and connect with property management companies in areas many of the clients served would want to live.
 - Get to know the staff and ask them to proactively send their application to you. Review it. Ask for clarification if you need to

Appendix 3: Major Housing Programs' Directive Systems

Affordable housing programs are generally created by federal and state governments, or financing agencies, such as MassHousing, to provide housing opportunities for people who are at or below a specific income level or levels. Standardly, the legislature creates the program through a statute. The statute typically states what government agency will oversee the housing program. For example, in federal housing programs, a common oversight agency is the Department of Housing and Urban Development and for state programs, it is the Massachusetts Executive Office of Housing and Livable Communities (EOHLC). The oversight agency usually has a system of communicating the rules of the program. This consists of many things, including regulations, handbooks, notices, newsletters, forms. The direct system uses specific words to communicate if a rule is optional. A rule requires a housing provider to do something if it contains the word must, Likewise, if a rule uses the words must not, this means the rule prohibits the housing provider from taking an action. In contrast, when the word should is used in a rule, it indicates a strong recommendation for a provider to do something and may is used to grant permission for a provider to do something if they chose to do so. Below is a summary of where to find the directive systems for each major federal and state housing program.

Also remember that federal, state, and local fair housing laws, and state and local landlord-tenant law also govern each site. Housing providers must also comply with “controlling documents,” which includes any regulatory agreements signed by the Owner of the housing site. Also, each PHA and private owner will have policies and procedures that impact the admission process.

Federal Housing Programs

Three government agencies administer Federal housing programs:

- **Department of Housing and Urban Development (HUD)** which has many Program Offices, Divisions and Centers which have oversight of many different housing programs and initiatives. For example:
 - [Public and Indian Housing](#)

- This office oversees public housing and the Housing Choice Voucher Program, which are in the chart below, as well as other programs.
 - [Community Planning and Development](#)
 - This office oversees the HOME program, which is in the chart below, as well as other housing programs not listed in the chart such as Housing Opportunity for People with Aids (HOPWA), and the Continuum of Care (CoC).
 - [Office of Housing](#)
 - This office oversees the Section 8 Project Based Rental Assistance (PBRA), and Section 202, 221(d)(3), Section 23, and Section 811 programs, which are in the chart below, as well as other programs.
- Rural Development (RD), which is part of the Department of Agriculture a number of multi-family housing programs; and
- Internal Revenue Service (IRS), which is part of the Treasury Department, oversees the Low-Income Housing Credit Program (LIHC)

Each federal agency has its own set of regulations and directive system for the programs they administer.

- HUD's regulations are in the Code of Federal Regulations (CFR). Its section is Title 24 and is often referenced as 24 CFR - Code of Federal Regulations. HUD's directive system for all of its programs is located on [HUDCLIPS](#), an on-line library. Although HUD administers most of its programs by itself, others are administered by HUD in conjunction with another entity.
 - This is the case with the HOME program. Each Participating Jurisdiction (PJ) that gets HOME funds from HUD is responsible for making sure compliance with the program occurs and can choose how to implement certain HOME rules. For example, EOHLC is a PJ, and has hired [FinePoint Associates](#) to monitor the housing providers compliance with the program.

Also, oversight of the programs HUD directly administers, such as its Multi-Family housing programs, varies. In some instances, HUD will conduct the reviews, and in other cases, it will use a "contract administrator", which in Massachusetts is MassHousing to act on its behalf.

- RD's regulations are in the Code of Federal Regulations (CFR). Its section is Title 7 and is often referenced as 7 CFR - Code of Federal

Regulations. This agency has a [Resource webpage](#) via which you can access its directive system.

- The IRS' regulations are in the Code of Federal Regulations (CFR). Its section is Title 26 and is often referenced as 26 CFR - Code of Federal Regulations. This agency has a helpful explanation of the types of guidance it issues in [Understanding IRS Guidance - A Brief Primer](#). A helpful resource center for this guidance [Novogradac's Affordable Housing Resource Center](#). This program is administered jointly through the state allocating agency, which can create more stringent rules than the IRS. EOHLC oversees the program in Massachusetts, and has hired [Spectrum](#) to monitor the program in this state. Spectrum's Compliance Manual is therefore part of the LIHTC directive system in MA.

A housing site may be "layered" with more than one housing program, and therefore a site would need to comply with more than one set of regulations and directive systems. What this means for your clients is that they would need to satisfy more than one set of eligibility criteria and follow more than one set of program rules.

For example, the Low-Income Housing Tax Credit (LIHTC) program is used by many non-profit and for-profit developers for the construction or acquisition and substantial rehabilitation of housing for low-income persons. It is often an additional funding source with a site that has project-based Section 8. As a result, a client would need to satisfy both program's eligibility criteria, which are not the same. Also, over time, some housing programs have become extinct (the program wasn't continued for further years and the existing contracts expired) and/or a different program was created to preserve and/or improve the affordable housing and owners were permitted to convert to a different financial structure. HUD's [Rental Assistance Demonstration \(RAD\) Program](https://www.hud.gov/RAD) <https://www.hud.gov/RAD> has been a mechanism provided to Public Housing Authorities, as well as owners of HUD's legacy programs: Rent Supplement, Rental Assistance Payment (RAP), Section 8 Moderate Rehabilitation, and Moderate Rehab Single Room Occupancy (SRO) funded by McKinney-Vento, and the Section 202 PRAC program.

We have not included every federal housing program in the chart below. The citations to the regulations do not include all relevant subparts.

	Federal Public Housing	Federal Project-Based Vouchers	Federal Tenant Based Voucher	Federal HUD Multifamily Section 8	Federal HUD Multifamily 202	Federal HUD Multifamily 811	Federal HUD Multifamily 236	HOME	Federal Tax Credit	Rural Development
General Web Page that describes the program		Office of Housing Choice Vouchers Also see: Office of Housing Choice Vouchers Page on Project-Based Voucher Program	Office of Housing Choice Vouchers	Multifamily Housing Background Information Also see HUD Handbook 4350.3, Chapter 1, Par. 1-3 beginning on pg. 1-3 for a summary of the different types of Section 8.	Multifamily Housing-Supportive Housing for Elderly Also see HUD Handbook 4350.3, Chapter 1, Par. 1-3 beginning on pg. 1-3 for a summary of this program	Multifamily Housing-Supportive Housing for People with Disabilities Also see HUD Handbook 4350.3, Chapter 1, Par. 1-3 beginning on pg. 1-3 for a summary of this program	HUD's Focus on this program has been preserving the affordability of the 236 units because this is a mortgage program and Owners are paying off the mortgages. See Section 236 Preservation Program . It is included here because some 236 sites still exist. See HUD Handbook 4350.3, Chapter 1, Par. 1-3 beginning on pg. 1-3 for a	HOME Investment Partnership Program	About the LIHTC	Multifamily Housing Programs

							summary of this program.			
Statute	42 U.S.C. 1437d	42 U.S. 1437f(o)(13)	42 U.S.C. 1437f(o)	42 U.S.C. 1437f(b)	12 U.S.C. 1701g	12 U.S.C. 1701q	12 U.S.C. 1715z-1	42 U.S.C. 3535(d), 12 U.S.C. 1701x and 4568.	26 U.S.C. § 42 (Section 42 of the Internal Revenue Code)	42 U.S.C. §§1471 et seq.)
Regulations	24 CFR Part 5 24 CFR Part 903 24 CFR Part 960 and 966	24 CFR Part 5 24 CFR Part 983	24 CFR Part 5 24 CFR Part 982	24 CFR Part 5 See HUD Handbook 4350.3 Figure 1-2: Regulations and Authorities for Key HUD Multifamily Housing Programs, pg. 1-16 and 24 C.F.R. Part 247	24 CFR Part 5 24 CFR Part 891 See HUD Handbook 4350.3 Figure 1-2: Regulations and Authorities for Key HUD Multifamily Housing Programs, pg. 1-16	24 CFR Part 5 24 CFR Part 891 See HUD Handbook 4350.3 Figure 1-2: Regulations and Authorities for Key HUD Multifamily Housing Programs, pg. 1-16	24 CFR Part 5 24 CFR Part 236 See HUD Handbook 4350.3 Figure 1-2: Regulations and Authorities for Key HUD Multifamily Housing Programs, pg. 1-16	24 CFR Part 92	26 C.F.R. § 1.42 (Treasury regulations)	24 CFR Part 5 7 CFR 3560-Subpart F 24 CFR Part 884 24 CFR Part 247

Handbooks	Public Housing Occupancy Guidebook	THE HOUSING CHOICE VOUCHER PROGRAM GUIDEBOOK	THE HOUSING CHOICE VOUCHER PROGRAM GUIDEBOOK	HUD 4350.3, Occupancy Requirements of HUD Multifamily Housing This is one of many HOUSING Handbooks but is the one that contains HUD's rules regarding admission and occupancy- Parts of this Handbook have been updated with Notices.	HUD 4350.3, Occupancy Requirements of HUD Multifamily Housing This is one of many HOUSING Handbooks but is the one that contains HUD's rules regarding admission and occupancy Parts of this Handbook have been updated with Notices.	HUD 4350.3, Occupancy Requirements of HUD Multifamily Housing This is one of many HOUSING Handbooks but is the one that contains HUD's rules regarding admission and occupancy Parts of this Handbook have been updated with Notices.	HUD 4350.3, Occupancy Requirements of HUD Multifamily Housing This is one of many HOUSING Handbooks but is the one that contains HUD's rules regarding admission and occupancy Parts of this Handbook have been updated with Notices.		There is not a handbook. An important guidebook that focuses on the rules of the program called Guide for Completing Form 8823, Low-Income Housing Credit Agencies Report of Noncompliance or Building Disposition , and the MA State Compliance Manual, which can be located on Spectrum Compliance's Website	MFH Project Servicing Handbook, HB-3-3560, Chapter 2 MFH Programs and Loan Servicing , provides an overview of the housing programs.
Notices	HUDclips	HUDclips This link is to the PIH Notices	HUDclips This link is to the PIH Notices	HUDclips This link is to "HOUSING"	HUDclips This link is to "HOUSING"	HUDclips This link is to "HOUSING"	HUDclips This link is to "HOUSING" which is for	HUDCLIPS This link is to Housing and	IRS Revenue Rulings ; IRS Decisions	Directives

	This link is to the PIH Notices			" which is for all HUD Multifamily Programs	which is for all HUD Multifamily Programs	which is for all HUD Multifamily Programs	all HUD Multifamily Programs	Community Development's Notices-not all of them are specific to this program There is also a direct link to the HOME program's Notices	Novogradac (a private accounting firm) has an excellent resource center for this program. See LIHTC IRS GUIDANCE	
Memos/ Newsletters				Multifamily RHIIP TIPS	Multifamily RHIIP TIPS	Multifamily RHIIP TIPS	Multifamily RHIIP TIPS	HOMEfires HOME FACTS Memos and Guidance	Historically one was published but has not been for a long time.	Directives
Forms	HUDClips	HUDClips	HUDClips	HUDClips	HUDClips	HUDClips	HUDClips	None Specifically Required	Yes, see Spectrum Compliance's Website	Directives
Oversight Agency in MA	HUD Local Field Office	HUD Local Field Office	HUD Local Field Office	HUD Local Field Office MassHousing is the Contract Administrator	HUD Local Field Office	HUD Local Field Office	HUD Local Field Office	EOHLC/ Finepoint (Other participating jurisdictions may use a different monitor)	EOHLC/ Spectrum The IRS is the ultimate decider of noncompliance	Rural Development

State Housing Programs and Financing Agencies

Massachusetts has several housing programs:

- The Executive Office of Housing and Livable Communities (EOHLC) administers Massachusetts’ state funded housing (public housing and voucher program). EOHLC has divisions responsible for different housing programs, and works with [Regional Administering Agencies](#), [Local Housing Authorities](#), [Community Action Agencies](#), and [Private Development Partners](#) to facilitate implementation of various housing programs and related needs. This agency’s regulations are located at Title 760 CMR. Information about key state programs is below. EOHLC has created a [website](#) with resources and training for all state rental assistance programs, including MRVP, and AHVP. It includes guidance, information, resources, and trainings for state rental assistance providers, but will be very helpful for advocates.
- One of EOHLC’s partners which plays an important role in affordable housing in Massachusetts is [MassHousing](#), a quasi-state agency which provides financing for affordable housing. Owners use many different housing programs when financing with MassHousing, including those listed below. MassHousing requires housing sites it finances to follow its directive system and use its Tenant Selection Plan and lease.
- We have not included every state housing program in the chart below.

	MA State Public Housing	MA Rental Voucher Program	MA Alternative Housing Voucher Program	40B	Workforce Housing
General Webpage	Public Housing Assistance Programs	Massachusetts Rental Voucher Program	Alternative Housing Voucher Program	Chapter 40B Planning and Information Also see the websites of subsidizing agencies responsible for administering development under Chapter 40B,	Workforce Housing Initiative

				MassHousing and Massachusetts Housing Partnership (MHP)	
Statute	GL c.667, GL., c. 689, GL c 200 and Chapter 705	G.L. c. 121B, sec. 43 et seq.	St. 1995, c. 179	MGL c.40B	Created by MassHousing
Regulations	760 CMR 5 and 6	760 CMR A specific section applies to this program as well 760 CMR 49.00: Massachusetts rental voucher program	760 CMR A specific section applies to this program as well 760 CMR 53.00: Alternative housing voucher program	760 CMR 56.00	No Regs
Handbooks / Guidance		MRVP Administrative Plan 2017	Alternative Housing Voucher Program	Guidelines-G.L. C.40B COMPREHENSIVE PERMIT PROJECTS SUBSIDIZED HOUSING INVENTORY	Massachusetts Housing Finance Agency Opportunity Fund – Workforce Housing Program, Program Guidelines
Notices	Public Housing Admin Notices	Massachusetts Rental Voucher Program	Alternative Housing Voucher Program	Informal	NA
Forms	HOW To Apply for Public Housing	Massachusetts Rental Voucher Program	Alternative Housing Voucher Program	NA	NA

Oversight Agency in MA	EOHLC	EOHLC	EOHLC	Each City/Town-Who Hire a Monitoring Agent And EOHLC	MassHousing
------------------------	-------	-------	-------	--	-------------

Best Practices

- Register for HUD Multifamily updates via [Multifamily Asset Management News](#).
- Sign up to receive [newsletters](#) regarding various HUD programs, and initiatives relating to your clients.
- Register to receive the [Federal Register Table of Contents](#) (the daily newspaper for the Federal Government).
- Take time to explore the various housing programs' directive systems.
- Educate yourself by taking classes on housing programs. A number of housing organizations offer classes and resources including [MassHousing](#), the [Massachusetts Chapter of NAHRO](#) and the [New England Affordable Housing Management Association \(NEAHMA\)](#). In addition, [Maloney Properties, Inc.](#) allows DV/SA advocates to attend their in-house trainings on the HUD Multifamily Housing Programs and the Federal Low Income Tax Credit Program. Reach out to Michelle Cummings if you would like to be notified of their trainings. Her email is mcummings@maloneyproperties.com.
- If you come across a housing program not mentioned here and you don't know about it, research it by doing a search on the internet. You may also reach out to the authors of this guidebook for assistance.
- As stated, there are other federal and state housing programs, including supportive housing initiatives and rental assistance programs that serve a particular population through entities such as the Massachusetts Department of Mental Health (DMH), the Massachusetts Department of Developmental Service (DDS). If your client is also a client of another state agency, confirm whether the agency has a housing program. If it does, learn about it.

Appendix 4: Major Federal and MA State Housing Programs' Program Eligibility Criteria and Related Best Practices

A housing provider's determination of a family's eligibility involves a two-part analysis: program eligibility and project eligibility.

Program eligibility refers to the criteria an owner must use to determine whether a family is eligible to receive housing assistance under the rules of the housing program or programs the Owner/PHA used to fund and/or finance the site. Eligibility requirements vary between housing programs. The one criterion that applies to all affordable housing programs is an income limit, which in the context of housing are caps used by a housing program or an agency to serve a specific population. The income limit becomes an eligibility criterion. In other words, a family's income must be at or below a specific income limit for them to qualify for housing.

In contrast, project eligibility, describes the criteria used to determine if a family is eligible to reside in a property based on specifics to do with the site and the tenant population it was designed to serve. In other words, a family may or may not be eligible for housing development A but is for housing development B because of characteristics unique to A, even if both sites were funded under the same housing program. It includes whether some or all the units are designated to serve a family which includes a household member with specific characteristics, such as elderly or disabled or, people facing specific circumstances, such as being homeless, or being a victim of domestic violence, or a veteran, or being in recovery for drug or alcohol addiction. Other things impact project eligibility. One is the unit sizes available at the site and the project-specific occupancy standards established by the owner. Occupancy standards stipulate what size household may live in what size unit. The purpose of occupancy standards is to efficiently utilize a limited resource, housing, by preventing the over and under-utilization of units. A site's occupancy standards are important to an applicant because they impact the minimum and maximum number of people who will qualify to live in a unit. Another thing that impacts project eligibility is if all the units have a project-based subsidy. This is because a family can't use a mobile voucher at a site where all the units have a project-based subsidy. A person with a voucher could still move in but they'd have to give up their mobile voucher.

Below is a chart summarizing the major federal and state housing programs' key program eligibility criteria. For ease of reference, we have provided you with links to the applicable regulations, and/or guidance that discusses program eligibility criteria.

Federal Housing Programs

	Federal Public Housing	Federal Section 8 Housing Choice Voucher	Federal HUD Multifamily Section 8	Federal HUD Multifamily 202	Federal HUD Multifamily 811	Federal HUD Multifamily 236	Federal HOME	Federal Tax Credit	Rural Development
<p>Income</p> <p>Please note that many programs' income eligibility is at or below 50% of AMI, some housing programs permit a higher income limit, such as at or below 80% of AMI.</p> <p>Please note that some of these programs' rules for calculating annual income for certifications effective 1/24 due to the implementation of the Housing Opportunity Through Modernization Action (HOTMA). For information</p>	<p>Y</p> <p>See Public Housing Occupancy Guidebook, Eligibility Determination and Denial of Assistance, Section 2.1 on pg. 3 and Section 4 on pg. 6</p>	<p>Y</p> <p>Project Based:</p> <p>The Project-Based Voucher Rule applies-24 CFR §983.3</p> <p>The Tenant Based Voucher Rule applies-See 24 CFR § 983.2</p> <p>Tenant Based: 24 CFR § 982.201 This provision also states compliance must also occur with 24 CFR part 5, subpart F</p> <p>The Housing Choice Voucher</p>	<p>Y</p> <p>24 CFR § 5.653 Section 8 project-based assistance programs: Admission - Income-eligibility and income-targeting.</p> <p>HUD Handbook 4350.3, Par. 3-6, beginning on pg. 3-4.</p> <p>Calculating Annual income is discussed in HUD Handbook 4350.3, Section 1 of Chapter 5</p>	<p>Y</p> <p>24 CFR § 5.653 Section 8 project-based assistance programs: Admission - Income-eligibility and income-targeting.</p> <p>HUD Handbook 4350.3, Par. 3-6, beginning on pg. 3-4.</p> <p>Calculating Annual income is discussed in HUD Handbook 4350.3, Section 1 of Chapter 5</p>	<p>Y</p> <p>24 CFR § 5.653 Section 8 project-based assistance programs: Admission - Income-eligibility and income-targeting.</p> <p>HUD Handbook 4350.3, Par. 3-6, beginning on pg. 3-4.</p> <p>Calculating Annual income is discussed in HUD Handbook 4350.3, Section 1 of Chapter 5</p>	<p>Y</p> <p>24 CFR § 5.653 Section 8 project-based assistance programs: Admission - Income-eligibility and income-targeting.</p> <p>HUD Handbook 4350.3, Par. 3-6, beginning on pg. 3-4.</p> <p>Calculating Annual income is discussed in HUD Handbook 4350.3, Section 1 of Chapter 5</p>	<p>Y</p> <p>24 CFR 92.209</p> <p>In MA, Income is calculated using the rules of the Section 8 Program.</p>	<p>Y</p> <p>26 USC 42(g)(1)</p> <p>The program requires management to calculate annual income using the rules of HUD's Section 8 Program. HUD Handbook 4350.3 is used as guidance, and state monitoring agencies can impose more stringent interpretations. See 8823 Guide, Chapter 4 and Spectrum's State Compliance</p>	<p>Y</p> <p>7 CFR § 3560.152</p> <p>Income is calculated using the rules of the Section 8 Program. See 7 CFR § 3560.153</p> <p>Also see MFH Project Servicing Handbook, HB-3-3560, Chapter 6: Project Occupancy</p>

<p>on this see HUD's Resources on HOTMA.</p>		<p>Handbook, Section 2.1 of Chapter Titled Eligibility Determination and Denial of Assistance, pg. 3</p> <p>It is important to be familiar with the Section 8 Admin Plan of the particular PHA.</p>						<p>Manual, Section 3.3 beginning on pg.3-2</p>	
<p>Asset Limit</p> <p>Please note that effective 1/24 the Housing Opportunity Through Modernization Action (HOTMA) authorizes asset limitations for certain programs. For information on this see HUD's Resources on HOTMA.</p>	N	N	N	N	N	N	N	N	N

<p>Citizenship/ Eligible Immigration status</p>	<p>Y See 24 CFR Part 5 Subpart E - Restrictions on Assistance to Noncitizens</p> <p>See Public Housing Occupancy Guidebook, Eligibility Determination and Denial of Assistance, Section 2.1 on pg. 3 and Section 5 on pg. 6</p>	<p>Y See 24 CFR Part 5 Subpart E - Restrictions on Assistance to Noncitizens</p> <p>The Housing Choice Voucher Handbook, Section 2.1 of Chapter Titled Eligibility Determination and Denial of Assistance, pg. 3 and Section 7 beginning on pg. 9.</p>	<p>Y See 24 CFR Part 5 Subpart E - Restrictions on Assistance to Noncitizens</p> <p>HUD Handbook 4350.3, Par. 3-12, beginning pg. 3-25</p>	<p>N Unless it is coupled with Section 8.</p> <p>HUD Handbook 4350.3, Par. 3-12 F, beginning pg. 3-27</p>	<p>N HUD Handbook 4350.3, Par. 3-12 F, beginning pg. 3-27</p>	<p>Y See 24 CFR Part 5 Subpart E - Restrictions on Assistance to Noncitizens</p> <p>HUD Handbook 4350.3, Par. 3-12, beginning pg. 3-25</p>	<p>N</p>	<p>N</p>	<p>N The Citizenship rule is contained in the regulation. However, RD has suspended implementation of the rule. See Effective Date Note: At 70 FR 8503, Feb. 22, 2005, in § 3560.152(a)(1), implementation of the words “Be a United States citizen or qualified alien, and” was delayed indefinitely.</p> <p>However, if RD is coupled with HUD Section 8, its rule will apply.</p>
<p>Student Rule</p> <p>Note: If a site has both a HUD program listed here and tax credits, the family must be eligible under both programs’ student rules.</p>	<p>N</p>	<p>Y See 24 CFR § 5.612 Restrictions on assistance to students enrolled in an institution of higher education.</p>	<p>Y See 24 CFR § 5.612 Restrictions on assistance to students enrolled in an institution of higher education.</p>	<p>Y See HUD Handbook 4350.3, Par.3-13 B., beginning pg. 3-42</p>	<p>Y See HUD Handbook 4350.3, Par.3-13 B., beginning pg. 3-42</p>	<p>Y See HUD Handbook 4350.3, Par.3-13 B., beginning pg. 3-42</p>	<p>Y See 24 CFR 92.2, Definition of Low-Income Family and Very Low-Income Family -The HOME program</p>	<p>Y 26 USC 42(i)(3)(D)</p>	<p>Y It isn’t contained in the regulations, but See MFH Project Servicing Handbook, HB-3-3560, Chapter 6:</p>

		The Housing Choice Voucher Handbook, Section 2.1 of Chapter Titled Eligibility Determination and Denial of Assistance, pg. 3 and Section 5 on pg. 7	HUD Handbook 4350.3, Par.3-13 A., beginning pg. 3-40				uses the Section 8 Student Rule 24 CFR 5.612 .		Project Occupancy This program adopted the Section 8 student rule. Also, this program is often coupled with the LIHTC program, and the regulation provides the applicant must also be eligible under the requirements established to qualify for housing benefits provided by sources other than the RD such as Section 8 and the LIHTC Program. See 7 CFR § 3560.152
Social Security Number (SSN) Note: While not all programs have a rule addressing SSNs, you may see SSNs requested as part of other	Y- exceptions See 24 CFR § 5.216 Disclosure and verification of Social Security and Employer	Y- exceptions See 24 CFR § 5.216 Disclosure and verification of Social Security and Employer	Y- exceptions See 24 CFR § 5.216 Disclosure and verification of Social Security and	Y- exceptions See 24 CFR § 5.216 Disclosure and verification of Social Security and	Y- exceptions See 24 CFR § 5.216 Disclosure and verification of Social Security and	Y- exceptions See 24 CFR § 5.216 Disclosure and verification of Social Security and	N	N	Y It isn't contained in the regulations, but See MFH Project Servicing Handbook, HB-3-3560 .

screening because SSNs may be one way to help do an identity check for the Department of Criminal Justice Information Services (DCJIS)/Criminal Offender Record Information (CORI), although CORI regulations are clear that alternative forms of verification are acceptable, and you cannot require a person to provide SSN for a CORI check.	Identification Numbers See Public Housing Occupancy Guidebook, Eligibility Determination and Denial of Assistance, Section 6 on pg. 13	Identification Numbers The Housing Choice Voucher Handbook, Section 2.2 of Chapter Titled Eligibility Determination and Denial of Assistance, pg. 4 and Section 9 beginning on pg. 14	Employer Identification Numbers HUD Handbook 4350.3, Par. 3-9, beginning on pg. 3-18.	Employer Identification Numbers HUD Handbook 4350.3, Par. 3-9, beginning on pg. 3-18.	Employer Identification Numbers HUD Handbook 4350.3, Par. 3-9, beginning on pg. 3-18.	Employer Identification Numbers HUD Handbook 4350.3, Par. 3-9, beginning on pg. 3-18.			Chapter 6: Project Occupancy
Sole Residency/ Dual (duplicate) Subsidy	Y	Y	Y HUD Handbook 4350.3, Par. 3-10, beginning pg. 3-22	Y HUD Handbook 4350.3, Par. 3-10, beginning pg. 3-22	Y HUD Handbook 4350.3, Par. 3-10, beginning pg. 3-22	Y HUD Handbook 4350.3, Par. 3-10, beginning pg. 3-22	N A regulatory agreement may contain this.	N A regulatory agreement may contain this.	N, it says primary residence in MFH Project Servicing Handbook, HB-3-3560, Chapter 6: Project Occupancy but this program is often coupled with the Section 8 program, and the regulation provides the

									applicant must also be eligible under the requirements established to qualify for housing benefits provided by sources other than the RD such as Section 8. See 7 CFR § 3560.152
Sign Consent Forms/ Verification	Y See 24 CFR § 5.232 Penalties for failing to sign consent forms. See Public Housing Occupancy Guidebook, Eligibility Determination and Denial of Assistance, Section 5.5 on pg. 12	Y See 24 CFR § 5.232 Penalties for failing to sign consent forms. The Housing Choice Voucher Handbook, Section 2.2 of Chapter Titled Eligibility Determination and Denial of Assistance, pg. 4 and Section 8, on pg. 14	Y See 24 CFR § 5.232 Penalties for failing to sign consent forms. HUD Handbook 4350.3, Par. 3-11, beginning pg. 3-23	Y See 24 CFR § 5.232 Penalties for failing to sign consent forms. HUD Handbook 4350.3, Par. 3-11, beginning pg. 3-23	Y See 24 CFR § 5.232 Penalties for failing to sign consent forms. HUD Handbook 4350.3, Par. 3-11, beginning pg. 3-23	Y See 24 CFR § 5.232 Penalties for failing to sign consent forms. HUD Handbook 4350.3, Par. 3-11, beginning pg. 3-23	Y See 24 CFR §92.203 Income determinations. The regulations don't specifically address consent forms-the requirement is implicit.	Y See 8823 Guide discussion of due diligence and Spectrum's State Compliance Manual , Section 3.6 beginning on pg.3-5	Y 7 CFR § 3560.152(e) Also see MFH Project Servicing Handbook, HB-3-3560, Chapter 6: Project Occupancy
Age/Disability Status	Project Specific	Project Specific when	Project Specific	Y	Y	Project Specific	Project Specific	Project Specific	Project Specific

Definitions Vary By Program/ Project		PBV-Some Mobile Vouchers are also set aside for specific populations	See HUD Handbook 4350.3, Par. 3-17 and 3- 18 beginning on pg. 3-45	See HUD Handbook 4350.3, Par. 3-17 beginning on pg. 3-45 and Par. 3- 20, beginning pg. 3-63	See HUD Handbook 4350.3, Par. 3-17 beginning on pg. 3-45 and Par. 3-20, beginning pg. 3-63				
--	--	---	--	---	--	--	--	--	--

State Housing Programs

	MA State Public Housing	MA Rental Voucher Program	MA Alternative Housing Voucher Program	40B	Workforce
Income	Y 760 CMR 5.06 Income eligibility is based on net family income	Y 760 CMR 49.03: Massachusetts rental voucher program Income eligibility is based on net family income. Also see Chapter 4, pg. 52 in MRVP Administrative Plan 2017	Y See 760 CMR 53.03: Alternative housing voucher program which refers to requirements in 760 CMR 5.06 Income eligibility is based on net family income	Y See Guidelines-G.L. C.40B COMPREHENSIVE PERMIT PROJECTS SUBSIDIZED HOUSING INVENTORY, II A. 1c.	Y HUD's definition of what qualifies as income, unless otherwise approved by MassHousing. See Massachusetts Housing Finance Agency Opportunity Fund – Workforce Housing Program, Program Guidelines, pg.2- 3
Asset Limit	N	Y 760 CMR 49.03: Massachusetts rental voucher program Also See Chapter 4, beginning pg. 52 in MRVP Administrative Plan 2017 Note- once they have a voucher, they cannot lose it because they gain assets.	N	Y See Guidelines-G.L. C.40B COMPREHENSIVE PERMIT PROJECTS SUBSIDIZED HOUSING INVENTORY, II A. 1c.	N
Citizenship/ Eligible Immigration status	N	N	N	N	N
Student Rule	N	N	N	N	Y

<p>Note: As explained earlier, there may be overlap, where a site funded with a program doesn't have a student rule is also funded with the tax credit program, and that rule would apply.</p>					<p>Follows the tax credit program rule. See Massachusetts Housing Finance Agency Opportunity Fund – Workforce Housing Program, Program Guidelines, pg. 3</p>
<p>Social Security Number (SSN)</p> <p>Note: While not all programs have a rule addressing SSNs, you may see SSNs requested as part of other screening because SSNs may be one way to help do an identity check for the Department of Criminal Justice Information Services (DCJIS)/Criminal Offender Record Information</p>	<p>N-Must disclose if have one</p>	<p>N-Must disclose if have one and may waive in narrow instance with foster and adopted children. See Chapter 8, beginning pg. 109 in MRVP Administrative Plan 2017</p>	<p>N-Must disclose if have one 760 CMR 53.06: Alternative housing voucher program</p>	<p>N-Must disclose if have one</p>	<p>N</p>

(CORI), although CORI regulations are clear that alternative forms of verification are acceptable, and you cannot require a person to provide SSN for a CORI check.					
Sole Residency/ Dual Subsidy	Definition of family says primary residence-See 760 CMR 5.03	Y This is in a number of places in EOHLC's MRVP regulations at 760 CMR 49.00: Massachusetts rental voucher program and in EOHLC' MRVP Administrative Plan 2017	N Definition of family says primary residence See 760 CMR 53.00: Alternative housing voucher program	N Can be in agreement	N Can be in agreement
Sign Consent Forms/ Verification	7 CMR 5.12	Y 760 CMR 49.04: Massachusetts rental voucher program and see Chapter 8, beginning pg. 109 in MRVP Administrative Plan 2017	Y 760 CMR 53.06: Alternative housing voucher program	See general discussion in Guidelines-G.L. C.40B COMPREHENSIVE PERMIT PROJECTS SUBSIDIZED HOUSING INVENTORY	Standard is Due Diligence but doesn't require traditional 3 rd party. See Massachusetts Housing Finance Agency Opportunity Fund – Workforce Housing Program, Program Guidelines, pg. 3
Age/Disability Status	Project Specific See 760 CMR 5.00 for Definitions and Eligibility Criteria	Project Specific	Y	Project Specific	Project Specific

<p>Definitions Vary By Program/ Project</p>	<p>No more than 13.5% of state-funded elderly and disabled apartments in each development can be rented to non-elderly people with disabilities. The Alternative Housing Voucher Program (AHVP) is used to divert non-elderly disabled applicants who qualify for non-elderly/disabled Chapter 667 housing and who exceed the cap.</p>				
---	--	--	--	--	--

Best Practices

- Take time to explore the various housing programs' eligibility requirements by clicking on the various links. If you are completely new to housing programs begin with the general website and read about the programs.
- Educate yourself in more detail about these programs' eligibility criteria. The regulations and guidance can be dense reading. A number of housing organizations offer classes and resources including [MassHousing](#), the [Massachusetts Chapter of NAHRO](#) and the [New England Affordable Housing Management Association \(NEAHMA\)](#). In addition, [Maloney Properties, Inc.](#) allows DV/SA advocates to attend their in-house trainings on the HUD Multifamily Housing Programs and the Federal Low Income Tax Credit Program. Reach out to Michelle Cummings if you would like to be notified of their trainings. Her email is mcummings@maloneyproperties.com.
- If you come across a housing program not mentioned here and you don't know about it, research it by doing a search on the internet. You may also reach out to the authors of this guidebook for assistance.
- As stated, there are other federal and state housing programs, including supportive housing initiatives and rental assistance programs that serve a particular population through entities such as the Massachusetts Department of Mental Health (DMH), the Massachusetts Department of Developmental Service (DDS). If your client is also a client of another state agency, confirm whether the agency has a housing program. If it does, ascertain what the eligibility criteria are for the program(s).

Appendix 5: Affordable Housing Lotteries in MA and Related Best Practices

Affordable housing providers who are renting units at a new development, or who are opening their waiting list for an existing site, use a lottery system to select applicants to fill units. Lotteries are designed to provide applicants an equal opportunity to apply to a site. They follow the same general process, and any specific requirements will be contained in the site's Affirmative Fair Housing Marketing Plan (AFHMP). See [EOHLC's Comprehensive Permit Guidelines](#) for more information on this topic.

In general:

- All lotteries must be advertised in accordance with the site's AFHMP.
- Each lottery will have an application process that includes a lottery application and specific instructions for submitting the application.
 - Some lotteries will have the option to apply on-line. Others will not.
- There will be a deadline for submitting a completed application.
- Each application is given a control number.
- There will be a lottery drawing on a specified date and time.
- Applicants will be provided a lottery number following the lottery.
- Applicants will be sorted into the unit types they applied for and by affordability (if there are different income levels). Preferences will then be applied.
- The managing agent will then process applications based on the list(s).

In Massachusetts, most property management companies conduct their own lotteries for HUD multifamily housing sites (i.e., section 8, 811, 236, 202) and for sites financed with the Low Income Housing Tax Credit (LIHTC) program. It is standard in the housing industry for private owners involved with the state's 40B program to utilize a lottery agent. These lottery agents are listed below:

L.A. Associates	Metrowest CD
Maloney Properties	SEB Housing
MCO Housing Services	Sudbury Housing Trust

Best Practices

- Contact each of the lottery agents listed above, sign up for their list-serves and develop a relationship with a contact person there.
- Sign up for [METROLIST](#) emails. You will be sent a weekly listing of lotteries in the metro Boston area (and beyond).
- Utilize [Housing Navigator Massachusetts](#) to identify upcoming lotteries (and conduct housing search). Also see the [video on lotteries](#) in the resource section which explains lotteries in general and how they are listed on this website.
- Sign up for [Housing Works](#) and use this resource. This is an excellent resource for upcoming lotteries (and housing search). In some instances, clients will be able to apply for a lottery on this site.
- [Housing Navigator Massachusetts](#) (previously MassAccess) can assist you in identifying accessible units in lotteries. You can access this information by using the “available today or later” search mechanism within vacant units.
- Check websites on a regular basis of large property management companies and City/Town housing offices.
- Review advertisements in newspapers (Bay State Banner, El Mundo, Sampan, Boston Globe, etc.). These are required by the site’s AFHMP.
- Pay close attention to lottery deadlines, what information (if any) needs to be submitted with the application, and where and how to submit it.
- Review with your client the application prior to it being submitted to make sure all of the questions are answered completely, and any required supporting material is included. (Note: you and your client need to have agreed upon procedures to ensure accuracy and efficiency).
 - If agreed upon with the client, include your contact information in the submittal.

- If your client needs free language assistance and/or reasonable accommodation to have an equal opportunity to participate in the lottery process, let the lottery agent know in a confidential written manner.
- If it is unsafe for your client to comply with a specific request due to DV/SA discuss with your client how they would like to proceed and if permissible, let the lottery agent know in a confidential manner.
- Track all submittals, and communication regarding the submission.
- If the lottery agent contacts your client/you for more information, respond within the timeframe.
 - If your client needs more time to respond let the agent know in writing. If the delay is due to your client's disability and/or DV/SA, with your client's permission, inform the lottery agent of this in writing and in a confidential manner.

Appendix 6: Domestic Violence/Sexual Assault Related Preferences/Priorities and Related Best Practices

There is a shortage of affordable housing for people both nationally and in Massachusetts. Government entities have thus chosen to utilize preferences and priorities to establish categories of people who will receive housing ahead of others on a waiting list who do not. In other words, a preference doesn't make someone eligible for housing, it only allows the person to obtain housing before someone who doesn't have a preference/priority. The terms preferences and priorities are used interchangeably by many in the housing industry. However, generally speaking the term preference is used in the context of federal housing (public and multi-family), whereas the term priorities is used in the context of state funded housing. That said, the term preference is sometimes used in state funded/financed housing to denote rankings of groups or categories within a priority or vice versa, such as in MassHousing financed housing, which uses a broad category of preference, and then subdivides the preference into priorities.

Generally, there are four types of preferences: statutory, regulatory, state and local, and owner adopted. Statutory and regulatory preferences impact properties covered by specific housing programs. In contrast, state and local preferences apply based on where a housing site is located, and owner adopted preferences are solely based on the population or populations an owner wants to focus on. Owner adopted preferences are subordinate to any program-specific preferences discussed. Also, Owners may decide to assign a hierarchy to their owner-adopted preferences, or aggregate the preferences, so that families that satisfy more than one Owner preference are higher on the waiting list than families that satisfy only one Owner preference. How an Owner treats preferences must be contained in the site's Tenant Selection Plan (TSP). It is also important to note that in the case of project-based vouchers (PBV), where applicants are referred to a site by the PHA, it is the PHA's priority system (as contained in its Admin Plan) which would be relevant, and not the owner's preferences. A site may have some PBVs that are referred by a PHA, and other income-restricted units where the owner established preferences are utilized or if the site is financed by MassHousing, their preferences.

There is currently no mandatory federal preference for survivors of domestic violence, dating violence, sexual assault, or stalking in either public housing or in Multifamily Housing. A PHA or owner may adopt this as a preference for its federal public housing programs. In contrast, Massachusetts state aided public housing, and the state voucher programs have an abusive situation priority, which includes survivors of domestic violence and sexual assault, provided specific requirements are met. MassHousing financed sites also have a priority which addresses survivors of domestic violence, dating violence, sexual assault, and stalking.

Best Practices

- Ask for a written list of preferences and priorities from each place your clients standardly apply to or are interested in applying to. In addition, you can find this information in specific documents.
 - If it is a PHA, you can find the preferences for federal public housing in the ACOP.
 - State funded Public Housing utilizes EOHLC's [HOUSING SITUATION PRIORITY POLICY FOR LHAS](#)
 - The Section 8 Admin Plan will tell you what preferences a housing authority or regional nonprofit housing agency has for its Section 8 vouchers.
 - HUD Multifamily Housing Providers are required to include in the site's Tenant Selection Plans a list of preferences. If a site is financed by MassHousing, it will use this agency's [Tenant Selection Plan](#), which requires sites to follow specific priorities. The fourth priority is "Involuntary Displacement by Domestic Violence, Rape, Dating Violence, Sexual Assault or Stalking."
- Review the applicable preference, and any required/recommended documentation.
 - If anyone is applying to state funded public housing review in detail [PHN 2020-39 -LHA Responsibilities to](#)

[Tenants and Applicants who are Victims of Domestic Violence and Sexual Assault](#) including [Checklist of Required Verification Documents for Housing Situation Priority Status](#). Gather all documentation and submit the required documentation in an orderly manner demonstrating eligibility of each factor of the preference.

- There is no guidance in the [MassHousing Tenant Selection Plan](#) or [Tenant Selection Plan Reference Guide](#) which provides information regarding documentation requirements.
- Make sure to reply to any Notice of Required Verification of Priority and Preference by the deadline provided.
 - If you miss the deadline, contact the PHA and send the information anyway. You can upload this information into CHAMP.
- If a client's priority status is denied, ask for an appeal. Request information regarding why it was denied.
 - Prepare to provide further information, including witnesses.
 - If your client needs free language assistance or a reasonable accommodation, review *Appendix 1: Legal Obligations to Provide Language Access, Auxiliary Aids and Services, and Reasonable Accommodations/Physical Modifications and Related Best Practices*

Appendix 7: Resources for Searching for Housing with and without a Mobile Voucher and Related Best Practices

The following are on-line resources for conducting a housing search. Some of these are geared toward market units, and others affordable housing.

AAA Apartment Rentals: <http://www.aaaapts.com/>

The website allows you to search by numerous specifications, including city, price, number of bedrooms, pet-friendly, and parking.

AAA APARTMENT RENTALS
SERVING GREATER BOSTON SINCE 1988

Search Listings | Rental Application | Listing Request | List a Property | Privacy Policy | Contact Us

Know the listing number? Enter it here...

Price Range \$(1200 - 7000)

Type

Single House Duplex Apartment Condo Townhouse Building

City

East Boston Everett Lynn Malden Medford Revere

Somerville Winthrop

Bedrooms

Studio 1 Bedroom 2 Bedroom 3 Bedroom 4 Bedroom 5 Bedroom

6 Bedroom

Bathrooms

1 Bathroom 1-1/2 Bathroom 2 Bathroom 2-1/2 Bathroom 3 Bathroom 3-1/2 Bathroom

4 Bathroom 4-1/2 Bathroom 5 Bathroom 5-1/2 Bathroom

Pets

No Pets Pet Friendly Cat Cat Negotiable Dog Dog Negotiable

Small Dogs Small Pets Small Pets Negotiable Pet Negotiable

Parking

Street Parking 1 Car Off Street 2 Cars Off Street 3 Cars Off Street 4 Cars Off Street Garage Parking

Rented Spot Parking Multi Car Parking 5 Cars Off Street

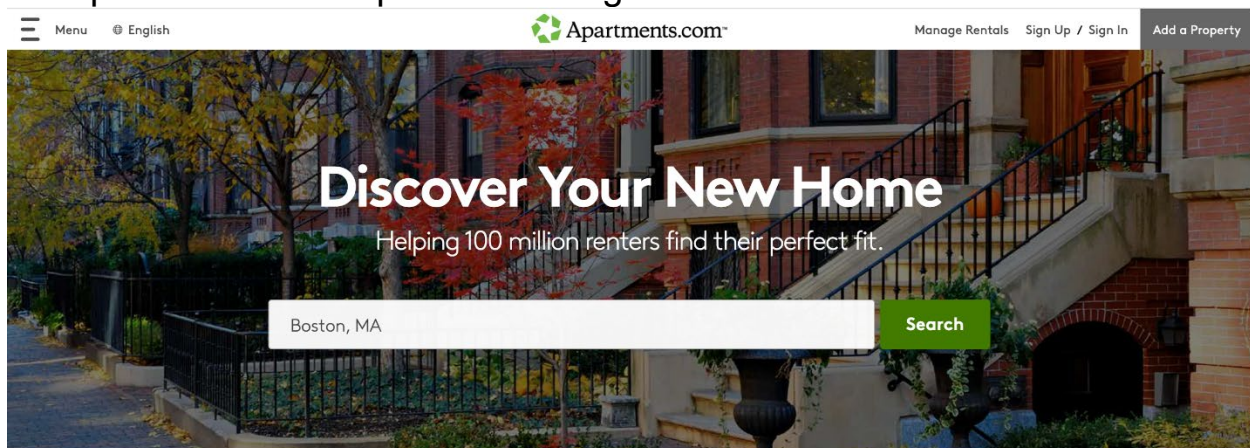
Search Our Listings

Affordable Housing: <https://www.affordablehousing.com>

This is the largest inventory of affordable rental housing in the country. This website is enormously helpful for advocates and clients. It includes housing authorities, agencies, and the Section 8 waiting list.

Apartments.com: <https://apartments.com/>

After searching by city, the website allows for numerous specifications including price, number of bedrooms, and move-in-date. Listings appear on a map with available apartments as green landmarks.



Explore Rentals in Cambridge, MA



Menu English Apartments.com 99+ Manage Rentals Sign Up / Sign In Add a Property

Boston, MA Price Beds Type Lifestyle Move-In Date More Sort Save Search

28,728 Apartments Available (781) 808-2562 Email

The Brynx
201 S Huntington Ave, Boston, MA 02130
\$2,850 - 3,325
Studio - 1 Bed
Specials
Dog & Cat Friendly, Fitness Center, Kitchen, Property Manager on Site, Controlled Access, Rooftop Deck
(857) 567-2393
Email

Pierce Boston
200 Brookline Ave, Boston, MA 02215
\$3,999 - 16,265
Studio - 2 Beds
Dog & Cat Friendly, Fitness Center, Pool, Dishwasher,
Email

Menu English Apartments.com 99+ Manage Rentals Sign Up / Sign In Add a Property

Boston, MA Price Beds Type Lifestyle Move-In Date More Sort Save Search

28,728 Apartments Available

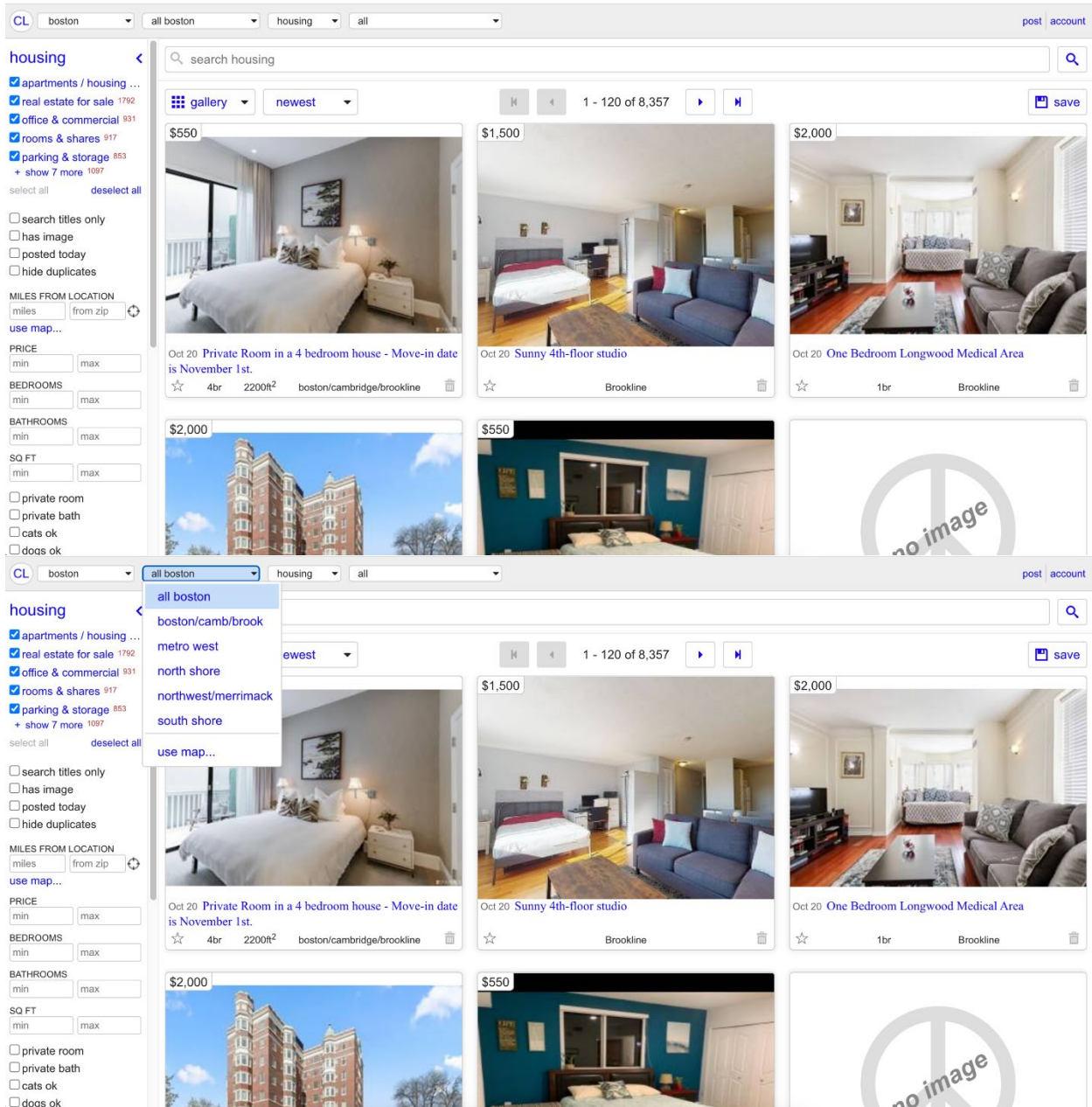
Min Rent - Max Rent
No Min
\$1,700
\$1,800
\$2,200
\$2,400
\$2,800
\$3,200

Van Ness
1335 Boylston St, Boston, MA 02215
\$3,457 - 12,000
Studio - 2 Beds
Dog & Cat Friendly, Fitness Center, Dishwasher, Refrigerator, Kitchen, In Unit Washer & Dryer, Walk-In...
(857) 829-4827
Email

212 Stuart
212 Stuart St, Boston, MA 02116
\$4,010 - 22,510
Studio - 3 Beds
Dog & Cat Friendly, Fitness Center, Dishwasher, Refrigerator, In Unit Washer & Dryer, Clubhouse,...
(781) 808-2562
Email

Craigslist: <https://boston.craigslist.org/search/hhh>

This website allows you to search throughout the Boston area by housing type, milage from a specific zip code, minimum and maximum price range, and more.



Boston Housing Authority: <http://www.bostonhousing.org/en/Apartment-Listing-Search.aspx>

This website helps you find housing opportunities based on your income bracket. Once filling out a small quiz that asks the number of people in your household and your household's collective income, you can find numerous listings that are available.

The screenshot displays the METROLIST website interface. At the top, there is a navigation bar with the City of Boston logo, Mayor Michelle Wu's name, and links for 'PAY AND APPLY', 'PUBLIC NOTICES', 'FEEDBACK', and 'TRANSLATE'. Below this is a blue banner with the text 'Affordable housing in Boston and beyond' and the 'METROLIST' logo. The main content area features a 'START YOUR SEARCH' section with two options: 'Find housing based on your income' (represented by a stack of money icon) and 'See the most recent listings' (represented by a house icon). Below this is another navigation bar with the City of Boston logo, Mayor Michelle Wu's name, the official seal, and the same utility links. The main content area below this bar features the 'METROLIST' logo and the tagline 'Affordable housing in Boston and beyond.' The primary heading is 'FIND HOUSING BASED ON YOUR INCOME & HOUSEHOLD SIZE...'. Below the heading is a progress bar and the text 'Step 1 of 4'. The question is 'How many people live in your household of any age? *'. Below the question is an icon of three people and a selection bar with options: 1, 2, 3, 4, 5, and 6+.

SEE HOMES THAT MATCH THIS ELIGIBILITY RANGE

FILTER LISTINGS ^

✕ CLEAR FILTERS

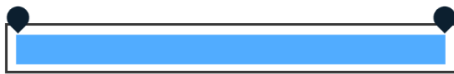
OFFER ^

For Rent (59)

For Sale (15)

RENTAL PRICE ^

\$0 - \$3,000+ per month

A horizontal range slider with a blue bar and black handles. The bar is currently set to a range from the start to approximately 75% of the total width.

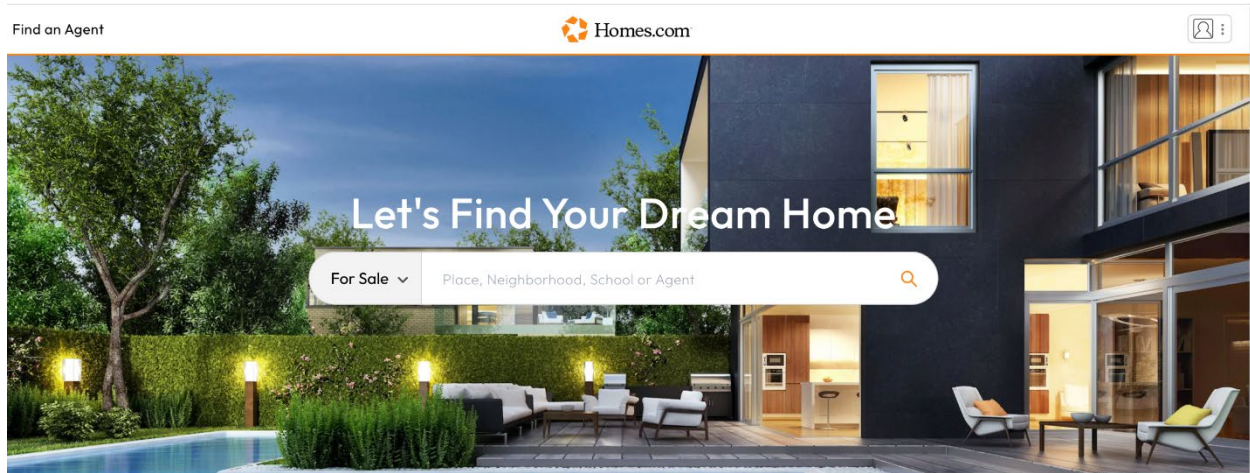
HomeFinder: <https://homefinder.com/>

This website allows you to search for housing opportunities through numerous specifications including property type, price, and number of bedrooms. You can begin your search with a zip code, city, or specific address, and sort options from closest to furthest.

The screenshot displays the HomeFinder website interface. At the top, the navigation bar includes the HomeFinder logo, links for 'List Your Property', 'Articles by HomeFinder', and 'Mortgage Center', along with a 'This Home!' button and a 'Sign In' link. The main heading is 'Find Your New Home!'. Below this, there are four tabs: 'For Sale' (highlighted), 'Rentals', 'Foreclosures', and 'Rent to Own'. A search bar is present with the placeholder text 'Address, City or Zip' and a 'Search' button. Below the search bar are filters for 'Min Price', 'Max Price', 'Beds', 'Baths', and 'Property Type'. The background features a large image of a modern house at dusk. A second navigation bar is visible below the main content, showing 'Boston, MA' in the search bar and the same navigation links. Below this, there are filters for 'For Sale : 130', 'Foreclosures : 20', 'Rentals : 46', and 'Rent To Own : 20', along with 'List' and 'Map' buttons. The main content area is titled 'Boston, MA Homes For Sale' and shows 'Newest Listings First'. Two property listings are visible: one at 804 Centre St, Boston, MA 02130, priced at \$360,000, and another at 145 Farragut Road, Boston, MA 02127, priced at \$459,000. A sidebar on the right contains a realtor.com advertisement for cash rewards and a 'Rent To Own by HomeFinder' banner.

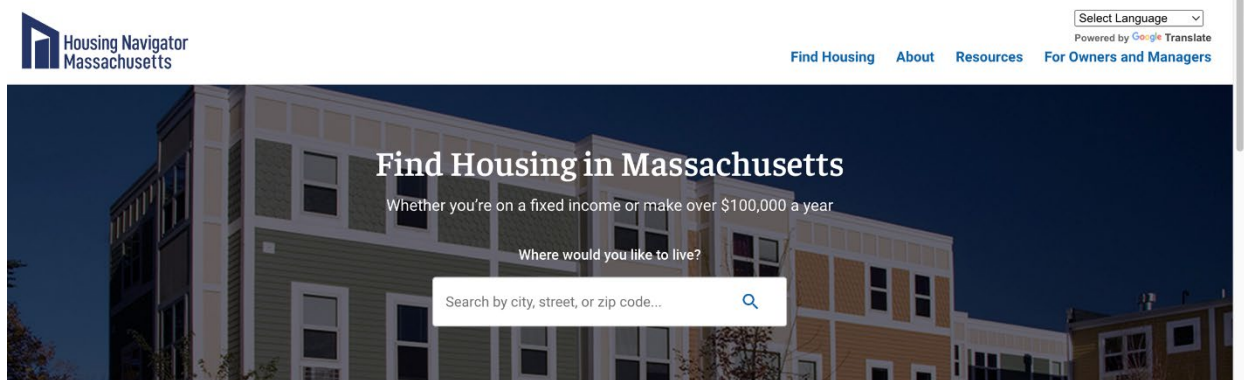
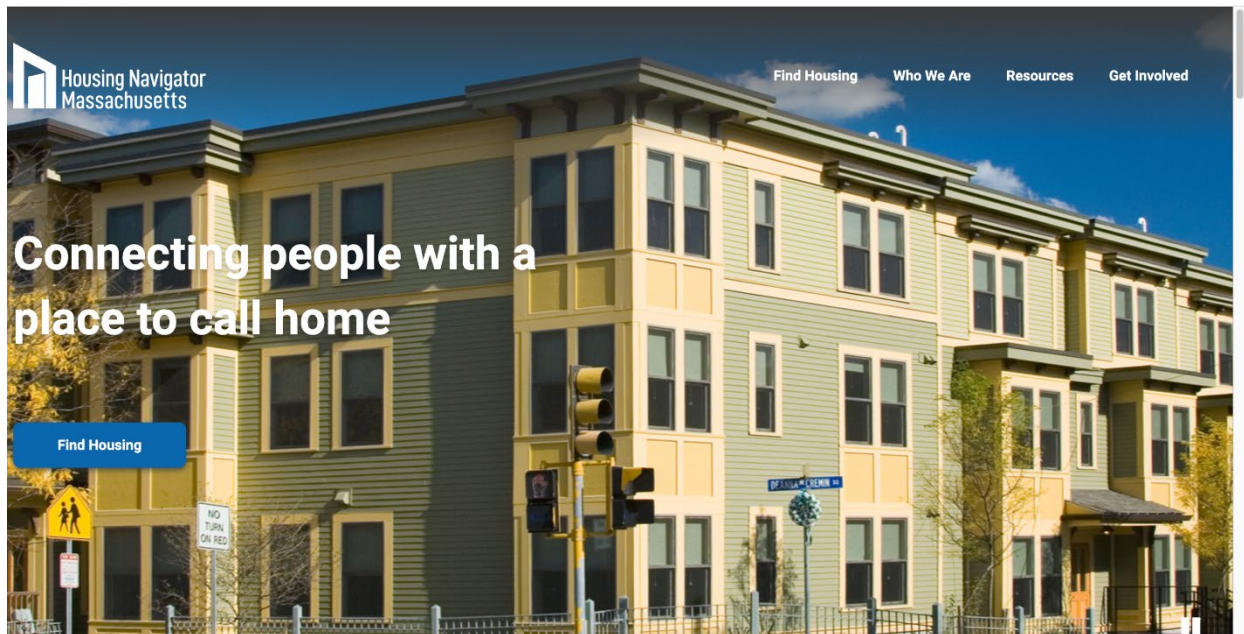
Homes.com: <https://www.homes.com/>


This website allows you to search for numerous property types for sale or rent, with specifications including property type, price, number of bedrooms, and more. Listings appear on a map with available properties as blue landmarks.



A screenshot of a search results page on Homes.com for "Boston, MA". The page shows a list of three properties and a map of Boston with blue diamond markers indicating property locations. The first property is a 2-bedroom, 2-bath unit for \$879,000. The second is a 5-bedroom, 3-bath house for \$1,149,900. The third is a 7-bedroom, 3-bath house for \$1,025,000. The map shows a dense cluster of blue diamonds in the central and northern parts of Boston. The page includes filters for "Price", "Beds / Baths", and "Home Type", and a "Save" button.

Housing Navigator: [Housing Navigator MA, Inc.](#) (HNMI) is a nonprofit offering tools and information about affordable rental housing throughout Massachusetts. HNMI's simplified, user-focused housing search tool provides up-to-date, verified listings with photos and information on bedroom mix, affordability, accessibility, and amenities. It also advertises open waitlists, lotteries, and open units. Visit [the search tool](#) to find housing opportunities now.



 Available Soon

There are 8 properties accepting applications for upcoming lotteries and openings.

BUILDING NAME	CITY	LOTTERY DATE
---------------	------	--------------

Housing Navigator Massachusetts

Select Language (Powered by Google Translate)

Find Housing About Resources For Owners and Managers

Boston [Search] Bedrooms Availability Eligibility More [Reset Filters] Share Print

01 Results Page 1 of 34

- Talbot House**
538 Talbot Ave, Dorchester, MA 02124
Age Restricted 62+
Waitlist Unknown: 1BR
[View Listing]
- Geneva Apartments**
231 Geneva Ave., Boston, MA 02121
Rent Based on Income
Waitlist Open: 2BR, 3BR, 4BR
[View Listing]
- The Cara**
13 Shetland Street, Boston, MA 02119
Waitlist Unknown: STUDIO, 1BR, 2BR
- Anderson Park**
250 Cambridge St, Boston, MA 02114
Waitlist Unknown: 1BR, 2BR, 3BR

Map showing Boston area with various neighborhoods and transit lines.

Housing Works: <https://www.housingworks.net/>

This is an excellent on-line resource for advocates and their clients in their quest for housing. It provides a step-by-step guide to conducting a housing search and a mechanism for tracking the search.

LIMIT TO: Any - One Office One Managing Agency

For Permanent housing, choose Subsidized or Affordable. Type partial name of office that manages a property Ex: Housing Auth or Winn

One Zipcode One State, ex: CT One Town/City/Neighborhood Enter partial name of town or neighborhood, ex: Roxbury

Waitlist Name contains: [Apply]

Waitlist	Program	Program_Telephone	Address	Distance	List open since at least	Application	Comments	Priorities	CORI	Update this info	Photo	Short WL or Vacancy
4BR State Family Chapter 705	Bridgewater Housing Authority	508-697-7405	10 Heritage Circle, Bridgewater, MA, 02324-1536	1.64 m	7/28/20	Generate	Fully typeable! App is 25 pp, so postage -.85 # 10 env 1.40 larger env 1.80 single-sided printing and large env	State: local resident or employee State: local veteran (family housing)	Strict	Update Program Info		Bridgewater Housing Authority
4BR Affordable	Riverview Meadows Phases I, II, and III	508-880-3727 978-456-8388	South Street East and 1 Meadow Drive, Raynham, MA, 02767-1081	4.77 m	1/1/16	Sent 2022-11-28 16:40 Undo			Strict	Update Program Info		photo: #2019 from Property Manager's Site
Riverview Meadows Phase III 4BR	Riverview Meadows Phases I, II, and III	508-880-3727 978-456-8388	South Street East and 1 Meadow Drive, Raynham, MA, 02767-1081	4.77 m	12/2/21	Sent 2022-11-16 11:04 Undo			Strict	Update Program Info		Yes

Search parameters
STEP 3: WHAT TYPE OF PERMANENT HOUSING OR RENTAL ASSISTANCE DO YOU WANT?: Individuals or Families of 2 or more, any age
STEP 2: WHAT SIZE UNIT / WHAT KIND OF VOUCHER DO YOU WANT?: 4 Bedroom
STEP 1: WHERE DO YOU WANT TO SEARCH?: Zip code
Within . . . 5 Miles
Zip Code: 02324
Modify or refresh search

Client Menu
View/edit client profile
Re-run client wizard
Search for housing
Printable Housing Log
Notify Landlords of Changes
Manage advocates

Chart of Applications for [REDACTED]

Program	Waitlist	Phone	Address1	Address2	Dates	Accepted	WL Status	Control #
Bristol Commons and Lenox Green	4BR 60% AMI	617-398-2692	97 Kilmer Ave	Taunton, MA 02780	Printed: 11/16/2022 Completed: _____ Sent: _____ Accepted: _____	Y N	WL Position _____	_____
Cambridge Community Housing Scattered Site	4BR Moderate Income - MUST meet minimum income or have a voucher	617-491-5466	c/o 810 Memorial Suite 102	Cambridge, MA 02139-4662	Printed: 11/16/2022 Completed: _____ Sent: _____ Accepted: _____	Y N	WL Position _____	_____
Housing Corporation of Arlington	4BR Affordable 60% AMI (Low to Moderate Income)	781-316-3606	20 Academy Street Suite G-11	Arlington, MA 02476	Printed: 11/16/2022 Completed: _____ Sent: _____ Accepted: _____	Y N	WL Position _____	_____
Quincy Housing Authority	4BR Federal Family	617-847-4350	80 Clay St	Quincy, MA 02170-2745	Printed: 11/16/2022 Completed: _____ Sent: _____ Accepted: _____	Y N	WL Position _____	_____
Quincy Housing Authority	4BR State Family Chapter 200 or 705 or MRVP PB	617-847-4350	80 Clay St	Quincy, MA 02170-2745	Printed: 11/16/2022 Completed: _____ Sent: _____ Accepted: _____	Y N	WL Position _____	_____
Reading Housing Authority	4BR State Family Chapter 705	781-944-6755	22 Frank D. Tanner Dr	Reading, MA 01867	Printed: 11/16/2022 Completed: _____ Sent: _____ Accepted: _____	Y N	WL Position _____	_____
Riverview Meadows Phases I, II, and III	Riverview Meadows Phase III 4BR	508-880-3727 978-456-8388	1 Meadow Dr	Raynham, MA 02767-1081	Printed: 11/16/2022 Completed: _____ Sent: _____		WL	

MassAccess: <https://www.massaccesshousingregistry.org/>

Historically, MassAccess was housed at CHAPA. MassAccess will now redirect you to **Housing Navigator MA**, which allows you to search for rental properties throughout Massachusetts. Properties can be found through typing in a zip code, city, or street. Listings will appear on a map and can be further sorted through specifications such as price, availability, and eligibility. It is an extremely important and exciting resource. (See above)

Find your accessible, affordable home

Notice: MassAccess is being replaced by two new websites listing affordable and accessible homes in Massachusetts.

For rental opportunities, please visit [Housing Navigator MA](#).

For homeownership opportunities, please visit [MyMassHome](#).

For more information about this transition, [please visit this page](#).

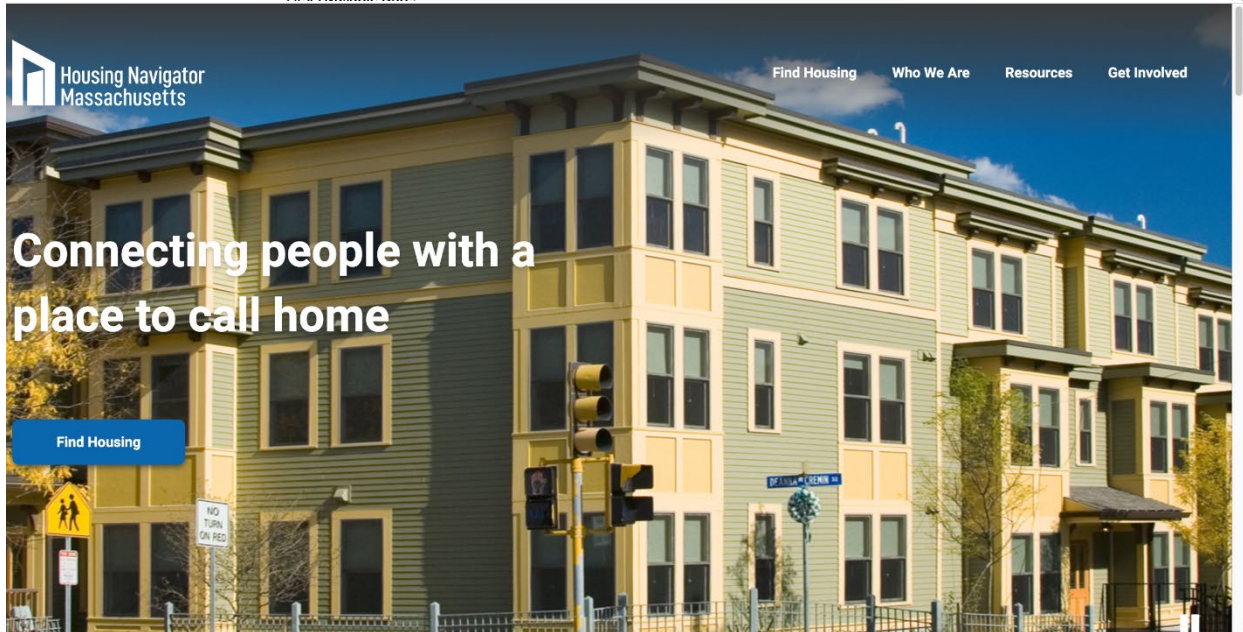
*Note that this transition will not impact DMH/DDS or 3% Set-Aside units.

The **MassAccess Housing Registry** helps people to find affordable rental and homeownership opportunities in Massachusetts. A key feature of the Registry is to highlight homes for people with disabilities who need accessible or barrier-free housing.

This web site has many [accessibility features](#), including [resizable text](#).

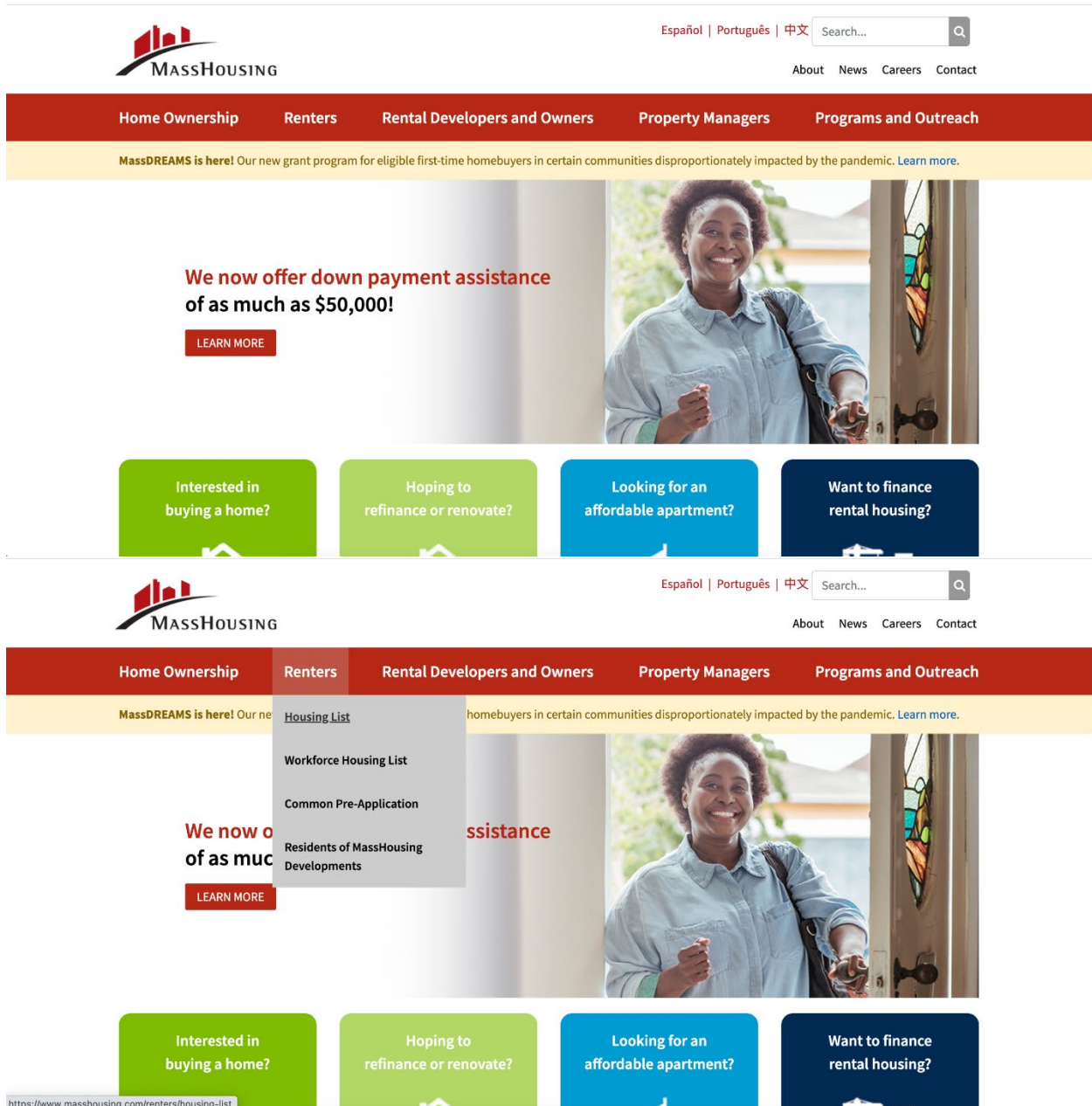
- [Search for Available Homeownership Opportunities](#).
- [View all Vacant Listings](#).
- [View all Vacant Accessible/Adaptable Listings](#).
- [View all Vacant Subsidized Units](#).

First Available Date:



MassHousing: <https://www.masshousing.com/>

To find rental properties, hover over “Renters” and click “Housing List.” From here, you can type in a zip code, neighborhood, development name, or management company, then further narrow properties by other specifications. Listings appear on a map with available properties as red landmarks.



Looking for an Affordable Apartment?

MassHousing finances the construction and preservation of affordable rental housing throughout Massachusetts. Property Managers are responsible for the placement of tenants into available apartments at each development.

Housing List Search

Use the form below to search for MassHousing-financed properties. All fields are optional. Contact the site office or management company to inquire about unit availability and the application process.

Enter City/Town or Neighborhood Enter Development Name Enter Management Company

All Beds 

Must Have Features

Accessible Elderly Workforce Housing Section 8

SEARCH

Housing List Search

Use the form below to search for MassHousing-financed properties. All fields are optional. Contact the site office or management company to inquire about unit availability and the application process.

Boston Enter Development Name Enter Management Company

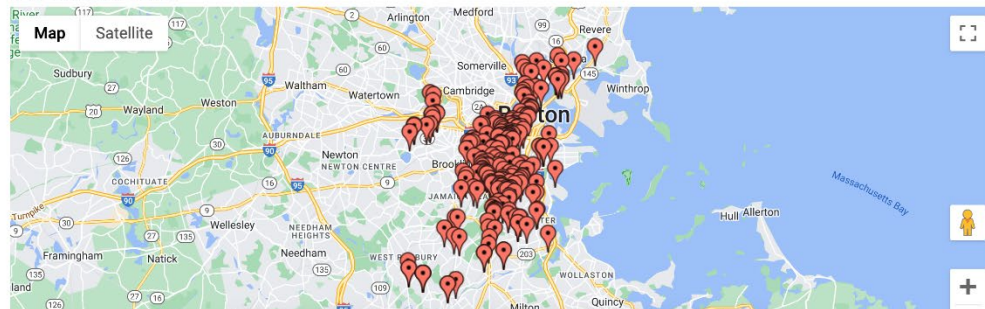
All Beds 

Must Have Features

Accessible Elderly Workforce Housing Section 8

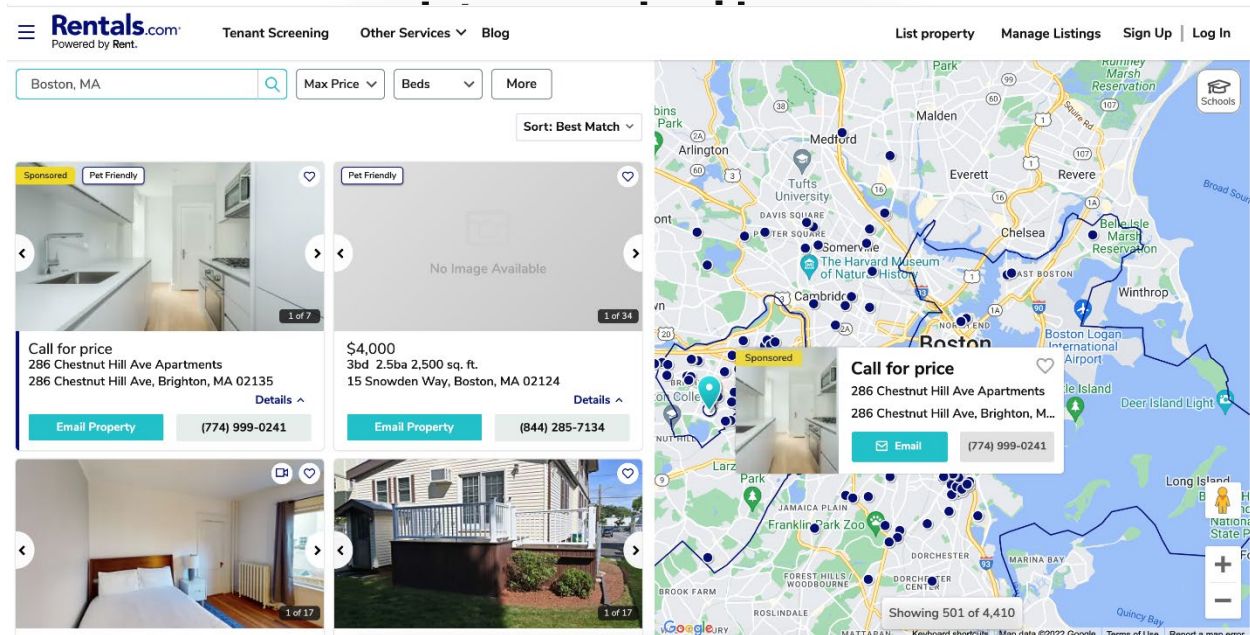
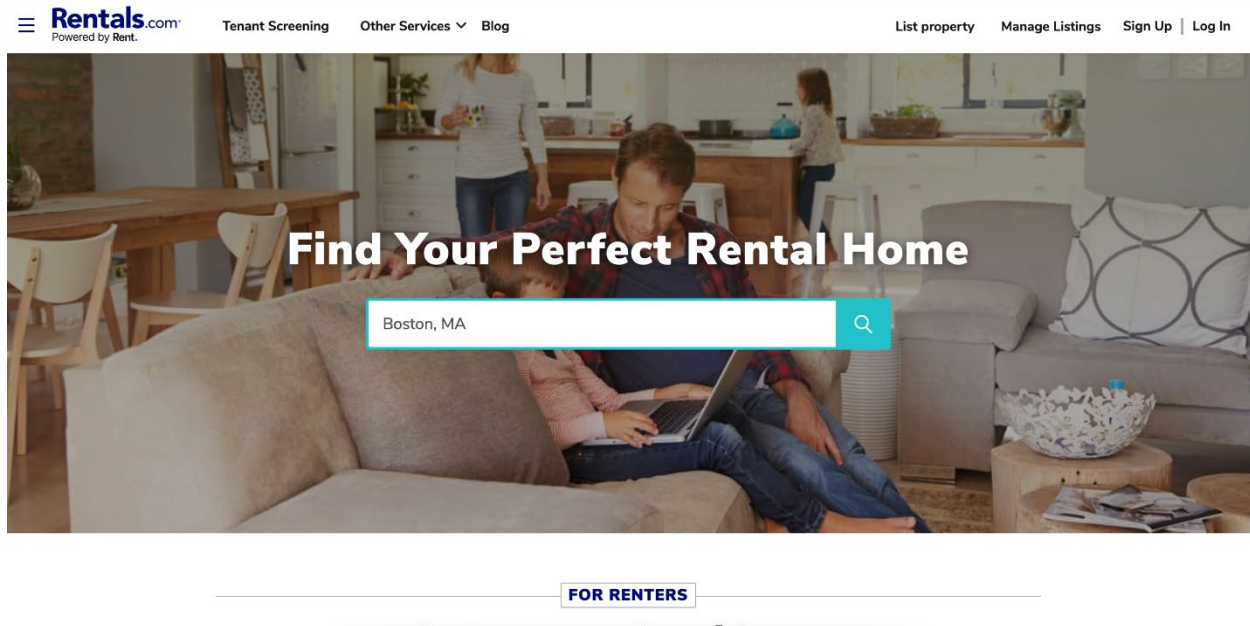
SEARCH

DEVELOPMENTS FOUND: 245



Rentals.com: <https://www.rentals.com/>

After searching by city, listings will appear on a map, as blue landmarks. Properties can be further searched through specifications, including price, number of bedrooms, and more.



RentHop: <https://renthop.com/boston-apartments-for-rent>

This website allows you to search for apartments by neighborhood or city, with numerous specifications such as price, number of bedrooms, property owner, and more.

The screenshot displays the RentHop website interface. At the top, there is a navigation bar with 'renthop', 'Rentals', 'Sales', and 'Blog' on the left, and 'Post Rental' and 'Login / Register' on the right. The main header features a large image of a living room with a search bar titled 'Apartments for Rent in NYC'. Below this, there are filters for 'Neighborhood, City, Region' (with dropdowns for Manhattan, Brooklyn, No Fee, Rooms), 'Studio', '1', '2', '3', '4+', and 'Room', along with a 'Search' button. A green banner below the search bar states 'Smarter Apartment Search AI-Powered, Human-Centered' and includes two green callouts: 'Photos are unique to this property' and 'Price verified by multiple data sources'.

The main search area has a navigation bar with 'renthop', 'Rentals', 'Sales', and 'Blog' on the left, and 'Post Rental' and 'Login / Register' on the right. Below this is a search bar with 'Boston' selected, a price range from '\$ 0' to '\$ 100000', and filters for 'Studio', '1', '2', '3', '4+', and 'Room'. There are also checkboxes for 'Exclusive', 'By Owner', and 'No Broker Fee', along with 'Search', 'More Filters', and 'Reset All' buttons.

The results section is titled 'Apartments For Rent in Boston, MA' and shows '4,015 Results'. It includes a map of Boston and a list of featured listings. The first listing is for '16 Glenway Street' in Franklin Field North, Greater Mattapan, Boston, priced at '\$1,375' with 'Exclusive', 'No Fee', and 'By Owner' tags. It is listed 'By June, 1 hour ago' and includes 'Private Room', '1.5 Bath', and '152 Sqft' details. A green 'Check Availability' button is present. The second listing is for '11 Linden Street' in Allston, Boston.

Boston
The Greater Boston metropolitan area is home to almost 5 million residents and is one of America's major hubs for trade, manufacturing, tourism, and education. Those who choose to rent in the "City of Neighborhoods" enjoy a diverse blend of people, architecture, and culture that can't be found anywhere else in


Rent Jungle: <https://rentjungle.com/>

After searching by city or zip code, listings appear on a map with available properties as blue landmarks. You can further search by specific location, price, number of bedrooms, and more.


The screenshot displays the Rent Jungle website interface. At the top left, the logo "MYNEWPLACE" is visible. The main header features the text "Find the place you love..." above a search bar with the placeholder "Search by city or zip" and a blue "Search" button. Below the search bar, there are three image-based buttons for "New York", "Los Angeles", and "Chicago". To the right, a map of the United States is shown with various cities labeled, including San Francisco, Los Angeles, San Diego, Las Vegas, Chicago, Houston, New York, and Toronto. The map includes standard navigation controls like zoom in (+) and zoom out (-) buttons. At the bottom of the page, there is a footer with links for "Equal Housing Opportunity", "Broker Licenses", "Terms of Use", "Privacy policy", "DMCA Notice", and "Help".

MYNEWPLACE GET APP


02110 368 results



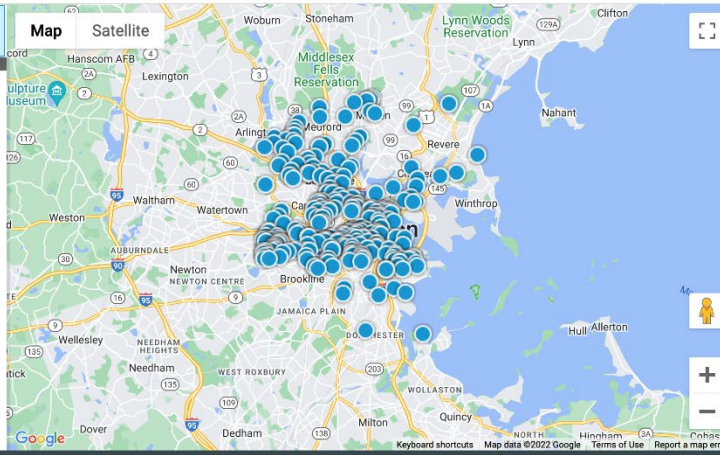
Fenway Parkside
\$1,725 - \$3,735
1 - 1 1 - 1.5
91 Westland Avenue (617) 981-6234



Carlyle House Apartments
Please call
1 1
135 Ward St (781) 241-4567



Avenir



Map Satellite

Equal Housing Opportunity Privacy policy
Broker Licenses DMCA Notice
Terms of Use Help

MYNEWPLACE GET APP

02110 368 results


Bedrooms **Bathrooms** **Rent Range**

All All \$0 to \$10,000


Pet Friendly

[Clear Filters x](#)

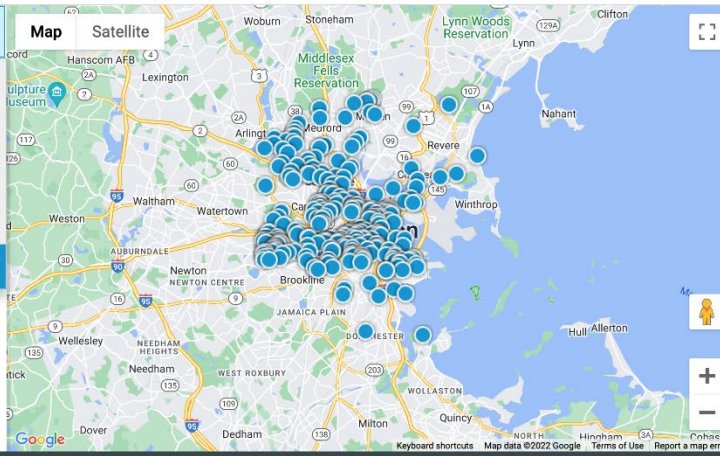
Update Results



Please call
1 1
135 Ward St (781) 241-4567



Avenir

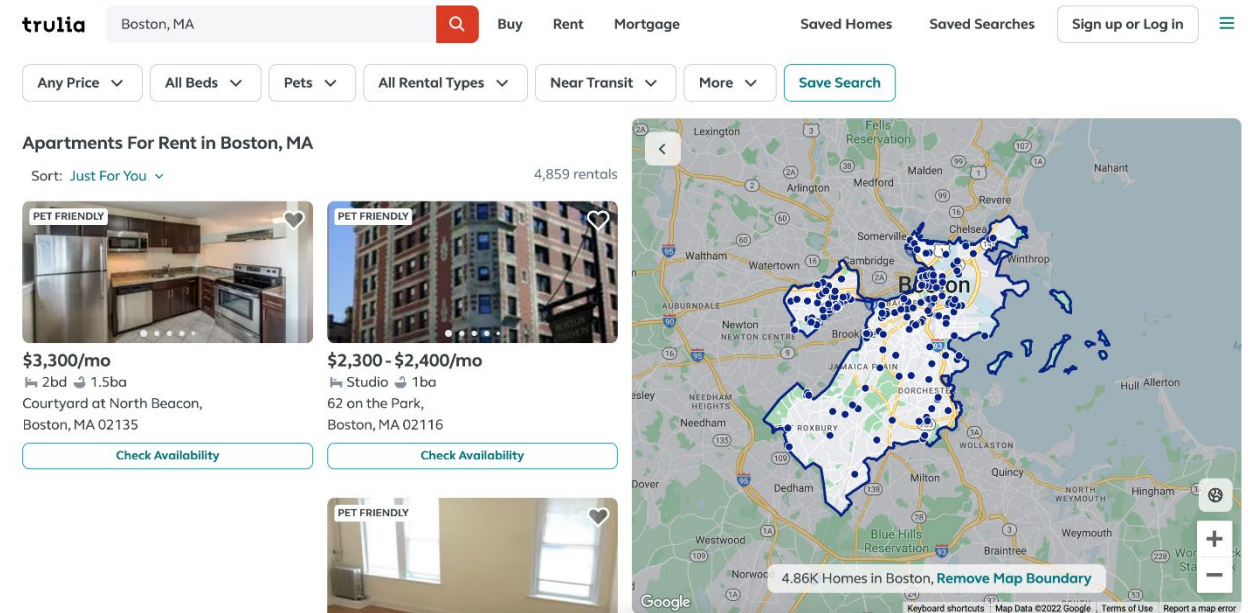
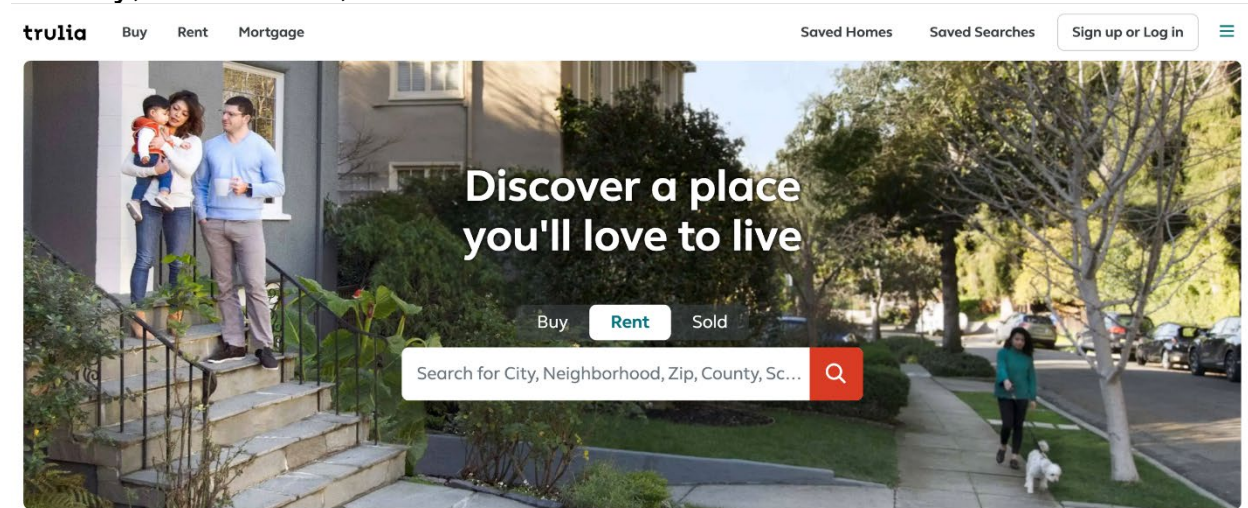


Map Satellite

Equal Housing Opportunity Privacy policy
Broker Licenses DMCA Notice
Terms of Use Help

Trulia: <https://www.trulia.com/>

You can search for properties by city, neighborhood, zip code, county, or school. Listings appear on a map with available properties as blue landmarks. You can further search by price, number of bedrooms, pet-friendly, near transit, and more.



Zillow: <https://www.zillow.com/>

This website allows you to search for properties by address, neighborhood, city, or zip code. Listings appear on a map with available properties as purple landmarks. You can further search by price, home type, number of bedrooms and more.

<https://www.housingworks.net/>

[Housing Navigator MA, Inc.](#) (HNMI) is a nonprofit offering tools and information about affordable rental housing throughout Massachusetts. HNMI's simplified, user-focused housing search tool provides up-to-date, verified listings with photos and information on bedroom mix, affordability, accessibility, and amenities. It also advertises open waitlists, lotteries, and open units. Visit [the search tool](#) to find housing opportunities now.

[MassHousing](#) also maintains a list of rental housing developments that it has financed. Many units within MassHousing financed developments are reserved for low or moderate-income persons. For a free list of their rental properties, call (617) 854-1185 and request the Housing List or you may search for a unit online at their website.

The City of Boston operates a [Metrolist](#), a centralized listing service of both rental and homeownership opportunities. Contact the Metrolist at (617) 635-3321 for more information.

The Citizen's Housing and Planning Association's [MassAccess](#) registry provides listings of affordable rentals and sales—now refers us to Housing Navigator

For special needs housing: Massachusetts Department of Mental Health (617) 626-8000, or Massachusetts Department of Developmental Services (617) 727-5608

<https://www.affordablehousing.com>

Metro Housing|Boston
website: <https://www.metrohousingboston.org/apartment-listings/>

<https://www.usa.gov/finding-home>

<https://lihtc.huduser.gov/>

<https://hudgov-answers.force.com/housingcounseling/s/>

- AAA Apartment Rentals: <http://www.aaaapts.com/>
- Apartments.com: <https://apartments.com/>
- Craigslist: <https://boston.craigslist.org/search/hhh>
- Cheap Apartments Coalition: <http://cheapapartmentscoalition.com/>
- HomeFinder: <https://homefinder.com/>
- Homes.com: <https://www.homes.com/>
- GoSection8: <http://gosection8.com/>
- Rentals.com: <https://www.rentals.com/>
- RentHop: <https://renthop.com/boston-apartments-for-rent>
- Rent Jungle: <https://rentjungle.com/>
- Socialserve: <http://www.socialserve.com/>
- Trulia: <https://www.trulia.com/>
- Zillow: <https://www.zillow.com/>

Appendix 8: Resources for Identifying, Correcting, and Addressing Criminal History, Poor Credit, and Negative Housing History and Related Best Practices

What a housing provider may consider when deciding whether an applicant is able to comply with the terms of the lease, commonly referred to as “suitable” for housing, is a changing area. Federal, state, and local government agencies are focusing attention on the use of an applicant’s criminal, credit, and housing history to screen for suitability for housing and issuing changing guidance in this area. Please see Appendix 10 for more details on this topic, especially in relation to an Owner/Agent’s Fair Housing related obligations.

Many clients have a negative tenancy related history which poses a barrier to obtaining a rental unit. Sometimes the negative housing related history is related to domestic violence or sexual assault. This appendix is designed to provide advocates resources to address barriers survivors face during screening. These resources include helpful information on a housing provider’s obligation to consider reasonable accommodation for an applicant with a disability in the screening context and VAWA protections in the context of tenant screening.

Topic	General Information	How To Correct It/Address It
<i>Criminal History</i>		
	<p>An Affordable Home on Re-entry-Federally Assisted Housing and Previously Incarcerated Individuals, NHLP, 2018</p> <p>See Chapter 3, Criminal History Records: Access, Use and Expungement</p>	<p>An Affordable Home on Re-entry-Federally Assisted Housing and Previously Incarcerated Individuals, NHLP, 2018</p> <p>See Chapter 4, Mitigating Circumstances, Rehabilitation, and Reasonable Accommodation</p>
	<p>GBLS’ CORI and Re-entry Project</p> <p>This project is an incredible resource for advocates and clients, including:</p> <p>Booklet 1: How to Get a Copy of your Criminal Record (CORI)</p>	<p>The Project offers many self-help booklets and offers direct client services and clinical support via ZOOM meetings. The project focuses on Roxbury, Dorchester, and Mattapan</p> <p>Know Your CORI Rights: Sealing and Expungement of Criminal Offender Record</p>

	<p><u>Juvenile Record Series Booklet 1: How to Get a Copy of your Massachusetts Juvenile Record</u></p> <p><u>CORI READING: How To Read Criminal Offender Record Information Reports</u></p>	<p><u>Information (CORI) 2018 Update after Criminal Justice Reform</u></p> <p><u>Booklet 2: How to Seal Old Criminal Cases</u></p> <p><u>Booklet 3: Sealing Cases that Ended without a Conviction or First Time Drug Offenses</u></p> <p><u>Booklet 4: Representing Yourself in Court After Filing a Petition to Seal Criminal Cases</u></p> <p><u>Booklet 5: One Stop CORI Sealing in Boston Municipal Court</u></p> <p><u>Booklet 6: What You Should Know about Drivers' Licenses and Drug Convictions</u></p> <p><u>Booklet 7: How to Seal and Expunge Decriminalized Cannabis Cases</u></p> <p><u>Booklet 8: Never Sealable Crimes</u></p> <p><u>Booklet 9: Expunging under Mass. Gen. Laws Chapter 276, § 100K</u></p> <p><u>Booklet 10: Applying for Jobs Housing and other Opportunities after Sealing your Records</u></p> <p><u>Juvenile Record Series Booklet 1: How to Get a Copy of your Massachusetts Juvenile Record</u></p> <p><u>Juvenile Record Series Booklet 2: How to seal your juvenile and youthful offender records</u></p> <p>There is also an on-line APP available for sealing juvenile records.</p>
<i>Credit Report</i>		
		<p><u>MassLegalHelp Info on Credit Checks</u></p>
<i>Negative Tenancy History in General</i>		
		<p><u>Assisting Survivors of Domestic Violence In Applying for Housing, NHLP, 2009</u></p>

		This is a helpful resource in general. In relation to this topic, see Chapter 4: Addressing Negative Credit and Tenancy History
		Legal Tactics: : Finding Public and Subsidized Housing, Chapter 6: Tenant Screening
		Legal Tactics: Tenants Rights in MA-Private Housing, Chapter 2 Screening
<i>Reasonable Accommodation in the Context of Tenant Screening</i>		
		MassHousing’s Publication, 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
		An Affordable Home on Re-entry-Federally Assisted Housing and Previously Incarcerated Individuals , NHLP, 2018 See Chapter 4, Mitigating Circumstances, Rehabilitation, and Reasonable Accommodation
		Assisting Survivors of Domestic Violence In Applying for Housing , NHLP, 2009 See Chapter 6, Helping Survivors with Disabilities to Obtain Accessible Housing
<i>VAWA Protections in Re To Tenant Screening</i>		
		MassHousing’s Publication, The Violence Against Women Act (VAWA), Massachusetts State Law and Housing: An Overview for Housing Providers
		An Affordable Home on Re-entry-Federally Assisted Housing and Previously Incarcerated Individuals , NHLP, 2018 See Chapter 4, Mitigating Circumstances, Rehabilitation, and Reasonable Accommodation
		Assisting Survivors of Domestic Violence In Applying for Housing , NHLP, 2009

Best Practices

- Advocates should check on a regular basis for new information on this topic. The following websites contain helpful information on this topic. These include the following:
 - [GBLS' CORI and Re-entry Project](#)
 - [Mass Law Reform Institute](#)
 - [National Housing Law Project](#)
 - [The National Reentry Resource Center](#)
 - [U.S. Interagency Council on Ending Homelessness](#)
 - [MassHousing](#)
- Participate in educational opportunities offered by legal aid organizations, and [MassHousing's Housing Stability Training Program](#).
- Read HUD's guidance on VAWA which addresses the nexus between a history of negative tenancy related behavior and domestic violence, dating violence, sexual assault, and stalking. This guidance addresses in detail that HUD housing providers are prohibited from rejecting an applicant based on an adverse factor that is a direct result of the applicant being a victim of domestic violence, dating violence, sexual assault, or stalking in accordance with VAWA. See HUD's Multifamily VAWA [Notice H 2017-05: Violence Against Women Act \(VAWA\) Reauthorization Act of 2013 – Additional Guidance for Multifamily Owners and Management Agents](#) and Public and Indian Housing's [Notice PIH-2017-08. Violence Against Women Reauthorization Act of 2013 Guidance](#).
- Work with your client to produce an action plan for how to address their history of negative tenancy related behavior. This plan will include:
 - Identifying criminal, credit, and landlord-tenant history that may be a barrier for your client in obtaining housing.
 - It is recommended your client obtain a free credit report and their CORI.

- Compare any identified issues that your client agrees are accurate with the screening criteria where your client is interested in applying for housing. Identify any barriers and how to address them to enable you and the survivor as much time as possible to redress any known barrier, especially in situations where there is time between when the client applies and when they will be reached on the waiting list.
 - Although housing programs and providers use different screening standards, what is most important to housing providers in general is whether an applicant's history indicates a tenant will pay rent and utilities. Rent and utility arrearages are of major concern to housing providers. To address this concern:
- If your client owes moneys to a PHA/Affordable Housing Provider and is not on a payment plan, work with the client to produce a plan to pay off the balance. *See Appendix 11: Resources for Security Deposits, Utilities, Rent and Monies Owed.* Owing monies to other housing providers is also important to address. However, housing providers will be most concerned if the applicant's tenant portion of rent was based on a rent formula that considered the family's income (such as Public Housing, a mobile voucher program, or most HUD Multifamily Housing programs).
 - Your client should be prepared to explain and document mitigating circumstances regarding non-payment of rent. A client will need to explain:
 - What happened to cause the rent burden (i.e., loss of job or other reduction in income, hospitalization, etc.).
 - Many things can impact your client's inability to pay rent. These may or may not relate to DV/SA. For example, a common mitigating circumstance for many low-income applicants is a severe rent burden (paying more than 50% of their income toward rent).
 - What has changed. Why will your client now be able to pay rent on time?

- What documentation is available to support your client will now pay rent on time?
- Discuss with your client whether they want to proactively tell the housing provider at interview about any negative history a provider is likely to find out based on tenant screening.
 - If yes, work with your client to be able to present the facts and supporting information to demonstrate an ability to comply with the lease.
 - If you realize that the screening process would require contact that might pose risk, directing the agency/provider to other sources of information that may address screening concerns, but which would not pose risk.
- Identifying and documenting any mitigating circumstances.
- Determining if a request for reasonable accommodation is applicable. If yes:
 - Ascertain the housing provider's reasonable accommodation process, including who is responsible for making decisions in this area. Most providers have standard request reasonable accommodation forms, and procedures. You and your client are not obligated to use a provider's forms. You may make the request orally or in writing and submit a letter making the request. Your client will need to sign a release form allowing the housing provider to verify information related to the request unless your client provides sufficient documentation when making the request. See the guidance listed above and *Appendix 1: Legal Obligations to Provide Language Access, Auxiliary Aids and Services, Reasonable Accommodations/Physical Modifications and Related Best Practices*
 - Obtain the documentation to establish:
 - Your client has a disability (a physical or mental impairment that substantially limits a major life

- activity or a history of a disability during the time the negative tenancy related behavior occurred);
- There is a nexus between the disability and the negative tenancy related behavior; and
 - How the client will be able to be lease compliant.
- Determining if your client wants to request VAWA protection:
 - Review with your client their Rights under VAWA, including HUD's Notice of Occupancy (Form 5380) and Certification of Domestic Violence, Dating Violence, Sexual Assault, or Stalking, and Alternate Documentation (Form HUD-5382). These Forms are available on [HUDCLIPS](#). Note: These forms are being updated by HUD. It is anticipated that they will retain the same Form Number, and will be able to be located in [HUD's Client Information Policy System \(HUD CLIPS\) Forms Section](#).
 - Request VAWA protections.
 - Obtain and provide documentation to establish the adverse factor is determined to be a direct result of the fact that the applicant is or has been a "victim" of DV/SA.
 - Be prepared to explain how your client is otherwise qualified and able to comply with the terms of the lease.

Appendix 9: Verification of Eligibility and Related Best Practices

If your client applies to a site that is covered by an affordable housing program or programs, the housing provider will need to determine if the family is eligible for the housing program(s). Also, if a site has a project-based voucher both the PHA and the Owner/Agent of the housing site will conduct separate determinations of eligibility. A determination of eligibility includes both program and project eligibility.

Program eligibility refers to the criteria an owner must use to determine whether a family is eligible to receive housing assistance under the rules of the housing program or programs that funded the site. Eligibility requirements vary between housing programs. See Appendix 4: Major Federal and MA State Housing Programs' Program Eligibility Criteria and Related Best Practices

In contrast, project eligibility, describes the criteria used to determine if a family is eligible to reside in a property based on specifics to do with the site (such as unit sizes and if all the units have a project-based subsidy) and the tenant population it was designed to serve, such as elders and/or people with disabilities. In other words, a family may or may not be eligible for housing development A but is for housing development B because of characteristics unique to A, even if both sites were funded under the same housing program.

housing providers are required by program rules to document using specific verification types and methods the family meets the eligibility requirement(s) of the program(s) that govern the housing unit your client is applying to live in. Eligibility requirements vary by program and can also be site or project specific. For more information on this see Appendix 4: Major Federal and MA State Housing Programs' Program Eligibility Criteria and Related Best Practices.

Although affordable housing programs/sites eligibility criteria vary, all of them require applicants to be income eligible. However, even in relation to income eligibility, housing program(s) rules for determining income eligibility and what information they are required to gather are not always the same. This is discussed at length in **A BRIEF GUIDE TO THE**

APPLICATION PROCESS FOR A HOUSING UNIT, which was created as part of the Massachusetts Safe Housing Initiative, available through [JDI](#).

Also, depending on the program, the amount of documentation a housing provider must obtain is a lot. It can be a stressful process for both the housing provider, your client and you! The process can feel overwhelming, and invasive to an applicant (or resident at recertification). The provider is trying to do their job and gather the information they are required to by their company based on program rules and the expectations of monitoring agencies, which can be very time consuming for everyone involved. If a housing provider doesn't gather sufficient information to determine eligibility and make sure it is current through the move-in date this can lead to major problems. For example, sometimes before an applicant can move in a third-party reviewer (someone other than the manager) must make an independent eligibility determination and approve the file before the applicant can move in. If the file doesn't tell a complete story that the family is eligible, the third-party reviewer will send it back and ask for more information (which delays a move-in) or rejects the family (which should be appealed if your client believes an error was made). Failing to adequately document a family is eligible can also result in the site losing money.

A provider may request documents to verify eligibility requirements either at application and/or when the family comes to the top of a waiting list, depending on program requirements and the provider's written procedures.

Below is a list of common eligibility requirements for various affordable housing programs, the types of documents that are often requested, and ideas regarding how to obtain them. Also, some documents are requested for multiple reasons. Please note that the sources of documentation may change as certain laws go into effect which impact eligibility determinations. For example, when the Housing Opportunity Through Modernization Action (HOTMA) goes into effect for January 1, 2024, certifications, it will have an impact on how assets may be verified for many federal programs discussed in this guide. For information on this see [HUD's Resources on HOTMA](#).

Eligibility Criteria	Commonly requested documents/information	How To Obtain It
Age ¹	<p>The following are examples of documents that an applicant may have in their possession that a housing provider may use to verify age. Some programs may require a specific document:</p> <ul style="list-style-type: none"> • Birth Certificate • Baptismal Certificate • Military Discharge papers • Valid passport • Census document showing age • Naturalization certificate • Social Security Administration Benefits printout 	<p>An excellent resource for obtaining vital documents (such as a birth certificate, divorce decree, green card) that have been lost, stolen, or due to safety concerns they can't be accessed is the Federal Government's website Replace Your Vital Records.</p> <p>If a naturalization document needs to be replaced, see the U.S. Citizenship and Immigration Service's webpage, Replace My Naturalization Certificate or Certificate of Citizenship.</p> <p>The Veteran's Affairs has a webpage which provides information on how someone can obtain their military service records, including Discharge Papers. See Request your military service records (including DD214).</p> <p>For a Social Security Benefits printout:</p> <ul style="list-style-type: none"> • Download a copy from https://www.ssa.gov/myaccount/ and create an online account; • obtain a copy at the nearest Social Security Administration office to know which office is near

¹ Age will be relevant if the housing is designed to serve families where a specific member (such as the head, co-head, or spouse) is at least a certain age, such as HUD's 202 program, which requires the qualifying individual to be at least 62 years of age. Age of a family member may also be relevant in relation to the income eligibility calculation. For example, the earned income of someone under the age of 18 won't be counted towards an income determination calculation. Age may also be relevant when calculating rent for certain programs as well because it can impact whether a deduction applies.

		<p>you please visit https://secure.ssa.gov/ICON/main.jsp; or</p> <ul style="list-style-type: none"> • call 800-772-1213 to have copy mailed at a secure address.
<p>Citizenship/ Eligible Immigration Status²</p>	<p>Citizenship is standardly established using a birth certificate or U.S. Passport.</p> <p>Different programs will list varying documents that establish eligible immigration status. The following is what is currently contained in the HUD Handbook 4350.3, Figure 3-4: Acceptable DHS Documents for housing programs covered by this handbook which anyone under the age of 62 who is trying to establish eligible immigration status will need to provide.</p> <ul style="list-style-type: none"> • Form I-551, Permanent Resident Card. • Form I-94, Arrival-Departure Record annotated with one of the following: <ul style="list-style-type: none"> • Admitted as a Refugee Pursuant to Section 207 • Section 208 or Asylum • Section 243(h) or Deportation stayed by Attorney General; or • Paroled Pursuant to Section 212(d)(5) of the INA. • Form I-94, Arrival-Departure Record (with no annotation) accompanied by one of the following: 	<p>An excellent resource for obtaining vital documents (such as a birth certificate, divorce decree, green card) that have been lost, stolen, or due to safety concerns they can't be accessed is the Federal Government's website Replace Your Vital Records.</p> <p>If a naturalization document needs to be replaced, see the U.S. Citizenship and Immigration Service's webpage, Replace My Naturalization Certificate or Certificate of Citizenship.</p>

² Citizenship/eligible immigration status isn't applicable to some housing programs. For example, it doesn't apply to specific HUD Multifamily Housing programs (202/811 PAC/PRAC), the Low-Income Tax Credit Program, the HOME Program, or MA state housing programs. It does apply to Federal Public Housing Programs.

	<ul style="list-style-type: none"> ▪ A final court decision granting asylum (but only if no appeal is taken); ▪ A letter from an DHS asylum officer granting asylum (if application was filed on or after October 1, 1990) or from an DHS district director granting asylum (application filed was before October 1, 1990); ▪ A court decision granting withholding of deportation; or ▪ A letter from an asylum officer granting withholding of deportation (if application was filed on or after October 1, 1990). <ul style="list-style-type: none"> • A receipt issued by the DHS indicating that an application for issuance of a replacement document in one of the above-listed categories has been made and that the applicant's entitlement to the document has been verified. • A receipt issued by the DHS indicating that an application for issuance of a replacement document in one of the above-listed categories has been made and that the applicant's entitlement to the document has been verified. <p>See Chapter 3, HUD Handbook 4350.3., beginning pg. 3-24.</p>	
Disability	This will depend on the definition of disability used for a program and/or a project or if it is for a specific type of unit.	

	If the program/project uses the Social Security Administration's definition, an award letter for disability benefits can be used.	
Income eligibility (this includes both earned and unearned income (in blue) and Assets (in green). Also, some programs have an asset limit.	Taxes- Affordable housing providers standardly require applicants to provide their full most current year of filed taxes (W2/1099s/etc.) based on program rules. For example, in tax credit sites are required to demonstrate they've engaged in due diligence when determining a family is income eligible.	If you have not filed taxes or are unable to locate full tax return, W2s, 1099s etc. you will need to complete the IRS 4506-T tax form. If you need assistance on obtaining tax transcripts, please visit the link https://www.irs.gov/forms-pubs/about-form-4506 .
Employment (all family members 18 and older)	<ul style="list-style-type: none"> • The most recent, current consecutive paystubs received over the past 2 months³ to calculate earned income. • If paid bi-weekly, semi-monthly, or monthly, this would be 6 paystubs. • If paid weekly, this would be 10 paystubs. • If a per-diem/relief worker, the program requires 12 months' worth of paystubs. 	<ul style="list-style-type: none"> • For larger employers there is usually an on-line portal employees can use to obtain this information. • Another option is to request copies of pay checks from an employer if they weren't retained.
Unemployment/Worker's Compensation, etc	A copy of your current Monetary Determination Letter and a current payment history printout showing all weekly payments received since start of benefit.	<ul style="list-style-type: none"> • You may obtain a copy by visiting the nearest unemployment office OR • You can download and print a copy of you online account at https://uionline.detma.org/Ci/aimant/Core/Login.ASPX or • Call (877) 626-6800 if you have any questions

³ This is because some housing programs (i.e., the HOME program) require 2 months of paystubs. Other programs require less (i.e. 4-6 paystubs), but all require them to be the most recent, consecutive pay stubs.

Self-employment	<ul style="list-style-type: none"> • Most recent full tax returns (the number of years vary, but typically for the last 3 years) with all Schedule C, W2 forms, 1099 forms, etc. • For any new self-employment business' that applicant has not filed taxes on, yet you will need to provide a current monthly YTD profit and loss statement for all months since start of business. 	<p>If you have not filed taxes or are unable to locate full tax return, W2s, 1099s etc. you will need to complete the IRS 4506-T tax form. If you need assistance on obtaining tax transcripts, please visit the link https://www.irs.gov/forms-pubs/about-form-4506.</p>
Social Security	<p>Annual Award Letter</p> <p>Note: Housing providers may require a printout within a specific number of days of the move-in.</p>	<ul style="list-style-type: none"> • Download a copy from https://www.ssa.gov/myaccount/ and create an online account • Or obtain a copy at the nearest Social Security Administration office to know which office is near you please visit https://secure.ssa.gov/ICON/main.jsp • Or Call 800-772-1213 to have copy mailed at a secure address.
Social Security Disability Income (SSDI)	Award Letter	Same as above
Supplemental Security Income (SSI)	Because SSI can fluctuate, a statement will need be current ⁴	Same as above
State Supplemental Program Payments (if Social	Award Letter	<p>Verified through the State Department of Transitional Assistance (DTA). You may: send a fax to (617) 887-8765 and put the return contact information on the cover</p>

⁴Current is defined by program rules. For example, HUD's programs require that if a verification is subject to change it must be received within 120 days of the move-in date, and in general, most providers will require it to be the most recent.

Security Income)		sheet and DTA will email the verification back to you.
Public Assistance/ Welfare	A Current Statement of Gross Monthly Benefit will be needed.	<ul style="list-style-type: none"> You may obtain a copy from the nearest DTA office if you need assistance on which location is near you visit https://www.mass.gov/orgs/departementof-transitional-assistance/locations?page=1. You can also download the DTA connect app to your mobile phone or visit https://www.mass.gov/orgs/departement-of-transitional-assistance. Or speak to a DTA representative at (877) 382-2363.
Veteran's Benefits	A Current Statement of Gross Monthly Benefit will be needed.	<ul style="list-style-type: none"> Visit https://www.va.gov. Visit your nearest VA office, if you are uncertain which office is located near you, go to https://www.va.gov/find-locations. Or call (800) 827-1000 if you have any other questions.
Pensions	A Current Statement of Gross Monthly Benefit will be needed.	<ul style="list-style-type: none"> You may visit your pension fund website. Visit your nearest pension office. Or call your Human Resource/Representative if you have any questions.
Child Support If there is a court order for child support/case with the Office of Child	<p>Copy of court order; and (or other comparable state agency) printout detailing:</p> <ul style="list-style-type: none"> court-ordered amount of support with any applicable arrearage order and balance; name of the non-custodial parent; name(s) of the child(ren) included in the court order; and, 	<ul style="list-style-type: none"> Obtain your DOR statement, visit https://www.mass.gov/orgs/child-supportenforcement-division. Calling (617) 660-1234.

Support Enforcement Division of the Department of Revenue or similar agency in a different state	<ul style="list-style-type: none"> most recent twelve (12) months of child support payment activity for each court order. 	
Checking account	6 ⁵ most current, consecutive bank statements	<ul style="list-style-type: none"> To obtain your recent bank statements you can visit your nearest branch office to obtain a copy of your bank statements. You won't be able to get these at an ATM. Have your State Authorized Photo ID (License or Identification card) and bank card in hand to provide to the Bank Representative. You may contact your bank via the phone to have them fax/mail/or possibly email your bank statements. Lastly, if you have access to a computer, you can obtain your bank statements through your financial institutions online secure portal. You will need to make an online user id and password.
Saving account	The most recent statement	Same as above
Stocks/Bonds/Annuities	The most recent statement	<ul style="list-style-type: none"> Contact your financial institution to have a copy sent out by mail. Visit your nearest branch. If you have online access log into you online account and print the most recent statement.

⁵ Some programs only require 3.

Retirement Account	The most recent statement	Same as above
Brokerage Account	The most recent statement	Same as above
Direct Express Debit Account	Current printout from ATM.	a current ATM receipt containing the current balance in the account and a copy of the front of the card will be needed to verify the last 4 numbers of the card (you may redact all numbers on the card except the last 4)
Life Insurance	A copy of the policy to determine if it's a term policy or whole life. If it is whole life, it is considered an asset.	<ul style="list-style-type: none"> • Contact the financial institution which holds your life insurance policy via phone (or sometimes this can be done via email) to have your policy faxed/mailed or sent through email. Make sure you know or have your Social Security Card and Account Policy Number to give to the Representative over the phone. • If you have log in to access your account on the financial institution's website, print out the recent life insurance policy. • If the financial institution which holds your life insurance is local, you may visit them to obtain a copy of your policy.
Social Security Number ⁶	The following are examples of documents generally accepted by providers because they display a	<ul style="list-style-type: none"> • A replacement Social Security Card may be ordered on-line.

⁶ Different programs have different rules about who must disclose and provide documentation of a social security number. Generally, if someone has a Social Security Number (SSN), they are required to disclose it and provide documentation of this. There are some exceptions to this. See Appendix 4: Major Federal and MA State Housing Programs' Program Eligibility Criteria and Related Best Practices. Also, as mentioned elsewhere, some housing providers may ask for a SSN as part of screening for criminal screening, and as the CORI rules state, other sources can be used.

	<p>Social Security Number. Note that in all cases, it is dependent on program rules.</p> <ul style="list-style-type: none"> • Original Social Security card • Original document issued by a federal or state government agency which contains the name, SSN, and other identifying information of the individual • Driver’s license with SSN • Identification card issued by a medical insurance provider, or by an employer or trade union • Earnings statements on payroll stubs • Bank statement • Form 1099 • Benefit award letter • Retirement benefit letter • Life insurance policy • Court records 	<ul style="list-style-type: none"> • To obtain a non-work Social Security Number for a VAWA self-petitioner see Obtaining Non-work Social Security Numbers Needed by VAWA Self-Petitioners to Maintain Public and Assisted Housing. <p>For information on obtaining a new Social Security Number due to Domestic Violence see New Social Security Numbers for Domestic Violence Victims.</p>
Student Status ⁷	<p>The information that is required will vary depending on the applicable student rule or rules. A site may be subject to more than one housing program’s rules which have different student rules. This means a survivor would need to satisfy all applicable student rules to be eligible.</p>	

⁷ Different programs use different student rules. Any documentation required other than a self-affidavit will only need to be provided if/when a program’s student rule is triggered, and the applicant needs to establish their circumstances meet an exception. See Appendix 4: Major Federal and MA State Housing Programs’ Program Eligibility Criteria and Related Best Practices.

Best Practices

- Create a housing binder. Use dividers/sections to separate information you need to establish eligibility for housing, as well as to track housing applications and correspondence with vouchersing agencies and housing providers.
 - Utilize sub-dividers as well and divide verifications by topic.
- Some of the information will not change, such as a social security number or a birth certificate and may need to be used by the client for other programmatic purposes. If your client uses these documents for multiple purposes, make a copy of the documents and coordinate with the client to keep any originals in a secure manner.
- Any information that may change, such as income, will need to be updated, and filed in the binder on a regular basis. The reason for this is because how long a verification is valid for varies by program. Having the information on hand will prevent delays in processing the application.
 - For example, if your client is working, explain to them it is important to provide you all their paystubs because a vouchersing agency/housing provider will ask for a specific number of current, consecutive paystubs as documentation of the client's earnings. Remember to file these paystubs in the binder. As such, during your client's entire application process please continue to retain all current paystubs as you may need to provide them to management. There are different requirements for different programs regarding the number of paystubs required. Applicants need to comply with the strictest requirements.
- Prepare your client that the level of verification required for these programs can feel invasive and be overwhelming.
- Explain that follow up by the housing provider may be necessary depending on what the documentation provided shows. For example:

- If your client withdrew money from a retirement account to live, a question the provider will need to know an answer to is whether the person intends to continue to do so because the withdrawals can count as “periodic payments” or in plain language, income.
- If the pay stubs reveal that your client’s paystubs fluctuate, the housing provider may need more information to determine if: the family is income eligible (has too much income) or can afford the rent (has too little income and doesn’t have a mobile voucher).
- If your client’s bank statements show regular deposits being made, they will need to explain what they are and document where they come from if it’s not an automatic deposit from a job, or a benefit such as Social Security.
- Get to know the documentation requirements of the key programs your client utilize and stay up to date on changes. For example:
 - For HUD’s Multifamily Housing Programs covered by the HUD Handbook 4350.3 Rev-1, see [Chapter 3, Section 3: Verification of Eligibility Factors](#), beginning on pg. 3-74 and [Appendix 3: Acceptable Forms of Verification](#).
 - For the low Income Housing Tax Credit Program, see the monitoring agency’s (Spectrum’s) [Compliance Manual](#).
 - The MRVP verification requirements were updated in August of 2022. For information on this, [see MRVP NOTICE: FY22-06](#)
- Become familiar with the standard operating procedures of the housing providers in the geographic area your clients standardly look for housing if there is a pattern.
 - Ask the provider for a list of documents they will be requesting/need from the applicant to process the application.

Appendix 10: Major Federal and MA State Housing Programs' Required Screening Criteria and Related Best Practices

Suitability requirements refer to standards used to screen applicants to determine that they will be able to comply with the lease: pay rent on time, not interfere with other people's quiet enjoyment, maintain a decent safe and sanitary unit, not engage in criminal activity, and comply with other reasonable rules.

Housing providers' screening criteria and procedures must comply with:

- Federal, State and Local Fair Housing laws, including requirements involving disparate treatment, disparate impact, and reasonable accommodation.
- VAWA if a covered housing provider (provider (HUD Public and Multifamily Housing Programs, The LIHTC Program, and RD Housing Programs). Covered providers can't reject an applicant based on an adverse factor that is a direct result of the applicant being a victim of domestic violence, dating violence, sexual assault, or stalking. if it involves covered housing.
- The Federal and state laws governing background checks using various consumer reports (rental and eviction history, credit, and/or criminal records) such as the [Fair Credit Reporting Act \(FCRA\)](#), as well as the rules governing use of the [Massachusetts Criminal Offender Record Information \(CORI\)](#).
- Housing Finance Agency policies regarding screening.
- Affordable Housing Program regulations and policies regarding screening, including mandatory and discretionary screening criteria, as well as local requirements such as Boston's Fair Chance Ordinance and the city's Affirmatively Furthering Fair Housing Zoning approval process as described in the city's [Affirmatively Furthering Fair Housing \(AFFH\) Assessment and Submission and Guide](#).

The housing industry (both market and affordable) standardly relies on background checks consisting of criminal records, credit checks, and landlord references to determine if an applicant is "suitable" for their housing based on criteria they have adopted.

However, government agencies, including HUD's Office of Fair Housing and Equal Opportunity and the [MA State Attorney General's Office](#), are increasingly taking an active role in ensuring housing providers' screening criteria are fair, equitable and focus solely on current likelihood of lease compliance. Agencies that oversee housing programs and Fair Housing, as well as housing providers, are continuing to evaluate screening tools commonly used:

- 1) The use of criminal records to predict future engagement in criminal activity that would violate a lease.
- 2) The use of credit checks to predict payment of rent (and utilities).
- 3) The use of landlord references and housing history to predict lease compliance overall.

For example, HUD has issued a significant amount of guidance over the past few years emphasizing the importance of housing providers (both affordable and market) evaluating their criminal record screening to make sure it is equitable (doesn't violate Fair Housing), and inclusive of applicants with a criminal record provided doing so doesn't violate a programmatic requirement, such as HUD's prohibition against renting a unit to anyone who has a state lifetime sex-offender registration requirement. Other common programmatic prohibitions that affordable housing providers must follow are convictions for specific drug related criminal activity and current illegal use of a controlled substance (illegal drug use). Advocates will need to know which programs have mandatory exclusions based on criminal convictions and current illegal drug use if applicable to their clients. The National Housing Law Project's publication, [An Affordable Home on Re-Entry; Federally Assisted Housing and Previously Incarcerated Individuals](#), contains a very detailed chapter (Chapter 2, ELIGIBILITY FOR FEDERALLY ASSISTED HOUSING FOR INDIVIDUALS WHO HAVE BEEN RELEASED FROM INCARCERATION) on criminal screening requirements. Chapter 2: Exhibit 3: Federally Assisted Housing Programs: Admissions for Applicants with Certain Criminal Backgrounds, is a detailed chart by type of criminal activity.

Housing providers' use of credit checks to predict payment of rent has also come under scrutiny in relation to Fair Housing. For example, HUD recently addressed specific questions regarding the standard use of credit checks.

GENERAL FAQ - HOUSING PROVIDERS AND FAIR HOUSING - FREQUENTLY ASKED QUESTIONS (FAQS) ON FAIR HOUSING ISSUES REGARDING EXCEPTIONS TO CREDIT CHECK POLICIES AND OCCUPANCY LIMITS, AFFIRMATIVE MARKETING, AND LANGUAGE ACCESS.

Housing advocates in Massachusetts (in conjunction with others) have also recently filed a Fair Housing lawsuit against [Safe Rent Solutions](#), a large screening service used by property management companies, based on the factors they use to make their determination. Some Agencies, such as MassHousing, have taken a different approach to credit screening. This entity permits housing sites it finances to use credit reports to screen applicants *only if there is no housing history* available for a housing provider to use to determine an applicant's ability to pay rent. The [Boston Fair Chance Tenant Selection Policy](#) also provides this and specifically prohibits the use of a credit score to approve or deny someone's application. The focus then becomes payment history of rent and utilities, and if there is a negative history how best to determine if something can be done to prevent history from repeating.

Again, this is a changing area. Agencies are currently considering adopting new policies regarding the use of credit scores (i.e., anyone who has a credit score above a 580 is automatically approved, and an owner must consider mitigating circumstances prior to rejection for anyone who has a lower score), and the use of non-payment history to predict the future.

Below is a chart on government agencies' guidance and policies on tenant screening, including the use of criminal records and credit checks to assist advocates with understanding the framework for tenant screening. It includes HUD's guidance on the use of medical marijuana in this agency's housing programs because housing providers **must** deny applicants who currently illegally use a controlled substance, which marijuana is considered.

A second chart provides the regulatory framework for tenant screening by housing program. It also includes if there is a requirement or guidance stating an affordable housing program *must* or *should* consider extenuating/mitigating circumstances in relation to an applicant's history of negative tenancy related behavior. MassHousing financed sites *must*

consider mitigating circumstances regardless of what federal or state housing program is used to finance the site and if it is a requirement of the program. This requirement is contained in the Tenant Selection Plan MassHousing requires Owners/Agents to use. This Agency’s Tenant Selection Plan Reference Guide discusses this in the section on [Screening for Suitability](#). An important point to keep in mind is that housing providers are required by federal and state Fair Housing law to consider mitigating circumstances as a form of reasonable accommodation if the negative tenancy related behavior is a result of their disability. Also, HUD regulations and guidance *prohibits HUD housing providers from rejecting an applicant based on an adverse factor that is a direct result of the applicant being a victim of domestic violence, dating violence, sexual assault, or stalking in accordance with VAWA*. This is addressed in detail in HUD’s Multifamily VAWA [Notice H 2017-05: Violence Against Women Act \(VAWA\) Reauthorization Act of 2013 – Additional Guidance for Multifamily Owners and Management Agents](#) and Public and Indian Housing’s [Notice PIH-2017-08. Violence Against Women Reauthorization Act of 2013 Guidance](#). In addition, EOHLC’s PHN 2020-39 LHA Responsibilities to Victims of [Domestic Violence](#) specifically addresses the use of mitigating circumstances in relation to domestic violence, dating violence, sexual assault and stalking.

A Summary of Government Agencies’ Guidance and Policies on Tenant Screening for Suitability

This chart provides government agencies’ general guidance and policies on tenant screening for suitability, including the use of criminal records and credit checks.

Government Entity	Law/Policy/Guidance	Which Housing Providers It Applies To
HUD-Screening		
	Memo from Demetria L. McCain, Principal Deputy Assistant Secretary for Fair Housing and Equal Opportunity, Implementation of the Office of General Counsel’s Guidance on Application of Fair Housing Act Standards to the Use of Criminal Records by Providers of	All Housing covered by the FHA

	Housing and Real Estate-Related Transactions, June 10 2022	
	See Public Housing Occupancy Guidebook, Eligibility Determination and Denial of Assistance, Section 7, beginning on pg. 15, updated June 2022.	Public Housing
	Tenant Screening With Criminal Background Checks: Predictions And Perceptions Are Not Causality, May 17,2022	HUD's Office of Policy Development and Research (PD&R) article is directed at all housing providers screening practices.
	Memo from HUD Secretary Marcia Fudge, Eliminating Barriers That May Unnecessarily Prevent Individuals with Criminal Histories from Participating in HUD Programs, April 12, 2022	Includes, but not limited to: <ul style="list-style-type: none"> • Multifamily Housing • Public Housing • Rental Assistance Demonstration (RAD) • Voucher programs • Homeless Assistance Grants • Community Development Block Grants • Housing assisted by the HOME Investment Partnerships program
	The Housing Choice Voucher Handbook, Section 2.2 on pg. 3 and Section 10, beginning on pg. 16 of Chapter Titled Eligibility Determination and Denial of Assistance, updated November 2019	
	Notice PIH-2017-12, Administrative Guidance for Effective and Mandated Use of the Enterprise Income Verification (EIV) System; HUD Form HUD-52675, DEBTS OWED TO PUBLIC HOUSING AGENCIES AND TERMINATION	Public Housing Note: although HUD Multifamily housing providers are required to use the Enterprise Income Verification (EIV) System, unlike PHA's they do not have the ability to report debts owed in the EIV system.
	Office of General Counsel Guidance on Application of Fair Housing Act Standards to the Use of Criminal Records by Providers of Housing and Real Estate-Related Transactions, April 4, 2016	Any housing provider covered by the Federal Fair Housing Act (virtually all housing providers)
		HUD Multifamily Housing Providers-See Figure
	Notice PIH 2015-19 / H 2015-10 (HUD) Guidance for Public Housing Agencies (PHAs)	PIH and HUD Multifamily

	<p>and Owners of Federally-Assisted Housing on Excluding the Use of Arrest Records in Housing Decisions</p> <p>FAQs for Notice PIH 2015-19 / H 2015-10-FAQs: Excluding the Use of Arrest Records in Housing Decisions</p>	
	<p>Chapter 4 of HUD Handbook 4350.3, par. 4-7, beginning on pg. 4-17.</p>	<p>Figure 1-1: Programs Subject to This Handbook</p> <ul style="list-style-type: none"> • Section 221(d)(3) Below-Market Interest Rate (Section 221(d)(3) BMIR) • Section 236 • Rental Assistance Payment (RAP) • Rent Supplement • Section 8 Project-Based Assistance <ul style="list-style-type: none"> New Construction <ul style="list-style-type: none"> State Agency Financed (generally are New Construction or Substantial Rehabilitation projects) Substantial Rehabilitation Section 202 Projects with Section 8 Assistance (Section 202/8) Rural Housing Section 515 Projects with Section 8 Assistance (RHS Section 515/8) Loan Management Set-Aside (LMSA) Property Disposition Set-Aside (PDSA) • Section 202 with 162 Assistance – Project Assistance Contracts (Section 202 PACs) • Section 202 with Project Rental Assistance Contracts (Section 202 PRACs) • Section 202 without Assistance (Income Limits Only) • Section 811 with Project Rental Assistance Contracts (Section 811 PRACs) <p>24 CFR part 5, subpart I – Preventing Crime in Federally Assisted Housing – Denying Admission and Terminating Tenancy for Criminal Activity and Alcohol Abuse 2. 24 CFR part 5, subpart J – Access to Criminal Records and Information</p>
	<p>Notice PIH 2013-15: Guidance on housing individuals and families experiencing homelessness through the Public Housing and Housing Choice Voucher programs.</p>	<p>Public Housing, Housing Choice Voucher Program</p>
	<p>Secretary of HUD and Assistant Secretary for Public and Indian Housing’s Letter Discussing Re-entry and HUD Policy on Criminal History, June 17, 2011</p>	<p>PIH</p> <p>See 24 CFR 960.204 for Public Housing, and 24 CFR 982.553 for the Housing Choice Voucher program</p>
	<p>New England PIH Advisory Letter #12-2: Massachusetts PHA Dissemination of Criminal Offender Records Information to Owners in the Section 8 voucher program, August 13, 2012</p>	<p>Public Housing Providers</p>
	<p>HUD regulations outline the limited instances where denial of admission or termination of assistance is required in the public housing, Housing Choice Voucher and Section 8 multifamily programs. See 24 CFR Part 5,</p>	

	subpart 1; Part 960, subpart B; Part 966, subpart A; Part 982, subpart L	
	NOTICE H 2002- 22, October 29,2002	HUD Multifamily Housing Providers-this notice's requirements are incorporated into HUD 4350.3, Chapter 4
HUD-Medical Marijuana		
	Memo from Ben Metcaff, Deputy Assistant Secretary for Multifamily Housing Programs, Use of Marijuana in Multifamily Assisted Housing Properties, December 29, 2014	HUD Multifamily Housing Programs
	Memo from Sandra Henriquez, Assistant Secretary for Public and Indian Housing, Medical Marijuana in Public Housing and Housing Choice Voucher, February 10, 2011	Federal Public Housing and the Housing Choice Voucher Programs
	Memo from Helen Kanovsky, HUD General Counsel, Medical Use of Medical Marijuana in Public and Assisted Housing, January 2011	HUD Public and Multifamily Housing Programs
EOHLC		
	Model Policy Regarding Applicant Screening on the Basis of Criminal Records, referred to on EOHLC's website as CORI Policy	This is a model policy-not required
City of Boston Department of Neighborhood Development (DND)		
	Boston's Fair Chance Ordinance and the city's Affirmatively Furthering Fair Housing Zoning approval process as described in the city's Affirmatively Furthering Fair Housing (AFFH) Assessment and Submission and Guide7	Housing providers receiving Department of Neighborhood Development (DND) funding and/or land, or that have income restricted units created under the Boston Planning and Development Agency (BPDA) Inclusionary Development Policy
MassHousing		
	TENANT SELECTION PLAN – REFERENCE GUIDE October 2018 (updated)	MassHousing Financed Sites

The Regulatory Framework for Tenant Screening by Housing Program and Mitigating/Extenuating Circumstances

This chart provides the regulatory framework for tenant screening for suitability by housing program, and if there is a requirement or guidance

stating an affordable housing program **must** or **should** consider extenuating/mitigating circumstances in relation to an applicant's history of negative tenancy related behavior. As a reminder:

- MassHousing's Tenant selection **requires** all housing sites it finances to consider mitigating factors when screening for suitability. This Agency's Tenant Selection Plan Reference Guide discusses this in the section on [Screening for Suitability](#).

The National Housing Law Project's publication, [An Affordable Home on Re-Entry; Federally Assisted Housing and Previously Incarcerated Individuals](#), contains a very detailed chapter (Chapter 2, ELIGIBILITY FOR FEDERALLY ASSISTED HOUSING FOR INDIVIDUALS WHO HAVE BEEN RELEASED FROM INCARCERATION) on criminal screening requirements. Appendix 2B: Federally Assisted Housing Programs: Admissions for Applicants with Certain Criminal Backgrounds, is a detailed chart by type of criminal activity.

Advocates must read the regulations and guidance to understand the specific requirements of a program.

Federal Housing Programs

	Federal Public Housing	Federal Section 8 Housing Choice Voucher	Federal HUD Multifamily Section 8	Federal HUD Multifamily 202	Federal HUD Multifamily 811	Federal HUD Multifamily 236	Federal HOME	Federal Tax Credit	Rural Development
Screening for criminal	Y 24 CFR 960.203 and 2.04 See Public Housing Occupancy Guidebook, Eligibility Determination and Denial of Assistance, Section 7 beginning on pg. 15	Y Project Based: The Project-Based Voucher Rule applies- 24 CFR §983.255 The Tenant Based Voucher Rule applies- 24 CFR § 982.553 Tenant Based: The Housing Choice Voucher Handbook, Section 10 of Chapter Titled Eligibility Determination and Denial of Assistance, pg. 16	Y 24 CFR § 5.854-856 Chapter 4 of HUD Handbook 4350.3, par. 4-7, beginning on pg. 4-17.	Y 24 CFR § 5.854-856 Chapter 4 of HUD Handbook 4350.3, par. 4-7, beginning on pg. 4-17.	Y 24 CFR § 5.854-856 Chapter 4 of HUD Handbook 4350.3, par. 4-7, beginning on pg. 4-17.	Y 24 CFR § 5.854-856 Chapter 4 of HUD Handbook 4350.3, par. 4-7, beginning on pg. 4-17.	Not required 24 CFR 92.253 Subject to Owner Adopted Policies. Also, many TC sites are financed with other programs and will be subject to those program rules.	Not addressed Subject to Owner Adopted Policies. Also, many TC sites are financed with other programs and will be subject to those program rules.	Y 7 CFR § 3560.154(j) Must follow 24 CFR 5.854, 5.855, 5.856 , a Subject to Owner Adopted Policies Also see MFH Project Servicing Handbook, HB-3-3560, Chapter 6: Project Occupancy
Screening for Credit/money s owed	Y permitted 24 CFR 960.203	Y 24 CFR 982.552 (c)	Y permitted Chapter 4 of HUD	Y permitted Chapter 4 of HUD	Y permitted Chapter 4 of HUD	Y permitted Chapter 4 of HUD	Not addressed		Y permitted

	<p>Also, PHAs must each adult family member in the EIV Debts Owed to PHAs and Terminations database.</p> <p>See Public Housing Occupancy Guidebook, Eligibility Determination and Denial of Assistance, Section 7 beginning on pg. 15 and Section 8.2 beginning on pg. 21.</p>	<p>May reject if moneys owed to PHA/Owner involved in HCVP</p> <p>See HUD Form HUD-52675, for an explanation of how the data is tracked.</p>	<p>Handbook 4350.3, par. 4-7 F.2., beginning on pg. 4-23.</p>	<p>Handbook 4350.3, par. 4-7 F.2., beginning on pg. 4-23.</p>	<p>Handbook 4350.3, par. 4-7 F.2., beginning on pg. 4-23.</p>	<p>Handbook 4350.3, par. 4-7 F.2., beginning on pg. 4-23.</p>	<p>24 CFR 92.253</p>		<p>see MFH Project Servicing Handbook, HB-3-3560, Chapter 6: Project Occupancy</p>
<p>Consideration of Extenuating Circumstances</p>	<p>Y</p> <p>24 CFR 960.203(c) and (d)3</p> <p>See Public Housing Occupancy Guidebook, Eligibility Determination and Denial</p>	<p>May</p> <p>Reasonable accommodation and VAWA apply</p> <p>24 CFR 982.552 (c)</p> <p>The Housing Choice Voucher</p>	<p>May</p> <p>Chapter 4 of HUD Handbook 4350.3, par. 4-7 F.6., beginning on pg. 4-24.</p> <p>Handbook specifically says it is a</p>	<p>May</p> <p>Chapter 4 of HUD Handbook 4350.3, par. 4-7 F.6., beginning on pg. 4-24.</p> <p>Handbook specifically says it is a</p>	<p>May</p> <p>Chapter 4 of HUD Handbook 4350.3, par. 4-7 F.6., beginning on pg. 4-24.</p> <p>Handbook specifically says it is a</p>	<p>May</p> <p>Chapter 4 of HUD Handbook 4350.3, par. 4-7 F.6., beginning on pg. 4-24.</p> <p>Handbook specifically says it is a</p>	<p>N</p> <p>24 CFR 92.253</p>	<p>N</p> <p>24 CFR 92.253</p>	<p>Not addressed</p>

	of Assistance, Section 7 beginning on pg. 15	Handbook, Section 13.3 of Chapter Titled Eligibility Determination and Denial of Assistance, pg. 22	must as a reasonable accommodation hasn't been updated to include VAWA	must as a reasonable accommodation hasn't been updated to include VAWA	must as a reasonable accommodation hasn't been updated to include VAWA	must as a reasonable accommodation hasn't been updated to include VAWA			
--	--	---	--	--	--	--	--	--	--

State Housing Programs

	MA State Public Housing	MA Rental Voucher Program	MA Alternative Housing Voucher Program	40B	Workforce
Criminal	Y 760 CMR 5.08(1) G.L. c. 121B, sec. 32	Y 760 CMR 49.03(2)and 49.04: Massachusetts rental voucher program Also see Chapter 4, beginning pg. 52 in MRVP Administrative Plan 2017	Silent See 760 CMR 53.03: Alternative housing voucher program	Not required See Guidelines-G.L. C.40B COMPREHENSIVE PERMIT PROJECTS SUBSIDIZED HOUSING INVENTORY, II A. 1c. Model screening	Y Massachusetts Housing Finance Agency Opportunity Fund – Workforce Housing Program, Program Guidelines, pg.2- 3 Guidelines indicate the program follows MH requirements
Credit	Y 760 CMR 5.08(1)	Y 760 CMR 49.03(2) and 49.04: Massachusetts rental voucher program		silent	Indicates follow MassHousing Policy
Mitigating/ extenuating circumstances	Y required 760 CMR 5.08(2)	Y required see Chapter 4, beginning pg. 52 in MRVP Administrative Plan 2017			Y Indicates follow MassHousing Policy An Agent may consider an applicant’s credit history, but such information may ONLY be used in lieu of rental history to determine an applicant’s ability to pay rent when rental history is not available.

Best Practices

- Review HUD's general guidance, the excellent resources provided by [GBLS' Re-entry project](#), and National Housing Law Project's manual titled [An Affordable Home on Re-Entry; Federally Assisted Housing and Previously Incarcerated Individuals](#). Appendix 2B: Federally Assisted Housing Programs: Admissions for Applicants with Certain Criminal Backgrounds, is a detailed chart by type of criminal activity. It is especially helpful if you are interested in learning about a federal programs' mandatory and optional criminal screening criteria. Also, when possible, read the actual regulations and guidelines. This is the best way to become familiar with Tenant Selection rules housing providers are required to and permitted to use.
- Identify housing industry classes you can take on Tenant Screening and Selection. An excellent resource for this topic, and related topics is MassHousing's [Tenant Assistance Program \(TAP\)](#). This program offers a 4-part training course on affordable housing. One of the classes is on Tenant Selection.
- Get to know the affordable housing providers in the area where most of your clients want to live/apply to housing and ask them for a copy of their screening criteria. For Multifamily housing providers this will be the site's Tenant Selection Plan and for Federal Public Housing it will be their Admission and Occupancy Policy.
 - As mentioned earlier, any site financed by MassHousing uses MassHousing's Tenant Selection Plan.
- Review the document to ascertain both their screening criteria and how they approach consideration of mitigating/extenuating circumstances.
- The sooner you identify any barriers (criminal, credit, negative housing history/reference) the sooner you can begin to collaborate with your client to produce a plan of action for addressing the issue(s). Explain to your client that housing

providers conduct screening standardly using a criminal record check, a credit check, and landlord references. For example, if your client is applying for any HUD program, they need to be told all members of the applicant household (including a live-in aid) 18 years of age or older will be subject to criminal record screening. Likewise, this is true for State aided housing. Also, if your client is applying for Federal Public Housing or the Federal Housing Choice Voucher Program, make sure they are aware that PHAs are required by HUD to ascertain in the Enterprise Income Verification System if any adult applicant owes a PHA or private owner involved in the Housing Choice Voucher Program money or was terminated from a program for moneys owed or for other reasons. Also note that if your client has a voucher and wants to port their voucher to a different community, the new PHA can have more stringent rules than the agency that issued their voucher, which can result in the loss of subsidy. It is important to be aware of a PHA's approach and to provide that information to your client so they can make an informed decision.

- Work with your client to obtain their Criminal Offender Record Information (CORI) and Credit Report.
 - Your client may obtain their CORI by contacting the [Massachusetts Department of Criminal Justice Information Services](#). See Greater Boston Legal Services CORI Re-entry Project, [Booklet 1: How to Get a Copy of your Criminal Record \(CORI\)](#).
 - They can obtain their own credit report. MassLegalHelp has information on obtaining [Credit Checks](#). Also see [Fair Credit Reporting](#) for a summary of state law and a helpful brochure titled [How to Get Free Credit Reports](#).
- These can be complicated documents to read/understand. Make sure you know what they say.
 - Greater Boston Legal Services CORI Re-entry Project has a very helpful document, titled [CORI Reading](#).

- MassLegalHelp has helpful information on reading credit reports, titled [Credit Checks](#).
 - Confirm the accuracy/inaccuracy of the criminal report.
 - If it is inaccurate, the information will need to be corrected. If the information is accurate, it may be able to be sealed or expunged. Greater Boston Legal Services CORI Re-entry Project has a very helpful resource, titled [SEALING AND EXPUNGEMENT OF CRIMINAL OFFENDER RECORD INFORMATION \(CORI\)](#) and offers legal clinics on sealing and expunging record.
 - Confirm the accuracy/inaccuracy of the credit check. If it is inaccurate, the information will need to be corrected. To correct this, see the Federal Government's, Consumer Financial Protection Bureau (CFPB)'s webpage titled [How do I dispute an error on my credit report?](#)
- If a client identifies a criminal record, poor credit, non-payment of rent, or negative housing history (such as eviction, non-payment of rent) it is extremely important to have your client explain to you in as much detail as they are comfortable the circumstances surrounding the negative tenancy related behavior. You will need to approach this conversation in a trauma informed manner and let your client know this is information you need to know (not want to know for the sake of knowing) to help them get housing. You will need to figure out if there are extenuating circumstances, including if the negative tenancy related behavior was a result of a disability or DV/SA.
 - If the negative tenancy related behavior is a result of a disability, all housing providers must consider extenuating/mitigating circumstances as a form of reasonable accommodation.
 - If the negative tenancy related behavior (adverse factor) is a result of DV/SA, and the housing provider is covered under VAWA, they can't reject your client if they are otherwise qualified.

- If your client has a negative tenancy history, you will need to produce a plan to address the situation based on the specific facts of your client's history and where they are applying to live.
 - Familiarize yourself with the requirements for the program(s) your client is applying to. You need to determine if a programmatic requirement applies, or if a housing provider has flexibility. For example, the MRVP program has a programmatic requirement against providing rental assistance to someone who owes money to an affordable housing provider or administering agency and hasn't either entered into a repayment agreement or defaulted on the agreement. There is no flexibility. If your client wants access to this program, you will need to collaborate with them to pay off the balance.

See Appendix 8: Resources for Identifying, Correcting, and Addressing Criminal History, Poor Credit, and Negative Housing History and Related Best Practices

Appendix 11: Resources for Security Deposits, Utilities, and Rent

Action for Boston Community Development (ABCD)

https://bostonabcd.org/service_categories/housing/

Serves: residents of Boston, Malden, Medford, and Everett (specific programs may only apply to certain towns)

- Housing counseling
- Connections to available services
- Housing workshops

Action Inc.

<https://actioninc.org/community-services/>

Serves: residents of Gloucester, Essex, Ipswich, Manchester-by-the-Sea, and Rockport

- Budget management
- Paying rent and utilities
- Financial workshops

Berkshire Community Action

<https://bcacinc.org/bcacs-representative-payee-program/>

<https://bcacinc.org/bcacs-representative-payee-program/>

Serves: Berkshire County

- Debt negotiation
- Payment plans
- Financial education

Berkshire County Regional Housing Authority

<https://bcrha.com/>

Serves: Berkshire County

- Housing counseling (for tenants and landlords)
- Conflict resolution (tenant-landlord)
- Case management

Cambridge Economic Opportunity Committee (CEOC)

<https://ceoccambridge.org/services/housing-assistance/>

Serves:

- Overdue rent payments
- Utility assistance

- Conflict resolution (tenant-tenant, tenant-landlord)
- Financial education

Community Action Pioneer Valley (CAPV)

<https://www.communityaction.us/>

Serves: Franklin and Hampshire counties

- Heating and utility assistance
- Rent arrears

Community Action Inc.

<https://www.communityactioninc.org/>

Serves: residents of Boxford, Georgetown, Groveland, Haverhill, and Rowley (specific programs may only apply to certain towns)

- Rent assistance
- Utility assistance

Community Teamwork

<https://www.commteam.org/>

Serves: residents of Amesbury, Danvers, Haverhill, Methuen, Rowley, Wenham, Andover, Dracut, Ipswich, Middleton, Salem, West Newbury, Beverly, Dunstable, Lawrence, Nahant, Salisbury, Westford, Billerica, Essex, Lowell, Newbury, Saugus, Boxford, Georgetown, Lynnfield, Newburyport, Swampscott, Bradford, Gloucester, Manchester, North Andover, Tewksbury, Byfield, Groveland, Marblehead, Peabody, Topsfield, Chelmsford, Hamilton, Merrimac, Rockport, Tyngsborough.

- Rental assistance
- Financial education

Franklin County Regional Housing & Redevelopment Authority

<https://fcrhra.org/>

Serves: twenty-six towns of Franklin County

- Rental assistance
- Housing counseling
- Housing education
- Financial education
- “Good Tenant” workshops
- General resources for landlords

Greater Lawrence Community Action Council(GLCAC)

<https://www.glcac.org/departments/Housing-Assistance.html>

Serves: residents of Andover, Lawrence, Methuen, North Andover, North Reading, Reading

- Rent arrears
- Utility assistance

Housing Assistance Corporation

<https://haconcapecod.org/>

Serves: Cape Cod, Nantucket, and Martha's Vineyard.

- Finance/housing education

Montachusett Opportunity Council - Making Opportunity Count (MOC)

<https://www.mocinc.org/services>

Serves: "North Central Region"

- Counseling center/case management
- Financial classes and workshops

Metro Housing Boston

<https://www.metrohousingboston.org/>

Serves: Arlington, Bedford, Belmont, Boston, Braintree, Brookline, Burlington, Cambridge, Chelsea, Everett, Lexington, Lynn, Malden, Medford, Melrose, Milton, Newton, North, Reading, Quincy, Reading, Revere, Somerville, Stoneham, Wakefield, Waltham, Watertown, Wilmington, Winchester, Winthrop, Woburn

- One-on-one financial counseling
- Rental assistance - Family Economic Stability Program (FES) (families with children under 18)
- HomeBASE – rent and utility arrearage

National Grid (MA Site)

<https://www.nationalgridus.com/MA-Home/Bill-Help/>

Serves: Hampshire and Franklin County, towns of Athol, Petersham, Phillipston, Royalston

- Rent arrears
- Payment management and plans

NeighborWorks Housing Solutions

<https://www.nhsmass.org/>

Serves: Bristol and Plymouth Counties

- Training program for landlords
- Financial coaching
- Self-Sufficiency Program (SSP) – goal oriented support program
- Rental assistance
- Housing Consumer Education Center

North Shore Community Action Program (NSCAP)

<https://www.nscap.org/>

Serves: residents of Beverly, Salem, and Peabody (households of 2 or more)

- Payment assistance for overdue rent

People Acting in Community Endeavors (PACE)

<https://paceinfo.org/>

Serves: Acushnet, Dartmouth, Fairhaven, Marion, Mattapoisett, New Bedford, Rochester

- Rent assistance
- Landlord-tenant negotiation
- Education/workshops

Quincy Community Action Programs (QCAP)

<https://www.qcap.org/>

Serves: mainly Braintree, Hull, Milton, Quincy, Weymouth (over 80 communities in total)

- Rent assistance
- Counseling
- Conflict resolution (tenant-landlord)

RCAP Solutions, Inc.

<https://www.rcapsolutions.org/>

Serves: Worcester County and surrounding towns

- Housing consulting
- Landlord resources
- Financial education and training

Roman Catholic Diocese of Springfield

<https://diospringfield.org/office-of-social-services/>

Serves: Berkshire, Franklin, Hampden, and Hampshire Counties

- Rental assistance
- Case management/housing counseling
- Utility assistance
- Referrals

South Middlesex Opportunity Council

<http://www.smoc.org/>

Serves: Acton, Ashland, Boxborough, Canton, Carlisle, Concord, Dedham, Dover, Foxborough, Framingham, Holliston, Hopkinton, Hudson, Lincoln, Littleton, Marlborough, Maynard, Medfield, Medway, Millis, Natick, Needham, Norfolk, Norwood, Plainville, Sharon, Sherborn, Stoughton, Stow, Sudbury, Walpole, Wayland, Wellesley, Weston, Westwood, Wrentham.

- Resources and Housing education for tenants and landlords
- Referrals
- Individual counseling
- Rental assistance

Springfield Partners for Community Action, Inc.

<http://www.springfieldpartnersinc.com>

Serves: residents of Springfield

- Housing counseling
- Financial counseling

Way Finders

<https://www.wayfinders.org/>

Serves: Hampden and Hampshire counties

- Rental assistance
- Financial workshops
- Resources
 - how to pay rent
 - conflict resolution (tenant-landlord)
 - understanding fair housing laws
 - housing questions or concerns
- Family Self-Sufficiency Program

Appendix 12: Trauma and DV/SA

Trauma

As an advocate working with sexual and domestic violence survivors, you know that there are many nuanced definitions of **trauma**. Your organization may have its own definition. Two generally accepted definitions are:

“Individual trauma results from an event, series of events, or set of circumstances that is experienced by an individual as physically or emotionally harmful or life threatening and that has lasting adverse effects on the individual’s functioning and mental, physical, social, emotional, or spiritual well-being.”

- U.S. Substance Abuse and Mental Health Services Administration (SAMHSA)

"An emotional response to a terrible event like an accident, rape or natural disaster. Immediately after the event, shock and denial are typical. Longer term reactions include unpredictable emotions, flashbacks, strained relationships, and even physical symptoms like headaches or nausea.”

- American Psychological Association

As you know, trauma is an emotional response to a terrible event that occurs outside the range of normal human experience and is typically overwhelming and/or incomprehensible. The event can be one time, unexpected, and sudden, like an accident, natural disaster, or sexual assault. Or it can be long-term and sustained over time, like war, child abuse, domestic violence, witnessing domestic violence, or community violence. Prolonged exposure, like child abuse and domestic violence, is likely to cause the most severe and lasting effects.

Trauma impacts how our brains function, keeping us in “survival mode” even after the danger is gone and survivors are safe. Immediately after the event, survivors may experience shock, denial, and disorientation. Longer term reactions to trauma include unpredictable emotions, flashbacks, strained relationships, trouble sleeping, being anxious, difficulty with memory and focus, feeling powerless and out of control, and even physical symptoms like headaches or nausea.

The trauma that sexual and domestic violence survivors experience may cause them to lose their housing, become destabilized and at risk of homelessness, and may make it more difficult for them to obtain and maintain housing. At the same time, as explained in the Preservation of Affordable Housing's [trauma-informed housing toolkit](#), the housing system can “cause trauma, can intersect with other systems that have caused trauma and can trigger trauma.”

So as housing advocates, it is essential that you understand trauma, its intersections with housing, and how it might show up as you advocate for and with survivors.

Best Practices

A trauma-informed care approach recognizes how trauma affects the brain and takes into consideration trauma symptoms and the role that trauma plays in the life of survivors and staff. **Key principles of a trauma informed approach**⁸ when working with survivors of DV/SA include:

- **Safety:** It is important for survivors (and their children) and staff to feel – and to be – safe physically, emotionally, and psychologically throughout their time working together. This includes, but is definitely not limited to, the spaces you use to hold a meeting with survivors and involving them in decision making about where they may seek housing.
- **Trustworthiness and transparency:** Being transparent creates trust in the relationship with survivors and their support system. Describe your role and what you may and may not be able to do for the survivor, make the time for them to ask questions, explain why you are doing what you're doing or not doing, call them back when you say you will, and support their decisions (even if you do not agree with them).

⁸ Principles adapted from, and expanded upon, the U.S. Substance Abuse and Mental Health Services Administration's "[Concept of Trauma and Guidance for a Trauma-Informed Approach](#)," 2014.

- **Collaboration and mutuality:** Always remember that you have power in your relationship with survivors. Most likely you are getting paid to advocate and have support, and they may depend on you for access to information and resources. Because you have power, it is important to level the power differences as much as possible by sharing information and decision making during your work together. This will help survivors heal and feel empowered.
- **Control, empowerment, voice, and choice:** Like in other forms of trauma, control is taken away from domestic and sexual violence survivors. A trauma-informed approach prioritizes the importance of choice and self-efficacy for survivors, and the belief that survivors are resilient. Survivors should feel believed, know what to expect in their engagement with you (you should be consistent and predictable), have options regarding housing and other choices, be able to provide feedback in program design, and given room to develop self-advocacy skills. We should listen when they advocate for themselves or their children. Our job as advocates is to provide information and access to resources and to support survivors' decisions. The more control a survivor can maintain over their decisions and life, the stronger and safer they will become.
- **Strength based:** Every survivor has unique strengths, but they may need some support in recognizing them. Help survivors focus on the future, define what gives their life a sense of purpose and meaning, and set goals that they can accomplish. Support survivors in identifying their resilience factors, including family and other support networks, their parenting skills and love for their children, ability to problem solve, connections to faith and community, talents and skills, and work and educational aspirations.
- **Humility and responsiveness:** Trauma is also caused by – and its effects increased and exacerbated by – marginalization and discrimination. It is important that we recognize that cultural, historical, and identity impacts on survivors. The other

oppressions (e.g., sexism, racism, xenophobia, homophobia, transphobia, ableism, classism) with which survivors have to deal creates and adds to trauma. Understanding the systemic issues survivors face helps us understand their choices, fears, and barriers that they may be facing – and to respond from a place of humility, collaboration, and trustworthiness. In addition, it is critical to honor survivors’ traditions, culture, and community.

- **Peer support:** Find opportunities for survivors to connect to other survivors, to share their lived experiences, and to discuss their responses to trauma. If you as an advocate have had similar experiences, it is ok to share those, too, but be careful not to sound judgmental or push the survivor to react the way you did.

These principles of a trauma informed approach help advocates build a strong working relationship with survivors where they feel supported, trusted, empowered, and safe – and thereby setting the stage for helping survivors achieve their housing goals and heal from trauma.

For More Information on Trauma

MassHousing handbook, [The Violence Against Women Act \(VAWA\), Massachusetts State Law and Housing: An Overview for Housing Providers, January 2020](#). Chapter 1, Section 4 on trauma is a comprehensive overview that includes the definitions of crisis and trauma, an overview of the neurobiology of trauma, description of trauma responses and housing instability and how they may be expressed, SEEK trauma-informed model for working with survivors, and responding to disclosure.

U.S. Substance Abuse and Mental Health Services Administration (SAMHSA)

- [Concept of Trauma and Guidance for a Trauma-Informed Approach, July 2014](#)

- [Trauma-Informed Care in Behavioral Health Services, Part 1 on trauma-informed care, trauma awareness, and the impact of trauma](#)

[Trauma-Informed Care Implementation Resource Center](#)

Preservation of Affordable Housing (POAH), [Trauma-Informed Housing: A Toolkit for Advancing Equity and Economic Opportunity in Affordable Housing](#), 2023.

Washington Coalition of Sexual Assault Programs, [Creating Trauma-Informed Services: A Guide for Sexual Assault Programs and Their System Partners](#)

National Center on Domestic Violence, Trauma, and Mental Health site on adopting an “[accessible, culturally responsive, trauma-informed \(ACRTI\) approach to domestic and sexual violence advocacy](#)”

[The National Child Traumatic Stress Network](#)

Center for Disease Control and Prevention (CDC), [Adverse Childhood Experiences \(ACEs\)](#)

“[Neuroplasticity](#)” video of the “Sentis Brain Animation Series” demonstrates how we all have the ability to learn and change by rewiring our brains

Information on vicarious or secondary trauma

- Office for Victims of Crime (OVC), [Vicarious Trauma Toolkit: Blueprint for a Vicarious Trauma-Informed Organization](#)
- [Trauma Stewardship Institute](#)

Glossary

Accessible Unit Adjusted Income	This is a term used in many affordable housing programs. In regard to HUD's Multifamily programs, it is annual income (as determined by the owner) of the members of the family residing or intending to reside in the dwelling unit, after making specific deductions.
Admission and Continued Occupancy Policy (ACOP)	The required plan that a PHA must adopt that describes PHA policies for administration of HUD's Housing Choice Voucher Program. The Plan must be in accordance with HUD requirements. See 24 CFR 982.54 .
Administrative Plan	This is a written document that a Public Housing Authority which is administering the Section 8 housing choice voucher program has which establishes local policies for administration of the program in accordance with HUD requirements. It includes any discretionary policies and addresses both Mobile and Project-Based vouchers. See 24 CFR 982.54 and 24 CFR § 983.51
Adult	An individual who is 18 years of age or older or a minor under the age of 18 who has been emancipated to act on his/her own behalf, including the ability to execute a contract or lease.
Affordable Housing	An umbrella term used by federal, state, and local legislators, government agencies, non-profit organizations, advocates, and individuals to describe rent-restricted housing for families with income at or below a specific income level, also known as an income limit. Although an income limit standardly applies, the specific limit or limits vary. Likewise, how rent is calculated varies. The term is used to refer to programs where rent is calculated based on a percentage of a family's income, and programs where a flat/unadjusted rent applies, or a combination thereof.

[American Rescue Plan Act](#)

This was a comprehensive stimulus package created by the Federal Government to deal with the impact of COVID. It included housing related monies.

Annual Contribution Contract (ACC)

This refers to the written contract between HUD and the PHA for the Housing Choice Voucher Program. Under the ACC, HUD agrees to make payments to the PHA, over a specified term, for housing assistance payments to owners and for the PHA administrative fee. The ACC specifies the maximum payment over the ACC term. The PHA agrees to administer the program in accordance with HUD regulations and requirements.

Applicant

A person or a family that has applied for housing assistance.

Application

A document housing providers ask people who want to rent a unit to complete that is used as a formal record of applicants for housing assistance and/or assisted housing units that identifies the applicant's name, household composition, income sources, and other factors a housing provider will use when conducting a lottery and/or establishing a waiting list. Many waiting lists are closed, which means the housing isn't accepting applications.

Area Median Income (AMI)

The household income for the median - or middle - household in a region or geographic area. In other words, half the households have incomes higher, and half the households have incomes lower. AMI is adjusted for family size and is used to determine whether families are eligible for most housing programs. Each year, the Department of Housing and Urban Development calculates the median income for every metropolitan region in the country.

Assistance Animal	<p>Assistance Animals are animals that do work, perform tasks, assist, and/or provide therapeutic emotional support for individuals with disabilities. There are two types of assistance animals: (1) service animals (any dog that is individually trained to do work or perform tasks for the benefit of an individual with a disability, including a physical, sensory, psychiatric, intellectual, or other mental disability), and (2) other animals that do work, perform tasks, provide assistance, and/or provide therapeutic emotional support for individuals with disabilities often referred to as a “support animal”. For more information see <u>Notice FHEO-2020-01: Assessing a Person’s Request to Have an Animal as a Reasonable Accommodation Under the Fair Housing Act (January 28, 2020)</u> as well as <u>Assistance Animals and Fair Housing: Navigating Reasonable Accommodations Webinar, December 30, 2022)</u> and <u>Assistance Animals and Fair Housing: Navigating Reasonable Accommodations - Interactive Tool</u></p>
Assistance Payment	<p>The amount HUD pays the owner for a unit occupied by a Section 8, RAP, Rent Supplement, or PAC family. It includes HUD’s share of the contract rent and any utility reimbursement due the tenant. It is the gross rent for the unit minus the Total Tenant Payment (TTP). The assistance payment for an occupied PRAC unit is the operating rent minus TTP. Assistance payments can also be provided by a Public Housing Authority (PHA) for a project based or mobile voucher.</p>
Assisted Housing	<p>Refers to multi-family housing that is owned and operated by private owners or non-profits, which receive financing or subsidies from government agencies in exchange for renting to households at or below a specific income limit and keeping the rents restricted. As with the definition of “affordable housing” these programs vary widely. Although an income limit standardly applies, the specific limit or limits varies.</p>

Likewise, how rent is calculated varies. The term is used to refer to programs where rent is calculated based on a percentage of a family's income, and programs where a flat/unadjusted rent applies, or some combination thereof.

Auxiliary Aids and Services

Services or devices that enable persons with impaired sensory, manual, or speaking skills to have an equal opportunity to participate in, and enjoy the benefits of, programs or activities receiving Federal financial assistance. For example, auxiliary aids for persons with impaired vision may include readers, Brailled materials, audio recordings, and other similar services and devices. Auxiliary aids for persons with impaired hearing may include telephone handset amplifiers, telephones compatible with hearing aids, telecommunications devices for deaf persons (TTYs), interpreters, note takers, written materials, and other similar services and devices.

[Boston Planning and Development Agency \(BPDA\)](#)

This is the planning and economic development agency for the City of Boston.

Citizen

A citizen or national of the United States. [24 CFR 5.504] (See definition of National.)

Co-Head of Household

An adult member of the family who is treated the same as a head of the household (HoH) for purposes of determining income, eligibility, and rent.

Code of Federal Regulations (CFR)

General and permanent regulations promulgated by the executive departments and agencies of the federal government of the United States are codified into 50 titles that represent broad areas subject to federal regulation.

Congregate Housing (Elderly/Disabled)	Congregate Housing is a shared living environment designed to integrate the housing and service needs of elders and younger people with disabilities.
Continuum of Care (CoC)	This is a local planning body for a defined geographic area that is responsible for establishing and operating a system to prevent and end homelessness for that area and to apply for grants under HUD’s CoC Program annual grant competition.
Dating Violence	<p>The term "dating violence" under VAWA “means violence committed by a person-</p> <ul style="list-style-type: none"> (A) who is or has been in a social relationship of a romantic or intimate nature with the victim; and (B) where the existence of such a relationship shall be determined based on a consideration of the following factors: <ul style="list-style-type: none"> (i) The length of the relationship. (ii) The type of relationship. (iii) The frequency of interaction between the persons involved in the relationship.”
Executive Office of Housing and Livable Communities (EOHLC)	<p>The Executive Office of Housing and Livable Communities (EOHLC) is charged with creating more homes in Massachusetts and lowering housing costs for residents. Formerly known as the Department of Housing and Community Development (DHCD), EOHLC works with municipalities, local housing authorities, non-profit organizations, and development partners to provide affordable housing options, financial assistance, and other support to Massachusetts communities. EOHLC focuses on issues of housing, homelessness, and community development in Massachusetts. EOHLC regulates and oversees state-aided public housing that is owned and operated by Local Housing Authorities (LHAs), and it administers state and federal rental assistance programs through local and regional housing non-profit organizations and LHAs. It also administers and has oversight over the</p>

Low-Income Housing Tax Credit (LIHTC) program in Massachusetts.

Department of Housing and Urban Development (HUD)

The Department of Housing and Urban Development is a Federal Agency that is responsible for developing and executing policies on housing. HUD has numerous offices within its Agency to carry out its mission.

Dependent

Generally, a member of the family other than the head, spouse, co-head, live-in aide, foster adult, or foster child, who is under 18 years of age or is a person with disabilities or a full-time student. Different programs have different definitions of this term.

Disability-Fair Housing/504/ADA

This is a definition of disability/handicap used in the federal/state fair housing laws. It is a three-prong definition, which provides that a person has a disability if they: 1) Have a physical or mental impairment that substantially limits a major life activity; 2) they have a record of an impairment; or is regarded as having an impairment.

Disability-Eligibility

Different programs (social security, housing, education....) define disability differently for the purpose of eligibility to gain a benefit. For example, different HUD Multifamily housing programs use different definitions. These definitions are contained in HUD Handbook 4350.3, [Chapter 3](#), Figures 3-5 and 3-6.

Domestic Violence

The term "domestic violence" under VAWA "includes felony or misdemeanor crimes committed by a current or former spouse or intimate partner of the victim under the family or domestic violence laws of the jurisdiction receiving grant funding and, in the case of victim services, includes the use or attempted use of physical abuse or sexual abuse, or a pattern of any other coercive behavior committed, enabled, or solicited to gain or maintain power and control over a victim, including verbal, psychological, economic, or

technological abuse that may or may not constitute criminal behavior, by a person who-

(A) is a current or former spouse or intimate partner of the victim, or person similarly situated to a spouse of the victim;

(B) is cohabitating, or has cohabitated, with the victim as a spouse or intimate partner;

(C) shares a child in common with the victim; or

(D) commits acts against a youth or adult victim who is protected from those acts under the family or domestic violence laws of the jurisdiction.”

Drug-related
Criminal Activity

The illegal manufacture, sale, distribution, or use of a drug, or the possession of a drug with intent to manufacture, sell, distribute, or use the drug. [24 CFR 5.100]

Emergency
Housing Voucher
(EHV)

HUD’s [Emergency Housing Voucher \(EHV\) program](#) (through the Emergency Rescue Plan) provides housing choice vouchers to local Public Housing Authorities (PHAs) to assist individuals and families who are homeless, at-risk of homelessness, fleeing, or attempting to flee, domestic violence, dating violence, sexual assault, stalking, or human trafficking, or were recently homeless or have a high risk of housing instability. These were facilitated through the Continuums of Care (COCs).

Extremely Low-
Income Family

The definition of this term varies by program. For HUD-Multifamily housing programs (except those located in Puerto Rico or any territory of the U.S.) the term means a family whose income does not exceed the higher of 30 percent of the area median income or the federal poverty level. In contrast, for HUD’s Public Housing program, it is a family whose

Fair Market Rents
(FMRs)

The estimated amount of money a unit with a specific number of bedrooms, located in a certain area of the country, will rent for, including necessary utilities. FMRs

are used by HUD in some of its programs, including the Section 8 program to determine payment standard amounts for the Housing Choice Voucher program, and initial rents for housing assistance payment (HAP) contracts.

Family - Disabled Family

To qualify, programs generally require the head, co-head, spouse, or sole member to be a person with a disability. However, there is great variation in the definition beyond. For example, there are 5 different definitions of disabled family used in HUD's Multi-family housing programs.

Family - Displaced Family

Different housing programs use a different definition. HUD's programs define this as "a family in which each member, or whose sole member, is a person displaced by governmental action, or a person whose dwelling has been extensively damaged or destroyed because of a disaster declared or otherwise formally recognized pursuant to federal disaster relief laws." [24 CFR 5.403]

Family - Elderly Family

To qualify, programs generally require the head, co-head, spouse, or sole member to be 62 years of age or older. HUD's Multifamily Housing Programs use 3 different definitions of elderly.

Family - Near Elderly Family

This term is used in some of the Department of Housing and Urban Development's (HUD's) housing programs. A family whose head, spouse, or sole member is a person who is at least 50 years of age, but below the age of 62; two or more persons who are at least 50 years of age, but below the age of 62, living together; or one or more persons who are at least 50 years of age, but below the age of 62, living with one or more live-in aides.

Family - Single Person

A single person who is not an elderly or displaced person, or a person with disabilities, or the remaining member of a tenant family.

Financed	Financing mechanisms such as low interest mortgage rates used by Owners of affordable to obtain or furnishing money or capital for new construction or to purchase and/or rehab a site.
Funded	Funding mechanisms used by Owners of affordable housing to offset costs of building and or operating affordable housing. This includes grants and project rental subsidies.
Gross Rent	This term has different definitions depending on the housing program. For the Department of Housing and Urban Development's (HUD's) housing programs it generally refers to the contract rent plus the utility allowance, for tenant paid utilities if the property has a utility allowance. For Section 202 PRAC and Section 811 PRAC, the gross rent is referred to as the operating rent. For the Tax Credit program, it includes the tenant portion of rent, plus any utility allowance and mandatory fees.
Housing Assistance Payment (HAP)	The payment made by the Department of Housing and Urban Development (HUD) or the Contract Administrator to the owner of an assisted unit as provided in the contract. The payment is the difference between the contract rent and the tenant rent. HUD also makes HAP payments to Public Housing Authorities (PHAs).
Housing Assistance Payment (HAP) Contract	An agreement signed between the Department of Housing and Urban Development (HUD) and an assisted Owner for Public Housing Authority to provide funding under the Housing Choice Voucher Program. It is in a form required by HUD.
Housing Choice Voucher (HCV) Program	The primary federal voucher program, sometimes referred to as "Section 8". The voucher provides rental assistance to households with low incomes, elders, and persons with disabilities. The voucher holder is free to choose any housing that meets the requirements of the

program and is not limited to units located in subsidized housing projects. HCVs are administered locally by Public Housing Authorities (PHAs). A housing subsidy is paid to the landlord directly by the PHA on behalf of the participating family. The family then pays the difference between the actual rent charged by the landlord and the amount subsidized by the program.

HUD's Community Planning and Development Division

The Department of Housing and Community Development's (HUD's) division of Community Planning and Development administers grant program that help finance affordable housing in MA.

HUD's Multifamily Housing (MFH) Office

The Department of Housing and Urban Development's (HUD's) Office of Multifamily Housing is responsible for the overall management, development, direction, and administration of HUD's Multifamily Housing Programs. The office provides financing and subsidies for housing that is privately owned by non-profit or for-profit entities.

HUD's Public and Indian Housing (PIH) Division

The role of the Office of Public and Indian Housing (PIH) is to ensure safe, decent, and affordable rental housing for eligible low-income; create opportunities for residents' self-sufficiency and economic independence; and assure fiscal integrity by all program participants. HUD's division of Public and Indian Housing gives funds and technical support to state and local housing authorities both for public housing and the Housing Choice

Inclusionary Zoning

Voucher Program, sometimes referred to as Section 8. A local zoning ordinance that either requires or encourages a developer to include affordable housing as part of a development or contributes to a fund for such housing. The bylaw may provide incentives such as increased density, reduced parking requirements, or expedited permitting in exchange for affordable housing.

Income Limit	HUD establishes income limits that are used to determine whether housing applicants qualify for admission to HUD-subsidized properties. These income limits are based on HUD estimates for area median family income (AMI). Different programs use different income limits. HUD also publishes the Multifamily Tax Subsidy Income Limits which are used by the Low-Income Housing Tax Credit program, and the Bond program. Some programs do not use HUD's income limits to establish income eligibility. For example, the Massachusetts Housing Choice Voucher Program (MRVP) uses 200% of the poverty level.
Internal Waitlist	A waiting list developed for existing residents who want or need to transfer for a variety of reasons to another unit.
Language Access	This refers to providing persons with Limited English Proficiency (LEP) meaningful access to a program's services relative to individuals whose primary language is English.
Lease	Sometimes called an occupancy agreement, is a legally binding contract between the Owner and the Resident(s)/tenant(s). It establishes an agreement which specifies a term of tenancy, and specifies the Owner's obligations and rights, as well as the tenant's obligations and rights.
Lease Term	The period of time for which a lease agreement is written.
Limited English Proficiency (LEP)	Individuals who because their primary or sole language isn't English, have a limited ability to read, write and or understand English.
Live-in Aide (LIA)	HUD's Multifamily Housing Program defines this person as someone who resides with one or more elderly persons, near-elderly persons (individuals who are at least 50 years of age but below the age of 62), or persons with disabilities, and who: (a) Is identified as being essential to the care and wellbeing of the

person(s); (b) Is not obligated for the support of the person(s); and (c) would not be living in the unit except to provide the necessary supportive services. A live-in aide may never be considered a dependent. He/she is included in family size when determining appropriate unit size but not when determining family size for establishing income eligibility. His/her income is excluded from annual income. Other housing programs utilize a similar definition, or do not have a specific definition.

Local Housing Authority (LHA)

Locally based government entities which serves a geographic area, such as a state, city, town, or county, with a mission to develop, build and provide decent, safe, and sanitary housing for low-income families.

Lottery

A housing lottery is a random method of selecting applicants to a housing opportunity that is a new development that is renting units for the first time, or an existing site that has opened up its waiting list and needs an equitable way to fill the units.

Lottery Agent

The entity or individual hired by the owner/developer to administer the lottery process, including marketing, accepting applications, processing them, and filling units.

Low Income Housing Tax Credit Program (LIHTC)

The federal Low-Income Housing Tax Credit program (also referred to as LIHC, LIHTC, Housing Credit Program, HC, and Section 42 housing) is a federal program administered by the Internal Revenue Service (IRS). Tax Credits are allocated to each state based on census. Developers apply for the credits which provide a dollar-for-dollar deduction in tax liability. In return, Developers/Owners agree to operate rent-restricted housing for households that meet specific income and student status restrictions for a minimum of 30 years. Tax credit rents do not change based on changes to family income unless some other subsidy rules apply to

the program. These flat rents are often not affordable to those with lower incomes.

Management Agent An entity that has day-to-day frontline responsibilities for a HUD insured and/or assisted multifamily housing property. The project owner is responsible for seeking out and selecting a management agent that meets the standards outlined in Handbook 4381.5, Chapter 2. The HUD-owner-management agent relationship is defined and subject to the requirements and procedures set forth in HUD Handbook 4381.5.

Market Rate Housing Refers to properties that are rented or owned by people who pay market rent to lease the property or paid market value when they bought the property. There is no subsidy for the housing. The goal of an Owner of market rate housing is to get as much profit renting the unit as they can.

MassHousing A quasi-state agency, which finances affordable housing.

Massachusetts Rental Voucher Program (MRVP) A Massachusetts state-funded voucher program that is available to both families with more than one person and individuals.

Minimum Income Some housing programs have a flat rent that is below the market rate, but not based on a family's income. As such, in order to afford the rent, a family must have a minimum amount of income to be able afford the rent.

Minimum Rent Some housing programs require a family to pay a minimum amount of money for rent, regardless of their income. In the context of HUD's Multi-Family Section 8 program, it is defined in the glossary contained in HUD Handbook 4350.3 Rev-1 as "the lowest total tenant payment (TTP) permitted for tenants receiving Section 8 assistance. The minimum rent is \$25 and is used when 30% of adjusted monthly income and 10% of gross monthly income and the welfare rent (where

Mixed Family	<p>applicable) are all below \$25. The minimum rent covers the tenant's contribution for rent and utilities." Federal Public Housing also uses a minimum rent but are allowed to charge anywhere from \$0 up to \$50/month. HUD requires suspension or waiver of the minimum rent if this will establish a hardship. State public housing has a minimum rent of \$5/month but also has a hardship suspension/waiver provision.</p> <p>A family whose members include those with citizenship or eligible immigration status and those without citizenship or eligible immigration status. This term is generally used in the context of HUD's Section 8 and federal public housing programs, which prohibit anyone who isn't a U.S. citizen or have eligible immigration status from receiving assistance. Because a mixed family is partially eligible, it would get pro-rated federal housing assistance.</p>
Mobile Voucher (Tenant- Based)	<p>A form of a rental subsidy designed to allow low-income participants (families) a choice regarding where to live. If the voucher holder chooses to move out of the unit, they can use their voucher at a different unit that doesn't have project based subsidy and continue receiving assistance. Most Local Housing Authorities (LHAs) administer state and/or federally funded vouchers. The voucher (and tenant portion) must cover the rental amount, and the unit must be approved by the applicable administering agency.</p>
Moving to Work (MTW) designation	<p>This is a federal demonstration program that allows public housing authorities (PHAs) to design and test ways to: 1. Promote self-sufficiency among assisted families; 2. Achieve programmatic efficiency; 3. Reduce costs; and 4. Increase housing choice for low-income households. To permit the flexibility needed for this level of innovation, Congress exempted participating PHAs from much of the Housing Act of 1937 and related U.S. Department of Housing and Urban Development (HUD) regulations to allow an MTW Agency the freedom to develop programs to meet the unique needs of the</p>

Agency's community. In MA, there are three MTW Housing Authorities: EOHLC, Cambridge Housing Authority, and Springfield. Because the first two joined the program at an earlier date than Springfield, they have even more flexibility.

- National A person who owes permanent allegiance to the United States; for example, as a result of birth in a United States territory or possession. [24 CFR 5.504]
- Noncitizen A person who is neither a citizen nor a national of the United States. [24 CFR 5.504]
- Owner/Agent (O/A) In the context of the Department of Housing and Urban Development's (HUD's) Multifamily Housing program, the Owner (O) is the individual or entity that has an agreement with the Department to provide decent safe and sanitary housing for households who are low, very low and/or extremely low-income. The Agent (A) is the entity the Owner contracts with to provide management services in carrying out its obligations under the agreement(s) signed with HUD.
- PHA Plan Public Housing Agencies funded by HUD are required to have a comprehensive guide to their policies, programs, operations, and strategies for meeting local housing needs and goals. There are two parts to the PHA Plan: the 5-Year Plan, which each PHA submits to HUD once every 5th PHA fiscal year, and the Annual Plan, which is submitted to HUD every year unless exempt (referred to as qualified agencies). For more information see [PUBLIC HOUSING AGENCY \(PHA\) PLANS](#)
- Personal Identifiers There are different definitions of this depending on the law. In general, it refers to information which can be used to distinguish or trace an individual's identity, such as their name or social security number, alone, or when combined with other personal or identifying information

which is linked or linkable to a specific individual, such as date, place of birth, and mother's maiden name.

Portability	This term is used in the context of the Section 8 Housing Choice Voucher program. It refers to the process through which the family can transfer or "port" their rental subsidy when they move to a location outside the jurisdiction of the public housing agency (PHA) that first gave them the voucher. For more information see the Housing Choice Voucher Program's Guidebook, Moves and Portability . Also see HUD's webpage on Portability .
Preferences	Established criteria used to determine the order applicants are selected from the waiting list for housing assistance to address specific housing priorities. Preferences may be established by federal law, HUD regulations, State or local law, or written owner policy. Applicants with preferences from the waiting list for an available unit earlier than those who do not have a preference; however, a preference doesn't make someone eligible for housing, it only allows the person to obtain housing before someone who doesn't have a preference.
Preliminary Application	An abbreviated application form that is used by some owners when the waiting time for an available unit is extensive and requires only enough information to assess apparent program eligibility, place the applicant on a waiting list, and contact the applicant when a unit becomes available or additional information is required.
Program Eligibility	Refers to the criteria an owner must use to determine whether a family is eligible to receive housing assistance under the rules of the housing program or programs that fund the site; eligibility requirements vary between housing programs.
Project Assistance Contract (PAC)	A Project Assistance Contract (PAC) is a HUD program that was created to assist nonprofit sponsors to help make rents affordable in Section 202 projects

developed for persons with disabilities. The PAC covers the difference between the Department of Housing and Urban Development's (HUD) approved operating costs of the property and the tenant's contributions toward rent plus the debt service on the loan.

Project Based
Voucher

A voucher that a Public Housing Authority (PHA) has chosen to allocate to a specific housing site in the community. Project-based vouchers are tied to the unit rather than the family living in the unit.

Project Eligibility

Describes the criteria the owner must use to determine whether a family is eligible to reside in a specific property (e.g., project eligibility limited to a specific population, unit size, and occupancy standards).

Project Rental
Assistance Contract
(PRAC)

The contract entered into by the owner and HUD setting forth the rights and duties of the parties with respect to the project and the payments under the PRAC. PRAC is used for Section 202, which provides housing for the elderly, and Section 811 projects, which provides housing for persons with disabilities.

Protected Classes

Demographic categories of persons established by civil rights statutes against whom discrimination is prohibited.

Public Housing

Public housing is a broad term used to describe housing owned and/or operated by local and/or state housing authorities (LHAs). Virtually all LHAs in MA own public housing units in their area, and either self- manage or have another entity manage the public housing units.

Public Housing
Agency

This is a term used by HUD in relation to federal public housing programs which refers to a public entity authorized to engage or assist in the development or operation of low-income housing under the U.S. Housing Act of 1937. It has a legal definition and PHAs generally own and manage public housing properties

and administer the Federal Housing Choice Voucher Program (formerly known as and still commonly referred to as “Section 8”).

Reasonable
Accommodation

This is a term used in the Fair Housing Act and other laws which protect people with disabilities against discrimination. It refers to a change in a rule, policy, practice, or service needed for someone with a disability to have an equal opportunity to apply to or participate in housing and related programs/services.

Reasonable
Modification

This is a term used in the Fair Housing Act and other laws which protect people with disabilities against discrimination. It refers to a physical change to a unit or common area necessary to enable someone with a disability to have an equal opportunity to enjoy their housing.

Regional
Administering
Agency

These entities are partners of the MA Executive Office of Housing and Livable Communities (EOHLC) and administer EOHLC’s HUD Section 8 contract on EOHLC’s behalf.

Rental Assistance
Payment (RAP)

A rental assistance subsidy program established to provide additional rental assistance subsidy to project owners on behalf of very low-income tenants. RAP was available only to Section 236 projects and was the predecessor to the project-based Section 8 program.

Screening

A review of an applicant’s history to identify patterns of behavior that would indicate if the applicant were going to comply with the terms of the lease. Screening may include consideration of credit and rent payment history, drug-related or criminal activity, or other behaviors that may affect the rights of other residents and management.

Section 504

Section 504 of the Rehabilitation Act of 1973, as amended, 29 U.S.C. 794, as it applies to programs or

activities receiving Federal financial assistance. [24 CFR 8.3]

Section 8 The housing assistance payments program that implements Section 8 of the United States Housing Act of 1937 (42 U.S.C. 1437f note). [24 CFR 891.505]

Security Deposit A payment required by an owner to be held during the term of the lease (or the time period the tenant occupies the unit) to offset damages incurred due to the actions of the tenant. Such damages may include physical damage to the property, theft of property, and failure to pay back rent. Forfeiture of the deposit does not absolve the tenant of further financial liability.

Sexual Assault The term "sexual assault" under VAWA "means any nonconsensual sexual act proscribed by Federal, tribal, or State law, including when the victim lacks capacity to consent."

Single Room Occupancy (SRO) This is a type of housing which consists of single rooms with a lock and key. In most SRO developments, they are designed for 1 person (based on square footage) and tenants share kitchens and bathrooms.

Stalking The term "stalking" under VAWA "means engaging in a course of conduct directed at a specific person that would cause a reasonable person to-

- (A) fear for his or her safety or the safety of others; or
- (B) suffer substantial emotional distress."

Suitability Suitability requirements are standards used to screen applicants to determine that they will be able to comply with the lease: pay rent on time, not interfere with other people's quiet enjoyment, maintain a decent safe and sanitary unit, not engage in criminal activity, and comply with other reasonable rules.

Tenant Rent	The amount of rent payable monthly by the family to the owner. Where all utilities are supplied by the owner, tenant rent equals total tenant payment; Where some or all utilities are not supplied by the owner, tenant rent equals total tenant payment less the utility allowance.
Tenant Selection Plan (TSP)	A formal written policy statement, developed by the owner/agent that clearly summarizes the application procedures, the criteria the owner will apply when drawing applicants from the waiting list, screening for suitability for tenancy, implementing income targeting requirements, and offering housing assistance. The TSP also includes general Fair Housing policies and procedures, and policies related to residents of the property, such as how unit transfers are carried out.
Total Tenant Payment (TTP)	The total amount the HUD rent formula requires the tenant to pay toward the gross rent. Total Tenant Payment is computed in accordance with the formula in Exhibit 5-8 of HUD Handbook 4350.3.
Utility Allowance	HUD's or the Contract Administrator's estimate of the average monthly utility bills (except telephone) for an energy-conscious household. This estimate considers only utilities paid directly by the tenant. If all utilities are included in the rent, there is not a utility allowance. Utility allowances vary by unit type and are listed on the project's rent schedule or HAP contract.
Utility Reimbursement	The amount, if any, by which the utility allowance for a unit t exceeds the total tenant payment for the family occupying the unit.
U.S. Department of Veterans Affairs	The United States Department of Veterans Affairs (VA) provides a wide range of benefits to Veterans, their dependents, surviving spouses, children, or parents of a deceased Veteran, uniformed service members, and present or former reservists or National Guard members.

Violence Against Women Act (VAWA)	This is a federal statute that provides comprehensive protections for “victims” of domestic violence, dating violence, sexual assault, and stalking.
Veterans Affairs Supportive Housing (VASH)	A joint effort by the U.S. Department of Housing and Urban Development and the Veteran’s Administration designed, to address the housing needs of homeless veterans.
Waiting List	A formal record of applicants for housing assistance and/or assisted housing units that identifies the applicant's name, date and time of application, selection preferences claimed, income category, and the need for an accessible unit. Many waiting lists are closed, which means the housing isn't accepting applications.
40B	<p>Chapter 40B is the state’s Affordable Housing Law. The goal of this program is to have at least 10 percent of every community’s housing stock “affordable. The law provides a streamlined permitting process and more flexible zoning rules for sites developed under this law.</p> <p>40B’s can be financed and developed using different mechanisms and programs. For example, the Local Initiative Program (LIP), which is a state program that encourages the creation of affordable housing by the state providing technical assistance to communities and developers who are working together to create affordable rental opportunities, may be utilized. Developments under the LIP Program are sponsored by the Town, and the Chief Executive Office of the municipality is required to sign the application. Please note that there are two types of LIPs: LIP 40B Comprehensive Permit developments and LIP LAU Local Action Units (LAU). The latter are created when</p>

the units are permitted under an Inclusionary Zoning Bylaw or Special Permit, or the units are existing.