

UPDATED AUGUST 2003

Housing 101

Prepared by the
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This material was made possible by funding from the Mellon Charitable Trust Program, through the generosity of the Alice P. Chase Trust.

THE SECTION 8 AND MRVP PROGRAMS

...Are housing subsidies that you can use in private apartments. The subsidies move with you. Massachusetts Rental Voucher Program (MRVP) vouchers can be used anywhere in the state. With a Section 8 voucher from a Local Housing Authority (LHA) in Massachusetts, you can live anywhere in Massachusetts in the first year, and anywhere in the country after that. If you get a Section 8 from the town where you are a resident you can move anywhere in the country right away.

At the time of this printing most new Section 8 and MRVP vouchers are not being given out. New MRVPs will likely not be given out for several years. Most Section 8 vouchers are frozen, and will not be given out again until the summer of 2005. However some Housing Authorities may distribute vouchers before then. Call 508-778-7506 x 4 for Housing Authorities that are currently accepting applications.

Here's how it works:

- The government comes up with an average rent price for an area, and then they take 30% of your income from that amount to come up with the amount of money they will give you as a voucher.
- You have to find an apartment that is close to the average price the government sets for that area (Fair Market Rent), because they will only let you pay up to 40% of your income for rent (for the first year of your tenancy).
- Once you find the apartment, you will pay your landlord 30-40% of your income each month for rent and the government will pay your landlord the rest.
- If your landlord raises the rent while you are living there, you will have to pay the increase; your voucher amount doesn't change.

Once you have your voucher and you have found the apartment you would like to live in, the landlord cannot legally deny you the apartment just because you are a Section 8 or MRVP tenant. Discrimination is illegal!!!

[See Know Your Fair Housing Rights for more information].

Are you Eligible for the Section 8 Program?

Income:

The Federal Department of Housing and Urban Development sets something called an Area Median Income (AMI). Median means middle. So a median income means that half of the people in that area make above that amount, and half of the people make below. The AMI changes every year. If you make between 0 – 50% of the AMI, you are eligible for a Section 8.

For example, you are eligible if you:

- ◆ Have a family of 4 and make between \$0 and \$30,150 in Springfield.
- ◆ Have a family of 4 and make between \$0 and \$40,400 in Boston.
- ◆ Have a family of 4 and make between \$0 and \$30,150 in New Bedford.
- ◆ Have a family of 4 and make between \$0 and \$37,150 in Lawrence.

Immigration Status:

At least one person in your household must be “Legal”. This means they have to be a citizen, have a green card, be a refugee, etc. If there are people in your household who are not considered “legal” immigrants, you are still allowed a federal Section 8 voucher, but your rent will be higher. State housing programs are not allowed to ask about immigration status.

Admissions Preferences

Every Local Housing Authority (LHA) can decide if they want to give groups of people “preference” for Section 8 vouchers. This means that someone who has a preference will move to the top of the waiting list. Some LHA’s give preference to:

- ◆ Homeless people
- ◆ Working families
- ◆ Local residents
- ◆ People with Disabilities
- ◆ Victims of Domestic Violence

Call the LHA to find out what their preferences are.

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How to Apply for a Voucher

Through Local Housing Authorities

- ◆ Many LHAs are now part of a single application, unified waiting list. This waiting list is always open. You only need to apply to ONE of the participating Housing Authorities in order to be eligible for ALL of the participating Housing Authorities' vouchers. You can go to www.massnahro.org to download an application, or call 617-367-0008.
- ◆ Other LHAs that run a Section 8 program have their own Section 8 waiting list. Most of these lists are closed, and open for short periods of time.
- ◆ Check either www.housingworks.net, www.hcs.harvard.edu, or call 508-778-7506 x 4 for updated information on which Housing Authorities are accepting applications.
- ◆ Some LHAs say you have to apply in person, others let you mail or call for an application. Call the LHA to find out how they do it.
- ◆ **APPLY TO AS MANY LHAs AS YOU CAN!!!** Some waiting lists move faster than others, so if you apply to lots of LHAs your chances of getting a voucher are better. Section 8 vouchers are "mobile" (they move with you) and, once you get it, you can use it anywhere in the state.
- ◆ Waiting lists are long! When your name comes to the top of the list, the housing authority will contact you. **BE SURE TO NOTIFY A HOUSING AUTHORITY IF YOU CHANGE YOUR ADDRESS WHILE YOU ARE WAITING FOR A SECTION 8 OR MRVP VOUCHER.**

Through Regional Non-Profits

- ◆ There is also another pool of Section 8 vouchers that you can apply for that you will not find from the LHAs. These Section 8's come from the Department of Housing and Community Development, and are run through the state's Regional Non-Profits.
- ◆ DHCD uses a unified application system and a unified waiting list for these Section 8 vouchers, so you need only apply to **ONE** regional non-profit.
- ◆ If you have already applied to all the open Section 8 waiting lists through the LHAs, you should still apply to a regional non-profit for a Section 8 voucher. The state's Regional Non-Profits are listed on the next page.

Regional Non-Profits

- Berkshire Housing Services, Inc.
74 North Street

Pittsfield, MA 01201
(413) 499-4887

- Community Teamwork, Inc.
167 Dutton St.
Lowell, MA 01852
(978) 459-0551
- Housing Assistance Corporation
460 West Main Street
Hyannis, MA 02601
(508) 771-5400
- HAP, Inc.
322 Main Street
Springfield, MA 01105
(413) 785-1251
- Metropolitan Boston Housing Partnership
569 Columbus Avenue
Boston, MA 02118
(617) 859-0400
- Rural Housing Improvement, Inc.
218 Central Street, PO Box 429
Winchendon, MA 01475
(978) 297-5300
- South Middlesex Opportunity Council
300 Howard Street
Framingham, MA 01701
(508) 620-2335
- South Shore Housing Development Corporation
169 Summer Street
Kingston, MA 02364
(781) 585-2885

PUBLIC HOUSING

...Is owned by the government. Of the 250 communities in Massachusetts, about 200 have their own Local Housing Authority (LHA) that runs and manages its public housing. [About 130 of these

LHAs also run a Section 8 program.] There is both federal and state funded public housing: LHAs either get their money from the federal or the state government (or sometimes both) to build the housing. There are different types of public housing: public housing is available to families, to older people, and to people with disabilities. There is a very small amount of public housing available to single persons.

Here's how it works:

- The LHA is the landlord.
- The LHA does “tenant screening” which may include credit checks, criminal record checks (CORI) and past housing history.
- Tenants pay about 32% of income for rent and utilities. [*This reflects the recent increase to tenant share made in the FY'04 budget*].
- For state public housing, if you pay for your own utilities, you pay 30% of income for rent alone. If heat is not included, you pay less than 27%.
- There is usually a long waiting list to get into public housing. There are two lists: the standard list and the priority list. Housing authorities can create “preferences” to give some people priority over others.

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Are You Eligible For Public Housing?

Income:

The Federal Department of Housing and Urban Development sets something called an Area Median Income (AMI). Median means middle. So a median income means that half of the people in that area make above that amount, and half of the people make below. The AMI changes every year. If you make between 0 – 80% of the AMI, you are eligible for Public Housing.

For example, you are eligible if you:

- ◆ Have a family of 4 and make between \$0 and \$62,650 in Boston.
- ◆ Have a family of 4 and make between \$0 and \$48,250 in Springfield.

- ◆ Have a family of 4 and make between \$0 and \$48,250 in Barnstable.

Preferences

Every Local Housing Authority (LHA) can decide if they want to give groups of people “preference” for public housing. Some LHA’s give preference to:

- ◆ Homeless people
- ◆ Working families
- ◆ Local residents
- ◆ People with Disabilities
- ◆ Victims of Domestic Violence

Call the LHA to find out what their preferences are.

How to Apply for Public Housing

- ◆ Each local housing authority has its own waiting list.
- ◆ Some LHAs say you have to apply in person, others let you mail or call for an application. **For State public housing they must mail you an application.** Call the LHA to find out how they do it.
- ◆ You can put your name on more than one waiting list if you qualify for more than one program.
- ◆ Waiting lists are long! When your name comes to the top of the list, the housing authority will contact you. **BE SURE TO NOTIFY A HOUSING AUTHORITY IF YOU CHANGE YOUR ADDRESS WHILE YOU ARE WAITING FOR A PUBLIC HOUSING UNIT.**

State Priority System

For State Public Housing

- 1st Homeless due to natural disasters such as fire or floods
- 2nd Homeless due to public improvement
- 3rd Homeless due to safety code enforcement
- 4th Other homeless emergencies –LHA emergency case plan (See below)
- 5th Transfers for tenants already in public housing – Good cause reason

- Within the priority categories LHAs must give preference to:
- Veterans

- Local Residents
- Minority preferences where this applies

LAW SETS THESE PRIORITIES IN THIS ORDER - - THE LHAs CANNOT CHANGE THEM AROUND.

4th Priority - - Emergency Case Plans:

The LHAs are allowed to make up their own Emergency Case Plans for helping homeless people. However, they have to follow some rules. You might be called an “emergency case” if you:

- a) Don’t have a place to live or are living in a place where there is a serious, immediate and direct threat to the life or safety of any household member; and
- b) Have made a real effort to look for other housing; and
- c) Have not caused or contributed to the safety or life threatening situation; and
- d) Have tried to avoid the safety or life-threatening situation by looking for help through the courts or other agencies.

Examples of who might qualify: victims of domestic violence, people with severe medical emergencies or homeless (through no fault of the family) facing a threat to health and safety, or other groups determined by the different LHAs.

Project-Based Subsidies

HUD Section 8 Developments

- Developments are owned by private for profit or nonprofit developers. The developers got money from the federal government to build affordable housing.
- You pay 30% of your income for rent for as long as you live in the apartment. If you move, the subsidy does not move with you – it stays with the apartment.

- You apply directly to each development. Most are run by private management companies hired by the owners.
- Each development will have its own preferences. You should ask what their preferences are.

The Department of Housing and Urban Development (HUD) publishes a booklet that lists all of these properties. To get your own copy of the booklet, call HUD at (800) 767-7468. Ask for the *Listing of HUD-FHA Multifamily Housing*.

MassHousing Developments

- Developers get money from state or federal government or some combination of both through MassHousing. Some developments have apartments for low income people. Others take people with a Section 8 or MRVP.
- Apply to the management companies.
- Call MassHousing to get their *Housing List* at (617) 854-1000 x1071.

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