

# Housing Stability



Social Work Office

Board of Health, Sudbury MA

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*Disclaimer: This information is intended to prevent housing loss. We cannot influence or control outcomes of conflicts with landlords or lease violations. Our intention is to educate the community on housing basics.*

# Find a Local Outreach Worker

- Most towns have outreach workers at their senior centers. Some only serve seniors. Others serve all ages. Call your local senior center for advice.
- Sample of towns with municipal outreach workers serving people under 60:
  - *Acton*: Community Resources Coordinator
  - *Bedford*: Health Department
  - *Boxboro*: All ages served by Senior Center
  - *Concord*: Social Services Coordinator
  - *Framingham*: Community Intervention Specialist (under the Fire Dept.)
  - *Littleton*: Elder and Human Services
  - *Marlborough*: Human Services Department
  - *Newton*: Department of Health and Human Services
  - *Westford*: All ages served by Senior Center

# Goals of Workshop

- Learn strategies for preventing housing insecurity
- Understand the eviction process
- Gain information about resources available when facing housing insecurity
- Learn the steps to find affordable housing
- Empower you to make informed choices



What are some factors that lead to homelessness?



# Factors the Contribute to Risk of Homelessness

- Medical issues due to illness, injury, disability, and aging lead to high bills and lost wages
- Low wages, underemployment, and poverty
- Lack of financial literacy skills and resources
- Declining public assistance
- High cost of living in desirable areas
- Domestic violence/trauma
- Loss of job
- Loss of transportation
- **Lack of information or access to resources**



What are the best ways to maintain stable housing?



# Prevention is Key!



- Understand your rights and responsibilities
- Act immediately to address concerns
- Increase financial literacy
- Decrease spending and expenses
- Increase income

# Prevention: Understand Your Rights and Responsibilities



- Know your rights
- Know your lease
  - Stay informed of changes in rules and regulations

# Prevention: Understand Your Rights and Responsibilities



- Know your rights
- Know your lease
  - Stay informed of changes in rules and regulations
- Seriously, **KNOW YOUR LEASE!**

# Prevention:

## Understand Your Rights and Responsibilities

### Housing Consumer Education Centers (HCEC)

- Offers 1:1 support
- Hosts free housing workshops
- See website for calendar of workshops



<https://www.masshousinginfo.org>

# Prevention: MetroWest HCEC

<https://www.smoc.org/housing-consumer-education-center.php>

Email: [hcec@smoc.org](mailto:hcec@smoc.org)

SMOC HCEC 24-hour hotline: (508) 872-0765

**Hours and address:**

**7 Bishop St., Framingham, MA**

**Walk-in hours:**

**M-F 9am-4:30pm**



## MONTHLY WORKSHOPS

- Intro to HCEC&SMOC Services
- “Smart Tenant” : Tenant/Landlord Rights
- Housing Search Skills
- Fair Housing
- Affordable Housing
- Budgeting
- Banking
- Credit



## HOMEOWNERSHIP

- Foreclosure Prevention/Counseling
- Home Loan Modifications
- Financial Literacy
- Loan Counseling
- First Time Home Buyers Classes

# Prevention: Understand Your Rights and Responsibilities

Chat with a law librarian:

- Text your question to (617) 674-1455
  - This number is only for text messaging
  - Available Monday-Friday 9 a.m. - 4 p.m.
  - <https://www.mass.gov/service-details/chat-or-text-with-a-law-librarian>
  - Email: <https://www.mass.gov/forms/ask-a-law-librarian-by-email>



# Prevention: Understand Your Rights and Responsibilities

Free & low-cost legal services:

- MetroWest Legal Services serves low-income residents and seniors:
  - <https://www.mwlegal.org/work/housing>
  - (508) 620-1830
- Statewide search:  
<https://www.masslegalservices.org/FindLegalAid>



# Prevention: Act Immediately to Address Concerns

- Communication is key!
- Communicate to landlord or mortgage company as soon as you know there is a risk of a late payment or any missed payments.



# Prevention: Act Immediately to Address Concerns

- Communication is key!
- Communicate to landlord or mortgage company as soon as you know there is a risk of a late payment or any missed payments.
- Seriously, **COMMUNICATION IS KEY!**



# **Prevention:**

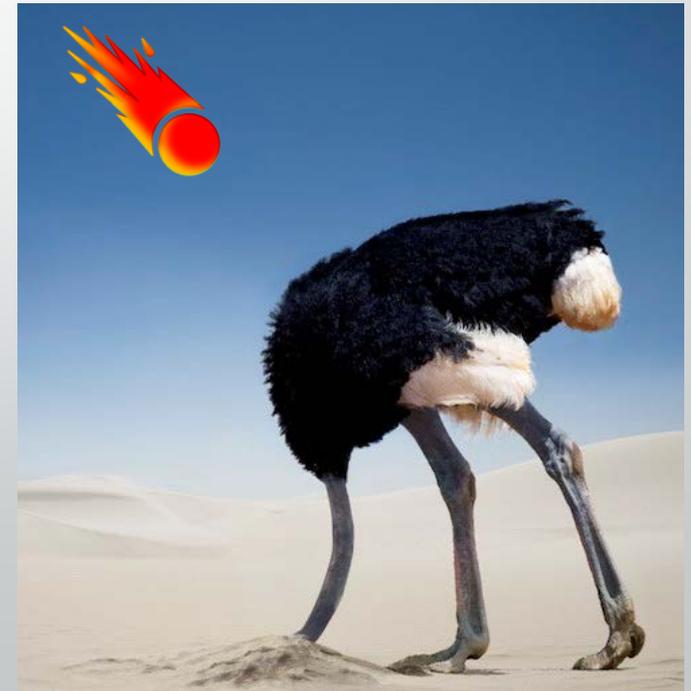
## **Act Immediately to Address Concerns**

**How to have a difficult conversation with your landlord or mortgage company:**

- ✓ Reach out early, don't wait!
- ✓ If you're nervous, write down what you want to say in advance and practice
- ✓ Be calm, confident, and kind
- ✓ Make a realistic and honest plan to fix the problem
- ✓ Offer a solution to the problem
- ✓ Express gratitude for their flexibility

# Prevention: Act Immediately to Address Concerns

- Missing timelines = risk of eviction
- Take action!
- Reach out for help ASAP!



# Prevention:

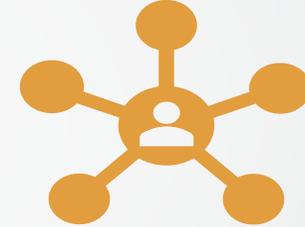
## Act Immediately to Address Concerns



Stress and trauma cause the prefrontal cortex (the planning, organizing, and decision-making center of the brain) to shut down.



Work through your natural stress response; Fight, Flight, Freeze



Utilize self-care and get support from others who can help you to think clearly and plan your next steps effectively.

Seek support from loved ones, professionals, religious community, etc. It's hard to do it alone!

# Prevention: Increase Financial Literacy



- Know your income and expenses in detail
- Evaluate your wants vs. your needs
- Create and stick to a budget
- “Live within your means” by decreasing spending or increasing income if necessary
- Increase savings and decrease debt
- Improve your credit

# Prevention: Increase Financial Literacy

- **Metro Community Development Corporation (MCDC) 1:1 Financial coaching**
  - Free to any resident of Sudbury
  - Free to other MetroWest residents who meet income eligibility
  - (508) 658-0222
- **Budget Buddies**
  - 12-week group classes and 1:1 coaching combined
  - Free to female residents of Sudbury (and surrounding towns if spots are available)
  - 1-2 sessions per year based on demand
  - Call Board of Health Social Work Office if interested, (978) 440-5476

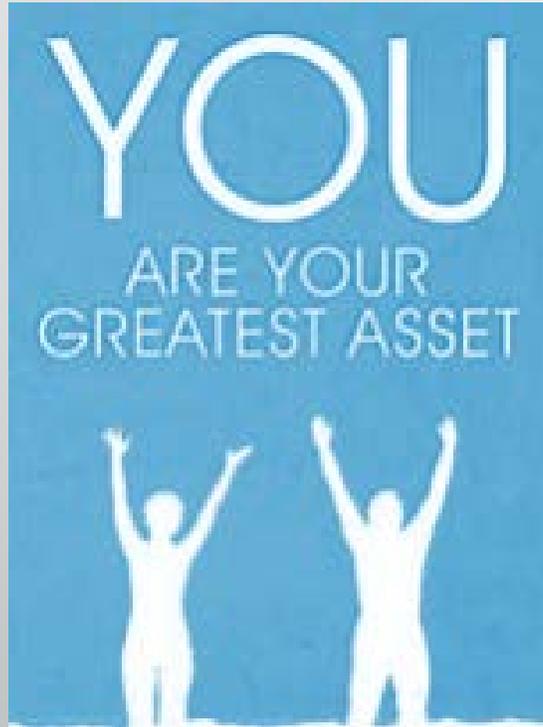
# Prevention: Increase Financial Literacy

Housing Consumer Education Centers (HCEC) offer a variety of financial workshops:

- **MetroWest HCEC:** <https://www.smoc.org/housing-consumer-education-center.php>
  - *Scroll down for links to current workshop offerings*
- **Other HCECs in MA:** <https://www.masshousinginfo.org/>



# Prevention: Increase Income



Invest in yourself:

- Increase your education or training
- Access career coaching
- Secure a job with increased salary and growth opportunities
- Participate in a salary negotiation workshop



# Prevention: Decrease Spending and Expenses

- Assess wants vs. needs
- Utilize community resources
- Explore options and alternatives to reduce costs
- Negotiate bills if possible
- Be realistic
- Be creative! You have the ability and power to make creative financial decisions that meet your individual needs

# Resource Packet Table of Contents

- Household needs
  - Utilities
  - National Grid/Eversource Discount and Shut Off Protection and info
  - Resource Renewal Reminder
  - Guide to Moving
  - Habitat for Humanity Application
  - Phone
  - Car
  - Pet
- Other Basic Needs and Healthcare
  - Food, Clothing, and Basic Needs
  - Diapers
  - Health Insurance Benefits
  - Mental Health
  - Cancer Resources
- Education
  - GED and Education
  - Credential to Career
  - MCDC Tax Prep
  - MCDC Free Financial Coaching
  - Family Promise LIFE Program





Presidential Primary Election - March 3, 2020

- Basic Needs ▾
- Childcare and Camps ▾
- Comprehensive Resources for Immediate Help ▾
- Dental ▾
- Diapers ▾
- Disability Services ▾
- Domestic Violence Services ▾
- Drug Disposal ▾
- Education and Employment ▾
- Financial Help ▾
- Foster Care and Adoption ▾
- Financial Literacy ▾
- Hoarding ▾
- Housing ▾
- LGBTQ ▾
- Local Activities ▾
- Low Cost Legal Help ▾
- Medical/Health ▾
- Mental Health ▾
- Pets
- Preparing for College ▾
- Senior Services ▾
- Substance Abuse ▾
- Support Groups ▾
- Transportation ▾
- Utilities Help ▾
- Vaping/Smoking ▾
- Veterans ▾
- Volunteer/Donation Opportunities ▾
- Youth & Families ▾

- News
- [Documents](#)
- [Staff](#)
- [Upcoming Events](#)

# Recent News

[Include Archived Items](#)



## Well and Wise: Senior Wellbeing Workshops Feb-Mar 2020

Published [February 3, 2020](#) | [Social Worker](#)

## Social Worker

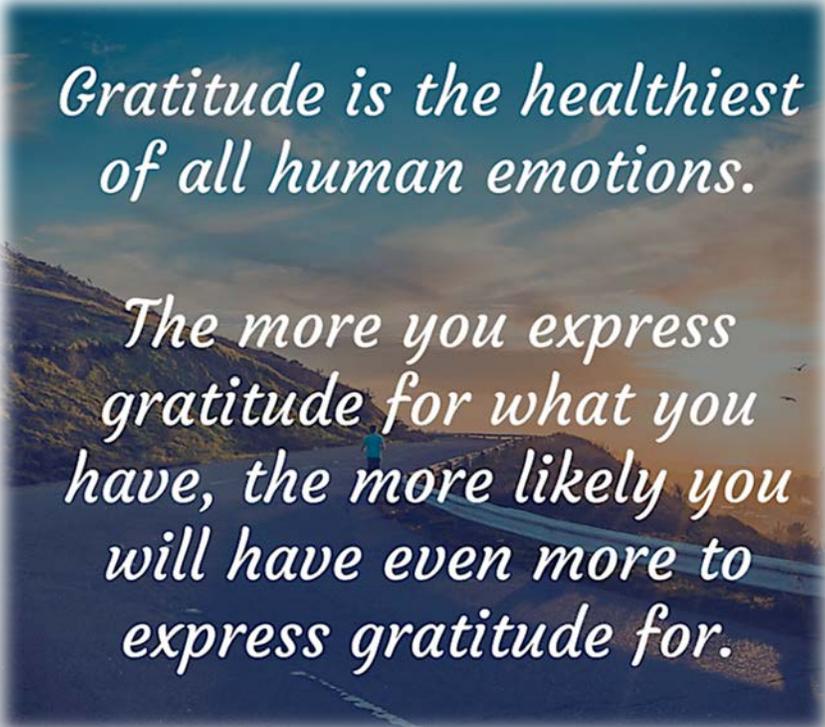
The Town Social Workers provide resources, referrals, and public health education to town residents of all ages.

When contacting the social worker, please note that the Secretary of State has declared

[www.sudbury.ma.us/socialworker](http://www.sudbury.ma.us/socialworker)

# Quick Movement Break!

- Please stand up (if you are able).
- Turn to a person next to you.
- Share 5 things that you are currently grateful for in your life.
- Share 1 accomplishment that makes you proud.



*Gratitude is the healthiest  
of all human emotions.*

*The more you express  
gratitude for what you  
have, the more likely you  
will have even more to  
express gratitude for.*

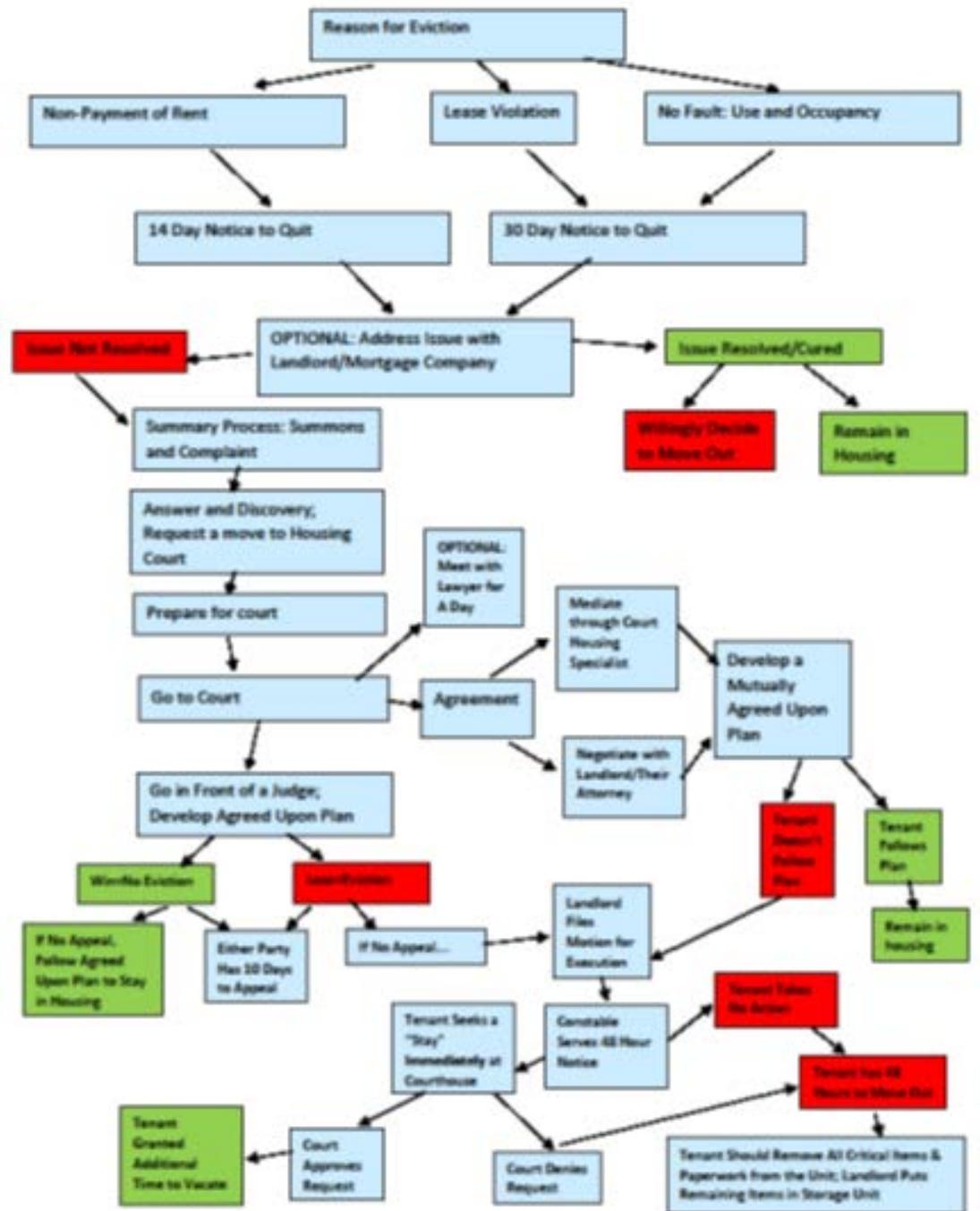


HELP! I think I'm  
being evicted!

# Eviction Flow Chart

For more detailed information and forms related to the eviction process:

<https://www.mass.gov/eviction-for-tenants>



# Important Notes on Eviction Process

- Only courts can evict.
- It is illegal for a landlord to force a resident out, change locks, threaten or intimidate.
- Talk to landlord first to resolve any issues.
- If evicted from subsidized housing, a resident cannot apply again for 3 years and is not eligible for Emergency Assistance (EA) shelters or RAFT.

# Eviction Process Explained

- **Notice to Quit:** Letter to a tenant informing them that a landlord will be seeking an eviction after a specified period of time. Steps can be taken to prevent eviction.
- **14 Day Notice to Quit:** For non-payment of rent.
- **30 Day Notice to Quit:** Typically for lease violation.
- **Right to Cure:** Tenant can “cure”, resolve, the non-payment of rent following a 14 Day Notice to Quit until the Answer Date. (Tenant must also pay court costs/fees if case was entered in court.)
  - You may be eligible to have court fees waived: <https://www.mass.gov/service-details/eligibility-requirements-for-indigency-waiver-of-fees>

# Eviction Process Explained

- **Complaint and Summons:** Typically a doubled-sided paper.
  - Complaint outlines the landlord's allegations or reasons they are trying to evict.
  - Summons details when and where the tenant must go to court.
- Must be served by a sheriff or constable.
- Tenant can transfer to Housing Court anytime before the court date.

# Evictions: Legal Representation

- **92% of MA tenants facing eviction do not have lawyers.**
  - Studies indicate that tenants with legal representation are more likely to retain their housing.
- **Lawyer for the Day Program**
  - Program is housed in some court houses.
  - “Lawyer for the Day programs...provide basic legal advice, help you understand relevant laws and your rights, and assist you in filling out court forms. They do not go with you into the courtroom, but can equip you to better represent yourself in court.” (Mass.gov)
  - It is not guaranteed that residents will see a lawyer.
  - Some programs require advance appointment and eligibility criteria varies.
  - <https://www.mass.gov/service-details/lawyer-for-the-day-programs>

# Eviction Process Explained

- **Answer and Discovery:** Filed through the court and served to the landlord.
- Answer is the tenant's chance to make their defense and make any claims against the landlord.
- Discovery is the tenant's chance to ask the landlord questions and request information to support their claims.

# Eviction Process Explained

- **Notes on Answer and Discovery:**

- Tenant must complete by the “answer date” listed on summons.
- Be organized and professional.
- This is a complex process and it may be best to involve a lawyer.
- If tenants do not have a lawyer, this website can walk them through the process: <https://www.gbls.org/MADE>
  - Be sure to follow all steps precisely!
  - Tenants may have to file their answer and discovery at a **different courthouse** than where they are summoned to appear in court. Always read carefully.

# Evictions: Planning for Court Date

- ✓ If you need an interpreter, call the court in advance to tell the clerk at court.
- ✓ Be on time. Emergencies, traffic, and unforeseen circumstances arise. Plan to be early.
- ✓ Many court houses will **not** let you bring your phone inside.
- ✓ Bring applicable supporting documents in **printed** form, including: lease or rental agreement, notices to landlord about conditions or concerns, including texts and emails, rent receipts, photographs of poor housing conditions, any inspection reports that verify poor housing conditions/concerns, a list of questions to ask the landlord.
- ✓ Depending on the number of cases, you may spend the day in court. Plan ahead when it comes to work, childcare, eldercare, etc.
- ✓ Bring any witnesses to speak on your behalf.
- ✓ Dress appropriately.
- ✓ Pack snacks and water.



PAJAMAS ARE NOT  
APPROPRIATE ATTIRE  
FOR DISTRICT COURT

# Evictions: What to Expect in Court

- **Agreements:** A mutually agreed upon plan between tenant and landlord at court. This can be done in 1 of 3 ways:
  - **Mediation:** Court Housing Specialist acts as a neutral 3<sup>rd</sup> party and mediates between landlord and tenant.
  - **Negotiation:** Tenant negotiates a plan directly with the landlord or the landlord's lawyer without a neutral 3<sup>rd</sup> party present.
  - **Trial:** If an agreement cannot be reached using mediation or negotiation, the case goes in front of a judge.

# Notes on Agreements

- The goal is to reach a mutually agreeable solution.
- Sometimes tenants can be taken advantage of by highly experienced attorneys representing the landlord.
- No attorney? Mass Law Reform Institute recommends trying to mediate with the housing specialist, rather than negotiating with the landlord or their landlord's lawyer.
- Be sure everything you need and want is in the agreement: including applicable repairs, etc.
- When terms are drawn up, DON'T agree to anything that you are not able to fulfill. Communicate concerns and be realistic. Failure to comply with a court agreement will put your housing at further risk.
- If available, ask Lawyer of the Day to review terms before signing any mediation/negotiation agreement

# Evictions: What to Expect at Trial

- Landlord speaks first: Presents case and evidence (witness testimony, photos, documents).
- Tenant asks follow up questions of witnesses and objects to evidence, if appropriate.
- Then tenant presents their case and evidence.
  - Important to present information in a calm, clear and organized manner.
- Landlord asks follow up questions of witnesses and objects to evidence, if appropriate.
- Judge will make a decision and send a written notice.

“  
Self-care  
is how you  
take your  
power  
back.”

# What Happens After Court?

- **Appeal:** There are 10 days to appeal if either party disagrees with judge's ruling.
- **Motion for Execution:** Paperwork filed by the landlord if the judge rules in their favor. Allows landlord to start the actual process of removing a tenant from an apartment.
- **48-Hour Notice:** Paper served by a constable stating that the tenant must vacate the property within 48 hours.
- **Stay of Execution:** If a tenant is not ready or able to move out in 48 hours, they should go to court immediately and request a Stay of Execution to try to delay (but not overturn) the eviction.
  - Evidence of health, mental health or extreme extenuating circumstances should be presented to the court

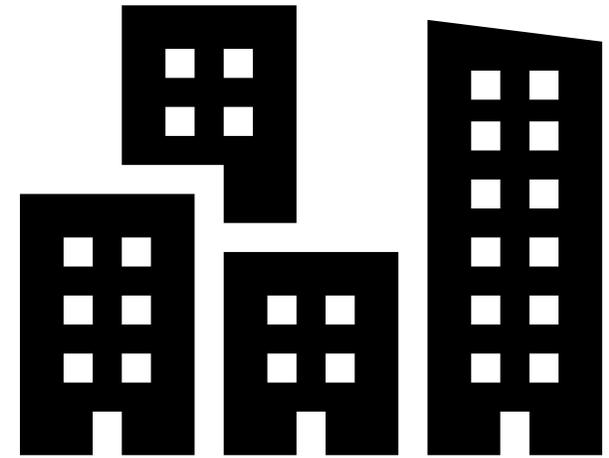
# The Physical Eviction from the Property

- If you don't get a stay of execution, you need to be out in 48 hours as indicated on the 48 Hour Notice.
- Two options:
  - Move out all of your belongings before the 48-hour period ends.
  - After 48 hours, a constable and moving company will remove you and all items from the home and change the locks.

# What Happens to My Things after a Constable Evicts Me?

- Items are placed in storage.
- You are responsible for paying moving and storage fees and likely will not be allowed access to storage until you have payed all owed money to the movers, storage unit, and landlord.
  - Move any sentimental items, medications, important documents, critical items before the 48 hours expires.
  - If storage fee is not paid, the storage company can auction off your stored items after a predetermined amount of time.

What resources are available if I'm facing housing insecurity?



# Shelters for Persons Experiencing Homelessness

## Emergency Assistance (EA) Shelters

- For Massachusetts families who are pregnant or have children under 21.
- Must meet income eligibility.
- Must be homeless due to: No-fault fire, flood, natural disaster, condemnation or foreclosure; fleeing domestic violence (current or within the past 12 months); no-fault eviction; or a child or children exposed to substantial health and safety risk.
- Eligibility is determined through the state through the Department of Housing and Community Development (DHCD): <https://www.mass.gov/how-to/find-emergency-family-shelter>
- There are always beds available for those who meet criteria.

## List of shelters in Massachusetts:

- <https://www.healthcarewithoutwalls.org/shelter-directory>

# **Additional Shelter Resources for MetroWest Residents Experiencing Homelessness**

## **SMOC Common Ground Resource Center (CGRC):**

- Entry point into all SMOC emergency, transitional, or sober housing for MetroWest single adults
- Note that SMOC does not have access to funding to pay for hotels
- 7 Bishop St., Framingham, MA
- (508) 620-2690

## **Emergency Assistance (EA) Shelters:**

- Department of Transitional Assistance (DTA ) Homeless Coordinator
- 13 Sudbury Street, Worcester, MA
- (866) 584-0653

# Things to Know About Emergency Financial Help

- This should be an option of last resort after accessing other sustainable community resources
- There are limitations to the number of times you can access these resources
- These funds are to support in an emergency/crisis, not to help maintain your bills
- Important to continue to learn about financial skills even after the crisis is over and help is received
- Organizations sometimes are able to provide more support to individuals who can show they are working to learn new financial habits and access sustainable community resources

# Sources of Emergency Financial Help

- **Community-specific grants:**
  - HOPEsudbury, Concord Community Chest, Mayor's Emergency Fund in Marlborough, etc.
- **St. Vincent de Paul:**
  - Emergency grants for those who meet eligibility criteria.
  - Catholic organization, but helps everyone regardless of religious affiliation/belief.
  - <https://svdpusa.org/>.
- **Community Action Agencies:**
  - Multiservice agencies across the state with a variety of resources including RAFT funds.
  - <https://www.mass.gov/service-details/community-action-agencies-contact-information>.
  - SMOC is the Community Action Agency that serves MetroWest.
    - <https://www.smoc.org/>; (508) 872-4853.

# Residential Assistance for Families in Transition (RAFT)

- The RAFT Program is a homelessness prevention program funded by the Department of Housing and Community Development (DHCD).
- RAFT provides short-term financial assistance to income-eligible families who are homeless or at risk of becoming homeless.
- Funds can be used for: moving costs, rent and utility arrears, first/last/security, and some other housing costs.
- Up to \$4000 per household.
- These RAFT funds can only be accessed if you are currently homeless or are in court for the eviction process.
- Contact you local Housing Consumer Education Center:  
<https://www.masshousinginfo.org>.

# RAFT Upstream Program

- RAFT Upstream Program can be accessed to prevent potential homelessness if you are 1) behind on bills AND 2) your financial situation is sustainable (i.e. you can afford your bills on a regular basis, or you have a letter of support from an agency or a love one stating they will help pay your bills if your finances aren't adequate).
  - If you utilize RAFT Upstream, you cannot then move out of your home. The goal of the program is to keep you in your home.
  - You cannot use both RAFT *and* RAFT Upstream.
  - These programs do run out of money at times.

# Domestic Violence Resources

## Local emergency rooms

- Often have beds reserved for domestic violence emergencies where residents can stay for a single night.

## Safelink Hotline:

- Clearing house for all domestic violence shelters in MA. The best times to call are 9 a.m. and 3p.m., but it has been recommended to call hourly throughout the day at (877) 785-2020.

In MetroWest, local agencies can provide safety planning, shelter and housing information, referrals and resources and/or case management:

- Domestic Violence Services Network, (888) 399-6111
- Voices Against Violence, (800) 593-1125
- REACH Beyond Domestic Violence, (800) 899-4000

# Senior Resources

- **Seniors Blue Book**

- Offers information to help seniors find resources to remain safely in their own homes or to find other housing options that meet their needs.

- **Area Agencies on Aging (AAA):**

- Can provide in-home and other supports to reduce expenses and address safety concerns that may put seniors at risk of homelessness.

- <https://contactus.800ageinfo.com/FindAgency.aspx>

- Also have some funds to support seniors with certain expenses.

- MetroWest AAA is Bay Path Elder Services in Marlborough, (508) 573-7200

- **For seniors with significant medical needs:**

- Some assisted living programs offer subsidized units.

- Explore options for Medicaid to pay for a nursing home.

- Frail Elder Waiver: Intensive in-home services, assessed through AAA.

# Veterans Resources

- **Office of Veterans Affairs (VA)**
  - Offers access to variety of services and health care; <https://www.va.gov/>
- **Veterans Inc.**
  - Offers a variety of services including case management and support securing housing: (800) 482-2565; <http://www.veteransinc.org/services>
- **Veterans Services Officer**
  - Find your town's here: <https://www.mass.gov/service-details/local-veterans-service-officers>
- **Veterans Affairs Supportive Housing (VASH)**
  - [https://www.va.gov/homeless/hud-vash\\_eligibility.asp](https://www.va.gov/homeless/hud-vash_eligibility.asp)

# Persons with Disabilities

- **Tenancy Preservation Program (TPP):**
  - Works with tenants, including families with children with disabilities, facing eviction as a result of behavior related to a disability (e.g. mental illness, intellectual disabilities, substance abuse, aging related impairments).
  - Functions as a neutral party to the landlord and tenant.
  - In consultation with the Housing Court Department, TPP works with the property owner and tenant to determine whether the disability can be reasonably accommodated and the tenancy preserved, (617) 788-6500.
  - <https://www.mass.gov/info-details/tenancy-preservation-program>
- **Alternative Housing Voucher Program:**
  - Subsidized housing voucher for people under 60 with disabilities.
  - Must meet eligibility criteria.
  - <https://www.mass.gov/service-details/alternative-housing-voucher-program-ahvp>

# Persons Coping with Substance Abuse



- **Massachusetts Substance Abuse Information and Education Helpline:** Can provide information on treatment options, including residential treatment when needed, 800-372-5050.
- **This shelter list notes sober shelters:**  
<https://www.healthcarewithoutwalls.org/shelter-directory>

# Resources for Homeowners

- **Planning Department Home Grants:** Offers grants for homeowners to complete needed repairs or safety/mobility upgrades. Contact your town's Planning Department.
- **Town Assessors Offices:** Offer property tax abatement programs to help senior, low-income residents, and others with financial hardship.
- **Mass Housing Home Improvement Loan Program:**  
[https://www.masshousing.com/portal/server.pt/community/home\\_owner\\_loans/228/home\\_improvement\\_loans](https://www.masshousing.com/portal/server.pt/community/home_owner_loans/228/home_improvement_loans).
- **Mass Health:** Offers certain home and community-based service waivers that make long-term community services available to eligible individuals.  
<https://www.mass.gov/service-details/home-and-community-based-services-waivers>.
- **Habitat for Humanity:** Can assist with home repairs.
  - MetroWest Greater Worcester; (508) 799.9259 ext. 109
  - 640 Lincoln Street, Suite 100, Worcester, MA 01605



How do I locate housing  
that is within my budget?



# Types of Low-Income Housing

- **Property-Based Subsidy:** The subsidy is tied to the apartment. Typically pay ~30% of gross income for rent.
  - Ex: HUD housing and state housing through CHAMP.
- **Vouchers:** Tenant can choose apartment of their choice and pays ~30% of gross income for rent.
  - Ex: Section 8, MA Rental Voucher Program (MRVP) and Alternative Housing Voucher Program (AHVP), Veterans Affairs Supportive Housing (VASH).

# Types of Low-Income Housing

- **40B:** Home or unit in a market rate community available at a discounted rate for a household making up to 80% of the Area Median Income (AMI). Cost is discounted but often much higher than subsidized/vouchers.
  - Ex: Avalon
- **Private:** Private or non-profit agencies offer discounted housing rates that vary by property
  - Ex: The Coolidge in Sudbury through B'nai B'rith
  - 40B and Private Housing List: <https://www.massaccesshousingregistry.org/>

# Important Information About Subsidized Housing

- Waitlists are typically several years long
- Most people on the list are in emergency situations
- Applying as soon as you can is critical!
- Cast your net wide: Apply to as many properties as you can
- Complete applications honestly, clearly, and thoroughly

# Important Information About Subsidized Housing

- Keep a list of where you apply.
- You will be contacted annually to remain on the list; Be sure to update your applications if your phone number or address changes.
- Once you are selected for a property, you may only have days to claim your apartment.
  - Act quickly.
  - Be sure to keep your voicemail clear and check regularly.
  - Open your mail and respond to notices immediately.
  - Be sure all paperwork is completed fully and thoroughly or it will not be accepted and they will move on to the next person on the list.

# Applying for State Subsidized Housing

- CHAMP: Common application to apply for statewide subsidized housing.
  - For info on income limits, application process and more, visit: <https://www.mass.gov/guides/how-to-apply-for-public-housing>
  - If you need assistance, each housing authority is required to help applicants access applications.
  - Find your local Housing Authority: <https://www.mass.gov/service-details/local-housing-authority-contact-listing>
- Can apply for as many towns as you would like, but you can only decline 3 towns before you are off the list, so choose wisely.
- You **MUST** keep your address and phone number up to date on the CHAMP application site.

# Applying for Federal Subsidized Housing

- There is no common application for federal (HUD) housing.
- You must contact each property separately to obtain, complete and submit an application.
- List of federal housing properties in MA:
  - <https://www.masshousing.com/portal/server.pt/community/home/217>
  - Scroll down to “Rental Housing” and select “Find an affordable apartment”.
  - You can search by town or scroll down and select the printer-friendly full list “MassHousingHousing List”
- Contact properties that meet your needs (family size, age, ability level) to request and application, confirm eligibility, and inquire about waitlist
  - If you do not have a voucher, select “PB Properties”

## Home Ownership



Homebuyers

Homeowners

MassHousing borrowers

Lenders

Realtors

Community Partners

## Rental Housing



Find an affordable apartment

Residents of MassHousing rental communities

Information for property owners/managers

Community services and TAP

Green Corner at MassHousing

Our rental business portal,  
[MassHousingRental.com](http://MassHousingRental.com)

## Developers



Preserve multifamily housing

Build new multifamily housing

Workforce Housing

Planning & Programs

Affordable Housing Trust Fund

Sober housing

Our rental business portal,  
[MassHousingRental.com](http://MassHousingRental.com)

# 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.

## Workforce Housing for Middle-Income Renters

Is your income between \$33,900 and \$90,600\*? A Workforce Housing unit may be right for you! [View Workforce Housing Developments](#).

*\*This income range is an estimate and varies by household size and location. Please contact the developments to discuss the property's specific eligibility requirements. Recipients of rental assistance (such as Section 8 vouchers, MRVP vouchers, or other rental supplements) may have income below \$33,900 in accordance with the [Workforce Housing Guidelines](#) and be eligible for a Workforce Housing Unit.*

## Common Pre-Application for Rental Housing

If you are interested in applying for affordable rental housing units, you may now access a Common Pre-Application, which helps to improve and ease the housing search and application process. [View the Common Pre-Application](#).

## MassHousing Housing List

Use the form below to search for MassHousing-financed properties. The PDF versions of the MassHousing Rental Housing List available at the bottom of this page contain useful information about additional Affordable Housing Resources. At the end of the PDF document is a list of all "Section 8" properties that MassHousing partners with throughout the Commonwealth. Contact the site office or management company to inquire about unit availability and the application process.

All search criteria below are optional.



- Disability-Friendly Rental Housing List
- MassHousing Housing List**
- MassHousing Housing List, City of Boston Only
- MassHousing Rental Housing List, Section 8 Properties

### Helpful Links

- [Affordable Housing Programs in Massachusetts](#)
- [MassAccess: The Accessible Housing Registry](#)
- [Find your local housing authority](#)
- [Upcoming Affordable Housing Lotteries](#)
- [Affordable housing units, waiting lists and advocates](#)

## MassHousing Housing List February 2020

Name of Development MassHousing #	Site Address Telephone #	Management Company Telephone #	PB Subsidy	MH Financed	FAM	ELD	Bedroom Size			Access Units
							0-1	2-3	4+	
<b>Abington</b>										
CHESTNUT GLEN 78-077	585 CHESTNUT ST (781) 681-9204	Wingate Management Co., (617) 558-4068	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	0	130	92	38	0	12
WOODLAND @ ABINGTON ST 01-008	9 WOODLANDS WAY (781) 982-0076	Beacon Residential Manag (781) 982-0076	<input type="checkbox"/>	<input checked="" type="checkbox"/>	192	0	78	114	0	0
<b>Adams</b>										
ADAMS HOUSING 00-100	3 MYRTLE STREET (413) 743-9301	Adams Housing d/b/a Grey (413) 743-9301	<input checked="" type="checkbox"/>	<input type="checkbox"/>	60	0	6	54	0	24
BARRETT HOUSE 00-108	17 PLEASANT ST (413) 344-4801	Berkshire Housing Servic (413) 344-4801	<input checked="" type="checkbox"/>	<input type="checkbox"/>	0	40	40	0	0	4
MILLHOUSES OF ADAMS 00-238	75 COMMERCIAL ST (413) 743-2375	Wingate Management Co., (617) 738-5100	<input checked="" type="checkbox"/>	<input type="checkbox"/>	0	98	68	30	0	6
<b>Amherst</b>										
CLARK HOUSE 78-028	22 LESSEY ST (413) 256-0141	Peabody Properties, Inc. (781) 794-1000	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	19	81	76	24	0	10
MILL VALLEY ESTATES 86-007	420 RIVERGLADE DR (413) 253-7377	Winn Residential Managem (413) 308-5300	<input type="checkbox"/>	<input checked="" type="checkbox"/>	148	0	0	143	5	7
VILLAGE PARK 01-423	1 VILLAGE PARK RD (413) 549-0099	Related Management Co. (508) 557-1607	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	200	0	96	104	0	1

# Housing Vouchers

- **Section 8**

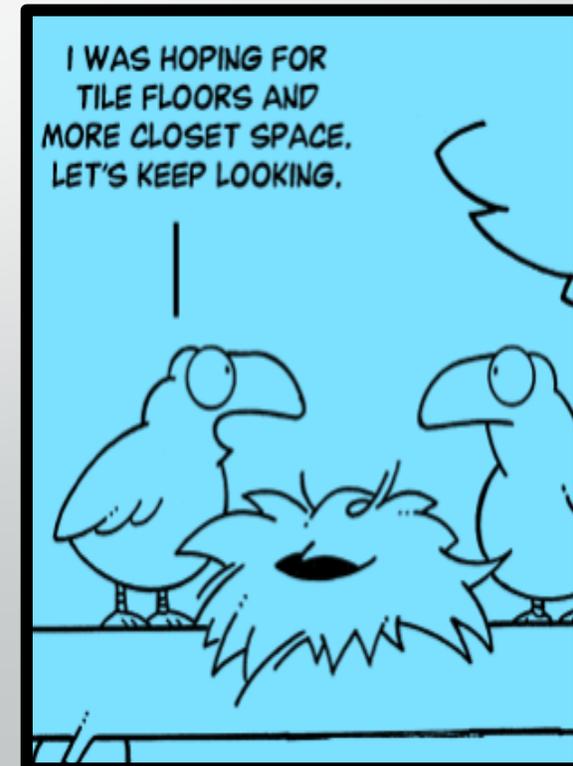
- Where to obtain information: <https://www.mass.gov/service-details/section-8-housing-choice-voucher-program-hcvp>
- Where to apply: <https://www.mass.gov/doc/dhcd-section-8-housing-choice-voucher-program-application-0/download>
- Waitlists: Up to 10 years
- Where to find housing: <https://www.gosection8.com/>

- **Mass Rental Voucher Program (MVRP)**

- Where to apply: <https://www.mass.gov/how-to/apply-for-a-rental-voucher>
- Waitlists: Up to 10 years

# Tips for Finding Affordable Market Rate Housing

- Be realistic: Housing should not exceed ~30% of your income.
- Look outside of the I-495 loop; housing and cost of living is often cheaper.
- Consider shared living, roommates, rooming houses.
  - This cuts down on rent as well as utility costs.
- Work toward improving credit.
- **Find creative ways to cut expenses.**  
(See resource guides!)



# Questions?

