











#### **Executive Office of Elder Affairs**

RESPECT INDEPENDENCE INCLUSION
Community Transition Liaison
Program (CTLP) Network Training
(Housing Part 2)
April 22, 2024
11:00 a.m. – 12:30 p.m.
For ASAP Utilization Only - Do Not Distribute









#### **Welcome Jennifer Howell**

Disability Housing Manager Executive Office of Health & Human Services Massachusetts Rehabilitation Commission

# Housing Foundations Part II

Jennifer Howell – Disability Housing Manager Executive Office of Health & Human Services

Community Transition Liaison Program (CTLP) Training

April 22, 2024



# Training Agenda

- Understanding Basic Housing Terminology
- Housing Preferences & Priorities
- Tenant VS Project Based Housing Programs
- Housing Search Resources & Tips
- Core Documentation
- Waiting Lists
- Questions and Contact

# Commonly Used Housing Terms

- Affordable Housing refers to properties that have used some sort of tax relief (such as Low Income Tax Credit) to build the housing, and are now required to provide "affordable rents" or subsidies for low-income people.
- Market-rate housing housing with rents set at the price the market will allow
- Area Median Income (AMI) midpoint in the family-income range for a metropolitan statistical area or for non-metro part of the state. Used to determine eligibility for many housing programs.
- https://www.nhhfa.org/wp-content/uploads/2023/05/HUD-Income-Limits-2023.pdf
- Gross Rent- owner rent plus estimated cost of utilities
- Gross Income income before taxes
- Adjusted Income gross income minus deductions
- Tenant Rent the amount of rent a tenant is required to pay in subsidized housing (A percentage of income)

# Housing Priorities and Preferences

- Some programs offer priorities and preferences that will place an individual closer to the top of a waitlist. Always check off these boxes in cases where applicable!
- Town/City Resident
- Working in town/city
- Veteran
- Person needing accessible housing
- Homelessness
- Emergency Status

**NOTE:** Preferences will vary with each separate housing program

# What is a Tenant Based Voucher?

A tenant-based voucher (commonly referred to as mobile voucher) is a housing subsidy that allows a household to choose the housing they want to live in as long as it is affordable, safe, and the rent is within the rent limit set by the issuing housing authority. This amount will vary in each city/town.

A big advantage to a tenant-based voucher is that the person gets to choose the location. Another advantage is that if the person moves for any reason, the voucher gets transferred to the new location.

### Alternative Housing Voucher Program

The AHVP Program provides vouchers for rental assistance to non-elderly persons with a disability and of low-income who have been determined eligible and qualified for elderly/handicapped housing. AHVP is state funded housing which may used to find housing anywhere in the state of Massachusetts

#### Eligibility for AHVP:

- ✓ Under the age of 60
  - ✓ Have a disability
- ✓ Must be under 50% of (AMI) Area Median Income
- Administered by Public Housing Authorities and Regional Administering Agencies. NOTE: Not all Housing Authorities issue AHVP Vouchers (see next slide)
- Apply for AHVP through CHAMP: <a href="https://publichousingapplication.ocd.state.ma.us/">https://publichousingapplication.ocd.state.ma.us/</a>

### AHVP Issuing Administering Agencies

Since AHVP vouchers are mobile, it doesn't matter which specific housing authority issues the voucher. It is recommended that individuals who are eligible for AHVP apply to ALL the housing authorities with those vouchers.

Acton Amherst Andover

Barnstable Belmont Brockton

Charlton Chelsea Fitchburg

Holyoke Ipswich Mansfield

Melrose New Bedford Newburyport

Northbridge Provincetown Revere

Sandwich Sharon Spencer

Springfield Taunton Westfield

Wrentham

Springine is a street in the street is a street in the str

Whitman

# Lynn Housing and Neighborhood Development (LHAND) Special Purpose Housing Voucher

LHAND is a special type of Section 8 voucher for a specific population. Vouchers are issued by LHAND office and may be used anywhere in the state.

#### Eligibility:

- Non-Elderly, Between the ages of 18-61
- Person with a disability
- Currently residing in an institution
- Eligible for a housing choice voucher

**To Apply:** Complete the Referral Form, Application and HUD Release Form attached to this power point. Completed documents get emailed to Jennifer Howell, <a href="mailto:Jennifer.m.howell@mass.gov">Jennifer.m.howell@mass.gov</a> for processing

### Massachusetts Rental Voucher Program

MRVP is a state funded housing program which provides a voucher to a household which they may use to find housing anywhere in the state of Massachusetts

- Individuals, families, people with disabilities and elders are all eligible for MRVP.
- The income limit for eligibility for MRVP is 80% of Area Median Income.
- You will pay at least 30% of your net monthly income towards rent. Even if you are eligible for a voucher, you will be placed on a waiting list because of high demand.
- The amount you can get for a mobile voucher is limited based on the <u>number of people in</u> your household and your town or city
- Administered by Public Housing Authorities and Regional Administering Agencies
- Apply for MRVP through CHAMP: <a href="https://publichousingapplication.ocd.state.ma.us/">https://publichousingapplication.ocd.state.ma.us/</a>

# What is Project-Based Housing?

A project-based subsidy is one that is attached to a specific unit in an existing structure.

Project-based units can fall under public housing, meaning the property might be owned and operated by a local housing authority. For public housing tenants, the housing authority is their landlord. Other project-based subsidized housing might be owned by a private landlord or corporation that has received government subsidies to provide affordable housing.

An advantage to a project-based subsidy is that the individual does not have to search for housing, the location is already determined. This can save a significant amount of time.

### Community Based Housing Program (CBH)

CBH is a housing development program that provides capital funds to developers to set-aside units for persons with disabilities who are residing in institutions or at risk of institutionalization to transition to the community. CBH units are fully accessible and affordable for individuals or families of any age

#### Eligibility:

- Have a disability
- Not a consumer of DDS or DMH
- Are in an institution or at-risk of institutionalization

#### CBH Vacancies Notifications are sent via Email

To apply for CBH units, return a completed application, CBH Certification form, and any other required forms, to the Property Manager. This information will be included in the notification. **NOTE:** the housing applications and contact person will vary with each CBH location

## State-Aided Public Housing

State-aided public housing is housing managed and operated local Housing Authorities. For public housing tenants, the Housing Authority is their landlord. Over 240 Local Housing Authorities are responsible for the management and operation of public housing assistance programs throughout the Commonwealth of Massachusetts.

- The units come in various bedroom sizes and there are various types of state-aided housing available for low-income families, elderly households, and persons with disabilities found throughout Massachusetts
- Housing Authorities use income limits developed by HUD. These income limits vary from area to area so you may be eligible at one HA but not at another
- The subsidy stays with the building; when you move out, you no longer have the rental assistance
- Not all housing authorities administer every type of housing program
- Applicants can apply through CHAMP: <a href="https://publichousingapplication.ocd.state.ma.us/">https://publichousingapplication.ocd.state.ma.us/</a>

## Congregate Housing

Congregate Housing is a shared living environment designed to integrate the housing and services needs of elders and disabled individuals.

- Each resident has a private bedroom but shared one or more of the following: kitchen, dining facilities, and/or bathing facilities
- Congregate Housing Coordinators are onsite to ensure a stable environment and to foster a sense of community. They can help residents access community resources, manage issues that arise from shared living, plan social activities, etc.
- Does not offer 24-hour care and supervision
- Services are available based on program eligibility to aid residents in managing Activities of Daily Living in a supportive, but not custodial environment.

For a full list of sites, visit: <a href="https://www.mass.gov/doc/congregate-housing-contractors-site-listings/download">https://www.mass.gov/doc/congregate-housing-contractors-site-listings/download</a>

# Search Tips: Important Considerations

- Have consumers apply for ALL available housing opportunities that present, not just one or two!
- Encourage consumers to apply to surrounding cities & towns close to their desired location.
- Have documentation on the ready! It's never to soon to begin gathering core documents.
- Enlist a support system! Family member, friend, spouse, adult child, anyone who might offer time and assistance for the consumer.
- Keep a log. This will help later when checking in for updates.
- KEEP ADDRESS UPDATED!
- Fill out all applications, online and paper, thoroughly. Do not skip questions or sections. If it does not apply, simply put N/A.
- Never stop searching for new housing opportunities!

It all comes down to this; The more willing a consumer is to apply for any and all housing opportunities, the better that person's chances are for securing affordable and/or accessible housing with less wait time.

# Housing Search Resources

#### Housing Navigator:

A user-friendly housing search tool for anyone searching for affordable rentals to find what they need in one place. This has replaced the outdated MassAccess Housing Registry.

https://housingnavigatorma.org/

#### CHAMP Online System

Online system managed by Executive Office of Housing & Livable Communities, where you can submit an application to multiple housing authorities all at once, instead of having to mail or hand deliver an application to each housing authority separately. You can also keep your application information up-to-date on this website as it changes. This will help you to make sure that housing authorities know how to contact you.

https://publichousingapplication.ocd.state.ma.us/

# Core Documents

What You Will Need & How to Collect It

# Why is document collection important?

Information will be required to complete screening for housing, even if not at the time of initial application. If information cannot be provided in a timely manner, the individual risks losing the housing

Important documents to collect (for all household members):

- Birth Certificate
- Photo ID
- Social Security Card
- Income statements
- Bank Statements
- Other asset statements

### Birth Certificate

- www.vitalchek.com
- Covers most states and many international locations
- Also includes information on how to contact states/other countries for birth certificate information

### Photo ID

- The birth certificate and social security card are two required documents to obtain a Massachusetts ID. From the Massachusetts Registry Website (www.massrmv.com), the following are also required:
- You must present the following:
  - Document proving date of birth
  - Document proving signature
  - Document proving Massachusetts residency
- A Social Security Number (SSN) that the RMV can verify with the U.S. Social Security Administration (SSA) as having been issued to you **OR** an acceptable Denial Notice from the SSA. If you present a Denial Notice, you must also present proof of acceptable visa status, an I-94 (Record of Arrival and Departure), and a current non-U.S. Passport.
- All documents must be originals. Photocopies will not be accepted. You must also clear a check through the National Driver Register and pay the required fees.
- For reasonable accommodations, call Medical Affairs at (857) 368-8020

# Social Security Card

• Utilizing the birth certificate and one other form of identity, which the Social Security Administration indicates could be an employee ID or other non-government issued ID, you can obtain a copy of the social security card. The Social Security administration can be found here: <a href="http://www.ssa.gov/ssnumber/">http://www.ssa.gov/ssnumber/</a>.

# Social Security Income Statement

- If someone is receiving social security income, you may request printed verification over the phone and that verification of that income will be mailed to the Enrollee. More information on receiving a social security printout can be found here:
  <a href="https://faq.ssa.gov/ics/support/kbanswer.asp?QuestionID=3705">https://faq.ssa.gov/ics/support/kbanswer.asp?QuestionID=3705</a>. For consumers that are receiving the State Supplemental Portion (SSP) along with their SSI benefits, they can call 877-863-1128 to get written verification of the SSP income.
- If a consumer is unable to go to the Social Security office in person and authorizes you to do so, you can visit the social security office and get information on their behalf. The consumer must fill out the release form that can be found here: <a href="http://www.socialsecurity.gov/forms/ssa-3288.pdf">http://www.socialsecurity.gov/forms/ssa-3288.pdf</a>.
- Best way: use the social security log in system! This allows someone to look at/get a copy of their benefits at any time. The individual must answer questions regarding their credit history in order to do this, and have an email address and cell phone. <a href="https://www.socialsecurity.gov/myaccount">www.socialsecurity.gov/myaccount</a>

# Bank/Assets

- Ideally, the individual can log in to their account and print off statements
- If there is a charge to obtain copies of statements, this form can be used: <a href="http://www.mass.gov/eohhs/docs/masshealth/membappforms/fir-1.pdf">http://www.mass.gov/eohhs/docs/masshealth/membappforms/fir-1.pdf</a>
- Up to 6 months may be required

# Document Collection and Maintenance Tips

Keep copies of everything in a secure location

When someone is screened for housing, they will generally need income and assets documents dated within the last 60-180 days (depending on type of housing)

## Start Early!

Documentation can sometimes be very difficult to get for a number of reasons.
Start right away!

If needed, enlist the help of friends, family, or internet searches to assist in getting the missing information

# Housing Waiting Lists

What You Need to Know

# What Happens When I Am Put On a Waiting List?

If your application for a housing program is accepted, your name goes onto a waiting list for that program. You will then have to wait until your name comes to the top of the list.

#### Staying on the List

- During the time you are on the waiting list, housing agencies and properties will from time to time send you a notice asking whether you are still interested in being on the waiting list. You will be given only a short time to respond to this notice. If you do not respond by the deadline, you will be taken off the waiting list.
- If you move, send written notification of your new address to all the places where you submitted applications.

# How Long Will I Wait?

Waiting lists for housing programs vary and can be very long. If you apply for housing in a lottery, you may be lucky and have your control number pulled early, giving you a place closer to the top of the waiting list. The more programs and places that you apply to, and the more waiting lists you get put on, the better your chances will be of reducing that wait time.

Try not get discouraged by waitlists, they do move and eventually your name will come up. Be sure to have your core documents available and ready so that when a housing opportunity does present, you will be well prepared and not get skipped over for not having what you need.

#### Keep A Log

It can be difficult to keep track of your housing search. You often have a lot of papers, you are applying to many housing authorities and developments, and you are on waiting lists for a long time. Use a log to keep track of the locations, dates, waiting list numbers and other information.

# Prepare Your Consumer for Housing Tenancy

- Get the consumer excited!
- Encourage & Support while anticipating possible reluctance.
- Talk to them about what to expect: There will likely be more forms to complete & background checks, reference checks will occur. Appointments at the property site, transportation coordination if needed.
- Consider doing a practice interview with your consumer.
- Make sure your consumer understands the terms of the lease and how violations might affect future tenancy.
- Community Based Supports
- Move-In Resources; MassHealth MATCH Program, Title 7 Part B,

# Questions?



### Contact Information

Jennifer Howell

Executive Office of Health and Human Services

Disability Housing Manager

Jennifer.m.howell@mass.gov

# Thank You!