



Housing Search Guide for People with Disabilities in Massachusetts



C H A P A

Citizens' Housing and
Planning Association

HOW THIS BOOK CAN HELP YOU

This book provides information about searching for rental housing in Massachusetts for people who have one or more disabilities. Most of the information is also helpful to people who are low-income.

This can help you understand what your housing options are and find housing that meets your needs.

When beginning your housing search, ask yourself questions about what you need:

What type of apartment do I need?

What housing resources do I know about?

How do I start searching for housing?

Where do I look for help if I have trouble searching?

It is alright if you don't know the answers to these questions yet!

You already have some knowledge and you can use this book to begin filling in the areas you need to know more about.

If you need more information or assistance on any of the steps outlined, use the resources and organizations listed in this book for further detail and help.

STEPS IN SEARCHING FOR HOUSING

Below are some steps involved in searching for housing. Depending upon how far along you are in your search already, you can skip to the section that will be most helpful to you.

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LISTING YOUR HOUSING NEEDS

It is important to consider what features you need in an apartment. Accessibility features, number of bedrooms, rent level, services available in the area, and location are only a few of the factors to think about. If you are flexible about what you need, you will find a wider selection of units in your search.

For example, think about what you absolutely need in housing such as no stairs or low rent. Then think about which ones you are flexible about such as the town (as long as you can still commute to work or your health care provider).

The following list of questions can help you figure out some of your housing needs.

Where do I want to live?

Where else nearby could I also live?

What is the maximum rent I can pay? \$ _____

Can I live in market rate housing? Yes / No

Do I need subsidized housing? Yes / No

What is the maximum number of bedrooms that I want?
(Include space for a personal care attendant if you need one.)

0 1 2 3 4 5

What is the minimum number of bedrooms that I need? 0 1 2 3 4 5

Do I need a wheelchair accessible building? Yes / No

Do I need an apartment without stairs? Yes / No

Do I need a wheelchair accessible apartment? Yes / No

Do I need public transportation nearby? Yes / No

Do I need a hospital or medical center nearby? Yes / No

Do I need a service agency nearby? Yes / No

Do I need anything added to the building (such as
strobe alarms for the Deaf or Hard of Hearing)? Yes / No

If so, what? _____

Do I need my own parking space for an accessible vehicle? Yes / No

Do I need to request something extra to help me apply for housing?
(See the "Reasonable Accommodations" section.) Yes / No

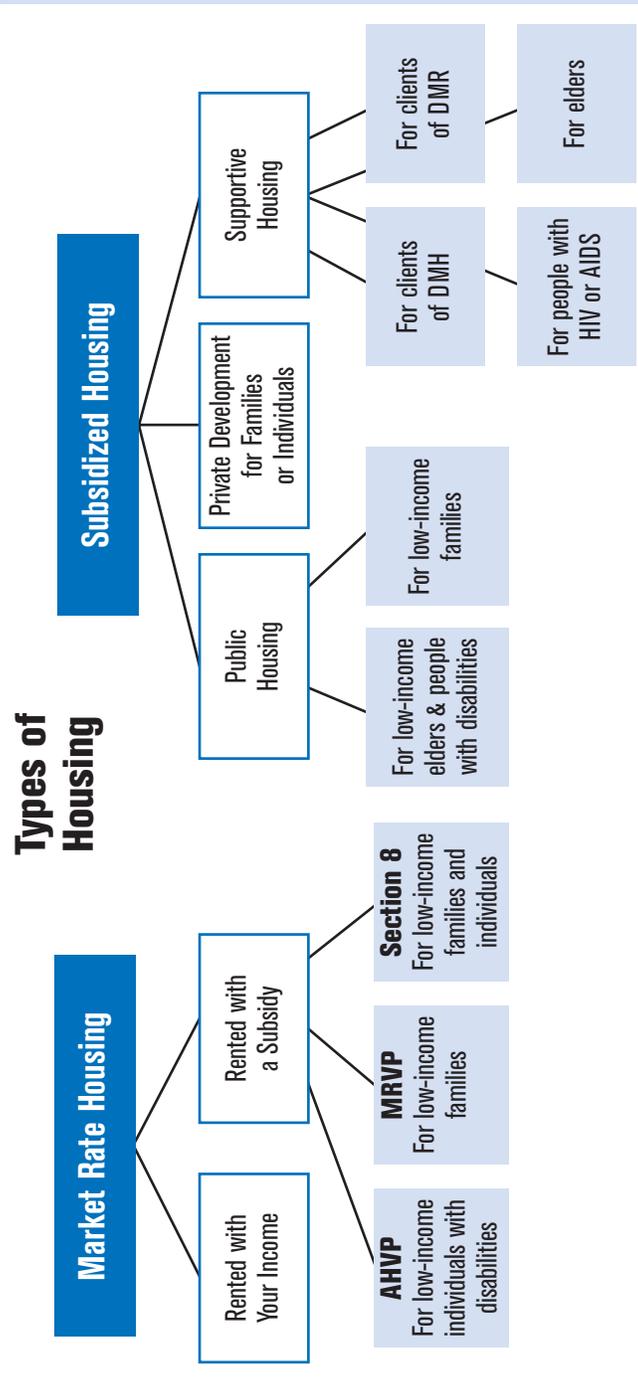
If so, what? _____

Do I want an advocate to help with my housing search?
(See the "Contacting and Applying" section.) Yes / No

What else do I need? _____

FIGURING OUT WHAT TYPE OF HOUSING IS BEST FOR YOU

Once you know your housing needs, the next step is to find the type of housing that fits most of your needs. The following chart shows types of housing and rental assistance programs available. There is more information on each type of housing on the next few pages.



Types of Subsidized Housing and Rental Assistance

There are several different housing options for low-income households. Some options have opportunities for people with disabilities. Generally, households pay 30% of their income towards rent. The state or federal government pays the rest to the landlord. The part the government pays is called a subsidy.

Example

Apartment Monthly Rent	= \$1,000
Susan's Monthly Income	= \$750
Susan's Monthly Rent (30% of her Monthly Income)	= \$225
Monthly Subsidy paid by state or federal government	= \$775

How much would you need to pay for rent with a housing subsidy?

Apartment Monthly Rent	= \$ _____
Your Monthly Income (employment earnings, SSI, etc.)	= \$ _____
Your Monthly Rent (30% of your monthly income – multiply your income by .3)	= \$ _____
Monthly Subsidy paid by state or federal government (Subtract your rent from the apartment rent)	= \$ _____

There are two different types of subsidies available: **Project-based** and **Tenant-based**. Project-based assistance apartments have low, subsidized rents. With tenant-based assistance, a household receives a voucher that pays a subsidy for a portion of a market rate apartment.

Project-Based Assistance / Apartments with Subsidized Rents

Project-based assistance is a subsidy that comes with an apartment. Whoever lives in the apartment pays a reduced amount of rent because of the rent subsidy. The subsidy stays with the apartment for the next tenant when you move out.

There are two common types of units that come with subsidies: public housing developments run by housing authorities and private buildings with state or federal funding.

PUBLIC HOUSING

Public housing developments are run by local housing authorities. There are studio and one bedroom units for elderly and disabled people and units with two and more bedrooms for families.

Tenant's Portion of Rent: Generally 30% of a household's income, which includes utilities costs such as heat and hot water.

Applying: You can apply to many state public housing authorities with one application called the Universal Application. Each housing authority screens tenants separately and maintains its own waiting list, however. (See the "Contacting and Applying" section.)

Special Features: Some housing authorities have units exclusively for people who are elderly or disabled. Most housing authorities also offer wheelchair accessible units in family buildings for a person with a disability and their family.

PRIVATE SUBSIDIZED HOUSING

Privately subsidized housing is run by a management company. Several different state and federal funding sources are used to build these properties and each funder maintains a list of the affordable units: MassHousing, HUD, and DHCD.

Tenant's Portion of Rent: Generally 30% of a household's income.

Applying: You apply directly to the development. Each housing development has separate application requirements and waiting lists. (See the "Contacting and Applying" section.)

Tenant-Based Assistance (Vouchers)

Tenant-based assistance is a subsidy often called rental assistance or a voucher. With a voucher a low-income person can rent a market rate unit and pay a reduced amount of rent.

TENANT-BASED VOUCHERS FOR MARKET RATE APARTMENTS

A voucher can be used in an apartment you choose to rent and travels with you when you move apartments. The amount of rent you pay is the same amount as you calculated earlier in this section.

For example, a household of four (mother, daughter, and two sons) is issued a voucher for a 3-bedroom unit with a

maximum rent of \$1,400. That means the family needs to find a 3-bedroom apartment for under \$1,400. They would pay \$450, 30% of their \$1,500 monthly income, and the housing authority would pay the rest, up to \$950 per month. If the family finds an apartment for more than \$1,400, they may be able to pay more than 30% of their income towards rent if the housing authority allows this.

Allowable Unit Rent Rates

The maximum allowable rent level that a voucher holder can pay is called the Fair Market Rent (FMR). The rent levels are set by the federal government for each region of the state. Housing authorities will tell the family the maximum rent and the maximum number of bedrooms their voucher allows.

Types of Vouchers

There are three kinds of tenant-based rental assistance available in Massachusetts: AHVP, MRVP, and Section 8.

AHVP (Alternative Housing Voucher Program)

These vouchers are for non-elderly disabled single person households. Households must earn less than 80% of the area median income. A tenant can only rent an apartment for an amount under the maximum rent limits established by the Massachusetts Department of Housing and Community Development (DHCD) and the bedroom size indicated by the voucher.

Tenant's Portion of Rent: Generally 30% of a household's income including utilities or 25% of income if the tenant pays their own utilities.

Applying: Housing Authorities issue AHVP vouchers and have their own wait lists. (See the "Contacting and Applying" section.)

MRVP (Mass Rental Voucher Program)

MRVP Vouchers are for low-income families who earn less than 200% of the federal poverty level. A household can only rent an apartment that falls under the maximum rent limits established by the U.S. Department of Housing and Urban Development (HUD) for each region of the state and the bedroom size indicated by the voucher.

Tenant's Portion of Rent: Generally 30% of a tenant's income. Rent does not include utilities.

Applying: Housing Authorities maintain wait lists and issue MRVP vouchers. (See the "Contacting and Applying" section.)

SECTION 8/HOUSING CHOICE VOUCHER PROGRAM

These vouchers are for low-income individuals and families. Vouchers are usually for households that are very low income (below 50% of the area median income).

Tenant's Portion of Rent: Generally 30% of a tenant's income.

Applying: Regional Non-Profit Agencies and Housing Authorities issue Section 8 vouchers and maintain wait lists. (See the "Contacting and Applying" section.)

Supportive Housing

There are a variety of supportive housing options available depending upon your age, disability, and desired living situation.

The "Contacting and Applying" section lists information on groups that can provide information on the following types of housing.

FOR PEOPLE WITH MENTAL ILLNESS

The MA Department of Mental Health (DMH) provides some residential programs for children and adults who are their clients. People with mental health related disabilities can apply for services with DMH.

FOR PEOPLE WITH MENTAL RETARDATION

The MA Department of Mental Retardation (DMR) provides some residential programs for individuals with cognitive disabilities. People with cognitive disabilities can apply for service with DMR.

FOR PEOPLE WITH HIV/AIDS

Private non-profit organizations provide group and individual living situations for people with HIV and AIDS. Many organizations also assist in coordinating in-home services for people who want to remain in their existing homes.

FOR PEOPLE WITH PHYSICAL AND OTHER DISABILITIES

There is not a single type of supportive housing for people with disabilities. Usually, units for people with disabilities, such as accessible or adaptable units, are integrated into mainstream housing and residents arrange supports on their own or with the help of an advocate from an Independent Living Center or a social service agency. Sometimes, non-profit agencies run housing for people with disabilities with on-site services. Some public housing authorities offer congregate living arrangements for people with disabilities.

FOR PEOPLE WHO ARE ELDERLY

There are both private and state funded options for people who are elderly. There is public housing for the elderly and these buildings sometimes offers services as well.

There are also private apartments, congregate living developments, assisted living facilities and nursing homes for elders to choose from. Many social service agencies can help elders coordinate in-home services in a new home or in their current home.

FIGURING OUT IF YOU ARE ELIGIBLE FOR SUBSIDIZED HOUSING

If you decide you need subsidized housing or a voucher, make sure that you qualify.

Income Criteria

Generally, you are eligible for subsidized housing if you earn less than the amount defined as “low-income” by the Area Median Income (AMI) limits. Some developments accept households with earnings under 30%, and others accept households under 50%, 60%, or 80% of AMI. Check with each place you apply to see if you meet their income requirements. AMI limits are set annually by the U.S. Department of Housing and Urban Development (HUD) for each region of the state. This website shows the current year’s limits: www.huduser.org/Datasets/IL/IL05 (select Massachusetts).

Other Criteria

Some developments may have more eligibility requirements such as being a U.S. citizen or eligible non-citizen, having good tenancy references, not having a criminal record or being over a certain age. For instance, some developments are designated as elderly only and if you aren’t elderly, you can’t live there. Be sure to ask each development about their eligibility criteria.

Reasonable Accommodations in Eligibility Criteria

You can request a reasonable accommodation if you do not meet eligibility criteria due to your disability. For example, you may have a criminal record after committing an act that was related to your disability; a reasonable accommodation can allow your application to be considered anyway. Reasonable accommodations are generally not made for income requirements, however.

GETTING HELP WITH LOCATING HOUSING

There are several ways to find housing in Massachusetts including using internet or printed resources or finding an advocate that can help you.

Can I Successfully Search on My Own?

Yes, you can search entirely on your own if you do not want to work with an advocate. Either way, it's always a good idea to ask friends, family members, and acquaintances if they know about available housing; the more people you ask, the more likely you will find the housing that is best for you.

Searching on Your Own

ACCESSIBLE HOUSING VACANCIES

The Mass Access Housing Registry offers a searchable database of vacant, accessible units statewide.

Website: www.massaccesshousingregistry.org

Phone: Call an Independent Living Center (ILC) for assistance with the Registry. (See following pages for ILC phone numbers.)

RENTAL HOUSING DEVELOPMENTS

Lists private developments statewide with subsidized units funded by MassHousing.

Website: www.masshousing.com/consumers

(Select "Renters" and then a category of building.)

Phone: 617-854-1000

MULTI-FAMILY RENTAL HOUSING DEVELOPMENTS

Lists U.S. Department of HUD funded developments with subsidized units.

Website: www.hud.gov/offices/hsg/mfh/hto/state/ma.pdf

Phone: 617-994-8200

HIV/AIDS HOUSING ORGANIZATIONS

AIDS Housing Corporation lists organizations providing housing for people with HIV and AIDS.

Website: www.ahc.org/directory

Phone: 617-927-0088

GENERAL VACANCY LISTINGS

Community Groups

Local service or community agencies often have listings of apartments in their local area.

Newspapers

Daily and weekly papers' real estate sections list apartments for rent.

Realtors

Private companies show vacant rental units.

How Can a Housing Advocate Help?

Housing advocates can help you start and manage your housing search. They can answer tricky questions about problems you may encounter and give you information about helpful tools. If you do not have internet access, a housing advocate can print information from websites for you.

Many agencies provide housing search assistance including some that work only with people with disabilities. Independent Living Centers (ILCs) offer multiple services for people with disabilities and can provide housing search information and tools. Other housing search agencies provide excellent information as well. Some organizations are listed below.

Finding an Advocate to Help You Search

FOR PEOPLE WITH COGNITIVE DISABILITIES

MA Department of Mental Retardation

Website: www.dmr.state.ma.us

Phone: 617-727-5608

FOR PEOPLE WITH DISABILITIES RELATED TO MENTAL HEALTH

MA Department of Mental Health

Website: www.mass.gov/dmh

Phone: 617-626-8000

FOR ELDERS

MA Executive Office of Elder Affairs

Website: www.800ageinfo.com

Phone: 800-AGE-INFO (800-243-4636), 800-872-0166 TTY

FOR PEOPLE WITH LOW-INCOME

Housing Consumer Education Centers (HCEC)

Website: www.masshousinginfo.org

Phone: 800-224-5124

FOR PEOPLE WITH ANY DISABILITY

Independent Living Centers

Website: www.massaccesshousingregistry.org

(Select "Contact Us".)

Region	Phone/TTY
Berkshire County	413-442-7047/7158
Greater Boston	617-338-6665/6662
Central Mass.	508-363-1226/1254
Cape & Islands	508-775-8300
South Shore	508-880-5325
North Shore and Cape Ann	978-741-0077
Northeastern Mass.	978-687-4288
Fall River/New Bedford	508-679-9210
Hampden/Hampshire/Franklin Ct.	413-256-0473
MetroWest	508-875-7853
Roxbury/Dorchester/Mattapan	617-288-9431/2707

GATHERING THE INFORMATION YOU NEED TO APPLY

You might need to show this information to apply for subsidized housing or for a rental assistance voucher:

- Proof of identity – government issued picture ID, birth certificate, etc.;
- Your income level – pay stubs, SSI statements, tax returns, etc.
- Your regular expenses – debt, car payments, etc.;
- Preferences that apply to you;
- Your rental history (see below).

Part of the application may include checking:

- References from a previous landlord;
- Your CORI (criminal record check).

Your Rental History

Housing providers may ask for information about where you have lived in the past when you apply for housing or vouchers. You can list the information below for the last 5 years so you'll have it ready.

Previous Address _____

Dates I Lived There _____

Landlord's Name _____

Landlord's Contact Info. _____

Previous Address _____

Dates I Lived There _____

Landlord's Name _____

Landlord's Contact Info. _____

Previous Address _____

Dates I Lived There _____

Landlord's Name _____

Landlord's Contact Info. _____

Previous Address _____

Dates I Lived There _____

Landlord's Name _____

Landlord's Contact Info. _____

APPLYING FOR HOUSING AND VOUCHERS

Priorities and Preferences

There may be preferences that can shorten or eliminate a wait for housing or rental assistance in public housing, privately run subsidized housing and voucher programs. Ask about the priorities and preferences to see if any apply to you. A development could have a preference for people who need a wheelchair accessible unit, people who are homeless, or people who earn under 30% AMI. If you meet a preference you may have a shorter wait for housing. Not all programs have preferences for people with disabilities.

Waiting Lists

If you cannot find any vacant apartments or available vouchers, put your name on the wait list for a unit or voucher so you can find out when one becomes available. It may take a long time to obtain a voucher or subsidized housing. Sometimes the wait is short and sometimes it is several years. If you qualify for a preference, your wait may be shorter. Housing authorities may not always have open waiting lists, but it is important to ask.

Resources for Applying

APPLICATION FOR STATE AIDED PUBLIC HOUSING AHVP AND MRVP

Universal Application

Website

www.mass.gov/dhcd/components/DOH/BoHM/TSPublic/default.HTM (Select “Standard Application”.)

PUBLIC HOUSING

Local Housing Authorities

Website:

www.hud.gov/offices/pih/pha/contacts/states/ma.cfm

AHVP

Local Housing Authorities

Website:

www.mass.gov/dhcd/publications/howto.htm#LHAs
(An “a” indicates Housing Authorities with AHVP.)

Phone: 617-573-1150

Regional Housing Authorities

Website: www.masshousinginfo.org (Select “Tenants”.)

Phone: 800-224-5124

MRVP

Regional Housing Authorities
(See above phone number and website.)

SECTION 8

Local and Regional Housing Authorities
(See above phone numbers and websites.)

MassNAHRO – Waiting List

Website: www.massnahro.org (Select “Section 8
Centralized Waiting List – Applicant Information”.)

Phone: 877-868-0040

REQUESTING REASONABLE ACCOMMODATIONS

A reasonable accommodation is a change in the rules or practices of a development so that a person with a disability has equal opportunity to apply for and use the housing. Landlords are legally obligated to provide accommodations that are reasonable to a person with a disability. Accommodations must be practical and can't pose an "undue administrative or financial burden" on the owner. The accommodation also cannot alter the main function of the housing.

You can request a reasonable accommodation from an apartment manager during the application process if there is something that would prevent you from easily applying due to your disability.

Example of a reasonable accommodation in the application process

- Sending an application in the mail to someone when the procedure is for applicants to apply in-person.

Asking for a Reasonable Accommodation in Applying

You must ask for the accommodation that you need. Your landlord or housing manager may not know that you have a disability or, if they do know, they may not know how it affects you and what kinds of accommodations you might need.

During the application process

1. Call the development's contact person and explain that you need a reasonable accommodation made in order to participate in this application process.
2. When you submit your application, be sure to note the agreement about the reasonable accommodation.

Forms for Reasonable Accommodations in State Programs

Request for Reasonable Accommodation

Website:

www.mass.gov/dhcd/components/DOH/BoHM/TSpublic/1/req_acmd.pdf

Health Care Provider Verification of Disability

Website:

www.mass.gov/dhcd/components/DOH/BoHM/TSpublic/1/hnd_stat.pdf

Sample Reasonable Accommodation Request Letter

You may want to use this sample when preparing your reasonable accommodation letter.

(Date)_____

Dear (development contact)_____:

I am writing to request a reasonable accommodation with regard to my disability and my housing. Specifically, I am writing to request: *(Example: that any future notices be sent to me in large print – at least 16 pt. font.)*

I need this accommodation because: *(Example: I have a visual impairment and find small print to be difficult to read.)*

I have enclosed a letter from my health care provider stating that this request is necessary.

As you probably know, because I have a disability, fair housing laws entitle me to reasonable accommodations. Thank you very much in advance for your understanding. I look forward to speaking with you regarding this request. Please call me between *(times you can be reached)* _____ at *(your phone number)* _____.

Sincerely,
(Your name)

KNOWING YOUR HOUSING RIGHTS

Discrimination in rental housing based upon your disability is prohibited by both federal and state civil rights laws. The laws protect people with physical and mental disabilities and provide rights to help them rent and keep apartments.

A person with a disability is someone who has a physical or mental impairment limiting major life activities. Family members and individuals associated with a person with a disability are also protected against discrimination.

If You Think You Have Been Discriminated Against

If you believe that you have been discriminated against by a real estate agent, landlord, or housing manager, it is important to do something about it.

Examples of actions or statements that could be discriminatory:

- Refusing to rent to you because of your disability.
Landlords or housing managers cannot refuse to rent to a person with a disability because their income is too low if they accept non-disabled applicants with the same income.
- Offering you different terms and conditions for your lease.
Landlords or housing managers cannot require that you, and not other tenants, pay an extra security deposit.
- Refusing to reasonably accommodate the needs of a person with disability. A landlord cannot evict a person who is blind for having a service animal.

A landlord or housing manager can deny your application for legitimate reasons, such as you can't pay the rent or you have past problems with tenancies. This would not be considered discriminatory as long as the landlord uses the same standards for all tenants.

Steps to Address Discrimination

1. *Write down everything* that happened including the date, the time of day, the address and phone number of the person you talked to, everything you and the other person said. Keep any papers you have related to the incident.
2. *Contact an Advocate.* An advocate can assist in dealing with landlords that refuse reasonable accommodations, with working with a fair housing organization or with filing complaints. The Massachusetts Office on Disability, HUD, and the ILCs will act as advocates.

Advocates

Massachusetts Office on Disability

Website: www.mass.gov/mod

Phone: 800-322-2020 V/TTY

HUD, Office of Fair Housing and Equal Opportunity

Website: www.hud.gov/offices/fheo/index.cfm

Phone: 800-827-5005

3. *Contact a fair housing organization.* A fair housing organization will investigate a landlord or real estate to determine if they are illegally discriminating against you. You can use their assessment to file a complaint.

Fair Housing Organizations

In Greater Boston

The Fair Housing Center of Greater Boston

Website: www.bostonfairhousing.org

Phone: 617-399-0491

In Central or Western Massachusetts

The Housing Discrimination Project

Phone: 800-675-7309

4. *File a complaint* with the Massachusetts Commission Against Discrimination (MCAD), HUD, your local fair housing or human rights commission or a court. You should also consider getting an attorney to assist you with filing a complaint.

Other Fair Housing Assistance and Legal Services Resources

Listing of Local Legal Services and Tenants' Rights Info

Website: www.masslegalhelp.org

MA Commission Against Discrimination

Website: www.mass.gov/mcad

Phone: 617-727-3990

Boston Fair Housing Commission

Website: www.cityofboston.gov/civilrights/housing.asp

Phone: 617-635-4408

Cambridge Human Relations Commission

Phone: 617-349-4396

Disability Law Center

Website: www.dlc-ma.org

Phone: 800-872-9992 / 381-0577 TTY

Greater Boston Legal Services

Website: www.gbls.org

Phone: 800-323-3205 / 617-371-1228 TDD

FOLLOWING UP ON APPLICATIONS

Even if you have already applied for housing it is a good idea to continue to look for new housing opportunities. Continue checking papers and websites and calling developments that may list new openings.

Waiting Lists

If you are on a waiting list, make sure you can be reached when your name is at the top of the list. If you move, contact each place with your new address and phone number. Generally, offices contact people on their waiting lists once a year to see if they want to remain on the waiting list and if they can't get in contact with you, they will remove your name from the list.

GETTING WHAT YOU NEED WHEN YOU SIGN A LEASE

Reasonable Accommodations in Occupying a Unit

Just as with applying for housing, you can request a reasonable accommodation or a reasonable modification if you cannot use and enjoy the housing due to your disability.

Example of a Reasonable Accommodation for a Lease:

- Allowing service animals when the building has a “no pets” policy;
- Keeping a laundry room door closed so that fumes do not reach someone with multiple chemical sensitivity;
- Providing notices to tenants in large print;
- Allowing a person to keep their apartment though it is unoccupied while they are in a hospital.

Example That Is Not a Reasonable Accommodation:

- Asking your landlord to help you pay your bills or drive you to appointments. (This would make the landlord your personal assistant or advocate.)

Reasonable Modifications

A reasonable modification is a physical change to your housing unit or the public areas in the complex (main entrance, lobby, laundry room, etc.) that is necessary for you to fully use the property.

Owners of buildings with 10 or more units are required to pay for reasonable modifications. In all other types of housing you may make and pay for the changes yourself as long as certain guidelines are followed.

Examples of Reasonable Modifications:

- Lowering the kitchen cabinets for a person using a wheelchair;
- Installing grab bars in the bathroom;
- Installing smoke detectors with strobe flashers in a unit and hallway for someone that is hard of hearing;
- Replacing a gas oven with an electric range for a person allergic to fumes.

Requesting a Reasonable Accommodation or Modification

Again, you should address the accommodation with the landlord.

Steps for Making Your Request

1. Have a conversation with the landlord about the barriers in the housing due to your disability and the accommodation that will remove these barriers. If you do not feel comfortable calling, go to step 2 and write a letter.
2. Follow up the conversation by writing a letter stating your request and any agreements made. Mail a copy to the landlord and retain one for your files.
3. If you do not hear back from the landlord within 2 weeks, write again and mention that you are entitled to an accommodation under the MA fair housing laws.
4. If you do not receive a response after a second letter, contact an advocate or a fair housing organization listed in the fair housing section of this book.

YOU NOW HAVE MANY OF THE TOOLS
necessary to start searching for housing. Hopefully
this book will help you locate housing that best meets
all of your needs.

If you need additional information or assistance on
any of the steps involved in searching for housing,
please contact any of the organizations listed in this
booklet. These organizations are all interested in
helping people with disabilities secure stable and
enjoyable housing situations and will be glad to speak
with you.

Notes:



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