

Finding Home

A Guide to Help You Find (and Keep) Housing





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View this guide online at: www.namimass.org/findinghome

Introduction

Finding housing is a big task. The Finding Home guide was created to help you as you search for housing and find your new home! It gives you the information you need to get you started with your search, including housing options and how to apply, and people who can help you with your search. how to request accommodations and modifications, resources for helping you keep your housing, and worksheets to help you keep track of your efforts.

The Finding Home guide was written by the team at the Compass Helpline, with insight from user-experts - people who've searched for housing themselves or have supported someone else during their housing search. We thank the members of our community who shared their wisdom with us, so that we could share it with you!

Updated March 2024. Please note that the information in this guide reflects practices in Massachusetts only, at the time it was published. Have comments, suggested additions, or other feedback about this guide? Contact the Compass Helpline at compass@namimass.org.

Getting Started

Advice from Our User Experts

We asked our community of housing search user-experts what they thought you should know about your housing search. Here's what they said...

Finding housing is hard work and takes time. Be persistent, but patient - with the system and yourself. And make sure to start early. Don't wait until finding housing is an emergency.

Get support with your search. Whether it is help with completing applications, someone who can go with you to look at openings, or someone who gives you emotional support when you become overwhelmed - take the support that comes your way.

Don't rely on any one option. There's a lot of different types of housing. Apply to as many programs and waitlists as you can to increase your chances. Focus on finding housing that works okay for now. You can continue to look for, even after you find someplace.

Do a little each day. Finding housing can be hard. Fill out a few applications or make a few calls each day, to make progress without getting overwhelmed. And make sure to keep track of where you've looked.

Keep your contact information updated. Most agencies overseeing housing waitlists will check in with you periodically, to check if you're still interested. If your telephone number, email address, or postal mail address changes, make sure to update this information with the waitlist holder.

Know your work isn't done after you've found housing. Being a good tenant and keeping your housing takes work, too!



Who can help me find housing?

Finding housing can be hard. It helps to have people who can support you with your search! Below are some ideas on who may be able to help you. [You can use the worksheet at the end of this section to keep track of the people that can help you with your housing search.](#)

Your Local Independent Living Center

Independent Living Centers are run by and for people with disabilities. They help people set goals and explore options for living independently. Independent Living Centers often support people in finding housing. Your local Independent Living Centers can help you understand housing options, show you how to look for housing, support you with completing applications, and help you request housing-related accommodations. Many Independent Living Centers offer free workshops about housing, which can be a good place to start your search.

Find your local Independent Living Center: www.masilc.org/findacenter/

Your Local Housing Consumer Education Center

Housing Consumer Education Centers are programs that help people make informed decisions about their housing. Your local Housing Consumer Education Center can help you with your housing search, accessing rental assistance programs, understanding your housing rights and more.

Find your local Housing Consumer Education Center: www.masshousinginfo.org

Your Local Community Action Program

Community Action Programs are organizations that help people gain self-sufficiency. They address the causes of poverty through programs that fight unemployment, inadequate housing, poor nutrition, and lack of educational opportunity. Some Community Action Programs directly support people with housing searches.

Find your local Community Action Program: www.masscap.org/agencies

Your Department of Mental Health Team

If you get support from the Department of Mental Health's Adult Community Clinical Services program or Program of Assertive Community Treatment, the housing specialist on your team can support you. The housing specialist can tell you about housing options, support you with your housing search, help you with completing applications, and take you to look at apartments. Once you have housing, the housing specialist can help you with requesting housing-related accommodations and resolving issues with your housing.



Peer supporters and other members of your team can help you figure out your housing preferences, and offer emotional support and encouragement during the search process.

Family, Friends, and Other Supporters

Are you staying at an overnight shelter or getting support at a day shelter? Many shelters offer housing search help and related support for their guests. The folks at Mass 2-1-1 can help you find a shelter, if needed.

Find out more about Mass 2-1-1: www.mass211.org.

Are you getting support from a Clubhouse or Recovery Learning Community (RLCs)? Ask there for help with housing. Clubhouses and RLCs often support their members with housing searches and offer emotional support if the search becomes overwhelming.

Do you get support from a therapist, care manager, community partner, or other support person? This person may not know where to look for housing or how to apply, but may be able to help you fill out applications or ask for housing-related accommodations.

Do you have a trusted family member or friend? This person may be able to help you to keep track of your housing search or take you to check out apartments. You can even share this guide with them, and ask them if you can work on it together.

Compass Helpline

You can contact the Compass Helpline at NAMI Massachusetts if you need help finding resources related to housing and beyond. We're not able to support you directly with your search, but we can help you understand what options are available and where to start your search.

Compass is available Monday through Friday, 9 am - 5 pm. Call us at 617-704-6264 or email us at compass@namimass.org.

Learn more about the Compass Helpline: www.namimass.org/compass



Worksheet: People Who Can Help

You can use this list to keep track of the people that can help you with your housing search.

my local Independent Living Center

my local Independent Living Center: _____

my contact person: _____

their telephone: _____ their email: _____

what they can help with: _____

notes: _____

my local Housing Consumer Education Center

my local Housing Consumer Education Center: _____

my contact person: _____

their telephone: _____ their email: _____

what they can help with: _____

notes: _____

my local Community Action Program

my local Community Action Program: _____

my contact person: _____

their telephone: _____ their email: _____

what they can help with: _____

notes: _____

my Department of Mental Health team

my housing specialist name's: _____

their telephone: _____ their email: _____

what they can help with: _____

notes: _____



my other supporter's name: _____ their role: _____
their telephone: _____ their email: _____
what they can help with: _____
notes: _____

other supporter's name: _____ their role: _____
their telephone: _____ their email: _____
what they can help with: _____
notes: _____

my other supporters

my other supporter's name: _____ their role: _____
their telephone: _____ their email: _____
what they can help with: _____
notes: _____

my other supporter's name: _____ their role: _____
their telephone: _____ their email: _____
what they can help with: _____
notes: _____

my other supporter's name: _____ their role: _____
their telephone: _____ their email: _____
what they can help with: _____
notes: _____

my other supporter's name: _____ their role: _____
their telephone: _____ their email: _____
what they can help with: _____
notes: _____



What do I need from my home?

Before you begin your housing search, it will be helpful to think about the things you want and need from your new home. Below are some things to think about.

Location

You can start by making a list of the cities and towns you would want to live in. Begin with the places you most want to live, and then list the places that you find less desirable but still okay. You'll use this list throughout your housing search! [You can use the worksheet at the end of this section to keep track of the cities and towns you would want to live in.](#)

After you make your list, look up the maximum fair market rent for each city and town and write it on the line next to the city or town name. You will use this amount later on, to help figure out your housing costs.

Next think about other aspects of the location that may be important to you. For example, you may want to live near family or friends, or near public transit. You may also prefer to live in a big city or in a small town. [You can use the worksheet at the end of this section to keep track of other location aspects that are important to you.](#) Check off how important each thing is for you. You may also add your own things to the list.

Once you finish with this, go back to your list of cities and towns and move down or remove any that do not have the aspects you're looking for. If you're not sure about a city or town, you can use Google to find out more about it.

Other Preferences

Next think about the other preferences you have. This could include having a yard or off-street parking, or wanting to live in a house instead of an apartment building. [You can use the worksheet at the end of this section to keep track of your other housing-related preferences.](#) You may also add your own things to the list.

Skills and Supports

It takes a lot of different skills to live successfully on your own. Take some time to think about what skills you currently have, what skills you can build, and what skills you'll need help with. If you need help in a lot of areas, you may want to consider a supportive housing option. Supportive housing is housing with services that help you stay in your home and live as independently as possible. You can read more about supportive housing further on in this guide.

[You can use the worksheet at the end of this section as a starting place. For any skills you will need help with, think about who can help you with it.](#) This could include a person you know, like a family member or friend. It could also be a program or service.



Cost

It's important to know how much you can afford to pay for your new home each month. This information will help you decide what type of housing you should apply for, if living with roommates would be a good option, or if you can afford to live on your own. [You can use the table at the end of this section to estimate how much you can spend on housing each month.](#)

Once you have figured out the amount left for housing, compare that to your city and towns list and the fair market rent that you looked up for each location on the list. Ask yourself...

Is the amount you have left for housing more than the fair market rent for your preferred locations? If yes, you're a step closer to finding your new home!

Is the amount you have left for housing a little less than the fair market rent for your preferred locations? Think about ways you can cut back on other expenses or look for some neighboring cities and towns where the fair market rent is lower.

Is the amount you have left for housing a lot less than the fair market rent for your preferred locations? You'll need to start thinking about less expensive housing options - like moving in with roommates, getting a single room occupancy, or applying for public housing or a housing subsidy.

Roommates

Having a roommate can be a great way to save on housing costs, split cleaning duties, and have built-in company. Before you decide to move in with someone, it's smart to learn more about your potential roommate and the housing situation you'll be moving into. [You can use the worksheet at the end of this section to get you started!](#)



Worksheet: Cities and Towns I Want to Live In

You can use this list to keep track of the cities and towns you would want to live in. This map can help you figure out city and town names.

Map of Massachusetts Cities and Towns

www.sec.state.ma.us/divisions/cis/download/maps/City_Town_Map.pdf

After you make your list, look up the maximum Fair Market Rent (FMR) for each city and town and write it on the line next to the city or town name. You will use this amount later on, to help figure out your housing costs.

Find the Fair Market Rent

www.huduser.gov/portal/datasets/fmr.html

Use FY[year] FMRs, select Massachusetts from the state list, then select the city or town that you want to look up - write the FMR for a one bedroom on the line next to the city town

the places I most want to live

city or town: _____	fair market value: _____
city or town: _____	fair market value: _____
city or town: _____	fair market value: _____
city or town: _____	fair market value: _____
city or town: _____	fair market value: _____
city or town: _____	fair market value: _____
city or town: _____	fair market value: _____
city or town: _____	fair market value: _____

other places that I think are okay to live

city or town: _____	fair market value: _____
city or town: _____	fair market value: _____
city or town: _____	fair market value: _____
city or town: _____	fair market value: _____
city or town: _____	fair market value: _____
city or town: _____	fair market value: _____
city or town: _____	fair market value: _____
city or town: _____	fair market value: _____



Worksheet: Housing Location Preferences

Next think about other aspects of the location that may be important to you. For example, you may want to live near family or friends, or near public transit. You may also prefer to live in a big city or in a small town. You can use this list to keep track of other location aspects that are important to you. Check off how important each thing is for you. You may also add your own things to the list.

attribute	I need	I want	no preference
near my family			
near my friends			
near public transportation			
near work			
near school			
near my medical providers			
near my mental health providers			
near my house of worship			
in a big city			
in a small town			
in an urban area			
in a suburban area			
in a rural area			
near public transportation			
near a library			
near the water			
near a grocery store			
near a laundromat			



Worksheet: Other Housing Preferences

Think about the other preferences you have. This could include having a yard or off-street parking, or wanting to live in an apartment or a house. You can use this list to keep track of your other housing-related preferences. You may also add your own things to the list.

attribute	I need	I want	no preference
a private bedroom			
a private bathroom			
wheel-chair accessible			
a washer and dryer in my home			
a washer and dryer on-site			
a dishwasher			
an air conditioner			
a yard			
off-street parking			
storage space			
attribute	I need	I want	no preference
a house			
an apartment			
my own space			
a roommate			
a group living environment			
a pet			



Worksheet: Skills and Supports

It takes a lot of different skills to live successfully on your own. Take some time to think about what skills you currently have, what skills you can build, and what skills you'll need help with.

You can use this list as a starting place. For any skills you will need help with, think about who can help you with it. This could include a person you know, like a family member or friend. It could also be a program or service.

tasks	I can do this now	I can learn to do this	I will need help with this & who can help me
taking care of personal hygiene			
getting dressed and undressed			
taking medication			
taking care of medical needs			
doing basic first aid			
making medical appointments			
setting a budget			
managing money			
paying bills			
grocery shopping			
cooking meals			
doing laundry			
making the bed			
house cleaning			
plunging a toilet			
dealing with emergencies			



Worksheet: How Much I Can Spend on Housing

Use this chart to estimate how much you can spend on housing each month.

1. Start by filling in all your sources of income. Make sure to fill in all types, including work pay and benefits.
2. Next add up your monthly expenses.
3. Subtract your total monthly expenses from your income to get an estimate of the amount you can spend on housing each month.

sources of income		amount each month	
1.		\$	
2.		\$	
3.		\$	
4.		\$	
total income each month		\$	
monthly expenses	amount each month	monthly expenses	amount each month
transportation	\$	cell phone	\$
groceries	\$	home phone	\$
medical	\$	internet	\$
personal hygiene	\$	cable	\$
clothing	\$	electricity	\$
laundry	\$		\$
cleaning supplies	\$		\$
	\$		\$
	\$		\$
	\$		\$
	\$		\$
	\$		\$
total expenses	\$	total expenses	\$
total income (from above)		\$	
total expenses each month (from both columns above)		\$	
total income - total expenses = amount left for housing		\$	



Worksheet: Questions for Roommates

Having a roommate can be a great way to save on housing costs, split cleaning duties, and have built-in company. Before you decide to move in with someone, it's smart to learn more about your potential roommate and the housing situation you'll be moving into. Here's a list of questions to get you started!

Questions about the potential new home...

How much is the rent? How much will I be responsible for? _____

What utilities are there? Who will be responsible for these? _____

What spaces will be private? What will be shared? _____

How much storage space is there? _____

Is there parking available? _____

Will I be on the lease? _____

Is there anything else you think I should know about the home? _____

Questions for the potential new roommate...

What time do you usually wake up and go to bed at? _____

What is your daily routine like? _____

What do you like to do on the weekend? _____



What do you do for fun? _____

Do you have any hobbies? _____

Do you like to have friends or family over? How often? _____

How often do you cook? Do you want to share meals together? _____

What are your cleaning habits? How will chores be shared? _____

Do you have pets? _____

Do you smoke? _____

Do you drink? _____

Do you work? If yes, what do you do? _____

What's your monthly income? _____

How will you pay for rent? _____

Do you have any issues with credit? _____

Is there anything else you think I should know about you? _____

What are you looking for in a roommate? _____

Is there anything you want to know about me? _____

Notes: _____



How do I get ready for my housing search?

You're almost ready to start your housing search! Take some time to learn more about the different types of rental housing, and gather needed documents and information.

Rental Housing Types

There are five major types of housing that you may want to apply for - read below to learn about each of these. Know that sometimes your ideal housing situation will not be available to you right away. The more types and opportunities you are open to, the more successful you're going to be with your search. [You can use the worksheet at the end of this section to keep track of the types of housing you want to apply for.](#)

Market rate rental housing is housing that has a cost in line with similar housing in the same area. There typically are no restrictions on who can rent it. Market rate housing can include houses, multi-family homes, and apartments. It will be hard to afford market rate housing on your own if your income is limited, but finding a roommate or renting a room in someone's home could be an option.

Affordable housing is housing that rents for less than other properties in the area. It is usually restricted to people who have low or moderate income, though the amount of rent you pay typically does not change if your income does. Many affordable housing opportunities begin with lotteries. Rooming housing can also be a source of affordable housing. Some affordable housing is especially for older adults or people with disabilities, while other options are for anyone who meets income eligibility rules.

Subsidized housing is private housing where the renter has a subsidy to help pay for rent. Housing vouchers are a major kind of housing subsidy. With a housing voucher, people with low to moderate income pay a part of that income each month towards rent. The remainder of the rent is paid by a local housing authority or regional administering agency.

Public housing is housing that is owned by the local housing authority or regional administering agency. Like subsidized housing, public housing is limited to people with low and moderate income who pay part of that income to rent each month.

Supportive housing is housing that comes with services that help a person stay in their home and live as independently as possible. Supportive housing is usually restricted to people with disabilities or older adults.

Needed Documents and Information

Before you start your search, take some time to gather needed information and documents. This includes a photo ID, information about your income and rental history, and a list of people who can vouch for your ability to be a good tenant. [You can use the worksheet at the end of this section to make sure you have everything you need!](#)



Your Credit

Your credit history probably be checked during the housing search process. Housing authorities, landlords, and other housing providers may use your credit history to help determine if you'll be a reliable tenant. Because of this, it's good to check your credit report and credit score, and work to resolve any issues that you discover. You can use the links below to learn more.

Credit, Loans, and Debt

www.consumer.ftc.gov/credit-loans-debt

Credit Reports and Scores

www.consumerfinance.gov/consumer-tools/credit-reports-and-scores/

Your Criminal Record

It's also likely that your criminal record will be checked during your housing search. Information that prospective landlords will have access to includes offenses that you've been charged with and have not yet been resolved, and may include offenses that you have been convicted of (depending on when the conviction happened and the nature of the offense). If you think you may have criminal charges, it's a good idea to get a copy of your Criminal Offender Record Information (CORI). If you have past charges on your record, you can explore sealing or expunging your record. You can use the links below to learn more.

CORI Frequently Asked Questions

www.mass.gov/info-details/cori-frequently-asked-questions

Seal Your Criminal Record

www.mass.gov/seal-your-criminal-record

How to Expunge Your Criminal Record

www.mass.gov/expunge-your-criminal-record

additional Massachusetts Criminal Offender Record Information (CORI)

www.mass.gov/massachusetts-criminal-offender-record-information-cori



Worksheet: Deciding What Type of Housing to Look For

Think about the types of housing you want to search for or apply for. Know that sometimes your ideal housing situation will not be available to you right away. The more types and opportunities you are open to, the more successful you're going to be with your search.

Market Rate Housing

Market rate rental housing is housing that has a cost in line with similar housing in the same area. There typically are no restrictions on who can rent it. Market rate housing can include houses, multi-family homes, and apartments. It will be hard to afford market rate housing on your own if your income is limited, but finding a roommate or renting a room in someone's home could be an option.

- on my own
- with a roommate
- a rented room

Affordable Housing

Affordable housing is housing that rents for less than other properties in the area. It is usually restricted to people who have low or moderate income, though the amount of rent you pay typically does not change if your income does. Many affordable housing opportunities begin with lotteries. Rooming housing can also be a source of affordable housing. Some affordable housing is especially for older adults or people with disabilities, while other options are for anyone who meets income eligibility rules.

- housing lotteries
- rooming houses
- affordable housing options for older adults
- affordable housing options for people with disabilities
- other affordable housing options

Subsidized Housing

Subsidized housing is private housing where the renter has a subsidy to help pay for rent. Housing vouchers are a major kind of housing subsidy. With a housing voucher, people with low to moderate income pay a part of that income each month towards rent. The remainder of the rent is paid by a local housing authority or regional administering agency.

- state housing vouchers for people who have limited income
- state housing vouchers for people with disabilities



- federal housing vouchers for people who have limited income
- federal housing vouchers for people who are unhoused
- federal housing vouchers for veterans
- federal housing vouchers for people with disabilities
- federal housing vouchers for people living with HIV or AIDS
- subsidized housing for people with limited income
- subsidized housing for people with limited income who want to live in rural areas

Public Housing

Public housing is housing that is owned by the local housing authority or regional administrating agency. Like subsidized housing, public housing is limited to people with low and moderate income who pay part of that income to rent each month.

- state funded public housing for people who have limited income
- state funded public housing for elders and people with disabilities
- federally funded public housing for people who have limited income
- federally funded public housing for elders and people with disabilities

Supportive Housing

Supportive housing is housing that comes with services that help a person stay in their home and live as independently as possible. Supportive housing is usually restricted to people with disabilities or older adults.

- supportive housing for people who have been with a mental health conditions
- supportive housing for people dealing with substance use or addiction
- supportive housing for people who have intellectual or developmental disabilities
- supportive housing for people who have brain injuries
- supportive housing for people living with HIV and AIDS
- supportive housing for people with disabilities who need help with activities of daily living
- supportive housing for older adults who need help with activities of daily living



Worksheet: Getting Ready for My Housing Search

Before you start your search, take some time to gather needed information and documents. Use this checklist to make sure you have everything you need!

Needed Documents

- government issued photo ID
- birth certificate
- social security card
- verification of your income, such as paystubs, tax returns, or a letter from Social Security
- verification of disability if applicable, such as letter from Social Security or from a provider
- proof of out-of-pocket medical expenses, such as pharmacy receipts or print outs
- proof of previous tenancy, such as utility bills, copy of a lease, or bank statements

Income

Write down each source of income you have, how often you receive it, and the amount. This could include work pay, Social Security benefits, and any other regular funds you receive.

source: _____ how often: _____ amount: _____

source: _____ how often: _____ amount: _____

source: _____ how often: _____ amount: _____

source: _____ how often: _____ amount: _____

Medical Expenses

Write down any out-of-pocket medical expenses you have, how often you have them, and how much you pay. This could include things like medication, medical supplies, and appointments with providers that are not covered by insurance, as well as insurance premiums and co-pays.

expense: _____ how often: _____ amount: _____

expense: _____ how often: _____ amount: _____

expense: _____ how often: _____ amount: _____

expense: _____ how often: _____ amount: _____



Rental History

Write down your rental history over at least the past 5 years, with the most recent first.

address: _____

dates I lived there: _____

landlord's name: _____ contact information: _____

address: _____

dates I lived there: _____

landlord's name: _____ contact information: _____

address: _____

dates I lived there: _____

landlord's name: _____ contact information: _____

address: _____

dates I lived there: _____

landlord's name: _____ contact information: _____

Housing References

Make a list of people who can act as a reference on your housing application. This could include past landlords and property managers, a current and former employer or manager, clergy, and others who can speak to your reliability. Make sure to reach out to them before including them as a reference, to double-check their contact information and make sure they're okay with being used.

person's name: _____ contact information: _____

how I know them: _____ how long I have known them: _____

person's name: _____ contact information: _____

how I know them: _____ how long I have known them: _____

person's name: _____ contact information: _____

how I know them: _____ how long I have known them: _____

person's name: _____ contact information: _____

how I know them: _____ how long I have known them: _____



How Do I Find Housing?

It's time to start searching! [You can use the worksheet at the end of this section to keep track of where you plan to search for housing and where you've applied.](#)

Market Rate Housing

Market rate rental housing is housing that has a cost in line with similar housing in the same area. There typically are no restrictions on who can rent it. Market rate housing can include houses, multi-family homes, and apartments. It will be hard to afford market rate housing on your own if your income is limited, but finding a roommate or renting a room in someone's home could be an option.

Where to look for market rate housing...

Apartments.com

www.apartments.com

Bungalow

www.bungalow.com

Craigslist

www.boston.craigslist.org

Facebook Marketplace

www.facebook.com/marketplace

Zillow

www.zillow.com

Hotpads

www.hotpads.com

Roomies

www.roomies.com

Affordable Housing

Affordable housing is housing that rents for less than other properties in the area. It is usually restricted to people who have low or moderate income, though the amount of rent you pay typically does not change if your income does. Many affordable housing opportunities begin with lotteries. Rooming housing can also be a source of affordable housing. Some affordable housing is especially for older adults or people with disabilities, while other options are for anyone who meets income eligibility rules. Know that each affordable housing opportunity has its own application process.



Where to look for affordable housing...

Housing Navigator website

www.housingnavigatorma.org

Nonprofit Housing Navigator helps connect renters to affordable housing throughout Massachusetts through its housing search tool.

Affordable Housing Lotteries

MCO Housing Services

www.mcohousingervices.com/affordable-homes-for-rent

Maloney Properties

www.maloneyrealestate.com/boston-redevelopment-authority-affordable-housing

Harborlight Community Partners

www.harborlighthomes.org/housing-lottery-opportunities

Single Room Occupancies and Rooming Houses

The Washington Square Residence

www.washingtonsqresidence.org

The Washington Square Residence offers affordable rooms and studios.

Caritas Communities

www.caritascommunities.org/our-properties/apply

Caritas Communities offers furnished rooms for people with low income in the greater Boston area and beyond.

Your local YMCA

www.ymca.org/find-your-y

Many local YMCAs offer affordable housing programs for people with limited income.

Your local YWCA

www.ywca.org/find-your-ywca

Many local YWCAs offer affordable housing programs for people with limited income.

Other Options

MassHousing

www.masshousing.com/en/renters

MassHousing finances the construction and preservation of affordable rental housing throughout Massachusetts.

Metrolist



www.boston.gov/metrolist

The Metrolist is a clearinghouse for income-restricted and affordable housing opportunities in Boston and neighboring communities.

Your local Housing Consumer Education Center

www.masshousinginfo.org

Your local Housing Consumer Education Center can help you identify other affordable housing opportunities in their area.

Subsidized Housing

Subsidized housing is private housing where the renter has a subsidy to help pay for rent. Housing vouchers are a major kind of housing subsidy. With a housing voucher, people with low to moderate income pay a part of that income each month towards rent. The remainder of the rent is paid by a local housing authority, regional administrative agency, or other organization.

Some vouchers are **mobile**, meaning the voucher holder is the renter and it can follow the person when they move as long as they remain eligible. Other vouchers are **project-based**, meaning the property owner is the voucher holder and the voucher stays with the unit when the person moves.

State Housing Vouchers

Massachusetts offers two major housing voucher programs - the Alternative Housing Voucher Program and the Massachusetts Rental Voucher Program.

Massachusetts Rental Voucher Program

for people with limited income

Massachusetts Rental Voucher Program (MRVP) is a state funded voucher program for people and families with low income. MRVP includes both mobile and project-based vouchers. You can apply for the MRVP through the Common Housing Application for Massachusetts Programs (CHAMP).

Common Housing Application for Massachusetts Programs (CHAMP)

<https://publichousingapplication.oecd.state.ma.us/>

Alternative Housing Voucher Program

for people with disabilities

The Alternative Housing Voucher Program (AHVP) provides rental assistance to people with disabilities under the age 60, who either live in or are eligible to live in state-assisted elderly/disabled public housing. You can apply for the AHVP through the Common Housing Application for Massachusetts Programs (CHAMP).

Common Housing Application for Massachusetts Programs (CHAMP)

<https://publichousingapplication.oecd.state.ma.us/>



Federal Housing Vouchers

There are several federal housing voucher programs.

Section 8 Housing Choice Voucher Program

for people with limited income

Section 8 is a federal housing voucher program for people with low to moderate income. Section 8 includes both mobile and project-based vouchers. There are several ways to apply.

You can apply at any regional administrating agencies to be placed on the statewide waitlist that is maintained by the Executive Office of Housing and Livable Communities.

Statewide Waitlist

www.mass.gov/how-to/apply-for-the-section-8-housing-choice-vouchers-program-hcvc

Most local housing authorities in Massachusetts with Section 8 vouchers participate in the Centralized Waiting List. You can apply to this list to be placed on the waitlists for each participating housing authority.

Massachusetts Section 8 Centralized Waiting List

www.affordablehousing.com/masscwl

Some local housing authorities maintain their own waitlists. As you apply to the Centralized Waiting List, check your list of cities and towns from Part 2. If any of those cities or towns are not on the list of participants for the Centralized list, you can call that housing authority directly to ask about their Section 8 waitlist. You can also ask about project-based Section 8 vouchers and their waitlist and application process. Note that some of these waitlists may be limited to residents of that city or town, and some may be closed to new applicants.

Local Housing Authorities

www.mass.gov/info-details/local-housing-authority-contact-listing

Section 8 Moderate Rehabilitation Single Room Occupancy Program

for people who are unhoused

The Section 8 Moderate Rehabilitation Single Room Occupancy (SRO) Program provides project-based housing assistance for people who are unhoused. The Executive Office of Housing and Livable Communities (EOHLC) administers 5 Section 8 Moderate Rehabilitation SRO developments. One of these developments is especially for people who are living with HIV or AIDS, two are for people who have veteran status. You can reach out to EOHLC to learn more about these developments and how to apply.



Section 8 Moderate Rehabilitation Single Room Occupancy Program

www.mass.gov/info-details/section-8-moderate-rehabilitation-single-room-occupancy-program

HUD-Veterans Affairs Supportive Housing program for veterans

The HUD-Veterans Affairs Supportive Housing (VASH) program is a housing voucher program for veterans who have also have mental health conditions or substance use issues. VASH typically serves veterans who meet the federal definition of “chronically homeless” and their families. You can call the National Call Center for Homeless Veterans for information on how to apply for VASH and other housing assistance programs for veterans.

National Call Center for Homeless Veterans

1-877-424-3838

www.va.gov/homeless/nationalcallcenter.asp

Section 8 Mainstream Program and Rental Assistance for Non-Elderly Persons with Disabilities

for people with disabilities

The Section 8 Mainstream Program and Rental Assistance for Non-Elderly Persons with Disabilities (NED) are specialized housing voucher programs for people with disabilities and their families. You can use the Technical Assistance Center’s Database of Vouchers for People with Disabilities to find cities and towns that have these vouchers, and reach out to any housing authorities that do.

Section 8 Mainstream Program and Rental Assistance for Non-Elderly Persons with Disabilities

www.mass.gov/info-details/section-8-ned-designated-housing-and-one-year-mainstream-program

Database of Vouchers for People with Disabilities

www.tacinc.org/resources/vouchers-database/

Local Housing Authority Contact Listing

www.mass.gov/info-details/local-housing-authority-contact-listing

Section 8 Family Unification Program

for people with children who have DCF involvement

The Family Unification Program provides housing assistance to families with children who are in a foster care placement, at risk of a foster care placement, or who have been displaced due to domestic violence, as well as youth who have aged out of foster care. Applicants must have an open case with the Department of Children and Families (DCF). Speak with your DCF case worker to learn more about this program.



Section 8 Family Unification Program

www.mass.gov/info-details/section-8-family-unification-program

Section 8 Tenant Based Rental Assistance

for people living with HIV or AIDS

The Section 8 Tenant Based Rental Assistance provides rental subsidies and support services for people living with HIV or AIDS. People involved in this program receive a housing voucher, housing counseling and search help, and other supportive services. Applicants must be referred by JRI Health.

Section 8 Tenant Based Rental Assistance

www.mass.gov/info-details/section-8-tenant-based-rental-assistance-for-persons-with-hiv

Other Subsidized Housing

In addition to housing vouchers, there are several other types of project-based housing subsidy programs.

Low Income Housing Tax Credit Properties

for people with limited income

Low Income Housing Tax Credit program provides a tax credit for individuals, partnerships, and corporations who invest in low-income housing. In return for the credit, property owners charge a reduced rent to qualified renters with low to moderate income. You can use the HUD Resource Finder to search for properties participating in this program. Make sure to select Low Income Housing Tax Credit Properties from the layer menu to identify these properties.

HUD Resource Finder

<https://resources.hud.gov/>

US Department of Agriculture (USDA) Multi-Family Housing Rentals

for people with limited income who want to live in rural areas

The US Department of Agriculture (USDA) also provides housing subsidies in rural areas around the country. These subsidies help fund a particular unit in a property. Eligible people with limited income can apply for these units, which typically have a waitlist. You can use the map linked below to find USDA subsidized rental properties. Reach out directly to the contact for each property to apply.

USDA Multi-Family Housing Rentals in Massachusetts

<https://rdmfhrentals.sc.egov.usda.gov/>



Public Housing

Public housing is housing that is owned by a local housing authority or regional administrating agency. Like subsidized housing, public housing is limited to people with low and moderate income who pay part of that income to rent each month. Some public housing opportunities are funded by the state, and others are funded by the federal government. There are public housing opportunities especially for older adults or people with disabilities, and some that are for anyone who meets income eligibility rules.

State Public Housing

Common Housing Application for Massachusetts Programs (CHAMP)

You can apply for state-aided public housing using the Common Housing Application for Massachusetts Programs (CHAMP). You can also use CHAMP to update an existing application. CHAMP is an online application. You can also apply for public housing using a printed application. Note that you do NOT need to fill out the printed CHAMP if you have already completed the online application.

Common Housing Application for Massachusetts Programs (CHAMP)

<https://publichousingapplication.oed.state.ma.us/>

How to Apply for Public Housing

www.mass.gov/guides/how-to-apply-for-public-housing

Local Housing Authorities

Some local housing authorities maintain their own application process and waitlist. As you apply to the CHAMP, check your list of cities and towns from Part 2. If any of those cities or towns are not on the list of participants for the CHAMP, you can call that housing authority directly to ask about their state-aided public housing opportunities.

Local Housing Authority Contact Listing

www.mass.gov/info-details/local-housing-authority-contact-listing

Many housing authorities set aside housing especially for older adults and people with disabilities of any age, including some supportive housing options. You can also ask about these housing opportunities when you call the housing authority.

Supportive Housing

www.mass.gov/info-details/supportive-housing-eligibility

Federal Public Housing

You can use the HUD Resource Finder to search for federally funded public housing. Make sure to select Public Housing Buildings and Public Housing Developments from the layer menu to identify these properties. Once you've located opportunities, you can call that housing authority directly to ask about their federally funded public housing application



process and waitlist. Many housing authorities set aside housing especially for older adults and people with disabilities of any age. You can also ask about these housing opportunities when you call the housing authority.

HUD Resource Finder

<https://resources.hud.gov/>

Local Housing Authority Contact Listing

www.mass.gov/info-details/local-housing-authority-contact-listing

Supportive Housing

Supportive housing is housing that comes with services that help a person stay in their home and live as independently as possible. It is usually restricted to people with disabilities or older adults. Supportive housing can be “bundled,” meaning the support and housing are overseen by the same department or agency and eligibility is determined together. It can also be “unbundled,” meaning the housing and support are overseen by different departments or agencies and eligibility for the housing or support are not dependent on each other. With unbundled supportive housing, a person may have market rate, affordable, subsidized, or public housing.

people who have a mental health condition

Department of Mental Health

The Department of Mental Health (DMH) serves people who have been diagnosed with a mental health condition who need a high level of support. DMH can provide supportive housing for people who are eligible for their services and need the level of support and structure that supportive housing can offer. DMH offers a continuum of supportive housing options. This includes:

- Supportive services for people living in their own home or with family
- The DMH Rental Subsidy Program, a tenant-based and provider-based housing voucher program for eligible DMH members with limited income
- Intensive group living environments (GLEs), Supervised GLEs, and Supported Independent Environments
- Assertive Treatment and Relapse Prevention (ATARP) and Housing Options Program (HOP) housing first programs
- DMH/DDS Set-Aside Program, an affordable housing program for people with low to moderate income who are eligible for DMH services
- Safe Havens programs, a supportive housing model that provides an alternative to shelter placement

If you're already eligible for DMH services and think you need additional support, you can speak to your case manager or team lead about supportive housing. If you're not already



eligible for DMH services, you can learn more about the support that DMH offers and download an application from the links below.

DMH Adult Services Overview

www.mass.gov/info-details/dmh-adult-services-overview

Apply for DMH Services

www.mass.gov/how-to/apply-for-dmh-services

Private Options

There are a number of private supportive housing options for people with mental health conditions. These programs differ in the level of clinical and non-clinical services and supports they offer.

Domus

www.domusinc.org

Eikos

www.eikos.info

Ellenhorn

www.ellenhorn.com

Oakdale

www.oakdalefoundation.org

Pillars of Good Health

www.pillarsofgoodhealth.com

Step by Step

www.stepbystepss.org

Wellmet

www.wellmetproject.org

Wild Acre

www.wildacremhs.com

Windhorse

www.windhorseimh.org

people who have an intellectual or developmental disability

Department of Developmental Disabilities



The Department of Developmental Services (DDS) serves people who have an intellectual or developmental disability who need a high level of support. Like DMH, DDS can provide supportive housing for people who are eligible for their services and need the level of support and structure that supportive housing can offer.

DDS also offers a continuum of supportive housing options. This includes group living environments, shared living situations, and supportive services for people living in their own home or with family. DDS also identifies people to participate in the DMH/DDS Set-Aside Program, an affordable housing program for eligible people with low to moderate income who are eligible for DDS or DMH services.

If you're already eligible for DDS services and think you need additional support, you can speak to your case manager or team lead about supportive housing. If you're not already eligible for DDS services, you can learn more about the DDS application process from the link below.

Apply for DDS Services

www.mass.gov/lists/dds-eligibility-forms

Private Options

There are a number of private supportive housing options for people with intellectual or developmental disabilities. These programs differ in the level of clinical and non-clinical services and supports they offer.

Becket

www.becket.org

Domus

www.domusinc.org

Jewish Family & Children's Service

www.jfcsboston.org/our-services/chai-disability-services/adults-with-developmental-disabilities/supported-housing-transitions-to-independence

Mainstay

www.mainstayliving.org

Oakdale

www.oakdalefoundation.org

Specialized Housing

www.specializedhousing.org



people with traumatic brain injuries

The Statewide Head Injury Program (SHIP) at the Massachusetts Rehabilitation Commission serves people who have an external traumatic brain injury who need a high level of support. SHIP can provide supportive housing for people who are eligible for their services and need the level of support and structure that supportive housing can offer.

Statewide Head Injury Program

www.mass.gov/info-details/statewide-head-injury-program-ship

people living with HIV or AIDS

There are several supportive housing programs for people living with HIV or AIDS in Massachusetts. Some programs are federally-funded through the Housing Opportunities for Persons with AIDS (HOPWA) program, while others are funded through state, local, and private sources. You can apply directly to these programs.

AIDS Action Committee

www.fenwayhealth.org/aac

A Positive Place

www.cooleydickinson.org/programs-services/hivaids/

JRI Health

www.jri.org/services/health-and-housing/housing

New Beginnings

www.smoc.org/new-beginnings.php

New North Citizens Council

www.newnorthcc.org/housing-opportunities

Victory Programs

www.vpi.org/housing

people dealing with substance use

Sober Homes

Sober homes are programs that offer housing and support to people are in substance use recovery. Many sober homes in Massachusetts are certified by the Massachusetts Alliance for Sober Housing. You can use their website to find sober homes that have been certified.

Massachusetts Alliance for Sober Housing

www.mashsoberhousing.org



Congregate Housing

Congregate Housing is a shared living arrangement that combines housing and services for older adults and people with disabilities. It's a good opportunity for people who do not feel comfortable living alone, and need less than 24 hours of care or supervision. You can learn more about congregate care by contacting a provider directly.

Congregate Housing

www.mass.gov/info-details/congregate-housing-eligibility

MassHealth

MassHealth offers a few bundled and unbundled support options for eligible members.

Adult Family Care (AFC - sometimes called Adult Foster Care) is an services for elders and people with disabilities who cannot live safely on their own. Typically with AFC, non-professional caregivers are paid to provide support to the person within their or the person's home. To be eligible for AFC, the person must have MassHealth and need help with at least one activity of daily living. To find out more about AFC, you can contact an AFT provider agency.

AFC Provider Agencies

www.massafc.org/provider-list

The Personal Care Attendant (PCA) program helps people with disabilities live independently in their community. A PCA can help you with bathing, dressing, grooming, taking medications, eating, toileting, and other daily tasks. You need to be evaluated prior to accessing PCA services. You can contact a Personal Care Management Agency to learn more about PCA services and the evaluation process.

Personal Care Management Agencies

www.mass.gov/info-details/personal-care-management-pcm-agency-list

If you have MassHealth and Medicare, you may be able to access additional in-home support by enrolling in a One Care or Senior Care Option plan, or the Program of All-inclusive Care for the Elderly.

One Care - MassHealth and Medicare plan for people 18 - 64

www.mass.gov/one-care

Senior Care Options - MassHealth and Medicare plan for people 65 and older

www.mass.gov/senior-care-options-sco

Program of All-inclusive Care for the Elderly - for people 55 and older who need nursing home level care

www.mass.gov/info-details/who-is-eligible-for-pace



Assisted Living, Rest Homes, and Nursing Homes

If you need day-to-day supervision or care, a rest home or nursing home may be an option. A rest home provides 24-hour supervision, meals, activities, and more for residents. A nursing home provides these services plus 24-hour nursing care. If you're thinking about a rest home or nursing home, your local Options Counseling program can help you understand these care options and more. Options Counseling is a free program for older adults and people with disabilities of any age and their family members.

Options Counseling Program

www.mass.gov/info-details/options-counseling-program

Directory of Assisted Living Facilities in Massachusetts

<https://massala.site-ym.com/search/custom.asp?id=4531>

MARCH Rest Home Directory

www.maresidentialcarehomes.org/for-family-and-caregivers/find-a-home/

Massachusetts Senior Care Association Directory

www.maseniorcare.org/find-a-facility

people with disabilities

Massachusetts Rehabilitation Commission Home Care Assistance Program

The Home Care Assistance Program provides homemaking services to people with disabilities under 60. A homemaker can help with meal preparation, grocery shopping, medication pickup, laundry and light housekeeping.

Home Care Assistance Program

www.mass.gov/home-care-assistance-program-under-60

older adults

Home Care Services

Home Care Services are designed to provide support people over age 60 to help them remain in the community. Home Care Services can include help with personal care, housework, meal preparation, grocery shopping, laundry, and more. Contact your local Aging Services Access Point to learn more about Home Care Services.

Aging Services Access Point

www.mass.gov/location-details/aging-services-access-points-asaps-in-massachusetts



What if I run into problems with my search?

Sometimes you may run into issues with your housing search.

Facing Discrimination

There are several state and federal laws that work together to protect people against housing discrimination.

In most cases, it is illegal for a landlord, their employee, or a real estate broker to discriminate against you because of your:

- disability (including a mental health diagnosis)
- race
- color
- national origin
- ancestry
- gender
- gender identity
- sexual orientation
- marital status
- religion
- age (if you are 18 or over) - except in housing designated for people aged 55 and older

It is also illegal to discriminate against you because you:

- are a current or former member of the military
- are pregnant or have a child
- get a federal, state, or local rental assistance or a housing subsidy
- get public assistance or benefits like SSDI, SSI, or EAEDC

This means that the landlord cannot refuse to rent to you or require different conditions of you simply because you are a member of one of the groups listed above.

If you think you've been discriminated against:

1. write down what happened as soon as possible - including the date and time, who was involved, and what people said
2. consider fair housing testing - this is a process where trained "testers" contact the potential landlord or property manager posing as potential tenants, to determine if they a similar experience to the person who feels they have been discriminated against

Community Legal Aid

www.communitylegal.org



Mass Fair Housing Center

www.massfairhousing.org

South Coast Fair Housing

www.southcoastfairhousing.org

Suffolk Law School Housing Discrimination Testing Program

www.suffolk.edu/law/academics-clinics/clinics-experiential-opportunities/housing-discrimination-testing-program

3. seek out legal help - you can use the Massachusetts Legal Resource Finder to find legal assistance

Massachusetts Legal Resource Finder

www.masslrf.org

4. consider filing a complaint - you can file with:

your local fair housing or human rights commission, if there is one
check your city or town's website

Massachusetts Attorney General's Office

www.mass.gov/how-to/file-a-civil-rights-complaint

Massachusetts Commission Against Discrimination

www.mass.gov/orgs/massachusetts-commission-against-discrimination

US Department of Housing and Urban, Office of Fair Housing & Equal Opportunity

www.hud.gov/program_offices/fair_housing_equal_opp/online-complaint

Reasonable Accommodations and Modifications

If you have a disability, you have a right to ask for reasonable accommodations and modifications that could help you find or keep housing.

A disability is a mental or physical impairment that substantially limits one or more major life activities. Major life activities can include caring for yourself, performing manual tasks, seeing, hearing, eating, sleeping, walking, standing, lifting, bending, speaking, breathing, learning, reading, concentrating, thinking, communicating, and working.

An accommodation is a change to a rule, policy, practice, or service that provides you with an equal opportunity to use and enjoy your home or meet housing-related requirements.

You can request an accommodation from a landlord, a realtor, a condominium association, a housing lender, a housing authority, and any other housing-related person or entity.

Some examples of housing-related accommodations include:

- getting forms in large print, if you have a vision problem
- giving you more time to complete paperwork, if your disability impacts your cognition
- changing the day that rent is due, in line with when you receive a disability benefit payment
- giving you an assigned parking space, if walking distances is a problem



A modification is a physical or structural change to the home you live in or will move into that provides you with an equal opportunity to use and enjoy your home.

Some examples of housing-related modifications include:

- installing a grab bar in the bathroom
- installing a ramp at the entrance to your home
- widening a doorway
- installing a flashing doorbell

Note that the term accommodation is often used to mean both accommodations and modifications.

How to request an accommodation or modification:

1. you can make the request verbally or in writing (in writing is suggested)
2. you do not have to use specific forms (but you can, if they are provided)
3. the person or entity you are requesting the accommodation or modification from may request more information about your disability
4. the person or entity will consider if the request is reasonable (the request is not reasonable if it places an undue financial or administrative burden on the person or entity, or it would fundamentally alter the nature of the program – this is determined on a case-by-case basis)
5. if the person/entity believes that the request is unreasonable, they should talk to you about alternatives

You can use these sample letters when you ask for accommodations or modifications.

Sample of Letter to Request Reasonable Accommodation

www.hud.gov/sites/documents/DOC_7398.DOC

Epic Master List of Disability Accommodation Letters for Housing

www.howtogeton.wordpress.com/sample-disability-accommodation-letters-housing/

[You can the worksheet at the end of this document to think about your need for accommodations or modifications during the housing search process or when you've found housing.](#) It can also help you keep track of your accommodation or modification requests.

If a requested modification is granted, state law requires the person or entity that you requested it from pay for it when you live in publicly assisted housing or you live in a building with 10 or more units. You must pay for modifications in other rental properties, but landlord cannot unreasonably refuse permission to make modifications. If the person or entity refuses your request for an accommodation or modification, or does not respond, you can file a complaint:

Massachusetts Commission Against Discrimination

www.mass.gov/orgs/massachusetts-commission-against-discrimination

US Department of Housing and Urban, Office of Fair Housing and Equal Opportunity

www.hud.gov/program_offices/fair_housing_equal_opp/online-complaint



I found housing, now what?

Now that you've found housing, there's some things you should think about before you move into your new home and as you get settled....

Before You Move In

Before you move into your new home, you may be asked to sign a lease. A lease is a written agreement between you and your new landlord. It generally includes how long you agree to rent your home for, how much you will pay for rent, who will pay for utilities, and rules you must follow to stay in good standing with your landlord.

If you're not asked to sign a lease, you are considered a "tenant at will." This is a less-formal arrangement between you and your landlord. You may still be asked to sign a rental agreement, or there may be just a verbal agreement between you and your landlord.

If you're given a lease or rental agreement, make sure you read it carefully before signing. Ask your landlord about anything you don't understand. You can also ask a trusted person for help with understanding what you're agreeing to.

Make sure you also understand important information about your new home including how to pay your rent, what to do with trash, and who to call when there's an issue. This information may be included in your lease or rental agreement, but make sure to ask your landlord if it's not.

[You can use the worksheet at the end of this section to document the questions you want to ask your landlord.](#)

Utilities

Before you move in, make sure to ask your new landlord about utilities. Some utilities may be included in your monthly rent, while others you may have to pay out of pocket.

Some utilities are essential, while others you can decide if you want or not. For some utilities, like gas and electricity, there may be only one option for who provides it. For other utilities, like cable or telephone, you may be able to choose who provides it.

For any utility that is not paid for by your landlord, you can also use the internet to find out what companies serve your area and what their prices are. Many utility companies offer special rates or packages for people with limited income. If possible, research utility options before you move in and arrange to have them set up before or shortly after your move-in date.

The links below can help you find utility providers and discount services in your area. [You can use the worksheet at the end of this section to keep track of what you find.](#)

Electricity



Help paying your utility bill

www.mass.gov/info-details/help-paying-your-utility-bill

Electric service overview

www.mass.gov/info-details/electric-service-overview

Find My Electric, Gas, and Water Company

www.mass.gov/info-details/find-my-electric-gas-and-water-company

Gas

Help paying your utility bill

www.mass.gov/info-details/help-paying-your-utility-bill

Find My Electric, Gas, and Water Company

www.mass.gov/info-details/find-my-electric-gas-and-water-company

Oil

Heating Oil Contracts Guide

www.mass.gov/guides/heating-oil-contracts-guide

Telephone

Lifeline Program

www.lifelinesupport.org

compare cell phone plans

www.whistleout.com/CellPhones

Internet

Affordable Connectivity Program

www.affordableconnectivity.gov

compare internet plans

www.whistleout.com/Internet



Moving-Related Costs

Moving into a new home can come with a lot of expenses. You may need to buy furniture, appliances, linens, other household necessities. Some of these things you will need right away, while others you will be able to obtain over time.

You may also have to pay a security deposit, first and last month's rent, or for new locks and keys. The security deposit covers repairs for damage that you may make to your new home in the future. The last month's rent helps ensure that the landlord gets paid if you move out without giving notice or have unpaid back rent. Both the security deposit and last month's rent will be paid back to you when you move out, if they are not used. If you're having trouble paying these expenses, you can ask your landlord if they would be willing to set up a payment plan. Make sure to get a receipt from your landlord for any expenses you pay before moving in.

Learn about paying a security deposit

www.mass.gov/info-details/learn-about-paying-a-security-deposit

Here are some other ways to get help with your moving related costs...

If you get support from Department of Mental Health (DMH), contingency funds may be available to help. Contingency funds can be used for incidental expenses that support your wellness and safety. Ask your Adult Community Clinical Services (ACCS) or Program of Assertive Community Treatment (PACT) team leader about this.

If you are enrolled in a MassHealth managed care plan (including a One Care plan), you may be eligible for the Mitigating the Costs of Housing (MATCH) Program. MATCH helps people cover move-in costs and buy the items they may need to make a new home livable and comfortable. To be eligible, you must be moving out of a place where you are not currently responsible for housing costs and related expenses and into community-based housing where they do need to pay for housing costs and expenses. Learn more about MATCH: www.mass.gov/masshealth-match-program.

If you are enrolled in a MassHealth Accountable Care Organization (ACO), you may be eligible for the Flexible Services Program. Flexible Services can help people cover health-related nutrition and housing supports for members, including first and last month payments. To be eligible, you must have a behavioral health condition or complex physical health condition and need assistance with one or more daily activities and have at least one risk factor like being homeless, being at risk of homelessness or being at risk for nutritional deficiency.

Your local Community Action Program (CAP) may have funds to help with one-time emergency needs. You can reach out to your local CAP to ask. Find your CAP: www.masscap.org/agencies.

You can also contact Mass 2-1-1. This is an information and referral service that helps people find resources to meet their basic needs. They may be able to help you find other resources to cover moving-related costs. You can call Mass 2-1-1 to get started. Learn more about 2-1-1: www.mass211.org.



[You can use the worksheet at the end of this section to help plan for moving costs, and who can help with these costs.](#)

Groceries and Food Resources

Buying groceries can be a big ongoing expense. The Food Source Hotline can help people find food pantries, community meals, and other food-related resources in their community. The Food Source Hotline can also screen callers for Supplemental Nutrition Assistance Program (SNAP) eligibility. The Food Source Hotline can help you get started. [You can use the worksheet at the end of this section to keep track of the food-related resources that you find.](#)

Food Source Hotline

www.projectbread.org/foodsource-hotline

SNAP Benefits

www.mass.gov/snap-benefits-formerly-food-stamps

Health Care and Other Essential Supports

If your new home is a far distance from where you lived before, you may want to change the places you were getting health care and other essential supports. Think about each of the places you get health care now, how often you get care there, and how easy it will be to get there from your new home. Also start thinking about options for finding new care, and who can help you with this. [You can use the worksheet at the end of this section to help you think through this.](#)

Finding Peer Support

Within the context of the mental health system, peer support means getting support from and giving support to others who have experienced mental health symptoms, have been diagnosed with a mental health condition, have received mental health services, or have similar “lived experience” with the aim of connection, healing, and mutual growth. There’s a lot of different options for getting peer support! You can use the worksheet at the end of this section to keep track of the options you want to try.

Here are a few peer support options you may want to check out:

Getting involved with your local Recovery Learning Community (RLC) is a great way to get connected with peer support. RLCs are communities of people who come together to support one another. RLCs offer peer support groups, one-on-one support, wellness-based workshops, and more. They are free, open to all who want to join, and no insurance is needed. Find your local Recovery Learning Community: www.mass.gov/info-details/recovery-learning-communities.

If you’re a young person, you can check out the Young Adult Access Center in your area for support by and for young people like you. Each center helps young adults build



skills for independent living, learning, and employment, and offers opportunities for peer support and mentoring. Find your local Young Adult Access Center: www.speakingofhope.org/access-centers/.

Other options for getting peer support include NAMI Connection support groups and NAMI Peer-to-Peer classes, Depression Bipolar Support Alliance groups, and more. Find other peer support options: www.namimass.org/peersupport.

If you are someone who deals with substance use or addiction, you can join your local Peer Recovery Support Center for mutual support opportunities. They offer support groups, one-on-one support, and more. They are free, open to all who want to join, and no insurance is needed. Find your local Peer Recovery Support Center: www.mass.gov/info-details/peer-recovery-support-centers.

Meeting People

Beyond peer support, there are a lot of different ways to meet people who are near your new home. You can use the worksheet at the end of this section to keep track of the things you want to try!

Here are some ideas you may want to check out...

Volunteer! Volunteering is a great way to meet people and give back at the same time! Try Volunteer Match to find opportunities near you: www.volunteermatch.org.

Take a class! Local community colleges, and sometimes local high schools or vocational schools, offer low-cost classes on any number of topics. This can be a fun way to learn a new skill while meeting others. Local craft stores like Michael's and Joanne Fabrics also offer low-cost classes on activities like quilting, knitting, scrap booking, or flower arranging.

Try sports! If you like to play sports, you can try an amateur sports team in your area! Use League Lineup to find team near you: www.leaguelineup.com/search-teams.

Take an exercise class! Exercise classes are a fun way to meet people and keep healthy at the same time! Try ClassPass to find classes near you: www.classpass.com.

Try a house of worship! Houses of worship can be a good place to start building community.

Find a group on MeetUp! MeetUp is website that you can use to find other people with the same interest in your area.

Other options for meeting new people include local clubs, game stores, group bike rides, and more. Google can be helpful for finding activities such in your area!



Worksheet: Questions to Ask My Landlord

Make sure you also understand important information about your new home, including how to pay your rent, what to do with trash, and who to call when there's an issue. This information may be included in your lease or rental agreement, but make sure to ask your landlord if it's not.

Questions

When is rent due each month? _____

What options do I have for rent payments? _____

Are there any fees if I pay my rent late? _____

Where should trash go? _____

What day is trash collected? _____

How do I access my mailbox? _____

Where will packages be delivered? _____

Who should I contact with a maintenance issue? _____

Who should I contact with a maintenance emergency? _____

What should I do if I get locked out of my apartment? _____

Who is responsible for snow and ice removal? _____

Are there any rules or policies regarding parking? _____

Who should I contact with other questions or issues? _____

Other question: _____

Other question: _____

Other question: _____

Other question: _____



Worksheet: Thinking About Utilities

If possible, research these options before you move in and arrange to have them set up before or shortly after your move-in date.

Questions to Ask My Landlord About Utilities

What type of heat utility will I have - gas, oil, or electric? _____

What type of cooking utility will I have - gas, oil, or electric? _____

What utilities are covered in my rent? _____

What utilities will I have to pay for? _____

Utility Planning

utility	who pays for this?	do I want or need this?	what companies can provide this?	is there a discount?	when will set up happen?	notes
gas						
oil						
electric						
hot water						
home phone						
cell phone						
cable						
internet						



housing items expenses			
item	estimated cost	item	estimated cost
bedroom		kitchen	
bed frame		table	
mattress		chairs	
pillows		dishes	
sheets		flatware	
pillowcases		pots and pans	
blankets		dish towels	
bureau		oven mitts	
lighting		dish rack	
window coverings		microwave	
clothes hangers		toaster	
		trash can	
bathroom		living room	
towels		sofa	
washcloths		television	
bath mat		tv stand	
shower curtain		lighting	
tub liner		window coverings	
trash can			
cleaning			
laundry basket			
broom			
dustpan			
mop			
bucket			



Worksheet: Finding Food Resources

Buying groceries can be a big ongoing expense. The Food Source Hotline can help people find food pantries, community meals, and other food-related resources in their community. The Food Source Hotline can also screen callers for Supplemental Nutrition Assistance Program (SNAP) eligibility. The Food Source Hotline can help you get started.

Reach out to the Food Source Hotline

1-800-645-8333

www.projectbread.org/get-help/foodsource-hotline.html

SNAP benefits

www.mass.gov/snap-benefits-formerly-food-stamps

program	contact information	when I reached out	when I heard back	notes



Worksheet: Finding Health Care and Other Essential Supports

If your new home is a far distance from where you lived before, you may want to change the places you were getting health care and other essential supports. Think about each of the places you get health care now, how often you get care there, and how easy it will be to get there from your new home. Also start thinking about options for finding new care, and who can help you with this. You can use the worksheet at the end of this section to help you think through this.

my health care and essential supports

type of care and provider	how often I get care there	how I get there	will this still work for me?

new options for health care and essential supports

type of care	who can help me with finding new care	potential options or places to look



Worksheet: Meeting New People

Beyond peer support, there are a lot of different ways to meet people who are near your new home. You can use this worksheet to keep track of the things you want to try!

- volunteer at a local organization
- take a class
- join a sports team
- try an exercise class
- join a house of worship
- try Meetup
- find a local club or interest group
- find a game store
- find a group bike ride
- _____
- _____
- _____

I will try...	notes



How do I keep my housing?

Once you're moved in, there are things you can do to help make sure you keep your housing....

Being a Good Tenant

You may not know how to be a “good tenant,” especially if you’ve never lived in your own home before. [You can use the worksheet at the end of this section as a starting place.](#) It includes things you can do to help keep a good relationship with your landlord and neighbors. For any skills you will need help with, think about who can help you with it. This could include a person you know, like a family member or friend. It could also be a program or service.

Reasonable Accommodations and Modifications

If you have a disability, you have a right to ask for reasonable accommodations and modifications that could help you find or keep housing.

A disability is a mental or physical impairment that substantially limits one or more major life activities. Major life activities can include caring for yourself, performing manual tasks, seeing, hearing, eating, sleeping, walking, standing, lifting, bending, speaking, breathing, learning, reading, concentrating, thinking, communicating, and working.

An accommodation is a change to a rule, policy, practice, or service that provides you with an equal opportunity to use and enjoy your home or meet housing-related requirements. You can request an accommodation from a landlord, a realtor, a condominium association, a housing lender, a housing authority, and any other housing-related person or entity.

Some examples of housing-related accommodations include:

- getting forms in large print, if you have a vision problem
- giving you more time to complete paperwork, if your disability impacts your cognition
- changing the day that rent is due, in line with when you receive a disability benefit payment
- giving you an assigned parking space, if walking distances is a problem

A modification is a physical or structural change to the home you live in or will move into that provides you with an equal opportunity to use and enjoy your home.

Some examples of housing-related modifications include:

- installing a grab bar in the bathroom
- installing a ramp at the entrance to your home
- widening a doorway
- installing a flashing doorbell

Note that the term accommodation is often used to mean both accommodations and modifications.



How to request an accommodation or modification:

6. you can make the request verbally or in writing (in writing is suggested)
7. you do not have to use specific forms (but you can, if they are provided)
8. the person or entity you are requesting the accommodation or modification from may request more information about your disability
9. the person or entity will consider if the request is reasonable (the request is not reasonable if it places an undue financial or administrative burden on the person or entity, or it would fundamentally alter the nature of the program – this is determined on a case-by-case basis)
10. if the person/entity believes that the request is unreasonable, they should talk to you about alternatives

You can use these sample letters when you ask for accommodations or modifications.

Sample of Letter to Request Reasonable Accommodation

www.hud.gov/sites/documents/DOC_7398.DOC

Epic Master List of Disability Accommodation Letters for Housing

www.howtogeton.wordpress.com/sample-disability-accommodation-letters-housing/

[You can use the worksheet at the end of this section to think about your need for accommodations or modifications during the housing search process or when you've found housing.](#) It can also help you keep track of your accommodation or modification requests.

If a requested modification is granted, state law requires the person or entity that you requested it from pay for it when you live in publicly assisted housing or you live in a building with 10 or more units. You must pay for modifications in other rental properties, but landlord cannot unreasonably refuse permission to make modifications. If the person or entity refuses your request for an accommodation or modification, or does not respond, you can file a complaint:

Massachusetts Commission Against Discrimination

www.mass.gov/orgs/massachusetts-commission-against-discrimination

US Department of Housing and Urban, Office of Fair Housing and Equal Opportunity

www.hud.gov/program_offices/fair_housing_equal_opp/online-complaint

More Resources

Keep Your Housing Handbook (pdf)

www.mhla.org/wp-content/uploads/2018/10/housing.pdf

Reasonable Accommodations and Modifications

www.hud.gov/program_offices/fair_housing_equal_opp/reasonable_accommodations_and_modifications



Facing an Eviction

Sometimes evictions happen, even when you're trying to be a good tenant. Things to keep in mind if you think your landlord wants to evict you:

- your landlord can make you move only out if your are evicted - this is a formal process, and simply telling you that they want you to leave does not count
- your landlord cannot force you to leave, change the locks, or shut off your utilities - only a judge can order you to leave
- to start the eviction process, your landlord must give you a Notice to Quit - this will list the date your tenancy will end - the timeline will depend on the reason you're being asked to leave, what type of tenancy you have, and the terms of your lease if you have one
- you do not have to move out on this date - the Notice to Quit is only the first step in the eviction process
- your landlord also must serve you with a Summons - this is a form that tells you your landlord is taking you to court to evict you, the reason for the eviction, when and where the court hearing will be held, and when you must respond by

If you receive a Summons, do not ignore it. Here are some things you can do:

- find legal help to support you through this process, if you can
 - Massachusetts Legal Resource Finder**
www.masslrf.org
- learn about your eviction-related rights
 - Eviction Basics and Notices to Quit**
www.masslegalhelp.org/housing-apartments-shelter/eviction/eviction-basics-and-notices-quit
- request that your case be moved to Housing Court, if it was filed in the district court – Housing Court sessions often have more resources and expertise on housing-related issues
 - Housing Court Information**
www.mass.gov/orgs/housing-court
- file your Answer with the court
 - Massachusetts Defense for Eviction (MADE): Self-Guided Eviction Help**
www.gbls.org/MADE
- prepare for the hearing and go to court on the hearing day

More Resources:

Eviction Information

www.masslegalhelp.org/housing-apartments-shelter/eviction

Tenancy Preservation Program

www.mass.gov/info-details/tenancy-preservation-program



Worksheet: Being A Good Tenant

You may not know how to be a “good tenant,” especially if you’ve never lived in your own home before. You can use this worksheet as a starting place. It includes things you can do to help keep a good relationship with your landlord and neighbors. For any skills you will need help with, think about who can help you with it. This could include a person you know, like a family member or friend. It could also be a program or service.

tasks	I can do this now	I can learn to do this	I will need help with this	who can help me
treat my landlord with courtesy				
treat my neighbors with courtesy				
follow my lease				
pay my rent on time				
pay my utilities on time				
keep a record of anything I send to my landlord or they send me				
keep a record of any time my landlord or I contact each other				
keep my apartment clean				
keep common areas clear of my personal belongings				
report maintenance issues to my landlord				
keep the volume on my music or tv low				
avoid having loud guests				
avoid having overnight guests too frequently				
be mindful of where it's okay to smoke and where it's not				
be mindful of where it's okay to park and where it's not				



Worksheet: Housing Accommodations and Modifications

You can use this handout to think about your need for accommodations or modifications during the housing search process or when you've found housing. It can also help you keep track of your accommodation or modification requests.

Thinking About My Need for Accommodations or Modifications for Getting Housing

My disability: _____

How my disability impacts my getting housing: _____

What accommodations or modifications I can request to help with this: _____

Who I need to request this from (landlord, housing authority, etc.): _____

Who can help me (doctor or provider): _____

Accommodation or modification I requested: _____

Who I requested it from: _____

When I requested it: _____ How I requested it: _____

Notes and next steps: _____

Thinking About My Need for Accommodations or Modifications for Keeping Housing

My disability: _____

How my disability impacts my keeping housing: _____

What accommodations or modifications I can request to help with this: _____

Who I need to request this from (landlord, housing authority, etc.): _____

Who can help me (doctor or provider): _____

Accommodation or modification I requested: _____

Who I requested it from: _____

When I requested it: _____ How I requested it: _____

Notes and next steps: _____



