Know Your Rights: Helpful Hints for Housing

Housing is very confusing. Below is a list of different types of housing, names for things that are confusing and info on different ways to apply for housing and what some of the terminology means.

Public Subsidized Housing

- State and Federal funded housing that is available for low income individuals.
- Your portion of rent is contingent on your household income (total persons in the house).
- Typically, rent is 30% of your household income.

Vouchers

- Project Based: Stays with the building. If you move, the voucher stays behind. To get on the waiting list, apply to individual buildings.
- Tenant Based: Moves with the tenant from building-building, city-city and state-state. If you move, the voucher comes with you. To get on this waiting list, apply to each housing authorities.
- To get on the FEDERAL waiting list, add your name to each housing authorities Centralized Waiting List (if they are a member of this). This is the master list of all housing authorities and their openings from which individual applicants are placed when openings are available.

Priority Status—Some Housing Authorities (like BHA) have priorities for applicants

- With priorities, applicants are placed on a waiting list in order of their established priorities. More priorities move an applicant nearer the top of a waiting list.
- For state housing programs, there are priorities to determine the order individuals are placed on the waiting list. There may also be preferences to determine who, within a given priority, will get housing over others in the same priority.
- For federal housing programs, there are usually only preferences.
- In order to get the priority you must provide supporting documentation of each and every priority.
  - Examples of Preferences: Victims of Domestic Violence, Elderly or near-elderly persons, Working people, Disabilities (physical and mental), Homeless or nearly homeless due to No Fault Eviction (This is NOT non-payment of rent evictions) and residents.
- It’s extremely important to recognize that a Homelessness Verification (the proof you give for a Homeless Priority) must be up-to-date and must account for where you stayed every night since you applied with the priority. If it doesn’t you will lose that priority and lose your place in line.

Extremely Low Income

- Extremely Low Income = Below 40% of the median income level for that location.
- A mandatory percentage of units must go to extremely low income individuals and families.
- 75% of Federal Units typically go to extremely low income families or individuals.

Wait Lists

- Cities and towns outside of Boston typically have shorter waiting lists than the Boston Housing Authority.
- It is recommended that you ONLY apply where you are truly willing to live. If you turn down an offer of housing, you will not get another offer and will be barred for 12 months!
Disqualification of Subsidized Housing: What will get your application rejected?

- Fault Based evictions: Criminal Activity once in housing, Behavior substantially affecting health and safety of other tenants
- History of non-payment in a public or private unit. Any balance that is owed to another housing authority will get your application denied.
- Turning down an offer of housing with no substantial reason.
- Abusive or threatening behavior to housing authority employee.
- Falsified information on any housing application in the last 3 years.

What you can do now

- Organize your housing history from the last five years, make copies and keep them in safe places or with people who can keep a copy safe for you
- Request your credit report
- Explain away negative information
- Request your CORI: Check to make sure there are no errors or mistakes, that your name is correct and see if any records may be sealed (removed from the public). For misdemeanor, there must have been 5 years passed and for felonies, 10 years must have passed.
  - NOTE: Your CORI report may not match the version of your CORI report that a housing agency gets. For example, if you had a case that was dismissed or you were found not guilty, your CORI report should show these cases, but a housing agency's CORI report on you should not.
  
  **Therefore, never give or show your CORI report to a housing agency, because it may reveal information that they would not otherwise find out. Also, it is illegal for a housing agency to require you to provide them with a copy of your CORI. They must get it themselves.**
Helpful Hints for Public Housing

All of the below organizations offer assistance with housing search and with general orientation to the applying for housing.

1. **HomeStart**: 105 Chanucy Street, Boston, MA 02114.
   - Phone: 617-542-0338.
   - Walk in hours: Wednesdays 3:00-5:00 pm. During Walk-in hours you will briefly meet with an advocate about what your options are for housing. The advocate will base this info on your income and current circumstances. They can't fill out applications but can give you referrals to other organizations and agencies. It is very unlikely that you will be assigned an advocate at HomeStart but they are more than happy to give you an orientation and to connect you with more options.

2. **BCIL—Boston Center for Independent Living**: 60 Temple Place, Floor 5 Boston, MA 02111
   - Phone: 617-338-6665
   - Offers Housing Search Workshops on the First and Third Wednesdays of each month from 10:00a.m.-12p.m. At the workshop they supply different applications for housing and explain what each of them is. If you need more hands on support filling them out there are two people available to help.

3. **MBHP—Metropolitan Boston Housing Partnership**: 125 Lincoln St. 5th Floor, Boston, MA 02111
   - Phone: 617-859-0400
   - Offers Walk-in Hours Monday through Friday 9a.m.-5p.m. where you can apply for subsidized housing and learn about other housing resources.

4. **Boston Housing Authority**: 52 Chauncy Street, Boston, MA 02114
   - Phone: 617-988-4000.
   - If you want to apply for BHA, you need to attend a briefing session. At the session you will view a video about the application process. If you are unsure of what happened in your last subsidized unit, you may view your file at the BHA. You must make an appointment to view your file. File reviews are scheduled each Friday. Always bring your ID with you to enter the building.