

Your Guide to Finding Housing



BOSTON PUBLIC HEALTH COMMISSION
HOMELESS SERVICES

Hi there,

Our goal is that your stay with us is as short as possible. We want you to find a safe place to call home. This can be a difficult and confusing process.

We put together this housing guide to help you understand the key steps to finding housing. We included tips from former guests and staff. This is just an overview, and you might still have questions. Feel free to ask a staff member for more information.

We believe that finding a safe place to call home should be your top priority. Staying in shelter a long time can take a significant toll on your health and wellbeing. We've found that once you have a safe place to call home, it's easier to make progress on other goals you might have such as increasing your income and working on your health and recovery.

We encourage you to ask yourself every day, "What am I doing today to make progress toward housing?"

Best,

-Staff and guests at BPHC

Make a Plan

Before you get started ask yourself these questions:

1. What's your housing goal?

2. What's your monthly income?

3. What cities and neighborhoods are you open to living in?

4. What type of housing would work for you right now?
(see an overview of options on the next page)

5. What might get in your way from achieving your goal?

6. Any other specific constraints or limitations? (examples: Do you need an elevator or hearing impaired unit? Do you have a service animal?)

Tips: Focus on what type of housing you could make do with right now (it might be different than your long-term goal).

Remember that the first place you move after shelter does not have to be your dream home. It could be a stepping stone toward your long term goal.

Know Your Housing Options

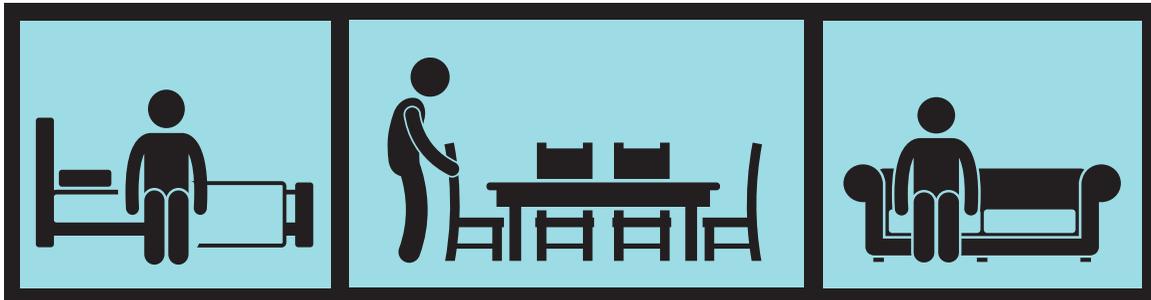
Common types of housing

What type of housing would work for you right now?

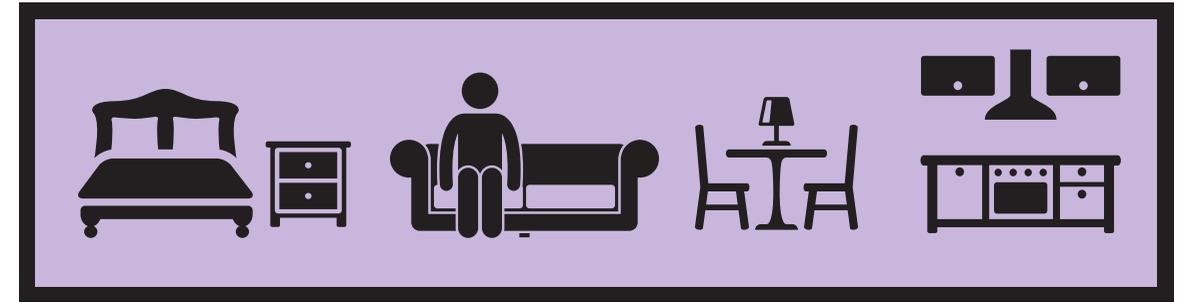
Here is an overview of common housing options that guests use:



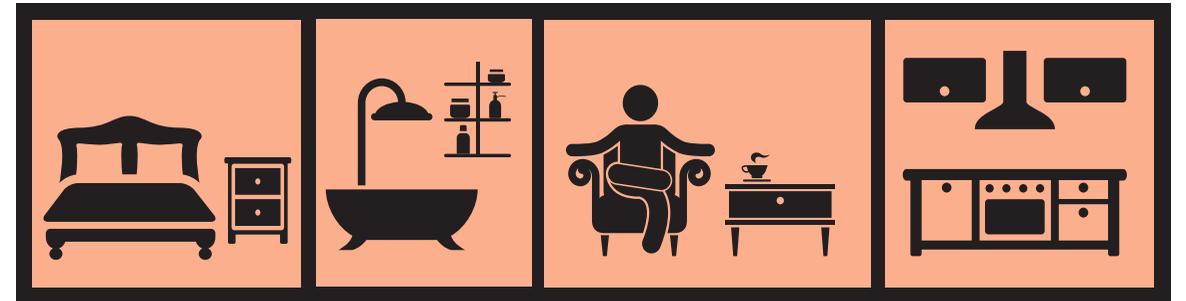
- SRO: A Single Room Occupancy or SRO, where you would share the common areas, kitchen and bathroom but enjoy the privacy of your bedroom. \$



- Shared Living: An apartment where you can have roommates of your choice or move in with others. Typically, there would be less individuals sharing this living space than there would be in an SRO. \$



- Studio: A small apartment which combines, many times but not always, the living room, bedroom, and kitchen into a single room. \$\$



- One Bedroom: A basic apartment that has a separate bedroom, a kitchen, a living room, and a bathroom. \$\$\$

Feel like you might need more support in housing?

Some great alternative housing options include: sober homes, nursing homes or rest homes, Department of Mental Health Safe Havens, or living with supportive family or friends.

Tip: If you don't like the thought of living with roommates you haven't met, find another guest or two and look for a place together.

Market-Rate Housing vs. Subsidized housing

Most of the housing types listed on pages 4 and 5 are available to rent from a private landlord (market-rate unit) or with a subsidy (subsidized housing) However, there are some important things to keep in mind about these:



Market-Rate Housing

- Enter into a lease with a private landlord
- You (along with roommates if you have them) pay the full rent the landlord is asking for
- More discretion in what location you want
- Fewer screening criteria. Good option if you are concerned about any criminal, credit and/or housing history
- Fastest way to get housing
- Able to keep applying for subsidized housing while living in market-rate housing
- Often able to get some financial assistance for market-rate housing, if you complete a Pathways Assessment

Subsidized Housing

- Vouchers, "Section 8 vouchers," public housing or other developments have these units that calculate your rent portion based on 30-40% of your monthly gross income
- Stricter screening criteria, which can at times exclude individuals with negative criminal, credit, and/or housing history
- Very little supply - there is only enough for about 1 out of 4 people who income qualify
- Very long wait times – the average wait time is 5 years but could be as long as 10

Tip: Learn how other guests made market-rate housing work for them on page 12.

Starting a private market housing search

Start looking for housing options that might work for you. This process can be tiring and at times discouraging, but hang in there.

Where you can look for housing opportunities

- Daily Newspaper (i.e. Metro, Herald, Globe)
- Online (i.e.: Craigslist, Hotpads, Zillow)
- Private Landlords in the community
- Visiting/Calling various management companies
- Word of mouth: Tell people (anyone and everyone) that you're looking and what you're looking for. You never know who might have a lead.



Tips: Make small goals every day of how you'll advance your housing search. Example: Today I will call three landlords and will visit one unit.

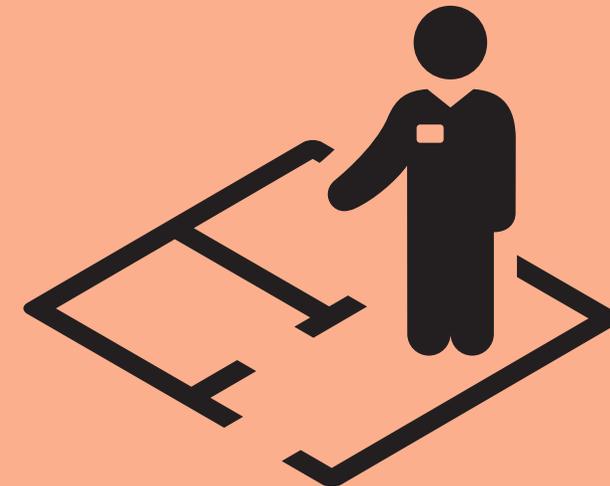
Expand your housing search by searching in different neighborhoods. Rent will vary depending on the location.

Call landlords during the time of day when you're at your best, return calls quickly, and keep conversation brief.

Reach out to landlords and/or management companies and ask to schedule a home visit/tour.

Ask questions such as:

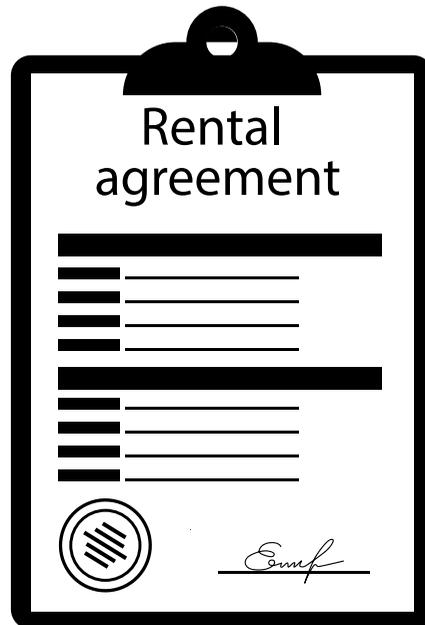
- Are utilities included?
- What are the move-in fees?
- What will the move-in date be?
- Do you accept vouchers?



Applying for subsidized housing

Things to remember when completing housing applications

- Complete the entire rental application
- Never leave a question blank.
-Write "N/A" if the question does not apply.
- Always be as honest as possible when answering questions on any application. Failure to disclose things on your application could create problems when your application is processed.
- Always provide accurate information on misdemeanors, closed, or dismissed cases even if there was no conviction.

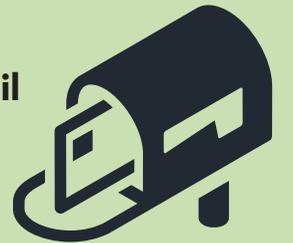


Improving negative background information

- Some landlords and/or management companies may request to conduct a background check.
- Request a CORI ahead of time from a BPHC case manager member so that you know what a future landlord might see.
- Close open cases
- Seek out CORI sealing clinics
- Gather letters of reference from as many people as possible that give specific examples

The importance of checking and responding to mail

- Subsidized housing providers typically only communicate in writing and by mail. You can lose out on a housing offer if you don't respond to mail.
- Establish a stable mailing address (friend, family, PO Box, etc) that you check frequently
- If your address changes, make sure to update your mailing address IN WRITING to everywhere you applied.



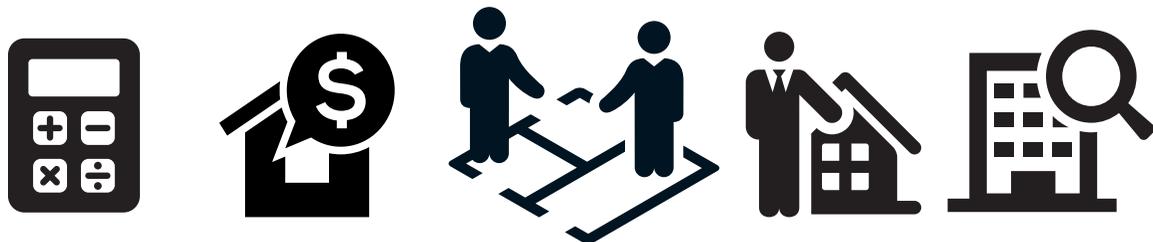
Unit Inspections

- For most subsidized housing options, such as using a voucher, your unit will need to pass inspection before you can move in.
- This can add time to your ideal move in date. It is not uncommon for a unit to not pass inspection on the first try.

How do people afford a market-rate unit?

If you feel overwhelmed by taking a unit in the private market, here are tips that guests compiled on how they made it work:

- **Balancing the Budget and Using the Income Services:** some find ways to pay less for things like utilities and groceries, and earn extra income through part-time work, informal work, or increasing benefits. Others find a program that has an income maximization specialist to help them find work and/or balance the budget.
- **Negotiating rent down:** some people build a good relationship with their landlord by paying rent on time and ensuring there are no lease violations; after a relationship is built, they can sometimes negotiate the rent down.
- **Roommates:** some people find a roommate to share the rent, or some people find a roommate after they have moved in to bring the cost down.
- **Single Rooms:** Many rent a single room occupancy (SRO), which is less expensive.



- **Moving out of the immediate Boston area:** some people settle into less costly areas that are still connected to transportation (including the commuter rail and bus lines) to keep rental costs down.
- **Continue to apply for subsidized housing:** most subsidized housing programs do not have a homeless requirement, only a few do. Once housed, some people make sure they apply to as many subsidized units as they can, and respond to all mailings and address updates so they can move to the top of the list.
- **Move in with family or friends:** some people move into a unit but struggle to maintain the rent, so they relocate with friends and family to avoid homelessness again.



Get your documents

Important note: If you're planning to apply for subsidized housing, you should start working on that to get your name on multiple waitlists and then work on getting your documents while you wait. See page 9 for applying to subsidized housing.

These are the most common documents you'll need when applying for housing: (Depending on the type of housing you might not need all of these or you might need a few other things like an Income Verification)



Birth Certificate



Social Security Card



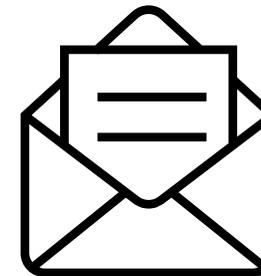
Valid Government Issued-ID



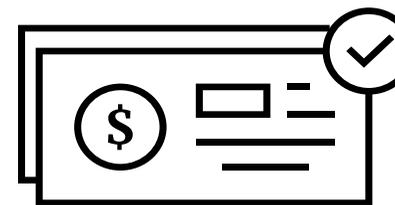
Proof of Residency



Bank Statements



Homeless Verification and/or letter with your homeless bed stays



Proof of Income (paystub, benefit letter etc.)



Tip: Make color copies of your ID and find a safe and dry place to store them (make sure you or a staff signs the color copy).

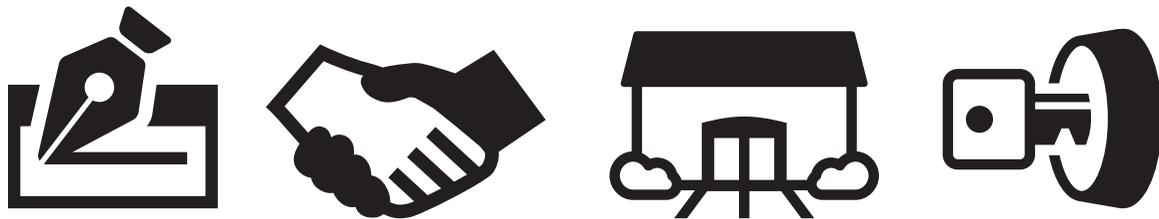
You can ask a case manager to upload them to Windows to the Warehouse. This creates a safe back up of them in case they get lost or stolen.

Sign your lease

Read the full lease! Make sure you agree with the lease and the lease addendum if applicable.

Make sure:

- To confirm the length of lease: some leases are 1 year-long while others may be “month-to-month” or a “tenant at will”
- The lease specifies any required fees in addition to monthly rent: Common fees include first and last month’s rent, security deposit, and lock out fees etc.
- You request a copy of the signed lease: it should be signed by you and the property owner.

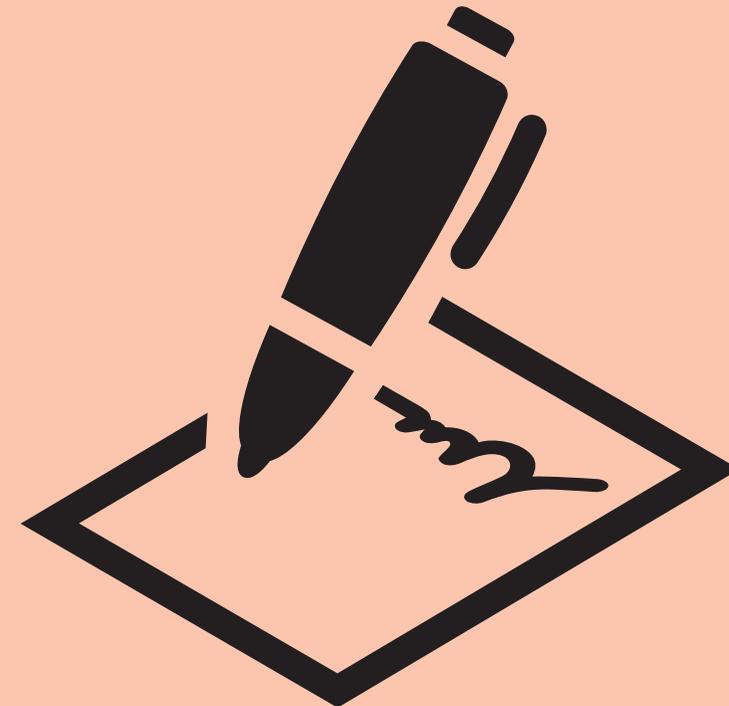


Notes: If you are currently experiencing homelessness, you may qualify for financial assistance with paying first, last, and security deposit.



Move-in fees will be expected when you sign your lease. Make sure to:

- Plan for how you will pay for these or find assistance to pay for them
- Request receipts for all payments made
- Once a lease is signed and payments have been made, you should receive the keys to your new HOME!



Schedule move in and order furniture

Moving in can be both exciting and stressful. Here are some things to keep in mind:

- **Moving van:** If you have items in storage work to arrange a moving van.
- **Furniture.** Ask a staff member about Furniture Resources/ Referrals. Common places people look for furniture include:

- Furniture banks
- BOB's
- Boston Basics
- Amazon



- **Get to know your neighborhood:** Prepare for your move by visiting your new neighborhood beforehand to learn where things are (grocery store, the bank, health center, etc)

Notes: Make a list of what items are most essential to you when you first move in.

At times there are resources to help with both ordering furniture and scheduling movers.

Resources for furniture will vary. If you have a case manager, ask them about what resources you might qualify for.

HOUSING CHECKLIST: Keep track of your progress

- Vital Documents Obtained
- Contacted Landlord and/or Property Owner
- Scheduled Viewing
- Application Completed
- CORI Requested (if needed)
- Unit Inspected (if needed)
- Reviewed and Signed Lease
- Move-In Fees Confirmed
- Requested Furniture Assistance from Case Manager
- Furniture Delivery scheduled for : _____
- Planned move in date and move in logistics

