

Housing Search Basics



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Info Session Overview



Things to Consider
when
Looking for
Housing

Housing
Obstacles
and how you
can address
them

Fair Housing
Law

Focus of Today



Talk a Lot

Talk a little

Dream

Presenting well to
Landlord

CORI

Credit

Budgeting/Jobs

Evictions/LL
reference

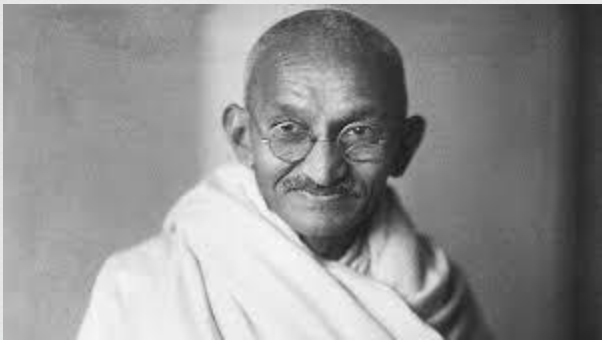




Exercise 1



**You are SMART and
Knowledgeable and so are
you neighbors and friends**



Exercise 2



1 Minute: Think about the best place you ever lived. Write down 3 things that made it great.

2 Minutes: Turn to your neighbor. Introduce yourself and tell them the 3 things that you wrote down. Listen while they tell you their 3 things

Go around the room and each pair reads out their 6 things

Neighborhood Considerations



- ❧ Schools
- ❧ Transportation
- ❧ Access to shopping/ groceries
- ❧ Closeness to friends & family
- ❧ Closeness to work
- ❧ Trees and parks
- ❧ Safety
- ❧ Other considerations



Home Considerations



- ❧ What does it look like?
 - ❧ Apartment
 - ❧ Single family
 - ❧ Duplex
- ❧ What do you need?
 - ❧ # of Rooms
 - ❧ # Bedrooms
 - ❧ # Bathrooms
 - ❧ Large rooms
 - ❧ Kitchen
 - ❧ Parking/garage
 - ❧ Storage areas
 - ❧ Laundry/Dishwasher
 - ❧ Yard



Your Home Continued:



∞ Accessibility/handicap issues



∞ Lead paint: Does someone under six live in your household?

∞ Pets

∞ Other considerations



The Real World: What's keeping you from your DREAM?

Credit

CORI

Landlord
References

Evictions

No enough
Income

Budgeting

Presentation
to potential
Landlords

On time Rent

Credit

Evictions

Landlord
References

How you
present to
LL

Take Care of Unit

Credit

Evictions

Landlord
Reference

How you
present to
LL

No Neighbor
Conflict/Criminal
Activity

CORI

Evictions

Landlord
Reference

How you
present to
LL

Resources for Obstacles



Eviction

- <https://www.masscourts.org/eservices/home.page.2>

Credit/Budgeting

- HAP Financial Counseling

CORI

- CORI handout

Landlord

- Housing Search Booklet

How can you SHOW the landlord you will be a good tenant?

I am responsible and will pay rent on time

Be Organized:
Keep track of where you apply.
Call a week after to follow up

Be Organized:
Bring all the information you need to complete an application

Come to all showing on time

Have a working phone that you can be reached on

I will respect the home and my neighbors

Be polite to everyone in the office

Only bring the people who will be living in the home with you

Dress appropriately

Make sure your phone message is appropriate

Things to Consider and Ask When Seeing an Apartment



Rent

Heating?

Month to
Month v.
Year Lease

Move In
Costs

Appliances

Lease v. Month to Month

Lease

Month to Month

PRO

Landlord Can't make you move for a year unless you do something bad

Landlord can't raise your rent for a year

CON

If you leave before the year, you may be responsible for remainder rent

Pro

You can leave easier

Con

The landlord can ask you to leave easier

The landlord can raise your rent with a month notice

What a Landlord Can Ask for At Move In

First Month

Last Month

Security

Cost of changing locks



APPLIANCES



Ask If the Fridge is Included Because
the Landlord Doesn't Have to
Provide One



If you're interested, say you're interested, but don't seem desperate!



Where To Look for an Apartment

- ↻ Internet – Craig's list, etc.
- ↻ www.gosection8.com
- ↻ Newspapers
- ↻ Housing authority lists
- ↻ MassAccess Housing Registry (*good on accessibility*)
<http://www.massaccesshousingregistry.org/>
- ↻ Masshousing:
https://www.masshousing.com/portal/server.pt/community/rental_housing/240/looking_for_an_affordable_apartment_
- ↻ Community bulletin boards

Housing Discrimination



☞ **Housing discrimination** occurs when an individual or family is treated unequally when trying to buy, rent, lease, sell or finance a home based on certain characteristics, such as race, class, sex, religion, national origin, and familial status.



Fair Housing Laws:

What are the protected categories?



- **Race**
- **Color**
- **National Origin**
- **Religion**
- **Sex**
- **Familial Status**
- **Marital Status**
- **Handicap**
- **Age**
- **Sexual Orientation**
- **Gender Identity and Expression**
- **Military/Veteran Status**
- **Ancestry**
- **Public Assistance**
- **Housing Subsidies**
- **Genetic Information**



Discrimination Questions

Am I in a
protected category

Is the treatment
related to my
membership in the
protected category

Sometimes it's hard to tell.



- ❧ "I'm sorry. We don't take Section 8."
- ❧ "This is a quiet building. We're looking for a mature couple."
- ❧ "This is an older building and probably has lead paint. You might want to look somewhere else."
- ❧ "The apartment's already taken." (So why is the ad still running?)
- ❧ "We'll call you back." (But they never do.)
- ❧ "There's a \$50 application fee."

What to do if you think you're a victim of housing discrimination



☞ “Where do I find help?”

☞ HAPHousing

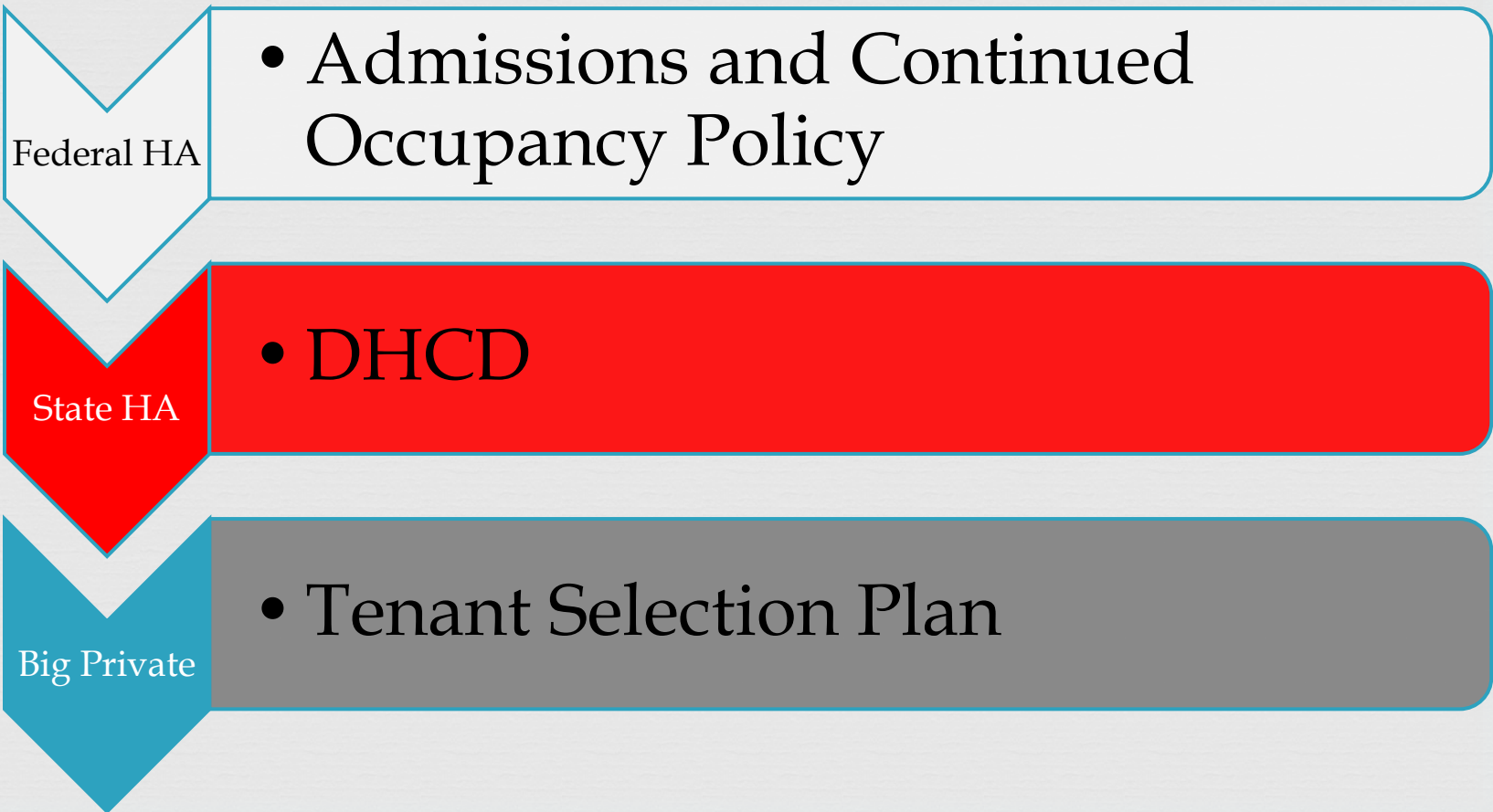
☞ Massachusetts Fair Housing Center

☞ Massachusetts Commission Against Discrimination

☞ United States Department of Housing & Urban Development (HUD)



Why Am I Being Denied?



Denials



Must be done
in writing

Appealable (read
closely appeal
process)

More
documentation of
rehabilitation the
better

See:
<http://www.masslegalhelp.org/housing/challenging-a-denial>

Reasonable Accommodation

- ☞ A reasonable accommodation means that a landlord makes certain adjustments in rules, policies, services, or even the physical structure of an apartment so that you can have full use of your home. It means that sometimes landlords need to make exceptions and do things differently to enable a person who is disabled to participate more easily in a housing program. You can request an accommodation when you are applying for housing, before moving into housing, or during your tenancy.

Reasonable Accommodation Reality

Not just for PHYSICAL DISABILITIES

Exception to ANY rule or policy

May not want to ask for it first off

Put it in Writing if possible

You DO NOT have to disclose the nature of your disability but MAY need verification of the existence of the disability and connection to the requested accommodation

RA examples

Requesting Exception to CORI Rule

- Disability: recovery from addiction for over a year and CORI related to crimes during addiction period
- Documentation of treatment and letters of support or reformation

Requesting exception to Credit Rule

- Disability: Bi-polar disorder. You had a period when you went untreated and spent a lot of \$ and created a lot of debt
- Documentation of disability from provider, letters supporting that you are in money management class, letters of recent positive credit

Requesting Service Animal

- Disability: Depression
- Documentation of disability and connection of disability to need for animal

Requesting Hand Rail

- Disability: back problem
- IF IT IS an apparent disability you DO NOT NEED documentation of disability!

Next Steps



Assess your
appeal as a
tenant

Work towards
making yourself
more appealing
(fix credit, CORI,
talk to old
Landlord)

In the meantime,
try to SHOW
landlords
how/why you
will still be a
good tenant

**GOOD
LUCK!!!**

Call with Questions

Thank you.

