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In their study of shelter programs in Massachusetts, the Commission to End Homelessness found that a focus on “prevention, increased access to permanent affordable housing, housing production, and economic stability” could reduce the number of households who become homeless and the length of time they will stay in shelter. Listed below are the current programs in place in Massachusetts designed to assist families at risk of experiencing homelessness.

1.1 Tenancy Preservation Program (TPP)

The purpose of the Tenancy Preservation Program, administered by MassHousing, is to help prevent homelessness among people with disabilities. To accomplish this, the TPP acts as a neutral party between a landlord and tenant in situations where a tenant’s disability is directly related to the reason for eviction. The program focuses on individuals and families with mental disabilities that may contribute to the tenancy problem. TPP may also address cases in which the family member associated with the tenancy problem is a child with a disability.

The TPP provides professional assessment and recommendations to the housing court. If tenancy cannot be preserved, tenants will be assisted in their transition to an alternative location and more suitable housing setting. The program is funded by a collaboration of entities, including MassHousing, the Department of Transitional Assistance (DTA), the Massachusetts Department of Housing and Community Development (DHCD), the Department of Mental Health (DMH), municipalities, local agencies, private foundations, and grants. Individual programs can also seek funding from the Community Development Block Grant (CDBG) and Emergency Shelter Grant (ESG).

For more information about this program, please contact MassHousing at 617-854-1089, or contact one of the Tenancy Preservation Program directors. For a list of TPP program directors in your area, please see Section 8.3 of this packet or visit: https://www.masshousing.com/portal/server.pt/gateway/PTARGS_0_2_2335_0_0_18/TPP_Directors.pdf.

1.2 Residential Assistance for Families in Transition (RAFT)

RAFT is a statewide initiative designed to provide short-term flexible funds to help low-income families avoid or exit homelessness. The program is administered by the Massachusetts Department of Housing and Community Development through a network of 9 Regional Non-Profit Housing Agencies (RNPs). Housed within the Housing Consumer Education Centers (HCECs), the recently restructured initiative encourages RNPs to propose regionally-based programs that reflect local needs and conditions. As a result, RAFT will no longer be administered as a first come, first served program, and there is no RAFT application. Instead, funds are targeted towards homeless families or those families who are at risk of homelessness due to a one-time extraordinary event resulting in financial crisis (defined as a significant reduction of income or increase in the necessary household expenses). A maximum life-time cap of $3000 in assistance may be granted. This money may only be used to pay for housing expenses such as utility arrearages, first or last months rent, security deposits, furniture, employment-related travel expenses, or rental arrearages.

2 www.mass.gov/dhcd Residential Assistance for Families in Transition (RAFT) FY09 Summary
Families with children under 21 years of age, pregnant women with no other children, and households with a disabled member who are at risk of homelessness or are experiencing homelessness and earn 50% or less of the Area Median Income are eligible for RAFT assistance. Eligible households must also demonstrate that they will be able to afford household expenses after RAFT money is depleted. Income documentation for all household members is required, and additional written documentation may be necessary depending on the type of assistance requested.

For more information about RAFT, please contact your local HCEC or visit DHCD’s website at: www.mass.gov/dhcd. HCECs will screen callers and determine the appropriate services and resources needed on a case-by-case basis. A complete list of HCEC contact information is provided in section 8.3 of this packet.

1.3 ENERGY AND UTILITY ASSISTANCE

Massachusetts offers several programs for low-income families needing help paying for fuel costs and other utility bills. These programs are briefly described below, but more information is available through the MassResources website at: http://www.massresources.org/massachusetts_energy_assistance_d.html.

Fuel Assistance

Massachusetts Community Action Agencies offer fuel assistance programs to help low-income families pay for heating and energy bills during winter months. Most funding is made available through the U.S. Department of Health and Human Services’ Low-Income Heating and Energy Assistance (LIHEAP) block grant. To be eligible for LIHEAP, a household’s income must be no greater than 150% of the federal poverty level or 60% of the state median income. To find out if a family is likely to qualify for fuel assistance, visit http://www.massresources.org/massachusetts_energy_assistance_d.html and click on the “Fuel Assistance Eligibility Check” link.

Community Action Agencies may also offer the Citizens Energy Heat Assistance Program which offers assistance to families facing financial hardship that are not eligible for LIHEAP or have used up their LIHEAP benefits. There are no strict income limits and no citizenship requirements to be eligible for this program, but recipients must be a Massachusetts resident and must heat their home with natural oil or gas. For those who heat their home with oil, eligible households receive a voucher which allows a one-time delivery per heating season of 100 gallons of free heating oil. To apply for the oil heat program, families can contact their local Community Action Agency (see contact information, section 8.3), apply online at www.citizensenergy.com, or call toll-free 1-877-JOE-4-OIL. Those who heat their home using natural gas can receive a $150 credit towards their utility bill through the Citizens Energy/Distrigas Heat Assistance Program. Applicants for the Distrigas program must call 1-866-GAS-9918 and leave a message with their name, address, and phone number. An application will be mailed within 24 hours.

For a complete list of Massachusetts Community Action Agencies, please visit section 8.3.

Good Neighbor Energy Fund

The Good Neighbor Energy Fund is intended for families in short-term financial crisis that do not qualify for other fuel assistance programs. Money for this program, which is a joint effort between the Salvation Army and utility companies, comes from the utility companies themselves as well as donations from utility customers and businesses. To be eligible, a household’s gross income must be between 200% and 275% of the Federal Poverty Guidelines. A maximum of $275 can be awarded to each eligible household per heating season. To apply for the Good Neighbor Energy Fund program, those living in area...
codes 617, 508, 781, and 978 can call the Salvation Army toll-free at 1-800-334-3047. Those with area
code 413 can call toll free at 1-800-262-1320. Applicants can also visit their local Salvation Army Service
location. For more information about this program, please visit: http://www.magoodneighbor.org/index.html.

Utility Discounts
Many electric and gas companies provide low-income discount programs offering a 25-35% savings
on each bill. Families are automatically qualified for these discounts if they receive TAFDC, EAEDC,
Food Stamps, MassHealth, SSI, Fuel Assistance, or a child family member is enrolled in either the School
Lunch or Head Start program. Those families that have been automatically enrolled should notice “R-2” or
“R-3” listed on their utility bill. Families that have not been automatically enrolled should call their utility
company to apply.

Utility Shutoff Protection
According to Massachusetts law, utility companies cannot shut off services to senior households,
low-income families with infants, people with serious illness who cannot afford to pay their utility bills,
tenants whose landlords are responsible for utility bills, and low-income people who would otherwise
be without heat in the winter. Families can call the customer service number of their utility company to
register for shutoff protection.

CHAPTER 2: THE SHELTER SYSTEM

2.1 EMERGENCY ASSISTANCE
The Department of Transitional Assistance (DTA) Emergency Assistance (EA) program provides
emergency shelter and housing search assistance for families experiencing homelessness. The goal of the
program is to increase stability and access to permanent housing for families with at least one dependent
child under the age of 21 or for pregnant women without dependent children. To be eligible, households
must meet an income and asset requirement, and at least one household member must be a United States
citizen or a legal immigrant. The gross monthly income of the household must be at or below 130% of the
Federal Poverty Guidelines, and TAFDC, EAEDC, and SSI all count as income for determining eligibility.
Additionally, the family cannot have more than $2500 in countable assets. If the EA family’s income
exceeds the 130% while they are in shelter, they will be given up to 6 months to find suitable housing
before their shelter benefits will be terminated. Families in need of Emergency Assistance must apply at a
DTA office.

Once a family is deemed eligible, DTA will place the family in shelter within 7 days or fewer if
they have no safe alternative housing options with relatives, friends, or charitable organizations. Families
that have been placed in shelter are required to develop and comply with a self-sufficiency plan, follow
shelter rules, adhere to TAFDC work requirements (work or participate in workforce development), and
accept an offer of safe, permanent housing within 20 miles of their home community.

For more information about the Emergency Assistance program, please contact your local DTA
office. To find a DTA office in your area, please consult section 8.3 of this packet.
The Commission to End Homelessness contends that “housing placement, subsidy and production responses that result in stable, permanent housing options” are essential to an effective campaign to end homelessness. This section outlines the affordable housing options available in Massachusetts, the incentive programs and funding sources designed to encourage affordable housing production, and the measures that have been put in place to improve access to existing affordable housing.

3.1 Public Housing

Public housing consists of apartment units built and subsidized by the state or federal government. In Massachusetts, approximately 90,000 units of public housing are managed by 242 Local Housing Authorities (LHAs). Unfortunately, public housing availability is extremely limited, although there are often more options available for families, the elderly, and people with disabilities.

LHAs may give preference to those experiencing homelessness, working families, local residents, people with disabilities, or domestic violence victims. Additionally, state funded Public Housing is required to give priority to those who become homeless as a result of a natural disaster, those who become homeless because of public improvement initiatives, those who are homeless due to safety code enforcement, and transfers for people already in public housing. Within each of these categories, preference is given to veterans, local residents, and priority emergency cases. Each LHA has its own waiting list and may set more specific preferences.

Households earning at or below 80% of the Area Median Income are eligible for public housing units. While state funded developments have no immigration status restrictions, federally funded developments require that at least one person in the household be lawfully present in the United States (citizen, refugee, etc.). In federally funded developments, households with “non-legal” immigrants will receive a prorated subsidy that only provides coverage for the legal resident.

Public housing tenants pay rent based on a percentage of the household’s income and whether or not the LHA includes utilities in the cost of rent. For instance, elderly or disabled individuals will either pay 30% of their income towards rent, or 25% of their net income if he/she pays for some or all of his/her utilities. Similarly, families pay 32% of their household income for rent if utilities are included, 30% when the family pays for some of the utility costs, or 27% of their household income when the tenant pays for all of the utility costs.

For more information about public housing options, please contact your area LHA or Regional Non-Profit Housing Agency. Contact information for these organizations can be found at DHCD’s website at www.mass.gov/dhc (click on the Public Housing Applications and Documentation link under “Key Resources”).

3.2 Project Based Subsidies

HUD Section 8 Developments

HUD Section 8 Developments are owned by private for or non-profit developers for the purpose of maintaining housing affordability. Developers receive money from the federal government to help build housing and keep it affordable. Tenants in Section 8 Developments pay 30% of their income towards

3 Commission to End Homelessness
rent, and each developer can set preferences for the income levels they would like to target. Those interested must apply directly to each development. To access HUD’s listing of all Section 8 Project Based properties, please visit http://www.hud.gov/apps/section8.

Project Based Massachusetts Rental Voucher Program (MRVP)

Administered by 112 LHAs and 8 Regional Non-Profit Housing Agencies, the project based MRVP subsidies are assigned to a specific unit or development. Participants pay no more than 40% of their income towards rent. Waiting lists are quite long, but some LHAs are still accepting applications. To be eligible, a household’s income cannot be greater than 200% of the Federal Poverty Level for the area, and applicants are required to fill out a CORI form before being accepted. For more information about the MRVP program, please contact the Bureau of State Rental Assistance at 617-573-1340. For additional information about the Federal Poverty Level, Local Housing Authorities, or Regional Non-Profit Housing agencies, please visit Chapter 8.

Community Development Block Grant (CDBG)

The Community Development Block Grant is a federally funded program which allocates funds to state and local agencies for housing and community development activities. In order to receive funds, states and localities with a population of at least 50,000, called entitlement communities, must prepare a consolidated plan including a housing needs assessment for the area, a five year strategy to address those needs, and a one year plan with annual updates. At least 70% of a locality’s CDBG expenditures must benefit low and moderate-income persons, defined as those earning up to 80% of the area median income. Eligible activities include housing rehabilitation, site acquisition, first-time homebuyer assistance, accessibility improvements for the elderly and disabled, and other community development activities. Typically, about 25% of CDBG funds are used for housing-specific programs.

HUD uses two formulas to determine CDBG allocations, and the jurisdiction is granted the one yielding the largest amount. The first formula is based population size and conditions of poverty and overcrowding within the city. The second formula is based on poverty levels, the age of the housing stock, and the percentage of population decline. There are several program components, each of which serves a different purpose or level of need, and has different application requirements, funding limits, selection criteria, and grant application cycles. For a complete list of entitlement communities in Massachusetts, please see section 8.9.

HOME Investment Partnership Program

The HOME program is a federal block grant program which focuses exclusively on housing for low and moderate-income people. The grant formula distributes 60% of HOME dollars to local ‘participating jurisdictions’, while the remaining 40% is allocated to states. A formula based on factors such as poverty levels and the condition and supply of the rental housing stock determines which local jurisdictions are designated as participating jurisdictions. Additionally, localities that do not meet the formula requirements can join with neighboring jurisdictions to form a consortium in order to receive HOME funds. Local participating jurisdictions are eligible for at least $500,000, and every HOME dollar must be partially matched by other state, local or private contributions.

HOME Rental Housing Program

The Home Rental Housing program provides funds for the acquisition, rehabilitation, or new construction of affordable rental housing. A minimum of 90% of the units must benefit those earning through an anti-poverty program.

4 www.mass.gov/dhcd
no more than 60% of the HUD adjusted median family income. Additionally, 20% of the units must be reserved for those earning below 50% of the HUD adjusted median family income. Each HOME rental housing development is required to maintain long-term affordability, the length of which is dependent on the type and amount of subsidy. New rental developments are usually required to remain affordable for 20 years, while rehabilitation construction is required to remain affordable for 5-15 years.

HUD imposes minimum and maximum per unit subsidy requirements for all HOME Rental Housing Program Developments. A minimum investment of $1,000 times the number of HOME-assisted units is guaranteed. Maximum per-unit subsidies vary by jurisdiction and can be acquired at local HUD offices. Local HUD office contact information is available in Section 8.3 of this document. To find out if your city is a participating jurisdiction or part of a HOME consortium, please consult section 8.9.

**MassHousing Affordable Rental Developments**

The Massachusetts Housing Finance Agency, or MassHousing, lends money at rates below the conventional market to support affordable rental and home ownership opportunities for low- and moderate-income residents of Massachusetts. As a result, non-profit and for-profit developers interested in providing opportunities for low-income households are eligible to receive government money through various MassHousing programs. Rental development financing options come in many forms: Some developments have affordability requirements and low-income apartments, while others accept Section 8 or MRVP vouchers. For more information about MassHousing developments, please contact the Rental Development Division at 617-854-1360 or mfdev@masshousing.com. Those interested in MassHousing rental units should contact a property’s site office for information on vacancies, waiting lists, or the application process.

**Affordable Housing Trust Fund**

The Affordable Housing Trust Fund, administered jointly by MassHousing and DHCD, provides direct assistance for the creation or preservation of affordable housing units for households earning 110% or below the Area Median Income. The flexible funds can be used for rental, homeownership, and mixed-use developments, as well as disabled and elderly housing. AHTF funds may only be applied to the affordable units. Additional funding related to the Affordable Housing Trust Fund is available for pre-development financing (administered through CEDAC), public housing modernization (administered by DHCD), and the development of permanent housing for clients of the department of Mental Health.

**80/20 Program**

MassHousing’s 80/20 program provides tax exempt and/or taxable financing for the acquisition, rehabilitation, or construction of multi-family rental developments. To receive funding, 20% of the units must be reserved for those earning below 50% of the Area Median Income, or 40% must be reserved for those earning below 60% of the Area Median Income. The remaining percentage of units may be rented at market rate. For more information about this program, contact MassHousing at 617-854-1360 or mfdev@masshousing.com.

**Elder 80/20**

The Elder 80/20 program serves elders interested in living in independent rental apartments with on-site access to supportive services. At least 20% of these units must be reserved for households earning below 50% of the Area Median Income, and the remaining units can be leased at market rate.

For a complete list of MassHousing developments, please visit the on-line inventory at: https://www.masshousing.com/portal/server.pt/gateway/PTARGS_0_2_1141_0_0_18/HousingList_Alpha.pdf.

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5 www.masshousing.com
3.3 RENTAL SUBSIDIES

Housing Choice Voucher Program (Section 8)

The Section 8 Housing Choice Voucher Program is a mobile housing subsidy made available by the federal government. This subsidy helps low-income households rent in the private market, and can be used anywhere in the country after one year of issuance. Section 8 Vouchers cover the difference between the Fair Market Rent for an area and the tenant’s actual share of rent, so that tenants usually pay 30-40% of their income towards housing costs.

75% of the available Section 8 Vouchers are reserved for households earning at or below 30% of the Area Median Income, while the remaining 25% of vouchers are targeted to households earning 50% or less of the AMI. To be eligible, at least one person in the household must be legally residing in the United States.

Section 8 Vouchers are administered through most Local Housing Authorities and the Department of Housing and Community Development’s Regional Non-Profit Housing agencies. Nearly 50 LHAs participate in a centralized waiting list and application process, which remains open at all times. Pre-applications for these 50 LHAs can be obtained at www.massnahro.org or by calling any of the participating LHAs. All other LHAs maintain their own waiting lists and have their own application process. The website www.housingworks.net provides up to date information of when these waiting lists open and close.

Eight Regional Non-Profit Housing Agencies, through their Housing Consumer Education Center programs, manage DHCD’s pool of Section 8 Vouchers. Since DHCD has a single, unified application system and waiting list, applicants interested in these vouchers can simply apply to one Regional Non-Profit Housing agency. Applications can be accessed at www.mass.gov/dhcd, and this waiting list is always open. Preference is given to households earning below 30% of the Area Median Income.

For more information about Section 8 Vouchers, Fair Market Rents for an area, Local Housing Authorities, or the Regional Non-Profit Housing agencies, please see Chapter 8 of this document. The federal and state government also provides funding for various Section 8 Voucher programs targeted to “special populations.” Requirements for obtaining these vouchers will be discussed in more detail in the following section of this chapter (see sections 3.5).

Massachusetts Rental Voucher Program (MRVP)

MRVP is a state funded subsidy program administered through eight of the state’s Regional Non-Profit Housing agencies and 121 Local Housing Authorities. The program offers both tenant based and project based rental subsidies. To be eligible for an MRVP voucher, a household must have a net income (after allowable deductions) at or below 200% of the Federal Poverty Guidelines. Allowable deductions include certain childcare and healthcare expenses, medical expenses, child support or alimony payments, tuition and fees for job related education for a member who is not a full-time student, as well as housekeeping, personal care, and travel expenses for a disabled family member if no one in the household can perform these services. Additionally, 5% can be deducted from the household income if the head of household is 60 years old or greater or a household member is living with a disability. There are no immigration status restrictions for voucher holders, and MRVP vouchers are available to everyone who meets the income requirements.

While waiting lists are long and it is often difficult to obtain an MRVP voucher, turnover subsidies do become available throughout the year and are reissued to new households (although due to budget constraints, turnover vouchers are not currently available). Applicants can contact their Local Housing Authority or regional Non-Profit Housing agency to determine if vouchers will become available. For more information about how to contact a Regional Non-Profit Housing agency, please see Chapter 8.
HOME Tenant-Based Rental Assistance

Through the Federal HOME program, participating jurisdictions can provide Tenant Based Rental Assistance (TBRA) rental subsidies to help low income households afford housing costs, including rent, utility costs, and security deposits. The two-year renewable contracts are available to tenants earning at or below 80% of the Area Median Income, although each participating jurisdiction has its own tenant selection policies and criteria. The flexible HOME funds can be used for rental assistance, self sufficiency, homebuyer, targeted population, anti-displacement, and security deposit programs. Participating jurisdictions must match every dollar of HOME funds used with 25 cents from non-federal sources. Additionally, 15% of the allocations must be reserved for Community Development Housing Corporations. For a complete list of participating jurisdictions in Massachusetts, please visit section 8.9 of this packet.

3.4 SHORT TERM/TEMPORARY SUBSIDIES

DTA Family Homelessness Re-Housing Program: Management Company Pilot

The Management Company Pilot Program has been set up to provide temporary rental assistance and stabilization services to quickly re-house and decrease the length of shelter stay for families with earned income, a positive work and housing history, and no significant CORI or credit issues. Several management companies have agreed to participate in and provide units for the program, and DTA hopes to house up to 200 families over the next year. Currently, DHCD refers units to DTA officials who then work with Housing Assistance Providers (HAP) and scattered site providers to identify potential program candidates. Families must pass a CORI and credit check to be a potential candidate. To apply for housing, the housing search worker accompanies program candidates to complete the management company’s rental application (all application fees have been waived for this program). It is then the company’s responsibility to determine if the family is eligible for an apartment.

F.O.R. Families, the primary entity responsible for stabilization services, will complete an assessment of each family to determine the appropriate support and stabilization services needed. The family is responsible for working with the stabilization team to generate a service plan outlining specific goals and obligations associated with the program. It is expected that families pay their rent share in a timely fashion, meet all lease provisions, and increase their earned income during the lease term. Once a family is approved for a housing unit, the applicant, management company, HAP provider, and F.O.R. Families caseworker will meet to discuss and sign the stabilization plan and lease. After the lease is signed, a payment request will be submitted to DTA to cover the total cost for the security deposit, first month’s rent, and the amount to be subsidized by DTA for 11 months. The family is responsible for paying 30% of their income towards the rental amount. DTA’s portion will be paid in full to the management company up-front.

To be considered for this program, families must have earned income and relatively solid employment and housing histories. While there is no waiting list for this program, DTA will continually evaluate its shelter population to find eligible candidates.

Ultimately, families will be expected to take on the rental cost at the end of the 12 month period. Caseworkers will work with the families to determine appropriate options and prepare for the end of the lease term, and DTA will consider extending the temporary subsidy if families will be unable to afford rent without further subsidy after one year.

For more information about this pilot program, please contact your local DTA office (contact information is provided in section 8.3).
3.5 HOUSING PROGRAMS FOR TARGETED POPULATIONS

Section 811 Supportive Housing for People with Disabilities

Section 811 is a federal program which provides funding to non-profit agencies for the development of supportive rental housing for low-income people with disabilities. The program provides capital funding and project-based rental assistance, but 25% of the Section 811 appropriation is also used for tenant-based subsidies (See Section 8 Mainstream Program for People with Disabilities, below). Both the project based and tenant-based rental assistance programs are designed to ensure that tenants pay approximately 30% of their adjusted income towards rent. While supportive services must be made available, program participants are not required to accept these services as a condition of occupancy. Possible support services include case management, training in independent living skills, and assistance in obtaining employment.

To be eligible for a Section 811 development, households must be very low income (household income at or below 50% of the Area Median Income), and have at least one member 18 years old or older with a disability.

For information regarding recent Section 811 developments, please see Section 8.6 of this document or visit: http://www.hud.gov/content/releases/pr06-003summary.pdf. For more information about the Section 811 program, please visit the Technical Assistance Collaborative on-line at: http://www.tacinc.org/HH/Program_Policy/Section811.htm.

Section 8 Mainstream Program for People with Disabilities

The Section 8 Mainstream Program Voucher allows low-income households having a person with a disability to rent or lease affordable housing of their choice in the private market. These vouchers, set aside exclusively for people with disabilities, are funded through the Section 811 tenant-based rental assistance program. The program’s 5 year renewable contracts are designed to assist those who face difficulty locating suitable and accessible housing in the private market. To be eligible, households must have at least one disabled member and a family income at or below the HUD very low or low-income limit for the area (50% AMI).

The Section 8 Mainstream Program Voucher is administered through Local Housing Authorities or eligible non-profit disability organizations. Public Housing Authorities must immediately re-issue any five year mainstream vouchers that turnover. Additionally, Public Housing Authorities are required to assist applicants in gaining access to supportive services when requested, provide reasonable accommodations, and make units accessible for those who need it. While this program cannot be used for project-based assistance, it may be used for tenant-based homeownership options.

For a list of organizations with Section 8 Mainstream Vouchers with five year renewable contracts, please visit Section 8.5 of this packet or the Technical Assistance Collaborative on-line at: http://www.tacinc.org/Docs/HH/Special_Purpose_5yrSection8a.pdf.

Section 8 Mainstream Program for People with Disabilities (One year Contracts)

Like the Section 8 Mainstream Program with five year contracts, the Section 8 Mainstream Program Vouchers with one year renewable contracts are set aside exclusively for people with disabilities. The one year contracts, however, are funded by the Section 8 program rather than the Section 811 appropriation. One year renewable vouchers can only be administered by Local Housing Authorities.

For a list of LHA’s that have been awarded one year Section 8 Mainstream Program Voucher contracts, please see Section 8.5 of this packet or visit: http://www.tacinc.org/Docs/HH/Special_Purpose_1yrSection8a.pdf.
Section 8 Designated Housing Vouchers

The Section 8 Designated Housing Voucher program provides Section 8 vouchers to Public Housing Authorities with an approved HUD allocation plan targeted exclusively to elderly-only, disabled-only, or mixed elderly/disabled tenants. The program is meant to offset recent public housing designation policies which have served to diminish the supply of affordable housing options for people with disabilities. As a result, only non-elderly disabled individuals are eligible to receive the designated vouchers.

For a list of Public Housing Authorities with Section 8 Designated Housing Vouchers, please visit: http://www.hud.gov/offices/pih/programs/ph/dhp/designated.cfm. Interested applicants should contact their local housing authority for more information.

McKinney/Vento Shelter Plus Care (S+C)

The McKinney/Vento Shelter Plus Care (S+C) Program is designed to provide long-term housing and supportive services for homeless individuals with disabilities and their families. States, local governments, and public housing agencies can apply for grants awarded annually on a competitive basis. In Massachusetts, the program is administered by DHCD’s division of Public Housing and Rental Assistance, and nearly 350 S+C subsidies are distributed throughout the state. Support services are provided by a network of public and private entities and are funded by DPH and DMH. The rental assistance, which can be either tenant-based or project based, ensures that program participants pay no more than 30% of their adjusted income towards total housing costs.

Shelter Plus Care rental assistance and support services are primarily targeted to those individuals with serious mental illness, chronic drug or alcohol addiction, and HIV/AIDS who are living in places “not intended for human habitation” or in emergency shelters. To be eligible for the program, at least one adult in the household must have a documented disability.

The application process varies by program. For more information about Shelter Plus Care, please contact the Bureau of Federal Rental Assistance at DHCD (617-573-1150).

McKinney/Vento Supportive Housing Program (SHP)

The McKinney/Vento Supportive Housing Program provides assistance to homeless persons to achieve residential stability, increase skill level or income, and obtain greater “self-determination.” Eligible participants must be homeless, defined as someone living on the street or in an emergency shelter, or someone who would otherwise be living on the street or in an emergency shelter without Supportive Housing Program assistance. The program also provides support for those residents being evicted within one week with no housing lined up, those being discharged within one week from an institution, and those persons fleeing from a domestic violence situation with no other means of housing.

Transitional Supportive Housing Program

The Transitional Supportive Housing Program is used to move homeless individuals and families off the street and into more permanent housing. Homeless persons and families, including those with disabilities, are eligible participants. Because SHP transitional housing provides short-term shelter or housing assistance, non-cash services at the community level and is not means-tested, undocumented households ARE able to receive these benefits under the Personal Responsibility and Work Opportunity Reconciliation Act of 1996 (The act makes an exception to the law for programs that are necessary for the protection of life or safety).

Residents live for up to 24 months in a transitional housing setting and receive support services, such as housing placement assistance, that enable them to live more independently. If an appropriate

6 http://www.hud.gov/offices/cpd/homeless/programs/splusc/.
housing opportunity is not found or the resident is in need of additional services when the 24 month period has expired, he or she will be allowed to continue receiving assistance. Additionally, transitional housing participants can continue to receive follow-up services for up to six months after they leave the program.\(^7\)

For further questions about the program or the application process, please contact your local HUD field office (Contact information for local HUD offices is provided in section 8.3).

**SHP Permanent Housing - Public Housing for People with Disabilities**

The Public Housing for People with Disabilities component of the Supportive Housing Program provides long-term, community-based housing with supportive services for people with disabilities. Each development must have 16 or fewer residents in a single structure, although the permanent housing units may be part of a larger development.

According to federal guidelines, eligible applicants must either be considered disabled under Section 223 of the Social Security Act; be determined to have a long-term physical, mental, or emotional impairment which may impede one’s ability to live independently and which could be improved by more suitable housing; have a developmental disability; or, have AIDS or a condition arising from its etiological effects. Illegal aliens are not able to receive SHP permanent housing benefits.

Further questions about the program or the application process can be directed to local HUD field offices (See Section 8.3 for contact information).

**Housing Opportunities for People with AIDS (HOPWA)**

The Housing Opportunities for People with AIDS program, administered by HUD’s Office of HIV/AIDS Housing, provides funding to address the specific needs of low-income persons with HIV/AIDS and their families. Almost 90% of this funding goes directly to targeted metropolitan areas, while the remaining 10% is awarded through a competitive grant program to “special projects of national significance.” The funding helps individuals and families remain in their homes, secure affordable housing, or access additional services such as healthcare, nutritional services, case management, or assistance with daily living.

HOPWA provides small, short-term payments to help prevent individuals and families from falling into homelessness, as well as on-going rental assistance. The program also helps fund the development and operation of supportive housing units. For information on how individuals with HIV/AIDS can access assistance, please contact the Massachusetts Regional Community Planning and Development Field office at 617-994-8200.

A complete list of targeted Metro Areas is included in Section 8.9 of this document.

**Section 8 Veterans Affairs Supported Housing Program (VASH)**

Sponsored by HUD and the US Department of Veterans Affairs, the VASH program serves homeless veterans with severe psychiatric or substance abuse disorders. The program provides Section 8 Vouchers as well as case management and clinical services for qualified veterans. Applicants must be referred to public housing agencies or DHCD by participating VA Medical Centers, where all screening, case management services, and clinical services are conducted. Public Housing Agencies determine the income eligibility requirements.

To be eligible, individuals must be homeless (defined as having spent 30 days or more on the street or in a shelter), have a severe substance abuse disorder or psychiatric diagnosis, and be discharged from service (dishonorable discharges do not apply). Additionally, VASH Section 8 recipients must

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sign a treatment agreement and participate in a case management program. Program participants must demonstrate a period of stabilization before receiving a rental voucher.

In the HUD-VASH family program, veterans are not required to have a chronic mental illness or substance abuse disorder to receive Section 8 Vouchers.

Recent HUD appropriations have provided the state of Massachusetts with nearly $75 million in new funding to administer the VASH program (DHCD must wait to receive that money until HUD issues final guidance and executes contract authority, which should occur by May of 2008). Agencies that offer these vouchers include the Boston VA/Boston Housing Authority, Northampton VA/Northampton Housing Authority, and Bedford VA/Massachusetts DHCD (Contact information is available in section 8.3). For more information about participating VAMCs and PHAs throughout the country, please visit: http://www.hud.gov/offices/pih/programs/hcv/vash/docs/vamc.pdf

**Family Unification Voucher Program**

Family Unification Vouchers enable families to lease or purchase decent, safe, affordable housing in the private market. The program is intended to assist those families for whom a lack of adequate housing is the primary factor in the separation or “imminent threat” of separation of children and their parents. The vouchers may also assist in situations in which a lack of housing is the primary factor preventing children from reuniting with their family. To be eligible, the local Public Child Welfare Agency (PCWA) must certify that a lack of housing is the main reason for the separation, and a Local Housing Authority must determine that the family is eligible for a Housing Choice Voucher. Vouchers must serve families whose incomes fall within HUD’s low or very-low income standards. Public Housing Agencies can respond to notices of funding availability (NOFAs) to acquire vouchers, and interested families should contact their local PHA for information on vouchers in their area.

**Chapter 689 Special Needs Housing Program**

Chapter 689, Housing for People with Special Needs, is a state funded program which provides housing for people with physical, cognitive, or psychiatric issues. The program is administered by the Department of Housing and Community Development’s (DHCD) Division of Public Housing and Rental Assistance, and is designed to provide housing with specialized services. Typically, Local Housing Authorities will partner with a local service provider that can provide day to day management of the facilities and support services for the residents.

Those individuals who are eligible for the services administered by the Department of Mental Health or the Department of Mental Retardation are also eligible for the Chapter 689 Housing Program. Tenants are referred to a housing development by State Human Services agencies based on an appropriate match between the applicant’s need and the services offered. Interested applicants should contact their local Department of Mental Health or Department of Mental Retardation offices.

An exception to these guidelines exists for families having a person with a physical disability. In these cases, the Chapter 689 family program provides family housing that is wheelchair and handicap accessible. Families having a person with a disability who participate in this program apply directly to and are selected by Local Housing Authorities. Applicant eligibility is based on income guidelines and the level of need. Contact information for The Department of Mental Health (DMH) and the Department of Mental Retardation (DMR) is provided in Section 8.3 of this packet.

**Chapter 176 Special Needs Housing Program**

Chapter 176 is another state initiative targeted to people with special needs. The program provides housing for people with chronic mental illness and permanent supportive housing for people leaving state
mental health hospitals. Tenants must be referred by a State Human Services Agency and are matched with a development that offers services related to his or her need. Interested applicants should contact the Department of Mental Health. A complete listing of Department of Mental Health (DMH) locations is provided in section 8.3 of this document.

Chapter 667 Public Housing for Seniors and People with Disabilities

Chapter 667, Public Housing for Seniors and People with Disabilities, is a state program which provides housing for low-income elderly and disabled individuals. Administered by the Department of Housing and Community Development’s Division of Public Housing and Rental Assistance, the program ensures that tenants only pay 30% of their household income toward rent. Eligible applicants must earn 80% or less of the Area Median Income and be either 60 years of age or older or a person with one or more long-term physical or mental impairments. Residents may also be eligible if the private market is unable to provide the applicant with the necessary accessible features, forcing him or her to live in substandard housing or pay excessive rents. Applicants who meet these criteria must also be deemed qualified for state-aided public housing by the Local Housing Authority.

For more information about Chapter 667 housing, please contact DHCD (contact information available in section 8.3).

Alternative Housing Voucher Program (AHVP)

The Alternative Housing Voucher Program serves low-income individuals 60 years old or younger living with a long-term or chronic disability. To be eligible, an individual’s long-term disability must impede his or her ability to live independently. Additionally, individuals must be living in or eligible to live in state assisted public housing. Local Housing Authorities determine an applicant’s eligibility, and require that the individual supply certified documentation of his or her disability. There also must be evidence that the applicant is living in an institution, substandard housing, or paying extremely high rents because an affordable and accessible unit is not available in the private market.

Tenants participating in the Alternative Housing Voucher Program pay either 30% of their income towards rent if all utilities are included in the rent, or 25% of their income if some or no utilities are included. Interested individuals can apply through their LHA or the Department of Housing and Community Development at 617-727-7130 (ext. 655). To find a LHA near you, please consult DHCDs website at www.mass.gov/dhc.

Section 8 Housing Options Program (HOP)

The Section 8 Housing Options Program (HOP) is a collaboration between DHCD, DMH, DMR, DPH, EOHHS (the Office of Health and Human Services), and the Massachusetts Rehabilitation Executive Commission. The program provides Section 8 Housing Choice vouchers with supportive services, including rental subsidies, housing search assistance, case management services, and stabilization services. Disabled individuals that are homeless or living in transitional housing must be referred to DHCD by the Justice Resource Institute Health Staff to be eligible. For more information, please contact JRI at 617-457-8142, ext. 304.

Community Based Housing Program

DHCD’s Community Based Housing Program provides funding for the development of integrated housing for people with disabilities. Non-profits are eligible for this funding, and eligible activities include “reasonable” acquisition, rehabilitation, construction, pre development, and other soft costs. To ensure

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8 Soft costs include the non-construction costs related to development (HUD 2008).
that people with disabilities are not being isolated in the community, no more than 15% of the units should be designated for people with disabilities. Through the Community Based Housing Program, DHCD will fund up to 50% of the total development costs for the CBH units, with a maximum amount of $750,000. Not all of the units in the development project are required to meet accessibility standards, although the use of basic visitability features is strongly encouraged.

For more information about the Community Based Housing Program, please contact DHCD at 617-573-1305 or CEDAC at 617-727-5944.

DMH/DMR Set Aside Program
The DMH/DMR Set-Aside Program is administered jointly by MassHousing, the Massachusetts Executive Office of Health and Human Services, the Department of Mental Health (DMH), and the Department of Mental Retardation (DMR). Through this program, multi-family residential developments financed by MassHousing are required to set-aside 3% of the total low and moderate-income units for applicants referred by DMH/DMR. Owners of each development agree to participate in the program as a term of the loan.

Applicants referred by DMH/DMR must meet the same eligibility standards as other tenants, including income eligibility, ability to pay rent, ability to maintain the apartment and live reasonably with other tenants, and compliance with lease provisions. Individualized support services are made available to tenants, and DMH/DMR agree to continue to offer services for as long as the resident continues to live in the unit.

For more information about the Set-Aside Program, please contact MassHousing, DMH, or DMR (contact information is listed in section 8.3).

SECTION 3.5 - HOUSING PROGRAMS FOR TARGETED POPULATIONS
AT A GLANCE

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3.6 STATE INCENTIVES FOR AFFORDABLE HOUSING DEVELOPMENT

Inclusionary Zoning Ordinances (IZO)

Adopted in various forms by over 80 communities throughout Massachusetts, IZOs allow the development of affordable housing to become an integral component of all residential development. This is accomplished by cities establishing mandates on developers to designate a certain portion (usually 10-25%) of all new housing units as affordable (meaning within the spending capacity of individuals earning less than 80% of the area median income). To offset the cost to the developer of providing these affordable units, cities may offer some form of incentive in return for the provision of affordable housing, including density bonuses, waivers of zoning requirements or permit fees, fast-track permitting, local tax abatements, and subsidized infrastructure. In summary, a typical IZO includes the following:

- A mandate or invitation to developers to participate in the program as they plan for new residential developments;
- Establishment of a minimum project size/number of units to trigger program participation;
- Provision of a density bonus or other incentive for at least partial compensation for producing the affordable units;
- Definition of “affordable” housing prices or rents;
- Income limits to determine household eligibility for affordable units;
- Establishment of a period during which resale prices or rental increases are controlled to maintain the supply of affordable housing;
- Guidelines for the location and design of affordable units within market-rate development; and
- Identification of an agency or other entity that will be responsible for managing the program and monitoring the condition and turnover of units developed under the program.

For more information about inclusionary zoning, please visit the state’s website at: http://www.mass.gov/envir/smart_growth_toolkit/pages/mod-iz.htm. Contact your local officials to find out if your town has an inclusionary zoning ordinance in place.

Housing Innovation Fund

The Housing Innovation Fund was created by DHCD to provide assistance in the creation and preservation of alternative forms of affordable housing, including SRO’s, limited equity cooperatives, transitional housing for the homeless, and domestic violence shelters. Eligible activities include reasonable and necessary hard and soft costs\(^9\) to develop an eligible project. No less than 50% of the units shall benefit persons living on 80% of the AMI or less. Additionally, not less than 25% of the units must benefit persons with incomes at 30% of AMI or less, and preference is given to projects that provide transitional and permanent housing for homeless individuals and families. The Housing and Innovation Fund can cover up to 50% of development costs with a maximum grant amount of $500,000.

40B – Comprehensive Permit Law

40B is a state statute which allows local zoning boards to approve affordable housing developments under flexible rules if at least 20-25% of the units are designated as affordable. The legislation was designed to encourage affordable housing development in all communities throughout the state. Typically, the production of market-rate units serves to subsidize the affordable units, making affordable housing

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\(^9\) Hard costs include the cost of construction, rehabilitation, reconstruction, or conversion. Soft costs include financing fees and other finance-related costs; title binders and insurance; legal and accounting fees; environmental reviews; appraisals; architectural, engineering, and related professional services; builders and developers fees; and other non-construction costs related to development (HUD 2008).
production possible with little or no cost to the government. To qualify, a development must have at least 25% of the units reserved for those earning below 80% of the Area Median Income, or at least 20% of the units reserved for those earning below 50% of AMI. A profit maximum is also set for developers at 20% for sale properties and 10% for rental properties. All 40B proposals must be approved under a state or federal housing program, such as Mass Housing, MassDevelopment, DHCD, or HUD.

If a project is determined eligible, the developer can apply for a comprehensive permit through the local Zoning Board of Appeals (ZBA). The ZBA can approve projects with higher density or a higher number of affordable units than those which would typically be allowed under local zoning laws. The board can approve a proposal as submitted, approve the proposal with some conditions or changes, or deny the application altogether. If the board denies or imposes “uneconomic conditions,” the developer may appeal the decision to the State Housing appeals Committee. The Appeals Committee can overrule the local decision as long as the development does not present serious health or safety concerns, and developers may only appeal the decision if the community has fewer than 10% of its housing stock devoted to the state’s definition of low and moderate income housing.

Recent amendments to 40B legislation have been put into place to protect local communities. Most notably, communities can now deny a 40B permit if they have made recent progress towards increasing their affordable housing stock. Those communities with a 2% increase in affordable housing over a 1 year period, or those with a .75% increase and an approved housing plan are considered to have made recent progress. Additionally, a project size limit of 150-300 units, depending on the community, has been put into place.

For more information, please contact DHCD (see Section 8.3) or consult CHAPA’s 40B fact sheet at: http://www.chapa.org/40b_fact.html. For a list of communities that have met their 10% goal or have made “significant progress,” please visit DHCD’s Subsidized Housing Inventory at: http://www.mass.gov/Ehed/docs/dhcd/hd/shi/shiinventory.htm.

3.7 AFFORDABLE HOUSING PRESERVATION

Many affordable housing developments do not guarantee perpetual affordability. These developments are known as “expiring-use” properties, and represent a critical opportunity to retain existing affordable housing stock. Over 18,000 affordable units in Massachusetts “could potentially be lost to the affordable housing inventory by December 31, 2010 because the income and rent restrictions imposed by the early financing programs are expiring or can be terminated by owners.”10 The Citizens’ Housing and Planning Association (CHAPA) maintains a list of expiring-use properties at risk of being converted to market rate. This list is updated periodically and can be accessed at http://www.chapa.org/expiring.html. The following section outlines the options available to encourage the retention of the existing affordable housing stock and to maintain affordability for low-income residents.

Enhanced/ “Sticky” Vouchers

HUD created the enhanced voucher program in order to protect residents of rent-regulated federally assisted housing in the event that the owner pre-pays the loan to opt-out of the terms or opts not to renew the Section 8 project-based contracts. These enhanced, or “sticky,” vouchers may only apply while the household resides in the converted housing development. Enhanced vouchers revert to standard Section 8 Vouchers if the household moves outside of the development. Because enhanced vouchers are simply meant to protect households when a development converts to market rate, the terms and conditions of these vouchers are different than those of the Section 8 Housing Choice Voucher. For example, those living at or below 95% of the area median income are eligible

(as opposed to 80% AMI for Section 8 Vouchers), and residents are not limited to the typical payment standard. The minimum rent required for each household is equal to the tenant’s payment before the unit was converted.

Residents should talk to the owner of their development or call their local HUD office (See section 8.3 for contact information) if they are faced with the possibility that their unit will be converted to market-rate.

Conversion Vouchers

HUD created the Conversion Voucher Program to assist Public Housing Agencies in relocating residents or finding replacement housing from the demolition or mandatory conversion of public housing units. The vouchers also provide assistance to families living in Section 8 Housing Assistance Payment Contract (HAP) developments in which the owner is going to ‘opt out’ or prepay the mortgage. Public Housing Agencies can apply for conversion vouchers, and families of public housing conversions will be contacted by the PHA when they are eligible. Development owners should notify tenants to contact their local PHA if they are choosing to opt-out or prepay. As with other voucher programs, eligible families must have a household income at or below the HUD low-income or very low-income limit for the area. Vouchers cover the difference between 30% of the adjusted family income and the PHA payment standard or gross rent, whichever is lower.

For more information about the Conversion Voucher Program, please visit HUD’s website at: http://www.hud.gov/offices/pih/programs/hcv/conversion.cfm.

Section 8 Preventative Preservation Program

MassHousing’s Preventative Preservation Program has been put in place to help preserve the affordability of MassHousing’s Section 8 Housing Assistance Payment Contract (HAP) developments. The program allows MassHousing to retain these Section 8 properties as assets, to maintain Section 8 contract administration of the developments, and to work with building owners before the end of the mortgage term to develop an attractive financing package.

To be eligible, a building’s Section 8 Housing Assistance Payment (HAP) contract must be within 5 years of expiration. Owners are allowed to extract equity from their properties at competitive interest rates in exchange for extending the affordability restrictions and agreeing to pursue a renewal of the HAP contract. Restrictions do apply on the types of expenditures allowed by owners who make use of this financing. For more information about the Preventative Preservation Program, contact MassHousing at 617-854-1124.

Capital Improvement and Innovation Fund

The Capital Improvement and Innovation Fund, administered by DHCD, is a state bond for properties at risk of losing affordability restrictions. The purpose of this program is to help preserve and improve existing affordable and rental developments. For-profit developers, non-profit developers, and local housing authorities may all apply for this funding which can be used for the acquisition, refinance, and/or rehabilitation of an existing rental property. At least 50% of the total units must be occupied by and affordable to those at or below 80% of the Area Median Income (AMI) and no less than 5% must be available for those at or below 50% of the AMI. Organizations may receive $40,000 per unit for projects with 25 or more units, with a maximum grant amount of $2 million. For projects with fewer than 25 units, $50,000 per unit may be granted as long as the total amount awarded does not exceed $1,250,000.
4.1 GREEN AFFORDABLE HOUSING

EPA Energy Star Homes

The EPA Energy Star Program is a voluntary initiative intended to encourage builders and developers to use energy efficient features to improve home quality, reduce energy demand, and reduce air pollution. Energy Star Partners follow strict guidelines set by the EPA, resulting in buildings that are 15-30% more efficient than typical homes. The program’s third party verification process is carried out by Independent Home Energy Raters.

To become an Energy Star Partner, applicants must simply fill out a partnership agreement online at the EPA Energy Star website. There is no cost to become a partner or to use Energy Star promotional material. The Energy Star Program offers three programs to partners, including the 100% commitment option, the Advanced Lighting Package (ALP), and the Indoor Air Package. Partners that agree to the 100% commitment option commit to building all of their homes up to Energy Star standards. The Advanced Lighting Package and the Indoor Air Package provide opportunities for partners to further reduce energy use in homes and gain recognition for homes with a “comprehensive set of indoor air quality measures.”

Although the EPA Energy Star Program does not have a component specific to affordable housing, several of the 100% commitment Energy Star Partners in Massachusetts are also committed to providing affordable housing to low and moderate-income individuals and families.

For more information about Energy Star Partners in Massachusetts or to locate an Independent Home Energy Rater, please consult section 8.8 of this document.

LEED for Homes Initiative for Affordable Housing

The US Green Building Council (USGBC) has created the Leadership in Energy and Environmental Design (LEED) Green Building Rating System to promote sustainable development practices. The LEED for Homes Initiative for affordable housing, funded by a grant from the Home Depot Foundation, was created to “recognize and reward the intrinsic resource efficiencies of affordable housing in the LEED for Homes rating system.” This voluntary initiative rewards building practices such as compact development, site selection close to existing infrastructure, and proximity to community resources and open space. The program also rewards homes that are smaller than the national average and that limit outdoor water use. LEED certified developments benefit from improved occupant health and well-being, improved building durability, and energy savings of at least 20-30%. The LEED registration fee is waved for non-profit builders or developers, and assistance is available through the Home Depot Foundation Grant to cover verification costs associated with LEED certification. Interested affordable housing developers should contact a Provider, who can approve projects and answer any questions about the program and funding.

Providers serving Massachusetts include the Center for Ecological Technology, the Conservation Service Group, and Steven Winter Associates. Contact information for these organizations is provided in Section 8.8. For specific questions regarding the LEED for Homes Initiative for Affordable Housing, please e-mail homes@usgbc.org.
Green Communities Initiative

The Massachusetts Green Communities Initiative, MassHousing, Massachusetts Technical Collaborative, and the Enterprise Foundation have successfully set aside money to build nearly 1,000 environmentally friendly housing units. Many of these units will be affordable to low and moderate income individuals and families.

The Green Communities Initiative provides incentives for affordable housing developers to pursue “green” building techniques. Among these incentives are mortgage financing, private equity, and grants for predevelopment, acquisition, and construction. Additional grants are available for developers that have incorporated renewable technologies into the development. Criteria for the Green Communities Initiative are closely aligned with LEED for Homes, making it easy for developers to qualify for both programs. The Trolley Square development in Cambridge is currently the only Massachusetts development listed in the Green Communities High Performance Buildings database. For more information about the Green Communities Initiative, visit the Green Communities website at: http://www.greencommunitiesonline.org/ OR, the MassHousing’s website at: https://www.masshousing.com/portal/server.pt?open=514&objID=227&parentname=CommunityPage&parentid=5&mode=2&in_hi_userid=2&cached=true.

Green Affordable Housing Initiative

The Massachusetts Technology Collaborative (MTC) Green Affordable Housing Initiative encourages affordable finance, development, and building communities to include more green design and renewable energy in future development projects. MTC awards competitive grant money and collaborates with several organizations to provide incentives and support research for green affordable housing initiatives. Current MTC partnership programs include:

- **The Joint Management Committee** will use the awarded $1.5 million (administered by ICF, International) to increase funding opportunities for the design and construction of small photovoltaic systems for affordable housing. For a project to be considered it must meet Energy Star standards and at least 20% of the units must be affordable.
- **Boston Community Capital** is using its $5 million grant to investigate the overall effectiveness and cost efficiency for green building techniques.
- **Cape Light Compact** was awarded $1.5 million for the purpose of building units in Cape Cod and Martha’s Vineyard in an attempt to find ways to reduce the environmental footprint.
- **The City of Boston’s Department of Neighborhood Development** has used the $2 million from MTC to initiate a new program, the purpose of which is to incorporate renewable energy, energy efficiency, green design, and healthy home techniques into the city’s affordable housing program.
- **MassHousing** has partnered with MTC on the Massachusetts Green Communities Program (see previous section).
- **HAP, Inc.** has used funds awarded by MTC and the Home Depot Foundation to promote and finance renewable energy systems and the incremental costs associated with green building upgrades. Projects must meet Energy Star minimum requirements to qualify.
- **Winn Development** plans to use its funding awards to create a model for energy efficiency and renewable energy. Two affordable housing test properties will be used to represent three different types of housing, including townhouse, apartment, and historic mill styles. The lessons learned from these two test property renovations will be used to create an affordable housing energy strategy.
- The Massachusetts Department of Housing and Community Development (DHCD) plans to provide...
additional funding as incentives to developers in the creation of green affordable housing.
For more information about MTC’s Green Affordable Housing Initiative, please visit their website at: http://www.mtpc.org/rebates/afford_housing.htm.

4.2 SMART GROWTH AND TRANSIT ORIENTED DEVELOPMENT

Smart Growth and Transit Oriented Development Policies represent an attempt to make communities more pedestrian friendly, energy efficient, conducive to public interaction, and accessible. This is most commonly achieved by creating high-density, mixed-use developments near public transportation. The State of Massachusetts is committed to employing Smart Growth principles that discourage sprawl and help revitalize neighborhoods. Listed below are some of the state Smart Growth and Transit Oriented Development incentives available for towns and developers.

40R- Smart Growth Zoning

Chapter 40R of the Massachusetts General Laws, or the Smart Growth Zoning Overlay District Act, provides financial incentives to cities and towns to establish new overlay zoning districts to support housing production. To be eligible for the financial benefits of 40R, municipalities must first apply to the Massachusetts Department of Housing and Community Development for district approval. The 40R legislation requires that 20% of all residential units in a district be affordable to those earning 80% or less of AMI. To promote smart growth initiatives, 40R also requires minimum allowable densities of eight dwelling units per acre in single family zones, 12 units per acre for two to three family dwellings, and 20 units per acre for multifamily structures. Upon approval of a district, a municipality receives a zoning incentive payment based on the potential number of housing units that can be constructed. The adoption of overlay zoning districts helps a community avoid discretionary use permitting or zoning change approvals for specific affordable housing developments.

Commercial Area Transit Node Housing Program (CATNHP)

CATNHP is a state funded bond available to municipalities, non-profits, and for-profits to support rental housing production or rehabilitation. Eligible projects include housing projects consisting of 24 units or less that are within neighborhood commercial areas in proximity to transit nodes. In addition, no fewer than 51% of the units must benefit those earning below 80% of the AMI. Developers may receive $50,000 per unit up to a total of $750,000. Only one project per community is eligible in a funding round, and there are traditionally two rounds of funding each year. Projects are selected based on specific criteria, including the project location, local support, evidence of site control, evidence of zoning, identification of proposed financing and project feasibility, commitment to affordability, and consistency with sustainable development principles.
For more information about CATNHP funding, please visit DHCD’s website at: http://www.mass.gov/?pageID=ehedterminal&L=3&L0=Home&L1=Housing+Development&L2=Affordable+Rental+Development&sid=Ehed&b=terminalcontent&f=dhcd_hd_catnhp_catnhpr&csid=Ehed.

4.3 BROWNFIELD REDEVELOPMENT

Environmental Protection Agency Brownfields Program

Brownfields are vacant plots of land that have been contaminated by oil and hazardous materials as a result of industrial activity. Developers have typically avoided brownfield redevelopment projects.
because of the high costs and uncertainty associated with these projects. To provide incentives for organizations to clean-up and reinvest in these properties, the EPA has created a brownfield grant for developers called the Brownfields Cleanup Grant. The grant may be used to “address sites contaminated by petroleum and hazardous substances, pollutants, or contaminants.”¹¹ Funds of up to $200,000 may be awarded to carry out cleanup activities at a specific site owned by the applicant. A 20% cost share is required, which may be in the form of a contribution of money, labor, material, or services. For more information about this grant, please visit the EPA website at www.epa.gov/brownfields.

**Brownfields Redevelopment Fund & Brownfields Tax Credit**

The Brownfields Redevelopment Fund and the Brownfields Tax Credit provide low-interest loans to for-profit developers and offers grants to cities, economic developers, non-profits and community development corporations. Since the Brownfields Act was signed into law in 1998, the redevelopment fund and tax credit have been used to construct housing; commercial, retail, and office space; multi or mixed-use buildings; manufacturing and industrial buildings; and community centers and schools.

Applicants for the redevelopment fund can receive up to $100,000 for sight assessment and up to $500,000 for sight remediation. These funds can be used to detoxify contamination in the soil and on the ground floors of buildings. However, the fund can only be utilized in designated Economically Distressed Areas. The Brownfields Tax Credit can be accessed by any Massachusetts taxpayer who owns or leases contaminated properties for business purposes. The credit can subsidize 25% to 50% of remediation costs not covered by the Redevelopment Fund.

To learn more about The Brownfields Redevelopment Fund visit: http://www.massdevelopment.com/development/brownfields_intro.asp. To learn more about the Brownfields Tax Credit Program visit: http://www.mass.gov/?pageID=dorterminal&L=6&L0=Home&L1=Individuals+and+Families&L2=Personal+Income+Tax&L3=Current+Year+Tax+Information&L4=Guide+to+Personal+Income+Tax&L5=Credits&sid=Ador&b=terminalcontent&f=dor_help_guides_abate_amend_personal_issues_othercredits&csid=Ador#BrownfieldsCredit

CHAPTER 5: IMPROVING ACCESS TO AFFORDABLE HOUSING

5.1 PLACEMENT
Housing Assistance Program/Toolbox Funds

DTA’s Emergency Assistance (EA) program, which provides emergency shelter and benefits for families experiencing homelessness, also provides housing search and cash assistance, or “Toolbox Fund,” services. Toolbox funds are offered to families currently in EA shelters. The program is administered by DTA in conjunction with the state’s network of Housing Assistance Providers (Housing Search Agencies), and households may receive up to $2000 in assistance per year. Program funding is currently targeted to assist families leaving the Emergency Assistance shelter system.

For more information about this program, please contact your local DTA homeless coordinator or case manager.

5.2 FAIR ACCESS/LOWERING ENTRY BARRIERS
Understanding Fair Housing Laws

In Massachusetts, it is illegal to discriminate during housing sale, rental, lending, or insurance transactions based on certain protected class characteristics. These characteristics include race, color, national origin, religion, age, gender, sexual orientation, military history, disability, family status, and source of income. Illegal activities include making housing unavailable or denying that it is available; setting different terms or conditions for the sale or rental of housing; denying or making different terms or conditions for a mortgage, home loan, or home insurance; persuading owners to sell their homes by telling them minority groups are moving into the neighborhood; and threatening, coercing, or intimidating a person exercising his or her fair housing right.

Housing that is covered under Fair Housing Laws include multi-family developments with four or fewer units if the owner does not live in one of the apartments, multifamily buildings with five or more units, and single family homes not owned by private persons. Also covered are single family homes owned by private persons and owner occupied multi-family buildings when a real estate broker and/or discriminatory advertising is used to rent or sell the home.

According to the Fair Housing Center of Greater Boston, the best way to avoid breaking fair housing laws is to treat everyone alike, provide consistent and complete information to all, make decisions based on objective criteria, and avoid making credit assumptions based on non-credit factors.

For more information about Fair Housing laws and housing discrimination, please visit: http://www.bostonfairhousing.org/housing_rights.htm. For questions specifically related to accessibility, building design, and construction compliance, please contact Adaptive Environments’ Design and Construction Resource Center at 1-888-FH1RST1 (1-888-341-7781).

504/ADA Compliance

Under Title II of the Americans with Disabilities Act (ADA), public agencies are required to operate housing programs in ways that make them accessible to and do not discriminate against persons with disabilities. Title III of the act ensures that areas of housing developments used as public accommodations are accessible. Many of the requirements under ADA are related to earlier legislation, Section 504 of the Federal Rehabilitation Act of 1973, which applies to all entities receiving federal funds of more than $2,500. “Section 504 bans discrimination on the basis of disability in the provision of services, requires reasonable accommodation and established accessibility standards for physical and sensory impairments.”

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6.1 Individual Development Account (IDA) Programs

The Massachusetts IDA program is a competitive grant program awarded to non-profits through the Massachusetts Department of Housing and Community Development (DHCD). IDA programs are used to help low-income individuals save money to buy a home, attend school, or start a business. On average, agencies provide a savings match of 3:1 for eligible participants. The program targets Massachusetts residents living in state subsidized housing and earning up to 80% of the area median income. To be eligible, individuals must be currently employed with a consistent work history and be willing to commit to the various components of the program.

In 2008, six agencies were selected to receive a combined $600,000 in awards. These organizations include the Center for Women and Enterprise ($50,000 – program for women interested in starting a business), Compass Working Capital, Inc. ($50,000), International Institute of Boston ($50,000 – Saving for Success program for immigrants, refugees, and political asylees), MASSCAP ($200,000), MIDAS/Allston Brighton CDC ($200,000), and Springfield Partners for Community Action ($50,000). Program design differs for each agency, but all funds are used to support financial literacy training and asset management programs in some form.

It is estimated that 868 low-income individuals will be able to participate in the state’s IDA program. Around 106 individuals will be able to use their IDA account savings to buy homes, 66 of whom will be moving from state subsidized affordable housing.


6.2 Homeownership

Homeownership Voucher Program

Funded by HUD and administered by 76 Local Housing Authorities in Massachusetts, the Homeownership Voucher Program helps first time homebuyers or co-op members purchase a decent, safe, and affordable home in the private market. Eligible families have no household members that have owned a home for at least three years, and must meet minimum income requirements (an annual income no less than the federal minimum hourly average times 2,000 hours). Except in a family with a disabled or elderly head of household, one or more adults in the family must be employed full-time on a continuous basis for at least one year, and pre-assistance homeownership counseling is required.

To qualify, a home must pass an initial housing quality inspection. Once the voucher application and home are approved, the PHA can make Housing Assistance Payment Contract (HAP) payments either directly to the family or to the lender. For most vouchers, the term limit is 15 years if the initial mortgage is 20 or more years. All other cases have a maximum term of assistance of 10 years. For more information about the Homeownership Voucher program, please visit HUD’s website at: http://www.hud.gov/offices/pih/programs/hcv/homeownership/.

6.3 Self Sufficiency

Welfare to Work Program Vouchers

The Welfare to Work Vouchers are part of a HUD program that was intended to assist families transitioning from welfare to economic self-sufficiency. Nearly 50,000 vouchers were distributed in 1999, and the program’s
main focus was to help those families with a critical need for housing to obtain or retain employment. Local Housing Agencies partnered with welfare and workforce development agencies to provide housing assistance combined with job training, childcare, and other services. While the Welfare to Work Program has been phased out, housing agencies may still use turnover vouchers for local welfare to work initiatives. Contact your Local Housing Authority to find out if they offer these vouchers.

Section 8 Family Self Sufficiency Program

HUD’s Family Self Sufficiency program is a five year voluntary program for families with Section 8 Vouchers. Run by various Local Housing Authorities in Massachusetts, the program provides education, job training and other services. Participants also benefit from a savings component which they are free to use as they please upon completion of the program. An escrow account is established for each participating family, in which the Public Housing Agency deposits the difference between the family’s original rent and the increased rent that would ordinarily be required following an increase in income.

To participate in the program, voucher recipients work with a case manager to help them define their housing goals and to move towards achieving those goals. Additionally, the Public Housing Authority coordinates with other local agencies to help families receive services. If the family successfully completes the program, they are able to keep the money that was saved and the interest earned from the escrow account. On average, families have at least $5,000 in the escrow account by the end of the program. Families do not lose Section 8 Vouchers if they decide to leave the program, however all money saved in the escrow account will be returned to the Public Housing Agency.

To apply, Section 8 Voucher holders should ask their Local Housing Authority if they have a Family Self Sufficiency Program. For more information about the program, please visit: http://www.hud.gov/local/ma/news/pr2006-10-20.cfm.

CHAPTER 7: HOUSING FIRST PROGRAMS

7.1 HOME AND HEALTHY FOR GOOD

The Home and Healthy for Good Program is a statewide Housing First pilot for chronically homeless individuals. The goal of the program is to move homeless persons off the street and out of the shelter system into a permanent housing setting. This pilot program will be used to consider the cost per participant and to determine the projected cost savings of using a Housing First model. To accomplish the program goals, the state allocates funds to the Massachusetts Housing and Shelter Alliance (MHSA) through DTA. MHSA then works with service providers to place chronically homeless individuals into housing. Leveraged funding may go towards service and housing components of the program, including rent, building operations, and case management services. As of June 2008, the program had an 82% tenant retention rate. Provider agencies for the Home and Healthy for Good Program include HomeStart; SMOC; Heading Home (previously Shelter, Inc.); Pine Street Inn; MBHP; Quincy Interfaith Sheltering Coalition (QISC); Housing Assistance Corporation; Friends of the Homeless; Mass Veterans, Inc.; Somerville Homeless Coalition; hopeFound, Inc.; Boston Healthcare for the Homeless; and Father Bills & MainSpring. Please contact the provider agency near you for more information about this pilot program or access the Massachusetts Housing and Shelter Alliance website at: http://www.mhsa.net.
CHAPTER 8: WHERE TO GET STARTED

8.1 PARTNERSHIPS

Housing Partnership Network

The Housing Partnership Network is a business alliance that forges partnerships between public and private entities to achieve large scale impact on affordable housing creation. Network members develop, manage, and finance affordable housing for low-income and working families throughout the country. The purpose of the network is to promote innovation and collaboration in the housing field. Current Housing Partnership Network members in Massachusetts include HAP, Inc.; Housing Assistance Corporation; Mass Housing Investment Corporation; Metropolitan Boston Housing Partnership (MBHP); Planning Office for Urban Affairs; Preservation of Affordable Housing (POAH); South Shore Housing; and The Caleb Foundation. For more information about this network, please contact the Housing Partnership Network at:

160 State Street, 5th Floor
Boston, MA 02109
Phone: 617-720-1999
Fax: 617-720-3939
e-mail: info@housingpartnership.net
website: http://www.housingpartnership.net/

8.2 WORKSHOPS AND TRAININGS

MassHousing Tenant Assistance Program (TAP) Management Trainings

The TAP Management Trainings provide information and skill building in topics such as communication, early intervention, conflict resolution, and wellness. The trainings are appropriate for all levels of housing provider staff and are open to anyone.

Fall Trainings:
11/3 Hot Topics in Reasonable Accommodation (Boston)
11/6 Maintaining Employee Safety (Palmer)
11/13 Typical Aging: Meeting the Needs of Elders in Housing (Lynn)
11/19 How to Talk to Someone with a Hoarding Problem (Holyoke)
12/3 Bed Bugs: A Team Response (Framingham)
12/11 Two Half-Day Trainings
- Accessing Services for Elders
- Mental Illness Among Elders (Roxbury)
12/16 Screening, Tenant Selection and Reasonable Accommodations (Brockton)

For more information, or to register for TAP Trainings, please visit:
Massachusetts Housing Consumer Education Center Workshops

Upcoming Events:
November 01: Springfield, Homebuyer Education Course, November 1, 2008
November 05: Springfield, Homebuyer Education Course, November 5, 12, & 19, 2008
November 08: Springfield, Basics of Rental Property Management, November 8, 2008
November 20: Hyannis, Free Financial Literacy workshops!
November 20: Springfield, HAP, Inc. 35th ANNIVERSARY CELEBRATION, November 20, 2008

8.3 Office Locations and Contact Information

Local HUD Office
Boston Regional Office
Thomas P. O’Neill, Jr. Federal Building
10 Causeway Street, 3rd Floor
Boston, MA 02222-1092

Phone: (617) 994-8200
Fax: (617) 565-6558
TTY: (617) 565-5453
Website: http://www.hud.gov/local/index.cfm?state=ma&topic=offices

DHCD – Department of Housing and Community Development
Housing Related Programs and Services: Provides information and services related to asset development, homelessness prevention, housing production, public housing, and rental assistance.
Website: www.mass.gov/dhcp

Contact Information:
100 Cambridge Street
Suite 300
Boston, MA 02114
Phone: 617-573-1100
TTY 617-573-1140

Housing Development
(main) 617-573-1300; (fax) 617-573-1330
Public Housing
(main) 617-573-1150; (fax) 617-573-1340 (mgmnt/RA)
(fax) 617-573-1335 (construction)
Community Services
(main) 617-573-1400; (fax) 617-573-1460
Chief Counsel
(main) 617-573-1500; (fax) 617-573-1515

Housing Appeals Committee
(main) 617-573-1520; (fax) 617-573-1515
Information Services
(main) 617-573-1250; (fax) 617-573-1285
Indian Affairs
(main) 617-573-1290; (fax) 617-573-1120
DTA Office Locations

Housing Related Programs and Services: Tenancy Preservation Program (TPP), Emergency Assistance (EA), Family Homelessness Re-Housing Pilot Program, Toolbox Funds, Home and Healthy for Good

Website: www.mass.gov/DTA

Office Search website: http://webapps.ehs.state.ma.us/DTAOffices/default.aspx

Brockton
75 Commercial Street | Brockton, MA | 02302
(P) 508-895-7000 | (F) 617-727-3569

Dudley Square
2201 Washington Street | Roxbury, MA | 02119
Phone: (617) 989-6000 | Fax: (617) 727-4722

Fall River
1567 North Main Street | Fall River, MA | 02720
Phone: (508) 646-6200 | Fax: (508) 675-3441

Falmouth
155 Katharine Lee Bates Road | Falmouth, MA | 02540
Phone: (508) 495-1400 | Fax: (508) 540-6756

Fitchburg
473 Main Street | Fitchburg, MA | 01420
Phone: (978) 665-8700 | Fax: (978) 345-0935

Framingham
110 Mt. Wayte Avenue | Framingham, MA | 01702
Phone: (508) 661-6600 | Fax: (617) 727-4718

Greenfield
1 Arch Pl, Suite 2A | Greenfield, MA | 01301
Phone: (413) 772-3400 | Fax: (413) 774-5266

Holyoke
72-100 Front Street | Holyoke, MA | 01041
Phone: (413) 552-5400 | Fax: (413) 784-1050

Hyannis
77 High School Road Ext. | Hyannis, MA | 02601
Phone: (508) 862-6600 | Fax: (508) 790-4685

Lawrence
15 Union Street | Lawrence, MA | 01840
Phone: (978) 725-7100 | Fax: (978) 681-6216

Lowell
131 Davidson Street | Lowell, MA | 01852
Phone: (978) 446-2400 | Fax: (978) 458-7563

Malden
200 Pleasant Street | Malden, MA | 02148
Phone: (781) 388-7300 | Fax: (617) 727-7493

Milford
25 Birch Street | Milford, MA | 01757
Phone: (508) 634-7100 | Fax: (508) 792-7267

New Bedford
160 West Rodney French Boulevard | New Bedford, MA | 02744
Phone: (508) 961-2000 | Fax: (508) 961-2100

Newmarket Square
1010 Massachusetts Avenue | Boston, MA | 02118
Phone: (617) 989-2200 | Fax: (617) 427-9214

North Adams
37 Main Street | North Adams, MA | 01247
Phone: (413) 663-1100 | Fax: (413) 664-9274

North Shore
35 Congress Street | Salem, MA | 01970
Phone: (978) 825-7300 | Fax: (978) 741-4869

Pittsfield
75 South Church Street, 4th Floor | Pittsfield, MA | 01201
Phone: (413) 236-2000 | Fax: (413) 448-2466

Plymouth
61 Industrial Park Road | Plymouth, MA | 02360
Phone: (508) 732-3100 | Fax: (508) 830-9433

Revere
300 Ocean Avenue | Revere, MA | 02151
Phone: (781) 286-7800 | (800) 650-2560 | Fax: (617) 727-4567

Springfield/Liberty
95 Liberty Street | Springfield, MA | 01103
Phone: (413) 858-1000 | Fax: (413) 784-1044

Springfield/State
310 State Street | Springfield, MA | 01105
Phone: (413) 858-1300 | Fax: (413) 784-1049

Taunton
21 Spring Street | Taunton, MA | 02780
Phone: (508) 884-5300 | Fax: (508) 884-5301

Worcester
9 Walnut Street | Worcester, MA | 01608
Phone: (508) 767-3100 | Fax: (508) 792-7259
Regional Non-Profit Housing Agencies (and HCECs)

Housing Related Programs and Services: HCECs, Emergency Assistance, Toolbox Funds, RAFT assistance, Section 8 Vouchers, MRVP Vouchers

General Website: http://www.masshousinginfo.org/

Metropolitan Boston Housing Partnership, Inc. (MBHP) – Greater Boston Area
125 Lincoln Street
Boston, MA 02111
Phone: 617-859-0400
Website: www.mbhp.org

Community Teamwork, Inc. – North Middlesex and Essex Counties
167 Dutton Street
Lowell, MA 01852
Phone: 978-459-0551
Website: www.comteam.org

South Shore Housing Development Corporation – Plymouth and Bristol Counties
169 Summer Street
Kingston, MA 02364
Phone: 781-422-4200
Website: www.southshorehousing.org

South Middlesex Opportunity Council, Inc. (SMOC) – Greater Framingham and Metro West
300 Howard Street
Framingham, MA 01702
Phone: 508-872-4853
Website: www.smoc.org

RCAP Solutions – Worcester County and parts of Norfolk and Middlesex Counties
205 School Street
P.O. Box 159
Gardner, MA 01440-0159
Phone: 800-488-1969
Website: www.rhircap.org

Berkshire Housing Development Corporation – Berkshire County
74 North Street
Pittsfield, MA 01201
Phone: 413-499-1630
Website: www.berkshirehousing.com
HCEC website: masshousinginfo.org/bhdc

Franklin County Regional Housing and Redevelopment Authority – Franklin County
42 Canal Road
Turner Falls, MA 01376
Phone: 413-863-9781
Website: www.fchra.org

HAP, Inc. – Hampden and Hampshire Counties
322 Main Street, Suite 1
Springfield, MA 01105
Phone: 413-233-1500
Toll Free: 1-800-322-9667
Website: www.hhhp.org

Housing Assistance Corporation
460 West Main Street
Hyannis, MA 02601
Phone: 508-771-5400
Website: www.haconcapecod.org

Community Action Agencies

Housing related Programs and Services: Homelessness prevention; Fuel Assistance; Emergency food assistance; Head Start/Early education and care; Senior services and youth programs; Workforce development, job training, and education; Access to and training in information technology; Asset formation, protection, and retention.

Website (Massachusetts Community Action Agencies): http://masscap.org/

CAA Contact Information:
Action for Boston Community Development, Inc. (ABCD)
178 Tremont Street, Boston, MA 02111
Phone (617)-357-6000
Fax (617)-357-1813
Website: http://www.bostonabcd.org
Service Area: Boston, Brookline, Newton

Action, Inc.
24 Elm Street, Gloucester, MA 01930
Phone (978)283-7874
Fax (978) 283-0523

Website: http://actioninc.org/
Service Area: Essex, Gloucester, Ipswich, Manchester-by-the-Sea, Rockport

Berkshire Community Action Council, Inc. (BCAC)
1531 East Street, Pittsfield, MA 01201
Phone (413) 445-4503
Fax (413) 447-7871
Service Area: Adams, Alford, Becket, Cheshire, Clarksburg, Dalton, Egremont, Florida, Great Barrington, Hancock, Hinsdale,

Cambridge Economic Opportunity Council, Inc. (CEOC)
11 Inman Street, Cambridge, MA 02139
Phone (617) 868-2900
Fax (617) 868-2395
Service Area: Cambridge.

Citizens for Citizens, Inc. (CFC)
264 Griffin Street, Fall River, MA 02724
Phone (508) 679-0041
Fax (508) 324-7503
Website: http://www.cfcinc.org
Service Area: Fall River, Freetown, Somerset, Swansea, Taunton, and Westport.

Community Action Agency of Somerville, Inc. (CAAS)
66-70 Union Square, #104, Somerville, MA 02143
Phone (617) 623-7370
Fax (617) 628-2512
Website: http://www.caasomerville.org
Service Area: Somerville.

Community Action Committee of Cape Cod & Islands, Inc. (CACCI)
115 Enterprise Road, Hyannis, MA 02601
Phone (508) 771-1727
Fax (508) 775-7488
Website: http://www.cacci.cc
Service Area: Barnstable, Bourne, Brewster, Chatham, Chilmark, Dennis, Eastham, Edgartown, Falmouth, Gay Head, Gosnold, Harwich, Mashpee, Nantucket, Oak Bluffs, Orleans, Provincetown, Sandwich, Tisbury, Truro, Wareham, Wellfleet, West Tisbury, and Yarmouth.

Community Action, Inc. (CAI)
145 Essex Street, Haverhill, MA 01832
Phone (978) 373-1971
Fax (978) 373-8966
Website: http://www.communityactioninc.org/
Service Area: Amesbury, Groveland, Haverhill, Merrimac, and Newburyport.

Community Action! Of the Franklin, Hampshire, and North Quabbin Regions
393 Main Street, Greenfield, MA 01301
Phone (413) 774-2318
Fax (413) 773-3834
Website: http://www.communityaction.us/

Community Action Program Inter-City, Inc. (CAPIC)
100 Everett Avenue, #14, Chelsea, MA 02150
Phone (617) 884-6130
Fax (617) 889-8110
Website: www.capicinc.org
Service Area: Chelsea, Revere, and Winthrop.

Community Teamwork, Inc. (CTI)
167 Dutton Street, Lowell, MA 01852
Phone (978) 459-0551
Fax (978) 453-9128
Website: http://www.comteam.org
Service Area: Billerica, Chelmsford, Dracut, Dunstable, Lowell, Tewksbury, Tyngsborough, and Westford.
Housing service area: Merrimack Valley, plus Cape Ann and the North Shore for certain services.

Greater Lawrence Community Action Council, Inc. (GLCAC)
305 Essex Street, Lawrence, MA 01840
Phone (978) 681-4900
Fax (978) 681-4949
Website: www.glcac.org
Service Area: Andover, Lawrence, Methuen, and North Andover.

Lynn Economic Opportunity, Inc. (LEO)
156 Broad Street, Lynn, MA 01901
Phone (781) 581-7220
Fax (781) 581-5320
Service Area: Lynn.

Montachusett Opportunity Council, Inc. (MOC)
133 Prichard St., Fitchburg, MA 01420
Phone (978) 342-7013
Fax (978) 345-8626
Website: www.mocinc.org

North Shore Community Action Program, Inc. (NSCAP)
98 Main Street, Peabody, MA 01960
Phone (978) 531-0767
Fax (978) 531-1012
Website: http://www.northshorecap.org
Service Area: Beverly, Danvers, Peabody, and Salem.

People Acting in Community Endeavors, Inc. (PACE)
166 William Street, PO Box 5626, New Bedford, MA 02742
Phone (508) 999-9920
Fax (508) 999-3728
Website: www.paceinfo.org
Service Area: New Bedford, Acushnet, Dartmouth, Fairhaven, Marion, Mattapoisett, and Rochester.
Quincy Community Action Programs, Inc. (QCAP)
1509 Hancock Street, Quincy, MA 02169
Phone (617) 479-8181
Fax (617) 479-7228
Website: www.qcap.org
Quincy, Braintree, Milton, Weymouth, and surrounding Norfolk
and Plymouth County communities for certain services.

Self-Help, Inc.
780 West Main Street, Avon, MA 02322
Phone (508) 588-0447
Fax (508) 588-1266
Website: www.selfhelpinc.org
Service Area: Abington, Attleboro, Avon, Bridgewater, Brockton,
Canton, East Bridgewater, Easton, Hanson, Holbrook, Mansfield,
North Attleboro, Norton, Plainville, Randolph, Rockland, Sharon,
Stoughton, West Bridgewater, and Whitman.

South Middlesex Opportunity Council, Inc. (SMOC)
300 Howard Street, Framingham, MA 01701
Phone (508) 620-2300
Fax (508) 620-2310
Website: www.smoc.org
Service Area: Ashland, Bellingham, Framingham, Holliston,
Hopkinton, Marlborough, Natick, Southborough, and Wayland.

South Shore Community Action Council, Inc. (SSCAC)
265 South Meadow Road, Plymouth, MA 02360
Phone (508) 747-7575
Fax (508) 747-1250
Website: www.sscac.org
Service Area: Carver, Duxbury, Hanover, Hull, Kingston,
Marshfield, Norwell, Pembroke, Plymouth, Plympton, and
Scituate.

Springfield Partners for Community Action, Inc. (Springfield
Partners)
619 State Street, Springfield, MA 01109
Phone (413) 263-6500
Fax (413) 263-6511
Website: http://www.springfieldpartnersinc.com
Service Area: Springfield

Tri-City Community Action Program, Inc. (Tri-CAP)
110 Pleasant Street, Malden, MA 02148
Phone (781) 322-4125
Fax (781) 397-2339
Website: www.tri-cap.org
Service Area: Everett, Malden, and Medford.

Valley Opportunity Council, Inc. (VOC)
300 High Street, Holyoke, MA 01040
Phone (413) 552-1554
Fax (413) 552-1558
Website: www.valleyopp.com
Service Area: Agawam, Blandford, Brimfield, Chester, Chicopee,
East Longmeadow, Granville, Hampden, Holland, Holyoke,
Longmeadow, Ludlow, Monson, Montgomery, Palmer, Russell,
Southwick, Tolland, Wales, West Springfield, Westfield, and
Wilbraham.

Worcester Community Action Council, Inc. (WCAC)
484 Main Street, 2nd Floor, Worcester, MA 01608
Phone (508) 754-1176
Fax (508) 754-0203
Website: www.wcac.net
Service Area: Worcester, Auburn, Boylston, Brookfield, Charlton,
Douglas, Dudley, East Brookfield, Hardwick, Holden, Leicester,
Millbury, New Braintree, North Brookfield, Oakham, Oxford,
 Paxton, Rutland, Shrewsbury, Southbridge, Spencer, Sturbridge,
 Sutton, Warren, Webster, West Boylston, West Brookfield, and
 Westborough.

Department of Mental Health (DMH)
Housing Related Programs and Services:  Chapter 689, 167, Set Aside Units
Website: http://www.mass.gov/DMH

Department of Mental Health Central Office
25 Staniford Street
Boston, MA 02114
Direct Dial: (617) 626-8000
Operator: (617) 626-8000
TTY: (617) 727-9842

Regional Offices:
Central Massachusetts Area
Ann Scott, Area Director
Worcester State Hospital
305 Belmont Street
Worcester, MA 01604
Phone (508) 368-3838
Fax (508) 363-1500
TTY (508) 752-0127

Local Service Sites: Fitchburg, Gardner, Milford, Southbridge, and Worcester.

http://www.mass.gov/?pageID=eohhs2terminal&L=5&L0=Home&L1=Government&L2=Departments+and+Divisions&L3=Department+of+Mental+Health&L4=DMH+Offices&sid=Eeohhs2&b=terminalcontent&f=dmh_g_directory_central&csid=Eeohhs2

Metro Boston Area
Clifford Robinson, Area Director
85 East Newton Street
Boston, MA 02118
Phone (617) 626-9200
Fax (617) 626-9216 TTY (617) 626-9257
Child/Adolescent TTY (617) 626-9252


Local Service Sites: Fuller/Bay Cove Site Office at the Solomon Carter Fuller Mental Health Center; Metro Boston Mental Health Units at Lemuel Shattuck Hospital; Metro Boston Mental Health Units at Erich Lindemann Mental Health Center; Erich Lindemann Site; Massachusetts Mental Health Center; and the Cambridge/Somerville site.

Metro Suburban Area
Theodore Kirousis, Area Director
Westborough State Hospital
PO Box 288 - Lyman Street
Westborough, MA 01581
Phone (508) 616-3500
Fax (508) 616-3599
TTY (508) 616-3533


Local Service Sites: East Suburban Site (Arlington); West Suburban Site (Westborough State Hospital); Southwest Suburban Site (Massachusetts Hospital School); and the South Suburban Site (Quincy Mental Health Center).

North East Massachusetts Area
Susan Wing, Area Director
P.O. Box 387
Tewksbury, MA 01876-0387
Phone (978) 863-5000
Fax (978) 863-5091
TTY (978) 640-1193


Local Service Sites: Essex North Site Office (Lawrence), Beverly, Greater Lowell, Lynn, Metro North (Wakefield).

Southeastern Massachusetts Area
Peter Evers, Area Director
Southeastern Area Office
165 Quincy Street
Brockton, MA 02302
Phone (508) 897-2000
Fax (508) 897-2024
TTY (508) 897-2224

Local Service Sites: Brockton Multi-Service Center, Hyannis Case Management Site, Fall River Corrigan Mental Health Center, New Bedford, Plymouth, and Tauton/Attleboro.

Western Massachusetts Area
Western Massachusetts Area
Elizabeth Sullivan, Area Director
P.O.Box 389
Northampton, MA 01061-0389
Phone (413) 587-6200
Fax (413) 587-6205
TTY (413) 586-6592


Local Service Sites/Area Offices
For local service site contact information, please visit the State’s website at:
http://www.mass.gov/?pageID=eohhs2subtopic&L=5&L0=Home&L1=Government&L2=Departments+and+Divisions&L3=Department+of+Mental+Health&L4=DMH+Offices&sid=Eeohhs

Department of Mental Retardation (DMR)

Housing Related Programs and Services: Chapter 689, Set Aside Units
Website: http://www.mass.gov/dmr

Central Office
500 Harrison Avenue
Boston, MA 02118
Voice: (617) 727-5608
Fax: (617) 624-7577
TTY: (617) 624-7783
Email: Info@state.ma.us

Central West Regional Office
171 State Avenue
Palmer, MA 01069
Teresa O’Hare, Regional Director
Terry.O’Hare@state.ma.us
Phone (413) 284-1500
TTY: (413) 284-1554

Northeast Regional Office
Hogan Regional Center
PO Box A
Hathorne, MA 01937
Amanda Chalmers, Regional Director
Mandy.Chalmers@state.ma.us
Phone (978) 774-5000

Metro Area Regional Office
200 Trapelo Road
Waltham, MA 02452
Gail Gillespie, Regional Director
Gail.Gillespie@state.ma.us
Phone (781) 314-7501

Southeast Regional Office
68 North Main Street
Carver, MA 02330
Richard O’Meara, Regional Director
Rick.O’Meara@state.ma.us
Phone (508) 866-5000

Local/Area Offices:
There are also 23 local offices throughout Massachusetts which provide information and referral services, service coordination, case management, service planning, prioritization and arrangements, complaint resolution, and citizen and family involvement services. To search for a local office in your area, please visit:
http://www.dmr.state.ma.us:70/
**MassHousing**

*Boston Office*
MassHousing
One Beacon Street
Boston, MA 02108-3110
Phone: 617.854.1000 | Fax: 617.854.1091 | TDD: 617.854.1025 | MASS RELAY: 800.439.2370

*Western Mass. Office*
MassHousing
59 Interstate Drive
West Springfield, MA 01089
Phone: 413.733.0999 | Fax: 413.733.2045 | TDD: 413.733.2103 | MASS RELAY: 800.439.2370

**VASH Participating VA Medical Centers**

*Boston VAMC*
Website: http://www.boston.va.gov/
Contact Information:
*Brockton Division*
940 Belmont Street
Brockton, MA 02301
Phone (508) 583-4500
Toll Free: 1-800-865-3384

*Jamaica Plain Division*
150 S. Huntington Avenue
Boston, MA 02130
Phone (617) 232-9500
Toll Free: 1-800-865-3384

*West Roxbury Division*
1400 VFW Parkway
West Roxbury, MA 02132
Phone (617) 323-7700
Toll Free: 1-800-865-3384

*Northampton VAMC*
Website: http://www.northampton.va.gov/
Contact Information:
421 North Main Street
Leeds, MA 01053-9764
Phone (413) 584-4040
Fax (413) 582-3121

*Bedford VAMC*
Website: http://www.bedford.va.gov/
Contact Information:
200 Springs Road
Bedford, MA 01730
Phone (781) 275-7500
Toll Free: 1-800-VETMED1

*Boston Housing Authority*
Website: www.bostonhousing.org
Contact Information:
52 Chauncy Street
Boston, MA 02111
Phone (617) 988-4133

*Northampton Housing Authority*
Email: mail@hamphousing.org
Contact Information:
49 Old South Street
Northampton, MA 01060
413-584-4030
413-582-1350

**Tenancy Preservation Program (TPP) Program Directors**

*Berkshire County*
Christine Green, Director, Berkshire County Regional Housing Authority
150 North Street | Pittsfield, MA 01201
(T) 413.443.7138 x11 | stpt46@msn.com
8.4 HOUSING SEARCH

Rental Housing Search:

HUD – Subsidized Apartment Search

HUD maintains a database, updated daily, of subsidized apartment listings in Massachusetts. The website allows those interested to search by location, type of apartment, and number of bedrooms. To access HUD’s subsidized apartment search, please visit http://www.hud.gov/apps/section8/step2.cfm?state=MA,Massachusetts.

Housing Works

The Housing Works website allows users to search for search for any subsidized, affordable, or special needs housing – including vouchers (www.housingworks.net).

MassAccess – Accessible Housing Registry

The Mass Accessible Housing Registry tracks the availability of accessible and barrier-free rental housing in Massachusetts. This service contains information related to each unit including location, rent level, number of bedrooms, adaptable or accessible features, vacancy status, amenities, and neighborhood features. To find an available accessible or barrier-free unit in your area, please visit http://www.mnip-net.org/registry/registrymax.nsf/webpages/home.

MassHousing

MassHousing maintains a database of all properties that they have financed. Visit the following website and search by City/Town to find MassHousing financed properties in your area: https://www.masshousing.com/portal/server.pt?open=514&objID=422&parentname=CommunityPage&parentid=0&mode=2&in_hi_userid=2&cached=true. The site office or management company for each development must then be contacted for information about unit availability and the application process.

Regional Listings:

Boston Fair Housing Center

The Boston Fair Housing Center maintains a computerized listing service of regional housing opportunities for low-income individuals and families. Those interested must contact the Housing Division of the Civil Rights Office at 617-635-2500.
Boston Rental Housing Resource Center
The Boston Rental Housing Resource Center is located in room 709 at Boston City Hall. The Center offers a weekly list of units available for rent in Greater Boston as well as access to telephones, a quiet workspace, and staff to answer questions. For more information, call 617-535-3653 or visit http://www.cityofboston.gov/rentalhousing/.

MBHP Apartment Listings

RCAP Apartment Listings
http://www.rhircap.org/housing_search.htm

South Shore Housing Development Corporation Apartment Listings
http://www.southshorehousing.org/aptlist.html

Affordable Homebuyer Search
Massachusetts Housing Consumer Education Centers
http://www.masshousinginfo.org/

DHCD (Affordable Units for Sale)
http://www.massdhcd.com/hop/MainMenu.aspx

HAP, Inc. - Homes for Good
www.homesforgood.org

BRA (Sale/Rental)
http://www.cityofboston.gov/bra/affordhousing/ahopps.asp

Greater Gardner
http://www.ggcdc.org/html_pages/afford_housing.html

Housing Lotteries
Please visit CHAPA’s website at http://www.chapa.org/housing_lotteries.htm for an inventory of upcoming homeownership and rental housing lotteries, listed in alphabetical order by community. Additional lotteries can be found at:
www.homesforgood.org
www.mhp.net
http://www.massaffordablehomes.org/
http://www.delphicassociates.com/home

8.5 Public Housing and Voucher Information
Rental Assistance Eligibility
Community Resources Information, Inc, is a non-profit organization that runs an informational website called MassResources.org. Through this website, interested individuals can fill out a brief on-line
questionnaire to determine if they are likely to be qualified for public housing, private subsidized housing, Section 8, or MRVP vouchers. To complete an eligibility check, please visit the MassResources website at: http://www.massresources.org/pages.cfm?contentID=3&pageID=2&subpages=yes&dynamicID=294. Please keep in mind that individuals cannot apply for these services through this site.

Applications

DHCD Section 8 Housing Choice Voucher Program and Regional Section 8 Project-Based Voucher Applications are available at DHCDs website under “Rental Applications and Documentation”. The Universal Standard Application for State-Aided Public Housing, MRVP, and AHVP is also available at DHCDs website under “Public Housing Applications and Documentation.” To access these documents, please visit www.mass.gov/dhcd.

Waiting Lists

Housing Works

The website www.housingworks.net provides up to date information of when these waiting lists open and close.

NAHRO Centralized Waiting List

Section 8 Centralized Waiting List Applications are available at: http://massnahro.org/S8_Page2.php

LHAs participating in the MassNAHRO Section 8 Centralized Waiting List

Abington Housing Authority
71 Shaw Ave., Abington, MA 02351  781-878-3469
Acton Housing Authority
68 Windsor Ave., PO Box 681, Acton, MA 01720  978-263-5339
Amherst Housing Authority
33 Kellogg Ave, Amherst, MA 01002  413-256-0206
Andover Housing Authority
100 Morton St., Andover, MA 01810  978-475-2365
Arlington Housing Authority
4 Winslow St., Arlington, MA 02474  781-646-3400
Belmont Housing Authority
59 Pearson Rd., Belmont, MA 02478  617-484-7678
Beverly Housing Authority
137 Rear Bridge Street, Beverly, MA 01915  978-922-3100
Bourne Housing Authority
871 Shore Rd., Pocasset, MA 02559  508-563-7485
Bridgewater Housing Authority
10 Heritage Road, PO Box 306, Bridgewater, MA 02324  508-697-7405
Brookline Housing Authority
90 Longwood Ave., Brookline, MA 02446  617-277-1885
Burlington Housing Authority
15 Birchencrest St., Burlington, MA 01803  781-272-7786
Chelmsford Housing Authority
10 Wilson St., Chelmsford, MA 01824  978-256-7425
Chelsea Housing Authority
54 Locke St., Chelsea, MA 02150  617-884-5617
Chicopee Housing Authority
128 Meetinghouse Rd., Chicopee, MA 01013  413-594-2666
Concord Housing Authority
115 Stow St., Concord, MA 01742  978-369-8435
Danvers Housing Authority
14 Stone Street, Danvers, MA 01923  978-777-7926

Dedham Housing Authority
163 Dedham Blvd., PO Box 4067, Dedham, MA 02066  781-326-3543
Dennis Housing Authority
167 Center St., So. Dennis, MA 02660  508-394-3120
Duxbury Housing Authority
59 Chestnut St., Duxbury, MA 02332  781-934-6618
Everett Housing Authority
393 Ferry St., Everett, MA 02149  617-387-6389
Fall River Housing Authority
180 Morgan St., Fall River, MA 02722  508-675-3595
Fitchburg Housing Authority
50 Day St., Fitchburg, MA 01420  978-345-1963
Gardner Housing Authority
116 Church St., Gardner, MA 01440  978-632-6634
Gloucester Housing Authority
10 Elm Ter., Gloucester, MA 01931-1599  978-281-4770
Greenfield Housing Authority
One Elm Ter., Greenfield, MA 01301  413-774-2932
Haverhill Housing Authority
25-C Washington Square, Haverhill, MA 01830-2451  978-372-6761
Holbrook Housing Authority
One Holbrook Court, Holbrook, MA 02343  781-767-0024
Holyoke Housing Authority
475 Maple St., Holyoke, MA 01040  413-539-2220
Hudson Housing Authority
8 Brigham Cir., Hudson, MA 01749  978-562-9268
Ipswich Housing Authority
One Agawam Village, Ipswich, MA 01938  978-356-2860
Lawrence Housing Authority
353 Elm Street, Lawrence, MA 01840  978-685-3811
Leominster Housing Authority
100 Main St., Leominster, MA 01453  978-537-5300
Lexington Housing Authority  
One Countryside Village, Lexington, MA 02420  781-861-0900
Malden Housing Authority  
89 Pearl St., Malden, MA 02148  781-322-9460
Marlborough CDA - Housing Division  
240 Main Street, Marlborough, MA 01752  508-624-6908
Medford Housing Authority  
121 Riverside Ave., Medford, MA 02155  781-396-7200
Melrose Housing Authority  
910 Main St., Melrose, MA 02176  781-665-1622
Methuen Housing Authority  
24 Mystic St., Methuen, MA 01844  978-682-8607
Middleboro Housing Authority  
8 Benton St., PO Box 502, Middleboro, MA 02346  508-947-3824
Millis Housing Authority  
c/o Dedham H.A., P.O. Box 4067, Dedham, MA 02026  781-326-3543
Milton Housing Authority  
65 Miller Ave., Milton, MA 02186  617-698-2169
Natick Housing Authority  
4 Cottage St., Natick, MA 01760  508-653-2971
Needham Housing Authority  
c/o Dedham H.A., PO Box 4067, Dedham, MA 02026  781-326-3543
Newburyport Housing Authority  
25 Temple St., Newburyport, MA 01950  978-465-7216
North Andover Housing Authority  
One Moreski Meadows, No. Andover, MA 01845  978-682-3932
North Reading Housing Authority  
Peabody Ct., No. Reading, MA 01864  978-664-2982
Norwood Housing Authority  
40 William Shyne Cir., Norwood, MA 02062  781-762-8115
Oxford Housing Authority  
23 Wheelock St., Oxford, MA 01540  508-987-5055
Plymouth Housing Authority  
69 Allerton St., PO Box 3537, Plymouth, MA 02361  508-746-2105
Reading Housing Authority  
22 Frank Tanner Dr., Reading, MA 01867  781-944-6755
Revere Housing Authority  
82-84 Copley St., Revere, MA 02151  781-284-1700
Salem Housing Authority  
27 Charter St., Salem, MA 01970  978-744-4431
Shrewsbury Housing Authority  
36 No. Quinsigamond Avenue., Shrewsbury, MA 01545  508-757-0323

Somerville Housing Authority  
30 Memorial Road, Somerville, MA 02145  617-625-1152
Southbridge Housing Authority  
60 Charlton St., Southbridge, MA 01550  508-765-5858
Springfield Housing Authority  
PO Box 1609, Springfield, MA 01101  413-785-4517
Stockbridge Housing Authority  
PO Box 419, 5 Pine St., Stockbridge, MA 01262-0419  413-298-3222
Taunton Housing Authority  
30 Old Rt., Taunton, MA 02780  508-823-6308
Tewksbury Housing Authority  
Saunders Circle, Tewksbury, MA 01876  978-851-7392
Wakefield Housing Authority  
26 Crescent St., Wakefield, MA 01880  781-245-7328
Walpole Housing Authority  
8 Diamond Pond Ter., Walpole, MA 02081  508-668-7878
Walsh Housing Authority  
110 Pond St., Waltham, MA 02451  781-894-3357
Ware Housing Authority  
20 Valley View, Ware, MA 01082  413-967-4477
Warren Housing Authority  
P.O. Box 3021, Warren, MA 01083  413-436-7184
Wayland Housing Authority  
106 Main St., Wayland, MA 01778  508-655-6310
Wellesley Housing Authority  
c/o Dedham H.A., PO Box 4067, Dedham, MA 02026  781-326-3543
Westfield Housing Authority  
12 Alice Burke Way, PO Box 99, Westfield, MA 01086  413-568-9283
West Springfield Housing Authority  
37 Oxford Pl., West Springfield, MA 01089  413-788-0988
Weymouth Housing Authority  
402 Essex St., Weymouth, MA 02188  781-331-2323
Winchendon Housing Authority  
108 Ipswich Dr., Winchendon, MA 01475  978-297-2280
Winchester Housing Authority  
13 Westley St., Winchester, MA 01890  781-721-5718
Woburn Housing Authority  
59 Campbell St., Woburn, MA 01801  781-935-0818
Worcester Housing Authority  
40 Belmont St., Worcester, MA 01605  508-635-3148

Section 8 Designated Housing Voucher providers

Below is a list of Public Housing Authorities with Section 8 Designated Housing Vouchers. HUD maintains an Excel Spreadsheet that is updated monthly and can be found at: http://www.hud.gov/offices/pih/programs/ph/dhp/designated.cfm. The following list is based on HUD information as of October 1, 2008.

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<th>Public Housing Authority</th>
<th>Effective Date</th>
<th>Elderly Units</th>
<th>Disabled Units</th>
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<td>Somerville HA</td>
<td>30 Memorial Road, Somerville, MA 02145  617-625-1152</td>
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<td>Southbridge HA</td>
<td>60 Charlton St., Southbridge, MA 01550  508-765-5858</td>
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<td>Stockbridge HA</td>
<td>PO Box 419, 5 Pine St., Stockbridge, MA 01262-0419  413-298-3222</td>
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<td>Taunton Housing Authority</td>
<td>30 Olney St., Taunton, MA 02780  508-823-6308</td>
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<td>Tewksbury Housing Authority</td>
<td>Saunders Circle, Tewksbury, MA 01876  978-851-7392</td>
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<td>Wakefield Housing Authority</td>
<td>26 Crescent St., Wakefield, MA 01880  781-245-7328</td>
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<tr>
<td>Walpole Housing Authority</td>
<td>8 Diamond Pond Ter., Walpole, MA 02081  508-668-7878</td>
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<tr>
<td>Waltham Housing Authority</td>
<td>110 Pond St., Waltham, MA 02451  781-894-3357</td>
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<tr>
<td>Ware Housing Authority</td>
<td>20 Valley View, Ware, MA 01082  413-967-4477</td>
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<tr>
<td>Westfield Housing Authority</td>
<td>12 Alice Burke Way, PO Box 99, Westfield, MA 01086  413-568-9283</td>
<td></td>
<td></td>
</tr>
<tr>
<td>West Springfield Housing Authority</td>
<td>37 Oxford Pl., West Springfield, MA 01089  413-788-0988</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Weymouth Housing Authority</td>
<td>402 Essex St., Weymouth, MA 02188  781-331-2323</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Winchendon Housing Authority</td>
<td>108 Ipswich Dr., Winchendon, MA 01475  978-297-2280</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Winchester Housing Authority</td>
<td>13 Westley St., Winchester, MA 01890  781-721-5718</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Woburn Housing Authority</td>
<td>59 Campbell St., Woburn, MA 01801  781-935-0818</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Worcester Housing Authority</td>
<td>40 Belmont St., Worcester, MA 01605  508-635-3148</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

October 2008
(Public Housing Authority) (Effective Date) (Elderly Units) (Disabled Units)
Lowell HA 12/8/06 310 10
Lynn HA 7/18/07 176
New Bedford HA 12/29/06 155
Norwood HA 10/1/08 86 10
Quincy HA 10/16/07 377 94
Worcester HA 1/8/06 784

Organizations with Section 8 Mainstream Vouchers

The Technical Assistance Collaborative generated a list in 2005 of all of the Housing Agencies offering Section 8 Mainstream Vouchers (Five year and One year renewable contracts). The following information was taken directly from TAC’s website (visit http://www.tacinc.org/HH/Program_Policy/Section8VouchersPWD.htm for more information).

### Section 8 Mainstream Vouchers with 5 year Renewable Contracts

<table>
<thead>
<tr>
<th>Housing Agency</th>
<th>Vouchers</th>
<th>Year Awarded</th>
</tr>
</thead>
<tbody>
<tr>
<td>American Training*</td>
<td>50</td>
<td>'03</td>
</tr>
<tr>
<td>Brockton Area Multi-Services*</td>
<td>14</td>
<td>'03</td>
</tr>
<tr>
<td>Chelmsford Housing Authority</td>
<td>75</td>
<td>'02</td>
</tr>
<tr>
<td>Community TeamWork*</td>
<td>43</td>
<td>'01</td>
</tr>
<tr>
<td>Greater Lynn Mental Health and Retardation Association*</td>
<td>125</td>
<td>'01, '03</td>
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<tr>
<td>Lawrence Housing Authority</td>
<td>25</td>
<td>'98</td>
</tr>
<tr>
<td>Lowell Housing Authority</td>
<td>75</td>
<td>'00</td>
</tr>
<tr>
<td>MA Department of Housing and Community Development</td>
<td>75</td>
<td>'99</td>
</tr>
<tr>
<td>Middlesex North Resource Center*</td>
<td>75</td>
<td>'01</td>
</tr>
<tr>
<td>Peabody Housing Authority</td>
<td>75</td>
<td>'00</td>
</tr>
<tr>
<td>The Bridge of Central Mass*</td>
<td>35</td>
<td>'99</td>
</tr>
<tr>
<td>Westfield Housing Authority</td>
<td>25</td>
<td>'98</td>
</tr>
<tr>
<td>*Non-Profit Disability Agency</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Section 8 Mainstream Vouchers with One Year Renewable Contracts

<table>
<thead>
<tr>
<th>Housing Authority</th>
<th>Vouchers</th>
<th>Year Awarded</th>
</tr>
</thead>
<tbody>
<tr>
<td>Acton Housing Authority</td>
<td>15</td>
<td>'98</td>
</tr>
<tr>
<td>Attleboro Housing Authority</td>
<td>35</td>
<td>'98</td>
</tr>
<tr>
<td>Barnstable Housing Authority</td>
<td>200</td>
<td>'97</td>
</tr>
<tr>
<td>Beverly Housing Authority</td>
<td>75</td>
<td>'99</td>
</tr>
<tr>
<td>Boston Housing Authority</td>
<td>500</td>
<td>'97,'98,'99</td>
</tr>
<tr>
<td>Brockton Housing Authority</td>
<td>100</td>
<td>'98</td>
</tr>
<tr>
<td>Cambridge Housing Authority</td>
<td>200</td>
<td>'97</td>
</tr>
<tr>
<td>Chelmsford Housing Authority</td>
<td>75</td>
<td>'99</td>
</tr>
<tr>
<td>Dedham Housing Authority</td>
<td>175</td>
<td>'98,'99</td>
</tr>
<tr>
<td>Framingham Housing Authority</td>
<td>150</td>
<td>'99</td>
</tr>
<tr>
<td>Franklin County Regional Housing Authority</td>
<td>25</td>
<td>'99</td>
</tr>
<tr>
<td>MA Department of Housing and Community Development</td>
<td>800</td>
<td>'98,'99</td>
</tr>
<tr>
<td>Methuen Housing Authority</td>
<td>135</td>
<td>'98,'99,'00</td>
</tr>
<tr>
<td>Norwood Housing Authority</td>
<td>40</td>
<td>'01</td>
</tr>
<tr>
<td>Plymouth Housing Authority</td>
<td>40</td>
<td>'98</td>
</tr>
<tr>
<td>Quincy Housing Authority</td>
<td>100</td>
<td>'97</td>
</tr>
<tr>
<td>Sandwich Housing Authority</td>
<td>25</td>
<td>'99</td>
</tr>
<tr>
<td>Somerville Housing Authority</td>
<td>250</td>
<td>'98</td>
</tr>
<tr>
<td>Springfield Housing Authority</td>
<td>75</td>
<td>'99</td>
</tr>
<tr>
<td>Taunton Housing Authority</td>
<td>300</td>
<td>'98,'02</td>
</tr>
<tr>
<td>Wakefield Housing Authority</td>
<td>111</td>
<td>'98,'00</td>
</tr>
<tr>
<td>Worcester Housing Authority</td>
<td>100</td>
<td>'98</td>
</tr>
<tr>
<td>Yarmouth Housing Authority</td>
<td>60</td>
<td>'99</td>
</tr>
</tbody>
</table>
8.6 PROPERTY LISTS

Chapa Expanding Use Properties

The Citizens’ Housing and Planning Association (CHAPA) maintains a list of expiring-use properties at risk of being converted to market rate. This list is updated periodically and can be accessed at http://www.chapa.org/pdf/ExpUseDatabase2008.pdf.

HUD Section 8 Project-Based Developments

To access HUD’s listing of all Section 8 Project Based properties, visit http://www.hud.gov/apps/section8.

MassHousing Developments – Project Based Funding

For a complete list of MassHousing Developments, please visit: https://www.masshousing.com/portal/server.pt/gateway/PTARGS_0_2_1141_0_0_18/HousingList_Alpha.pdf. This alphabetical listing includes developments that accept Section 8 or MRVP project based subsidies and those projects that have been financed by MassHousing.

Section 811 Projects

(This information is based on the 2005 Section 811 funding awards. All projects are either recently completed or under construction.)

Project Location: Framingham, MA
Non-Profit Sponsor: Advocates Inc
Contact Information:
One Clarks Hill, STE 305 | Framingham, MA | 01702
508-628-6300 | 1-800-479-7768
TTY 508-628-6303 | information@advocatesinc.org
Number of units: 9
Project Description:
This renovation of an existing large historic mansion located in Framingham, Ma. will contain 8 units of housing for developmentally disabled individuals and one unit for a resident manager. This site will also provide access to the residents to a number of community services.

Project Location: Lansborough, MA
Non-Profit Sponsor: Berkshire County Arc
Contact Information:
395 South Street | Pittsfield, MA | 01201
413-499-4241 | bcarc@bcarc.org
Number of units: 4
Project Description:
The new construction of a 4-bedroom ranch style barrier-free home will offer a high degree of self-sufficiency and dignity to 4 developmentally disabled adults. The home will allow full accessibility for the physically disabled and services will be delivered efficiently for the residents.

Project Location: Lexington, MA
Non-Profit Sponsor: Supportive Living Inc.
Contact Information:
Carrol Stephens, President | Supportive Living, Inc.
17 Warren Avenue | Woburn, MA 01801
(P) 781-937-3199 | (F) 781-937-5503 | (E) carrol@supportivelivinginc.org
Number of units: 9
Project Description:
This project in Lexington, MA, will provide supportive housing for nine residents who are survivors of brain injuries and who require staff support and supervision to live in dignity as independently as possible in the community near family and friends.
Project Location: North Andover, MA
Non-Profit Sponsor: American Training Inc
Number of units: 4
Project Description:
Section 811 funds will be used for the acquisition and rehabilitation of an existing structure to develop four units of supportive housing for the developmentally disabled. There will also be a unit for a resident manager. The Sponsor, American Training, Inc, has a considerable amount of experience with supportive housing. The home is in a residential neighborhood close to the center of town, where shops and transportation is easily accessible.

Project Location: Southbridge, MA
Non-Profit Sponsor: Southern Worcester County Association for Retarded Citizens (Center of Hope)
Contact Information:
100 Foster Street | P.O. Box 66 | Southbridge, MA
508-764-4085 | info@thecenterofhope.org
Number of units: 8
Project Description:
This project is a rehabilitation of an existing structure to accommodate disabled citizens in an independent living style. There are six one-bedroom units and two two-bedroom units, one of which will house a resident manager. Located in a rural area, the facility will allow for the residents to live in spacious and peaceful environment. A van service provided by the sponsor will shuttle residents to their necessary destinations.

8.7 FAIR HOUSING

Fair Housing Enforcement Agencies
U.S. Department of Housing and Urban Development
10 Causeway Street, Room 321
Boston, Massachusetts 02222-1092
Toll Free: 800-827-5005
Phone: 617-994-8300
TTY: 617-565-5453
Website: www.hud.gov/complaints/housediscrim.cfm

Massachusetts Commission Against Discrimination (MCAD)
1 Ashburton Place, Room 601
Boston, MA 02108
Phone: 617-994-6000
TTY: 617-994-6196
Website: www.mass.gov/mcad/

MCAD Western Mass Office
436 Dwight Street, Room 220
Springfield, MA 01103
413-739-2145 (Voice/TTY)

Fair Housing Accessibility FIRST
Adaptive Environments – Design and Construction Resource Center
Housing Related Programs and Services: Provides information and technical assistance for questions specifically related to Fair Housing Accessibility standards; Promotes compliance with Fair Housing Design and Construction Standards.
Website: http://adaptenv.org/index.php?option=Project&Itemid=39
OR http://www.fairhousingfirst.org/
Phone: 1-888-FH1RST1 (1-888-341-7781)
Project Director: Joshua Rucker │ 617-695-1225, x239 (v/tty) │ jrucker@AdaptiveEnvironments.org
Fair Housing General Information
Massachusetts Fair Housing Center

*Fair Housing Related Programs and Services:* Provides information and community outreach services; Investigates Fair Housing complaints; Provides legal advice and representation.

*Service Area:* Hampden, Hampshire, Franklin, Berkshire, and Worcester Counties.


57 Suffolk Street
Holyoke, MA 01040
Phone: 1-800-675-7309
OR 413-539-9796 ext-101
Fax: 413-533-9978
Email: info@massfairhousing.org

Fair Housing Center of Greater Boston

*Services:* Testing, Advocacy, Training, Outreach and Research.

*Website:* [www.bostonfairhousing.org](http://www.bostonfairhousing.org)

59 Temple Pl # 1105
Boston, MA 02111
Phone: (617) 399-0491

U.S. Department of Housing and Urban Development – Fair Housing Regional Office

*Services:* Administers Fair Housing programs; Enforces Fair Housing Law; and provides training, outreach, and compliance services. The region includes Massachusetts, Connecticut, Maine, New Hampshire, Rhode Island, and Vermont.

Thomas P. O’Neill, Jr. Federal Building
10 Causeway Street, Room 321
Boston, Massachusetts 02222-1092
Phone: (617) 994-8300
1-800-827-5005
TTY (617) 565-5453

City of Boston Fair Housing Commission (Office of Civil Rights)

*Services:* Fair Housing investigation and enforcement, affirmative marketing, housing counseling, and interagency coordination.


1 City Hall Square, Room 966
Boston, MA 02201-2041
Phone: 617-635-2500
Fax: 617-635-3290
Email: CivilRights@cityofboston.gov

ADA Information
Massachusetts Office on Disability

*Services:* Provides information and advocacy for people with disabilities; Ensures Americans with Disabilities Act Compliance; Encourages continued improvement to make communities more accessible.


One Ashburton Place, Room 1305
Boston, MA 02108
Phone: 617-727-7440 or toll free [800] 322-2020 (V/TTY)
Fax: 617-727-0965
DBTAC New England ADA Center
*Services:* Provides information on the Americans with Disabilities Act and Accessible Information Technology.
*Website:* http://adaptiveenvironments.org/neada/site/home
Phone: 1-800-949-4232 voice/tty (in New England Only)
Email questions to: ADAinfo@NewEnglandADA.org

8.8 SUSTAINABLE DEVELOPMENT  
LEED Provider Organizations

**Center For Ecological Technology (CET)**  
Megan McDonough  
meganm@cetonline.org  
413-586-7350 ext. 21  
26 Market Street  
Northampton, MA 01060

**Conservation Services Group (CSG)**  
Matt Root  
matt.root@csgrp.com  
508-836-9500 ext. 13494  
40 Washington Street Suite 3000  
Westborough, MA 01581

**Steven Winter Associates, Inc. (SWA)**  
Maureen Mahle  
mahle@swinter.com  
203-857-0200 ext. 216  
50 Washington Street, 601  
Norwalk, CT 06854

EPA Energy Star Partners- 100% Commitment
The Builders and Developers listed below are EPA Energy Star 100% Commitment Partners that have also demonstrated a commitment to providing affordable rental, homeownership, or elderly housing for low and moderate-income individuals and families. For a complete list of EPA Energy Star Partners in your area, please visit: http://www.energystar.gov/index.cfm?fuseaction=estar_partner_list.showPartnerSearch

**Hilltown CDC**  
PO Box 17  
387 Main Road  
Chesterfield, Massachusetts 01012  
Phone: 413-296-4536  
Fax: 413-296-4020  
Website: http://www.hilltowncdc.org/

**Oak Hill CDC**  
74 Providence Street  
Worcester, MA 01604  
Phone: 508-754-2858  
Fax: 508-754-0138

**Just-A-Start Corporation**  
432 Columbia Street, #12  
Cambridge, MA 02141  
Phone: 617-494-0444  
Fax: 617-494-8348  
Website: http://www.justastart.org/
EPA Energy Star Independent Home Energy Raters

Advanced Building Analysis
2 Woodlawn St. | Amesbury, MA 01913
(978) 270-3911 | mike@advancedbuildinganalysis.com
Website: www.advancedbuildinganalysis.com

Building Diagnostics
10 Horseshoe Circle
Sandwich, MA 02563
Toll Free: (888) 503-2233
Phone: 508-833-3100
Website: buildingdiagnosticshelp.com

Center for Ecological Technology (CET)
Website: http://www.cetonline.org/

Pittsfield Office
112 Elm Street
Pittsfield, MA 01201
tel: (413) 445-4556
fax: (413) 443-8123

Northampton Office
26 Market Street
Northampton, MA 01060
tel: (413) 586-7350
fax: (413) 586-7351

Certified Energy Ratings, Inc.
11 Appaloosa Lane
South Hamilton, MA 01982
Phone: 978-500-7104
Email: ricklbrown@comcast.net

Conservation Services Group – New England
40 Washington St
Westborough, MA 01581
Phone: 508-836-9500
Email: william.darrigo@csgrp.com OR
        MA-NewConstruction@csgrp.com
Website: http://www.csgrp.com/

Energy Efficiency Associates
3 Birch Hill Road
Stow, MA 01775
Phone: 978-793-3189
Email: mike_duclos@ieee.org
Website: http://eeassociates.com/EnergyStar.aspx

GDS Associates – Home Energy Ratings of New England
1181 Elm Street, Suite 205
Manchester, NH 03101
Contact: Bruce Bennett
Phone: 603-656-0336
Fax: 603-656-0301
Email: bruce.bennett@gdsassociates.com
Website: http://www.gdsassociates.com/

Horizon – Residential Energy Services, LLC
26 South Main Street, PMB 185
Concord, NH 03301
Contact: Kevin Hanlon
Phone: 603-415-3990
Fax: 603-415-3991
Email: kevin@horizon-res.com
Website: http://www.horizon-res.com/

Wydevue Residential Energy Services, LLC
381 Bailey Hill Road
Poland, Maine 04274
Phone: 1-800-960-1080
Fax:(207) 998-2792
Website: http://www.wydevue.com/
7.9 OTHER INFORMATION

CDBG Entitlement Communities

Website: http://www.hud.gov/local/ma/community/cdbg/index.cfm

Ms. Tina Brooks, Undersecretary
Commonwealth of Massachusetts
Executive Office of Housing and Community Development
100 Cambridge St.
Suite 300
Boston, MA 02114
Phone: (617) 788-3610
Fax: (617) 788-3605
Website: www.mass.gov/dhc

Entitlement Cities:
City of Attleboro
Ms. Elizabeth Shockroo, Director
Community Development
77 Park St.
Attleboro, MA 02703-3510
Phone: (508) 223-2222, ext. 3144
Fax: (508) 226-8175

City of Boston
Ms. Joanne Massaro, Interim Director
Department of Neighborhood Development
26 Court St.
Eighth Floor
Boston, MA 02108-2505
Phone: (617) 635-0242
Fax: (617) 635-0383

City of Brockton
Mr. Steven E. Cruz, Executive Director
Brockton Redevelopment Authority
140 School St.
Brockton, MA 02302-3114
Phone: (508) 587-6085
Fax: (508) 584-2362

City of Cambridge
Ms. Janet L. Cudmore-Boswell, CDBG Program Manager
Department of Community Development
344 Broadway
Cambridge, MA 02139
Phone: (617) 349-4613
Fax: (617) 349-4669

City of Chicopee
Ms. Jeanne M. Kidwell, Director
Office of Community Development
P.O. Box 149
Chicopee, MA 01014-0149
Phone: (413) 594-1486
Fax: (413) 594-1495

City of Fall River
Mr. Robert Laughlin, Executive Director
Community Development Agency
P.O. Box 1711
Fall River, MA 02722-1711
Phone: (508) 679-0131
Fax: (508) 679-0752

City of Fitchburg
Ms. Mary E. McCaffrey, Community Development Administrator
Office of Planning
718 Main St.
Room 217
Fitchburg, MA 01420-3182
Phone: (978) 345-1018
Fax: (978) 342-0161

City of Gloucester
Mr. James Duggan, Grants Administrator
Department of Community Development
3 Pond Road
Gloucester, MA 01930
Phone: (978) 282-3027
Fax: (978) 282-3035

City of Haverhill
Mr. William Pillsbury Jr., Director
Department of Community Development
Four Summer St.
Room 309
Haverhill, MA 01830
Phone: (978) 374-2344
Fax: (978) 374-2332

City of Holyoke
Mr. William H. Murphy, Administrator
Office of Community Development
20 Korean Veterans Plaza
City Hall Annex, Room 400
Holyoke, MA 01040-5000
Phone: (413) 322-5610
Fax: (413) 322-5611

City of Lawrence
Ms. Susan Fink, Acting Director
Community Development Department
147 Haverhill St.
Lawrence, MA 01840
Phone: (978) 620-3510
Fax: (978) 683-4894
City of Taunton
Mr. Michael Mattos, Director
Mayor’s Office of Community Development
45 School St.
Suite 2
Taunton, MA 02780
Phone: (508) 821-1030
Fax: (508) 821-1091

City of Waltham
Mr. Ronald G. Vokey, Director
Department of Planning
119 School St.
Government Center
Waltham, MA 02451
Phone: (781) 314-3370
Fax: (781) 314-3376

City of Westfield
Mr. Lawrence Smith, Director
Department of Community Development
59 Court St.
Westfield, MA 01085
Phone: (413) 572-6246
Fax: (413) 568-6850

City of Worcester
Mr. Dennis Hennessy, Director
Office of Neighborhood Development
44 Front Street
Suite 520
Worcester, MA 01608
Phone: (508) 799-1400
Fax: (508) 799-1406

Entitlement Towns:
Town of Arlington
Mr. Kevin J. O’Brien, Director
Department of Planning and Community Development
730 Massachusetts Ave.
Arlington, MA 02476-4906
Phone: (781) 316-3092
Fax: (781) 316-3019

Town of Barnstable
Ms. Patty Daley, Interim Director
Growth Management Office
367 Main Street
Hyannis, MA 02601
Phone: (508) 862-4678
Fax: (508) 862-4782

Town of Brookline
Mr. Jeffrey Levine, Director
Planning and Community Development Department
194 Boylston Street
3rd Floor
Brookline, MA 02445
Phone: (617) 730-2130
Fax: (617) 730-2442

Town of Framingham
Mr. Sam Swisher, Community Development Coordinator
Department of Planning and Economic Development
150 Concord St.
Framingham, MA 01702
Phone: (508) 532-5457
Fax: (508) 532-5461

Town of Plymouth
Mr. Bruce Arons, Director
Department of Community Development
11 Lincoln St.
Plymouth, MA 02360
Phone: (508) 747-1620, ext. 150
Fax: (508) 830-4116

Town of Yarmouth
Ms. Karen M. Greene, Director
Department of Community Development
1146 Route 28
South Yarmouth, MA 02664
Phone: (508) 398-2231, ext. 275
Fax: (508) 398-2365

Town of Weymouth
Mr. James Clarke, Director
Department of Planning and Community Development
75 Middle St.
Town Hall
Weymouth, MA 02189
Phone: (781) 340-5015
Fax: (781) 335-3283
HOME Program Participating Jurisdictions and Consortiums

Website:  http://www.hud.gov/local/ma/community/home/

Ms. Rebecca Frawley, HOME Program Director
Commonwealth of Massachusetts
Department of Housing and Community Development
100 Cambridge St.
Suite 300
Boston, MA 02114
Phone: (617) 573-1300
Fax: (617) 573-1330

City of Lowell
Mr. Michael M. Lamotte, Director
Housing Program
50 Arcand Dr.
JFK Civic Center
Lowell, MA 01852-1025
Phone: (978) 970-4252
Fax: (978) 970-4262

Participating Jurisdictions:

City of Boston
Mr. Robert C. Gehret, Deputy Director
Department of Neighborhood Development
26 Court St.
Eighth Floor
Boston, MA 02108-2505
Phone: (617) 635-0242
Fax: (617) 635-0383

City of Lynn
Mr. Charles Gaeta, Executive Director
Lynn Housing Authority and Neighborhood Development
Ten Church St.
Lynn, MA 01902
Phone: (781) 477-2800
Fax: (781) 592-6296

City of Brockton
Mr. Steven E. Cruz, Executive Director
Brockton Redevelopment Authority
140 School St.
Brockton, MA 02302-3114
Phone: (508) 587-6085
Fax: (508) 584-2362

City of New Bedford
Mr. Patrick J. Sullivan, Director
Office of Housing and Community Development
608 Pleasant St.
New Bedford, MA 02740-6204
Phone: (508) 979-1581
Fax: (508) 979-1575

City of Cambridge
Ms. Marshalee Ellis-Kehlhem, HOME Coordinator
Department of Community Development
344 Broadway
Cambridge, MA 02139
Phone: (617) 349-4620
Fax: (617) 349-4669

City of Somerville
Ms. Meredith W. Smith, Director of Finance
Office of Strategic Planning and Community Development
93 Highland Ave.
Somerville, MA 02143-1740
Phone: (617) 625-6600
Fax: (617) 625-0722

City of Fall River
Mr. Stephen R. Long, Executive Director
Community Development Agency
P.O. Box 1711
Fall River, MA 02722-1711
Phone: (508) 679-0131
Fax: (508) 679-0752

City of Springfield
Ms. Kathleen Lingenberg, Director
Office of Housing
1600 E. Columbus Ave.
Springfield, MA 01103-1614
Phone: (413) 787-6500
Fax: (413) 787-6515

City of Lawrence
Mr. Frederick Carberry, Acting Director
Office of Planning and Development
147 Haverhill St.
Lawrence, MA 01840
Phone: (978) 794-5891
Fax: (978) 683-4894

City of Worcester
Mr. Dennis E. Hennessy, Director
Executive Office of Neighborhood Services
418 Main St.
Suite 400
Worcester, MA 01608
Phone: (508) 799-1400
Fax: (508) 799-1406
HOME Consortiums:

North Shore HOME Consortium
The North shore Home Consortium consists of 30 Communities throughout the North Shore, Cape Ann, and Merrimac Valley region of Massachusetts. For more information, please visit:
http://www.peabody-ma.gov/homeconsortium.aspx

Kevin Hurley, Director
Telephone: (978) 538-5774
Fax: (978) 538-5987
E-Mail: kevin.hurley@peabody-ma.gov
Lisa Greene, Grants Manager
Telephone: (978) 538-5777
Fax: (978) 538-5987
E-Mail: lisa.greene@peabody-ma.gov

Barnstable County HOME Consortium
Mr. Paul Ruchinskas, Specialist
Cape Cod Commission
P.O. Box 226
Barnstable, MA 02630-0226
Phone: (508) 362-3828, ext. 337
Fax: (508) 362-3136

Fitchburg HOME Consortium
Mr. John L. McCarthy, Housing Programs Coordinator
Office of Planning
718 Main St.
Room 217
Fitchburg, MA 01420-3182
Phone: (978) 345-1018
Fax: (978) 342-0161

Malden HOME Consortium
Mr. Peter L. Garbati, HOME Program Coordinator
Malden Redevelopment Authority
200 Pleasant St.
Room 621
Malden, MA 02148-4884
Phone: (781) 324-5720
Fax: (781) 322-3734

Greater Attleboro/Taunton HOME Consortium
Mr. David P. Bachrach, Director
Mayor’s Office of Community Development
45 School St. Suite 2
Taunton, MA 02780
Phone: (508) 821-1030
Fax: (508) 821-1091

Holyoke HOME Consortium
City of Holyoke
Ms. Linda B. McQuade, Deputy Administrator
Office of Community Development
20 Korean Veterans Plaza
City Hall Annex, Room 400
Holyoke, MA 01040
Phone: (413) 322-5610
Fax: (413) 322-5611

Newton HOME Consortium
Mr. Stephen D. Gartrell, Associate Director
Division of Housing and Community Development
1000 Commonwealth Ave.
Newton Center
Newton Center, MA 02459-1400
Phone: (617) 796-1140
Fax: (617) 796-1142

Quincy HOME Consortium
Ms. Nancy A. Callanan, Principal Planner
Planning and Community Development
1305 Hancock St.
Quincy, MA 02169-5119
Phone: (617) 376-1372
Fax: (617) 376-1097
HOPWA Grantees and Targeted Metro Areas

*Formula Grants:*
State of Massachusetts – Public Health Department
Contact Information:
Victoria Johnson, director of Client Services Unit
250 Washington Street
Boston, MA 02108
Phone: 617-624-5370
Fax: 617-624-5399
Website: www.mass.gov/dph

City of Boston, Department of Neighborhood Development
Contact Information:
Allen Spivack, Manager for HOPWA Programs
26 Court Street, 8th Floor
Boston, MA 02108
Phone: 617-635-0372
Fax: 617-635-0383
Website: www.cityofboston.gov/DND

City of Lowell, Community Development Department
Contact Information:
Kathy Muldoon
50 Arcand Drive
Lowell, MA 01852
Phone: 978-446-7150
Fax: 978-446-7014

City of Lynn – Lynn Housing Authority and Neighborhood Development
Contact Information:
Norm Cole, Director of Planning and Development
3 City Hall Square
Lynn, MA 01901
Phone: 781-581-8621
Fax: 781-592-6296
Website: www.lhand.org

City of Springfield, Office of Housing and Neighborhood Services
Contact Information:
Carl Dietz
Director
1600 East Columbus Ave.
Springfield, MA 01103
Phone: 413-787-6500
Fax: 413-787-6515
Website: www.cityofspringfieldmass.com/housing

City of Worcester, Executive Office of Neighborhood Services
Contact Information:
Dennis Hennessy
418 Main Street
Worcester, MA 01608
Phone: 508-799-1400 ext. 157
Fax: 508-799-1406

Foreclosure Information
The following organizations offer foreclosure counseling services:

Action for Boston Community Development
www.bostonabcd.com
617-357-6202

Action, Inc.
www.actioninc.org
978-283-7874

Arlington community Trabajando
978-685-6274

Berkshire Housing Development Corporation
www.berkshirehousing.com
413-499-1630

Catholic Social Services
www.cssdioc.org
508-674-4681

Chelsea Neighorhood Housing Services
617-889-1375

Chelsea Restoration Corporation
www.chelsearestoration.org
617-889-2277

City of Boston, HOME Center
www.cityofboston.gov/dnd
617-635-4663

City of Lawrence, Community Development department
www.cityoflawrence.com
978-794-5891

Coalition for a Better Acre
978-452-7523
<table>
<thead>
<tr>
<th>Organization</th>
<th>Website</th>
<th>Phone</th>
</tr>
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<tbody>
<tr>
<td>Community Action Program Inter-City</td>
<td><a href="http://www.capicinc.org">www.capicinc.org</a></td>
<td>617-884-6130</td>
</tr>
<tr>
<td>Community Teamwork, Inc.</td>
<td><a href="http://www.comteam.org">www.comteam.org</a></td>
<td>978-459-0551</td>
</tr>
<tr>
<td>Franklin County Regional Housing Authority</td>
<td><a href="http://www.fchra.org">www.fchra.org</a></td>
<td>413-863-9781</td>
</tr>
<tr>
<td>HAP, Inc</td>
<td><a href="http://www.masshousinginfo.org/hap/">www.masshousinginfo.org/hap/</a></td>
<td>413-233-1500 or 1-800-322-9667</td>
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<tr>
<td>Homeowners Rehabilitation, Inc.</td>
<td><a href="http://www.homeownersrehab.org">www.homeownersrehab.org</a></td>
<td>617-868-4858</td>
</tr>
<tr>
<td>Housing Assistance Corporation</td>
<td><a href="http://www.haconcapecod.org">www.haconcapecod.org</a></td>
<td>508-771-5400</td>
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<tr>
<td>Lawrence Community Works</td>
<td><a href="http://www.lcworks.org">www.lcworks.org</a></td>
<td>978-685-3115</td>
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<tr>
<td>Metropolitan Boston Housing Partnership</td>
<td><a href="http://www.mbhlp.org">www.mbhlp.org</a></td>
<td>617-859-0400</td>
</tr>
<tr>
<td>NeighborWorks Homeownership Center of Worcester</td>
<td><a href="http://www.hocw.net">www.hocw.net</a></td>
<td>508-791-2170</td>
</tr>
<tr>
<td>Nuestra Comunidad Development Corporation</td>
<td><a href="http://www.nuestracdc.org">www.nuestracdc.org</a></td>
<td>617-989-9900</td>
</tr>
<tr>
<td>Oak Hill CdC</td>
<td><a href="http://www.oakhilledc.org">www.oakhilledc.org</a></td>
<td>508-754-2858</td>
</tr>
<tr>
<td>People Acting in Community Endeavors</td>
<td><a href="http://www.paceinfo.org">www.paceinfo.org</a></td>
<td>508-999-9920</td>
</tr>
<tr>
<td>RCAP Solutions</td>
<td><a href="http://www.racapsolutions.org">www.racapsolutions.org</a></td>
<td>1-800-488-1969</td>
</tr>
<tr>
<td>Self Help, Inc.</td>
<td><a href="http://www.selfhelpinc.org">www.selfhelpinc.org</a></td>
<td>508-588-0447</td>
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<tr>
<td>SMOC</td>
<td><a href="http://www.smoc.org">www.smoc.org</a></td>
<td>508-872-4853</td>
</tr>
<tr>
<td>South Shore Community Action Council</td>
<td><a href="http://www.sscac.org">www.sscac.org</a></td>
<td>508-747-7575</td>
</tr>
<tr>
<td>South Shore Housing Development Corporation</td>
<td><a href="http://www.southshorehousing.org">www.southshorehousing.org</a></td>
<td>781-422-4200</td>
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<tr>
<td>Springfield Partners for Community Action</td>
<td><a href="http://www.springfieldpartnersinc.org">www.springfieldpartnersinc.org</a></td>
<td>413-263-6500</td>
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<td>Valley Opportunity Council, Inc.</td>
<td><a href="http://www.valleyopp.com">www.valleyopp.com</a></td>
<td>413-522-1554</td>
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Massachusetts Fair Market Rents (FY2007):

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<th>METROPOLITAN FMR AREAS</th>
<th>0 BR</th>
<th>1 BR</th>
<th>2 BR</th>
<th>3 BR</th>
<th>4 BR</th>
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<tr>
<td>Barnstable Town, MA MSA.....................</td>
<td>651</td>
<td>762</td>
<td>1003</td>
<td>1197</td>
<td>1235</td>
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<tr>
<td>Easton-Raynham, MA HMFA....................</td>
<td>876</td>
<td>1160</td>
<td>1349</td>
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<td>2332</td>
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<td>Franklin County, MA (part) HMFA............</td>
<td>495</td>
<td>578</td>
<td>716</td>
<td>955</td>
<td>1153</td>
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<td>Lawrence, MA-NH HMFA........................</td>
<td>699</td>
<td>889</td>
<td>1075</td>
<td>1284</td>
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<td>Lowell, MA HMFA................................</td>
<td>761</td>
<td>911</td>
<td>1171</td>
<td>1323</td>
<td>1534</td>
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<td>New Bedford, MA HMFA........................</td>
<td>539</td>
<td>691</td>
<td>791</td>
<td>948</td>
<td>1278</td>
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<tr>
<td>Pittsfield, MA HMFA.........................</td>
<td>487</td>
<td>569</td>
<td>706</td>
<td>907</td>
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<tr>
<td>Providence-Fall River, RI-MA HMFA..........</td>
<td>795</td>
<td>869</td>
<td>1014</td>
<td>1214</td>
<td>1546</td>
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<tr>
<td>Springfield, MA HMFA........................</td>
<td>556</td>
<td>661</td>
<td>840</td>
<td>1005</td>
<td>1167</td>
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<tr>
<td>Taunton-Mansfield-Norton, MA HMFA.........</td>
<td>415</td>
<td>570</td>
<td>791</td>
<td>948</td>
<td>1278</td>
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<tr>
<td>Western Worcester County, MA HMFA.........</td>
<td>635</td>
<td>731</td>
<td>890</td>
<td>1064</td>
<td>1129</td>
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</table>

| NONMETROPOLITAN COUNTIES                 |      |      |      |      |      |
| Dukes County, MA............................| 780  | 990  | 1178 | 1408 | 1451 |
| Nantucket County, MA......................| 911  | 1261 | 1400 | 1674 | 1725 |

Federal Poverty Guidelines (FY2008):

**ANNUAL GUIDELINES**

<table>
<thead>
<tr>
<th>FAMILY SIZE</th>
<th>100% POVERTY*</th>
</tr>
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<tbody>
<tr>
<td>1</td>
<td>10,400.00</td>
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<tr>
<td>2</td>
<td>14,000.00</td>
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<tr>
<td>3</td>
<td>17,600.00</td>
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<tr>
<td>4</td>
<td>21,200.00</td>
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<tr>
<td>5</td>
<td>24,800.00</td>
</tr>
<tr>
<td>6</td>
<td>28,400.00</td>
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<tr>
<td>7</td>
<td>32,000.00</td>
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<tr>
<td>8</td>
<td>35,600.00</td>
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*For family units of more than 8 members, add $3,600

**MONTHLY GUIDELINES**

<table>
<thead>
<tr>
<th>FAMILY SIZE</th>
<th>100% POVERTY</th>
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<tbody>
<tr>
<td>1</td>
<td>866.67</td>
</tr>
<tr>
<td>2</td>
<td>1,166.67</td>
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<td>3</td>
<td>1,466.67</td>
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<td>4</td>
<td>1,766.67</td>
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<td>5</td>
<td>2,066.67</td>
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<tr>
<td>6</td>
<td>2,366.67</td>
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<tr>
<td>7</td>
<td>2,666.67</td>
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<tr>
<td>8</td>
<td>2,966.67</td>
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</table>

For family units of more than 8 members, add $3,600

---

October 2008