#### **FAQs from Housing Search Worker Training**

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#### **Challenges Finding Families Housing**

Question #1: How do I help families find housing if they have any of the following challenges: A low credit score, no credit score, being an undocumented immigrant, no job, or no social security number?

Many EA shelter families have one or more of these housing barriers. In the housing search training, we discussed how we need to think outside the box when dealing with these complex issues.

- One strategy to help rehouse families with barriers is to explore your property owner portfolio. Talk to landlords you have successfully helped families lease with in the past, and see if they are willing lease to a family with barriers. Let the property owner know your agency will be there to support both the family and landlord through stabilization services. Also, demonstrate the progress that the family has made since entering shelter. Remember that this progress is measured through the Re-Housing Plan, where employment, savings to pay future rent, and credit repair are addressed by referrals to appropriate providers. Talk up the family's strengths.
- Consider relatives or friends that the family may be able to co-house with. Perhaps, there is an opportunity for a host family arrangement that could be paid through the HomeBASE Program. Family and friends may also know property owners in their community who would be willing to rent to an EA family with some housing barriers.

- Reach out to other housing search workers or staff at other shelters to see they know of any
  landlords who would lease to families with one of more of these barriers. Ask if other housing
  search workers have worked with families with such barriers and what strategies worked to get
  their families housed.
- Lastly, talk to the family about community connections they may have. For example, the family may be connected to a church with members who would be willing to rent to them.

## Question #2: How do I navigate credit checks (e.g., good, bad, none) and requests for credit checks from landlords? How do I help families with bad credit who are being screened out and denied when applying for housing?

It's helpful to know ahead of time what a family's credit score is, so you can prepare to answer any questions a landlord may have. However, there are landlords who do not do credit checks. Look for small property owners. These may be landlords who advertise a rental opening by putting a "for rent" sign on their rental property.

Market the family's strengths and promote financial supports that the family can receive to help reduce any reluctance on the landlord's part. A strength could be meeting the 30% savings goal or a history of paying off debt or paying bill consistently. This demonstrates good faith efforts in following through with responsibilities. Focus on what can done to get to "yes" with the landlord.

Also, be sure to inform landlords the about resources, such as HomeBASE, SRI, or EA vouchers, that a family can access. Financial resources to support stable housing can help alleviate a landlord's concern about timely rental payments and credit history.

Please see response to Question 1 for more guidance.

## Question #3: How can I help a family secure an apartment if they have no income or very low income (e.g., \$500 monthly income)?

If a family does not have a job or a source of income, focus on any stabilization activities that can help them secure employment, such as applying for applicable immigration services, including work authorization. For migrant families who may not have work authorization or credit history, consider using the <a href="Immigration Referral supports">Immigration Referral supports</a> on the Rapid Re-Housing Resource Portal.

The Re-Housing Plan should be used to help a family gain or increase their income. Even if they have no or low income, families should still search for units so they get familiar with the rental market. Remind families we are not trying to secure their forever home, and that employment and increased income will ensure they don't fall into homelessness again.

You can also offer to pay the family's portion of rent for one year with SRI funds. This may help make the family a more attractive prospective tenant and lessen landlords' perceived risk in leasing to the family.

Additionally, families should explore alternative options, such as co-shares. Encourage referrals, including referrals to MassHire, to increase the family's income. If a family with no income or low income is provided a housing opportunity while working on increasing their income, they can still use HomeBASE provided they continue working on increasing their income while in stabilization. The family should not wait to secure income before commencing with housing search.

Please see response to Question 1 for more guidance

## Question #4: Is there guidance for families who are difficult to place due to mental health concerns that are either untreated or not sufficiently treated?

We should not use mental health issues as a reason to not house a family. There is **empirical evidence** that people with mental illness improve once they are housed. Move away from focusing on mental health issues and focus more on the family's strengths. Remember, if we only concentrate on challenges holding a family back, they will never get housed. The Re-Housing Assessment and Plan are so important because they identify housing barriers and measures the family's progress, which will help you market the family to a landlord.

Local Continuum of Care (COC) in your community is a potential resource for supported housing for families with disabilities. You are highly encouraged contact the COC lead in your area.

## Question #5: I have some families with no social security number who are having a very difficult time finding an apartment. What should I do in this scenario?

Please see response to Question 1 and Question 3 for more guidance.

## Question #6: Property owners want perfect tenants with no eviction history, the rents for available units are very high, and some property owners have raised the rent beyond what Section 8 would cover. What can I do to help families in this situation?

This is true, but we are still managing to house families. We understand this is an extremely difficult job. In this context, landlord relationships are very important. If a landlord doesn't accept a family and leases to someone else, ask what made the selected tenant a better candidate. Let the landlord know you want to continue to build on the family's strengths to help ensure a lease up the next time an apartment is available.

Prepare families in advance to attend viewings. Model conversations to show the family how they can demonstrate positive tenant attributes.

Question #7: My client is undocumented and has a \$400 monthly child support income. Her mother is helping her pursue citizenship. However, the client has received a 4-year estimated wait time for citizenship. What would you recommend for housing in her situation?

See if the mother would be willing to co-share with her daughter and grandchild. If this is not feasible, help the client think about other friends or family who would be willing to co-house with her. For example, if she attends a specific church, have her talk to church leaders to ask if they can investigate some housing opportunities. She should also try reaching out to new arrival/immigration agencies to see if they can help. Doing volunteer work at such agencies could lead to a housing opportunity.

You should also encourage the participant to save 30% of her income and utilize HomeBase to lease up. After a warm hand off with the stabilization team, they will continue to assist her with the immigration process.

Please see response to Question 1 for more guidance.

#### 9-Month Length of Stay Timeline

#### Question #8: Is the 9-month Length of Stay timeline retroactive?

Yes, HLC will be pulling information from the Re-Housing Assessments for families' shelter entry date. That is one of the reasons it is important to have your families' Re-Housing Assessments completed. Families in shelter for 9 months or longer will not be notified of their Length of Stay end date all at once; they will be notified on a rolling basis.

### Question #9: Will EOHLC notify providers when families' Length of Stay timeline will be activated?

Yes. Additionally, it is extremely important to complete the Re-Housing Assessment and Plan for every family, as the assessment and plan will impact how long families are able to remain in shelter.

## Question #10: How will a family be affected by the Length of Stay policy if they are already in shelter (hotels) but are not in ETO yet? How do we know which date will be counted as their shelter entry date?

HCL will be providing training to shelter providers on the details on the 9-Month Length of Stay Policy. This will also be addressed in written guidance.

#### Question #11: Is there going to be another session on the 9-month Length of Stay timeline?

EOHLC will provide ongoing training on the new Length of Stay Policy as it rolls out. We will also provide and post resources you can reference when discussing this change with families.

#### **Re-Housing Plan and Assessment**

## Question #12: Is the portal where we can find a complete paper copy of the monthly Re-Housing Plan?

Yes, please see the Rapid Re-housing Portal (portal) to find the Re-Housing Plan in multiple languages.

### Question #13: How can I get help if I am having an issue with savings the Re-Housing Plan or Assessment in ETO?

Please email Karen Stevens at karen.stevens@mass.gov.

## Question #14: Is the 30% savings guideline optional? When does the 30% savings requirement begin?

Savings are not optional, except for families in hotels and motels. You can find the recent training on savings in the <u>Rapid Re-Housing Resource Portal</u>. You can also connect with your HSS team member if you have further questions on savings.

Saving should begin after the Re-Housing Assessment and initial Monthly Re-Housing Plan are developed and logged in ETO (within the first 5 business days of the family's shelter entry). The Re-

Housing Plan should outline housing search and other activities for the upcoming month, including a determination of how much the family should be saving. This amount is based on the assessment of their income (please use the 30% Savings Calculator form). If the family does not yet have a source of income, their savings will begin once they have secured a job or another source of income.

## Question #15: Can you confirm if we are required to complete a new Re-Housing Assessment and Re-Housing Plan for families if we do an Internal Transfer for within our own agency?

It is not a program requirement that a new monthly assessment and 60-day plan be completed so long as the plan and assessment have been completed within the timeline outlined in the new Re-Housing process. However, due to system limitations in ETO, information does not carry over from one project to another. This is why it is required to complete it again.

Now that the monthly Re-Housing Plan is completed in a paper copy, the paper copy can be uploaded into the new project in ETO. Rather than having to develop a new plan with the family, the assessment would just need to be answered again in ETO, but not necessarily redone with the family. All answers can be used from the existing assessment, so the provider would just need to print out a copy and manually enter it into the new program.

It is not a program requirement to complete a new Re-Housing Assessment or Re-Housing Plan for families who stay with your agency. However, if an updated assessment or plan is required to meet program obligations, you should complete those as soon as possible.

#### **Transportation**

#### Question #16: Are we allowed to take families in our cars to see units?

Check with your provider and your insurance company, as this may be a liability issue. Also consider using bus lines, trains, and Ubers for transportation to viewings. It is important to ensure that families have a way to get to unit viewings.

#### Question #17: Will there be any increase in transportation funding?

There is no specific funding source for transportation. However, there are a number of resources offering free or reduced transport for eligible residents. For transportation related to move-in, you may be able to use funds from HomeBASE, Enhanced Diversion (ED for diversion families), or Strategic Rehousing Initiative (SRI for families in shelter) to cover costs. Additionally, over the summer of 2024, PVTA is offering free bus and paratransit services.

#### Question #18: If a family does not have a Social Security Number, would they qualify for fuel assistance?

If a family does not have Social Security Numbers, they may not be eligible for federally funded public benefits programs. However, they may be eligible for state funded fuel assistance, provided they meet other eligibility criteria. You should look into statewide or local fuel assistance programs for specific requirements, such as <u>LIHEAP</u>.

## Question #19: Can we use SRI funds to assist a client who wants to move out of the area but does not have transportation? Can we help with the purchase of a vehicle?

SRI funds cannot be used to purchase a vehicle, but can be used to offset other costs so the family has the money to purchase a vehicle. HomeBASE may cover travel expenses, including bus tickets and air fare, for families moving outside of Massachusetts. When a family requests to move outside of Massachusetts, EA Shelter, Diversion, or RA staff must verify that the family has secured a place to stay by obtaining a copy of their lease or tenancy agreement, contacting the prospective landlord or the tenant/resident that the EA family will be staying with, or verifying through other means. Staff must also identify the most economical strategy to support an out-of-state move and ensure safe passage to the family's new destination.

#### **HomeBASE**

## Question #20: I keep hearing landlords say "No, we choose what's best for us, and we don't have to take HomeBASE." How can I get a more positive response from landlords?

Try marketing the client first. This is why it's important to prepare the family before they speak to the landlord. Make the landlord interested in renting to your family, specifically. Highlight characteristics that would make the landlord say, "I'll give them a shot." For example, highlight if the family has saved money to pay for rent.

HomeBASE can be difficult to sell. Some landlords feel they have been "burnt" in the past by renting to HomeBASE families. However, remember that landlords have also likely had negative experiences with non-HomeBASE tenants. Whether a landlord has a positive experience is more dependent on the tenant's characteristics, so it is important to try and sell the family first, and then sell the landlord on the benefits, such as HomeBASE and stabilization services.

#### Question #21: Does HomeBASE cover costs for out-of-state and out-of-the country moves?

HomeBASE will cover out-of-state moves and moves to Puerto Rico but will not cover out-of-the country moves. Consider using Strategic Re-Housing Initiative (SRI) funds before HomeBASE. Please keep in mind that HomeBASE does not include ongoing stipends for families who are moving out of Massachusetts.

## Question #22: When families receive a voucher or use HomeBASE, can they be granted an exception to apply for a unit without a credit score?

The state can't control a private entity or landlord's requirements. A landlord has a right to require a credit score.

One suggestion is to see if a family can get a secure credit card through a local bank as soon as possible. Smaller banks or credit unions are generally a better fit for our families, as they do not require a large amount of funds in an account to secure a credit card. Each time the family uses the card, their credit score will increase over a shorter amount of time. However, the family must keep track of all their spending and not exceed the spending amount set by the bank. This can be a very fast and efficient method to increase the family's credit score.

#### Question #23: Is there assistance for families who have high utility arrearages?

HomeBASE allows up to \$5000 to cover utility or rental arrears if the arrears directly interfere with a family's ability to lease a new unit. Other funding sources, such as SRI, may be able to cover arrears above the HomeBASE limit.

#### Question #24: Why is a family's HomeBASE application taking so long?

Connect with your Housing Search Specialist and provide your E2E case number, so we can follow up with you directly on what's delaying the application. The delay could be due to the landlord not yet submitting their application, the applications not matching in the system, or a missing document.

## Question #25: One of my families found an apartment, and the realtor said they need a letter to show they have been approved for HomeBASE. How should I approach this?

You can provide the realtor with a Letter of Intent on your agency's letterhead to show the family will be supported by HomeBASE. Please see the <u>Rapid Rehousing Portal</u> to find the new <u>Letter of Intent</u>

<u>under "Housing Search Tools"</u>. Remember to attach the HomeBASE flyer for Landlords to the Letter of Intent. Providers should not change the text in the Letter of Intent beyond the indicated fields.

If your family is in shelter and in ETO, and has completed an EA application, you can provide the family with a Letter of Intent.

Families who are presumptively eligible and working with Diversion staff must cure their presumptive status and be fully EA eligible before a HomeBASE Letter of Intent can be used. Confer with your HHS on how to cure presumptive status, so the family can access HomeBASE.

## Question #26: If 2 families decide to co-share unit, could they still use HomeBASE? Would both families submit separate HomeBASE applications?

The families may still use HomeBASE funds. The families would need to submit two separate HomeBASE applications. Since they are two different EA families, they are both eligible for separate EA HomeBASE grants.

#### **Housing Search**

#### Question #27: Is there data showing where affordable apartments and housing exist in MA?

This does not appear to exist. You can perform an online search for information related to this. To search for subsidized housing opportunities, use sites such as, <u>MassHousing</u>, <u>Housing Navigator</u>, and the <u>EOHLC Community Resource Locator</u>.

## Question #28: What if a family has a five-bedroom voucher but is only finding 4-bedroom units. Can we lease up with a 4-bedroom unit?

It depends on the household composition (gender and age of the children). Below are required conditions:

- Two children of the same gender will share one bedroom regardless of the age differential. This includes children of blended families, who may have different parents.
- Two children of the opposite gender will be allocated separate bedrooms.
- The payment standard amount would be based on the unit size (in this case 4 bedrooms instead of 5 bedrooms).

- If the unit has fewer bedrooms all bedrooms must still meet state and federal laws (inspection).
- If the age is appropriate for children to share the bedroom space, limit occupancy to two depending on specific characteristics of the unit.
- The landlord has approved the family size.

# Question #29: Are families able to move in with a family member they lived with prior to entering shelter, if the family wants to co-share? For example, if the EA family was living with their mom or a sibling and they moved out, is the EA family now able to move back in with their relative?

Yes, HomeBASE can be used to support co-share opportunities with an EA family's relatives. However, you should be mindful of why the family left their prior housing arrangement in the first place. If it was due to domestic violence, we should not be encouraging the family to move back in with their abuser. We don't want them to go back into a situation that caused their homelessness. However, if the prior living situation was, for example, an adult daughter being asked to leave by parents due to a health and safety concern, and the concern no longer exists, we can encourage the family to revisit living with the parents.

## Question #30: If a family member of an EA family owns an apartment and has their child move in, are we able to pay regular stipends, if needed?

If a family member is renting an apartment and would like their child to move in, that family member would need to request permission from the landlord to add the child to lease and this becomes a coshare. In co-share housing situations, the EA family receiving HomeBASE assistance is responsible to pay an equal or lesser proportion of costs, including move-in costs and monthly contracted rent costs, as the other household(s) residing in the unit co-share agreement needs to be submitted. In a coshare, allowable expenses may include financial assistance to pay rent, utilities, or other items to offset the costs of hosting multiple EA family members under the same lease.

#### Question #31: If a family member owns apartment #1, can she rent apartment #2 to her child?

Yes, this would be a regular rental to the adult child. It's not a co-share if they're not living together. It's not hosting because the parent is not living in the same unit as the EA family. The relationships between the landlord and tenant matters. In this situation, the landlord is a family member, so this is allowable and the EA family member renting from the landlord (relative) could receive ongoing stipends if the unit is in Massachusetts and the EA family is not already receiving an ongoing subsidy.

#### **Additional Questions**

## Question #32: Is there any assistance available to cover rental application or credit/CORI check fees for EA families?

There should be money in shelter budget for client related expenses to cover this cost. Talk to your supervisor about this. Your shelter EOHLC Contract Manager can also provide this information.

There are also tools that you can use with the families like Credit Karma or Experian to pull credit history in advance. If a participant is paying for a credit check, they should request a copy of the report. They could also provide that copy to a landlord the for the next unit they are applying to rather than continuously paying for their credit check fees, depending on how old the report is.

Question #33: Has EOHLC provided training or guidance related to SMART Re-Housing Plan goals or a similar system? Does the provider placement goal reflect the significant increase in families with barriers related to immigration over the past year?

SMART goals are something we will cover in future training. For the placement goals, the EA Scope of Service outlines how they are determined. Placement goals are determined by averaging placement numbers for your agency from the previous 3 fiscal years, so they don't completely reflect recent increases related to immigration. Please note that placement goals are much lower than they have been in the past, which reflects the tight rental market more than the increase in new arrivals.

Question #34: A landlord and I are having some difficulties trying to reach an EOHLC contractor, such as an inspector. An offer was taken away from a family due to a lack of communication from the contractor. Is there something you all can do on your end to facilitate timely communication?

When there is a delay in correspondence, contact your regional HSS or the Contract Manager to escalate the situation.