

What To Do When Facing Homelessness: A Guide for Sudbury Residents

Successful prevention of homelessness involves identifying risks of homelessness and acting as soon as possible and taking a multipronged approach. Whenever possible, steps to prevent a potential eviction should be taken immediately (see #6e-o).

1. If you are low-income, you are encouraged to apply for as many subsidized apartments as you can (both state and federally funded), and to do so immediately.
 - a. For information on federal subsidized housing in the Sudbury area and across Massachusetts, please visit the [Mass Housing website by clicking here](#). Scroll to the bottom of the page and click on the link for “MassHousing Housing List.” This will bring up an up to date list of properties by town. For individuals without a housing voucher, please look for properties labeled “PB Properties.”

Unfortunately, there is not a common application or one place to submit applications. Instead, reach out to any property where you would like to apply. Request an application and inquire about their waitlists. Also, confirm with them that you are meeting eligibility for their property.

- b. For information on state funded housing visit: <https://publichousingapplication.ocd.state.ma.us/> There is a common application that can be used to apply for multiple properties.

Waitlists vary by property and can be several years long. It is recommended that those in need of housing cast their nets wide and get on as many waitlists as they are able, to increase the chances of getting housing.

2. Recent reports indicate that the Section 8 Housing Voucher list is being updated and this may result in shorter waitlists. (Past reports suggested waitlists of up to 10 years.) You are also encourage to explore your eligibility for this program and to apply ASAP if you are eligible. For more information, visit: <https://www.mass.gov/service-details/section-8-housing-choice-voucher-program-hcvp>

For those who already have obtained Section 8 vouchers, please visit <https://www.gosection8.com/> for a listing of available rentals.

3. The Regional Housing Services Office also has information on affordable housing opportunities in the area. For more information, visit: <https://www.rhsohousing.org/>
4. The Citizen’s Housing and Planning Association has information and workshops regarding affordable housing and homeownership. For more information, visit: <https://www.chapa.org/> There is a lot of information under the “Housing and Courses” tab, including a link to Mass Access to find accessible housing for those with special housing needs as well as 40B units.

5. Mass.gov also has standard and emergency housing applications for state housing, as well as helpful information about housing eligibility at: <https://www.mass.gov/lists/public-housing-applications-documentation>
6. One of the main concerns is the high cost of housing. Housing in Sudbury and areas east of 495 tend to have higher rents and costs of living. It is also more costly to live in a single family home or individual apartment.

If you are unable to access subsidized housing due to lengthy waitlists or issues with eligibility is strongly recommended that you explore housing west of 495. As a general rule, the further west, the less expensive. It is also recommended to explore shared living/roommate housing opportunities to cut down on rent and utility costs.

7. In addition, finding ways to cut expenses and save money in other areas can help to free up money for housing costs. This can be done through the use of community resources and programs (ex: food stamps, food pantries, utility discounts, clothing vouchers, free cell phones, low cost internet, etc.). Please see various resource pages and information on the Board of Health Social Work website: www.sudbury.ma.us/socialworker

Creating a budget and sticking to it can be a challenge, but is another key to success. Financial literacy programs such as those offered through the Marlborough Community Development Corporation (508-658-0880) and Budget Buddies (contact the Sudbury Board of Health at 978-440-5476) can help you to identify your personal financial goals and assist you in meeting those goals through 1:1 coaching that uses both traditional and creative problem-solving approaches.

8. Another challenge is often affording first, last and security deposit. Organizations such as SMOG in Framingham (508-872-4853) and St. Vincent de Paul in Sudbury (978-443-2647 or 978-443-8981) may be able to help with some emergency financial assistance.
9. **Veterans** are encouraged to contact Veterans Inc. at 1-800-482-2565 and go to the website, <http://www.veteransinc.org/services/housing-programs/> Also, you can contact your local Veterans' Services Officer who represents your municipality by finding your town: <https://www.mass.gov/service-details/local-veterans-service-officers> Sudbury Veterans can call 978-936-3357 or 508-573-0107.

10. If you are currently homeless:
 - a. Are there any family or friends that you can stay with while you develop a more permanent plan?
 - b. Have you looked into area shelters? Here are lists of shelters and transitional housing services in MA:
 - i. <https://www.tuck.com/sleeping-homeless/#ma>
 - ii. <https://www.mass.gov/emergency-housing-assistance-programs>
 - c. Do you have a friend or family member who can house your pets? If not, have you contacted area human societies and pet shelters?

- d. If you have left your home due to **domestic violence** (DV) and need immediate help:
 - i. Local emergency rooms often have beds reserved for DV emergencies where residents can stay for a single night.
 - ii. The Safelink Hotline (877-285-2020) is a clearing house for all DV shelters in MA. The best times to call are 9a and 3pm.
 - iii. Local agencies such as Domestic Violence Services Network (888-399-6111), Voices Against Violence (800-593-1125) and REACH Beyond Domestic Violence (800-899-4000) can provide safety planning and help with referrals and resources including shelters and housing. They may also have resources for displaced pets.
 - iv. Department of Transitional Assistance has domestic violence specialists who assist with the process of obtaining benefits and services through their 24-hour domestic violence hotline (1-877-785-2020). The counselors who work on the hotline can assist you with safety planning, information on accessing public benefits and other services for battered women, ranging from shelters to transitional living programs.
- e. If you are coping with **Substance Abuse**:
 - i. The Massachusetts Substance Abuse Information and Education Helpline (800-372-5050) can provide information on treatment options, including residential treatment when needed.

11. Other resources and things to consider:

- a. SMOC in Framingham (508-872-4853) has limited homelessness funds and resources. This includes RAFT funds to prevent homelessness, including help with utility bills, rent, etc. Contact: (508) 872-0765 Email: kmichaud@smoc.org
- b. Family Promise-Holistic family sheltering and case management needs: <http://www.familypromisemetrowest.org/>
- c. Seniors with significant medical needs can explore rest home options
- d. If poor credit is a barrier to securing housing, it is worth asking the landlord if they are willing to accept an extra month's rent as security.
- e. Consider whether heat, hot water and other utilities are included in the rent when looking for housing
- f. MetroWest Legal Services provides free legal services to seniors and low-income individuals. (508-620-1830). They provide monthly legal housing clinics to address issues such as: Eviction defense, including tenants whose landlords have been foreclosed upon, administrative appeal matters for applicants who have been denied admission into subsidized housing programs or for participants who have had their housing benefits terminated and homeowner's facing foreclosure
- g. The Sudbury Planning Department (978-639-3397) offers home repair grants for residents.
- h. The Sudbury Assessors Office (978-639-3393) offers property tax programs to help senior and low-income residents.
- i. Seniors can contact Bay Path Elder Services at 508-573-7200.

- j. Mass Housing offers their Home Improvement Loan Program:
https://www.masshousing.com/portal/server.pt/community/home_owner_loans/228/home_improvement_loans
- k. HOPE Sudbury provides small emergency grants for those who meet eligibility criteria. Contact the Sudbury Board of Health Social Worker at 978-440-5476
- l. St. Vincent de Paul (see #4) can also help with emergency grants for those who meet eligibility criteria.
- m. Neighborhood of Affordable Housing (NOAH) also provides information and support to prevent homelessness, evictions and foreclosures and increase access to affordable housing. They can be reached at 617-567-5882 or by visiting:
<http://noahcdc.org/?q=programs>
- n. MassHealth offers certain home- and community-based service waivers that make long-term community services available to eligible individuals. The cost savings may help to keep people in their homes <https://www.mass.gov/service-details/home-and-community-based-services-waivers>
- o. The Department of Transitional Assistance assists and empowers low-income individuals and families to meet their basic needs and achieve long term economic self-sufficiency with direct economic assistance (cash benefits) and food assistance (SNAP benefits), as well as workforce training opportunities. Contact the Framingham office at: (508) 661-6600
- p. The Department of Housing and Community Development, through its community and business partners, provides affordable housing options, financial assistance, and other support to Massachusetts communities. It is helpful to explore their website thoroughly. <https://www.mass.gov/orgs/housing-and-community-development>
- q. Prevention is key! If you are evicted, it makes finding future housing more challenging. Also, getting evicted from subsidized housing may make it near impossible to get into subsidized housing in the future. Although the eviction process is very overwhelming, it is critical to act as soon as possible and reach out for help and resources.