**Checklist of Essential Housing Issues for COA Outreach Staff to Be Aware Of**

**April 2017**

*While serving as housing issues educators for professionals who serve older adults, we have developed a list of topics which we recommend all staff learn so they can be ready to link consumers with key resources that may be able to help. The checklist includes the following topics:*

**Making Housing More Affordable:**

1. Property Tax relief options for homeowners
2. Utility discount programs
3. Energy assistance programs – weatherization and help with fuel costs
4. Renovation and repairs resources
5. Options for safely tapping / using home equity
6. How to start Home Sharing to earn rental income

**Safeguarding Current Housing:**

1. How to defend against loss of homeownership due to municipal action of tax collector (delinquent taxes), board of health (hoarding), or building inspector (deferred maintenance).
2. How to defend against, or delay, an eviction.

**Choosing New Housing Situations:**

1. Be able to describe the key differences between the various types of housing in your area
2. Know the local housing authority personnel and the locations of all the subsidized housing in town and/or relevant region.
3. Know if your local zoning ordinances allow for or prohibit accessory units/in law apartments
4. Understand basic Tenant rights
5. Know what a Tenant can do after receiving an eviction notice.
6. Understand the basic duties of a landlord, should someone rent out a room to a tenant
7. Know how to arrange for someone to become a co-tenant, when one person rents an apartment from a 3rd party and wishes to add another person to the lease.

**Housing Counseling Services:**

1. The services of the Housing Consumer Resource Centers – homelessness prevention, housing search assistance, landlord/tenant mediation, and educating tenants and landlords, Section 8 vouchers, developing new affordable housing.
2. Services of Home Equity Conversion Mortgage (HECM) counseling agencies that help consumers understand reverse equity mortgages and their alternatives to using the HECM.
3. What role the AGO has in handling disputes with mortgage companies and service providers.
4. Scope of service for the ASAPs’ Options Counselors and how they may be able to assist in counseling an older adult about housing options in the area.

**Hiring Home Improvement Contractors/ Avoiding Scams and Fraud:**

1. How to hire a reputable contractor and how the MA Office of Consumer Affairs can help in handling disputes with home improvement contractors.

These topics are addressed in the **MCOA Housing Issues Manual (2015).**