

HOUSING AND HOMELESSNESS

A Year of Candid, Community-Based Conversations about Housing Trends, Challenges and Resources in Greater Boston

Residents of the Greater Boston area experience housing challenges, particularly low vacancy rates and lack of affordability. More recently, those challenges have become increasingly difficult because of stressed local, state, national and global economies—foreclosures have skyrocketed, unemployment has reached levels not seen in decades, and the budgets of nonprofit and government service organizations that assist the most at-risk individuals and families are further overburdened.



From April 2008 through June 2009 MBHP visited the communities in our region to discuss trends in housing. Here, participants in Newton discuss housing challenges and available resources in their community.

As a regional housing agency, MBHP recognizes the necessity of strong relationships within our region; such collaboration leads to better efficiency of service and better use of resources for the thousands of households that seek our assistance every year. We meet regularly with our partners in Boston and other nearby communities; however, our relationships in some of our cities and towns were not as strong. This led MBHP to undertake our Community Housing Conversation project, in which from April 2008 through June 2009 we visited

the communities in our region to discuss the trends in housing, responses to the challenges, and available resources.

Participation in the meetings varied, from roomfuls of people whom we have had relationships with for decades to those filled with mostly new faces. The 29 meetings saw a total of more than 500 attendees including residents and elected officials, and representatives from housing authorities, government administrations, food pantries, and human services providers.

These communities welcomed us, and we were excited to have the opportunity to talk about housing and housing-related issues specific to each community, engaging in conversations that resulted in sharing information on challenges and resources.

The region MBHP serves is not only large, but also diverse. Although most of the communities share similar housing issues and concerns, there also are challenges unique to individual communities. This report highlights the similarities, differences, and challenges discussed at these meetings.

Metropolitan Boston Housing Partnership (MBHP) is the state's largest regional provider of rental housing assistance, serving individuals and families who have low incomes and those who are homeless, elderly, and disabled in Boston and 29 surrounding communities. MBHP's mission is to ensure that the region's low- and moderate-income individuals and families have choice and mobility in finding and retaining decent affordable housing; all of our programs and initiatives are designed to encourage housing stability, increase economic self-sufficiency, and enhance the quality of the lives of those we serve. To achieve our mission and to promote efficient service delivery, we work collaboratively with a broad array of service providers and neighborhood-based organizations.

Housing

Affordable housing is at a premium in the Greater Boston region. Rare was the comment that a particular community, regardless of its level of affluence, did not need more affordable housing.

Rental Assistance:

- State and federal rental assistance vouchers are scarce, and waiting lists are five to six years long.
- Local housing authorities' (LHA) wait lists—especially for families—are several years long. Additionally, LHA budgets, specifically funding for state-aided public housing, have not kept up with expenses and inflation.
- Residents who do have rental assistance have problems finding affordable rental options in their desired neighborhoods.

Support & Resources:

- LHAs need more funding for support services, particularly for elders and people with disabilities in senior housing.
- LHAs are creatively supplementing their budgets with grants and other privately raised dollars to provide support services.
- Self-sufficiency programs tied to rental assistance are desirable but scarce, and they can be expensive to run.
- LHAs are partnering with nonprofit service agencies to assist their special populations.



Quincy, February 2009. MBHP Executive Director Chris Norris, State Rep. Bruce J. Ayers and At-Large Quincy City Councilor Joe Finn discuss calls from constituents about housing and unemployment.

Housing Development:

- Affordable housing development continues to be a divisive issue in many communities, particularly regarding Massachusetts' Comprehensive Permit Law, Chapter 40B.
- Housing trusts, active in several communities visited, are helping communities reconcile the need for affordable housing with the push to maintain “neighborhood integrity.”
- Inclusionary zoning is an issue with support on both sides. Some support inclusionary zoning as an important way to increase the stock of affordable housing, while others believe that the right incentives can alleviate the need for inclusionary zoning practices to increase affordable housing opportunities.

Accessibility and Rehabilitation:

- Communities that once had home rehabilitation funds have watched them fall victim to budget cuts.
- The Massachusetts Home Modification Loan Program—administered regionally by MBHP and which funds accessibility modifications through low- and no-interest loans—was introduced at all conversations. Five communities that had never participated in the program before the MBHP housing conversations subsequently processed a total of \$127,000 in loans for accessibility improvements.

Homelessness

Homelessness is a two-way challenge: how to stop people from becoming homeless, and how to house people when they are or become homeless.

Shelters:

- Although shelters provide a temporary roof for individuals and families, they can be far away from families' home towns, causing further disruption to their lives.
- Children can spend an inordinate amount of time being transported to and from school, because the state provides that they can remain in their home town school rather than transferring each time the family is moved within the shelter system by the state. Additionally, this places a significant financial burden on

Barriers to Obtaining Housing and Gaps in Service

The following were noted as gaps in service and/or barriers to obtaining housing:

Credit	Child care costs/accessibility
Criminal background	Life changes (divorce, injury, etc)
Prior eviction	Cross-agency communication
Housing search	Education
Start up costs	Cycle of poverty
Transportation	

In 2007, the Commonwealth of Massachusetts recognized an increasing number of families and individuals becoming homeless and established a Special Commission Relative to Ending Homelessness in the Commonwealth. The Commission issued its report at the end of December 2007, and the Commonwealth established the Massachusetts Interagency Council on Housing and Homelessness to promote communication and collaboration among agencies and governments related to the problems associated with homelessness and affordable housing.

the shelter and home communities, which must share the cost of this transportation. One senator's aide noted "Wouldn't it be great to be able to use the transportation dollars to help pay for the family to stay in their home community?"

Support & Resources:

- Everett reported its high school student homeless population jumped from 25 to 95 in one year, with no increase in resources to help them. It exemplified the monetary silos and fragmented services inherent in the system.
- Homelessness is not just about housing—it affects many aspects of the community, such as health care, police services, government and transportation.
- Many communities and agencies are partnering with networks and coalitions—such as the state-based Interagency Council on Housing and Homelessness and the regional Metro Boston Network to End Homelessness—to identify and initiate best practices for ending homelessness.

Peripheral Housing Issues

Our friends and neighbors with low and moderate incomes suffer disproportionately from today's economic stresses. Economic influences on housing come from multiple directions, affecting further those least able to absorb the impact.

Foreclosure:

- Foreclosure is an issue that impacts renters and homeowners. In our region of multi-family apartments, renters face relocation and possible homelessness when their property owners lose buildings to foreclosure.
- Foreclosure has had varying effects on housing and homelessness. Some communities have experienced significant foreclosure activity. Others noted it has not been major issue, although they are concerned it may be more significant in the future.

Unemployment:

- Particularly during the second half of our year of housing conversations, unemployment dominated the discussions as a major factor impacting the ability to obtain or maintain housing.

Utility Costs:

- Utility costs in New England are high, and utility bill arrearages are major factors in debt problems and eviction.
- Fuel assistance programs have experienced a marked increase in assistance requests, and often the request is a temporary, stop-gap measure for a larger household budget problem.

- Some communities have raised private funds to supplement government programs with stretched or waning resources.

Hoarding:

- Hoarding, the third leading cause of evictions in Massachusetts, was raised by MBHP as a component of its housing support services, which resulted in an extensive discussion at almost every community housing conversation.
- Some communities have formed local task forces, partnering with MBHP and other organizations to address this housing challenge.
- The community housing conversations sparked a marked increase in the request for workshops and assistance from MBHP's Hoarding and Sanitation Initiative.

Specific Populations

Specific resident populations repeatedly came up during the conversations as those most impacted by housing issues.

Elders:

- The need for additional housing options and services for elders was discussed at every housing conversation.



Wakefield, October 2008. Wakefield Town Administrator Stephen P. Maio and Al Turco, legislative aide for Sen. Richard R. Tisei, learn about resources the Wakefield Food Pantry offers to local residents.



Reading, February 2009. Reading Town Manager Peter Hechenbleikner describes the commitment the community has for collaboration and for sustaining a private Selectmen's Fund for emergency assistance. The Reading Light Department also reaches out to the community through a newsletter that describes resources available to residents.

- Staying in their own home or having another housing option in their community is important to elders, who feel very connected to their home communities.
- Elders can be “house rich and cash poor.”
- Some elders would like to downsize from their larger, single-family homes but cannot due to the lack of smaller, affordable homes in their community.
- Some elders are unable to maintain the care of their homes, and resources to assist them are limited or they are uncomfortable asking for help.

Youth:

- Youth experience disruption and uncertainty with housing issues and homelessness, from leaving their friends and homes to facing frequent relocation and transportation issues.

Immigrants:

- Immigrants face the standard lack of affordable housing but also can face issues such as language barriers, lack of credit and rental histories in this country, and inability to access some public assistance programs.

This is greatly compounded for undocumented immigrants.

- Some residents feel immigrants are part of the fabric of their communities, but others feel that precious housing resources should be reserved for U.S. citizens.



Cambridge, December 2008. More than 80 people attended the Cambridge Housing Conversation where they discussed utilities, domestic violence and affordability. Attendees also shared information about resources including the United Way and MAIRS 211 information hotline and local emergency assistance funds. Shown is the Cambridge Housing Authority's Yuen Ting Tang during the discussion.

Community

Residency & Employment:

- In some more affluent communities, municipal employees cannot afford to live in the communities where they work.

Urban/Suburban Disparity:

- The housing disparity between urban and suburban communities extends beyond their proximity to Boston.
- Suburban communities may have better schools and living environments but lack access to services that households of limited income may need.
- The need for public transportation is a significant factor in affordable housing options in the suburban areas.

Local Resources:

- Communities are securing private dollars to help better serve their residents, setting up emergency funds to help residents weather short-term crises.
- Local food pantries have experienced a marked increase in use over the past year.



Cambridge, December 2008. Faith Marshall, of the Cambridge Housing Authority, discusses her organization's resources, issues and needs.

Next Steps

As hoped, MBHP was able to increase the number of relationships in each of the communities we serve. We were also able to spread almost immediately the reach of our Home Modification Loan Program to communities that had previously not accessed this resource.

The Community Housing Conversations also led to MBHP's facilitation of property owner and tenant workshops in several communities and a fuel assistance workshop in one community. MBHP offered to bring housing presentations and workshops to communities, to work locally with residents with housing problems, and to share workshop materials.



Wilmington, September 2008. Mary McKenney (right) discusses fuel assistance resources with MBHP Director of Policy and Program Development Mary Doyle.

The Toughest Questions in Housing

How can communities develop and maintain a range of housing options?

What are housing options and resources available to seniors?
Individuals and families with low incomes?
Younger families? People with disabilities?

How does/can the Commonwealth provide support services to help families and individuals sustain housing in both public and privately owned subsidized housing?

Is there a practical solution to house the tens of thousands of people waiting for housing subsidies?

What can we do for individuals and families who need housing now?



Brookline, September 2008. Brookline Council on Aging Chairwoman Agnes Rogers (right) talks to State Rep. Jeffrey Sanchez about the need for better information on advocating for oneself and navigating the social services system. Shown with them is Brookline Housing Authority's Lea Luz Rios.

We also learned about the housing issues, concerns and needs of the communities during these meetings and shared information about resources available through our office. We increased our efforts to publicize the Home Modification Loan Program, targeting elderly populations through senior centers, councils on aging, and other community-based organizations. We increased our hoarding and sanitation trainings at the request of the communities. We fostered and strengthened relationships with the local councils on aging, housing authorities, and elected and appointed officials.

We will continue to nurture the relationships we built, focus on outreach for the Home Modification Loan Program, and increase the capacity of our Hoarding and Sanitation Initiative. Additionally, we will work to plan a forum for all of our communities to discuss elder housing issues, which is the housing challenge that surfaced in every one of our conversations.

We will continue to be available to host Community Housing Conversations in any community that requests one.

Visit www.mbhp.org to access the full report on this project.

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