RAPID RE-HOUSING OF MOTEL-SHELTERED FAMILIES: MBHP’S PRELIMINARY ASSESSMENT

NOVEMBER 2010

Published by Metropolitan Boston Housing Partnership

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About Metropolitan Boston Housing Partnership (MBHP)

Metropolitan Boston Housing Partnership (MBHP) is the state’s largest regional provider of rental housing voucher assistance, serving 7,600 tenant households and working with 4,300 property owners. MBHP serves individuals and families who are homeless, elderly, disabled, and/or of low and moderate incomes. MBHP’s region spans 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 MBHP programs and initiatives are designed to encourage housing stability, increase economic self-sufficiency, and enhance the quality of the lives of those it serves. To achieve its mission and to promote efficient service delivery, MBHP works collaboratively with a broad array of service providers and neighborhood-based organizations.

About Heading Home

Heading Home is a Cambridge-based organization founded in 1972 which, for this program, contracts with MBHP to assist in the efforts to move Greater Boston families from motels into permanent apartments. Heading Home provides emergency shelter, housing and supportive services for more than 1,500 homeless and low-income people each year. Once known as “Shelter, Inc.” the organization became “Heading Home” in 2008 in order to highlight its change of focus from the provision of shelter beds to the creation of permanent affordable housing units. Heading Home, like MBHP, is responsible for the assessment of families living in motels for HPRP funds and assisting families with their housing search process.

Publisher’s Note: Although the data collected and analyzed for this report is that of the Commonwealth of Massachusetts and the Homelessness Prevention and Rapid Re-housing Program, the conclusions and recommendations are those solely of the Metropolitan Boston Housing Partnership.
Housing affordability is the leading cause of homelessness for families in the United States.1 Massachusetts housing costs are among the highest in the United States.2 As a result, 72 percent of households with low incomes spend more than 30 percent of their income toward housing,3 creating conditions in which a sudden loss of income causes housing instability. With an increase in Massachusetts unemployment from a low of 4.4 percent in February 2008 to a peak of 9.5 percent in January 2010,4 families across Massachusetts have been economically destabilized. For some families already struggling to get by, the result has been homelessness. In June 2008, 2,209 families were housed by the Massachusetts shelter system. By June 2009, this had increased to 3,000.5 The increase overwhelmed the capacity of the family shelter system and, turning to an option used in the past (most notably from 2001 to 20046), the state resumed sheltering families in motels in 2008.

From September to December 2009, there were more than 1,000 families housed in motels each night.7 The high costs of housing families in motels and the introduction of federal Homelessness Prevention and Rapid Re-housing Program (HPRP) funds have been catalysts for scaling up efforts to re-house motel-sheltered families in Massachusetts. By June 30, 2010, the number of families housed by the state in motels had declined to 675. However, as of September 30, 2010, because available resources had been reduced, the number had risen to 970.8 Metropolitan Boston Housing Partnership (MBHP), with Heading Home as a partner, is the recipient of an HPRP award from the Commonwealth through which it is responsible for rapidly re-housing families who are homeless and living in Greater Boston’s motels. As such, MBHP is implementing the day-to-day aspects of the HPRP program, including assessing families for program suitability; working with families and property owners to find appropriate housing; assisting those housed with access to transportation, child care and other services; and monitoring the success or failure of families as they seek long-term stability.

At the heart of HPRP is the idea that some families who have had temporary financial setbacks can avoid homelessness with the assistance of a small grant (such as funds to pay a rent arrearage), and that some families who have become homeless also can regain economic stability following rapid re-housing with a housing subsidy of up to 18 months.10 This report focuses on that portion of HPRP intended to aid families who already have become homeless, outlining what MBHP has learned to date from its experience with a 19-family pilot program (the “Gateway” pilot) and the implementation of federal HPRP in Greater Boston. Data from the HPRP assessments of 643 families living in motels provides insights on the characteristics of families experiencing homelessness, the effectiveness of using tiers to determine potential success in HPRP, and the families’ continuing barriers to housing and economic stability.

HPRP is just one component of the shift from a shelter-based approach to homelessness to an approach focused on housing stability, known as “Housing First.” MBHP supports this shift and the efforts by both the federal and state governments to implement the Housing First model. But as with any large-scale change in policy, individual programs and policies may need adjustments during initial implementation. By creating this report, MBHP takes a data-driven approach to its efforts and wants to share its findings and recommendations with its government and nonprofit partners.
SUMMARY OF FINDINGS
In August 2009, MBHP staff responded to the growing number of families being placed in motels by doing housing search and placement for families sheltered at the Cambridge Gateway Inn. Through this pilot program, MBHP staff did an intake session with all families at the motel and assessed whether they potentially would be successful in stabilizing their housing with just a one-year rental stipend. With the use of state funds, 19 families moved into housing however no funds were available for continued case management support. After one year, two of the 19 families had been evicted for nonpayment of rent. Of the remaining 17, 15 are employed or have been employed at some point during the year, and two have unmet child care needs that prevented them from finding work. Despite best efforts, only six of these families have seen their incomes increase, and the increases were minimal. Therefore, all of these families will need further financial assistance to remain in private, unsubsidized housing.

Placing families in an apartment provides family stability and costs less per month than shelters or motels, but the experience with the Gateway pilot raises questions about whether families can afford market-rate housing without rental assistance after one year, particularly without ongoing case management or stabilization supports. Through the assessment of 643 families housed by the state in motels, MBHP has found that families experiencing homelessness face barriers to participation in the program and ongoing challenges to long-term stability.

Barriers to Successfully Transitioning off HPRP
The 201 families identified for HPRP and placed in housing receive up to one year of rental subsidy, totaling approximately $12,000, and they must pay one-third of their annual household income toward the rent. Families will need to increase significantly their income to afford market-rate rent. The median monthly rent, including utility allowances, of an apartment subsidized by HPRP though MBHP and Heading Home is $1,238, less than the HUD FY2010 Fair Market two-bedroom rent of $1,357 for Greater Boston. At 30 percent of income to rent, a family needs an annual income of $49,520 to afford the $1,238 rent and utility payment or $54,280 to afford the $1,357 Fair Market rent without a subsidy. Families face the following challenges to reaching this level of income.

- The median income of families participating in MBHP’s HPRP program is $762 a month, or $9,144 annually. This is only 18 percent of the income needed to support the average $1,238 monthly rental and utility payment ($49,520 annually) and 17 percent of the income needed to support a two-bedroom Fair Market Rent of $1,357 ($54,280 annually).
- Even if every HPRP participant is able to secure employment, only those with at least a bachelor’s degree can expect to afford the $54,280 in annual income necessary to support a $1,357 fair market rent, as median annual earnings in the Boston-Cambridge-Quincy MSA for someone who has completed a bachelor’s degree was $53,495 in 2009, compared to $30,518 for someone who had only completed high school. Only 9 percent of HPRP participants had completed a bachelor’s degree, while 29 percent had completed some college, 50 percent have completed high school only or have earned a GED, and 12 percent had not completed high school.

The families participating in HPRP who are the focus of this report were placed in housing during the first six months of 2010. Therefore, it is too soon to understand fully the adequacy of the assessment process or families’ success rates, but with the Gateway pilot and our assessment data as a guide, MBHP expects that very few families will be able to transition off of HPRP assistance after 12 months.

RECOMMENDATIONS
Based on the data MBHP has gathered and MBHP’s experience implementing HPRP, MBHP makes the following recommendations for the implementation of the HPRP and the Housing First model:

- The Commonwealth needs a case management system that goes beyond housing stability. All families who receive prevention, diversion or rapid re-housing services should have their long-term needs assessed, with the goals of housing stability and economic self-sufficiency. Such a system would benefit from the following:
  - A standardized form for assessment is instrumental whether it is at the point of homelessness prevention, diversion, or re-housing, and it would eliminate duplicative intake efforts, increase the
likelihood that a family would receive the most appropriate services, and create a tool to evaluate the effectiveness of various programs, services and approaches to ending homelessness.

- **Family assessments should be ongoing.** Such assessments build trust between a family and the housing service agency and provide opportunities to access programs and resources as circumstances change.

- **Additional funding is needed for stabilization services,** including programs focused on workforce and asset development and trained staff that can provide family-specific, intensive, field-based assistance. This work is often a combination of social work and advocacy.

- **Experienced housing service agencies with established property owner relationships are best suited to re-house families and build housing stability.** Housing agencies are able to leverage their relationships with property owners and their experience in the housing market to increase the likelihood of locating an affordable placement. The inspection process assists with stability by certifying compliance with federal Housing Quality Standards thereby decreasing the likelihood that a family will need to move as a result of health and safety violations.

- **Reduce the barriers to entering the rental market faced by families who have been homeless.** Families who experience homelessness often have poor credit records and lack favorable rental histories. Housing service agencies, the Commonwealth, and owners/developers who receive state and federal funds should begin to discuss ways to increase owner flexibility and reduce rental market barriers for these families.

- **Success should not be measured only by the number of families who move out of motels.** The success of rapid re-housing efforts must also take into account long-term measures of success, such as housing stability and increased economic self-sufficiency.

- **Short-term rental assistance should be available for more than one year and renewed in yearly increments, particularly in areas with high housing costs.** Given the significant difference between the income of families when they enter the HPRP and the income needed to support market-rate rents, one-year shallow subsidies will be insufficient for most families who move from shelter to housing. Although short-term rental assistance is less costly than shelter and provides families stability, policy-makers and program providers need to work together to address the needs of families as the short-term rental subsidies expire.

MBHP also supports the continuing efforts to address housing affordability, and recommends that efforts continue at the local, state and federal levels to increase the availability of housing affordable to families who have low and moderate incomes. Efforts include increasing the provision of a continuum of housing opportunities, preserving existing affordable housing through the implementation of Massachusetts’ Act Preserving Publicly Assisted Affordable Housing, and continuing general efforts to increase the amount of housing affordable to those who have the lowest incomes through development grants, financing mechanisms and zoning policies.

Lastly, building on this baseline of data, MBHP recommends further research into rapid re-housing efforts such as HPRP, and to include an evaluation of the intake process, an assessment of HPRP participating families’ outcomes, and additional research into the causes of family homelessness, including multi-generational poverty.

**RAPID RE-HOUSING OF MOTEL-SHELTERED FAMILIES: MBHP’S PRELIMINARY ASSESSMENT**

**Background/Context and Changing Approaches to Homelessness**

Massachusetts is the only state with a “right to shelter” for homeless families, funded by the state’s Emergency Assistance (EA) program. To receive services, a family must meet certain definitions of homelessness and have income less than 115 percent of the U.S. poverty standard (less than $16,764 annually for a family of two). There are no limits on the number of families who can be served by the Emergency Assistance program. As such, in times of economic crisis the number of eligible families increases, outstripping shelter capacity. When this occurs, traditionally the state has housed homeless families in motels. From mid-2004 to mid-2007, there were no families living in motels, but with the onslaught of the “Great Recession,”...
families experiencing homelessness increased and motels again were needed. The number of families housed by the Commonwealth of Massachusetts in motels peaked at more than 1,000 during fall 2009. At a cost of $2,433 a month per family, the state was paying $2.4 million a month to house families in motels. Due in large part to the staffing patterns in shelters, including 24-hour staff at some shelters, shelters are more expensive at $3,599 per family per month. Rent for a two-bedroom apartment is less expensive than shelters or motels; if the state fully subsidized the rent for a two-bedroom apartment (at the 2010 HUD Fair Market Rent for Greater Boston), it would cost $1,357 per month per family, or $1.4 million per month to house the same 1,000 families, a savings of $1 million per month. Given that fair-market rents are lower in other parts of the state (ranging from $801 in parts of Berkshire County to $1,307 on Cape Cod), monthly savings could be higher.

**FIGURE 2: Monthly Cost Per Family, 2010**
Source: MA Dept. of Housing & Community Development, US Dept. of Housing & Urban Development

In late 2007, the Special Commission Relative to Ending Homelessness in the Commonwealth developed a five-year plan with the goal of ending homelessness by 2013. The Commission’s plan called for implementing a “Housing First” approach that would 1) prevent homelessness, 2) rapidly re-house those who seek shelter, and 3) provide programming that would lead to self-sufficiency. Housing First represents a move from a shelter-based system to a housing-based system. The National Alliance to End Homelessness defines Housing First as “an approach to ending homelessness that centers on providing homeless people with housing as quickly as possible—and then providing services as needed.” Under such a system, the need for shelter space and costly motel rooms declines significantly, and costs shift to stabilization services plus funds for housing (e.g., start-up cost and rental assistance). Metropolitan Boston Housing Partnership (MBHP) supports this effort and uses the phrase, “housing first, not housing only,” to emphasize the importance of the additional case management, resources and programs necessary for families to secure residential stability.

The Commonwealth of Massachusetts is using the metaphor of doors into and out of homelessness to create a new homeless prevention and service “architecture.” In the Commonwealth’s HPRP Request for Responses, this architecture was spelled out as follows:

- **HOMELESS PREVENTION** encompasses a range of tactics, services and interventions that keep a family away from needing to enter EA shelter.

- **HOMELESS DIVERSION, or THE FRONT SCREEN DOOR**, provides alternatives to EA-eligible families who present themselves at the EA Office, keeping them from having to enter the Front Door. A diversion worker (from a Department of Housing and Community Development/Interagency Council on Housing and Homelessness-contracted agency) works closely with the DHCD homeless coordinator and oversees the screen door, helping to connect would-be EA clients with pre-shelter resources in the community. The screen door entity is tied into a network of community-based services to make that diversion effective. Not leaving success to chance, however, the screen door entity includes support to help a household access stabilization services it needs to stay housed.

- **THE FAMILY EMERGENCY SHELTER SYSTEM, or THE FRONT DOOR**, provides for access to the EA system ONLY when all reasonable and sensible diversion strategies have been exhausted. Once inside the front door of the EA office, the family is “sheltered” in the most appropriate place and way.

- **RE-HOUSING, or THE BACK DOOR**. Current DHCD family shelter contracts require shelter providers to focus on re-housing and housing stabilization—moving families out the back door of the shelter system in a responsible way to housing, transitional or permanent, which they can hold on to.

- **STABILIZATION, or THE BACK SCREEN DOOR**. It is one thing to get families out the back door of the shelter system. It is another thing to ensure they stay re-housed. Just as there is a diversion worker at the front screen door, there will be a stabilization case worker at the back screen door to provide the family with ongoing stabilization services and/or subsidized housing so the family does not have to return to the shelter world.

By concentrating on the re-housing of families sheltered in motels, this report (borrowing on the state’s “door” metaphor) focuses on efforts to implement the BACK DOOR and the BACK SCREEN DOOR.

Families who meet eligibility requirements, including income standards, have a right to Emergency Assistance. In this respect, the number of families who enter the “front door” of EA is not capped. However there are caps on the resources available at the “back door.” Permanent, affordable housing is not an immediate
option for these families. For example, MBHP has a wait list for housing vouchers (federal rental assistance) of 26,000 families. It takes eight or more years from application to receipt of a voucher. Given this circumstance, it is important to find additional means to provide families housing stability.

The Commission’s 2007 plan called for regional coordinating agencies that would work with families who were homeless and those who were at risk of homelessness. New funds would be available for homelessness prevention, diversion (the “front screen door”) and for rapid re-housing (the “back door”). Agencies would adopt an assessment model that would triage families into four tiers. These tiers take into account the amount of funding and services that are required to help a family meet its long-term housing needs. The concept of the four tiers was outlined in Report of the Special Commission Relative to Ending Homelessness in the Commonwealth and is based on the research of Professor Dennis Culhane. The Commission outlined the tiers as follows:

**TABLE 1:** Percent of Families Receiving Emergency Assistance (estimated)

<table>
<thead>
<tr>
<th>Tier</th>
<th>Description</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tier 1</td>
<td>Families with minimal needs other than affordable housing</td>
<td>15%</td>
</tr>
<tr>
<td>Tier 2</td>
<td>Short-term support required</td>
<td>10%</td>
</tr>
<tr>
<td>Tier 3</td>
<td>Families facing economic challenges</td>
<td>50%</td>
</tr>
<tr>
<td>Tier 4</td>
<td>Families facing social and economic challenges</td>
<td>25%</td>
</tr>
</tbody>
</table>


**GATEWAY: A PILOT EFFORT TO TEST RAPID RE-HOUSING**

Under the Housing First model, the goal is to prevent homelessness and rapidly re-house those who become homeless. For this reason, Massachusetts made flexible funds available from the state EA Housing Stabilization Program (“Toolbox” funds) to help families at risk of homelessness and those who already are homeless. As a pilot, in the summer of 2009 MBHP used the tier concept to identify 19 families housed at the Cambridge Gateway Inn who, it was believed, would have the greatest likelihood of success with only short-term rental assistance (up to 12 months) to regain housing stability.

Under this pilot, MBHP was allowed to access EA flexible funds for rental start-up and to provide an on-going subsidy for 12 months for participants, however, they were not funded for housing search services or for the provision of extensive case management. As the end of the 12-month subsidy period approached, two families had been evicted for nonpayment of rent; of the remaining 17, all needed subsidies beyond the end of the 12 months. According to MBHP staff, all 17 households were very motivated to becoming more self-sufficient, but all faced challenges. Two were not able to find work because of unmet child care needs, and the remaining participants had worked during the year, although employment was unpredictable or insufficient to pay market-rate rents.

**THE HOMELESSNESS PREVENTION AND RAPID RE-HOUSING PROGRAM (HPRP)**

The American Recovery and Reinvestment Act of 2009 (ARRA, commonly known as the “Stimulus Bill”) provided $18.4 million to the Massachusetts Department of Housing and Community Development (DHCD) to establish the Homelessness Prevention and Rapid Re-Housing Program (HPRP) to assist families and individuals who were homeless and those at risk of homelessness. The availability of these funds allowed the Commonwealth to step up its efforts to implement reforms by increasing the number of families who could access funds for prevention and rapid re-housing. In July 2009, with 892 families living in motels, DHCD released a Request for Responses seeking partners to implement HPRP. With an eye toward expanding on its efforts at the Cambridge Gateway Inn, MBHP responded with Cambridge-based Heading Home as its partner.

Awarded $4.1 million in late 2009, MBHP and Heading Home began assessing families who were homeless and living in motels in Greater Boston for suitability in the HPRP program (see map on page 7 for motel locations). Most of the families were assessed between December 2009 and February 2010, however assessment continues as new families are moved into motels. The data for this report is based on the 643 assessments (346 assessments by MBHP at 10 motels, and 297 assessments by Heading Home at 8 motels) completed from December 2009 to early June 2010. Given that there were anywhere from 800 to 1,000 families in motels at any point in time, the number of assessments represents a significant portion of the statewide number of families housed in motels.

**ASSESSING FAMILIES FOR HPRP**

The federal HPRP allows families to access rental assistance for up to 18 months; however, property owners prefer one-year leases, and MBHP wanted to serve as many families as possible. Therefore, MBHP is limiting HPRP rental subsidies to one year and $12,000 per family. To increase the likelihood of success, MBHP had to gauge which families were most likely to be able to support the full rent at the end of one year. Based on both HPRP eligibility and indicators of future income and stability, families were classified into four tiers. The first two tiers received priority for participation in the program. Tier 3 and Tier 4 families generally do not access HPRP funds but may be able to should a family’s circumstances change (i.e., a family member gets a job).
MHBP adjusted the tiers to reflect HPRP eligibility guidelines. Families were classified based on the following factors:

- **Immigration/Documentation**: Does the family have documentation of their immigration status as “Qualified Aliens”? Qualified Alien status is determined by federal law and includes those with permanent residency, plus some additional immigration categories such as asylum. Immigrants without proper documentation are ineligible for federal HPRP funds.

- **Employment/Employment History**: Is someone in the household employed? What are the prospects for employment and/or increasing household income?

- **Education**: Does a household member have sufficient education/training to secure a job with a reasonable income?

- **Credit History**: Many families have some blemish on their credit history, but are the credit problems significant enough to affect a tenancy?

- **Criminal Records**: Do any family members have major CORI (Criminal Offender Record Information) issues?

- **Housing History**: Does the family have a good rental history? Was the family evicted from other housing? If so, what were the circumstances?

- **Motivation**: Is the family motivated to increase its self-sufficiency?

The full outline of tiers is available in Appendix A.

To assign tiers to families for HPRP, MBHP and Heading Home developed a three-page intake form. The information gathered included contact information; general demographics (such as family origin, reason for homelessness, and family size/composition); individual household member demographics, including income; education and employment history; and housing information, including housing needs (such as accessibility and the size of the unit), a housing history, and details of potential barriers to housing (i.e., CORI or credit issues). To speed up and simplify the intake process for families housed in motels, MBHP and Heading Home sent teams to the motels. Intake forms were completed as part of each family’s in-person interview with a staff member.

The intake form was created for the purposes of determining HPRP program participation, not as a research tool. In this regard, staff was not instructed to complete every question, but to complete as much as possible, given willingness and ability of families to respond, in order to determine program participation. As a result, the response rate to the questions was uneven and should be taken into account when interpreting the results.

Of the 643 families MBHP and Heading Home assessed, 34 percent were classified as Tiers 1 or 2, higher than the 25 percent estimated by the Homelessness Commission’s four-tier typology. Twenty-one percent of families were not given a tier designation. These are families who were ineligible or unsuitable for HPRP participation and who would have been designated as Tier 3 or Tier 4.

**FIGURE 3**: Families Experiencing Homelessness, by Tier Classifications

Source: Special Commission Relative to Ending Homelessness in the Commonwealth; MBHP & Heading Home Intake Forms, Families Housed in Motels

**PORTRAIT OF THE FAMILIES: THEIR CHARACTERISTICS AND THEIR BARRIERS**

Under the Emergency Assistance (EA) program, there are criteria for program participation but assignment to a shelter or motel is based on availability of each resource and its distance from the family’s place of origin (under the EA program, families are placed in a shelter or motel within 20 miles of their place of origin, unless the family requests otherwise.) In this regard, the families living in motels that were assessed resemble other Greater Boston families who are homeless. Also, given that 94 percent of the families assessed had incomes below the poverty level; the demographics of these families will be compared with Boston MSA families in poverty. In this report, “Greater Boston” is a general term for the region that should be understood as the 30 municipalities served by MBHP, while “Boston MSA” is used specifically to refer to the Boston-Cambridge-Quincy MSA, as defined by the U.S. Census Bureau and which includes the Massachusetts counties of Essex, Middlesex, Norfolk and Suffolk.

**PLACE OF ORIGIN**

MBHP works with families who originated in MBHP’s service area (30 municipalities in Greater Boston) or who reside in motels within this service area. To serve families originating in the MBHP service area, three motels in Danvers and one in Saugus were included in MBHP’s efforts. The map on the following page displays the MBHP service area, motel locations, and the distribution of the families assessed, by their place of origin.
Place of origin, MBHP/Heading Home Families  
Source: MBHP & Heading Home Intake Forms, Families Housed in Motels
Fifty-five percent of the families (338 families) listed Boston or one of its neighborhoods as their place of origin. Of these, 47 percent (162 families) specifically cited the Dorchester neighborhood. In addition, 14 percent (49 families) stated “Boston,” which could refer to a downtown neighborhood or any part of the city, and another 14 percent (49 families) stated that Roxbury was their place of origin. Mattapan was the only other neighborhood with more than 20 families (22 families). In total, 85 percent of families responding stated that Massachusetts was their place of origin. Among Massachusetts’ non-Boston municipalities, Malden had the most (27 families, or 4 percent of the total), followed by Chelsea and Lynn (22 families each), and Everett (16 families). Of the 15 percent who hailed from outside Massachusetts (98 families), this included ten Haitian families who relocated to Massachusetts after the January 2010 earthquake and 14 families who relocated due to domestic violence. Of the remaining families, 15 mentioned having lived in Massachusetts previously or staying with friends or family in Massachusetts for a short term before seeking shelter.

**FAMILY SIZE AND COMPOSITION**

Family sizes ranged from one (pregnant women can be eligible for family shelter) to 11, though the average family size was 2.7. This did not vary considerably by tier, though Tier 1 families were more likely to have three family members (35 percent, compared to 30 percent of all families).

In part, Tier 1 families were larger because a higher percentage (21 percent) had both a mother and a father living in the household. Of all families, 81 percent were headed by females alone, four percent were headed by males alone, and 15 percent had both a mother and father present. Boston MSA families in poverty were less likely to be headed by a female alone, as 58 percent were female headed, 9 percent were headed by a male alone, and 33 percent had both a male and a female head.

![FIGURE 4: Family Size, Families Housed in Motels](Source: MBHP & Heading Home Intake Forms, Families Housed in Motels)

<table>
<thead>
<tr>
<th>Tier</th>
<th>Family Size:</th>
<th>Five +</th>
<th>Four</th>
<th>Three</th>
<th>Two</th>
<th>One</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tier One</td>
<td>13%</td>
<td>11%</td>
<td>10%</td>
<td>12%</td>
<td>5%</td>
<td></td>
</tr>
<tr>
<td>Tier Two</td>
<td>24%</td>
<td>28%</td>
<td>31%</td>
<td>30%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Tier Three</td>
<td>58%</td>
<td>55%</td>
<td>54%</td>
<td>52%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Tier Four</td>
<td>47%</td>
<td>55%</td>
<td>54%</td>
<td>52%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>All Families Assessed</td>
<td>0%</td>
<td>2%</td>
<td>5%</td>
<td>1%</td>
<td>2%</td>
<td></td>
</tr>
</tbody>
</table>

In addition, Tier 1 families on average had a larger number of children (1.58) compared to less than 1.5 for other tiers, although this is not a significant difference. The median age of the head of household was 28 for all families, and 29 percent of families had a baby living with them. This did vary dramatically by tier, with 43 percent of Tier 4 families having a baby present. In addition, more than 5 percent of Tier 3 and Tier 4 families had a current pregnancy, compared to 4 percent of all families. Of all families with a baby, the median age of the head of household was 24.5 years.

**TABLE 2: Family Size and Composition**

<table>
<thead>
<tr>
<th></th>
<th>Median Age Head of Household</th>
<th>Average Number of Children</th>
<th>Percent with a Baby</th>
<th>Percent Currently Pregnant</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tier 1</td>
<td>30</td>
<td>1.58</td>
<td>28.2%</td>
<td>2.6%</td>
</tr>
<tr>
<td>Tier 2</td>
<td>29</td>
<td>1.45</td>
<td>20.8%</td>
<td>3.5%</td>
</tr>
<tr>
<td>Tier 3</td>
<td>26</td>
<td>1.41</td>
<td>29.9%</td>
<td>5.2%</td>
</tr>
<tr>
<td>Tier 4</td>
<td>29</td>
<td>1.46</td>
<td>43.0%</td>
<td>5.3%</td>
</tr>
<tr>
<td>All Families</td>
<td>28.5</td>
<td>1.53</td>
<td>29.1%</td>
<td>3.9%</td>
</tr>
</tbody>
</table>
**Race/Ethnicity**

The first version of the intake form did not include a race/ethnicity question. Only 94 (15 percent) of the families were asked to identify their race/ethnicity. Of these, 55 percent were African-American (including mixed race), 27 percent were white (including mixed race), 2 percent Asian, 2 percent other, and 15 percent were Hispanic/Latino (regardless of race). Families who were enrolled in HPRP by MBHP were consistently asked about race/ethnicity. Of these families, 19 percent stated that they were Hispanic/Latino, and in a separate question on race, 44 percent of household heads stated they were African-American, 29 percent were white, 14 percent other and/or mixed race, 8 percent did not respond, and 1 percent was Asian.

**Language**

To ensure that families had proper interpretation services, families were asked to identify their “preferred language.” In this case, no response (29 percent of families) was likely to be families who did not need interpretation services. In addition, 51 percent responded that English was their first preference. Only Spanish (14 percent) and French/Haitian Creole (3 percent) had significant responses. Of those who spoke Spanish (and did not mention English as a second language), 41 percent were classified as Tier 4, largely because 38 percent of the Spanish-speaking families did not have sufficient immigration documentation for the head of household to establish proof of U.S. citizenship or Qualified Alien status, making them ineligible for assistance.

**Causes of Homelessness**

Before entering the motel, families already have qualified for Emergency Assistance in Massachusetts, and, as such, all families must prove that they need shelter. As a part of the HPRP intake process, 23 percent of families who responded to this question cited more than one reason for needing shelter; some of which are reasons not recognized as official reasons for homelessness. Overcrowded conditions were cited the most, by 37 percent of families. Nineteen percent cited eviction, 11 percent cited domestic violence and an additional 5 percent said they had been “asked to leave” or “kicked out,” which means they could have been evicted, or they were asked to leave by a family member or roommate and were not actually evicted by a judge. Of the 6 percent who lost their homes due to foreclosure, 47 percent had been the owners of the home and 31 percent had been renting in a property that had been foreclosed; for the remaining 22 percent there was insufficient information available to determine if they had been renters or owners.

![FIGURE 6: First Language, Families Housed in Motels](Source: MBHP & Heading Home Intake Forms, Families Housed in Motels)

![FIGURE 7: Top Reasons Cited for Homelessness, Families Housed in Motels](Source: MBHP & Heading Home Intake Forms, Families Housed in Motels)

In addition to the reasons cited above, the five-year housing histories indicated that at least 46 percent of families had been doubled-up (living temporarily with someone else) in the recent past. Being doubled-up does not qualify a family for Emergency Assistance without some other conditions being met. Forty-two percent of Tier 1 and Tier 2 families had been doubled-up, however 57 percent of Tier 3 and Tier 4 families reported being doubled-up prior to entering shelter. Families were more likely to be classified as Tier 3 or Tier 4 if they did not have rental histories. Of all families who had been doubled-up, 43 percent had lived with a parent, 39 percent had lived with “family” (no specifics given) or with another family member. Twenty-three percent had lived with friends, and 4 percent had lived with a partner. These percentages add to more than 100 percent, as 10 percent had been doubled-up with more than one household type. Some families referred to this movement from home to home as “couch surfing.”
Social Supports/Social Network
Many of the families surveyed recount experiences where they lived with family or friends until the situation was no longer tenable. The assessments did not, however, provide data on the length of time that families had lived with family or friends. There is other evidence that families surveyed, by and large, do have some family/friend supports still available to them. Although the intake form did not ask direct questions about the strength of their social networks, families were asked to provide their own phone number and an emergency contact number. Having an emergency contact number is a sign that a family has a strong enough connection to someone outside of the household whom they can call upon. Of all families, 84 percent chose to provide a phone number where they could be contacted. This phone number may have been the hotel room phone or a personal mobile phone. The provision of a personal contact number did not vary significantly by tier. The provision of an emergency contact number (indication of some family/friend support still available) did vary by tier; 71 percent of Tier 1 families provided an emergency contact, compared to 50 percent of Tier 4 families. Of all families, 57 percent provided an emergency contact.

Immigration Documentation
Federal guidelines have established the immigration documentation needed to be considered a Qualified Alien and therefore eligible for federal assistance. For a family to receive Emergency Assistance in Massachusetts, someone in the family must be a U.S. citizen or Qualified Alien. In many cases, a child in the household was born in the United States and is therefore a U.S. citizen. For HPRP assistance, all household members must be citizens or Qualified Aliens.

Of those who responded to the question on immigration documentation, 10 percent of the heads of household did not have the documentation needed to qualify. For this reason, 73 percent of families who had an undocumented head of household were classified at Tier 4 or were given no tier classification. Given the eligibility guidelines, no families were classified as Tier 1 if there was a question of documentation. Given that there are some situations in which documentation is not clear or the family is in process of securing the needed documentation, 27 percent of families were placed in Tier 2 or Tier 3. To receive HPRP, these situations must be resolved.

Rental History
Families with a strong rental history (i.e., the family has had rental leases and has never been evicted, or the family was evicted because the owner was in foreclosure) are seen as the strongest candidates for succeeding in the HPRP. Of course, every family’s history is different; many families who were evicted for nonpayment also may be suitable candidates. Families with no rental history are seen as a risk, as are families with a poor rental history.

BARRIERS TO PARTICIPATION IN HPRP
The intake process was intended to identify those families who were eligible for HPRP participation and who were most likely to increase their income sufficiently during a one-year period in order to support private-market rents. “Barriers to participation” are those specific family circumstances (such as insufficient immigration documentation) that make families ineligible for participation or circumstances (such as no/poor rental history or a criminal record) that make it difficult for MBHP or Heading Home to place a family in private housing.
Although there was no specific question about a family’s rental/homeownership history, for 73 percent of families this could be clearly ascertained from other questions and the general housing history question. Only 4 percent of families surveyed had owned a home before, and 37 percent had rented a home (they had been on a lease.) Even for the families with a rental history, it was not necessarily a positive history, as 36 percent of these families had been evicted. Another 32 percent had no rental/ownership history, of which 50 percent had lived with parents, 31 percent had lived with another relative, 18 percent had lived with friends, and 5 percent had lived with a partner/spouse. Twelve percent had lived with more than one of these types, and previous housing arrangements were unknown for 14 percent. Of the 28 percent where the history was unclear, 33 percent cited living with family or friends in the recent past, but it is unclear if the family had been on a lease at some point. Families with a baby in the household were more likely to have no rental history, as 42 percent had no rental/ownership history and the rental history was unclear for 30 percent of these families.

The low percentage with a positive rental history is symptomatic of the fact that the families surveyed have not established themselves, either in the job or housing market.

**Criminal Records**

Families with someone in the household with a criminal record (Criminal Offender Record Information, or CORI) find it very difficult to secure long-term housing, whether publicly or privately owned. Seventeen percent of families surveyed reported a potential CORI problem. Given the significance of this problem, criminal records are checked for families before they access HPRP. Eleven percent of Tier 1 families reported a potential CORI problem, while 22 percent of Tier 4 families reported this problem. New legislation passed in July 2010 that changes CORI reporting is likely to have a positive impact on the ability to rapidly re-house families, however it is too soon to determine to what degree.

**Credit History**

Increasingly, property owners are checking credit histories in their tenant selection process. Fifty percent of families responding to a question about credit reported that they had a problematic credit history. Given the financial instability many of these families face, this percentage could have been far higher, though of the 50 percent who reported no problems with credit, many of these very poor families may have no credit history. This credit history is self-reported, and the assessments did not provide enough information for all families for us to understand the severity of the credit problems. Given the large number of families with blemished credit histories, MBHP and Heading Home did not use credit history as a factor in assigning tiers. Families with a range of credit histories were accepted into HPRP. Their ability to secure apartments and overcome the credit history barrier was due in large part to the positive existing relationship between MBHP, Heading Home, and property owners.

**BARRIERS TO SUCCESS**

The assessment also measured barriers to success. Given that the program only provides up to 12 months of assistance through a shallow subsidy of not more than $1,000 a month, and given that the wait list for standard subsidies is long (at least eight years for a Section 8 voucher administered by MBHP), families without a potential for increasing their income face the biggest barriers to program success. Current employment and income, as well as educational attainment, disabilities and motivation, all play a role in a family’s potential ability to transition off of HPRP assistance.

**Employment and Wage Income**

Forty-five percent of Tier 1 families have employment income as compared to 4 percent of Tier 4. However, of all families, 19 percent had at least one family member employed and earning monthly wages. For families with a wage income, the average monthly wages were $828 for all families. Families with both a higher percentage of wage earners and higher wages were more likely to be classified as Tier 1, but the average wages were not significantly higher ($1,015 per month).

**Additional Sources of Income**

Families surveyed were much more likely to receive income from other sources. Transitional Aid to Families with Dependent Children (TAFDC), otherwise known as welfare, was received by 59 percent of families, with an average payment of $394. This varied little by tier classification.

Supplemental Security Income (SSI), or Social Security, is available to people over the age of 62 and Social Security Disability Income (SSDI) is available to people with disabilities. SSI and SSDI provided income to 11 percent of families, with an average monthly payment of $705. SSI and SSDI are the most stable income sources available to most families but are insufficient to support market-rate rents. For a family with no other forms of income, a long-term housing subsidy is necessary.

The smallest source of public assistance was Emergency Aid to Elders, Disabled and Children (EAEDC), received by 2 percent of families with an average payment of $333 monthly. Combined,
66 percent of families surveyed accessed TAFDC, SSI, SSDI and/or EAEDC, compared to 41 percent of Boston MSA families in poverty.\(^4\)

By and large, child support is not a significant source of income for the families surveyed. Of the 511 female-headed households with children, only 61 (12 percent) had child support income. Of all families, only 10 percent reported child support income, with an average monthly payment of $377.

Eight percent of families received unemployment compensation, with an average monthly payment of $901. Those on unemployment had been employed recently and are more likely to return to the job market, and therefore 52 percent of families on unemployment were classified as Tier 1 or Tier 2. Of the remaining 48 percent receiving unemployment, families faced a range of other barriers including no or poor rental history or CORI issues.

**Total Income**

The average monthly income for all families assessed was $602. Monthly incomes ranged from an average of $351 for Tier 4 families to $942 for Tier 1 families. The 2010 U.S. poverty guideline varies by family size, and is $14,570 for a family of two and $18,310 for a family of three.\(^3\) For all families surveyed, the average family income was at a level equal to just 43 percent of poverty. Tier 1 families, on average, had higher incomes than, but only at a level equal to 66 percent of poverty.

**SNAP/Food Stamps**

The Supplemental Nutrition Assistance Program (SNAP), better known as food stamps, is an important financial resource for families of low incomes and is accessed by 39 percent of the families surveyed, with an average value of $377 a month. This is comparable to Boston MSA families in poverty, 41 percent of whom accessed SNAP in 2009.\(^4\) As part of the assessment process, families who are not already accessing SNAP and similar services are encouraged to apply.
Total Resources
On average, a family living in a motel had $751 monthly from all financial resources (income and food stamps). Tier 1 and Tier 2 families had the most available ($1,065 and $933, respectively), with Tier 4 families trailing with only $465 a month.

Potential for Employment and Increased Income
The assessment of potential for employment and increased income was based on previous work history, educational attainment and ability/desire to work. Although insufficient data exists to examine the desire to work, questions were asked more consistently about work history. Of the families surveyed, 19 percent currently had wage income, and an additional 54 percent had worked previously. Of the remaining families, 14 percent had never worked and 13 percent did not respond to the question. The HPRP assessment question focused on any past work history. The 2009 American Community Survey provides similar data for those in poverty, but asks whether or not a family member has worked in the previous year. For Boston MSA families in poverty as a whole, 49 percent had not had a family member work in the previous year.

Education
The rapid rise in unemployment hit families across the economic spectrum; however, those with little education are more likely to be unemployed. According to the most recently available American Community Survey (2009), 38 percent of Massachusetts residents 18 years and older had a high school education or less. As of August 2010, 49 percent of those unemployed in Massachusetts had a high school education or less.45

Disabilities
Participation in the job market is hindered by disabilities, whether physical or mental. Eleven percent of families surveyed had Social Security income (SSI or SSDI), but for some of these families, this income is for a family member who is disabled, not the head of household. In a separate question, the head of
household was asked if he/she had a disability, and if so, the nature of that disability. This disability is self-reported, and is not related to the determination of disability for Social Security. Of those responding, 8 percent reported a mental disability, 6 percent reported a physical disability, and 2 percent reported both types of disabilities, for a total of 16 percent reporting some form of disability, compared to 27 percent of those ages 18 and older living in poverty in the Boston MSA as a whole.  

The families MBHP and Heading Home have placed into housing with HPRP funds must increase their income to be able to afford the full rent payment after one year. This is a challenge for any family who has received Massachusetts Emergency Assistance (EA), because to qualify for EA, a family’s income must be below 115 percent of the federal poverty level. This is an annual income of $16,764 for a family of two and $21,060 for a family of three. The federal poverty level is set nationally, regardless of local median incomes or costs of living. Housing costs in Massachusetts are among the highest in the country, exceeded only by five other states. Using the 30-percent-of-income-to-housing standard, a family with a two-bedroom apartment at the 2010 Greater Boston Fair Market Rent (FMR) of $1,357 would need to earn $54,280 annually (an hourly way of $26.10). At intake, the median annual income for families housed with HPRP funds was considerably lower, at $9,144. The $1,357 FMR includes the cost of rent and utilities (heating oil, gas, hot water and electricity, but not telephone, cable or internet). MBHP and Heading Home placed families with HPRP subsidies in units with an average rent and utility cost of $1,238. At this cost, a family would need an annual income of $49,520 to support the total rent without a subsidy.

The median annual earnings (wage income) for someone in the Boston MSA who has not completed high school is $20,650, rising to $30,518 for someone who has completed high school. Only those completing a bachelor’s degree have a reasonable expectation of affording a two-bedroom apartment, with median earnings of $33,495. Median earnings for women are lower than men, another factor to take into account given that 81 percent of the families surveyed were headed by women. Of the HPRP participating families responding, only 9 percent had completed a bachelor’s degree, although an additional 29 percent had completed some college. Fifty percent had completed high school or had received a GED, and the remaining 12 percent had not completed high school.

**What are the Chances that Families will be Able to Transition off of HPRP?**

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The families participating in HPRP, with a median income of less than $10,000, can only compete for adequately paying jobs if they have sufficient level of education. The mountain these families must climb to become self-sufficient is very steep.

Based on the assessment data and our experience, MBHP makes the following recommendations regarding the implementation of the Housing First model and for the provision of affordable housing.

- **The Commonwealth needs a case management system that goes beyond housing stability.** All families who receive prevention, diversion or rapid re-housing services should have their long-term needs assessed. In conjunction with a case manager, a plan should be put into place that builds on a family’s capacities, with the goals of housing stability and economic self-sufficiency. Such a plan would require additional funding for stabilization services, including programs focused on workforce and asset development. Such a case management system could be built on current efforts that utilize written service plans developed in partnership with families. Such a system would benefit from the following:
  - A standardized form for assessment is instrumental whether it is at the point of homelessness prevention, diversion, or re-housing. This form should use the four-tier model to triage families and must include questions that help to determine eligibility for the range of programs available, not just HPRP. A standardized intake process would eliminate duplicative intake efforts, increase the likelihood that a family will receive the most appropriate services, and create a tool to evaluate the effectiveness of various programs, services and approaches to ending homelessness. This form should include a five-year housing history that allows us to better understand the pathways to homelessness. While there may be a trigger event that places a family in financial crises, such as a job loss or an illness, families do not seek shelter until they have exhausted their options, such as doubling-up with a family member.
  - Family assessments should be ongoing. A true assessment of a family’s circumstances and needs is dependent upon building a level of trust between the family and the housing service agency. This only happens over time. Additionally, a family’s circumstances may change, creating opportunities for a family to access different programs and resources.
    - Additional funding is needed for stabilization services, including programs focused on workforce and asset development, and trained staff that can provide family-specific, intensive, field-based assistance. This work is often a combination of social work and advocacy.
    - Experienced housing service agencies with established property owner relationships are best suited to re-house families and build housing stability. Housing agencies are able to leverage their relationships with property owners and their experience in the housing market to increase the likelihood of locating an affordable placement. For example, in the apartments MBHP and Heading Home has placed families with HPRP funds during 2010 (up to Aug. 10, 2010), housing costs (rent and utility allowance) are on average

### Conclusion and Policy Recommendations

MBHP supports the overall goals of the Housing First agenda, as set out by the Commonwealth of Massachusetts and the U.S. Interagency Council on Homelessness, which calls for a refocus of efforts and funds towards homelessness prevention and rapid re-housing of those families who seek shelter.

This report has focused on the implementation of re-housing or the “Back Door” of the Commonwealth of Massachusetts’ new Housing First homelessness prevention and service architecture, made possible by federal HPRP funds. Providing short-term rental subsidies for families is less expensive and more stable than the alternatives of shelter or motels, but in the current economy the families face considerable challenges to becoming self-sufficient within a year. It will take additional rental subsidies to keep Greater Boston families who have experienced homelessness in their new homes, and intensive assistance will be needed for families to increase their incomes so they may reduce or eliminate their need for a rental subsidy. There is no standard definition for stabilization services. These services vary based on each family’s circumstances. They range from simply having someone available to provide information and make referrals to more long-term counseling and assistance with locating and keeping a job, entering and completing a GED or college program, or understanding the responsibilities of renting an apartment or owning a home. Stabilization services means “putting the pieces together.” It is relational and non-formulaic, but MBHP believes that such services will be crucial to increasing program success. A more complete evaluation of rapid re-housing and stabilization services is needed as we go forward.

**FIGURE 1:** It’s a long way up...

*Source: MBHP HPRP participant data; 2009 American Community Survey; 2010 HUD Boston Fair Market Rent.*
88 percent of HUD fair market rents. This represents a total savings of $422,064 for the 201 families in the HPRP, compared to the potential costs if all families paid fair market rent. Additionally, the inspection process assists with stability by certifying compliance with federal Housing Quality Standards thereby decreasing the likelihood that a family will need to move as a result of health and safety violations.

• Reduce the barriers to entering the rental market faced by families who have been homeless. Families who experience homelessness often have poor credit records and lack favorable rental histories. Housing service agencies, the Commonwealth, and owners/developers who receive state and federal funds should begin to discuss ways to increase owner flexibility and reduce rental market barriers for these families.

• Success should not be measured only by the number of families who move out of motels. The success of rapid re-housing efforts must look beyond the initial move and include additional measures such as housing stability, increased economic self-sufficiency and asset development, to more properly fulfill a “housing first, but not housing only” philosophy of family stabilization.

• Short-term rental assistance should be available for more than one year and renewed in yearly increments, particularly in areas with high housing costs. Based on the experience of the families who participated in the Gateway project, one-year shallow subsidies will be insufficient for most families who move from shelter to housing. Allowing a yearly renewal, based on need, will assist providers in obtaining annual leases with property owners. While families may need more than one year of assistance, the goal would be to reduce this assistance over time. The desire to promote self-sufficiency must be balanced with the challenges to stable employment. While short-term rental assistance is less costly than shelter and provides families stability, policy-makers and program providers need to work together to address the needs of families as the short-term rental subsidies expire.

• Efforts should continue at the local, state and federal levels to increase the availability of housing affordable to families who have low and moderate incomes, including:
  ● Increase the provision of a continuum of housing opportunities, including short-term rental assistance, housing with transitional services, long-term rental subsidies, and subsidies with services attached, and ensure that families receive housing and housing services according to need.
  ● Preserve existing affordable housing through the implementation of Massachusetts’ Act Preserving Publicly Assisted Affordable Housing. Under this act, new tools are put into place that discourage private owners of subsidized properties from exiting subsidy programs, and if they do, it also provides tools that encourage the sale of such properties to an owner who will guarantee continued affordability. These properties are commonly referred to as “expiring use.” According to the Citizens’ Housing and Planning Association, of the 108,434 apartments in expiring use projects with subsidized mortgages or HUD project-based rental assistance, there has been a net 6,555 units lost from the affordable housing stock. An additional 18,902 units are at risk before the end of 2012.
  ● Continue general efforts to increase the amount of housing affordable to those who have the lowest incomes through development grants, financing mechanisms and zoning policy.

FUTURE RESEARCH

This report serves as a baseline of information about certain Massachusetts families who are homeless and the hurdles they will have to overcome to achieve self-sufficiency. There still are many questions that can be asked only after families have been in HPRP-assisted apartments for a year or more. MBHP recommends that further research include:

• An evaluation of the assessment/in-take process. Questions to be addressed include:
  ● Was the assessment process successful in identifying families that were appropriate for HPRP?
  ● How can the assessment process be changed to better identify families that would be successful in this program?
  ● How can the assessment process be adjusted or enhanced to provide data that tease out the long-term needs of families experiencing homelessness, as well as the distribution of funding and services needed to meet those needs?

• As assessment of the experience of families who have received HPRP funds. Questions that should be asked include:
  ● How many are able to transition off HPRP assistance?
  ● How many need additional assistance?
  ● How many were unable to pay their portion of the rent and were evicted?
  ● What services are needed to make it possible for families to transition off assistance?

• More research into the causes of homelessness. To understand the root causes of homelessness, it is important to get a better understanding through detailed housing histories of the multiple steps that many families take before becoming homeless. As examples, the loss of a job may result in an eviction, but the family did not become homeless until they had exhausted other resources, such as doubling-up with a family member, or an adult child living at home was told to leave after the birth of a child.

• An investigation into the “cycle of poverty” and its impact on homelessness. Questions to be addressed include:
  ● What percent of families who become homeless have grown up on public assistance programs such as TAFDC and housing subsidies?
  ● To what degree do families rely on public assistance from generation to generation?
The following was used by MBHP and Heading Home staff as a guide for assigning families to tiers. Those in Tier 1 and Tier 2 were given the opportunity to participate in HPRP. Families in Tiers 3 and 4 could be reassessed as circumstances changed and then be given the opportunity to participate in HPRP.

**Tier 1: Families with Temporary Economic Struggles**
- Good landlord history/no evictions
- Employment history beyond minimum wage (potentially skilled labor/professional industry etc.)
- Clean CORI
- Completed high school or the GED
- Motivated to increase self-sufficiency, not waiting for long-term subsidy

**Tier 2: Families with Moderate Economic Struggles**
- Limited landlord history/no evictions
- Some employment history with probably minimum wage jobs
- Clean CORI
- Completed high school or the GED
- Motivated to increase self-sufficiency, not waiting for long-term subsidy

*Potentially also:*
- Some medical issues and limitations on maximizing income due to medical issues
- Minimal credit issues
- Language barriers, but has immigration documentation

**Tier 3: Families with Complex Economic and Moderate Social/Medical Challenges**
*Two or more of the following:*
- Major medical issues/need accessible housing
  (Note: This is included primarily due to limited availability of units that meet this need.)
- Some CORI history
- Extended credit issues
- Very limited income and limited ability to increase income
  (i.e., SSI/SSDI is good because it is stable, but it won’t increase unless the person is able to work eventually.)
- Limited education
- Limited work history
- Limited landlord history

**Tier 4: Families with Complex Economic and Social Challenges**
*Two or more of the following:*
- Undocumented (This is only due to limited ability to document work history and because of ineligibility of federal subsidies.)
- Complex CORI
- Complex credit history
- Eviction history
- Limited/no education
- Limited/no work history
SNAPSHOT OF GREATER BOSTON FAMILIES SHELTERED IN MOTELS

Below is a snapshot of the demographic characteristics and experiences of the families MBHP and Heading Home assessed in motels for the HPRP. To get a sense of the range of families, those who were classified in Tiers 1 and 4 are compared to all families.

<table>
<thead>
<tr>
<th>Demographic Characteristic</th>
<th>Tier 1</th>
<th>Tier 4</th>
<th>All Families Assessed</th>
</tr>
</thead>
<tbody>
<tr>
<td>Percent of Families in this Tier</td>
<td>12%</td>
<td>18%</td>
<td></td>
</tr>
<tr>
<td><strong>Family Composition</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Average Family Size</td>
<td>2.8</td>
<td>2.6</td>
<td>2.7</td>
</tr>
<tr>
<td>Median Age, Head of Household</td>
<td>29.5</td>
<td>30</td>
<td>29</td>
</tr>
<tr>
<td>Percent of Households Headed by a Female</td>
<td>72%</td>
<td>84%</td>
<td>81%</td>
</tr>
<tr>
<td>Average Number of Children in Household</td>
<td>1.6</td>
<td>1.5</td>
<td>1.5</td>
</tr>
<tr>
<td>Percent of Households that Include a Baby</td>
<td>28%</td>
<td>43%</td>
<td>29%</td>
</tr>
<tr>
<td>Percent of Families who Identified a Language other than English as their Preferred Language</td>
<td>13%</td>
<td>43%</td>
<td>20%</td>
</tr>
<tr>
<td>Percent who Provided an Emergency Contact (Indicates Availability of some Family/Friend Support)</td>
<td>71%</td>
<td>49%</td>
<td>57%</td>
</tr>
<tr>
<td><strong>Causes of Homelessness</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Percent who Cited Being Overcrowded</td>
<td>31%</td>
<td>43%</td>
<td>34%</td>
</tr>
<tr>
<td>Percent who Cited Eviction</td>
<td>23%</td>
<td>9%</td>
<td>17%</td>
</tr>
<tr>
<td>Percent who Cited Domestic Violence</td>
<td>8%</td>
<td>11%</td>
<td>10%</td>
</tr>
<tr>
<td>Percent of Families who Had Doubled Up with Family or Friends in the Recent Past</td>
<td>41%</td>
<td>52%</td>
<td>46%</td>
</tr>
<tr>
<td><strong>Barriers to Participation in HPRP</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Percent Who Lacked Documentation as US Citizen or Qualified Alien</td>
<td>0%</td>
<td>27%</td>
<td>10%</td>
</tr>
<tr>
<td>Percent with No Rental/Ownership History*</td>
<td>29%</td>
<td>37%</td>
<td>32%</td>
</tr>
<tr>
<td>Percent of Families that Include a Member with a Criminal Record</td>
<td>11%</td>
<td>22%</td>
<td>17%</td>
</tr>
<tr>
<td>Percent who Stated They Had a Credit Problem</td>
<td>55%</td>
<td>57%</td>
<td>50%</td>
</tr>
<tr>
<td><strong>Barriers to Success</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Percent of Families with Wage Income</td>
<td>45%</td>
<td>4%</td>
<td>19%</td>
</tr>
<tr>
<td>Average Family Income (All Sources) as a Percent of Federal Poverty Level</td>
<td>66%</td>
<td>25%</td>
<td>43%</td>
</tr>
<tr>
<td>Average Total Monthly Resources (Income and Food Stamps)</td>
<td>$1,065</td>
<td>$465</td>
<td>$751</td>
</tr>
<tr>
<td>Percent of Household Heads with Less than a High School Diploma</td>
<td>10%</td>
<td>48%</td>
<td>29%</td>
</tr>
<tr>
<td>Percent of Household Heads with Only a High School Diploma</td>
<td>45%</td>
<td>39%</td>
<td>44%</td>
</tr>
<tr>
<td>Percent of Household Heads who Reported a Physical or Mental Disability</td>
<td>9%</td>
<td>21%</td>
<td>16%</td>
</tr>
</tbody>
</table>

*The rental history was unclear for an additional 27 percent of families.

Source: MBHP & Heading Home Intake Forms, Families Housed in Motels


3 Ibid, pg 45. Data is for households earning less than 50 percent of Area Median Income, as defined by HUD, from the 2009 HUD CHAS data, based on the 2005–2008 American Community Survey.


5 Massachusetts Department of Housing and Community Development (2010). *Legislative Report 3rd Quarter*.


7 Massachusetts Department of Housing and Community Development (2010). *Daily Entry Data*. (Regular e-mail sent to HPRP providers).

8 Ibid.

9 “Greater Boston” is used as a general term in this report, coinciding with the City of Boston and the 29 towns and cities that MBHP serves in eastern Massachusetts. “Boston MSA” is used in this report to refer to the Boston-Cambridge-Quincy MSA, as established by the U.S. Census Bureau.


11 HPRP allows for rental subsidies of up to 18 months, but MBHP implemented the program using a one year period in order to coincide with one year rental leases.

12 The average rent is based on data for the 201 families MBHP and Heading Home has housed with HPRP rental subsidies from Jan. 1, 2010 to Aug. 10, 2010. Families may have been housed in a shelter or a motel. The average contract rent for these families was $1,197. Under Section 8/housing voucher regulations, the Fair Market Rent includes both the contract rent and a utility allowance. MBHP estimates that half of those with HPRP subsidies had heat included in the rent, while half did not. Given that the Standard Utility Allowance (see www.mass.gov/Eehhrs2/docs/dta/c_snap_364_945.pdf for current allowance) is $375 annually for households with heat included, and $611 annually for households where heat is not included, on average, HPRP households pay $41 monthly for utilities, for a total housing expense of $1,238.


16 The Act Preserving Publicly Assisted Affordable Housing was passed in 2009 and provides new tools for the preservation of existing affordable housing. For the text of the law, see www.malegislature.gov/Laws/SessionLaws/Acts/2009/Chapter159.

17 The only other U.S. jurisdictions with a “right to shelter” are New York City and Hennepin County, Minnesota, which contains the City of Minneapolis and a portion of its suburbs.

18 In the provision of affordable housing, eligibility is usually determined based on a locally based “Area Median Income”, rather than a national standard. For a family of two, $16,764 is 22.8 percent of Boston-Cambridge-Quincy Area Median Income.

19 Culhane, Dennis and Thomas Byrne (2010), pg 10.


21 Massachusetts Department of Housing and Community Development (2009). *December 16, 2009 Daily Entry Data*. (Regular e-mail sent to HPRP providers).

22 Massachusetts Department of Housing and Community Development (2010). *Legislative Report 2nd Quarter*.

23 Ibid.

24 US Department of Housing and Urban Development (2010), *Final FY2010 Fair Market Rent Documentation*, Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area. Under HUD guidelines, the Fair Market Rent covers both the cost of rent and tenant paid utilities such as gas, heat, hot water and electricity, but excludes phone, cable and internet.


30 Massachusetts Department of Housing and Community Development (2009). *Request for Responses (RFR) for Homelessness Prevention and Rapid Re-Housing Programs (HPRP)*, Boston, MA: DHCD.

31 Special Commission Relative to Ending Homelessness in the Commonwealth (2007), pg x.

32 Estimates from the 2009 American Community Survey (U.S. Census Bureau), for the Boston-Cambridge-Quincy MSA.

33 The intake form asks the family to list a “place of origin.” While most responded with the last place that they had housing, others listed where they had last lived for a long period or a place of birth. When possible, using the “housing history” question, this field was checked and adjusted to reconcile for this problem.
For the purposes of age, the head of household is the person listed first on the intake form, even if there are two parents residing in the motel.

Five percent of those who answered English as their first preference also listed a second language.

In Massachusetts, a rental property owner can provide a tenant a “Notice to Quit” an apartment, and it is common for a tenant to leave after receipt of such a notice. This notice does not constitute an eviction, which can only be ordered by a judge.

For an example, see the HUD immigration documentation requirements at www.acf.hhs.gov/programs/orr/resources/PDFFiles/refugee_HUD_PH_residency_req--final.pdf.

The documentation section was completed for 77 percent of families.

As families reported their CORI problems, an actual criminal record search was completed. In some cases, a family could report a CORI problem when none exists, such as with a juvenile record or an old misdemeanor.

Individuals may receive Social Security at age 62, but to receive full benefits, retirement must be at age 65 to 67, depending on year of birth. See the Social Security Administration’s retirement planner at www.ssa.gov/retire2/.

2009 American Community Survey, Boston-Cambridge-Quincy MSA.

July 9, 2009 DHCD directive.


See the National Low Income Housing Coalition’s Out of Reach 2010 website (www.nlihc.org/oor/oor2010/) for further analysis of rents, both for Greater Boston and other U.S. areas.


Commonwealth of Massachusetts, Department of Neighborhood Development (2009). Request for Responses (RFR) for Homelessness Prevention and Rapid Re-Housing Program (HPRP), Boston, MA, pg. 4.
