

# **SAFE AT HOME:** **The Families of HomeBASE**

**METROPOLITAN BOSTON HOUSING PARTNERSHIP • MAY 2013**



## **METROPOLITAN BOSTON HOUSING PARTNERSHIP (MBHP)**

MBHP is the state's largest regional provider of rental housing voucher assistance, serving 7,700 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.

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*Publisher's Note: The conclusions and recommendations in this paper are those solely of Metropolitan Boston Housing Partnership.*

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# SAFE AT HOME: The Families of HomeBASE

## INTRODUCTION

Today, more than 5,000 families across Massachusetts, including 1,400 families in the city of Boston and surrounding communities, live in safe and stable housing because of HomeBASE, the Commonwealth's housing assistance program that is an alternative to shelters and motels. However, these families' housing situations and the state's investments are at risk. If nothing is done, program participants will begin to lose their rental assistance in July 2013. More than one-half of families will lose their assistance by December, and all 5,000 families will have lost their assistance by June 30, 2014. Many of them will be back at the doors of homeless shelters.

At Metropolitan Boston Housing Partnership (MBHP), we believe that everyone deserves a place to call home. This paper, *Safe at Home: The Families of HomeBASE*, gives a face and a voice to our neighbors who are participating in the program. Their stories, their challenges, and their successes provide a personal look at the people impacted by what might otherwise merely be discounted as "state policy." Families and their children should be safe at home.

## BACKGROUND

The HomeBASE program, developed in July 2011, provides financial assistance to pay rent, utility bills, security deposits, and other expenses that allow a family to stay in their current home, move to new housing, or live with another family. HomeBASE also provides services to help families secure more income, save money, comply with their leases, get health care, child care, and other basic services.

The program has three goals:

- 1) Support suitable housing for families who are homeless or are in shelters or motels;
- 2) Use state resources more efficiently by reducing the overall costs of assistance to address homelessness; and
- 3) Stabilize the lives of homeless families on a short-term basis so that they can handle rental payments on their own at the end of the benefit period.

The experiences of participants suggest that the first two goals have been met—but very few, if any, families will be able to pay their rents independently at the end of the program.

When launched in 2011, HomeBASE financial assistance for families<sup>1</sup> was touted as a less expensive option compared to emergency shelter or motels that cost approximately \$100 per room per night. It was meant to give families a reasonable alternative to entering emergency shelter by either using household assistance or up to three years of rental assistance. Before the implementation of HomeBASE, almost 1,800 families were living in motels because emergency shelter beds were full. By December 31, 2011, six months after HomeBASE was created, that number dropped to 1,309. The part of HomeBASE that was used to provide housing—rental assistance—was obviously working well. For example, at its height, the program was assisting almost 2,000 families in MBHP’s region by placing families that otherwise would have been in the state shelter system into community-based apartments.

However, the demand for assistance was overwhelming. Therefore, in November 2011, the Administration and the Legislature changed the program and limited those eligible for rental assistance. After that change, the number of families in motels steadily increased, reaching 1,800 by November 2012. Since that time, largely because of the expanded rental assistance options through the Massachusetts Rental Voucher Program and targeted outreach to families in motels, the number of occupied motel rooms has been dropping, down to 1,200 in April 2013.

In 2012, the HomeBASE program was amended again. As a result of this change in the rules midstream, families who were originally told they would receive up to three years of rental assistance and who were already participating in the program were now told that they would only be eligible for up to two years of assistance.

Unless action is taken by the Legislature, families will run the risk of becoming homeless again and re-entering the more expensive shelter system when their rental assistance expires.

### **WHO IS RECEIVING ASSISTANCE AT MBHP<sup>2</sup>**

HomeBASE rental assistance specifically targets families with at least one child who is 20 or younger and that are currently at risk of homelessness or are living in a shelter or motel. Other demographics of MBHP HomeBASE families include:

- 86% of families have a child age 11 or under.

- Participating families have an annual income averaging \$10,140 (\$845 per month).
- 94% of the families are headed by females.
- The average age of the head of household is 32.
- The average total monthly housing costs for families in the HomeBASE program is \$1,283.
- During their first year in HomeBASE, 55% of families increased their incomes, bringing the average income for this group to \$13,313 per year. This represents a 36% increase from the \$9,786<sup>3</sup> average income at original enrollment.

Perhaps more importantly, our data shows that if the rental assistance ended today, 85% of participating families would have housing costs in excess of their monthly income. Clearly, it is not possible to pay more than 100% of your income for housing; therefore, these families will have their lives uprooted because they will not be able to stay where they are currently living.

### **WHERE ARE FAMILIES LIVING**

The loss of HomeBASE rental assistance will impact a broad swath of the metropolitan Boston area. MBHP administers HomeBASE rental assistance for families living in 26 different communities. The largest number of families (1,030 or 73%) are in the city of Boston, with 87% of those in Roxbury, Dorchester, and Mattapan. More than 100 families with HomeBASE rental assistance live in Chelsea. The cities of Everett, Malden, Medford, Quincy, Revere, Somerville, Winthrop, and Woburn also have double-digit numbers of participants.<sup>4</sup>

Taken together, the Commonwealth is investing \$19 million of HomeBASE rental assistance annually for homes in the 26 communities, often in neighborhoods with high concentrations of poverty (see figure 1 on facing page), money that will be lost once HomeBASE rental assistance ends.

The average monthly rent levels for an available two-bedroom apartment in MBHP’s region on April 26 fall between \$1,262 and \$2,888. The affordability gap ranges from a low of \$33,141 in Reading to a high of \$88,893 in Cambridge. Regardless of the community, the average income of a HomeBASE participant is insufficient to pay the average rent in any community.<sup>5</sup>

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1 The HomeBASE program includes three components: rental assistance, household assistance, and stabilization services. This paper focuses only on families who are receiving HomeBASE rental assistance administered by Metropolitan Boston Housing Partnership.

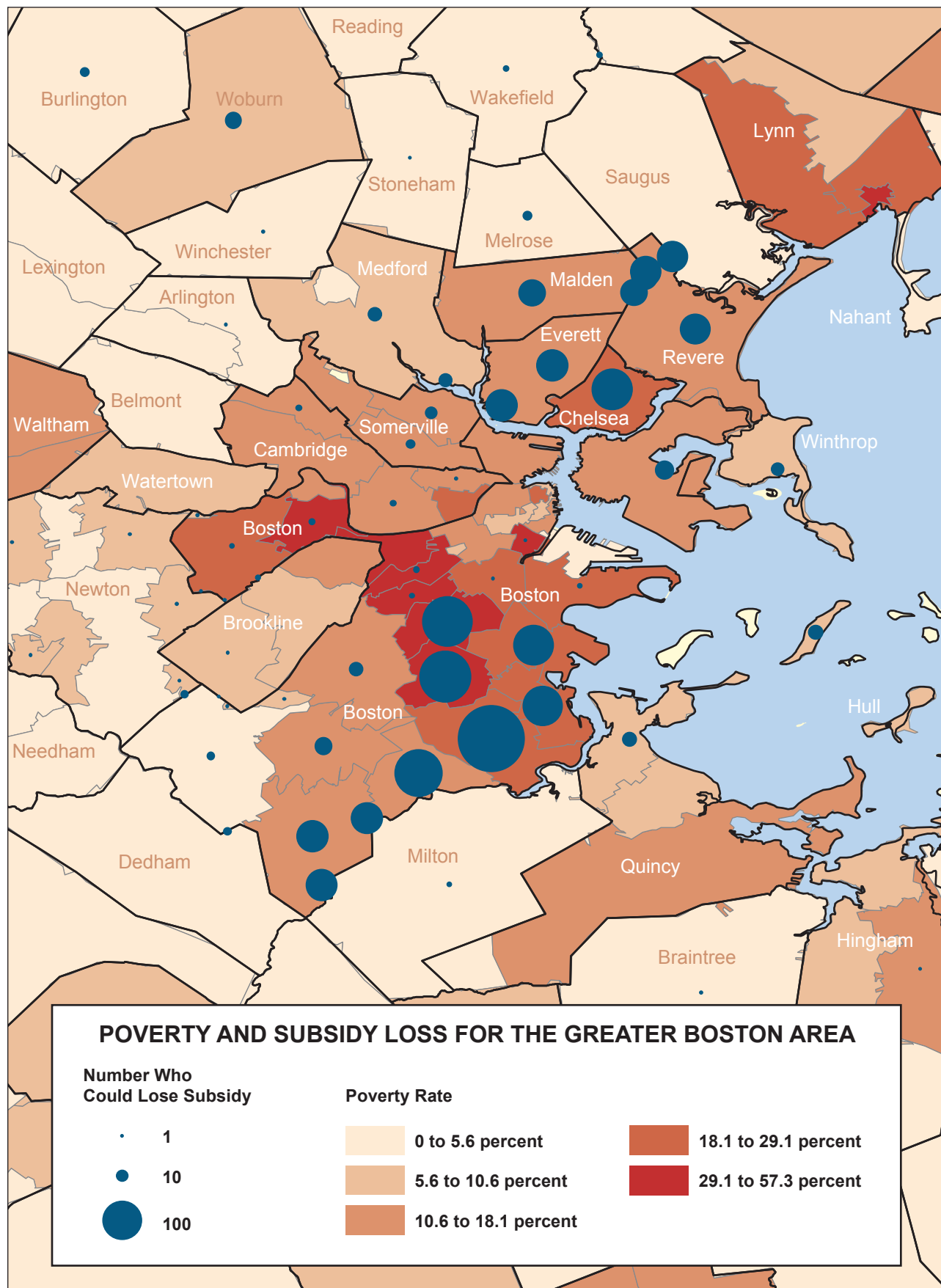
2 A list of demographic data is in “Appendix A” on page 14.

3 This figure is less than the average income of all participants because it is looking only at families who have been on the program for at least a year and who have recertified their eligibility to continue their participation.

4 A complete list of communities housing families with HomeBASE rental assistance administered by MBHP and the number of families in each community is in “Appendix B” on page 15.

5 Average rent levels and the income needed to afford those rents is in “Appendix C” on page 16.





**FIGURE 1:** Poverty and HomeBASE subsidy loss by zip code. Chart compiled by Tim H. Davis  
 Sources: MBHP Rental Assistance data and 2011 American Community Survey estimates

## OUTCOMES: WHAT HAS WORKED AND WHAT HAS NOT WORKED

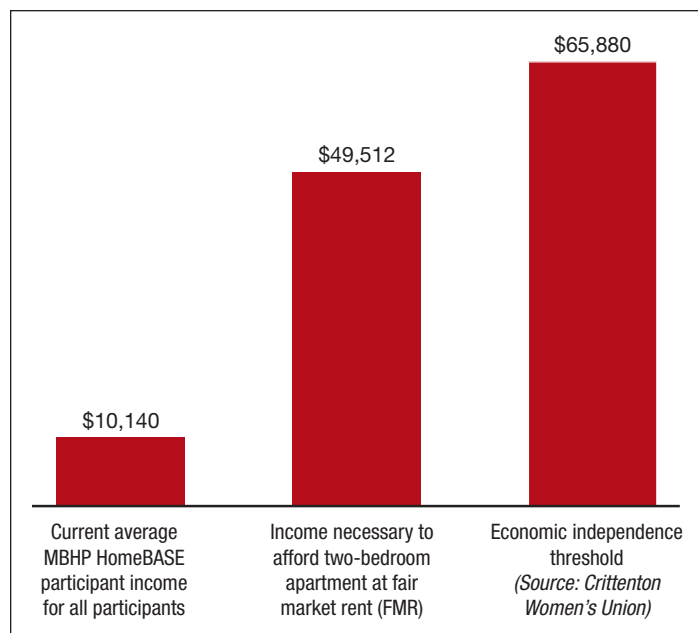
HomeBASE was originally touted as a “program of short-term housing assistance” with the expectation that families would be able to assume their own rent payments when the program ended. The program was targeted to families with children who were eligible for temporary emergency shelter. For families who have participated in the program for at least a year, the average annual income when they entered the program was \$9,786.

The short-term housing assistance has worked, with 2,000 families obtaining housing in MBHP’s region. The stabilization efforts of MBHP, its subcontractors, and shelter staff have also been successful at addressing emergency situations and keeping people housed. To date, very few families have been terminated for cause (violating the lease, eviction, failure to recertify, violation of program requirements).

Obtaining jobs and an income to be self-sufficient has been less successful. In the 20 months from July 2011 through February 2013 the unemployment rate in Massachusetts averaged 6.8%. Although down from the high of 7.4% during this period, jobs were and remain difficult to find, especially for applicants who do not have a college degree.<sup>6</sup> Still, 36% of families receiving HomeBASE rental assistance from MBHP are employed and have income from wages at this time, but their incomes are not sufficient in our high-cost area.

Additionally, in the *Massachusetts Economic Independence Index 2013* report released in March, Crittenton Women’s Union found that in Massachusetts, one adult with a preschooler and one school-age child would need to earn \$65,880 for the family to meet its most basic needs. That figure was even larger in the areas served by MBHP.

The barriers faced by families receiving HomeBASE rental assistance coupled with the state’s unemployment rate and the competition for scarce jobs, as well as the requirement of specialized training or higher education for most jobs that pay a living wage made it unlikely that these families would reach the goal of economic self-sufficiency within two years. In other words, although a few have succeeded, it was short-sighted to believe that a majority of families who were homeless, making \$815 a month, and facing numerous other barriers would be able to dramatically increase their economic self-sufficiency in just a short period of time.



**FIGURE 2:** Gap between HomeBASE participant income and self-sufficiency measures

In fact, in July 2012, MBHP’s *HomeBASE Program Results for the MBHP Region August 2011—June 2012*, stated, “[W]e are concerned about what will happen at the end of 24 months of HomeBASE Rental Assistance. Few families are likely to see a substantial income increase in the short-term, and without additional support they could lose their housing.” Unfortunately, it looks like this prediction may become true, but it does not have to be that way.

## RECOMMENDATIONS

There are a variety of options that can be taken to maintain the housing stability and safety of families as well as the investment that the Commonwealth has already made.

- **Restore HomeBASE rental assistance to the 36 months that was originally committed.** This is the most expensive option because it would cost an additional \$35 million, but it is the most effective and would be the least disruptive choice for families. Instead, families would be able to remain in place, avoiding potential eviction and homelessness and allowing time to find alternative and more tolerable solutions.<sup>7</sup> Landlords who have worked with MBHP to house the families would not be forced to undertake the difficult, expensive, and time consuming eviction process.

<sup>6</sup> This was confirmed by the Commonwealth Corporation and the Federal Reserve Bank of Boston last fall when in *Labor Market Trends in the Boston/Metro North Region* they said, “job vacancies in the region tend to be most common among occupations where workers have higher levels of post-secondary education.” The report also said, “those with lower educational attainment tend to be disproportionately represented among the unemployed.”

<sup>7</sup> It also costs less than the \$120 million that would be required if 5,000 families enter emergency shelter and stay for eight months, the average stay at an emergency shelter, at a cost of \$3,000 per month.

- **Continue HomeBASE rental assistance for (or target new rental assistance resources to) families who are in educational or job training programs or who have disabilities that prevent them from working at a job that pays a living wage.** Families who are investing in their education whether at school or training for a career could lose that investment if they lose their housing. If they do obtain work upon completing their program, the amount of the rental assistance will most likely decrease. Also, for families where the head of household or a member of the household has a disability that prevents them from obtaining a living wage, it will cost less per month to have the family stably housed with rental assistance than if they re-enter emergency shelter.
- **Restore families' homelessness priority for public and subsidized housing** so that they are not penalized for having participated in HomeBASE. HomeBASE was not meant to help families forever but rather to provide assistance for a limited period of time. Restoring the homelessness priority will increase the likelihood that families are able to obtain permanent housing that they can afford.
- **Ensure that families who do lose their HomeBASE rental assistance when the program ends are eligible for resources such as Residential Assistance for Families in Transition (a flexible, short-term funding program to prevent homelessness) or HomeBASE household assistance and that they are not prevented from accessing emergency shelter.**
- **Focus on long-term housing rather than just avoiding shelter stays by increasing the supply of housing across a continuum** (shelters, supportive housing, public housing, subsidized housing that is privately owned, and private rental housing) to meet the needs of all families. Ensure that families who are or were homeless are not prevented from accessing this housing.

## CONCLUSION

There are no easy answers and reasonable people can disagree on the “right thing to do.” However, it is unfair to change rules midstream, and it is unfair to set unreasonable expectations when research and data show that something is unlikely to work. It is also clear that when housing resources are available, the number of families who are homeless decreases, and it costs less per month to provide rental assistance in a private apartment than to provide emergency shelter. Concentrating on solving homelessness and its root causes would be a more positive use of time than taking a Band-Aid approach. Massachusetts has many excellent housing programs. By investing more deeply in these programs, we can help families achieve housing and provide the stability families need to be successful.

Families should not need to become homeless to access housing they can afford. And, if adequate funds are not going to be made available to provide a long-term housing solution for those in need, that should be stated clearly by decision makers. Homelessness prevention services and resources should be expanded to keep families in as stable a situation as possible. After all, everyone deserves a place to call home.

## FAMILY CASE STUDIES

In the following pages are the true stories of eight families. Their personal challenges and triumphs range from those who have successfully transitioned from HomeBASE through education and employment to those who continue to need assistance in a recession ravaged economy. These stories speak for themselves.

## LOSS OF HOMEBASE IS A STEP BACKWARDS FOR MOTHER AND SON



*“I’ve already been through so much. I really don’t know what I’m going to do if it [HomeBASE] doesn’t continue. I just don’t want us to go backwards.”*

Homelessness can affect anyone. For Natascia, her housing instability began with a horrific car accident that caused myriad physical and mental disabilities. The repercussions of the accident hampered her ability to be self-sufficient and care for her 7-year-old boy. Natascia suffers from severe nerve and spinal damage and frequent migraines, which has made regular employment incredibly difficult because she has been unable to sustain multiple days of work at a time.

For a few years, she was able to stay with her brother in a tiny one-bedroom apartment, with her and her son sleeping on a futon in the living room. As her son grew older and bigger, space became more of an issue and her brother eventually asked them to leave. Faced with homelessness, Natascia turned to the state and was referred to MBHP who successfully diverted her toward housing with the state’s re-housing program (which eventually turned into HomeBASE rental assistance).

Having her own apartment in her hometown of Malden, and her son having his own room has been a blessing. “Right now, I’m

happy. I feel like when you have your own place, of course you feel good,” says Natascia. “Knowing your son is going to sleep well is worth so much.”

She remains tremendously grateful to MBHP and the rental assistance she gets from the HomeBASE program. “HomeBASE has been wonderful, even emotionally—they [MBHP case workers] check in on you, see how you are doing, are always looking out for different resources,” says Natascia.

Despite her disabilities and pain, Natascia volunteers at the local Transitional Assistance Office for short periods of time, and she cleans her local park on a regular basis—anything to feel like she’s able to give back to her community.

Yet the threat of losing her HomeBASE rental assistance has caused great anxiety. “I’ve already been through so much,” says Natascia. “I really don’t know what I’m going to do if it [HomeBASE] doesn’t continue. I just don’t want us to go backwards.”



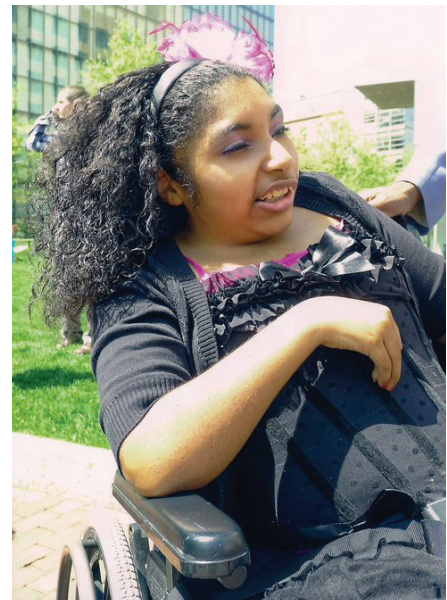
## ARMING HERSELF WITH EDUCATION IN THE FACE OF HOMEBASE TERMINATION

Caring for a severely disabled child can be a full-time job in itself. Add two more children and a recession-fueled layoff, and it's easy to see how Ana Bela and her family became homeless.

Ana Bela is divorced and raising three children by herself. She worked as a phlebotomist for twelve years before the recession hit. She lost her job and was then faced with the prospect of maintaining her \$1,400/month rent while caring for her kids, one of whom struggles with a crippling disability. "I was pretty much stuck between a rock and a hard place," says Ana Bela. Keeping the ship afloat without any real income proved impossible, and so Ana Bela took her family to the Transitional Assistance Office to apply for shelter. After a one month stay in a motel in Brighton, Ana Bela entered the HomeBASE program and quickly found a home in Dorchester using her rental subsidy.

Taking stock of her situation, Ana Bela enrolled in an online college and is now close to finishing her undergraduate studies, and will continue her schooling to get a Master's Degree in Nursing. "The last two years I've been busting my butt, working toward getting an advanced degree in order to compete in this job market," says Ana Bela. "There are girls coming out of school right now who'll gladly take a \$9–10/hour job. I can't raise my kids on that, so I'm going to arm myself with a Masters' Degree."

Despite her recent trials and housing instability, Ana Bela is not one for self-pity. While she does admit she gets panicky thinking about the fall when her HomeBASE subsidy ends, she's not being complacent. "You've got to get up off that couch and find out what's available," says Ana Bela. "No one is out there just giving things to you. You need to go out and do something on your own."



*"I was pretty much stuck between a rock and a hard place."*

### HOUSING STABILITY, EDUCATION, AND JOB OPPORTUNITIES FOR SINGLE MOTHER THREATENED

Homelessness is often caused by forces completely beyond our control. For Mercedes, who was married and raising a daughter, it began when her relationship with her husband became unsafe. Taking her daughter with her, she fled an abusive marriage and began living with her father. Unfortunately she had to leave a full-time job as an administrative assistant when she left her husband, and then had trouble finding a job that would enable her to care for her child on her own. When her father suddenly passed away, Mercedes and her daughter were left without housing and resorted to staying with friends until finally applying for shelter. They were soon put in a motel in Woburn.

After several months at the motel, Mercedes and her daughter entered the HomeBASE program and were re-housed, with the help of a rental subsidy, in an apartment in Burlington. “The stability the program has brought has really helped emotionally,” says Mercedes. “It has been great for my daughter to stay in one place and know she wouldn’t be leaving her school.”

Amidst all the housing instability of the last several years, Mercedes decided that she needed to make a major life change if she was going to be caring for her daughter by herself. “I thought that in order to support my daughter, I’d need to find an actual career, so I enrolled in Middlesex Community College to become a paralegal.” Mercedes is now a full-time student, scraping by to earn a degree that will eventually lead to a self-sustaining career, if she can remain housed.

Always looking for additional resources and tools, she attended the free workshops provided by MBHP (money management, credit repair, etc.), and was recently accepted into the One Family Scholars program to help defray tuition costs.

The looming loss of her rental subsidy has Mercedes very worried. She has one year left of school and has been getting by primarily on child support and food stamps. “Just when life is starting to get back on track, something so basic as housing gets threatened again. It really shakes your confidence, your peace of mind.”



*“Just when life is starting to get back on track, something so basic as housing gets threatened again. It really shakes your confidence, your peace of mind.”*

## FAMILY STABILIZED, EMPLOYMENT UNCERTAIN—HOUSING IS THE LYNCHPIN



*“Without the HomeBASE rental assistance, all of my income [from social security] will be going to pay the market rent. I won’t have nearly enough for food and bills. It’ll be hard to make ends meet.”*

In most cases, family can be a strong support system. In Tammy’s case however, her family’s behavior was a factor leading to her and her son’s homelessness. Living with her mother and brother in their Dorchester apartment was okay for awhile, but she said her brother’s increased drinking started to adversely affect the home and her son. In short, the house became unsafe. The tension in the home increased until finally Tammy and her son had to leave.

Tammy bounced around friends’ houses until she finally exhausted all her resources and went to the Transitional Assistance Office in Dudley Square seeking shelter. “I didn’t know what to do. I had a son to look after, but no place to live,” says Tammy. They were soon placed in a motel in Cambridge, where they stayed for six months.\* Tammy’s efforts at finding a job came up short as the logistics of living in a motel shelter made even routine day-to-day activities more difficult. “It’s really hard to look for a job when

you’re in shelter. Just getting to interviews is hard, because of transportation issues.”

She and her son were re-housed in their old neighborhood with HomeBASE and things started to get easier. Tammy, whose partial deafness has made their journey toward self-sufficiency a bit more difficult, has been trying to get back to work. She did custodial work in hospitals and nursing homes for years before becoming homeless, and she has several applications out for employment.

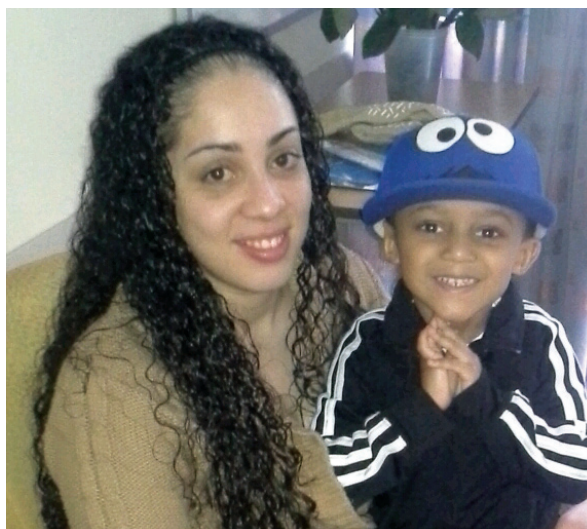
Despite the employment uncertainty, she’s overjoyed to have her son in a safe living situation. However, the prospect of losing her rental assistance is frightening. “Without the HomeBASE rental assistance, all of my income [from social security] will be going to pay the market rent,” says Tammy. “I won’t have nearly enough for food and bills. It’ll be hard to make ends meet.”

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\* Six months in a motel costs approximately \$18,000, but six months of rental assistance is only \$7,698 (\$1,283/month).



## PERSISTENCE AND COLLEGE DEGREE PAY OFF, BUT FUTURE UNCERTAIN



*“The program gave me the freedom and energy to pursue my schooling and to continue working. Once our housing was squared away, it gave me the peace of mind to finish what I had started with my career goals.”*

Cynthia is a highly organized and motivated person. Yet her story proves that no matter how well you plan, sometimes unforeseen events manage to knock you off course. Cynthia was living with her partner Cory and studying accounting at Emmanuel College when she became pregnant unexpectedly. Without any of her immediate family nearby and not being able to raise their child in the student dorms, they were forced to couch surf with Cory’s relatives.

Eventually his aunt asked them to leave because of limited space, forcing Cynthia and Cory to apply for shelter. The state then put them up in a hotel in Woburn, far from her college classes and her job working at Burger King. After five long months in the motel, Cynthia and Cory entered the HomeBASE program and were re-housed in an apartment in Chelsea with a rental subsidy.

Despite all the roadblocks and challenges the past few years, Cynthia remained determined to succeed. All throughout her volatile housing situation, she continued her schooling, paying for classes by maintaining a job at Burger King—all while raising a young child. The persistence paid off as Cynthia graduated in

December and got a full-time position at a mortgage company as a disclosure analyst.

She will be forever grateful for the assistance they received from HomeBASE. “The program gave me the freedom and energy to pursue my schooling and to continue working,” said Cynthia. “Once our housing was squared away, it gave me the peace of mind to finish what I had started with my career goals.”

One of the most important things HomeBASE has provided for Cynthia, Cory and their family is stability—something that had been noticeably absent as they made their way through the shelter system. “My son is doing great,” says Cynthia. “He’s been in the same daycare since we started HomeBASE, and has really flourished. That gives me such solace.”

Unfortunately, Cory has had difficulty finding steady work, so there is some substantial anxiety about being able to make it without any rental assistance in the future. Says Cynthia, “I’m a real budget person, and I like to crunch numbers. After doing the math, I’m really worried about what’s going to happen when the subsidy ends—even with my new job and salary. Rent is just so expensive.”



## DORCHESTER DAD: ONE MORE YEAR NEEDED TO SORT OUT HEALTH AND EMPLOYMENT

For all of his life, Willie has been a worker. Growing up poor in Boston public housing, he learned early the importance of hard work and responsibility, often working several jobs at the same time.

The same year he obtained sole custody of his daughter, he lost his job as a chimney sweep due to the economic recession. Finding employment proved difficult. “After going five years straight working seven days a week most weeks, to then not having a job was tough,” says Willie. “It was difficult to revisit circumstances not experienced since childhood, but this time I had my daughter to care for.”

After his unemployment benefits ran out, Willie and his daughter could not afford rent so they bounced from house to house, couch surfing with friends and acquaintances until they ran out of options and finally applied for the HomeBASE program through MBHP. He was then able to receive rental assistance through HomeBASE so that he and his daughter were able to find an apartment in their Dorchester neighborhood. With his housing

secured, Willie was able to find temporary employment, working for \$9/hour at a warehouse. Unfortunately he was seriously injured on the job and has been unable to get clearance to work again until he has healed sufficiently. His workers compensation will be ending this summer, so Willie is anxious about maintaining enough income to pay for rent when his HomeBASE subsidy ends. Still, he remains steadfastly determined. “I’m doing everything the doctors tell me and going through physical therapy to get myself back to 100%. When that will be, I do not know, but I *will* be back working.”

Willie is grateful for all the resources HomeBASE has provided, such as the credit, money management, and affordable housing workshops, and he believes that an extension of HomeBASE rental assistance would help his family’s stability. “HomeBASE is a great program for people who want to better themselves and their children’s lives,” says Willie. “I am very thankful for everything that the program has done for me, and know that a year more of rental assistance would ensure my ability to survive and provide for my daughter in today’s economic climate.”



*“I am very thankful for everything that the program has done for me, and know that a year more of rental assistance would ensure my ability to survive and provide for my daughter in today’s economic climate.”*

### SINGLE FATHER, BACK ON FEET: CREDITS HOMEBASE

**I**t's near impossible to find a family in Massachusetts not affected by the recent recession. For Dante, who was raising his daughter alone, housing problems arose out of being laid off. Having earned his commercial driver's license, Dante had been getting steady work as a driver for FedEx and Budweiser, but layoffs forced him into unemployment and eventually they moved into his mother's small apartment in Cambridge. Finding work proved difficult because he needed employment with regular hours (not easy for commercial driving work) to be present (daycare pickup/drop-offs) for his young daughter. Although he successfully passed the MBTA driver/motor test, a lengthy hiring freeze held up his opportunities there.

Because of the extremely limited space, his mother eventually asked them to leave, and so Dante was forced to go to the Transitional Assistance Office in Dudley Square to seek shelter for himself and his daughter. Asking for help was not something that Dante was used to. "Being a man, it's never easy to ask for help, it's just not what I do," says Dante. "But for the sake of my daughter, I just had to swallow it."

For more than a year, the state put them up in a motel, first in Chelmsford (30 miles from his daughter's school in Cambridge),

and then in Cambridge. Motel life was not easy, with severe transportation issues and the lack of a kitchen taking an emotional toll on the family. Thankfully, when MBHP began administering the state's re-housing efforts (which eventually became HomeBASE), Dante and his daughter were able to find their own apartment in Cambridge with a temporary rental subsidy. With his housing finally secured, Dante focused his efforts on attaining a job and finding a career.

It took a while, but Dante was just recently hired by the MBTA (their hiring freeze ended), and he is now well on his way to complete self-sufficiency. "HomeBASE and MBHP definitely helped me build confidence and the tools needed to be ready for a life without any outside assistance," says Dante. When his rental subsidy ends, Dante and his daughter expect to be fine.

Dante is one of the examples of how the state's investment in HomeBASE can alter the course of someone's life. Although he did need several years of rental assistance to return to a sense of normalcy, he is now most definitely back on his feet. "Nobody wants to be low-income," says Dante. "At some point everyone needs some kind of help."



*"Nobody wants to be low-income. At some point everyone needs some kind of help."*

## STABILIZED AND EMPLOYED, MOTHER WANTS TO HELP OTHERS



*“I was thankful for shelter, but feel blessed to have been given the opportunity to find actual housing. HomeBASE was there for me when I needed it.”*

Meagan will be the first to tell you she is fortunate. She and her son both know what it feels like to be homeless, but thanks to HomeBASE, those experiences are firmly in the past.

Not too long ago, she had a great job working at Boston College and was raising her son with her boyfriend in a shared apartment. Unfortunately, the relationship became toxic and turned into a domestic violence situation, causing a downward spiral in Meagan's life. “I never thought that something like that would ever happen to me, and because of that situation, I found myself in a homeless shelter,” says Meagan. “At the time I thought that this must be the lowest point in my life. I kept thinking to myself, *How did I possibly get here?*”

She and her son eventually found MBHP and were soon enrolled in the HomeBASE program, which helped them rent safe housing

until they were fortunate to qualify for a permanent housing subsidy through the state's Leading the Way Home program. “I was thankful for shelter, but feel blessed to have been given the opportunity to find actual housing,” says Meagan. “HomeBASE was there for me when I needed it.”

Looking back at her journey up until now, Meagan recalls a very vulnerable time in her life. Her success is a result of her will and determination, along with some timely help from MBHP and HomeBASE. “I didn't fail. I stood up. I kept my job. My son is doing great” says Meagan. “Now when I get home from work every night and see my child, I see my life has taken shape. I look at my home and I'm truly happy. I just feel that it's my responsibility to help make sure others can get the same help I did.”



## Appendix A

### Data for Families Receiving HomeBASE Rental Assistance from MBHP as of April 18, 2013\*

Average family size	3
Average age, head of household	32
Percent with female head of household	94%
Average family income/month	\$845
Average family income/year	\$10,140
Average total monthly housing cost (contract rent plus Utility Assistance Payment)	\$1,283

### Without rental assistance, percent of households spending

100% or more of income on rent	85%
80–99%	9%
60–79%	4%
50–59%	2%
36–49%	0%
≤ 35% (1 family)	0%

### Percent of families receiving the following sources of income(s)

*Figures do not total 100% as some families have more than one source of income.*

TAFDC	49%
Employment Income	36%
SSI, SSDI	25%
Unemployment	2%

### Ages of children

Percentage of families with children 11 or under	86%
Percentage of families with children 4 and under	55%
Average number of children age 20 and under in household	2.1

\* These figures are a snapshot as of this date and will vary somewhat over time. All percentages are based on a population of 1,406 clients who are receiving HomeBASE rental assistance subsidy payments.



## Appendix B

### Families in MBHP's region who will lose their rental assistance in FY 2014\*

CITY	ZIP	TOTAL
Arlington	02474	1
Bedford	01730	1
<b>Boston</b>		<b>1030</b>
<i>Boston</i>	<i>02111</i>	<i>1</i>
<i>Boston</i>	<i>02115</i>	<i>3</i>
<i>Boston</i>	<i>02118</i>	<i>1</i>
<i>Roxbury</i>	<i>02119</i>	<i>147</i>
<i>Roxbury Crossing</i>	<i>02120</i>	<i>2</i>
<i>Dorchester</i>	<i>02121</i>	<i>154</i>
<i>Dorchester</i>	<i>02122</i>	<i>97</i>
<i>Dorchester</i>	<i>02124</i>	<i>264</i>
<i>Dorchester</i>	<i>02125</i>	<i>97</i>
<i>Mattapan</i>	<i>02126</i>	<i>139</i>
<i>South Boston</i>	<i>02127</i>	<i>2</i>
<i>East Boston</i>	<i>02128</i>	<i>22</i>
<i>Jamaica Plain</i>	<i>02130</i>	<i>11</i>
<i>Roslindale</i>	<i>02131</i>	<i>20</i>
<i>West Roxbury</i>	<i>02132</i>	<i>4</i>
<i>Allston</i>	<i>02134</i>	<i>3</i>
<i>Brighton</i>	<i>02135</i>	<i>2</i>
<i>Hyde Park</i>	<i>02136</i>	<i>61</i>
Braintree	02184	1
Burlington	01803	6
<b>Cambridge</b>		<b>7</b>
<i>Cambridge</i>	<i>02139</i>	<i>3</i>
<i>Cambridge</i>	<i>02140</i>	<i>3</i>
<i>Cambridge</i>	<i>02141</i>	<i>1</i>

CITY	ZIP	TOTAL
Chelsea	02150	101
Everett	02149	64
Gloucester	01930	1
Lexington	02421	1
Malden	02148	45
Medford	02155	12
Melrose	02176	5
Milton	02186	2
<b>Newton</b>		<b>6</b>
<i>Newton</i>	<i>02458</i>	<i>1</i>
<i>Newton Upper Falls</i>	<i>02464</i>	<i>1</i>
<i>West Newton</i>	<i>02465</i>	<i>1</i>
<i>Auburndale</i>	<i>02466</i>	<i>2</i>
<i>Chestnut Hill</i>	<i>02467</i>	<i>1</i>
Quincy	02171	15
Reading	01867	4
Revere	02151	58
<b>Somerville</b>		<b>11</b>
<i>Somerville</i>	<i>02143</i>	<i>4</i>
<i>Somerville</i>	<i>02145</i>	<i>7</i>
Stoneham	02180	1
Wakefield	01880	3
Waltham	02451	1
Weymouth	02189	1
Winchester	01890	1
Winthrop	02152	11
Woburn	01801	17
<b>TOTAL</b>		<b>1,406</b>

\* MBHP HomeBASE Administered Rental Assistance Clients as of April 18, 2013

## Appendix C

### Affordability Gap for MBHP Region, by Community

Community	Average monthly rent for two-bedroom (April 26, 2013)	Monthly income necessary to afford rent*	Annual income necessary to afford rent†	Average annual income of MBHP HomeBASE participant	Annual Affordability Gap
Arlington	\$1,590	\$4,544	\$54,525	\$10,140	\$44,385
Bedford	\$2,241	\$6,401	\$76,817	\$10,140	\$66,677
Belmont	\$1,495	\$4,271	\$51,257	\$10,140	\$41,117
Boston‡	\$2,687	\$7,676	\$92,115	\$10,140	\$81,975
Braintree	\$1,565	\$4,471	\$53,657	\$10,140	\$43,517
Brookline	\$2,275	\$6,500	\$78,006	\$10,140	\$67,866
Burlington	\$2,048	\$5,850	\$70,200	\$10,140	\$60,060
Cambridge	\$2,888	\$8,253	\$99,033	\$10,140	\$88,893
Chelsea	\$1,520	\$4,344	\$52,130	\$10,140	\$41,990
Everett	\$1,343	\$3,837	\$46,038	\$10,140	\$35,898
Lexington	\$2,497	\$7,133	\$85,595	\$10,140	\$75,455
Malden	\$1,661	\$4,746	\$56,955	\$10,140	\$46,815
Medford	\$1,804	\$5,154	\$61,851	\$10,140	\$51,711
Melrose	\$2,133	\$6,095	\$73,134	\$10,140	\$62,994
Milton	\$1,428	\$4,080	\$48,961	\$10,140	\$38,821
Newton	\$1,996	\$5,703	\$68,438	\$10,140	\$58,298
North Reading	\$1,928	\$5,510	\$66,114	\$10,140	\$55,974
Quincy	\$1,902	\$5,433	\$65,201	\$10,140	\$55,061
Reading	\$1,262	\$3,607	\$43,281	\$10,140	\$33,141
Revere	\$1,481	\$4,231	\$50,770	\$10,140	\$40,630
Somerville	\$2,195	\$6,271	\$75,257	\$10,140	\$65,117
Stoneham	\$1,277	\$3,649	\$43,784	\$10,140	\$33,644
Wakefield	\$1,295	\$3,700	\$44,400	\$10,140	\$34,260
Waltham	\$2,309	\$6,598	\$79,171	\$10,140	\$69,031
Watertown	\$2,119	\$6,053	\$72,639	\$10,140	\$62,499
Wilmington	\$1,792	\$5,119	\$61,423	\$10,140	\$51,283
Winchester	\$1,450	\$4,143	\$49,714	\$10,140	\$39,574
Winthrop	\$1,425	\$4,071	\$48,857	\$10,140	\$38,717
Woburn	\$1,638	\$4,680	\$56,156	\$10,140	\$46,016

\* Families pay 35% of household income toward rent.

† Annual income column has been rounded based on monthly income.

‡ An article in The Boston Globe on August 12, 2012 stated that available two bedroom apartments in Boston neighborhoods ranged from \$1,237 in Dorchester to \$2,924 in the West End.

Source: All available two bedroom apartments on April 26, 2013, Rental Beast

## Appendix D

### Income at Recertification (as of April 5, 2013)

*The data listed below is based on 1,056 clients who are receiving HomeBASE rental assistance, administered by Metropolitan Boston Housing Partnership, and who have recertified for a second year of assistance as of April 5, 2013.*

Average Annual Income at Enrollment: \$9,786

Average Annual Income at Recertification: \$10,841

#### Less Income at Recertification than at Enrollment

- 360 families (34%) had less income when they recertified than they had when they enrolled in the program.
- 39 of these families (11%) have zero income.
- The average annual income of this group is \$8,120.

#### Same Income at Recertification as at Enrollment

- 114 families (11%) had the same income when they recertified as they had when they enrolled in the program.
- 14 of these families (12%) have zero income.
- The average annual income of this group is \$6,814.

#### More Income at Recertification than at Enrollment

- 582 families (55%) had more income when they recertified than when they enrolled in the program.
- 57 of these families (10%) increased their income from zero.
- The average annual income of this group is \$13,313.

#### Zero Income

- 53 families (5%) have zero income.

## Appendix E

### MBHP HomeBASE Clients Who Will Lose Rental Assistance at the End of Each Month\* (as of April 18, 2013)

July 2013	88
August 2013	157
September 2013	167
October 2013	184
November 2013	159
December 2013	123
January 2014	102
February 2014	109
March 2014	87
April 2014	81
May 2014	148
June 2014	1
<b>TOTAL</b>	<b>1,406</b>

\* Does not include clients receiving stabilization services only

