



**Metro Housing|Boston's Testimony
Housing Committee on Housing Service Coordinator (H. 1279) by
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April 30, 2019

Thank you Chairman Honan, Chairman Crighton, and members of the housing committee for allowing me the opportunity to provide testimony on the housing service coordinator bill.

Metro Housing is a leading nonprofit dedicated to connecting the residents of Greater Boston with safe, decent homes they can afford. We work with residents in Boston and 32 surrounding communities. The foundation of our work is our rental assistance program where we provide rental assistance to more than 9,600 households, and work with 4,300 property owners. Building on this effort, we also provide services to stabilize housing with information, referral, and supports, responding to in excess of 10,000 housing inquires annually.

We all know that housing in greater Boston and Massachusetts is among the most expensive in the country. We also know that evictions are often very costly, often running more than \$10,000 in lost rent, legal and court fees. Meanwhile, retaining tenancies is less expensive – and certainly less stressful – than resolving an eviction. We believe this legislation can help.

I have two points to make today.

First, eviction impacts families and households of all types, including households that have a state or federal subsidy.

Second, providing households who are at risk of eviction with supportive services can help alleviate the problem.

First, the reality of evictions. Matthew Desmond has researched and written about eviction on the national level. Closer to home, HomeStart has completed research on the trends and causes of eviction in the City of Boston.

For example, their 2016 Boston Housing Court Report demonstrates that the number of cases brought to the housing court involving subsidized tenants increased 16% over the course of the study. And these cases increased at a higher rate than cases of market-rate eviction of only 7%.

Additionally, while the rate of execution of eviction cases for subsidized households slowed over this period (from 35% to 32%) – which is a positive development – the rate of execution in market rate cases slowed even more (from 57% to 31%).

RAFT data further demonstrates the tough housing situation for local families. In 2018, nearly half of the 1,392 households that received RAFT from Metro Housing were facing eviction due to rent arrears. And of these families, two-thirds had subsidized housing.

Once a family with extremely low income falls behind on rent (the average income for Metro Housing’s participants is \$15,000), it becomes almost impossible to catch up. If this household is evicted or loses their rent subsidy, their options for re-housing are limited.

My second point: supportive services can help successfully address evictions.

Families at risk can benefit from direct supports and services just as Metro Housing does with HomeBASE for families leaving motels and with Family Self Sufficiency for Section 8 participants increasing their income and assets. Through this legislation, housing service coordinators would help families reduce evictions, maintain their own housing stability, while also retaining family continuity benefitting their children’s education, access to their medical home, and their social and support networks.

For example, at Georgetowne Homes in Hyde Park, Metro Housing’s work focuses on outreach to Georgetowne’s 2,200 residents, access to rent arrearage assistance through RAFT, payment plan negotiations, fuel assistance, income maximization tools such as food stamps and social security, and other stabilization efforts. Over an 18 month period since the partnership started, there have been only two evictions.

The experiences of Metro Housing staff at Georgetowne further demonstrate the impact on the residents.

Metro Housing staff reports that families – who are already facing multiple barriers – often do not attempt to address issues that could result in eviction for several reasons. First, the process is complex and daunting with lots of paperwork, rules, and regulations to track and deal with. Second, families often do not reach out because they assume that it won’t help. Dealing with large companies or public agencies can be overwhelming and scary, so families often just don’t try.

The key to a housing service coordinator role, as our staff said, is that it would make the process *relatable* and the solution *possible*. This coordinator can be the difference between stable housing and eviction. This coordinator can be the advocate and supporter for the family, and provide that link – that relatable link – to help before it is too late.

Thank you for your support of affordable housing and for your work with Metro Housing. Without stable housing, people cannot work, children do not thrive, and education and training is next to impossible. On behalf of Metro Housing and those we serve, thank you for supporting these priorities so that everyone has a place to call home.