



**Joint Committee on Children, Families, and Persons with Disabilities
Testimony Supporting
An Act to Provide Short-term Relief for Families in Poverty (H.4622)
by
Steven Farrell, Director of Communications and Policy**

April 13, 2020

Thank you Chairwoman Chang-Diaz, Chairwoman Khan, and members of the committee for giving me the opportunity to provide testimony in support of *An act to provide short-term relief for families in deep poverty (H.4622)* on behalf of Metro Housing|Boston.

Metro Housing supports the increases proposed in the legislation. The Transitional Aid to Families with Dependent Children Relief Payment and Emergency Aid to the Elderly, Disabled and Children will be important tools to help households with extremely low incomes stabilize their lives since the outbreak of COVID-19. The individuals and families that benefit from these funds are the same people who seek out assistance and support from Metro Housing.

We work with residents of more than 30 cities and towns across the Greater Boston region. The households that we serve have average annual incomes of \$15,000 for a family of three. More than half of those who receive rental assistance that we administer have a family member with a disability. Forty-two percent are families with children, and 24% of the households are headed by someone above the age of 65. It is clear that these funds will help the thousands of families that Metro Housing works with each year.

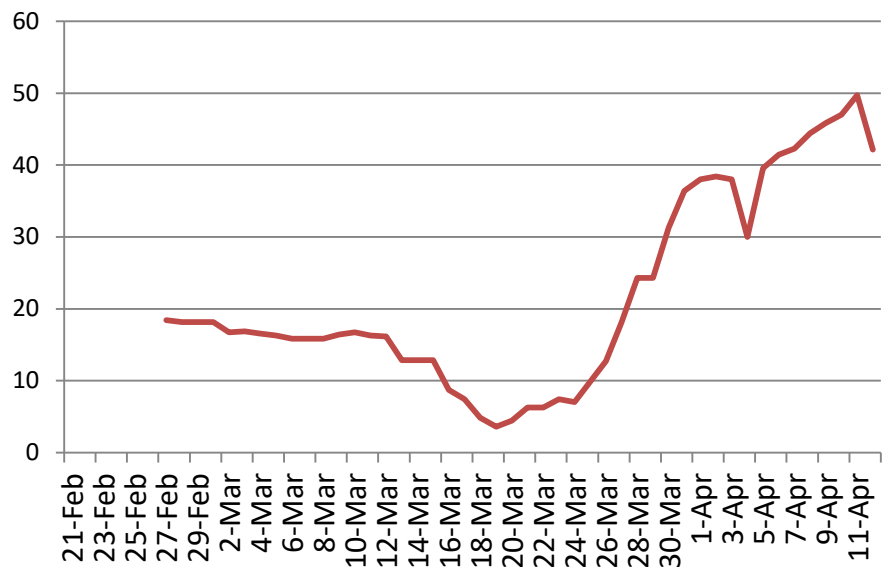
We can already see that COVID-19 is having a disproportionate impact on lower income households as well as people of color. Having low incomes is strongly correlated with health concerns. For example, according to the Boston University School of Public Health, the life expectancy in Back Bay is 90 years, and the life expectancy in Roxbury is 59 years. What a difference three and-a-half miles makes. In turn, low incomes and poor health are correlated with housing instability.

These safety net benefits are critical to housing security and efforts to keep families safe and housed during the pandemic. Additionally, Metro Housing respectfully requests that additional funding be added to state rental assistance programs and eviction prevention programs such as Residential Assistance for Families in Transition (RAFT). The families that this legislation benefits will also need housing-specific resources.

The need is clear. Our Housing Consumer Education Center has experienced a significant increase in requests. HCEC is Metro Housing’s front door and housing hub for people experiencing housing crises. Prior to the state of emergency, the HCEC received an average of 30 contacts per day requesting assistance. Since then, we are averaging around 45 contacts per day, with high points of 80 on both March 31 and April 3, and 92 on March 30.

Similarly, and even more striking, the requests for RAFT assistance have gone through the roof in our region. RAFT, which helps keep people in their homes when facing a housing crisis like missed rent or utility payments, has a long track record of keeping families and individuals stably housed. Before COVID, Metro Housing received a range of 10-20 RAFT pre-applications per day, and was forecasted to expend all funding before the end of the fiscal year. Since March 30, the average has ranged between 30 and 50 pre-applications per day.

Metro Housing | Boston
 RAFT Pre-Applications - Running 7 Day Average
(between February 21 and April 12)



In fact, the number of RAFT pre-applications received since March 25 when Governor Baker introduced increased funding through yesterday, April 12 was 725. The number of RAFT pre-applications one month earlier (February 25 to March 14) was 293. The demand for RAFT has increased 147% in one month, and we anticipate that it will only grow as the true impact of the economic situation is felt.

Others have also identified examples of need as well. The Metropolitan Area Planning Council has found that 165,400 Massachusetts households with a worker in the first wave of COVID-related unemployment claims will not be able to cover their housing costs in addition to basic needs such as food and medical care. On average, these households will need an additional \$1,400 per month to cover those basic needs as well as rent, mortgage, insurance, utilities, and other essential housing costs. Nearly half of these households (44%) are renters.

Metro Housing is pleased to support the requests in H.4622 and look forward to working with the Chairs, committee members, and your colleagues in the legislature to continue to assess and address the housing crises as they arise in our communities.

Thank you.