

**Congressional Black Caucus Institute
Town Hall Meeting at Roxbury Community College
July 29, 2023**

**Testimony of
Anne Rousseau, Chief Financial Officer
Metro Housing|Boston**

Good afternoon, Chair Horsford, Congresswoman Pressley, and members of the committee. Thank you for the opportunity to testify before you this afternoon regarding the issue of housing needs.

My name is Anne Rousseau, and I am the chief financial officer of Metro Housing|Boston. And as co-chair of Boston's Ward 11 Democratic Committee, welcome to one of our polling locations. Ward 11 is a diverse neighborhood that has struggled with the need for truly affordable housing and neighborhood stabilization.

Metro Housing provides state and federal rental assistance to more than 10,000 families and individuals throughout Boston and 29 surrounding communities which include all of the Massachusetts 7th Congressional District. Among our many services, we administer the Commonwealth's Residential Assistance for Families in Transition program known as RAFT. Over the past two years, under the RAFT program, using state and federal funds, we issued over \$270 million dollars to property owners to prevent families from being evicted from their homes.

The housing crisis has been with us for the last several decades and although the pandemic increased the public focus, the need, especially for Black and brown people, was hiding in plain sight long before there was a pandemic.

It is no surprise that due to income inequality the BIPOC community has been historically disproportionately affected by the lack of affordable housing and homeownership opportunities. People of color tend to be overrepresented among households with extremely low incomes when compared against their percentage of the total population.

In major cities like Boston, displacement of Black and Brown families is caused by rising rents and incomes not keeping pace with the cost of housing. There is simply not enough affordable housing or Section 8 vouchers.

Metro Housing administers nearly half of the available Section 8 vouchers for the Commonwealth of Massachusetts. One of the most frequently asked questions I hear is "where am I on the waiting list to receive my voucher"? And it is heartbreaking to have tell a person who has been struggling and working two jobs, trying to keep a home for their family, that we are currently distributing vouchers to people who applied for them in 2009 – 14 years ago and there are 57,000 people on that waitlist with 37,000 people on the Boston Housing Authority's waitlist.

And for those people whose name finally comes up on the wait list, receiving a voucher is not a golden ticket to finding housing. The rents in this district and in other urban areas across the country are outpacing the HUD fair market rents that determine payment standard amounts for the Housing Choice Voucher Program. A person has 120 days to utilize their voucher and they

can spend every non-working moment searching for a safe affordable home for their family and not be able to find one because the voucher is unable to cover the rent.

Prior to the pandemic, Metro Housing and other organizations were advocating for a federal program based on Massachusetts RAFT program. The federal covid and American recovery act funds served that function, however, now those funds are coming to an end. We know the cost of destabilizing a family's housing, what it does to the children, the educational, mental, and physical toll it takes, and the generational economic burden of evictions. Studies have shown that Black renters make up more than 30% of eviction filings despite being less than 20% of renters nationwide. Since 2005 when the RAFT program was launched in Massachusetts, we have known that a family's tenancy can be saved, and prior to the pandemic, for as little as anywhere between \$1,000 to \$3,000. It is past time for a federal emergency rental relief program.

In addition, this district and this country are facing a homelessness crisis. Many cities and states are trying to find creative solutions. The federal government should be a more proactive partner in this effort to provide funds for wrap around services and permanent housing for those struggling with mental health and/or addiction issues.

We need additional Federal funds to preserve and create affordable housing for low- and moderate-income families. As I said previously, there are not enough Section 8 vouchers and HUD should change the FMR to small area FMR's so that families can use the vouchers in the communities they live in.

Black and Brown people need to be able to purchase homes, there is a need for increased funding for homeownership with a special focus on communities that have experienced redlining.

The hardest part of my job is not being a good steward of the \$100's of millions of federal and state dollars we receive or making sure that we are following the myriad of government regulations. The hardest part of my job is receiving phone calls from elderly people on social security who just received a rent increase and have nowhere to move, the calls from single mothers doing all that they can give their children a home but cannot afford to pay the rent.

We know what the solutions are, this country has the resources necessary to end the housing crisis, everyone deserves a place to call home.

Thank you for the opportunity to testify before you today.