



**Joint Committee on Housing
Oversight Hearing Regarding Housing Needs
May 30, 2023
Testimony of
Chris Norris, Executive Director
Metro Housing|Boston**

Good afternoon Chair Arciero, Chair Edwards, 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 Chris Norris, and I am the executive director of Metro Housing|Boston. Metro Housing provides state and federal rental assistance to more than 10,000 families and individuals throughout Boston and 29 surrounding communities. Among our many services, we administer the Commonwealth's Residential Assistance for Families in Transition (RAFT) program, the Housing Consumer Education Center for metro-Boston, and the "HomeBASE" program.

All of us know that in many cases incomes are not keeping pace with rent and that Massachusetts consistently ranks among the top tier when it comes to housing costs. In our region specifically, last November, CNBC reported that "Boston is now the second most expensive city for a one-bedroom rental, behind only New York City." Those of us at Metro see the impact first-hand every day. Therefore, I will focus my comments and suggestions on the life experiences of the families we serve with a special emphasis on those whose incomes are extremely low (less than 30% of the area median income or \$37,850 for a family of three in our region in FY'22) because these are the households with the fewest options available to them.

Some of you may recall that almost sixteen years ago (December 28, 2007), the Special Commission Relative to Ending Homelessness in the Commonwealth released its report. The goal was to, "develop a comprehensive housing plan to end homelessness in the commonwealth . . .". Yet, sixteen years later, here we are again. Friday there were 950 families, homeless, and living in motels, and the need for emergency shelter continues to grow.

While preparing for today, I re-read the Commission's report and a variety of other reports issued since then. Throughout most of these, there was a desire to reduce or end homelessness, and there was general agreement on the same themes: the need for more housing for the families with the lowest income; the need for resources to prevent homelessness; the need for education, jobs, and childcare; the need for better communication among state agencies, departments, and service providers; and the need to simplify the system and to gather better data.

We need more housing. The narrow goal of providing families options to avoid entering emergency shelter misses the larger picture. To end homelessness, we must make sure that every family has a home or permanent place to live. The home must be affordable and, when necessary, services must be in place to help ensure long-term stability. This requires that we go beyond short-term fixes. Housing solves homelessness. To do it right will be time consuming and expensive, but it will lead to better outcomes. Renter protections and short-term solutions are useful to prevent homelessness for families who are already housed.

The demographics of the families Metro serves, with some changes during COVID, are remarkably consistent: single mothers in their late 20s to mid-30s, one-third of whom have less than a high school education, and average annual incomes in the range of \$10,000 to \$15,000. We also know that people of color tend to be overrepresented among households with extremely low incomes when compared against their percentage of the total population.

There are many other possible data points to measure when determining what housing is most needed. These could include disabilities, the age of children in the household, sources of income, whether a member of the family has been a victim of domestic violence, and the type, extent, and location of any support network for the family. These data points should influence the determination of the type of housing that should be added to the stock.

Although shelters and motels are full, and numbers are up, but for the emergency housing assistance payments, they would be much worse. Although we lack sufficient permanent housing, Massachusetts does have certain resources. I am not going to discuss Housing Choice Vouchers (Section 8) to any great degree because although it is an important resource and Metro is issuing vouchers, the list is long, and it is a twelve year wait from submitting a pre-application to reaching the top of the list. Instead, I will look at our state resources.

HomeBASE: HomeBASE provides families with options other than shelter. The funding has been increased and continues to receive legislative support as seen in the FY'24 House and Senate budgets.

MRVP: The Legislature has increased funding for the Massachusetts Rental Voucher Program; however, the program still serves fewer families than it did in the late 1980s and over the last few years tens of millions of dollars available for the MRVP have not been spent. A Senate committee has called for universal access to the MRVP, and a coalition of organizations released a report in December 2022 that estimated the cost to make this a reality. It also pointed out the benefit this would have for people of color. Vouchers are one of the few ways that families with extremely low incomes secure housing.

RAFT: The pandemic has shown us that an investment in emergency housing assistance payments prevents evictions. Ten years ago, in FY'13, Metro provided RAFT assistance to more than 900 families. Last year, using federal and state funds, we served more than 18,000 families and distributed \$162.5 million, 91% of which was spent for rental arrears and rental stipends. We continue to receive 800 applications every week.

Emergency Family Shelter: In October 2000, the Executive Office for Administration and Finance issued the policy report “Moving Beyond Serving the Homeless to Preventing Homelessness.” In the report A&F highlighted the fact that shelter eligibility had been increased to 130% of the federal poverty level. Interestingly, the report also said that, “despite economic prosperity, the number of homeless persons in Massachusetts continues to grow.”

Today, you can only enter emergency shelter if your family earns less than 115% of the federal poverty level (less than where it stood 23 years ago), and our economic situation cannot really be defined as prosperous, at least not for our families. We require families to be destitute before they can enter shelter and yet we expect them to move out and support themselves with limited funds.

Steps that Can be Taken

Metro Housing and the Regional Housing Network of Massachusetts provided an extensive list of priorities as part of the FY’24 budget process, and we know that the budgets passed by both branches are headed for conference committee. As part of this process and during the remainder of the session, Metro Housing recommends that the Legislature consider the following:

1. Prioritize building housing for families with the lowest incomes. There are more than 500,000 households earning less than 50% of the Area Median Income who are cost burdened and not receiving housing assistance. Approximately 350,000 of those households are spending more than 50% of their income on rent. Unfortunately, some of the newest housing production programs require little or no affordability for this population. In fact, when it comes to housing that is available and accessible for households with extremely low incomes, we are doing worse today than we were in 2019.
2. Codify the MRVP, put the program on a trajectory so that it is universal for eligible households like certain other priorities, and require the Executive Office of Housing and Livable Communities to spend all of the funds appropriated.
3. Provide \$250 million for the RAFT line-item (7004-9316) as recommended by The Boston Foundation, CHAPA, the United Way, and others, and ensure that the regional administering agencies receive the funding they need to recruit and retain staff and to process applications timely.
4. Require that before the end of FY’25 the Executive Office of Housing and Livable Communities implement an online application system and single, standardized application, for federal rental assistance and all privately-owned housing that is funded with state or federal dollars. The applicant should only need to submit one application one time and should be able to track their applications (waitlist status) and update information electronically.
5. “Affordable housing” means different things to different people, and, arguably, every home or apartment is affordable to someone. Most of the below market housing built in Massachusetts is not affordable to the families that Metro Housing serves. We would like to see a review of our state and federally funded housing production programs. Between 2007 and 2023, how many

rental apartments were funded, permitted, developed, and occupied? Of those, how many were specifically available (without any need for an additional resource such as a voucher) to families who earn between \$10,000 and \$15,000 a year, whose credit is less than stellar, and who have been evicted from a previous apartment because of nonpayment of rent? If these are the families we are seeking to serve by providing them housing options to avoid entering emergency shelter and assisting them to move out of shelter or motels we need to measure what net new permanent housing resources are being provided.

6. Pass and enact renter protection legislation such as access to counsel that would provide legal representation for tenants and owner-occupants with low incomes in eviction proceedings and permitting tenants petition the court to seal certain eviction records.

7. Support the nonprofit providers. We face significant challenges when it comes to being able to pay competitive wages to administer programs for the Commonwealth, and this makes it difficult to recruit and retain staff. When we are not adequately compensated for the true cost of this work because voucher administration fees are too low or because we are not allowed to retain any revenue from our contracts, we cannot pay competitive wages, and service to your constituents suffer.

Thank you again for the opportunity to testify before you today. Metro Housing looks forward to continuing to work with you, and I am happy to answer any questions.