



Metro Housing|Boston
Testimony in Support of *The Affordable Homes Act (H.4138)*
by
Chris Norris, Executive Director

Good afternoon Chairman Kennedy, Chairman Finn, and members of the committee. Metro Housing|Boston is pleased to support the Housing Bond Bill that is before the committee, and I ask you to please report the bill favorably.

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. We work with property owners and tenants. We provide rental assistance to 10,000 households, and we work with 4,300 property owners. Building on this effort, we also provide services to stabilize tenants in housing with information, referral, and supports, responding to more than 25,000 housing inquiries annually. Finally, as you know, since COVID, we have seen a dramatic uptick in providing emergency cash assistance to households to keep them stably housed. Last year, Metro distributed a total of more than \$44 million that helped 8,400 families avoid the need to enter the emergency shelter system.

Metro Housing serves as a vital link in the Commonwealth's housing delivery system. We work closely with the Executive Office of Housing and Livable Communities and the state legislature on housing solutions for those who are homeless or at risk of becoming homeless. Many of the resources and policies in the bill before you are important tools that allow us to provide real opportunities for our friends and neighbors who seek housing assistance.

Massachusetts ranks among the top states when it comes to the cost to rent a home, and in Greater Boston our rental vacancy rate is very low, lower than the ten largest metropolitan statistical areas in the country according to *The 2023 Great Boston Housing Report Card*. We do not have enough housing that is available and accessible to households with extremely low incomes.¹ In fact, reports from the National Low Income Housing Coalition and the Boston Federal Reserve have shown that we only have one such home for every two families who need it. As a result, we have a high rate of homelessness and many people with extremely low incomes in need of housing they can afford.

Much of the so-called "affordable housing" in our state is not available to the families we serve. In fact, last week I received a message from someone working with families who

¹ In our region that is an annual household income of less than \$40,050 for a family of three. However, the families Metro Housing serves have an average annual income in the \$15,000 range, and last year 47% of the families who obtained RAFT assistance from Metro Housing had incomes of less than 15% of the area median income.



are homeless and living in a motel in our region who told me that there was going to be a lottery for new rental apartments that were going to rent for less than market rate; however, the families she was assisting did not have the minimum income necessary to apply for the lottery.

The housing options for families with the lowest income levels are public housing, rental assistance vouchers, and, when those fail, the emergency shelter system. Therefore, Metro Housing supports increasing the amount of funding available to maintain our state public housing apartments and to bring back online those that are waiting for repairs. However, it is not enough merely to maintain what we already have. We need more.

Back in January, the *Boston Globe* ran an article about the housing crisis in Ireland and, more specifically, Dublin. It included quotes such as, “The skyrocketing cost of private rentals has left many people struggling to afford housing . . .”. “Policy created this crisis. It’s not immigrants, it’s not asylum-seekers.” It’s the “refusal to develop public housing and to build affordable housing.” “The biggest cause, analysts say,” referring to the high costs, “is a failure by successive governments to invest in social housing.”

We do not have “social housing” like many countries in Europe; however, the underlying challenge is the same. When we do not build or maintain housing that is affordable to those who are unable to rent in the private market, we end up with the situation that we are facing today. Funding the production programs in the housing bond bill and the public housing modernization program will increase the supply of housing and, hopefully, help address some of the unmet needs.

Metro Housing also supports the policy provisions in the bill such as forming an Extremely Low-Income Housing Commission, establishing an Office of Fair Housing, and eviction sealing. And although it is perhaps beyond the scope of this committee’s purview, we do hope that the Legislature will ultimately amend the bill to include Access to Counsel that received a favorable report from the Joint Committee on the Judiciary (Originally H.1731 reported on H.4360) and codification of the Massachusetts Rental Voucher Program that received a favorable report from the Joint Committee on Housing (See H.1351).

Metro Housing appreciates your support for housing that is affordable to the households with the lowest incomes. Without stable housing, people cannot work, children do not thrive, and education and job training are next to impossible. On behalf of Metro Housing and those we serve I encourage you to report the housing bond bill favorably.

Thank you.