

MASSACHUSETTS COALITION FOR THE HOMELESS

Committed to ensuring that everyone has a place to call home

January 18, 2024

The Honorable Lydia Edwards
Senate Chair, Joint Committee on Housing
Massachusetts State House
24 Beacon Street
Room 413-C
Boston, MA 02133

The Honorable James Arciero
House Chair, Joint Committee on Housing
Massachusetts State House
24 Beacon Street
Room 146
Boston, MA 02133

Re: Testimony on strengthening House Bill 4138, the Affordable Homes Act

Dear Chair Edwards, Chair Arciero, and Esteemed Members of the Joint Committee on Housing:

Thank you for the opportunity to testify at today's Joint Committee hearing on the housing bond bill proposal filed by Governor Healey. To supplement our oral testimony, please accept this written testimony from the Massachusetts Coalition for the Homeless in support of House Bill 4138, the Affordable Homes Act, and to share ways we think that this historic housing bond bill could be strengthened to ensure the Commonwealth better addresses the vast unmet housing needs of low-income families with children, older adults, unaccompanied youth, people with disabilities, and other people facing homelessness. We have a record number of our neighbors experiencing homelessness right now, including, as of yesterday, 542 families with children who already were approved for Emergency Assistance shelter but who have been placed on a waiting list for lifesaving shelter and services.¹ Passage of an even bolder Affordable Homes Act is crucial.

¹ The waiting list numbers are provided by the Executive Office of Housing and Livable Communities by request. We expect the number of families on the Emergency Assistance waiting list to continue to increase exponentially in the weeks and months ahead if an adequate number of traditional, overflow, and so-called safety net shelter placements are not brought online and if efforts to prevent homelessness and help families exit shelter are not brought to scale. We have compiled recent reports from the Healey Administration to the Joint Committee on Ways and Means on the EA family shelter program and the state's response to families experiencing homelessness (including both longer-term Massachusetts residents and newly arrived immigrant families) here: <https://mahomeless.org/biweekly-ea-reports/>

Bridge Subsidies for Older Adults Facing Housing Instability and Homelessness

We ask you to amend the bond bill to require the creation of a bridge subsidy program to serve older adults, age 60 and older, who have low incomes and are experiencing homelessness or housing instability. We call on you to invest \$60 million to provide housing subsidies to eligible older adults while they wait for long-term affordable housing subsidies through programs such as state-funded public housing, federally-funded public housing, the Massachusetts Rental Voucher Program (MRVP), and the Housing Choice Voucher Program (Section 8). We recommend that this program be administered by the Executive Office of Elder Affairs (EOEA), in close collaboration with the Executive Office of Housing and Livable Communities (EOHLC). We propose that the program match bridge subsidies to eligible low-income older adults who have applied for state-funded subsidized housing through EOHLC's Common Housing Application for Massachusetts Programs (CHAMP). We further propose that the program provide bridge subsidies that would make up the difference between 30% of the older adult/older adult household's income and the total rent costs, up to 110% of the Fair Market Rent (FMR). These flexible, short-term (but not artificially time-limited) subsidies would allow participating older adults to stay in place or obtain new market-rate apartments that otherwise would be financially out of reach.

In our direct work with older adults and with older adult-serving organizations across the Commonwealth, we are seeing the dire consequences of the widespread lack of housing that is both affordable and available for this fast-growing population. Research backs this up. A 2023 study from UMass Boston showed that older adults living alone in Massachusetts were more likely to face economic insecurity, as compared to their peers in any other state across the United States, and that older adult couples renting apartments in Massachusetts had the highest cost of living in nation, as compared to their peers.² A 2021 study from the National Low Income Housing Coalition showed that 38% of extremely low-income renters in Massachusetts were older adults.³

We know that the Affordable Homes Act is vital not just for older adults but for all low-income residents at a time when Massachusetts has retained its rank as the third least affordable state in the nation for renters,⁴ and homelessness has reached far beyond crisis levels. The Commonwealth needs as many tools as possible to uphold the right to housing. Therefore, we also ask you to do all you can to ensure that the final housing bond bill includes strong provisions to:

² Center for Social and Demographic Research on Aging, UMass Boston. (2023). Living below the line: Economic insecurity and older Americans, insecurity in the states, 2022.

<https://scholarworks.umb.edu/cgi/viewcontent.cgi?article=1065&context=demographyofaging>

³ National Low Income Housing Coalition. (2021). Housing needs by state - Massachusetts.

<https://www.nlihc.org/housing-needs-by-state/massachusetts>

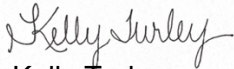
⁴ Each year, the National Low Income Housing Coalition (NLIHC) releases its annual Out of Reach report, which looks at the cost of housing for renters across the United States. In the most recent report, released in June 2023, Massachusetts retained its ranking as the third least affordable state in the nation. NLIHC has calculated that a Massachusetts worker would need to earn \$41.64/hour, or work 111 hours/week at minimum wage, to afford a fair market rent two-bedroom apartment while also paying for other basic needs. See <https://nlihc.org/oor/state/ma>.

- Establish a right to counsel for low-income tenants, occupants, and certain owner-occupants in eviction cases
- Automatically seal certain eviction records
- Codify key housing programs, including the Residential Assistance for Families in Transition (RAFT) homelessness prevention program, HomeBASE rehousing program, and the Massachusetts Rental Voucher Program
- Improve RAFT by reestablishing upstream access for families and individuals seeking assistance with rental arrearages and utility arrearages (without requiring notices to quit or utility shut-off notices), lifting the current \$7,000 cap on annual benefits, and streamlining access to benefits
- Expand permanent supportive housing opportunities
- Establish local options for rent stabilization and real estate transfer fee programs

We further ask you to do all you can to ensure swift passage of a groundbreaking, creative, and robust housing bond bill.

Thank you for your leadership, thoughtfulness, and commitment to equity, housing stability, and opportunity.

With hope,



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