Hosts:
- **Maddie Ribble**, Massachusetts Public Health Association/Alliance for Community Health Integration
- **Erin Liang**, Massachusetts Health & Hospital Association
- **Kathleen McCabe**, Boston Area Accountable Care Organization Social Determinants of Health Collaboration & Health Resources in Action
- **Todd Foy**, Massachusetts League of Community Health Centers

Housing Policy Experts:
- **Eric Shupin**, Citizens Housing and Planning Association (CHAPA)
- **Annette Duke**, Massachusetts Law Reform Institute (MLRI)
- **Joe Finn**, Massachusetts Housing & Shelter Alliance (MHSA)
How This Webinar Works

Ask questions during the webinar by typing into the “Question” box of your control panel on the bottom panel of your screen.

Chat and share resources with the panelists and the rest of the attendees via the chat box.

Questions will be addressed during the Q & A at different points in the webinar.

A few days after the webinar, you will receive a link to the slides and recording.
Zoom Webinars
Today’s Agenda

- Introduction
  - Why this project?
  - Statement & Policy Goals
- Quick Recap of Webinar #1
- Policy Goals #3, 4, & 5
- Call to Action: Endorse the Statement
- Q&A
Why this Project?

- Massachusetts is ranked 3rd least affordable state in nation
- An estimated 20,000 people are experiencing homelessness on any given day in MA – individuals, families, young adults & older adults
- Lack of quality & affordable housing impacts health outcomes & costs
- Leaders in health care, social services, public health, and consumer advocacy are increasingly interested in engaging in advocacy to impact housing policy.
- Many health leaders are looking for resources to understand the housing policy landscape and pending housing policy issues
MASSACHUSETTS PRINCIPLES FOR HEALTHY AND AFFORDABLE HOUSING

We, as the Massachusetts health sector, recognize that the challenge of healthy and affordablehousing has reached epidemic proportions. We are health care providers, advocates, health centers, public health leaders, community advocates, and social service providers. We believe that making affordable housing for all is a foundational for healthy, equitable, and efficient communities. We are committed to making our institutional resources be part of the solution. Because we know that health and access to affordable housing is intertwined, we are calling on our partners and allies to join us. In particular, we call on housing industry professionals to take action to ensure that we can make quality, affordable housing an accessible resource for all.

Healthy housing requires that all of us live in quality homes that we can afford. Housing is essential because it provides the stability necessary to keep our minds and bodies healthy. Housing is a core component of the health of people across the state, and it promotes health equity, and enables fair access to healthy communities.

The healthy housing epidemic requires immediate action. However, we believe that today's policies are not enough, and our housing system is broken. Therefore, we call on our elected and appointed leaders to take action.

Policy actions from our elected and appointed leaders are crucial to meet this challenge. In particular, we believe that these actions are urgently needed to achieve these goals:

- **Increase resources to produce and preserve more housing that is affordable to low- and extremely low-income families and individuals.**
- **Improve the quality of housing to ensure that all residents live in safe and healthy homes.**
- **Ensure protections for tenants and low-income households facing eviction and displacement.**
- **Expand rental support for low-income households and families.**
- **Increase low-barrier supportive housing for the residents needed to help move people with complex chronic and behavioral health challenges.**

**Link to Sign On:** [https://tinyurl.com/Healthy-AffordableHousing](https://tinyurl.com/Healthy-AffordableHousing)
Policy Goals

1. Increase resources to preserve & produce housing that is affordable to low & extremely low income families and individuals

2. Improve quality of housing to ensure all residents have safe and healthy homes

3. Ensure protections for tenants and low-income households facing eviction and displacement

4. Expand rental supports for low-income households

5. Increase low-barrier supportive housing with services to help families & individuals with complex physical & behavioral health challenges
View the recording and download slides:

https://mapublichealth.org/housing-policy-webinar/
Impacts of Housing on Health

Housing is one of the best-researched social determinants of health→ evidence links housing factors to population health outcomes and health care costs

Policy Goal 1
(covered on webinar #1)

Increase resources to preserve & produce housing that is affordable to low & extremely low income families and individuals

Eric Shupin
Director of Public Policy
Citizens’ Housing and Planning Association (CHAPA)
Policy Goal 2
(covered on webinar #1)

*Improve quality of housing to ensure all residents have safe and healthy homes*

Elana Brochin
Program Director for Health Equity
Massachusetts Association of Community Development Corporations (MACDC)
Policy Goal 3

Ensure protections for tenants and low-income households facing eviction and displacement

Annette Duke
Staff Attorney, Housing Unit
Massachusetts Law Reform Institute (MLRI)
Massachusetts Law Reform Institute (MLRI) is a statewide nonprofit legal services organization that provides advocacy and leadership to secure economic, racial, and social justice for low-income people and communities. We support legal aid organizations who directly represent tenants facing eviction, produce community legal education materials on tenants’ rights, and work with a broad array of organizations to advance housing justice.
Massachusetts Renters

• 38% of Massachusetts households are renters

• 1/3rd of these households are “extremely low income” (an annual income < $28,410 for a family of 4)

• African-American and Hispanic households are twice as likely to be renters as White households

Source: National Low Income Housing Coalition, 2019 Massachusetts Housing Profile
Eviction Crisis in Massachusetts

• 40,000 eviction cases filed each year statewide

• Over 1 million eviction cases filed in Massachusetts in the last 30 years

• Countless more people move out when they receive an eviction notice before a court case is filed

• 93% of renter households face eviction without a lawyer

• 25% of households facing eviction default and automatically lose
Trauma of Evictions

• Most eviction cases move very quickly through court

• Many tenants do not know their rights or how to protect themselves both before and in court

• One eviction notice can quickly multiply into a series of losses that leaves people reeling.

• Eviction causes depression and illness, spirals into job loss, sends people into shelters

• Evictions lead to being branded with an “eviction record” which creates a new barrier to finding housing
Displacement

- Investors buy properties, raise rents and whole buildings facing no-fault evictions disrupting peoples’ lives and support systems
- Unnaturally fast rent increases lead to evictions and displacement in gentrifying neighborhoods
- Rapid gentrification exacerbates the affordable housing crisis
- Gentrification is happening in Boston at a rate that is among the fastest of any metropolitan area in the country
Policy Solutions to Prevent Evictions

- Tenant education and engagement
- Expanding “upstream” supports before eviction
- Tenancy preservation programs & services
- Upstream rental arrears through RAFT Pilot
- Legal representation
- Fair eviction record policies
- Community organizing to fight displacement
- Rent Regulation/Control

Iris’s landlord tried to evict her for non-payment of rent, even though she had paid the rent. Greater Boston Legal Services with the Disability Law Center represented Iris, who won her case and was able to move into a renovated, accessible apartment.
Evicted: Poverty and Profit in the American City by Matthew Desmond
## Learn More

<table>
<thead>
<tr>
<th>Topic</th>
<th>Link</th>
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<tbody>
<tr>
<td>As rents soar in Boston, low-income tenants try to stave off eviction</td>
<td><a href="www.bostonglobe.com/magazine/2019/02/19/rents-soar-boston-low-income-tenants-try-stave-off-eviction/QddCq1bLrV3JQhaFTzYnGP/story.html">www.bostonglobe.com/magazine/2019/02/19/rents-soar-boston-low-income-tenants-try-stave-off-eviction/QddCq1bLrV3JQhaFTzYnGP/story.html</a></td>
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<td>Eviction rates alarming in Gateway Cities: Should be part of neighborhood stabilization discussion</td>
<td><a href="commonwealthmagazine.org/opinion/eviction-rates-alarming-in-gateway-cities/">commonwealthmagazine.org/opinion/eviction-rates-alarming-in-gateway-cities/</a></td>
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<tr>
<td>Evicted for Life: How eviction court records are creating a new barrier to housing</td>
<td><a href="www.passtehomesact.org/evicted-for-life.html">www.passtehomesact.org/evicted-for-life.html</a></td>
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<td>Massachusetts Right to Counsel Coalition</td>
<td><a href="www.massrtc.org">www.massrtc.org</a></td>
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<tr>
<td>The Anti-Displacement Policy Toolkit</td>
<td><a href="www.antidisplacementtoolkit.org/">www.antidisplacementtoolkit.org/</a></td>
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<td>Legal Tactics: Tenants’ Rights in Massachusetts (2017)</td>
<td><a href="https://www.masslegalhelp.org/legal-tactics">https://www.masslegalhelp.org/legal-tactics</a></td>
</tr>
</tbody>
</table>
Policy Goal 4

*Expand rental supports for low-income households*

Eric Shupin  
Director of Public Policy  
Citizens’ Housing and Planning Association (CHAPA)
About CHAPA

CHAPA’s mission is to encourage the production and preservation of housing that is affordable to low and moderate income families and individuals and to foster diverse and sustainable communities through planning and community development.

What Does CHAPA Do?

- Advocate for Opportunity
- Expand Access to Housing
- Develop the Field
375,900

people in 195,000 households use federal rental assistance in Massachusetts*

Rental assistance helps 88,000 of Massachusetts’ seniors age in place.

Rental assistance helps 107,000 people with disabilities to live independently in Massachusetts.

Rental assistance helps 193,100 people in families with children in Massachusetts avoid homelessness.

* The number of households served by federal rental assistance includes those in public housing.

Source: Center on Budget & Policy Priorities, Massachusetts Federal Rental Assistance Fact Sheet (May 2019).
## Rental Assistance in Massachusetts

<table>
<thead>
<tr>
<th>Assistance Program</th>
<th># of Assisted Households</th>
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<tbody>
<tr>
<td>Housing Choice Section 8 Mobile Vouchers</td>
<td>85,500</td>
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<tr>
<td>Housing Choice Section 8 Project-Based Vouchers</td>
<td>56,200</td>
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<tr>
<td>Supportive Elderly &amp; Disabled</td>
<td>4,700</td>
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<tr>
<td>USDA Rural Rental Assistance</td>
<td>1,600</td>
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<tr>
<td>Massachusetts Rental Voucher Program (MRVP)</td>
<td>8,500</td>
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<tr>
<td>Alternative Housing Voucher Program (AHVP)</td>
<td>740</td>
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<tr>
<td><strong>Total</strong></td>
<td><strong>157,240</strong></td>
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</table>

Sources: Center on Budget & Policy Priorities, *Massachusetts Federal Rental Assistance Fact Sheet* (May 2019); Massachusetts Department of Housing and Community Development.
Policy Discussions

• Increasing resources for rental assistance
  • Federal Programs
  • Massachusetts Rental Voucher Program – FY2020 Funding: $116 million
  • Alternative Housing Voucher Program – FY202 Funding: $7.2 million

• Improving rental assistance programs
  • Updating Fair Market Rents
  • Small Area Fair Market Rents
## Learn More

<table>
<thead>
<tr>
<th></th>
<th>Section 8</th>
<th>MRVP</th>
<th>AHVP</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Administered by</strong></td>
<td>Regional Housing Agencies &amp; Housing Authorities</td>
<td>Regional Housing Agencies &amp; Housing Authorities</td>
<td>Regional Housing Agencies &amp; Housing Authorities</td>
</tr>
<tr>
<td><strong>Income Eligibility</strong></td>
<td>&lt;50-80% AMI</td>
<td>&lt;80% AMI</td>
<td>&lt;80% AMI</td>
</tr>
<tr>
<td><strong>Other Requirements</strong></td>
<td></td>
<td></td>
<td>Disabled person under age 60</td>
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<tr>
<td><strong>Rent Level</strong></td>
<td>About 30% of income</td>
<td>30-40% of income</td>
<td>25-30% of income</td>
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<tr>
<td><strong>Where to Apply</strong></td>
<td><a href="#">Online</a> or at regional housing agencies or housing authorities</td>
<td>At regional housing agencies or housing authorities</td>
<td>At an administering housing authority</td>
</tr>
<tr>
<td><strong>Waitlist</strong></td>
<td>Online &amp; Centralized</td>
<td>Individual regional housing agencies &amp; housing authorities</td>
<td>Individual regional housing agencies &amp; housing authorities</td>
</tr>
</tbody>
</table>
Learn More


Section 8 Housing Choice Voucher Centralized Waiting List - [http://www.section8listmass.org/How_to_Apply.php](http://www.section8listmass.org/How_to_Apply.php)
Policy Goal 5

*Increase low-barrier supportive housing with services to help families & individuals with complex physical & behavioral health challenges*

Joe Finn
Director of Public Policy
Massachusetts Housing & Shelter Alliance (MHSA)
• An advocacy/policy organization with a difference:

• Member-based organization that serves as a housing and service network capable of implementing innovative solutions to homelessness.

• An advocacy/policy approach to designing, implementing and measuring innovation of housing and services to end homelessness.

• Focus on transforming traditional emergency-based response system into a system that prioritizes best practices and long-term solutions.
The Need for Low Barrier Supportive Housing for Chronically Homeless Individuals

**Target Population**: Chronically homeless individuals account for 10% of the homeless population yet use more than half of all homeless resources. They suffer from complex physical and behavioral disabilities that are impossible to manage while homeless.

**Problem**: Homeless Individuals often rely on costly emergency medical services to meet their basic health care needs. The conditions of homelessness creates poor utilization patterns that are both costly to the public and yield poor results for the individuals. This treatment pattern becomes cyclical and fails to address the root cause—homelessness.

**Solution**: Housing First is an empirically proven approach based in the belief that providing housing to homeless individuals will help that individual pursue personal goals and improve their quality of life.

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### Baseline Characteristics on Health Conditions for Housing First Enrollees (N=1,342)

- **Physical Health**: 50.0%
- **Mental Health**: 90.8%
- **Substance Use Disorder**: 79.9%
- **Multiple Health Conditions**: 48.0%

### Other homeless subpopulations

- **Chronically homeless**: 90%
- **Non-chronically homeless**: 10%

---

### Population vs. Resources

- **Population**: 50%
- **Resources**: 50%
“Housing First”: A Low Threshold Approach

• Premise: Housing is a basic human need, not a reward for clinical success
• Flip old model upside-down
• Combination of affordable housing with services that helps people live more stable, productive lives
• Units targeted to most disabled and vulnerable
• Provide Intensive support services in the home
• “Harm Reduction/Low threshold” service model
• Improved health and quality of life
• Cost savings
• A Healthcare Intervention
Impact of “Housing First” on Emergency Services Utilization

Utilization of Emergency Medical and Public Services 6 months before and after Housing under MHSA's Home and Healthy for Good (HHG) Program Expressed in Dollars (n=713 as at June 18th, 2018)

- Medical: 6 months Before: $14,234,195, 6 Months After: $6,635,704, Cost-saving of $7,698,491 or $10,998 per person in 6 months (potential annual saving of $33,994)
- Corrections: 6 months Before: $484,452, 6 Months After: $25,722, Cost-saving of $228,730 or $326 per person in 6 months (potential annual saving of $980)
- Emergency Shelter: 6 months Before: $2,139,904, 6 Months After: $32,704, Cost-saving of $2,107,200 or $300 per person in 6 months (potential annual saving of $900)
- Program Implementation: 6 months Before: $5,989,200, 6 Months After: $-, Cost-saving of $5,989,200 or $854 per person in 6 months (potential annual saving of $2,562)

Total: 6 months Before: $16,858,451, 6 Months After: $12,683,330, Cost-saving of $4,175,121 or $5,856 per person in 6 months (potential annual saving of $17,568)
Conclusions

1. Chronically homeless individuals oftentimes have complex physical and mental health conditions that are impossible to manage while homeless.

2. The conditions of homelessness create patterns of emergency service utilization that are more costly and yield poorer outcomes. It is clear that housing and health care are intertwined.

3. “Housing First” programs, like MHSA’s Home & Healthy for Good program, have shown a housing first approach reduces emergency and acute care service utilization and allows individuals to meet their health needs in a safe, stable setting.
To learn more about the impact of “Housing First” in Massachusetts or connect with agencies across the state that are implementing the model please visit our website: 
www.mhsa.net

or contact

Joe Finn, President & Executive Director: Jfinn@mhsa.net

Additional Information on the “Housing First” model:
National Alliance to End Homelessness
U.S. Interagency Council on Homelessness
U.S. Department of Housing and Urban Development
Call To Action: Endorse the Statement

Link to Sign On: https://tinyurl.com/Healthy-AffordableHousing
Questions?
Contact Info.

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- **Maddie Ribble**, Massachusetts Public Health Association/Alliance for Community Health Integration: mribble@mapublichealth.org
- **Todd Foy**, Massachusetts League of Community Health Centers: tfoy@massleague.org