

Moving from Rhetoric to Results: Recommendations
to Reduce Family Homelessness in Massachusetts

by

The Regional Housing Network of Massachusetts

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This report was prepared by the Board of Directors and staff of the Regional Housing Network of Massachusetts. For more than 35 years, the member agencies of the Network have been providing housing and related services on a regional basis in every part of Massachusetts.

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Maureen Fitzgerald, Executive Director
Pat Byrnes, Project Director
Regional Housing Network of Massachusetts
18 Tremont Street Suite 401
Boston, MA 02108
617-367-9798
www.regionalhousing.net

TABLE OF CONTENTS

Executive Summary	4
Introduction	6
History and the Current Situation	7
Contributing Factors and Trends	7
Unavailability of Assistance	9
Recent Achievements	11
Realistic Expectations	13
Recommendations	15

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Executive Summary

Today, homelessness in Massachusetts is at its highest point in the thirty-year history since the shelter system was created. Incomes have not kept pace with rent levels, and those earning less than the median income have experienced a reduction, in real terms, of resources while poverty rates remain high.

The homelessness crisis in Massachusetts could be easily solved if the 4,000 families in shelter and motels were the only families in need of permanent housing. Unfortunately, what we see is only the tip of an iceberg that is getting larger with each passing year. To end homelessness in the Commonwealth we must make sure that all families have access to safe, decent, affordable housing and the opportunities they need to maintain long-term housing stability.

Against this backdrop, the federal government has decreased rental assistance; and federal housing production programs where rent is determined based on income all but cease to exist. Over the last few years, however, the Commonwealth has stepped up. We have seen new state rental assistance vouchers, increased funding for homelessness prevention efforts, steps to preserve expiring use rental properties, and programmatic changes that have led to public housing apartments being returned to the rental market and new private rental developments that serve people who are homeless being funded more quickly. However, available resources continue to lag far behind the current need.

Our efforts must be multi-faceted, and as we secure housing opportunities we must also, as a team, with agencies and departments working together, address the underlying causes of homelessness. Housing provides the platform. When linked with well-paying jobs, education, training, child care, and support services as needed, families can achieve long-term housing and economic stability.

As we embark on this effort, our expectations need to be realistic with goals that reflect the demographics and real-life experiences of those in need.

The Regional Housing Network, therefore, makes the following 18 recommendations:

- Raise the minimum wage in Massachusetts and support efforts to increase it at the federal level.
- Increase the number of state rental vouchers and incentivize work and training.
- Link education, training, and work initiatives to housing supports.
- Provide access to behavioral health services and case management.
- Support the revitalization of our gateway cities, including the creation of new affordable housing.
- Increase affordable access to public transportation.
- Make emergency shelter available only to those who are absolutely without a safe and reasonable living alternative.
- Allow flexibility in the use of state resources to reflect regional differences in need and approach.
- Continue to support flexible funding programs such as Residential Assistance to Families in Transition (RAFT) and the Tenancy Preservation Program.
- Institute a state approved, mandatory curriculum to help families in shelter develop the skills necessary to move on.
- Increase the ratio of case managers to families.
- Increase diversion efforts.
- Dispel the myth that going to shelter leads to earlier access to a housing voucher.
- Strengthen alliances between provider agencies.
- Share the risks and the resources.
- Remember that prevention is the key to success.
- Support DHCD in its efforts to streamline procedures.
- Increase program production and review outcomes.

We have the ability, and hopefully the will, to make changes as described in this paper that will make a significant difference in reducing homelessness.

Introduction

In December 2007, the Massachusetts 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, six years later, the number of homeless families in the Commonwealth is at its highest point in the thirty-year history since the shelter system was created.

We know the elements required to solve the problem: a substantial increase in the supply of affordable housing; subsidized rent for the lowest income families; supportive services and case management for households with multiple barriers to maintaining stable housing; education, jobs, and childcare; more resources to prevent homelessness; better data, improved communication among state agencies, departments, and service providers; and the need to simplify the system for both clients and providers of services. To do it right, to reduce or end homelessness, will be time consuming and expensive but it will lead to better outcomes than our recent experiments with short-term solutions.

In the past two years, the Commonwealth has significantly increased the resources devoted to homelessness prevention and rapid re-housing of families out of shelters and motels. This is laudable, and has prevented the crisis we face today from being even worse. It is, however, not enough. Some families cycle through the shelter system for years, and for every family that has secured long-term affordable housing through state programs, there are ten more that are at high risk of losing their homes because they do not have sufficient income to pay for housing and other basic living expenses in Massachusetts.

*To end homelessness in the Commonwealth,
we must make sure that all families have access to safe, decent, affordable housing
and the opportunities they need to maintain long-term housing stability.*

The members of the Regional Housing Network of Massachusetts (RHN) are leaders in the effort to end homelessness in Massachusetts. This paper presents our analysis of the problem and our policy recommendations to achieve a measure of progress toward reaching that goal.

History and The Current Situation

Contributing Factors and Trends

The current homelessness crisis in Massachusetts could be easily solved if the 4,000 families in shelter and motels were the only families in need of permanent housing. Unfortunately, what we see is only the tip of an iceberg that is getting larger with each passing year. There is no one cause for the growing number of families who are homeless or at risk of becoming homeless. Rather, there are a series of converging trends that have resulted in what we have before us today. Chief among these trends are:

- *Changes in the structure of the economy have resulted in a loss of middle-class jobs.* It is increasingly difficult for residents of the Commonwealth with less than a college degree to earn a living wage. The state has been in the forefront of the effort to move the minimum wage higher; however, we have not been able to achieve a true “living wage.” Our national industrial policy has condoned the transfer of manufacturing jobs off shore and the creation of a “service economy” that has impoverished many at the lower rungs of the economic ladder.
- *Stagnant or falling incomes for lower-income households are the norm.* Between 1999 and 2008, families earning less than the state median income experienced a decrease in income in real terms. The federal minimum wage has not changed since 2009, failing to keep up with inflation. People who once had higher paying jobs are, too often, now making less money. And many poor people have given up hope and now live on fixed incomes that are well below the poverty level and often trend behind the rise in rental prices and other costs of living.

Income inequality is a national disgrace that has gone unaddressed by our federal government. More Americans live in poverty today than at any time in decades; the poverty rate has returned to the levels we experienced in the 1960’s, before the war on poverty. The 2012 UNICEF Report on Child Poverty showed that of 35 developed nations, only Romania had a higher relative child poverty rate than the United States. Nationally, the minimum wage has been virtually flat. Certainly, the buying power of a minimum wage job has dropped precipitously after decades of stagnation. The income of a typical family receiving Section 8 assistance is roughly the amount someone would earn working a full time job at minimum wage. *America’s Rental Housing* by the Joint

Center for Housing Studies (JCHS) of Harvard University clearly documents the challenge at the national level. Rental subsidies are generally targeted at households with very low incomes, defined as not exceeding 50 percent of area median income (\$39,650 of annual income for a family of three in Massachusetts). Between the onset of the Great Recession in 2007 and the latest count in 2011, the number of such renters nationally soared by 3.3 million while the number able to obtain housing assistance expanded by just 225,000 (before dropping again in 2013 due to federal budget cuts). Meanwhile, the number of unassisted very low-income renters with worst case needs (paying more than half of income for housing or living in severely inadequate homes) jumped by 2.6 million to 8.5 million.

- *Market-rate housing in Massachusetts is increasingly unaffordable for lower and moderate income families and individuals.* The Harvard JCHS study also found that of the 37.9 percent of households in Massachusetts who are renters, 48.9 percent were paying more than 30 percent of their income towards housing costs in 2011, which is the standard for housing cost burden. More than a quarter of all households that rent—26.6 percent—were severely cost-burdened. This represents approximately 250,000 Massachusetts households that are spending more than half of their income on rent. A majority of the cost-burdened renters in Massachusetts need and would qualify for housing assistance, but public housing and rental assistance programs have shrunk as the need for these programs has grown. There are currently more than 90,000 Massachusetts households on the waiting list for the state-run Housing Choice Voucher Program (Section 8) and more on local housing authority waiting lists for vouchers and for public housing. Some of these households have been on the waiting lists for more than a decade. The federal and state governments stopped construction of new public housing more than two decades ago. Massachusetts only recently began to increase the number of state rental vouchers after the program shrank from 20,000 households receiving assistance in 1990 to just 5,000 assisted households in 2011.
- *Restrictive local land use laws and high construction costs constrain the development of new rental housing in Massachusetts.* The majority of new “affordable housing” built in recent years has relied on the federal Low Income Housing Tax Credit to fund construction. Although tax credit rents are affordable to some families who have low

- incomes, the poorest households, earning less than 30 percent of area median income, cannot pay the rent for these “affordable” units without subsidies. This also constricts the supply of market-rate rentals, creating upward pressure on rents overall.
- *The foreclosure crisis and its aftermath have created an added strain on the rental market.* Many former homeowners became renters as others decided to hold off on homeownership because they do not meet tighter standards for underwriting, or due to fear of buying homes as a result of family experiences with foreclosure.
 - *The rising cost of housing in the Boston metro area and the slow pace of job growth in other areas of the state have increased commuting times and had a profound effect on the transportation budgets of all households.*
 - *There is a shortage in the availability of post-high school education and training programs for those who are not college-bound.* Our education system and our job training resources have not reached thousands of younger residents, many of whom are, as a result, not prepared for the jobs that are available.
 - *The concentration of poverty in our older urban neighborhoods has increased, but without the jobs that once were there to provide an opportunity.* This has resulted in growing clusters of people who no longer have familiar neighborhood role models who are working and informally linking neighbors to jobs. Growing poverty and cuts in state substance abuse prevention and treatment programs during the Great Recession have contributed to an epidemic of opiate addiction in these neighborhoods.
 - *The growing number of single-parent households, the vast majority of which are headed by women without higher education, has resulted in more households with inadequate income.* Low-income single mothers with limited education face multiple barriers to economic and educational opportunity and housing stability. Children who grow up without role models of parents who earned degrees or have middle class jobs are less likely to pursue an education to obtain the skills necessary to support themselves financially.

Unavailability of Assistance

Further contributing to the problem is the federal government’s abandonment of its prior commitment to ensure a decent, affordable place to live for all of our citizens. There are still

many lawmakers and influential people who would abandon any federal efforts to play a role in the housing arena.

- In the 1980's, the federal government eliminated the major rental housing production programs, HUD's Section 8 New Construction and Section 8 Major Rehabilitation. Production that had numbered in the hundreds of thousands each year came to a virtual halt. Rural housing development programs under the USDA experienced virtual elimination as well. Instead, we now have tax credit financed developments through the IRS which, although they are an important part of the housing continuum, as noted above, provide housing for the richest of the poor rather than the poorest of the poor.
- For the past several years, there has not been a significant increase in the number of federal vouchers and we expect to see a continuing decline in the number of vouchers as the federal government prioritizes spending reductions. Even in our best efforts, we are simply moving vouchers around, not adding significantly to the supply.

In Massachusetts, this is compounded by the state's backing away from its prior levels of funding for affordable housing for those with the lowest incomes. Our public housing programs no longer produce new units of rental housing. The disproportionate rise in the Commonwealth's health care expenses and the dramatic swings in tax revenue have meant that neither the Administration nor the Legislature, despite some recent gains such as focusing on the preservation of expiring use properties and others described below, has prioritized restoring the housing development and rental assistance programs to their former levels.

Ironically, the dramatic growth in the old Chapter 707 Rental Assistance program, the predecessor of today's Massachusetts Rental Voucher Program (MRVP), was a direct result of a well-intended effort to move people out of our shelters by providing them with vouchers. Vouchers are an important piece of the puzzle, but we learned then what we are re-learning today: many families can be successfully re-housed only to be replaced by even more families in need. And, today, the aggregate need is even greater than in the 1980's for all of the reasons outlined above. There has been much discussion recently about time limiting any new vouchers that are issued and tying them to education, job training or employment; exempt from those limits would be the elderly and those with long-term or permanent disabilities.

The result of these trends has been a growing population of Massachusetts households for whom housing stability is marginal at best. These families pay more than they can afford to rent decent housing, hoping for a raise or a new job that will make things better. Or they rent the apartments that they can afford, ignoring the high crime neighborhoods, substandard wiring and plumbing, and peeling lead paint. These are women who stay with abusive partners too long because they feel they cannot afford to leave. They are young mothers who stay with a rotating group of family members and friends, waiting for their names to come up on a waiting list for a subsidized apartment or a voucher. They are families that lost their homes to eviction in the foreclosure crisis and have difficulty renting due to poor credit history or a criminal record.

Housing stability is so perilous for these families that a single incidence of bad luck or one bad decision can result in homelessness. A child gets the flu, forcing a single mother to stay home for a week. Her part-time job does not provide sick time, and she is fired. A seasonal slowdown in business results in a cut in hours for a waitress and she doesn't have the savings to pay the rent on a smaller paycheck. A family can't afford to pay for a tank of oil, and the alternative heating source—a space heater or wood stove—starts a fire that destroys the home. A mother is given the choice between asking her daughter and grandchildren to move out or losing her own subsidized apartment. A dad loses his job when his car breaks down; he doesn't have the money to fix it and can't get to work without it.

Recent Achievements

HomeBASE: HomeBASE, a program developed by the Massachusetts Department of Housing and Community Development (DHCD) has worked, at least partially. It provided housing for two years for more than 5,400 families. Many other families received household assistance from Home BASE for start-up costs, moving expenses, or other expenses that hinder a family from renting or maintaining their housing. Even with a maximum benefit of \$4,000, this is not always sufficient for families in high-cost areas of the state to make a sustainable move out of shelter. Recently DHCD expanded the program awards and will now provide an additional \$2,000 on top of the \$4,000 household assistance for certain families. This should assist some families to move out of motels. The HomeBASE program also pays for housing stabilization staff that are providing housing search and case management services to families leaving the shelter system.

Team members from DHCD and other providers are also available to assist as needed. The combination of staffing, financial assistance and regulatory changes has undoubtedly contributed to more movement out of the motels and shelters.

Adjustment of state regulations: The other issue that DHCD recently addressed and adjusted is the state regulations governing length of stay. Many homeless families have been reluctant to accept household assistance because the state regulations prevented them from re-entering shelter for 12 months if they became homeless again. DHCD has now agreed to reduce that restriction to three months. This too should encourage some families to take the risk of leaving shelter.

Almost every state-funded motel housing homeless families now has at least one staff person from our regional agencies present who meets with families, assesses their situation, and coordinates service efforts. Team members from DHCD and other providers are also available to assist as needed. This is a dramatic change from what happened before HomeBASE when families in motels languished without assistance. Although the number of families in motels is greater than where we would like it to be, entries appear to have stabilized. Hundreds of families have moved out of motels; however, most who have moved into housing have done so using a rental subsidy or other government resource.

Increase of state rental assistance and prevention resources: Massachusetts has added 2,500 new MRVP vouchers since 2012 that will be used to house families who are homeless or in need of services. Additionally, the Residential Assistance for Families in Transition (RAFT) program whose funds are used to prevent homelessness is now funded at \$10 million, exceeding its previous high of \$5.5 million and eclipsing its low point of \$260,000 just two years ago.

Public housing units back online: Despite no new production of public housing, a significant increase in the public housing modernization account means that apartments that were once offline and unavailable for rent are now being used to house those in need.

Realistic Expectations

Critics point to the growth in the number of families using the shelter system as a failure of homelessness prevention programs. RHN rejects this assertion. Data show that the Commonwealth's housing and homelessness prevention programs are highly effective for the families that they assist. **The problem is that there are simply far more families at risk of homelessness than in the past, and without greater investment in permanent affordable housing and programs to increase economic opportunity, more families will need the safety net offered by the Emergency Assistance program.**

There is general agreement that families in the shelter system and others at risk of homelessness need to improve their economic situations, and many well-intentioned state programs have required families to set goals to move toward financial stability. Unfortunately, these programs often offer more rhetoric than resources to assist families in achieving these goals. Is it a realistic expectation for a single mother to increase her earned income if the funds for job or skill training are cut or if child care is not available? A state program called "Moving to Economic Opportunity" recently ended. The program was designed to provide rental assistance to families along with job training. Very soon after the program started, the state eliminated funding for the job training part of the program. The families stayed housed because of the rental assistance but only a very few saw their incomes increase.

Even in those situations where private funds have been made available for job training and childcare, a family still needs a stable place to live. One program that shows promise is Secure Jobs. Statewide, nearly 400 families have been placed in jobs in less than a year. By December 2013, just shy of its first year in operation, the Secure Jobs program operated by Metropolitan Boston Housing Partnership in the Boston area had referred 100 families to Jewish Vocational Services. The program shows promise. Sixty-nine of the families are working (62 are newly employed). Childcare has been provided through a small grant from the United Way. However, 15 families stopped participating in the program because they lost their temporary rental assistance. Now, they must focus on finding a place to live rather than training for a job.

The demographics of the families we serve have remained amazingly consistent over the years, revealing:

- 81 to 94 percent of families are headed by a single mother.
- The median age of the head of household ranges from 28 to 32 years old.
- Approximately 30 percent of the families are headed by an individual who has less than a high school diploma or GED.
- The average income ranges from \$8,000 to \$12,000 per year.

There are many other barriers that families face in moving toward greater financial stability, including disabilities, the number and age of children in the household, reliability of sources of income, domestic violence, substance abuse issues, lack of education, deficits in life skills and the type, extent, and location of any support network for the family.

The Massachusetts Coalition for the Homeless has determined that the average age of a homeless person in Massachusetts is eight years old. The average motel stay for a homeless family is seven months. The Department of Elementary and Secondary Education reports close to 16,000 students identified as homeless last year but estimates that there may be as many as 44,000 homeless students in Massachusetts public schools when those who have not publicly identified as homeless are considered. These data points clearly suggest the need for access to child care, education and vocational training, and should influence potential solutions.

Even if everything clicks for a family, we must remember how long it took for each of *us* to fully support ourselves? Two years of college, four years of college, two, three, or four more years for an advanced degree? Are there those among us even now who are working more than one job? Why should a family who faces significant barriers, perhaps more than many of us faced, and has less than a high school diploma, be held to a higher standard than we hold ourselves?

Today, you can only enter emergency shelter if your family earns less than 115% of the federal poverty level (less than where it stood 13 years ago), and our economic situation remains extremely challenging for families who have low incomes. We require families to be destitute before they can enter shelter and yet we expect them to move out and support themselves with

only \$4,000 in flexible housing assistance in addition to their \$9,000 annual income. And, with the Residential Assistance to Families in Transition (RAFT), another DHCD administered initiative, because of new legislative language 90 percent of the funds must be spent on families at the lowest income levels, yet how far does \$4,000 go when you are broke? These are not realistic expectations.

In general we agree with the recommendations that were in the Commission's report from 2007, "stabilizing existing tenancies to prevent homelessness, re-housing people before they enter shelter, and linking people to the appropriate community supports to find and keep stable housing situations and improve their economic position. [We also need to use] housing opportunities as a vehicle to link families and individuals with workforce development and income maximization programs." Unfortunately, the Commission chose not to recommend solving "the related and underlying causes of homelessness." It is time to revisit that decision for reasons already mentioned in this report.

Recommendations

- **Raise the minimum wage in Massachusetts and support efforts to increase it at the federal level.** Increase the minimum wage to \$11 per hour in accordance with S1925 now in the state legislature. The bill provides regular increases in the minimum wage that would increase the ability of entry-level workers to support themselves. Work needs to pay. If you work full time, you should have modest shelter, food on the table, and some health care – the basic elements of survival. Unfortunately, now, people in the poorest paying jobs seek SNAP benefits, Fuel Assistance, Rental Assistance, Medicaid, and other supports to fill the gap. Many have simply given up on work – or, tragically for the next generation, have never even become acquainted with the concept of work. Better jobs, better pay, better job training are all needed.
- **Increase the number of rental vouchers and incentivize work and training.** We need to help those who are trying to help themselves. We should offer rental assistance and other resources to families who pursue education, job training, and employment, rather than punishing them by taking these resources away long before they are truly economically independent and stable. If work, rather than shelter, was the path to a

voucher, and childcare and transportation were made available, the RHN believes many people would make different choices. Restore MRVP funding to at least \$120 million (approximately where it stood in the late 1980s). A portion of any new vouchers (and funding within MRVP if other state departments do not come to the table) should be targeted for program participants to participate in education or job training, and guarantee access to childcare resources. Utilize participation in these programs and advancement as one measure, in addition to income requirements, when determining continued MRVP eligibility. Establish an escrow component so that families who increase their incomes are not penalized. Require state agencies to work together to address these issues. If state agencies other than the DHCD are unwilling to participate in this system, allow for MRVP or stabilization funding to be used by regional administering agencies to purchase these services so that participants are guaranteed access.

- **Link education, training, and work initiatives to housing supports.** To maintain well-paid employment, families need education, training and employment support, health care services, child care, and transportation. If we want to make a generational change and see families increase their economic stability, they must have access to the tools they need to support those efforts. Stable housing provides the platform for opportunity, and related supports and services need to be available if we hope to see long-term change. We know how to provide those tools here in Massachusetts. There are a number of pilot programs that link supports to families receiving housing assistance, notably including the current Secure Jobs Initiative targeting HomeBASE Rental Assistance families and supported by the Fireman Foundation in collaboration with the state. HAPHousing's experience with job training and placement shows the synergy created when housing stabilization workers link their efforts with a strong job training and placement entity. Working with CareerPoint and FutureWorks, two western Massachusetts Career Centers, HAPHousing reports placement of 107 families in the past 18 months. This could not have been accomplished by either organization on its own. We need to look beyond DHCD and seek consistent engagement and commitment from other state agencies such as the Departments of Early Education, Labor, Children and Families, Mental Health and Public Health in working with families who have very low incomes.

- **Provide access to behavioral health services and case management.** We need to ensure that families have access to other services that may be critical to housing stability, such as behavioral health services, treatment for substance abuse, parenting support and counseling for victims of domestic violence.
- **Support the revitalization of our gateway cities including the creation of new affordable housing.** We need to change our land use rules, to slow suburban sprawl, to create incentives to restore our older industrial cities, and to provide for more robust development of housing of all kinds. Even if every family in hotels, motels, or shelters and those “doubled up” or living in seriously substandard conditions were to have a voucher (or a job that allowed them to pay the market rent), there would not be enough decent rental units available now to meet the demand.
- **Increase affordable access to public transportation.** We need livable cities and towns that provide housing for all income groups, jobs for those with a variety of skill levels, and school systems that prepare children for the world of work. A world in which one can walk to work or use efficient public transportation for work, recreation, and shopping for the essentials of life is an old concept that we desperately need to recreate.
- **Make emergency shelter available only to those who are absolutely without a safe and reasonable living alternative.** Unfortunately, given the current economic situation, being doubled up in a safe housing situation may be good enough. We cannot replace that which friends and family can do for households in distress unless we dramatically change our commitment to decent, affordable housing for all.
- **Allow flexibility in the use of state resources to reflect regional differences in need and approach.** Give local providers the needed flexibility in the use of state resources to implement local strategies that work and are cost effective. Some flexibility exists now but it needs to be emphasized that flexibility can lead to greater success. The resulting “best practices” may be able to be used to establish adequate consistency across the state.
- **Continue to support flexible funding programs such as RAFT and the Tenancy Preservation Program (TPP).** Every available tool must be used in homeless prevention, keeping people in their homes after a financial crisis. RAFT has proven to be effective and inexpensive when compared to the costs of homelessness. It also helps families avoid the traumatizing experience of homelessness. Eligibility needs to be set at

a relatively high level, 60 percent of median income, so that a family is not completely impoverished before they can get any help. The TPP is another effective program available on a limited basis in conjunction with the housing courts. The program targets tenants in subsidized housing who are being evicted for a cause broadly related to their disability. The TPP staff work with the tenant and the rental property owner to effectively resolve issues and stabilize tenancies, avoiding much more costly eviction and displacement. We must consider alternatives to eviction for challenging households in subsidized housing. Funding for TPP should be increased to serve more households.

- **Institute a state approved, mandatory curriculum to help families in shelter develop the skills necessary to move on.** All family shelters should be funded to and required to implement an approved curriculum to help families develop life skills, prepare to further their education, and develop good work skills and work habits. Reduced funding has limited shelters' ability to move in this direction. Leadership from the state is needed to accomplish this.
- **Increase the ratio of case managers to families.** Case managers are the key to maintaining stable tenancies for formerly homeless families who in many cases may need good advice, supportive services, and service coordination.
- **Increase diversion efforts.** We need to focus on diverting families before they reach shelter, finding unique, housing-based alternatives that will necessarily involve their families and friends. Getting the numbers down will require a variety of tools and strategies and a lot of very difficult work. We need to intervene at the outset to find solutions that run short of shelter, and that do not include a voucher. We will need to convince people that staying doubled up can be made to work or that apartment sharing can be a viable option, although we may find that "doubling up" is not a long term viable option.
- **Dispel the myth that going to shelter leads to earlier access to a housing voucher.** We need to avoid giving families that are desperate for housing assistance the message that shelter is a short cut to a voucher. Housing assistance should be equally available to income-eligible households that work with housing agencies on diversion or re-housing using RAFT and other tools. When people come to shelter, we often ask what they are seeking or expecting. Many have said, "I am here to get my voucher." In today's

environment, we need to be honest: *the waiting list for a federal voucher is ten or more years long!* We are telling people that if their strategy is to hope for a voucher, they need to think about a Plan B – and that hope is not a strategy. The federal government is not funding new vouchers, and the state has only supported a small incremental allocation in the best of years.

- **Strengthen alliances between provider agencies.** We need to develop a greater consensus among those of us trying our best to address this crisis so that we are all pulling in the same direction. While most of us would probably prefer vouchers for all in need, that solution is not on the table.
- **Share the risks and the resources.** It will take lots of people to do this work, like the folks in organizations all across the state including those who are working in shelters and providing services to those in motels, those working in a wide variety of social service programs providing services and advocacy, those working with HomeBASE and RAFT and other housing tools, and those working for state agencies, staffing the front door to the Emergency Assistance system. And it will take more of them and perhaps more tools. Coordination of services will be critical to success.
- **Remember that prevention is the key to success.** Even though we are facing a crisis in the burgeoning number of families at the emergency shelter door, we cannot lose sight of the fact that *it is less disruptive and less expensive to keep people housed than to pay for shelter.* We have some very good models of effective homelessness prevention programs here in Massachusetts. In Berkshire County, Berkshire County Regional Housing Authority (BCRHA), in partnership with Berkshire Housing Development Corporation, has developed a flexible continuum of services and programs with an emphasis on early intervention and prevention strategies that effectively assists on the order of 2,000 households each year. They have been collaboratively working with the courts and other providers over a number of years and see consistently lower shelter numbers than would be anticipated, based on the demographics. Their program also makes use of the Housing Consumer Education Centers, another resource that works effectively earlier in the process to educate tenants and rental property owners, provide information about housing options, and connect people with additional resources. We need to find and fund new ways to keep people in housing. More case management is one of those ways.

- **Support DHCD in its efforts to streamline procedures.** Provide DHCD with the direction and funding to implement, by a date certain, an online application system and single, standardized application, for state-aided public housing, state-aided rental assistance, 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.
- **Increase program production and review outcomes.** The state has recently increased bond cap allocations for certain programs that will lead to more housing for families who are homeless or at risk of homelessness, and development proposals to serve this populations can now receive funding “out of round.” However, a review of our state and federally funded housing production programs is warranted. The review should examine how many rental apartments were funded (with and without state or federal assistance), permitted, developed, and occupied between 2007 and 2013. It should also determine how many of those apartments were available and accessible (without any need for an additional resource such as a voucher) to families who earn \$9,000 a year, whose credit is less than stellar, and who have been evicted from a previous apartment because of nonpayment of rent. 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. Therefore, we need to measure what net new permanent housing resources are being provided for them.

Conclusion

The recommendations suggested in this paper are not easy to implement, because so many of the root causes of poverty are symptoms of larger issues, many national and even global in scope. Our problem is not simply a shelter problem or a housing problem. It is a national poverty problem, but there are positive steps we can and should take. Within the Commonwealth we have the ability, and hopefully the will, to make changes as described in this paper that will make a significant difference in reducing the incidence of homelessness among our state population.