



The Greater Boston Housing Report Card 2021
Pandemic Housing Policy:
From Progress to Permanence

The Boston
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HOUSING DATA

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Housing Stability

THE PANDEMIC HAS TESTED HOUSING STABILITY EFFORTS.

Numerous programs introduced since the beginning of the pandemic have effectively helped stem the tide of evictions, provide income supports and stabilize housing situations for families and communities. While in place, the state and federal moratoria on evictions delayed a potential tide of displacement, disastrous in and of itself and even more destructive in the context of the pandemic. The sheer scale of federal rental supports is staggering but is even more impressive when taking into account the number of programs implemented to get money to landlords and tenants in need. Massachusetts has also made a concerted effort to provide pro-bono legal support and make community mediation services accessible to those in need, and has even helped localities to provide rental assistance to those who might not qualify for federal or state programs. The effectiveness of these interventions and supports provide insights into what will work best in future crises.

This chapter will briefly explore pre-pandemic eviction and housing instability patterns before highlighting how a patchwork of different emergency interventions was effective—to a point—in maintaining tenancy. The lessons learned in the pandemic so far reinforce our understanding of how necessary emergency housing solutions are, and the fact that sweeping reforms such as broad-based income supports will not be enough to help everyone, especially during a crisis. We need money and a plan in place for these emergency supports. Some of the emergency policy responses during the COVID-19 crisis served as a proving ground for new programs and interventions going forward. The policy section will highlight which measures could be modified, extended and/or made permanent to create a reliable network of protection and support for low-income households.

EARLY PANDEMIC PATTERNS

Concerns grew over potential spikes in un-housed individuals, tenants forgoing rent payments, and evictions.

Early pandemic patterns (rather than pre-pandemic) are more informative because at the beginning of the pandemic, the fear of a homelessness crisis following a wave of evictions was front of mind for many in the Greater Boston region as the economy shut down and unemployment rose dramatically. As a result of a quick pivot by state government to ensure housing stability through the expansion of the Rental Assistance for Families in Transition (RAFT) and later the Eviction Diversion Initiative (EDI) programs, shelter and hotel entries have stayed below 2019 levels on a monthly basis. From April to August 2020, shelters and hotel entries by month were at least 50 percent less than in the same month of 2019. Shelter and hotel caseload by month also remained below 2019 and early 2020 levels, with March 2021, the most recent data available, showing a 20 percent decrease in utilization since March 2020 (see **Figure 18** and **Figure 19**). Since the beginning of the Commonwealth's COVID-19 state of emergency, there have been 2,026 total shelter and hotel placements with an average monthly shelter and hotel caseload of 2,978.

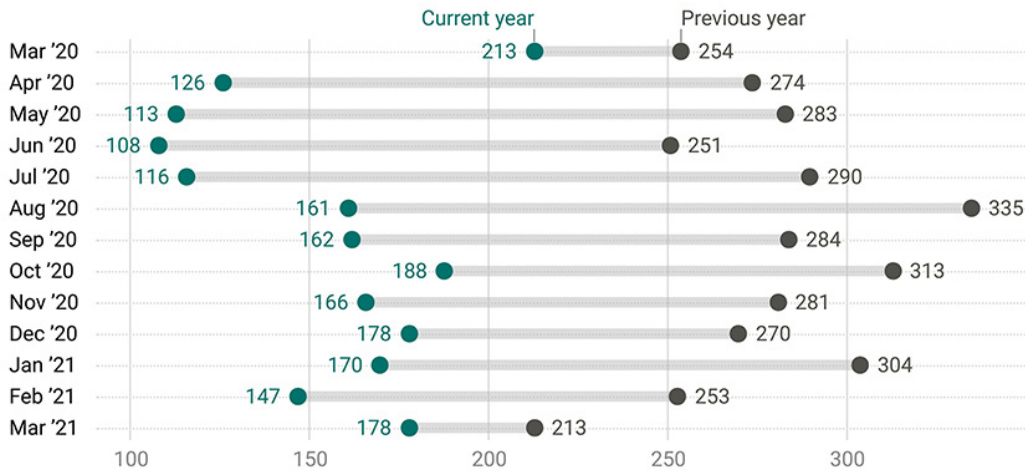
Family shelter is considered a right in Massachusetts; however, individuals experiencing homelessness are not always able to secure places in shelters. For those without other options who become unhoused, the shelter system does its best to provide a safe place to sleep. Still, homeless shelters have had to space out beds to reduce the spread of COVID-19. Some shelter systems were able to secure and utilize new additional, otherwise-unused spaces such as gathering places and schools. However, the shelter system in Massachusetts overall has historically been short on

FIGURES 18 AND 19

Emergency assistance shelter and hotel monthly entries and emergency assistance shelter and hotel monthly caseload were lower during the pandemic.

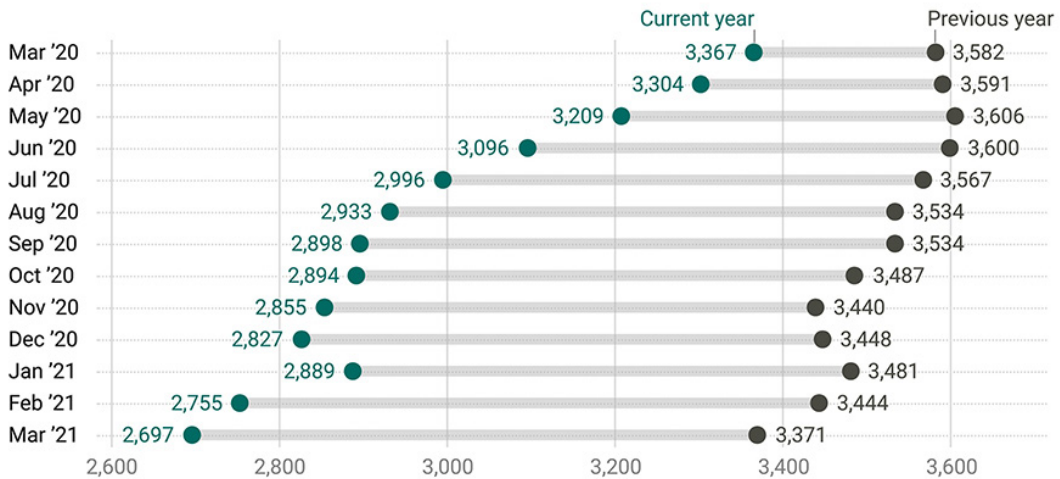
Shelter and Hotel Entries by Month

Total entries since the start of MA COVID-19 State of Emergency: 2,026



Shelter and Hotel Caseload by Month

Monthly average since the start of MA COVID-19 State of Emergency: 2,978



The stated year (listed on the left) is represented as dark green dots. The previous year is represented by grey dots.

Source: Eviction Diversion Initiative Dashboard

capacity as the state moves toward a “housing-first” model that provides housing rather than shelter. At the same time, some demand decreased, with some potential clients opting out of going to shelters due to personal safety concerns: Rather than risk contracting COVID-19 in shelters, some facing homelessness sought other options or the streets, despite the addition of temporary shelter beds and an increase in funding for homeless service agencies.¹⁶ Infection rates in shelters were lower than expected and prioritization of congregate housing in the vaccination phases was an important protective measure, particularly as ad-hoc spaces such as schools returned to their former uses. Some individual homeless providers secured motel properties through purchase or lease and are operating them as supportive housing.

Another concern early in the pandemic was how quickly people would forgo paying rent to take care of other

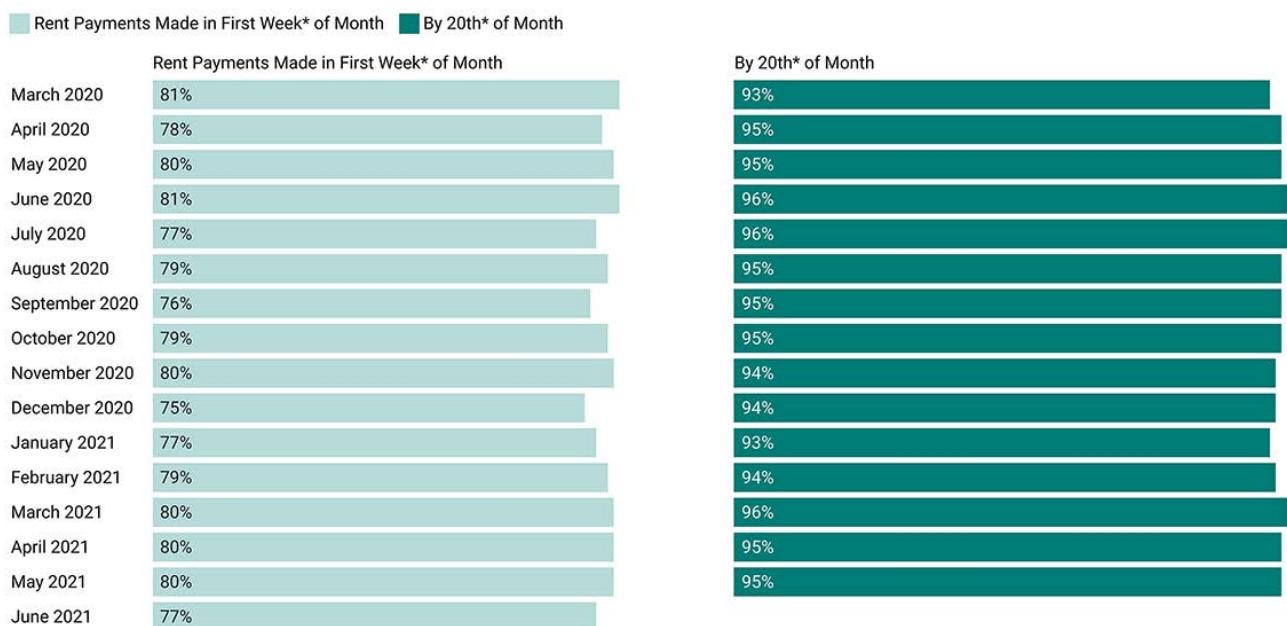
necessities. While many renters lost all or part of their income, most kept paying rent on a regular basis. The CARES Act and increased unemployment benefits kept many families afloat through the summer (see **Figure 20**). Additional federal funds and state-run Emergency Rental Assistance (ERA) programs also contributed to stabilizing of rental payments. In apartment buildings, the vast majority of renters in the nation—between 93 and 96 percent—continued to make rent payments while receiving supplementary benefits.

The national eviction moratorium implemented by the Centers for Disease Control (CDC) in September 2020 was vacated by a federal district court in May 2021 and was fraught with problems since its inception. While the federal moratorium provided some breathing room for at-risk households, it was an imperfect means of providing eviction protection to renters. The moratorium was

FIGURE 20

Nationwide, rent collection largely stable, likely buoyed by public assistance

While many renters have lost all or part of their income, most are still paying rent on a regular basis. The CARES act and increased unemployment benefits have kept many families afloat through the summer. Additional federal funds and state-run emergency rental assistance (ERA) program might have contributed to the stabilizing of rental payments.



* Note: These figures are as initially reported; these are calendar days, so the specific day of the week can have an affect on these reported figures, as leasing offices can have reduced hours or be closed on those days, creating potential delays for payment processing.

Source: National Multifamily Housing Council

not initially accompanied by any ongoing financial assistance to tenants, does not provide any protection for back rent and/or fees accumulated, puts a heavy burden on tenants to assert their rights through the filing of a CDC-created declaration, has been ignored by courts outside of Massachusetts unless the tenant has effective legal representation, and does not slow or stop the eviction process except for the final execution of an eviction order. New guidance issued by the CDC in early October created additional burdens for renters seeking protection under the moratorium by allowing landlords to challenge tenant declarations and initiate eviction proceedings at any time.* Legal shifts continue to be relevant to renters and owners.

A statewide eviction moratorium signed into law in April 2020 was highly successful during the six months it was in effect as executed evictions for non-payment of rent were reduced to zero. The moratorium prevented landlords from sending notices that threaten eviction or termination of a lease, relieved both residential and small commercial tenants from late fees and negative credit reporting, allowed landlords to use “last month’s rent” to pay for certain expenses, and provided key protections for homeowners regarding forbearance payments even for those without federally-backed mortgage loans. During most of that period, unemployed renters received expanded unemployment benefits and most tenants were keeping up with rent payments. The moratorium was set to expire in August but later extended to mid-October as federal supports began to wane and renters continued to face severe financial distress.

The following graph and map reflect monthly eviction filings in Greater Boston, not actual completed evictions. These filings are part of the “summary process” in

Massachusetts, a legal term for the court procedure where a landlord requests enforcement of a rental agreement. These data therefore do not reflect forced move-outs or outcomes. Summary process filings result in a forced move-out only about 10 percent of the time.**

There were relatively steady levels of evictions, mainly in low-income and communities of color.

In 2020, 12,441 new eviction filings for non-payment of rent were started, compared to 29,775 filings in 2019, a drop of 58.2 percent. Despite the robust programmatic supports to prevent evictions, some communities and regions continue to see more eviction filings than others, including Randolph, Carver and Stoughton with some of region’s highest eviction filing rates.

Figure 21 illustrates eviction filings before, during and after the statewide eviction moratorium. Within Greater Boston, Plymouth County experienced the highest rates of eviction filings, as evidenced in **Figure 22**.

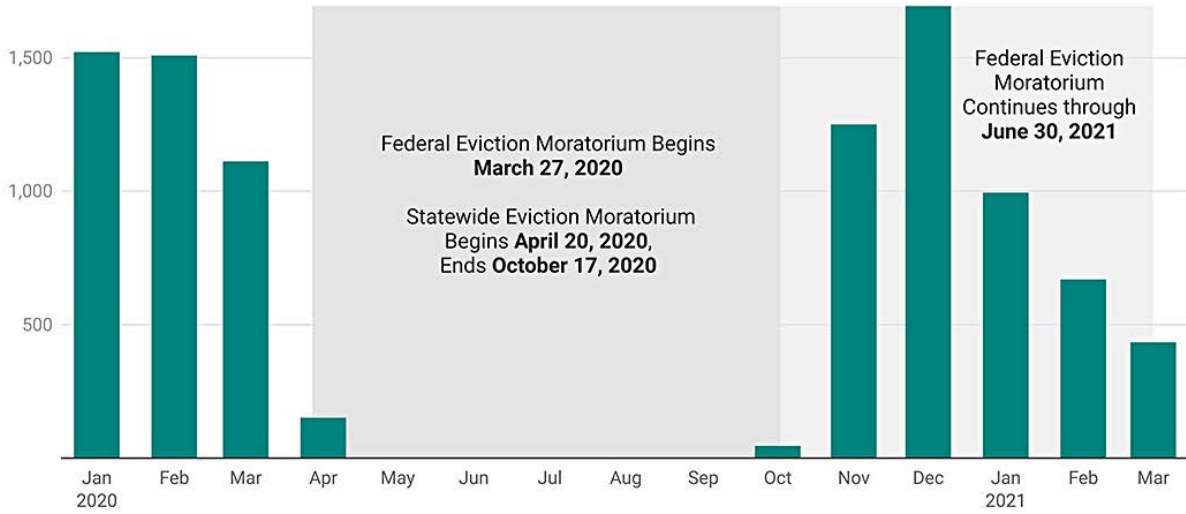
Figure 23 shows neighborhood level detail within the city of Boston based on ZIP Codes. The neighborhoods of Hyde Park, Dorchester, Roxbury and Mattapan experienced the highest eviction filing rates, at 233, 184 and 194 filings per 10,000 renter-occupied units, respectively. The rest of Boston was not impacted at nearly the same rate.

* The moratorium has been declared unenforceable in two U.S. District Courts (Texas and Ohio) though this seems to have no impact on enforcement of the moratorium in Greater Boston. Advocates at the national level have urged the Biden-Harris Administration to strengthen the extended moratorium by allowing all tenants to be covered without the need to apply for protection, apply the protection to all stages of the eviction process (notice, filing, hearing, judgment, and physical eviction), extend effect of the order to include eviction processes beyond nonpayment, and most importantly provide for some sort of enforcement effort utilizing the U.S. Department of Justice and the Consumer Financial Protection Bureau (CFPB). In mid-April, the CFPB announced an interim final rule requiring debt collectors to provide a written notice to renters about temporary protections under the moratorium and prohibiting a debt collector from misrepresenting a renter’s eligibility under the moratorium. Additional enforcement mechanisms, and government agencies willing to step up, will help ensure that the national moratorium protects those most at need. <https://masslandlords.net/policy/eviction-data/>

** The Federal Supreme Court is hearing cases that may find the CDC is not legally authorized to issue moratoriums on evictions or foreclosures.

FIGURE 21
 During the moratorium, eviction filings for non-payment of rent were reduced to zero, followed by an uptick in late 2020.

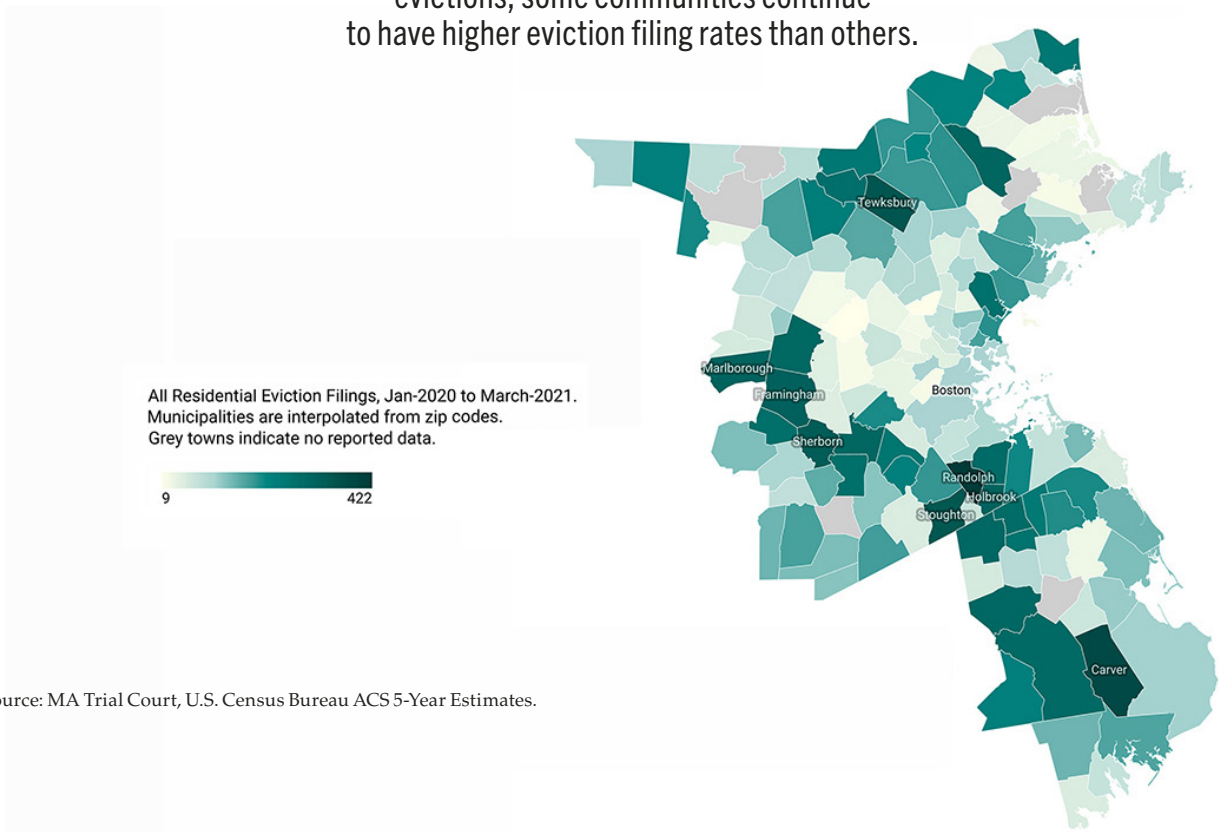
Greater Boston, January 2020 through March 2021



Data reflect total residential cases filed, not executed evictions or forced move-outs.

Source: MA Trial Court

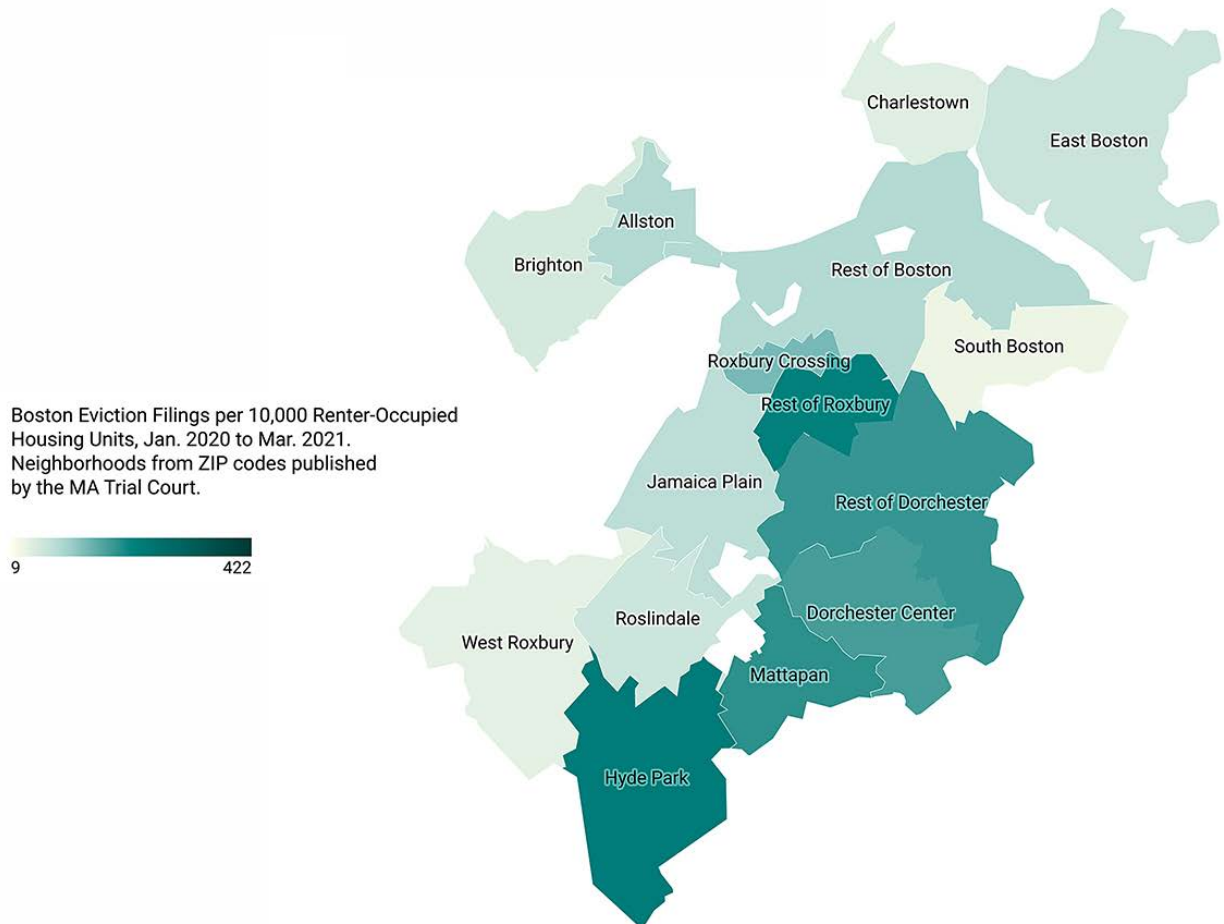
FIGURE 22
 Despite the robust programmatic supports to prevent evictions, some communities continue to have higher eviction filing rates than others.



Source: MA Trial Court, U.S. Census Bureau ACS 5-Year Estimates.

FIGURE 23

Boston neighborhoods Hyde Park, Dorchester, Roxbury and Mattapan saw some of the region's highest eviction filing rates, markedly lower in rest of Boston.



The term "Rest of" is used for geographies for which only neighborhood detail was provided (where no ZIP code information was available).

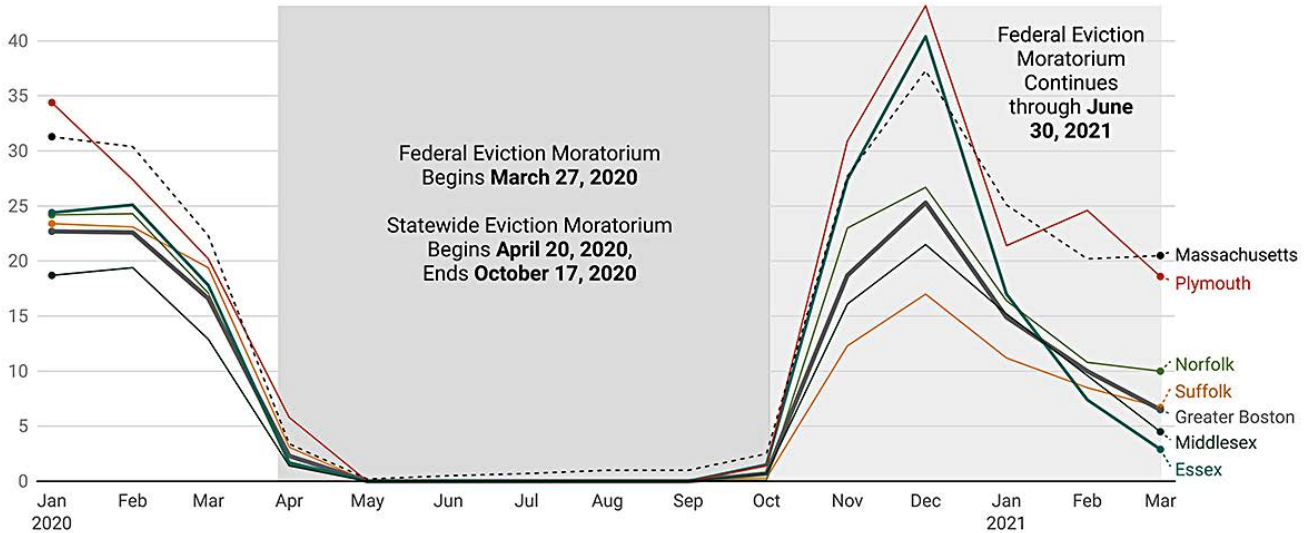
Source: MA Trial Court, U.S. Census Bureau ACS 5-Year Estimates.

Note: Includes all residential eviction filings, January 2020 to March 2021. Municipalities are interpolated from ZIP Codes. Grey towns indicate no reported data. The top eight municipalities are labeled, plus Boston.

FIGURE 24

After the eviction moratorium lifted, Plymouth and Essex counties reached higher eviction filing rates than pre-pandemic levels, as did the state overall.

Monthly Eviction Filings per 10,000 Renter Occupied Units, January 2020 through March 2021



Data reflect total residential cases filed, not executed evictions or forced move-outs.

Source: MA Trial Court, U.S. Census Bureau ACS 5-Year Estimates

There was a large spike in filings after the moratorium lifted (see **Figure 24**), in which Plymouth and Essex counties, as well as the state as a whole, reached higher rates than pre-pandemic levels.

The first step in the eviction process is the filing of a “notice to quit” by a landlord. The state began collecting data on notices to quit in late December. In the first few months of data collection more than 7,700 notices to quit were filed with the rent owed totaling almost \$21 million.

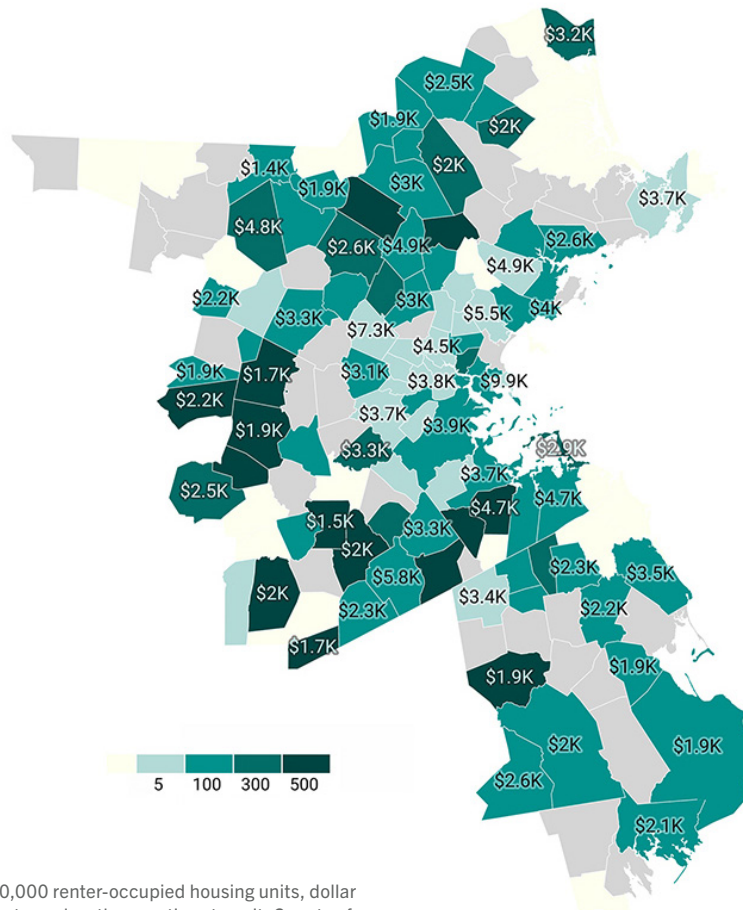
As is visible on the following map (**Figure 25**), places with the highest number of notices to quit appear throughout the region in the darker green colors, with several Gateway Cities exhibiting higher rates and wealthier communities exhibiting very low rates. Randolph had the highest rate in the region: more than 400 notices to quit per 10,000 renter-occupied housing units. It is followed

by both small and large places in the region, showing an understandably strong consistency with the eviction filings data, including Tewksbury, Stoughton, Framingham and Marlborough, as well as Brockton, Braintree and Lowell.* Also represented on the following map is the average amount of rent owed for each municipality, which tends to be around \$2,000–\$3,000, often no more than a few months’ rent. This relatively short time may be driven by landlords who do not own the property free and clear and being unable to cover expenses when tenants miss even just a few months. It also may represent circumstances reflective of larger breakdown of tenant-landlord agreements on either side, as notices to quit are an early step in eviction processes (which can take a long time) while non-payment of rent can be a tenant recourse for rental issues unresolved by landlords. The data do not specify these kinds of important details.

* Carver has high rates as well; however, as a small place with little rental housing, the few notices to quit there result in a high rate in the calculation but may or may not reflect an ongoing issue. Randolph is a modest sized town bordering Brockton, with a population that is nearly 50 percent Black.

FIGURE 25

Notices to quit per 10,000 renter-occupied units (NTQ rate in color) with average rent owed



Colors depict notices to quit per 10,000 renter-occupied housing units, dollar figures show average amount of rent owed on those notices to quit. Counts of notices to quit span from the week of December 28th, 2020, to the week of April 26th, 2021. Gray areas indicate towns with no data.

Source: MA Executive Office of Housing and Economic Development.

Formal evictions that go through the court system are only a subset of the various ways tenants may be coerced or forced out of their homes. Tenants will often leave on their own in order to avoid the trauma of defending their tenancy and the potential adverse credit impacts of an unfavorable judgment. Outcomes for undocumented residents are particularly difficult to quantify, as immigration status adds an additional layer of anxiety and vulnerability when responding to a notice to quit. While we may not be able to quantify these outcomes, we know that informal

evictions have occurred throughout the pandemic, even when the state’s eviction moratorium was in place.¹⁷

Other potential factors not captured in eviction data include lease terms that ended without being renewed, small landlords that have sold buildings when tenants moved out, and tenants threatened with eviction or a small claims suit in a coercive effort to get them to move out. Tracking formal eviction filings will never address these factors, and therefore we will not be able to quantify the full scale of the housing stability crisis through available data sources.

PANDEMIC IMPACTS

A combination of state and federal responses was critical to maintaining housing stability.

A combination of federal emergency rental assistance funds since December 2020 and the CDC's eviction moratorium, along with numerous state initiatives, stabilized many renters in the Greater Boston region. Any of these responses alone would not have been enough to stem the tide of potential evictions anticipated at the beginning of the pandemic. The series of federal measures provided financial support at a scale that would be difficult to achieve at the state level alone. The CARES Act passed by Congress in late March 2020 was, in general, a very strong response to the crisis. It provided:

- expanded unemployment benefits (\$600 per week) through July,
- eligibility to self-employed and contract or gig workers who would otherwise be ineligible for unemployment,
- mortgage relief for small rental property owners,
- funding for states and larger cities to use as emergency rental assistance, and
- a requirement that tenants be given longer notice of potential evictions.

The CARES Act also included a 120-day federal eviction moratorium for households living in federally insured, securitized or funded properties, though that only provided protection for one in four rental properties in the nation.¹⁸

Additional financial support arrived in December 2020 from the COVID-19 relief bill enacted by Congress. It included a \$600 stimulus check per person up to a certain income threshold, an extension of regular unemployment benefits and additional supplemental benefits of up to \$300 per week running through mid-March. It also included unemployment coverage for contract and gig workers, an extension of the CDC moratorium on evictions, and

\$25 billion in emergency assistance to renters to be distributed among the states according to population.

Further financial support launched in January 2021, when the American Rescue Plan Act (ARPA)¹⁹ was signed. It earmarked additional funds directly aimed at housing stability, including emergency rental assistance, homelessness assistance, foreclosure avoidance, housing counseling and support for fair housing activities, and utility assistance. In addition to these housing-specific funds, ARPA also included another direct stimulus payment²⁰ of \$1,400 per person (up to a certain income threshold) and an increase in the child care tax credit.*

In Massachusetts, the state was able to use the existing infrastructure of its Rental Assistance for Families in Transition (RAFT) program to immediately provide emergency housing support to those in need. In addition to an existing state program, Massachusetts had the infrastructure in place and an existing network of Regional Administering Agencies (RAAs) to oversee emergency rental assistance. At the same time that RAFT was ramping up to accept an increase in applications, the state quickly rallied the legal community to join emergency rental assistance funds with legal guidance to those at risk of eviction, and added a new two-tier court process to ensure tenants had access to funds, information and support.

Demand for emergency rental assistance rose early in the pandemic. The Commonwealth was able to handle the increased demand by expanding funding for the RAFT program before any of the RAAs ran out of funds, though the program was plagued with long waits through the summer and fall. Funding for the program increased to \$40 million in two waves: \$20 million from a combination of MassHousing and state supplementary budget funds earlier in the year, followed by \$20 million in July for the newly created Emergency Rental and Mortgage Assistance (ERMA) program, designed to serve households earning between 50 and 80 percent of the area median income (AMI).

* Specifically, ARPA set aside \$27.4 billion for emergency rental assistance, \$5 billion for homelessness assistance, \$9.96 billion to help homeowners avoid foreclosures, \$120 million in housing counseling and to support fair housing activities, and \$4.5 billion for utility assistance. The child care tax credit was increased to up to \$4,000 for one child and \$8,000 for two or more children up to the age of 13.

In early October, the state created the Eviction Diversion Initiative (EDI)²¹ as an ambitious effort to expand RAFT and other emergency supports, expand the capacity of administering agencies, require that new summary process (eviction) cases be handled in a two-tier process,²² provide mediation and legal representation for tenants facing eviction in all courts, and coordinate those efforts with the trial courts handling a new wave of eviction filings.* Beginning in March 2021, the state launched the Emergency Rental Assistance Program (ERAP) with additional federal funding to provide expanded relief to eligible renters alongside the existing RAFT and ERMA program.** In late December, new state legislation²³ was enacted and signed by the governor that:

1. requires that notices to quit include information for tenants about their legal rights and the availability of legal and financial assistance;
2. requires copies of those notices be provided electronically to the state Executive Office of Housing and Economic Development;
3. requires the trial courts to delay eviction proceedings whenever a tenant has a pending application for emergency rental assistance;
4. expands reporting requirements for the courts and the state's Eviction Diversion Initiative; and,
5. establishes a task force to recommend improvements to EDI.

State focus on legal/mediation efforts and help navigating the system complemented rental assistance.

In addition to the enormous influx of housing stability funds, the state and local partners quickly realized the need to provide additional supports to renters and homeowners dealing with housing stability issues. As part of EDI, a new statewide Housing Mediation Program, administered by the Office of Public Collaboration and

DHCD, began to offer free pre-court mediation between landlords and tenants in November. And in December, the Commonwealth tapped the Massachusetts Legal Assistance Corporation (MLAC) to administer a statewide coordinated legal services delivery system to ensure free assistance to income-eligible tenants and owner-occupants of two- and three-family homes facing eviction through the COVID Eviction Legal Help Project (CELHP).²⁴ This is in addition to an expansion of funds to Housing Consumer Education Centers. The additional funds allowed HCECs to hire special housing counselors to help those with more complicated needs navigate available resources.

Between the week of October 19, 2020 (the week the Massachusetts eviction and foreclosure moratoria ended) and the week of March 29, 2021, more than 63,000 households requested some form of financial assistance from a HCEC (see **Figure 26**). Information about the impact of the Housing Mediation Program and CELHP has yet to be released.

Local rental assistance programs were created to supplement state/federal funds and for underserved populations.

While much attention has been paid so far to federal and state programs, Massachusetts is also a leader in locally administered emergency rental assistance programs since the beginning of the pandemic. As of January 2021, more than 80 cities and towns established programs with more than \$30 million in assistance with new initiatives still coming online.²⁵ These programs are administered directly by cities and towns and also by local and regional housing nonprofits. They are funded by a variety of sources including Community Preservation Act (CPA) funds, local housing trust funds, federal block grants, CARES Act funds, and private donations.

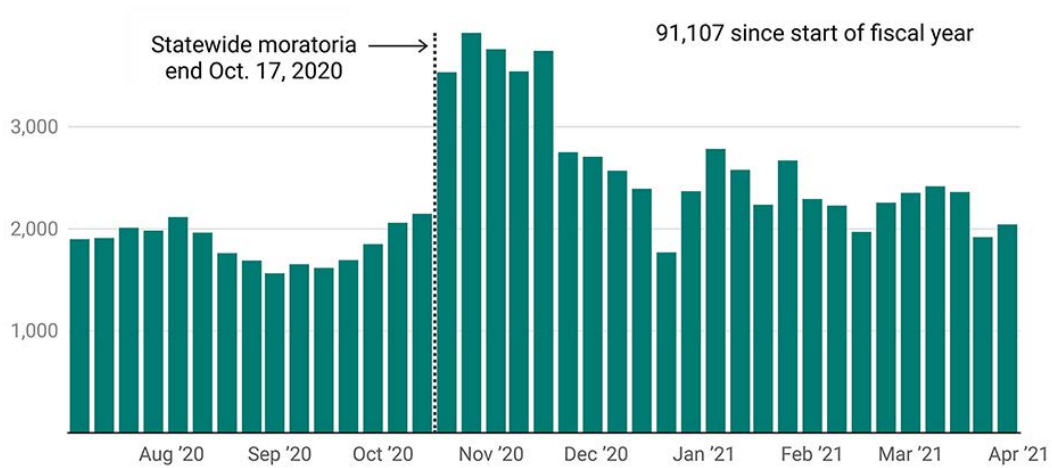
As **Figure 27** shows, many municipalities intentionally developed programs to fill gaps between state and federal funds, and typically do not restrict applicants based on

* EDI includes \$171 million in FY21 funds with \$100 million dedicated to RAFT and \$6.5 million dedicated to the nine Housing Consumer Education Centers (HCECs) focused on helping at-risk tenants navigate the emergency rental assistance application process. The RAFT program also incorporated three important changes: 1) the ability to allow landlords owning fewer than 20 units to apply on behalf of their tenants, 2) an increase in benefits up to \$10,000 if the renting household was financially impacted by COVID, 3) and the ability to verify applicant eligibility with information collected through other state agencies.

** ERAP has slightly different program requirements: tenants must provide attestation to a COVID-19 impact, renters and landlords may receive up to 12 months of assistance with past due rent, plus up to 3 months of future rent, applicants may earn up to 80 percent of the area median income, and renters may only receive help with rent and utilities accrued since March 13, 2020.

FIGURE 26

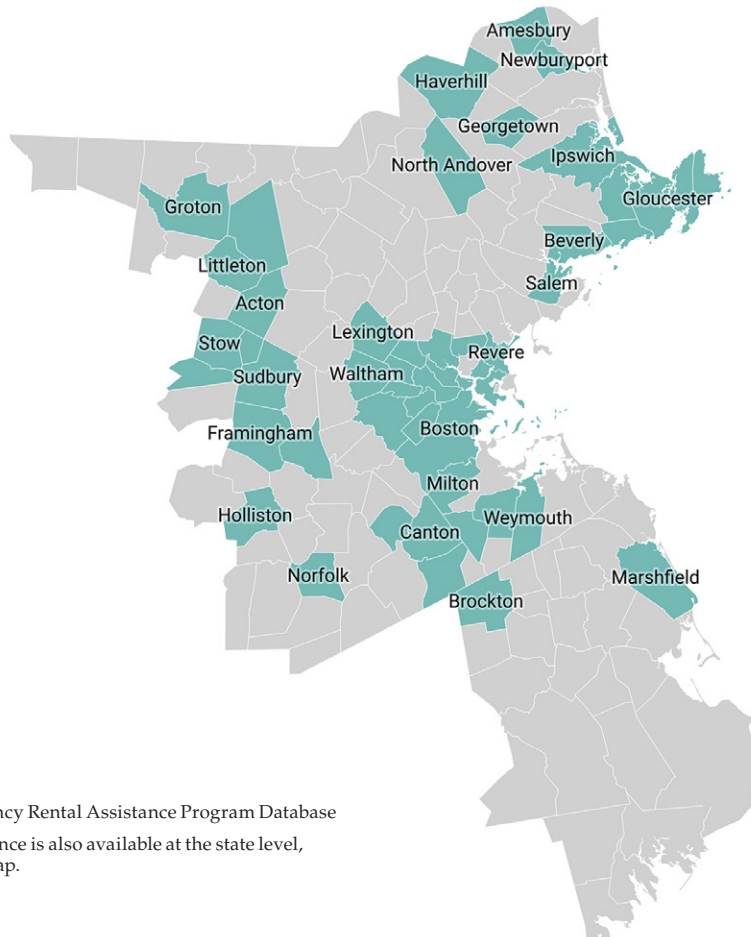
Total unique financial assistance requests increased after MA foreclosure and eviction moratoria ended.



Source: Eviction Diversion Initiative

FIGURE 27

Half of all municipalities in Greater Boston created a local Emergency Rental Assistance program during the pandemic.



Source: MHP, CHAPA Emergency Rental Assistance Program Database

Note: Emergency rental assistance is also available at the state level, which is not depicted in this map.

their immigration status. Municipalities generally focused response to the specific needs of their residents with these programs. For example, the City of Chelsea established a mortgage program for small owner-occupant rental buildings while the City of Newton committed funds toward a rental housing assistance program.

The creation of local ERA programs to complement the variety of programs now available from the state is admirable, but no program can be scaled quickly or deployed efficiently in a crisis due to rigorous income verification and a lengthy application review process. Low-income families need income supports in addition to emergency rental assistance to prevent the system from becoming overburdened in widespread crises like COVID-19.

Real fear of eviction and foreclosure remains, despite state and federal efforts.

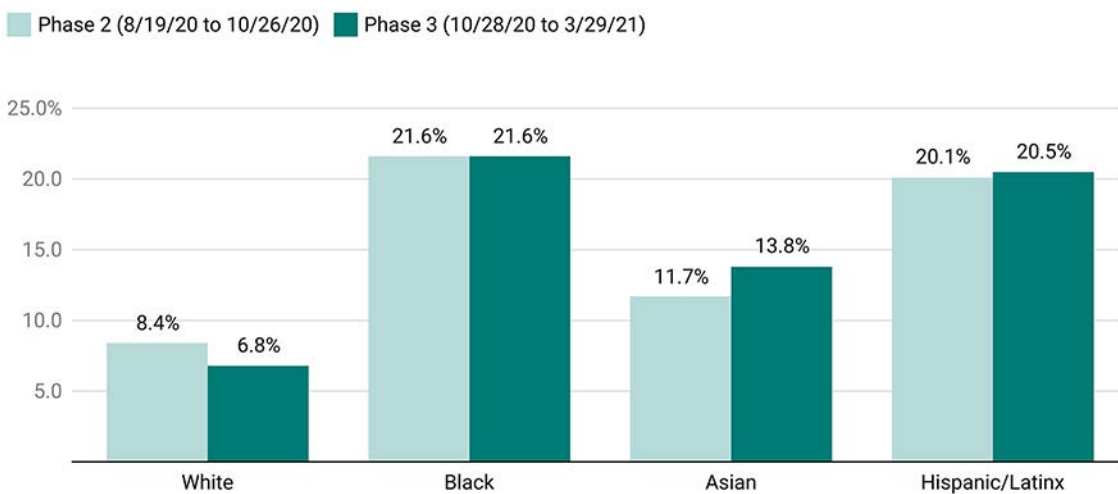
Despite the increasing number of financial and one-on-one supports provided to residents during this time, fear of eviction and displacement and concern about not being able to pay housing costs are still very real. One unknown is how many residents are facing a housing stability crisis

and not being helped by the system. The U.S. Census Bureau’s Pulse Survey asks respondents about rent payment status and likelihood of being evicted, among other housing and non-housing related questions. Data are available for the Boston Metropolitan Statistical Area (MSA) and the survey started asking about missed payments in the most recent two waves, Phases 2 and 3. Based on the most recent survey data available (collected in late Jan/early February), an estimated 61,650 Massachusetts households responded that they were behind on housing payments and felt that they were either “very likely” or “somewhat likely” to leave their home due to eviction in the next two months.

Notably, the proportion of White households who reported missing a mortgage or rent payment was substantially lower than that of Black or Hispanic/Latinx households (see **Figure 28**). While that share declined between the summer and early winter for White and Black households, it increased five percentage points for Hispanic/Latinx households. The discrepancy between White households and Black and Hispanic/Latinx households in missed payments is likely directly related to

FIGURE 28
White and Asian households are less likely to have missed a housing payment than Black or Hispanic/Latinx households.

Percent of Boston MSA Residents Who Missed a Rental or Mortgage Payment. Data not available for Phase 1 of the Census Household Pulse Survey



Source: Census Household Pulse Survey

discrepancies in unemployment levels. Given that Black and Hispanic/Latinx workers were disproportionately impacted by the economic downturn, combined with greater housing cost burden, it is not surprising that they are also struggling the most to keep up with rent and mortgage payments.

Respondents who said they were not up to date on their monthly housing payments were asked about their prospects of being evicted or foreclosed on. **Figure 29** shows that White and Asian households who were not up to date on their housing payments were more confident than Black and Hispanic/Latinx households that they will remain in their homes. Also notable is the decline in confidence in housing stability longer into the pandemic for all racial groups besides White respondents. Together, Figures 28 and 29 illustrate a critical disparity: that White households in the Boston MSA are not only more likely to be caught up on their monthly housing payments, but that even when they are not, they are less concerned about being forced out of their homes than non-White households, most notably Black and Hispanic/Latinx households.

Foreclosures have been tamped down by moratoria, but are felt unequally in the region.

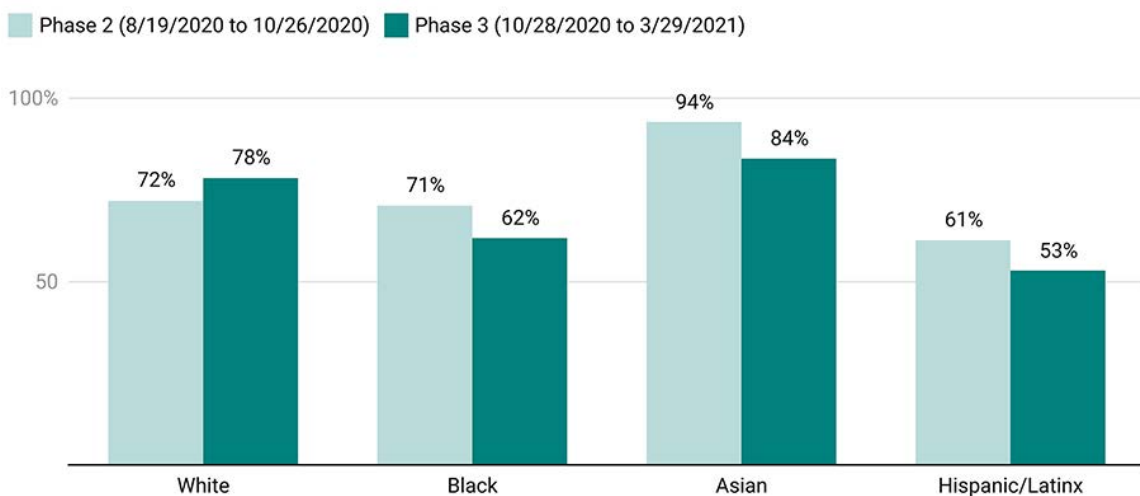
Two foreclosure moratoria were put in place at the onset of the pandemic—a federal moratorium (only covering federally-backed mortgages) now set to expire in June, and a statewide moratorium covering six months of the pandemic (April to October). Rates of foreclosure are at a low since the Great Recession, largely due to these moratoria, though pre-pandemic foreclosure rates in 2019 and 2020 were already low, particularly when compared to the fallout from the mortgage lending crisis as well as the recovery period from 2013 to 2018.

Despite overall low rates of foreclosure in the region, rates are not equal across places within Greater Boston. The 13 Gateway Cities in the region consistently experience markedly higher rates of foreclosure than Boston, Cambridge, Somerville and Brookline, which make up the metro core of cities. The Gateway Cities also had higher foreclosure rates than the rest of Greater Boston (see **Figures 30 and 31**). Pent-up foreclosures

FIGURE 29

White and Asian households have reported less fear of eviction or foreclosure than Black/Latinx households, even after missing a payment.

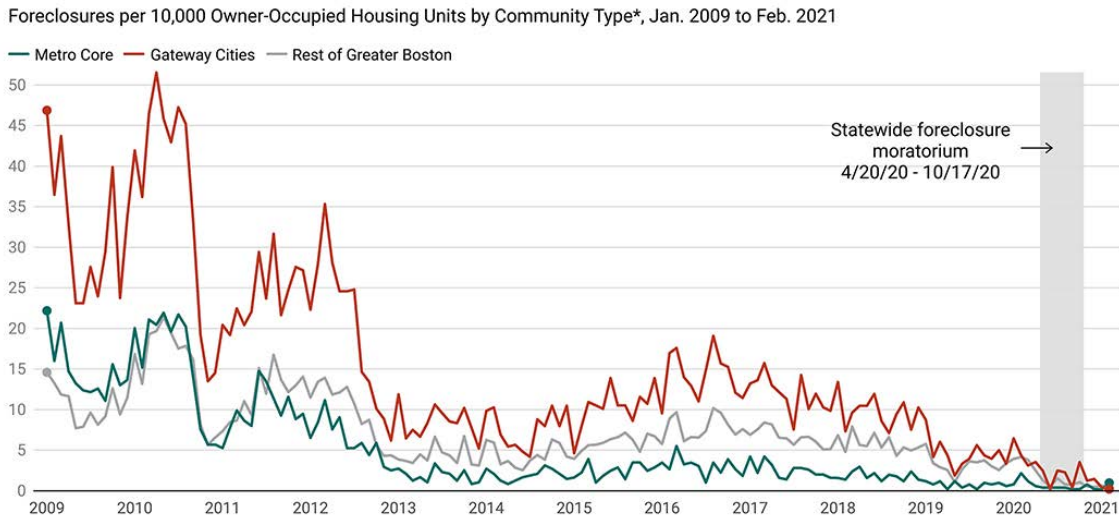
Percent of Boston MSA residents reporting little to no fear of eviction or foreclosure by race. Data not collected in Phase 1 of the Census Household Pulse Survey.



Source: Eviction Diversion Initiative

FIGURE 30

Post-2009, regional Gateway Cities continued to have much higher foreclosure rates than the metro core, but not anywhere near 2010 rates.

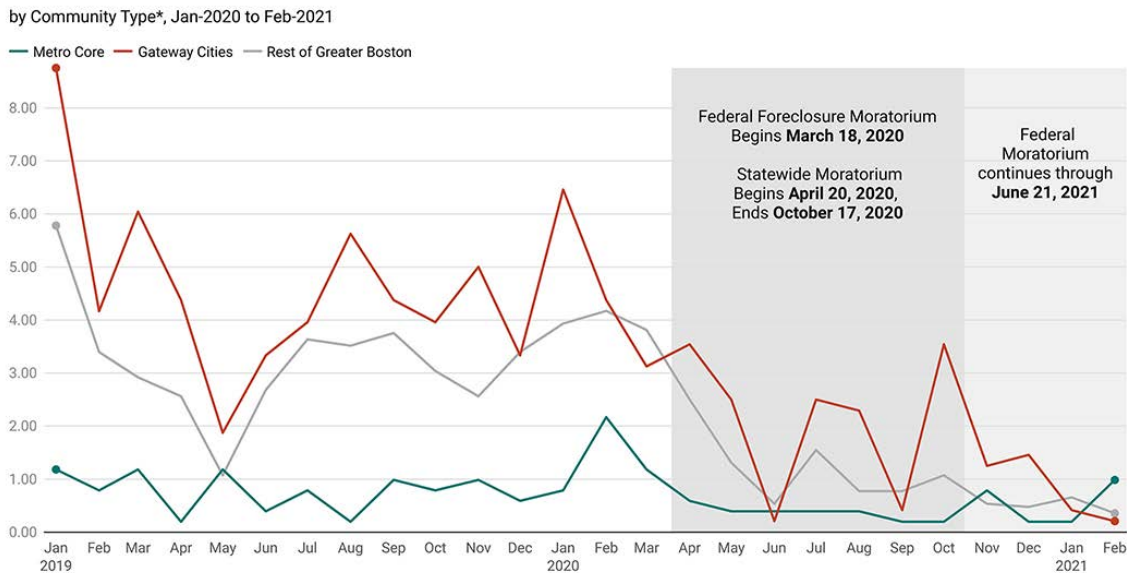


*Metro Core is defined as Boston, Cambridge, Somerville and Brookline. There are 13 Gateway Cities in Greater Boston: Brockton, Chelsea, Everett, Haverhill, Lawrence, Lowell, Lynn, Malden, Methuen, Peabody, Quincy, Revere, and Salem. Rest of Greater Boston constitutes the remaining 130 communities in the region.

Source: Census Household Pulse Survey

FIGURE 31

Foreclosures per 10,000 Owner-Occupied Housing Units, Most Recent Two Years



*Metro Core is defined as Boston, Cambridge, Somerville and Brookline. There are 13 Gateway Cities in Greater Boston: Brockton, Chelsea, Everett, Haverhill, Lawrence, Lowell, Lynn, Malden, Methuen, Peabody, Quincy, Revere, and Salem. Rest of Greater Boston constitutes the remaining 130 communities in the region.

Source: The Warren Group, U.S. Census Bureau ACS 5-Year Estimates

unleashed all at once due to a moratorium suddenly ending would likely affect many more distressed owners and possibly their tenants in the Gateway Cities compared to other parts of the region, which could have further economic consequences. That said, a sudden moratorium cessation remains a risk to severely cost burdened owners throughout the region.

POLICY RECOMMENDATIONS

While the enormity of federal investments and state coordination is hard to overstate, we need to think about lessons learned from the previous year and what interventions should remain permanent as standard practice.

Continue to fund RAFT and other rental assistance programs at high levels beyond the pandemic, sufficient to create upstream diversion effects.

The pandemic has shown how critical emergency rental assistance infrastructure is to maintaining tenancy and providing support to homeowners in need. As mentioned earlier in this section, since the beginning of the pandemic an estimated \$83 million in RAFT funds has flowed throughout the Commonwealth assisting 18,900 low- to moderate-income households. In March 2021 alone, \$27.9 million in RAFT funds were disbursed, exceeding the previous year's entire budget by \$7.9 million. Despite the enormous influx of federal funds to the state, not all Massachusetts residents will be eligible to utilize the Emergency Rental Assistance Program (ERAP), Subsidized Housing Emergency Rental Assistance (SHERA) or the homebuyer assistance program. Residents who are undocumented, looking for help with mortgage payments, not living in subsidized affordable housing, or earning slightly higher than AMI still benefit from access to the RAFT and ERMA programs. More importantly, there are no plans for these state-funded programs to disappear after the federal funds run out.

We know that the housing stability crisis will not disappear once the pandemic has subsided. A housing stability crisis has always existed in Massachusetts due to the lack of affordable, safe rental housing. Additional information about our housing production needs will be explored in Chapter 3, but without the safety net of rental

assistance programs moving forward, we are doomed to repeat the loop of housing instability, eviction, displacement and homelessness.

Continue to disburse federal funds dedicated to housing stability as quickly and efficiently as possible.

As mentioned earlier, over \$170 million were made available by the state through the first phase of the Eviction Diversion Initiative (EDI). \$100 million of those dollars were dedicated to ensuring housing stability through the RAFT program. In early 2021 an influx of more than \$900 million in additional federal funds became available to support new state housing relief programs, including the Emergency Rental Assistance Program (ERAP), Subsidized Housing Emergency Rental Assistance (SHERA), and homeowner assistance.

Massachusetts state government is appropriately focused on getting these federal funds out the door and to the right households as soon as possible. While in some cases these programs are still being designed and piloted, the Baker-Polito Administration should begin a public messaging campaign as soon as possible to let residents know that new funds are available and how to apply.

Codify the application process and delivery channels permanently for rental assistance.

Emergency rental assistance is a necessary resource for those in need but accessing the funds is not always an easy, fast or efficient process. In response to the pandemic, improvements made to the application process and delivery system helped get funds to those in need as quickly as possible. Examples of new programs or improvements to the system since March 2020 include:

- The creation of the state's Rental Assistance Processing (RAP) Center in late 2020, which helped clear the backlog of rental assistance applications at RAAs.
- The creation of the Subsidized Housing Emergency Rental Assistance (SHERA) Program,²⁶ a collaboration with DHCD, MassHousing and the Massachusetts Partnership, which allows qualified owners of income-restricted units, as well as local housing authorities, to apply for help directly on behalf of all their income-eligible residents with past-due rent.

- Additional partnerships between RAAs and community-based groups, including community development corporations, to build connections between residents and emergency support systems.

All of these improvements to the emergency rental assistance system must be codified with the application process permanently. Expanded delivery channels might disappear as federal funds wane, but the goal of reaching tenants and landlords where they are should be built into the system. One major lesson the emergency rental assistance system should take from this crisis is that it is not always easy to find the people who need help when there is money available. The value of RAAs working with organizations who maintain relationships with tenants outside of a housing crisis cannot be overstated.

Continue new court procedures centered on mediation and eviction prevention, while improving transparency and resource alignment.

The courts have worked closely with the Baker-Polito Administration to align ERA resources, mediation and pro-bono legal assistance to help those at risk of eviction. While some of this work already occurred in the more service-heavy Housing Court system, much of this support did not previously exist in the District Courts. The combination of ERA funds, an eviction moratorium and court support has kept eviction filings in Greater Boston far below national averages and stabilized many families that would otherwise be without shelter during a pandemic. This coordination of resources and partnership between state entities must continue as routine practice.

Create new upstream interventions to provide mediation and resources earlier in the eviction process.

Renters need financial, legal, and mediation support before an eviction process begins, but do not typically engage the housing support system until they are in serious trouble. The state and its housing stability partners must continue to focus on giving people relevant, helpful information at the first possibility of housing stability risk

and providing support before eviction starts. If the state continues to receive and track notices to quit after the current state of emergency, for example, a mechanism should be created to immediately connect the landlord and tenant with the relevant RAA for assistance. The goal behind this early intervention would be to connect people with help early in the process before any engagement with the court system. Not only would this decrease the strain on the system, but it also ensures that more individuals are able to get the help they need in a timely fashion. Particular attention should be paid to providing information to small landlords, both those that need assistance and those with tenants in trouble.

Conduct better data collection for local rental assistance efforts.

In response to the pandemic, local emergency rental assistance (ERA) programs were launched quickly, but data are scarce and incomplete about the impact of these programs. We currently do not know how many households received local funds, how much money was invested, and in which communities. Local ERA programs have the potential to provide real, nuanced support since they are often tailored to the needs of the local population, have more flexibility in how the funds are allocated, and can reach those who may be ineligible for state or federal assistance. There is also the possibility of piloting regional ERA programs as shown through the Housing Assistance Corporation's work in Barnstable County and the Southern Berkshire Consortium funds administered by Construct Berkshire.

While recognizing that these are voluntary programs beyond any direct state oversight, a better mechanism is still needed to collect and report on relevant data. While it is important to understand the limitation municipalities have in tracking data, especially for new programs, the state cannot accurately estimate the amount of funds or locations where funds are needed without having the whole ERA picture. Municipalities that provide ERA funds must also commit to sharing information with the state, or at the very least their local RAA. Information and coordination of local programs will become increasingly important as additional state and federal funds flood the housing stability system.