



November 6, 2023

The Hon. James Arciero, Chair
The Hon. Lydia Edwards, Chair
Joint Committee on Housing
State House
Boston, MA 02133

Re:

- ***S.864, An Act promoting access to counsel and housing stability in Massachusetts***
- ***S. 870, An Act to improve the housing development incentive program; S.863, An Act relative to reforming the housing development incentive program; H.1300, An Act to reform housing development incentive program tax credits***
- ***H.1351/S.888, An Act codifying/relative to the Massachusetts Rental Voucher Program***

Dear Chair Arciero and Chair Edwards:

I am writing on behalf of One Family, Inc., to provide written testimony in support of the bills referenced above.

Background - One Family

One Family, Inc. was incorporated as a non-profit organization in 2002, with a mission to prevent homelessness and break the cycle of family poverty in Massachusetts, by promoting pathways to economic independence through advocacy, education, and innovation. We currently serve about 500 families across Massachusetts through three direct service programs - One Family Scholars, Credential to Career Coaching, and Family Self-Sufficiency. The underlying philosophy of all three programs is that long-term housing stability is built on a foundation of education and career success. Through each, we help parents with low incomes throughout Massachusetts identify and pursue education and career goals, and increase their income to achieve economic independence and housing stability.

In addition to our direct service work, we also help state agencies and nonprofit organizations incorporate coaching focused on education and career pathways into their housing and asset-building programs. Finally, we advocate for policies that support housing stability and economic opportunity; importantly, we engage the families we serve in that advocacy.

S.864, An Act promoting access to counsel and housing stability in Massachusetts

Ensuring families and individuals facing the possibility of eviction have meaningful access to legal representation is not only a matter of basic fairness; it is also a vital homelessness prevention tool. In some cases, those facing eviction have a valid legal defense, but cannot effectively raise it without legal counsel. In many other cases, having legal representation opens the door to a resolution that is far better than eviction for both the tenant *and* the landlord. By ensuring access to legal representation in eviction actions without regard to the ability to afford an attorney, we believe that the Commonwealth will take an important step towards the elimination of homelessness.

The stories of two families served by One Family illustrate the need for S.864. V█████ is a One Family Scholar at Salem State University. In 2008, she was a single parent of a then eight year-old son. V█████ fell behind on child care tuition, which resulted in the loss of after-school care. This in turn required her to leave work early every day to pick up her son from school. Rather than being flexible and understanding, V█████'s employer terminated her employment.

With no income, she soon began to accrue rental arrears, and her landlord filed an eviction action against her.

V described her predicament in her own words:

*I couldn't afford a lawyer. I had no prior experience with the eviction process, and I didn't understand what my options were, if any. The process was not easy to navigate or understand. I experienced shame during the eviction and court process (having to explain my financial hardship in a full courtroom made up of people in my community – some of whom I knew – court staff, and other complete strangers). I felt shame and judgment, which led me to just accept the terms of being evicted and becoming homeless. I just wanted the process to be over. I felt shameful and like an inadequate parent. **Having a lawyer might have made all the difference in the world.***

Predictably, the court ordered V and her son evicted from their apartment. According to V

I had expressed to court staff that I had nowhere to live, but they did not offer any suggestions or shelter as an option, so I just assumed it wasn't an option for families who are evicted. My son and I bounced around for about a year. We stayed with various people ranging from estranged family members to a friend.

*Eventually, I was able to find employment, save enough money for a security deposit, and move into a moderate-income two-bedroom apartment. But it wasn't easy. I had a hard time getting approved for an apartment because, after the eviction, the leasing office or landlord would check my records, and see the eviction. I had to set up a payment plan to pay about \$4,500 in arrears and eviction fees. **The eviction records were a huge barrier, and significantly delayed being able to secure stable housing for myself and my son.***

E is a single parent of three children who graduated from the One Family Scholars program in 2022, with a bachelor's degree from Worcester State University. But well before she achieved academic success, she went through her own experience with eviction. In 2013, multiple factors led to E falling behind on rent on her three-bedroom apartment in Hanover, Massachusetts. An eviction action was filed against her, which resulted in E and her children (ages 9, 14 and 15 at the time) being evicted.

Here's how E describes what happened:

When I arrived at housing court, I had no idea what was going on, or what to do. When my case was called, I just stood there, like a deer in the headlights. Without an attorney, I didn't stand a chance. The next thing I knew, the judge ordered me and my three children evicted.

A constable came to our apartment, and escorted us out. Without a home, I lost custody of my children. I jumped from place to place, at one point living in a van, and at another point sleeping in an abandoned barn. I couldn't afford a storage unit, so I lost all of our personal belongings. I truly hit rock bottom.

If V and E had been represented by counsel, things might have turned out very differently for them and their children. Both of them feel strongly that no family should ever have to go through what they and their families experienced. **Enactment of S.864, An Act promoting access to counsel and housing stability in Massachusetts, is a critical step toward helping Massachusetts parents and children avoid homelessness and the life-long trauma inflicted by eviction.**

S.870, An Act to improve the housing development incentive program; S.863, An Act relative to reforming the housing development incentive program; H.1300, An Act to reform housing development incentive program tax credits

All three of these bills would ensure that at least 20% of the units subsidized under the Housing Development Incentive Program (HDIP) are affordable to families and individuals with incomes at or below 50% of the area median income. Currently, as there are no HDIP affordability requirements. Consequently, the vast majority of HDIP credits are subsidizing market-rate and luxury units. S.870 would go further, by also adding anti-displacement protections for low-income residents in Gateway Cities impacted by HDIP developments, increasing HDIP transparency and accountability, and ensuring a more equitable distribution of HDIP tax credits across the twenty-six communities designated as Gateway Cities, as compared to the current concentration of HDIP credits in just three Gateway Cities (Worcester, Springfield, and Lowell).

As a result of the recent expansion of HDIP, which was part of the tax relief package passed by the Legislature and signed into law in October 2023 by Governor Healey, HDIP is now projected to spur the creation of an additional 12,500 new homes in Gateway Cities. **Directing 20% of HDIP towards affordable housing would result in the creation of 2,500 new affordable homes, which would help address the desperate need for more affordable housing in Massachusetts.**

H.1351/S.888, An Act codifying/relative to the Massachusetts Rental Voucher Program

This legislation would put the Massachusetts Rental Voucher Program (MRVP) into state statute, and reduce the tenant's share of rent from 40% to 30% of income. MRVP vouchers ought to be a key part of the Commonwealth's homelessness prevention and housing stabilization strategy; accordingly, codifying the program in statute would be appropriate. Reducing the tenant share to 30% of income would align MRVP with the federal Housing Choice (Section 8) voucher program, and reduce the rental burden on MRVP voucher-holders - thus freeing up funds to help meet other essential household needs, such as food, clothing and healthcare.

Thank you for the opportunity to provide testimony in support of these important pieces of legislation. We respectfully recommend that the Committee favorably report each of these bills.

Sincerely,



Valerie Paric
Executive Director

cc: Representative Peter Capano; Senator Sal N. DiDomenico; Senator James B. Eldridge;
Senator Joan B. Lovely; Representative Adrian C. Madaro