Rehousing Homeless Families in Massachusetts: 
An Analysis of "Best Practice" in Boston and Worcester

By

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ABSTRACT

In 2009, three significant events related to family homelessness converged on the Massachusetts Department of Housing and Community Development (DHCD). First, the shelters for homeless families in Massachusetts were at capacity, and over 1,000 homeless families had been placed in hotels and motels across the state. Second, Article 87 of the Amendments to the Constitution transferred the Commonwealth's Emergency Assistance (EA) program to the Massachusetts Department of Housing and Community Development (DHCD), thereby designating DHCD to run the emergency shelter system for homeless families and individuals. Third, the United States Department of Housing and Urban Development granted Massachusetts $45 million to implement the Homelessness Prevention and Rapid Re-housing Program (HPRP), a part of the American Recovery and Reinvestment Act of 2009.

With the newly acquired responsibility to run the EA program, put HPRP into practice, and rehouse the homeless families, especially those in hotels and motels, in Massachusetts, DHCD developed "the Architecture." The Architecture introduced a new policy model for how to address homelessness in Massachusetts through prevention, diversion, rehousing, and stabilization. It also provided the narrative for the HPRP Request for Responses that DHCD released July 31, 2009.

This thesis is an analysis of how two "best practice" agencies in Massachusetts put the HPRP policy into practice using the Architecture developed by DHCD. Those two agencies are Metropolitan Boston Housing Partnership (MBHP) in Boston and the Central Massachusetts Housing Alliance (CMHA) in Worcester. The agencies' practices upon which this research focuses are rehousing and stabilization programs for homeless families, including landlord outreach and support. This thesis provides an analysis of how the agencies incorporate this new HPRP policy into existing practice while coping with the challenges and dilemmas they encounter along the way.

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INTRODUCTION

THESIS STRUCTURE

This introduction provides a brief overview of the homelessness policy environment of Massachusetts, including: the Massachusetts Department of Housing and Community Development (DHCD) and its emerging “Architecture,” the Homelessness Prevention and Rapid Re-Housing Program (HPRP), the actors involved in rehousing homeless families, and the objective of this thesis.

Chapter One presents an overview of the current family homelessness crisis in Massachusetts, the policy environment, and the emergence of HPRP.

Chapter Two outlines the framework through which I conducted my research and analyzed my findings, the Architecture of DHCD. It goes on to introduce the three key actors involved in the rehousing of homeless families: the family, the agency, and the landlord. The chapter concludes by identifying the interdependencies of each actor.

Chapter Three presents case studies upon which my research focuses: Metropolitan Boston Housing Partnership (MBHP) in Boston and the Central Massachusetts Housing Alliance (CMHA) in Worcester. The two agencies were chosen as case studies through which to evaluate “best practice” in the field of rehousing and stabilizing homeless families.

Chapter Four evaluates the rehousing and stabilization practices used by MBHP and CMHA and identifies the dilemmas that each agency faces and how each copes with them in practice.

Chapter Five concludes with an overview of the key findings of this thesis and reflects on the how these findings can inform future policy.

THE HOMELESSNESS POLICY ENVIRONMENT IN MASSACHUSETTS

Many policy measures related to homelessness converged on DHCD in 2009, culminating in the development of the “Architecture” framework used to address family homelessness in the state. In 2007, under the Administration of Governor Deval Patrick, the first Democratic governor in office since 1991, the Special Commission Relative to Ending Homelessness in the Commonwealth, chaired by Representative Byron Rushing and DHCD Undersecretary Tina Brooks, issued a five year plan to end homelessness. Also in 2007, Governor Patrick signed an
Executive Order reconstituting the Interagency Council on Housing and Homelessness (ICHH), which, in 2008, appropriated $8.25 million to develop regional networks across the state to prevent and alleviate homelessness in Massachusetts. In 2009, the adoption of Article 87 by the Massachusetts Legislature transferred Emergency Assistance (EA), a program that oversees all state-funded emergency shelters, to DHCD from the Department of Transitional Assistance (DTA) (DHCD, May 2009). Concurrently, the United States Department of Housing and Urban Development (HUD) rolled out the Homelessness Prevention and Rapid Re-Housing Program (HPRP) and awarded Massachusetts $45 million as a part of the American Recovery and Reinvestment Act of 2009. Administering, coordinating, and allocating funding connected to all of the above measures thereby became the responsibility of DHCD by the summer of 2009.

On top of this, DHCD acquired EA during a time when the number of homeless families in Massachusetts was increasing. The family shelters had been at capacity since 2007, when the state resorted to placing EA eligible families in hotels and motels across the state. As of July 2009, approximately 900 families were placed in hotels and motels along with 2,000 placed in shelters (DHCD, 2009, July 31), at a cost of about $2 million per month. When DHCD acquired the emergency shelter system, families in hotels and motels were receiving neither housing search support nor stabilization services, further exacerbating the hotel and motel crisis. In all, the combination of Article 87, $18.5 million of HPRP funding that DHCD had to allocate to local agencies and municipalities, and the rising number and cost of homeless families living in hotels and motels in Massachusetts led to the development of the DHCD “Architecture” policy response.

THE ARCHITECTURE AND THE ACTORS

DHCD identified and organized the key components of practice needed to prevent homelessness and rehouse those who are homeless and named the framework “the Architecture.” The Architecture includes: prevention “in the front yard,” diversion of families who apply for EA “at the front screen door,” entry into shelter “through the front door,” rehousing of families who are in shelter, hotels, and motels “at the back door,” and stabilization for those who are rehoused “at the back screen door.”

When DHCD was charged to develop a Request for Responses (RFR) to

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1 The components of the Architecture are described in greater detail in Chapter Two.
allocate the HPRP funding, the Architecture served as the narrative for the state's prevention, diversion, rehousing, and stabilization policies.

The Architecture, and in particular rehousing at the back door and stabilization at the back screen door, is the framework through which I analyze how two Massachusetts agencies put policy into practice. Those agencies are the Metropolitan Boston Housing Partnership (MBHP) in Boston and the Central Massachusetts Housing Alliance (CMHA) in Worcester, two “best practice” agencies with experience administering vouchers to low-income households, in the case of MBHP, and connecting homeless families to housing, in the case of CMHA. Both were new to the Architecture, as narrated in the RFR, and the guidelines and restrictions of HPRP. The core of MBHP’s work is connecting low-income families and individuals to housing through the Section 8 Housing Choice Voucher Program, and the focus of CMHA’s work is on homelessness prevention, shelter provision, and rehousing of homeless families.

To look closely at the process of rehousing and stabilization in these two agencies, I analyze the relationships between three key actors at the back door and the back screen door. Those three actors are the family, the agency, and the landlord, and together I argue that they form a triangle of relationships. Each of these actors is necessary to rehouse and stabilize homeless families and has something to gain from one another, yet their interdependence is not a given. Rather, the agency identifies the potential for interdependence and mutual gain in order to bring each actor into the triangle. When the needs of each are met, and trust has developed among the three, this triangle of actors is in equilibrium. I develop a framework presupposed by the Architecture and HPRP to analyze how the practice of rehousing and stabilization plays out on the ground among the actors.

THESIS OBJECTIVE

This thesis is an analysis of how “best practice” agencies put policy into practice at the back door and back screen door of the Architecture, cope with the dilemmas and challenges of doing so, and develop the necessary relationships among the actors. Through this, I explore the specific

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2 HUD awarded Massachusetts $45 million through HPRP, but $26.5 million was awarded directly to entitlement communities, and $18.5 million was awarded to Massachusetts as the balance of state to be allocated by DHCD. Designation as an entitlement community did not preclude communities or agencies from also receiving funding through DHCD.

3 See Appendix I for methodology and agency selection.
rehousing and stabilization practices of MBHP and CMHA, some of which are the product of the Architecture and the RFR and others of the agencies' existing programs and knowledge. In the end, the real question is how the agencies develop sustainable practices, and the answer comes down to their ability to create sustainable relationships based on trust, financial incentives, and reliable programs and people.
CHAPTER ONE: THE HOMELESSNESS CRISIS

Massachusetts has been faced with a surge of homeless families due to the economic and foreclosure crises and high rates of unemployment. The number of homeless families began to grow in 2005, and family shelters have been at capacity since 2007. Because of a 1983 Right to Shelter law passed in Massachusetts, all Emergency Assistance (EA) eligible families are guaranteed shelter, and, when no shelters are available, the state places them in hotels and motels. As of mid-November 2009, 1,035 families were in hotels and motels, costing about $2.8 million per month (Abel, 2009, November 17; McKim, 2009, September 16). Geographically, 80 percent of homeless families are concentrated in five metropolitan areas: Boston, Worcester, Springfield, Brockton, and Salem/the North Shore (DHCD, 2009, July 31).

The situation, however, is not unfamiliar to Massachusetts. More than once, the state has gone through the same cycle: shelters reach capacity, and families are moved into state-funded hotels and motels; the costs of using hotels and motels signal the onset of a social and financial crisis; vouchers and subsidized housing are proposed and offered as the solutions; and the hotels and motels are emptied within a few years. This time around, what is different is that the state is addressing the problem of homelessness as a housing problem to be dealt with through the state’s housing office, the Department of Housing and Community Development (DHCD), where, with the transfer of Emergency Assistance funds, all of the components of the homeless system lodged.

THE HOTEL AND MOTEL CRISIS

The families who live in hotels and motels often live in cramped quarters without access to nutritious and regular meals. They usually do not have the living rooms, kitchens, and play areas that are customary of shelters. Furthermore, when DHCD acquired EA from DTA, families in

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4 Between FY 1984 and FY 1986, the cost of placing homeless families in hotels and motels in Massachusetts rose from $1.4 million to $8.1 million (Special to the New York Times, 1986, November 30). By 1990, the number of homeless families in hotels and motels peaked at 1,842. Later, in 1994, the number of families in hotels and motels peaked again, this time at 1,692 families. The Massachusetts Department of Transitional Assistance (DTA) continued to use the hotels and motels up until 1996, at which time DTA restricted access to EA (Allard et al., 1992). From 1999 to 2004 DTA was “forced to resume using hotels and motels” (DTA, n.d.).
some of the hotels and motels were not even being provided the same rehousing and stabilization services received by families in shelters. The experience of being sheltered in a hotel or motel in Massachusetts has been described as “one marked by isolation, fear, and the stress of caring for small children alone, disconnected from social networks and critical support services” (Evans, 2009). The issue of disconnection is amplified by the fact that families often are placed in these hotels and motels, sometimes along a highway, without a car or access to employment, groceries, and other basic necessities. This, along with the extreme financial burden that use of the hotels and motels puts on the state, is why the current situation has risen to the state of a crisis.

![Graph showing homeless family caseload including families placed in shelter, hotels, and motels (DHCD, 2009)](image)

**Figure 1: Homeless family caseload including families placed in shelter, hotels, and motels (DHCD, 2009)**

**THE ROLE OF THE ECONOMIC AND FORECLOSURE CRISES**

While various health and social issues, such as domestic violence and racial discrimination, contribute to family homelessness, the persistent increase in homeless families in Massachusetts over the last five years speaks to the significant impact on homelessness of economic forces related to housing and employment. In Massachusetts, employment-related causes include decreasing real wages, increasing wage inequality, and increasing unemployment. Families who receive the maximum Transitional Aid to Families with Dependent Children (TAFDC) benefit would have to spend 188 percent of their income to afford a two-bedroom unit at Fair Market Rent (FMR).

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5 Between 1989 and 2006, the incomes of the bottom three quintiles decreased while the incomes of the top two quintiles increased (UMass Donahue Institute, 2008).
Similarly, a worker earning the Massachusetts minimum wage, $8.00 per hour, would need to work 115 hours per week to afford the same unit (NCFH, n.d.). Unemployment in Massachusetts has increased from 2.7 percent in 2000 to 8.9 percent today (U.S. Bureau of Labor Statistics), and average rates among people of color are even higher. In 2008, 12.3 percent of children and youths lived below the federal poverty line in Massachusetts (U.S. Census Bureau, 2008).

In regards to housing, foreclosures have been growing, and they affect both homeowners and renters. The percentage of homelessness that is attributed to foreclosure has increased from 3 percent in 2008 to 8 percent in 2009 (McKim, 2009, April 22). Furthermore, for about 650,000 Massachusetts households (27 percent of all households in the state), housing is not affordable after paying for basic necessities (Special Commission Relative to Ending Homelessness in the Commonwealth, 2007, December 28). Between employment hardships, low welfare benefits, an insufficient supply of affordable housing, and social issues, the burden placed on many families is so great that it leads to homelessness.

THE CURRENT POLICY ENVIRONMENT

Through DHCD, DTA, the Department of Mental Health (DMH), and the Department of Education (DOE), Massachusetts provides a variety of services and funding targeted to homeless families that have helped mitigate what could have been an even more serious crisis. Such programs include, but are not limited to, the EA Program, through which the shelters are run; the Rental Assistance for Families in Transition (RAFT), which provides flexible funding for prevention; TAFDC, which provides time-limited financial assistance and work opportunities to families in need; the Supplemental Nutrition Assistance Program (SNAP), formerly known as the Food Stamps program; the Women, Infant, and Children Nutrition Program (WIC); and various subsidized housing programs, such as Section 8 Housing Choice Voucher Program (Section 8), the Massachusetts Rental Voucher Program (MRVP), and public housing. The available programs are extensive, and the state is recognized as being one of the best in the country (ranked eighth out the 50 states) for its policies and programs that address family homelessness (NCFH, n.d.).

Throughout the state, there are 65 family shelters, of which 27 are in the greater Boston area. Prior to July 1, 2009, DTA was responsible for these EA shelters. In an effort to shift
towards a “Housing First” model, Article 87 transferred the Emergency Assistance arm of DTA to DHCD, in which a new Division of Housing Stabilization was formed to run EA.

HPRP

Upon receiving EA, DHCD became in charge of not only fixing the homelessness problem, but also allocating and overseeing $18.5 million of Homeless Prevention and Rapid Re-housing Program (HPRP) funding. Nationally, the United States Department of Housing and Urban Development (HUD) awarded $1.5 billion for homelessness prevention and rehousing, the distribution of which was based on the formula used to allocate funding through the Emergency Shelter Grants program. Massachusetts received $45 million through HPRP, of which $26.5 million was allocated directly to entitlement communities, and $18.5 million was awarded to the state of Massachusetts to distribute.

HUD developed HPRP to address the growing population of homeless individuals and families in the United States and prevent those at risk of becoming homeless from losing their housing.

Generally, the intent of HPRP assistance is to rapidly transition program participants to stability, either through their own means or through public assistance, as appropriate. HPRP assistance is not intended to provide long-term support for program participants, nor will it be able to address all of the financial and supportive services needs of households that affect housing stability. Rather, assistance should be focused on housing stabilization, linking program participants to community resources and mainstream benefits, and helping them develop a plan for preventing future housing instability. (HUD, 2009)

The funds can be used for prevention, diversion, rehousing, and stabilization services and subsidies for individuals and families, including short- (up to three months) and medium-term (between four and eighteen months) rental vouchers, utility arrearages, moving costs, and other associated subsidies and services. They cannot, however, go towards “construction or rehabilitation; credit card bills or other consumer debt; car repair or other transportation costs; travel costs; food; medical or dental care and medicines; clothing and grooming; home furnishings; pet care; entertainment activities; work or education related materials; and cash assistance to program participants.

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6 Housing First is discussed in greater detail in Chapter Four.
7 516,700 persons in families and 1,092,600 individuals are homeless in the United States (HUD, 2009, July).
participants” (HUD, 2009). In addition, the program requires that 60 percent of the funds be spent within two years and 100 percent within three years.

HPRP grantees, including the state of Massachusetts, had the flexibility to further tailor the program and funding requirements when allocating funds to subgrantees. HUD’s HPRP notice states, “HUD strongly encourages communities to consider more factors when designing their local programs and determining a household’s level of need for receiving assistance through HPRP” (HUD, 2009). For example, grantees could determine how much of the award to target to homeless families versus individuals or to those at risk of homelessness (i.e., prevention and diversion) versus those who are homeless (i.e., rapid rehousing). Grantees also could put additional restrictions on vouchers and assistance, such as requiring voucher recipients to accept services or pay a portion of the rent.

The encouragement by HUD to further tailor vouchers and assistance funded through HPRP presented DHCD with the opportunity to develop the Architecture. The Architecture, explained in greater detail in Chapter Two, became the framework for prevention and rehousing that DHCD used to define its state HPRP policy and name the RFR. In response to the specific homelessness crisis that Massachusetts faced, DHCD developed two interrelated goals for its HPRP awards: 1) Immediately reduce the number of families in hotels and motels and 2) “Continue the work begun through the ICHH [Interagency Council on Housing and Homelessness] to build out the DHCD ‘architecture’ in all Emergency Assistance (EA) regions, but targeted towards the five Transitional Assistance offices with the largest caseload: Boston, Worcester, Brockton, Salem/North Shore, and Springfield/Holyoke” (DHCD, 2009, July 31).

In response to the RFR that DHCD released July 31, 2009, agencies and municipalities across the state submitted proposals for funding, of which 20 were selected to provide prevention, diversion, rehousing, or stabilization assistance to homeless and near homeless families and individuals. Of those 20, DHCD awarded housing and stabilization funding to six (in the Boston/Revere, Malden, Worcester, Springfield, Brockton, Salem, Lowell/Lawrence, Cape/Islands, and Framingham regions). DHCD awarded MBHP $4,120,800 for rehousing and stabilization of homeless families out of a total agency award of $4,920,142. To the City of Worcester, of which CMHA was a subgrantee, DHCD awarded $828,800 for rehousing and stabilization of homeless families out of a total city award of $2,586,008. These awards do not include additional HPRP funding that the agencies received from other local non-profit agencies and Boston and Worcester’s direct entitlement grants.
CHAPTER TWO: THE ARCHITECTURE AND THE ACTORS

This chapter sets the stage for the case studies of Chapter Three and introduces the framework through which the case studies are evaluated in Chapter Four. The first section of this chapter presents the four door “Architecture” framework adopted by the Massachusetts Department of Housing and Community Development (DHCD) upon acquiring the Emergency Assistance program from the Department of Transitional Assistance on July 1, 2009. The second part introduces each of the three key actors needed for rehousing and stabilization of homeless families: the family, the agency, and the landlord. The third part proposes how each actor interacts with one another and the interdependencies of these three actors in the context of rehousing and stabilizing homeless families.

THE ARCHITECTURE

A house oftentimes is used as an analogy to describe the homeless shelter system and movement through it. In this common analogy, the house itself represents emergency shelter, the front door represents entrance into shelter, and the back door represents exit from shelter. The growing population of homeless families in Massachusetts led DHCD to reexamine the existing framework and build it out to better respond to the current homelessness crisis. The result is the new “Architecture,” which “serves as a metaphor for critical program services to address family homelessness that we [DHCD] see as the essential foundation for a delivery system that is both sensitive to client needs and aware of provider capacities” (DHCD, 31 July 2009). The architecture has the following five components:
Prevention

Prevention helps families at risk of homelessness, but not yet homeless nor eligible for emergency assistance, maintain their housing and avoid becoming homeless. Prevention "encompasses a range of tactics, services and interventions to keep a family away from needing to enter EA shelter" (DHCD, 31 July 2009). It takes place in no particular location, but through a diverse network of organizations and agencies.

**Diversion/Front Screen Door**

Diversion, referred to as the "front screen door," occurs at DHCD Emergency Assistance (EA) offices. It helps families who are eligible for EA, because they are either homeless or at imminent risk of becoming homeless, find an alternative to shelter through services, financial assistance, or rapid rehousing. "The screen door entity is tied into a network of community-based services to make that diversion effective" (DHCD, 31 July 2009). Included in diversion are follow-up stabilization services to ensure that families remain housed and do not need to reapply for shelter.

**Shelter Entry/Front Door**

When "all reasonable and sensible diversion strategies have been exhausted" (DHCD, 31 July 2009), and no alternative to shelter is possible, the family is placed in a shelter, hotel, or motel by an EA homeless coordinator at the "front door," which is located in an EA office.
Rehousing/Back Door

Rehousing occurs at the “back door” and is conducted by housing search workers and case managers, sometimes one and the same. It consists of three basic components: 1) search and stabilization for families, 2) matching housing need with supply to improve efficiency and efficacy of placements, and 3) administration of rental vouchers.

Stabilization/Back Screen Door

Stabilization at the “back screen door” supports families once they have been rehoused. It ensures that they remain rehoused and do not re-enter the shelter system. At a minimum, stabilization consists of lease compliance. The second level of stabilization is benefits maximization. The highest level is asset development/income realization. Stabilization also may include a “Housing 911” emergency support system for families and landlords.

THE ACTORS

The key to understanding the dynamic of housing placement at the back door and stabilization at the back screen door is the recognition that both processes involve a complex dynamic among three local actors: the family, the agency, and the landlord. What follows is a description of the three actors.

The Family

Demographics

As suggested by Joel Blau (1992), “perhaps the single most significant attribute of homelessness is visibility.” Social perceptions of the characteristics of homeless people are filled with stereotypes of these “visible poor”—homeless individuals who live on the street and may have a drug addiction, alcoholism, a criminal record, or mental illness. Most of the literature suggests, however, that homeless families are more characteristic of low-income families than of homeless individuals, the major difference between homeless and low-income families being access to housing.
Homeless families range in regards to family composition, race and ethnicity, economic status, work history, educational attainment, physical and mental health, ability to work, and criminal history. Regarding demographics and family composition in Massachusetts, the average homeless family is headed by a 31-year-old female with two children; 54 percent of parents have a high school degree, G.E.D., or higher (MA Coalition for the Homeless, n.d.); and the average family income is $662.06 per month (DHCD, 2009, May). Among children living in poverty in Massachusetts, 8 48 percent are White, 30 percent are Latino, 17 percent are Black, and 5 percent are Asian. One-third of teenage mothers in Massachusetts experience homelessness in any given year. Finally, 92 percent of homeless women in Massachusetts have experienced severe physical or sexual assault in their life, and 32 percent have been assaulted by their most recent or current partner (Horizons for Homeless Children, 2009).

Objective: Self-sufficiency and housing

Even though families are unique and hard to generalize, there are a few characteristics that outweigh others when determining the ease or difficulty of rehousing and stabilizing a family and the needs of that family. Those characteristics include a family’s housing, employment, credit, and criminal history, educational attainment, medical needs, language and immigration status, and desire to achieve self-sufficiency. In 2007, the Special Commission Relative to Ending Homelessness in the Commonwealth defined a tier system to identify these characteristics and facilitate the process of rehousing and stabilizing families. They wrote, “while we want the new system to treat each case as unique and devise a situation-specific response, we have adopted a nomenclature of ‘tiers’ to characterize the subpopulations so that we can frame categories of responses” (2007, December 28). Given that not all families need the same type of housing, subsidy, or services, the tiers and their associated indicators help identify and target housing and services to individual families’ needs. For example, a Tier 1 family may only need a short-term voucher and limited case management while a Tier 4 family may not be able to succeed without a permanent voucher and intensive case management. Organizations that rehouse and stabilize homeless families have adopted this tier system, and they match families with tiers during initial assessments. The following are descriptions of the four tiers:

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8 There are no data available for the race and ethnicity of homeless children in Massachusetts.
Tier 1: Families with temporary economic struggles. Tier 1 families are homeless due to isolated situations, such as loss of a job. They have good housing and employment histories, no criminal records, and at least a high school education or G.E.D. (General Education Development or high school equivalency degree). These families are the most likely of homeless families to be successfully rehoused through a short- or medium-term voucher and connection to public work supports and cash assistance programs.

Tier 2: Families with moderate economic struggles and housing instability. Tier 2 families have short-term social or economic problems and either are employed or have employment prospects. They are similar to Tier 1 families, except they may have a lower earning potential, minor conflict with a past landlord, some medical issues, minor credit issues, or language barriers. They can benefit from supportive services and economic development programs.

Tier 3. Families with complex economic challenges and moderate social/medical challenges. Tier 3 families face more and greater barriers to housing than those in Tiers 1 and 2. They have a couple of the following characteristics: “major medical issues… some CORI (Criminal Offender Record Information) history, extended credit issues, very limited income and limited ability to increase income… limited education, limited work history, [or] limited landlord history” (MBHP, 2009, April 15). They are unlikely to succeed with a short- or medium-term voucher and need case management.

Tier 4. Families with complex social and economic challenges. Tier 4 families are the hardest to house, with the most and greatest barriers to housing. They have a couple of the following characteristics: “undocumented [immigration status]… complex CORI, complex credit history, eviction history, limited to no education, [or] limited to no work history” (MBHP, 2009, April 15). “Intensive case management will generally be required, and, permanent housing assistance is expected to be a need for these families” (Special Commission Relative to Ending Homelessness in the Commonwealth, 2007, December 28).

At the time of the report, the Special Commission estimated that 15 percent of families were in Tier 1, 10 percent were in Tier 2, 50 percent were in Tier 3, and 25 percent were in Tier 4. In other words, 75 percent of homeless families had complex economic challenges and at least moderate social challenges.
The Agency

Characteristics

The agency refers to non-profit organizations that are contracted by the government to rehouse and stabilize homeless families. In the cases of MBHP and CMHA, components of rehousing and stabilization include housing search, placement, and stabilization, landlord outreach and support, and voucher administration. These programs are described further in the case studies that follow.

The agency worker refers to the employees within these organizations who carry out these programs. Job titles of such agency workers include housing search specialist/advocate/worker, case manager/worker, landlord outreach coordinator, and stabilization worker. Job descriptions vary by organization; a single employee may perform housing search, placement, and stabilization or he or she may perform housing search and landlord outreach. Conversely, multiple workers may assist in different components of the housing search process.

Finally, workers are characterized further by the case management roles they play. These roles include some or all of those defined by Parsons, Jorgensen, and Hernández (1994): conferee, enabler, advocate, broker, mediator, and guardian. In different situations, the worker performs different roles, such as that of a broker when negotiating the lease, a mediator when landlord-family issues arise, and an advocate when connecting families to services.

Objective: Social mission

The actions and motivations of the agency are driven by actors to whom the agency is accountable and upon whom the agency relies: homeless families, landlords, the public, the local and state government, private donors, and local collaborating agencies. As a local provider of government-funded social service programs and subsidies, the agency is what Lipsky (1980) terms a “street-level bureaucracy,” which works with low-income and homeless individuals and families, and, at the same time, is responsible to government officials and departments. Street-level bureaucrats translate policy into practice and define how the public experiences policy. Similar to its dependency on government contracts, the agency often is dependent on donors, such as foundations, for funding to operate its programs. In addition, the agency exists in a local
community with other service providers and landlords upon whom the agency often relies to carry out its programs. All in all, the agency is accountable to a variety of actors at different levels and for different needs.

The agency’s mission, culture, and non-profit status drive it to serve disadvantaged populations. In order to keep its funding, non-profit status, and credibility, the agency must work towards its social mission, be it to end homelessness or connect low-income people to affordable housing. “Though core missions or primary tasks are usually stated in terms of a single constituency, such as customers… most organizations have multiple functions reflecting the multiple stakeholders and… some of these functions are public justifications, whereas others are ‘latent’ and, in a sense, not spoken of (Merton, 1957)” (Schein, 2004, p. 90). The Boston region’s low- and moderate-income individuals and families for MBHP, and the homeless and near homeless of Greater Worcester and Worcester County for CMHA, are the core constituencies of the agencies as identified in their missions. Landlord outreach and support are the “latent” functions of the agencies that are not clearly identified in the mission, but are essential in order to achieve the goals of the mission.

The Landlord

Characteristics

In the context of rehousing homeless families, the landlord refers to property owners and managers who rent, or potentially will rent, units to homeless families. The landlord can be an individual who owns, rents, and manages one unit, or he or she can be a large landlord who owns multiple properties with hundreds of units and employs dozens of property managers. Landlords can be categorized by a number of characteristics, such as the following:

• Large versus small: How many properties and units does he or she own? Does he or she employ a separate property manager to tend to units, the building, and grounds?
• Private versus public versus non-profit: Does the landlord own private, market-rate units, public housing, or tax credit units?
• Experienced versus new: For how many years has he or she been a landlord?
• Owner-occupied versus off-site: Does the landlord live in the same building as the units that he or she is renting?
These questions are helpful because certain landlord characteristics turn out to be good predictors of landlords’ needs and actions. One example of this, which is discussed later in greater detail, is how small landlords tend to be more willing to set up payment plans than large landlords.

**Objective: Financial security**

Whether landlords view owning property as a business or not, and this varies greatly among landlords, each has a financial bottom line. That is not to say that all are trying to make a profit, but maybe they are trying to keep up with a mortgage or, at the very least, avoid incurring the costs of damage to their property. Based on these various business motives, Jean Cham identifies four subsets of landlords (Shapiro & Everett, 1997):

**Developer/converter.** The developer/converter purchases property at a low price, rehabilitates it, and sells it at a higher price. These landlords are a growing population.

**Old-time slumlord.** The “slumlord” lets his or her property deteriorate in value by not maintaining it, until it becomes substandard housing. Due to rental housing law, however, the number of “slumlords” is declining.

**Long-term residential, mixed-income landlord.** The long-term residential, mixed income landlord holds on to his or her property for many years and views it as an investment. He or she rents to market rate tenants as well as those who have vouchers. These landlords tend to have a mixed motive that is financial and social; the latter is based on relationships with tenants.

**Owner-occupier or “small” landlord.** The owner-occupier or “small” landlord owns no more than a few units in a property that he or she bought to meet his or her own housing needs. This landlord uses rent to pay the mortgage, does not necessarily keep rents up with market rates, and ranges in his or her desire to make a profit. According to the Small Property Owners Association, 75 percent of rental units in Massachusetts are owned by small landlords, which include “‘mom and pop’ landlords, families who live in [their] own two- or three-family homes, or families that run part-time or full-time rental businesses without hired management” (SPOA, n.d.).

Within these categories, there are landlords who prefer tenants with vouchers. These landlords likely fall under the “long-term residential, mixed-income landlord” category, and not the “slumlord” category, because voucher programs require substantial inspections of properties that prevent families from living in substandard units. Many units owned by these landlords are in undesirable locations that prevent them from renting to market rate tenants, which makes the
landlords of these units dependent upon clients with vouchers who only can afford to live in these neighborhoods. These landlords have mortgages, taxes, insurance, and maintenance costs to pay, regardless of whether their units are occupied. Like the single-family housing market in Massachusetts, the multi-family housing market has been hit hard by foreclosures, reinforcing the financial predicament many landlords face.

Even without the pressure of a weak housing market, there are landlords who prefer to rent to voucher holders. They self-identify as “Section 8 Landlords.” Websites, blogs, and books, in fact, teach landlords how to become a Section 8 Landlord. Titles of such are The Section 8 Bible, “How to Become a Section 8 Landlord,” and “Do You Want to Become a Section 8 Landlord?” These are not necessarily landlords who have been approached by a housing agency about renting to voucher holders, but, rather, have decided that they explicitly want to rent to voucher holders because they provide a steady income stream, especially in down markets. These landlords are willing to trade additional monitoring, in the form of annual inspections, and clients who are perceived (whether accurately or not) to cause problems more frequently than market rate tenants for the security of guaranteed rent payments and, possibly, higher rents than would be provided by the market.

The “Triangle” of Actors

Different characteristics define each actor, his or her needs and objectives, and his or her interactions with one another. Homeless families need housing subsidies and supports to be rehoused and avoid homelessness. The agency needs to help homeless families find and maintain housing by working with a variety of actors, maintaining funding, and following its mission. Landlords, at minimum, need to maintain their property, financially and physically. Rehousing at the back and stabilization at the back screen door present a specific context in which each of these

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9 For example, the average rent for a two-bedroom apartment in Boston is $1,750, but the FY 2010 Fair Market Rent (FMR) for a two-bedroom apartment in Boston-Cambridge-Quincy is $1,357, which is the maximum rent permitted with vouchers (Boston Department of Neighborhood Development, 2009).

10 “Citing data from the Federal Reserve Bank of Boston, Appelbaum (2007) estimates that 29% of the properties foreclosed on in the first eight months of 2007 in Massachusetts were multi-family, although multi-family buildings represented only 10% of the properties in the state. More recent data from the first quarter of 2008 indicate that 43% of all foreclosures in Boston were either two- or three-family homes (Pikounis, 2008)” (Wardrip & Pelletiere, 2008).
actors and their relationships to one another are essential. Those three relationships—family to agency, agency to landlord, and landlord to family—form the “triangle.”

THE TRIANGLE IN EQUILIBRIUM

The triangle is a metaphor that refers to the relationships among the agency, the family, and the landlord that are central to the practice of rehousing and stabilizing homeless families. Institutional ecology and networking, as defined by Keyes (1992), are two key concepts that ground the triangle in this process of rehousing and stabilization. In the context of fighting drugs in public housing, “Institutional ecology is the organizational domain within which a housing sponsor must interact and upon which it is dependent for sustenance and survival in its effort to deal with drugs. Networking is what housing sponsors, managers, and tenant leaders do to pull together organizations within the ecology and to work out relationships with them” (Keyes, 1992, p. 196). Applied to the back and back screen doors of the Architecture, institutional ecology is the domain in which the three actors, along with local service providers, rehouse and stabilize homeless families, and networking is what the agency does to convene, organize, and maintain the relationships among the actors for the purpose of rehousing homeless families.

Within Keyes’ institutional ecology, the housing sponsor, or, in this case, the agency, is dependent on the other actors. The relationships become stable, or reach equilibrium, when interdependency and trust develop among the three actors, and expectations are identified and managed. For rehousing homeless families, these interdependencies are based on exchanges of money, knowledge, goods (shelter), and social capital. Within this triangle, the agency plays the central role of building relationships among the actors and taking the most responsibility for maintaining these relationships through trust based on reliability and credibility, managed expectations, and support. In other words, beyond the procedural program components, the agency performs the “how to” of rehousing and stabilization, which “is about the process of actually making connections: the trade-offs, reciprocities, trust-building, and credits that result in bonding with an individual in an organization with which one is trying to work” (Keyes, 1992, p. 196). The following outlines these interdependencies from the vantage point of each actor.
The Family

The family is dependent on the agency for a variety of supports related to housing search, placement, and stabilization. For housing search, the family is reliant on the agency to help find affordable units that do not exceed the rent requirements of the voucher programs; to vouch for the family if a member has a bad credit, housing, or criminal history; and to negotiate the rent, utility payments, security deposit, or last month’s rent. For the move, the family often is dependent on the agency for inspection of the unit, acquisition of furniture, hiring movers, and assistance turning on utilities. Once the family has moved in, the agency helps the family members connect with social and employment services, maintain their voucher status by monitoring voucher compliance, establish payment plans if the family falls behind in rent, and, on occasion, provide landlord-tenant mediation or supportive services.

During the housing search process, the family is dependent on the landlord to sign a lease with the family who has had trouble maintaining housing in the past. After signing the lease, the family is dependent on the landlord to provide a housing unit and maintenance of the unit and property. Throughout the duration of the lease, the family is dependent upon the landlord to provide security of tenure.

The Agency

The agency is dependent on the family to comply with the lease in order for the agency to maintain its credibility with landlords. Given that the agency “sells” families to landlords as tenants who present no more risk to the landlord and his or her property than market rate tenants, families must live up to their end of the bargain and prove this to be true. If the family cannot pay its rent or encounters an issue, the agency depends on the family to alert it to this. Because the allocation of grants and contracts partially is influenced by past performance, the agency also is dependent on the successful rehousing of families to work towards its mission and to receive future funding.

The agency is dependent on landlords to put aside stereotypes they may hold about homeless families and, at least, to consider renting to a homeless family. At the individual level, the agency is dependent on the landlord to provide an affordable, safe, and maintained unit in which the family can live. At a broader scale, the agency is dependent on the landlord to continue to
provide and maintain affordable units in which to rehouse future homeless families. Finally, the agency is dependent upon the landlord to alert the agency if the family violates its lease and to be willing to go through mediation before resorting to eviction.

The Landlord

The landlord is dependent on the family to occupy the unit and pay its portion of the rent. In order to receive the steady, portion of the rent from the agency in the form of voucher payments, the landlord is reliant on the family to remain in the unit. The landlord also is dependent on the family not to damage the property and not to disturb the neighbors, including the landlord, if he or she lives in the same building.

The landlord sometimes is dependent on the agency to find tenants and keep units occupied, especially in weak markets. Should an issue arise between the family and landlord, the landlord may rely on the agency to mediate the issue. On the rare occasion, the landlord relies on the agency to support the landlord in an eviction process and possibly place another family in the unit. In general, the landlord is dependent on the agency to minimize the risk that the family presents.

OVERVIEW

As presented in this chapter, DHCD developed a new framework, the Architecture, to help rehouse the growing population of homeless families and prevent those near homelessness from becoming homeless. Involved in the practice of rehousing and stabilizing homeless families are three key actors: the family, the agency, and the landlord. This chapter reviewed the general characteristics and objectives of these actors along with the relationships among them. The following chapter details how two “best practice” agencies in Boston and Worcester put HPRP and the Architecture into practice at the back and back screen doors, how the three key actors interact, and what challenges and dilemmas the two agencies face in practice.
CHAPTER THREE: THE CASES OF MBHP AND CMHA

Metropolitan Boston Housing Partnership (MBHP) and the Central Massachusetts Housing Alliance (CMHA), based in Boston and Worcester, respectively, are the subjects of the two cases studies in this chapter. MBHP and CMHA are acknowledged as “best practice” agencies for the housing and services work that they do with homeless families, low-income households, and local organizations and landlords. This chapter details the work that both agencies do connected to the rehousing and stabilization of homeless families using Homelessness Prevention and Rapid Re-housing Program (HPRP) funding within the framework of the Architecture. Each case opens with a brief description of the geographic context and outlines the programs that each agency runs. The focus of the cases, however, is the rehousing and stabilization work that the agency workers do and the networks they build at the back and back screen doors. While both adopt the Architecture, they incorporate it into existing programs using organizational knowledge and capacity and, therefore, influence how the policy is put into practice. The goal of documenting these “best practice” agencies is to identify how policy is translated into practice and how agencies handle challenges and dilemmas with which they are faced.

The cases begin with an overview of the regions in which the agencies are located and background on the origins and programs of the agencies. The rest of the case studies are divided into sections on Landlord Outreach and Stabilization, Housing Placement, and Stabilization and “Housing 911.” Each case concludes with an overview of how the agency adopted the Architecture in practice. An analysis of the agencies’ practices is the subject of Chapter Four.

See Appendix I for methodology and agency selection.
MBHP’s mission is to ensure that the region’s low- and moderate-income individuals and families have choice and mobility in finding and retaining decent affordable housing; all of our programs and initiatives are designed to encourage housing stability, increase economic self-sufficiency, and enhance the quality of the lives of those we serve. To achieve our mission and to promote efficient service delivery, we work collaboratively with a broad array of service providers and neighborhood-based organizations.

— Mission Statement of Metropolitan Boston Housing Partnership

BOSTON, MASSACHUSETTS, AND SURROUNDING COMMUNITIES

To some extent, Boston is a city of extremes. It is the largest city in New England with over 620,000 residents, but it also is composed of many neighborhoods that feel small and are steeped in history. It is through these neighborhoods that Boston is segregated spatially by both income and race, as are many of its suburbs. Boston and its surrounding communities have many cultural, economic, and social assets, but, like most metropolitan regions, the Greater Boston region continues to struggle with issues of poverty, unemployment, income inequality, discrimination, segregation, insufficient affordable housing, and homelessness.

This diversity and range in economic status are apparent from the demographics of residents of Boston and its surrounding communities. In the Greater Boston region, median family income ranges from $32,130 in Chelsea to $105,289 in Newton. The percentage of families living below the poverty level is lowest in Reading and Wilmington at 1.1 percent and highest in Chelsea at 24.2 percent. The percentage of foreign-born residents ranges from 3.8 percent to 36.1 percent. Even the percentage of persons with disabilities ranges greatly from 8.7 percent to 36.1 percent.

The foreclosure crisis hit the Boston area as it did the rest of the country, and home values have dropped. The cost of renting in the city, however, remains high. The median rent for one-, two-, and three-bedroom units in Boston is $1,750. Within Boston and surrounding cities and towns, median rents range from $963 in Malden and Melrose, two suburbs of Boston, to $2,500 in Central Boston (Boston Department of Neighborhood Development, 2009). Housing tenure ranges greatly from 29.6 percent to 68.4 percent renting. In 2009, only 23 percent of foreclosure
deeds were owner-occupied in Boston (Boston Department of Neighborhood Development, 2009), meaning the remaining 77 percent of people displaced through foreclosures were renters.

Figure 2: The 30 municipalities in MBHP's region

**METROPOLITAN BOSTON HOUSING PARTNERSHIP (MBHP)**

Metropolitan Boston Housing Partnership (MBHP) is located on the fifth floor of a garage building in the Chinatown neighborhood of Boston, easily accessible by public transportation and for low-income families. The organization has 110 employees,¹² annual revenue of $104.4 million (MBHP, n.d.),¹³ and provides extensive services to a diverse population of homeless, elder, disabled, and low- and moderate-income individuals and families. In addition to serving Boston, the

¹² See Appendix II for an organizational chart.
¹³ $103,9,947 of MBHP's FY 2009 $104,425,733 revenue came from government grants.
organization serves 29 neighboring municipalities: Arlington, Bedford, Belmont, Braintree, Brookline, Burlington, Cambridge, Chelsea, Everett, Lexington, Lynn, Malden, Medford, Melrose, Milton, Newton, North Reading, Quincy, Reading, Revere, Somerville, Stoneham, Wakefield, Waltham, Watertown, Wilmington, Winchester, Winthrop, and Woburn. Most notably, MBHP is the largest regional provider in Massachusetts of rental housing voucher assistance, but also it provides housing counseling, case management, and homelessness prevention services and advocates for low-income and homeless families and individuals.

Origins

Business, government, and community development leaders founded Boston Housing Partnership, a housing agency, in 1983 and merged with Metropolitan Housing, Inc. in 1991 to become MBHP, the regional, non-profit housing agency that it is today. As an organization, it has grown significantly over the years and evolved as a leader in the region. “MBHP has taken the lead in a number of local initiatives and planning processes, including convening regional meetings which helped to drive the development of the Metro Regional Plan and [the] response to the ICHH RFR” (Metro Boston Regional Network, 2008). Despite being a large organization of over 100 employees that serves an expansive area, MBHP retains a commitment to local communities and drives a variety of collaborative endeavors among service providers, neighborhood-based organizations, and landlords.

Programs

MBHP’s primary program is the administration of rental assistance vouchers. Through its Inspectional and Property Owner Services and Leased Housing divisions, the agency administers vouchers to approximately 7,600 families. In fact, in FY 2009, over $92 million of MBHP’s $105.4 million in expenses went towards rental subsidies and pass-through. The majority of these vouchers are through the Section 8 program, but the agency also administers the Massachusetts Rental Voucher Program (MRVP) and specialized voucher programs, such as those for people with disabilities, elders, or the homeless. As a component of the voucher administration program, MBHP has an extensive landlord outreach program that supports landlords who lease to voucher recipients as well as those who do not have experience with voucher programs.
A smaller, but important, division of MBHP is Client Services. Client Services works primarily with tenants, homeless individuals and families, new homeowners, people at risk of foreclosure, and anyone in need of housing counseling. The division provides services relating to fair housing, foreclosure, general housing education and counseling, intensive case management, homelessness prevention and diversion, and rehousing and stabilization for homeless families. In addition, Client Services does landlord outreach to facilitate its client-based programs. Generally speaking, Inspectional and Property Owner Services and Leased Housing take a supply side approach to supporting and enlisting landlords and property management companies for MBHP’s programs and clients, and Client Services works on the demand side, helping clients to prepare for and sustain tenancies with landlords.

Landlord outreach and support

MBHP has a network of 4,300 landlords, which has been built and maintained through landlord outreach, education, and support as well as well-run programs that benefit landlords. Staff at MBHP hold the general view that landlords are “just as important” as clients. Although some landlords and property managers with whom MBHP works are large, most landlords are “mom and pops” who own one or two units in the Dorchester, Roxbury, and Mattapan neighborhoods of Boston. If the landlords who attend landlord support events are representative of the greater MBHP network, the landlords with whom MBHP works are not only diverse in regards to the type and size of the property they own, but also in terms of race, ethnicity, and gender. This diversity mirrors the racial and ethnic composition of MBHP clients and presents yet another level of diversity across which MBHP’s landlord outreach efforts must span. These programs that target landlords at MBHP are primarily in place for landlords who rent to Section 8 participants, since that is the largest program that MBHP runs, but they impact all work that MBHP does with landlords. That is because it is through these programs that MBHP developed its respected reputation among landlords, which it uses to support smaller programs, such as its HPRP-funded program that relies on these landlords to rehouse homeless families.
Landlord outreach

Relationship building with landlords began in 2001 through outreach efforts done by Erik Sundsted, the owner outreach specialist and coordinator of the Landlord Advisory Committee. In 2002, the organization placed public service announcements targeting landlords in local newspapers, including The Boston Globe, and on local cable channels, the goal being “to increase the number of landlords working with MBHP to provide safe, affordable housing, especially in low-poverty areas” (MBHP Owner News, 2002). Since 2002, MBHP has released its “Owner News” quarterly, informing landlords about issues and events and promoting MBHP’s programs. In addition, MBHP holds and hosts various events to support landlords, such as its monthly Landlord Support Session, the Tenant-Landlord Law Series, and the annual Landlord Appreciation Event at which MBHP recognizes landlords with special recognition awards.

Financial benefits

MBHP did not build its network of landlords solely through promotional materials and events, but also through well-run programs that provide financial benefits to landlords. As Theresa DiPietro, MBHP’s housing search specialist, said, “Property owners believe in the program” (2010, January 26). Commitment to MBHP’s programs that involve landlords (primarily the Section 8 program, but also the voucher programs used to rehouse homeless families) is driven by the following MBHP program components:

• Support for landlords with tenant selection, which builds support for MBHP as an agency among landlords at large and is conducted through Inspectational and Property Owner Services;
• Workshops for landlords on landlord/tenant law, deleading, Section 8 regulations, the inspection process, year-end tax planning, and home improvement resources, which serve both to educate landlords and provide them the opportunity to network;
• On-time payments for the MBHP portion of rental vouchers;
• Guaranteed rental payments during a Section-8 eviction process;
• Free yearly inspections;
• Conflict resolution and mediation services for landlords and tenants;
• Free online apartment listing service with assistance; and
Case management services available for tenants. Even if a landlord only benefits from a few of the above program components and has access to the rest, he or she has an incentive to work with MBHP rather than navigating the private rental market on his or her own.

Because these benefits may not be immediately apparent to prospective landlords, part of the work MBHP does is to inform landlords about them, or, in other words, "sell" the program. They do not just sell the concept of rental vouchers. More importantly, they have developed a system of rental voucher administration that is efficient, considerate of the landlord, and truly does provide benefits to landlords that the owners cannot find in the private rental market. Some benefits are financial in nature (e.g., voucher payments); some serve to help landlords with issues with which they are not equipped to deal (e.g., the eviction process or fair housing laws); some function along the lines of added insurance (e.g., the inspection process); and others simply make the landlord’s job slightly easier.

Across the programs that MBHP offers, the agency acknowledges that benefits need to be financial in nature, and the agency expresses its commitment to this with published statements such as, "At MBHP, we want to help owners maximize their property values." One way in which MBHP helps landlords who rehouse homeless families, in particular, is by doing Criminal Offender Record Information (CORI) checks, which cost money and is a somewhat difficult process to navigate for a landlord who owns only a few units. MBHP saves them the time, energy, and cost of running the CORI check by doing it for them. An example of a benefit that functions similar to insurance is the property inspection process that is required for Section 8 and other voucher programs. This component of the Section 8 program initially may seem to be a burden, but MBHP staff teach landlords to view the inspection process as a way to maintain the value of their property and to help to protect them legally by providing a record, if damages are caused by a tenant.

Unresolved conflicts

Despite the positive reputation that MBHP has built among landlords and general satisfaction with the programs it runs, there still exists tension among some landlords who have a prejudice against Section 8 tenants but feel that they have no ability to attract market rate tenants. Some of these landlords really do not have the option to rent to market rate tenants because the condition or location of the unit is undesirable. One landlord explained how he wanted to get rid
of the boyfriend of a Section 8 tenant but did not want to evict her. The same landlord commented, “Section 8 tenants are bad now,” suggesting that he chose not to evict the tenant not because he liked her, but rather because he felt “stuck.” This sentiment is manifested, too, in the feeling among some landlords that Section 8 only protects tenants. An MBHP staff member stated that there is some sense among landlords that “landlords have no rights.” A landlord also voiced this concern when he said, “It [the Section 8 lease] is only valid against you.” These feelings may not be the norm among landlords, but they represent the view of at least a portion of the population.

Generally, the landlords who work with MBHP and have the most issues with tenants, be they Section 8 voucher recipients or homeless families, are those who are least experienced. For this group of newer landlords, issues can range from difficulty complying with the inspection process to inability to afford deleading when a family with a young child moves in. Among certain landlords who participate in the Section 8 program, there is the sentiment that, “Every time an inspector comes out there, they are doing something wrong if they don’t find something [that needs to be repaired].” While the inspection process helps landlords to maintain their property value and keep records, it also can be an additional burden, viewed as arbitrary, and cause for frustration with the program. Unlike the inspection process, over which landlords may feel they have no control, some problems that arise can be avoided through preventative measures, such as doing a proper tenant selection process, enforcing the lease from the start, or maintaining contact with clients and keeping records in writing.

HOUSING PLACEMENT

The above section details the landlord outreach efforts that primarily are run through Inspectional and Property Owner Services. This section on housing placement focuses specifically on the work that MBHP, through Client Services, does with homeless families and landlords in the context of rehousing. MBHP’s Client Services department provides housing search and placement for clients who come through the Housing Consumer Education Center (HCEC) and for families who are homeless and currently placed in the hotels and motels. The agency also used to be funded to run a scattered site shelter program, through which it hired case managers and housing search workers. While it no longer runs this program, it is a part of the organizational history and knowledge and so is relevant to the current rehousing program.
Development of the HPRP rehousing model

While rehousing and stabilization of homeless families is not new to the agency, HPRP represents a dramatic challenge to the agency’s existing operations. One key aspect of this funding source that has influenced the development of the program is the time-limited nature of the subsidies, with which only some families are likely to be successful. Another influencing factor is the large scale of MBHP’s region combined with a level of funding and organizational capacity that is only large enough to serve a portion of the homeless families in MBHP’s region. Because MBHP does not have the funding and capacity, and, therefore, the exclusive responsibility, to house all homeless families in its geographic region of 30 municipalities, it has had to select a subset of eligible families to rehouse.

MBHP developed a model to address the current crisis that takes into account the restrictions of current funding and that aims to rehouse homeless families who are most likely to succeed. The following are the three goals of the model:

1) Connect homeless families with resources who are not receiving any, and help them begin the housing search process;
2) Identify homeless families who have the best chance of achieving economic self-sufficiency at the end of the voucher period; and
3) Collect data to ascertain how many homeless families potentially could succeed with only a time-limited subsidy and how many need longer-term subsidies, permanent subsidies, or permanent subsidies with services.

MBHP developed this model to respond to the realities of the HPRP funding.

Time-limited vouchers are different from the Section 8 program that MBHP is used to administering in a few ways: 1) time limited vouchers do not offer permanent subsidy as do Section 8 vouchers, 2) Section 8 vouchers are given to people who specifically requested a Section 8 voucher, as opposed to time-limited vouchers, which are offered and often unfamiliar to families, and 3) MBHP does not assist individual clients with housing search in the Section 8 program unless specifically approached to do so. The first difference, the short- and medium-term length of rental subsidies and stabilization services available through HPRP, largely influenced the program that MBHP developed to rehouse and stabilize homeless families placed in hotels and motels. Because of the time-limited nature of the supports, housing placement must bridge families from
homelessness to self-sufficiency within a 12 to 18 month period, at which point the funding ends. If the family is not self-sufficient at the end of this time period, the family will reenter the shelter system, burdening the family, the agency, and the state.

Self-sufficiency can, but does not necessarily, mean living in a market rate unit with some form of steady income from employment or public assistance (e.g., Supplemental Security Income [SSI]), or it can mean coming up on a public housing or Section 8 voucher waiting list, which provides long-term assistance, before the short- or medium-term assistance ends. Based on this and the high volume of homeless families in hotels and motels, MBHP decided to prioritize homeless families for housing placement and stabilization who are most likely to achieve self-sufficiency through one of these means within 18 months.

While traditional housing placement at MBHP has consisted of setting up individual appointments with families, bringing them into MBHP's office for meetings, and holding housing search workshops, the HPRP response is based on rehousing families in groups determined by hotel or motel of origin. MBHP conducts intakes with all families in a hotel or motel over the period of a few hours during with the workers also collect information about the families. Maura Pensak, head of Client Services, explained the initial thinking that led to this approach,

As the numbers started to grow, we thought, 'We have to think outside of the box,' and... we kept thinking, 'At least if we knew who was out there, then maybe we could figure out what resources to plug them into in a more coordinated way.' Because part of the problem was... no one knew what the situations of these folks were. We thought, 'If we just have that information, that has to be helpful.' (2010, February 11)

As an organization, MBHP decided not to continue doing things the way it always had, but exhibited a level of organizational learning by questioning what the agency knew (i.e., what are the characteristics of the population of homeless families?) and how they did things (i.e., how does an agency successfully deliver vouchers that last no more than 18 months?). MBHP acknowledged that they did not know who their target audience was, predicted that this would have implications for program implementation, and set out to find the answer. At the same time, they incorporated this data collection into the initial steps of their service delivery by making it a part of the intake process that leads to rehousing for some. These program components are the subject of the next section.
Housing assessment and tier designation

The purpose of these intensive, condensed visits to the hotels and motels to do intakes with all the families at once is multifold. The process allows MBHP to identify the characteristics and preferences of the individual homeless families as well as the overall demographic composition of the hotel and motel homeless population. At a minimum, it provides families with information, ensures that families are on public housing and voucher waiting lists, and helps them sign up if they are not. For those families who are easiest to house, the hotel and motel visit is the first stage of a longer process that connects the families to housing through rental vouchers and helps them transition into permanent housing.

During visits to the hotels and motels, MBHP workers complete a standard Rapid Re-Housing Program Intake Form with each family. They also ask for written permission to run a CORI check and help families sign up for the Section 8 centralized waiting list and the Boston Housing Authority’s public housing waiting lists if they choose to do so. By first probing the family members to share their story, MBHP gathers information about family composition, source and amount of income, housing preferences, the status of a family on a waiting list, and housing barriers, all of which determine ease or difficulty to house.

Determination of ease or difficulty to house is reflected in the categorization of families into one of the four tiers. MBHP sorts out families who are Tier 1, and sometimes those who are Tier 2, and identifies them for follow-up by an MBHP worker, the purpose being to select families that MBHP thinks “are going to have the best chance [of success]” (Jones, 2010, February 4). Beyond helping MBHP target current vouchers and services, “the Tiers are useful, if only to get a snapshot of the numbers of folks with various profiles in order to then identify and develop the types of services and housing options that best fit” (Pensak, 2010, April 15). As of April 22, 2010, 21 percent of families were in Tier 1, 23 percent were in Tier 2, 37 percent were in Tier 3, and 19 percent were in Tier 4. At this level, the data from the tier system have the potential to inform future policies and funding allocations.

MBHP follows-up with all families in the form of a phone call, but only those determined to be Tier 1, or sometimes Tier 2, are brought into MBHP for housing search assistance. This sorting

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14 For a description of the tiers, see Chapter Two.
of families is not implicit, but rather MBHP acknowledges it at the outset in a flier that is given to each family during the visit that reads, “Unfortunately, this funding is limited to certain families... To be eligible, families need to be working, have a solid work history, or have other significant sources of income. The expectation is that these families will be able to take over their full rent after only 1 year.” While it would be reasonable to assume that families may be eager to qualify, some families are hesitant to accept a short- or medium-term voucher that will expire in the near future.

Housing placement in permanent units

After families in Tiers 1 and 2 are selected for rehousing, they are brought into MBHP, oftentimes in groups, where they are informed about the program and assisted with housing search. Before families receive housing search assistance and move into units, however, some need encouragement and support from MBHP in order to willingly accept a time-limited voucher. The following describes MBHP’s housing placement process, including how the agency convinces families to accept time-limited vouchers, matches families with landlords, and helps families move in.

The challenge of HPRP: Accepting time-limited assistance

Reasons for hesitation to accept time-limited assistance range from legitimate concerns about succeeding after the subsidy ends to the view that, if one holds out, one will receive a permanent subsidy. For example, one woman selected by MBHP as a good candidate for rehousing told the worker that she did not want to participate in the program because she needed a house for which all costs were subsidized and for which the subsidies lasted longer than a year. Another client was told by her mother to wait for a Section 8 voucher and not accept any other programs. At the other end of the spectrum, families have very real and legitimate concerns about paying for a market rate unit after only a year or so. Just as many people who are not homeless do not know where they will be in a year and whether they will have a job, it is hard for people who currently are homeless to know that in a year they will be financially stable.

MBHP encourages families to accept the vouchers and tells the families that MBHP will support them, while discouraging them from choosing the alternative. In response to hesitations and concerns, MBHP tells families, “You guys are the people we picked because we know you can
do it” (Kearney, 2010, February 4), which builds the confidence of families. MBHP workers explain to families that the agency will be there to support them, but their only alternative is to remain in the hotels and motels without the ability to cook, live where they want, and work. As Pensak explained,

Some of that is teaching people that there is another way out than staying dependent on the system. It's a fine line that we are really trying to impart. We're not judging people for being on the system, but there's also a different way. And, you know, let's look at what your needs really are, and what are you going to feel better about? (2010, February 4)

In the end, some people feel excited to attempt self-sufficiency, while others maintain a sense of security because they believe that MBHP will not let them fail, despite the fact that MBHP informs families that there is not much the agency can do if a family is evicted from its apartment within a year.

Families receive support through this difficult process not only from MBHP workers, but also in the form of peer support, due to the group structure of the rehousing process developed by MBHP. While it varies by hotel and motel, the program structure “helps establish some camaraderie that helps support families in moving” (Pensak, 2010, February 4). For example, families will push each other in the group meetings to be confident about taking on a subsidy that only may last a year, and that peer support is “more powerful than coming from [MBHP] because they're a peer and they know what it's like to live in a hotel. They're all in the same boat” (Jones, 2010, February 4). This camaraderie can be helpful to families while they stay in the hotel or motel, during the rehousing process, and after they are rehoused. This support that families find through the group process is a positive side effect of the new housing model, which, because of resources and capacity, had to be conducted in a collective fashion.

**Housing search in the hotels and motels**

The level of support that families receive for housing search varies. The families in hotels and motels attend workshops on housing search, and the housing search workers help “line up” units for families to look at based on their preferences expressed during the intake process. The families, however, are expected to visit and look at the apartments on their own. This can be difficult, considering that many of these families are working (the families selected for the program are those with employment or another steady source of income). In addition to having to balance
work and housing search, it can be difficult for these families to get to apartments from the hotels or motels, which are located on highways far from public transportation. Housing search does not fall solely on families, however, who receive varying assistance from two MBHP housing search workers and a housing search specialist.

Selling the program and families

The housing search specialist, Theresa DiPietro, works as both a caseworker and a landlord liaison to the program. Having previously worked as a Program Representative for the Section 8 Program in Leased Housing at MBHP, she has been able to bring over to Client Services some previously developed relationships with landlords and property managers. Much of her time is spent actively seeking out and making contact with new landlords and property managers to whom she promotes MBHP’s rental voucher programs. She contacts new landlords and property managers who list units on MBHP’s online apartment listing service and initiates contact with the individual property managers of the large landlords in the Greater Boston area. She explains the program, its duration, the process, and the benefits and drawbacks of it, the intent being to gain support from landlords and property managers and, ultimately, “line up” units for families. This work with landlords and property managers does more than help identify available units; it helps the families navigate the system. In reality, “The tenant might not know the ins and outs like we do. They don’t understand the details” (Jones, 2010, February 11). These connections, therefore, help to relieve some of the pressure that families otherwise might experience having to explain the program.

Selling the program also consists of helping landlords to understand the risk associated with taking market rate tenants. For example, DiPietro reminds landlords how anyone can lose his or her job. She then explains that the difference is that, if the tenant is someone with a voucher, the landlord is guaranteed a rent check, whereas someone without a voucher who loses his or her job may not be able to pay any rent. Furthermore, should a landlord decide to evict a family with a voucher for not complying with the lease, MBHP can assist the landlord in this eviction process.
**Matching families to units and landlords**

Some families are harder to find housing for because they have bad credit histories. The large landlords in the Boston area will not accept these families because their credit status will show up during the standard tenant screening procedure that the large landlords conduct, which always includes credit and CORI checks. Small landlords, however, are less likely to run credit checks because the checks cost money. They would prefer to take the risk of leasing to a tenant with bad credit than pay for the credit check. For this reason, MBHP matches families with bad credit histories to these small landlords who are less likely to reject their application based on their credit. Beyond matching riskier families to small landlords, MBHP does not take a stand on whether living in owner-occupied units is beneficial or likely to cause conflict. It acknowledges that there can be benefits, such as better property maintenance, as well as negatives, such as an intrusive landlord.

**Managing expectations of families and landlords and lease negotiation**

In addition to relationships with, and support from, landlords and property managers, knowledge of the housing market is key for MBHP staff who do housing placement. First, the strength of the market affects landlords' willingness to accept vouchers. Second, knowledge of the characteristics and rents of various neighborhoods helps MBHP staff guide families towards housing search in affordable places that also meet families' preferences (e.g., convincing a family who wants an apartment in Brighton to accept a more affordable apartment in Allston, a similar neighborhood). Third, knowing which individual landlords are willing, and may need, to reduce their asking rents is important knowledge for housing search and placement.

An important aspect of the placement system is the negotiation of rents, last month's rent, and utilities. DiPietro, for example, may negotiate a rent down from $1,900 to $1,690 or negotiate the cost of heating into the asking rent. This negotiation is based on knowledge of the housing market and the individual situation of landlords. Vacancy rates are currently high, and landlords have different tolerance levels for the number of months that they can go with a vacancy before bringing down the asking rent. To assess with whom she can negotiate, DiPietro takes note of which landlords have been calling looking for tenants and which have had vacancies for months.
Different from the negotiation of rents and utilities is negotiation of security deposits. In the past, landlords always would require a full security deposit, but with a weak market, MBHP is witnessing many landlords who do not ask for security deposits. For strategic reasons, however, MBHP prefers that landlords take these deposits. Doing so provides a family with a financial asset at the end of its tenancy when the landlord returns the security deposit to the family, barring the family has damaged the apartment.

Moving in

Once families find a unit and have a subsidy, MBHP helps them move in. The longer families are homeless, though, the more belongings they lose, either because they were evicted with no place to move their belongings, or they put their stuff in storage and could no longer pay for the storage, in which case the belongings generally are not returned to the storage renter. MBHP mixes emergency funds with subsidies to help families access furniture when they move. Because families must move into a unit on the day that the lease starts, per subsidy requirements, and, ideally, families attain a lease in as short a time as possible, it is sometimes difficult to provide even a bed for a family during the first few days.

STABILIZATION AND “HOUSING 911”

MBHP promotes a “Housing First, Not Housing Only” approach to rehousing homeless families. “It’s not just, ‘Here’s the money and you’re leased up. Good luck for a year.’ There is still some stabilization, as much as we can provide with the large caseload, to try to help them” (Jones, 2010, February 4). This statement references the constraint MBHP feels with limited staff and a large caseload, which prevents them from providing what they deem to be an ideal level of stabilization services. The statement also, reflects the value MBHP places on case management. Like housing placement, Client Services coordinates and provides stabilization services for families sheltered in hotels and motels. Occasionally, when a client needs intensive services, he or she will be referred either by the HCEC or Leased Housing to MBHP’s Specialized Intensive Programs (SIPs), which provide intensive case management to clients who are considered to be in real trouble. Average case management in SIPs is one year, but case managers only will close a case when they know that a person is stable.
Case management at MBHP is about developing relationships with families. Case managers connect families to benefits and refer them to services, such as English as a Second Language (ESL) classes or an agency that helps with resume writing, such as Career Collaborative. Case management is not, however, about standardized weekly check-ins. Case managers need to know how to “ask the next question.” They need to “think outside the box” and “dig deeper without following a formulaic approach” (Jones, 2010, February 4). To some extent, though, case management is formulaic in that contact should be made over the stabilization period, such as at least once every three months, but it cannot stop at that. For example, if case management is about developing relationships, as agreed upon by many people in the social service sector, going out for a cup of coffee with a client may build a better relationship with that client than a standard site visit.

At MBHP, the case managers who underperformed were the ones who “couldn’t move out of the formulaic, ‘I’m gonna call up, I’m gonna interview’” (Pensak, 2010, February 4). Successful case managers learn to ask questions that probe and engage the families, as opposed to standard questions with a yes or no answer. For example, instead of asking, “Are you working?” or “Are your children in school?” a case manager should ask, “How are your children doing in school?” and “Have there been any parent/teacher meetings or school activities lately, and, if so, have you been able to attend?” Overall, case managers need to be flexible, available, and engage the family in a way that is not formulaic.

**Contact with families and landlords and “Housing 911”**

MBHP will assist landlords when contacted by them with an issue relating to a family, but not necessarily before. All case managers carry cell phones and will help in a real emergency, such as a flooding or a fire, but they do not regularly check in with landlords for confidentiality reasons. They view their job as to stay in touch with the client and to be available for the landlord to contact. For example, Pensak explained, “We have one landlord. We know that the person hasn’t paid since her first month, and we have not heard from him. And you know that’s not necessarily a good thing, and we should be contacting them and trying to put it back to the client” (2010, February 4). Because there is not enough funding to support an ideal number of case managers, though, stabilization is allocated in a “the squeaky wheel gets the grease” manner. That said, there are certain warning signs that a family may be having trouble for which MBHP knows to look, such
as when a family stops being in contact with MBHP. When a landlord contacts MBHP regarding a family placed by Client Services, someone from Client Services will provide assistance, be it mediation if there is a conflict or help setting up a payment plan if a family owes rent. In addition, Kevin Donaher and Jennifer Shaw from Inspectional and Property Owner Services, along with the Leased Housing Program Representatives, are available to provide mediation services if a landlord calls in and reports that a family is violating the lease.

For the “squeaky wheels,” case management can be extensive. For example, an undocumented, middle-aged woman who has been homeless for 15 years and has sons living in another state has been coming into MBHP frequently, sometimes multiple times in one week, and her case manager has helped her to get health care, shelter, a permanent Shelter Plus Care voucher, and a first floor unit in a safe neighborhood near public transportation. Her case manager also has helped her research jobs and schools for her sons and, currently, is helping her get her immigration documentation. Even though this woman is a homeless individual (not defined as part of a family because her sons live out of state), the work of her case manager reflects the commitment and flexibility of case management services at MBHP. The client has required a lot of time and energy from her case manager (often during unscheduled drop-in visits to MBHP) and may be illustrative of the view at MBHP that, for stabilization, the squeaky wheel gets the grease. Another way of framing this, however, is that those who are most in need of services are the ones to whom services are targeted.

Mediation

When mediation is necessary, ideal intervention is that which results in a win-win outcome for both landlords and families. For example, if a family has not paid rent, MBHP intervenes and sets up a payment plan, which ensures that the landlord is paid and restructures payments in a way that is financially feasible for the family. Another issue for which landlords usually will initiate contact with MBHP is when a family is hoarding. In this instance, as well, a win-win can be accomplished through case management with a hoarding expert who works in SIPs, because dealing with the issues behind hoarding benefits both the landlord and the family.
Eviction

Eviction is a lose-lose scenario that MBHP discourages. At the monthly Landlord Support Sessions hosted by MBHP and run by Mediation-for-Results, Peter Shapiro and Paul Lambe encourage landlords to start the eviction process if a tenant is not complying with the lease, but to not go so far as to go to court because evictions burden all parties. In addition to emotional stress incurred by all parties involved, a family can lose its vouchers if it is evicted, and the process is expensive for landlords. Encouraging landlords to begin, but not complete, the eviction process serves the purpose of helping landlords gain some leverage over families who are not complying with the lease, which facilitates a mediation process that, hopefully, leads to resolution and not eviction. If after mediation a landlord still wants to evict a family, having initiated the eviction process early on aids the landlord in this eviction process. This form of insurance is of value to landlords and builds support for the program.

OVERVIEW OF MBHP

Before MBHP adopted the Architecture, one arm of the agency, Leased Housing, had extensive experience connecting families with Section 8 vouchers to housing and ensuring that the administration of vouchers was timely and professional. At the same time, Client Services, a smaller arm of the agency, had experience providing housing search for hard to house individuals and families, intensive case management services, and, at one point in time, scattered site shelter units. Furthermore, Client Services had planned and run a rehousing and stabilization program for families in a local motel before HPRP funding was released, which fit DHCD’s goal of rehousing all homeless families in the hotels and motels.

MBHP relied upon its existing network of landlords and ability to draw more landlords into the network to put HPRP into practice. It developed a rehousing model targeted to families in Tiers 1 and 2, based on the agency’s ability to predict from experience that families in Tiers 3 and 4 would not likely succeed with a time-limited voucher. As for the hotel and motel families in Tiers 3 and 4, the head of Client Services is reaching out to the shelters and encouraging them to open up space in the shelters for families in Tiers 3 and 4 by rehousing shelter families in Tiers 1 and 2. For rehoused families, the agency provides stabilization service through case management practices.
developed over the years for families and individuals in its Housing Consumer Education Center and Specialized Intensive Programs. Through a combination of existing and new practices and hiring of new staff, MBHP put the Architecture into practice in the Greater Boston Region.
The Central Massachusetts Housing Alliance is committed to a leadership role in helping the communities of Greater Worcester and Worcester County respond to the needs of the homeless and near homeless by supporting prevention programs; ensuring the availability of high quality and appropriate sheltering and support services; encouraging the availability and access to decent affordable housing; and empowering people through education.

— Mission Statement of the Central Massachusetts Housing Alliance

WORCESTER, MASSACHUSETTS

Worcester, Massachusetts is associated with old industry and manufacturing, immigrants and ethnic diversity, and a large city that has a small town feel. It often is referred to as the "Heart of the Commonwealth" because of its central location 40 miles west of Boston. The City Division of Economic Development markets Worcester as a "smart city" that is centrally located and has a "strong, diverse workforce," "considerable intellectual capital," a "business-friendly environment," a "low cost of living," and a "high quality of life." These advantages that the city identifies allude to the prominence of the educational and medical institutions, the historically diverse immigrant population, and the affordable housing market compared to Boston and other regions of Massachusetts. Recently chosen by Forbes as America's ninth most livable city, the city has received national recognition for its high quality of life. Nonetheless, the city is also one of the five regions in Massachusetts with the largest number of homeless families.

With a population of approximately 182,000, it is the second largest city in New England, not to mention the six million people who live within 50 square miles of the city. The city's population is diverse, with 19.9 percent of the population born outside the United States and about 7.1 percent born in Puerto Rico. Of those 19.9 percent who are foreign-born, 36.8 percent were born in Latin America, 24.2 percent in Asia, 21.0 percent in Europe, and 15.5 percent in Africa. Furthermore, a full 33.5 percent of the city's population speaks a language other than English, of whom half are Spanish-speaking (American Community Survey 3-Year Estimates, 2006-2008). Poverty disproportionately affects female-headed households, with 23 percent living below the federal poverty level, compared to 8 percent of the city's total population who live below the poverty level (American Community Survey, 2003).
Worcester was not immune to the foreclosure crisis that hit the rest of the country, but because a significant portion of the city’s economy is based on its educational and medical institutions, it has weathered the crises better than most places. Thirty-eight percent of employment is in the educational or medical sector, which, together, experienced a growth rate of 4.7 percent in 2009 (City of Worcester, Division of Economic Development). Moody’s rated the city as the fifth most “ready to rebound” housing market of those that originally saw property values drop by over 25 percent (Mullins, 2009). In regards to housing typology and tenure, 40 percent of Worcester’s housing units are in multi-family structures, and 37 percent of occupants rent (American Community Survey, 2003).

The Worcester housing market is very different from the housing market of Boston and its surrounding communities. In Worcester, rents actually are lower in the city center, where there is public transportation and access to jobs and schools, than they are in peripheral neighborhoods. For example, a two-bedroom apartment on Main Street is about $650 because of the low demand for apartments in this central location. This turns out to be a facilitator to rehousing homeless families, given their need for affordable housing near amenities, services, transportation, and employment.

Figure 3: Worcester County
CENTRAL MASSACHUSETTS HOUSING ALLIANCE (CMHA)

The Central Massachusetts Housing Alliance (CMHA) is located in an unpresumptuous one-story building tucked away on a residential street in Worcester about five minutes from the center of town. Although small, with approximately 48 employees, the agency serves thousands of families and individuals throughout Worcester County and the Greater Worcester area in a given year and has a budget close to $10 million. The agency takes a comprehensive approach to achieving its mission through political advocacy, education, community collaboration, research, service provision, and voucher administration.

Origins

Commitment to helping homeless and low-income residents in Worcester and CMHA’s collaborative approach to doing so stem from the agency’s origins. In 1994, two Worcester housing organizations, the Housing Information Center and the Worcester Committee on Homelessness and Housing, merged to form CMHA. “CMHA was created specifically to help other agencies network and eventually collaborate in often-extensive ways” (Friedman et al., 2005). The Housing Information Center was a tenants’ rights organizing group, which provided services such as landlord/tenant counseling and elder home repair programming. The Worcester Committee on Homelessness and Housing was an advocacy group formed in the early 1980s that ran the Donations Clearinghouse (which still exists within CMHA and provides homeless families with furniture) and helped develop the current network of homeless service providers and shelters in Worcester.

CMHA has emerged as a leader and convener of an extensive network of local service agencies and has developed a reputation throughout the state as “the driving force behind the success of Worcester’s homelessness prevention efforts” (Friedman et al., 2005). It continues to keep up with current research on homelessness, question and informally evaluate housing and homelessness policies, and lobby for the needs of homeless and low-income individuals and families. Finally, it shares its findings and facilitates communication within the Worcester community through events that it organizes, such as the Housing, Homeless, and Benefits Meeting it coordinates monthly for local service providers. Another example of how CMHA has taken the

15 See Appendix III for an organizational chart.
lead as an organizing force in and around Worcester is how, with the support of the cities of Worcester, Leominster, and Fitchburg, it became the lead agency for the Worcester County Continuum of Care in 1997. More recently, it has helped local and state actors to reconsider “the way it’s always been done” by redefining and coordinating housing placement within Worcester and Southern Worcester County family shelters. It did this through a Department of Transitional Assistance contract that designated CMHA as the lead agency to partner with Friendly House, Catholic Charities, Henry Lee Willis Center, and Pemet Family Health Services.

Programs

While homelessness prevention is at the heart of CMHA’s work, management of 149 scattered and congregate shelter units, housing search and placement, and stabilization comprise an important component of the services that CMHA provides for homeless families. Run by CMHA, the Village at Cambridge Street provides apartment-based congregate shelter units, employment training, housing search, and educational programming and services. CMHA also runs the Donations Clearinghouse, which helps homeless families furnish their apartments. At the center of CMHA’s work with homeless families, however, is its Housing Assistance Program (HAP), which the agency established in 2000. HAP provides the following services:

- Assessment of barriers to housing, including past difficulties;
- Development of an intensive plan;
- Referral to services or resources;
- Credit and CORI check and repair;
- Budgeting assistance and development of a savings plan;
- Assistance in applying to subsidized housing;
- Representation and advocacy in housing search;
- Education of landlord and tenant rights and responsibilities; and
- Assistance with conflict resolution and mediation between landlords and tenants.

To provide these housing search and stabilization services to families, HAP works with service providers, landlords, housing developers, and realtors.
Landlord Outreach and Support

Landlords are important stakeholders for CMHA and necessary for the rehousing and stabilization work that CMHA does with homeless families. CMHA sells the program to landlords by 1) depicting families as average families down on their luck and, therefore, helping the landlords to identify with families and 2) identifying for landlords the financial benefits associated with renting to program participants as opposed to market rate tenants. The following describes the process by which CMHA breaks down stereotypes, identifies financial benefits for landlords, and builds its network of private, public, and non-profit landlords.

Breaking down stereotypes

The first part of selling the program to landlords involves breaking down stereotypes held by some landlords. For example, based on preconceived stereotypes, a landlord may ask, “Oh, you want to bring drug dealers to my apartment?” or “Do they beg on the streets during the day, and, in the evening, that’s when they come to my apartment?” If a landlord responds in a manner similar to this, the CMHA worker helps him or her to understand that it is homeless families who will be placed in his or her units, not individuals. The worker explains that these families are motivated, they have gone through circumstances that they are trying to overcome, and everyone either has a job, is looking for a job, or is in school. (CMHA cannot actually ensure that families have work through the duration of their lease, but the agency does help families get a job or begin a job training program before signing a lease.) The worker explains to the landlord that anyone can become homeless, saying, “You and I could be homeless today because, the house you are living in, you could find it on fire, and you could have nowhere else to go” (Henderson, 2010, February 11). This expresses a common belief at CMHA, that anyone can become homeless, and that no one should make assumptions about people who are homeless, including what their backgrounds might be.

To characterize all homeless families as gainfully employed or looking for work and unaffected by issues associated with homeless individuals would be a false portrayal, though. Henderson recognizes that “there are those who are very hard to house, a little hard to house, there are those who are very easy to house” (2010, February 11). This is an informal way of describing the formal tier system by which CMHA categorizes clients after they conduct an intake.
Generally, CMHA sells the “easy to house” families (i.e., those in the lower tiers) to landlords, which is why they can characterize them as being similar to an average family down on its luck. The families who are harder to house and would present a greater risk to landlords are transitionally housed in congregate or scattered site shelter.

Financial benefits

The second part of selling the program involves helping landlords recognize the financial benefits that the program and agency provide, similar to a form of insurance. Provided to landlords are the following benefits:

- Assurance that CMHA can always place another family in a unit if the first family it places does not work out;
- Use of professionals to move clients in, which helps protect the property during the moving process;
- Provision of case management, including monthly calls to clients and visits if an issue arises, which also reduces the risk of finding damage to the unit at the end of a tenancy;
- The option to drop keys to vacant units in a lock box outside CMHA at no cost and have the agency show the unit to prospective tenants, which gives the landlord the flexibility to be absent when the apartment is shown; and
- Support if the landlord must go through the eviction process with a CMHA family.

These benefits help to minimize risks that might negatively affect landlords’ property and income, and they can prevent a landlord from having to go through legal proceedings. In addition to the above benefits, CMHA publicly recognizes landlords for their contribution to the system, such as through the Landlord of the Year award with which CMHA honors a different exceptional landlord each year. This serves to demonstrate CMHA’s gratitude to the landlord, give the landlord greater community recognition, and, while not explicitly expressed this way, provides free marketing.

Network of private landlords

Through these efforts, CMHA, and specifically HAP, has built relationships with numerous housing providers, many of whom prefer to house CMHA clients rather than market rate tenants. The agency currently has relationships with over 130 landlords in Worcester County, most of
whom are small owners of three-decker properties. When asked about large landlords with whom the agency works, CMHA workers routinely praise one landlord who owns about 30 multi-family units in Worcester County and often rents to CMHA clients. The landlord purchases buildings, renovates the buildings using government subsidies, and rents them to CMHA clients at below market rate rents, which he is able to afford because he used subsidies to renovate the units. The landlord even offers to customize new units to clients’ needs, be it by putting in a five-bedroom unit instead of a four-bedroom unit or by making new units accessible to persons with disabilities. About the two-way relationship that CMHA and this landlord have developed, the property manager explained, “I need them, too. It works both ways.” This landlord recognizes, but is not concerned by, the current weaker housing market because of the constant supply of people with vouchers who are looking for units. In fact, the same landlord works with a selection of housing agencies, including the Worcester Housing Authority, to house voucher holders. The agency values this relationship and protects it by only referring families to this landlord who CMHA is confident will not violate their leases.

Vouchers

The general practice of renting to voucher holders from a number of local agencies makes it more complicated to determine whether the abovementioned landlord prefers CMHA families because of the benefits that the agency provides or whether the landlord prefers all voucher holders regardless of who refers the family and administers the voucher. Overall in Worcester, different landlords are more or less willing to accept vouchers. For example, many private landlords are willing to accept Toolbox funds (flexible vouchers funded through DHCD) but not Section 8 vouchers. They do not want to accept families with Section 8 vouchers because they expect that the families will not work, since the voucher is permanent, and will destroy the apartment when they eventually move out. On the other hand, many landlords who own private subsidized apartments that are funded through tax credits want the vouchers because they appreciate that a portion of the rent is coming from CMHA and, therefore, will come on time every month.
Relationships with public and non-profit landlords

CMHA also has relationships with Local Housing Authorities (LHAs), Community Development Corporations (CDCs), and a realtor. The LHAs send CMHA monthly printouts of available units and letters notifying the organization when a subsidized unit is available in a private complex. CMHA began partnering with Oakhill CDC in 2002 to bring vacant units in elder-owned properties into the affordable housing pipeline. The units had “been left vacant due to bad experiences with former tenants or because of financial constraints that prevented the owners from keeping their apartments up to code. In either case, CMHA saw an opportunity to work with the elders so that they could get these units back online for families who needed them while helping the elderly landlords to generate more income” (Friedman et al., 2005). Part of the means by which CMHA maintains these positive relationships with LHAs and CDCs is by overseeing applications submitted by families and ensuring that the families only apply to places with open waiting lists and for bedroom sizes that are available.

Realtor

CMHA has enlisted realtors over the years by helping them to realize that, although it may be small, there is a profit to be made from working with CMHA. The realtor with whom CMHA currently works “routinely scan[s] the MLS for apartments suitable for [the agency’s] families, markets [the] program and families to landlords, and co-brokers the apartment with the listing realtor to maintain a clean line of client to landlord communication” (City of Worcester HPRP RFR Response, 2009). In addition, the realtor meets with CMHA weekly, goes to shelter meetings, and runs CORI checks on the families. This use of a realtor is not standard practice among homeless service providers, but CMHA finds it beneficial because it provides the agency with access to MLS listings, which expands housing options for families.

Overview

CMHA runs programs that directly help homeless families through case management and shelter provision as well as programs that help landlords. The first priority for CMHA is people who are homeless or near homeless, but CMHA invests in its local landlords, too, recognizing that
families cannot be rehoused without access to units owned by these landlords. The network consists of small private landlords, large private landlords, local housing authorities, and non-profit landlords who own tax credit units. It has developed this network by “selling” its programs and clients to the landlords, a two-part process, and delivering on what it has “sold.”

First, “selling” consists of breaking down the stereotypes that landlords have of families, such as the belief that the families do not work and are likely to damage the property, and encouraging landlords to empathize with the family’s situation. Second, CMHA promotes the aspects of its program that benefit the landlord financially, such as the hiring of professional movers, steady rent payments, and assistance if the tenancy results in eviction. How CMHA supports families and follows through on its promises (what it “sells”) through the rehousing and stabilization process is the subject of the next two sections.

HOUSING PLACEMENT

Homeless families, housing search workers, homeless shelter and service providers, landlords, property managers, local housing authorities, and realtors all are connected to the housing placement process. The process itself involves assessing a family’s needs and developing an assessment-based housing plan; performing housing search and matching families with units and landlords; and allocating various funding sources, most notably rental vouchers. Furthermore, because CMHA is the lead agency that coordinates housing placement within Worcester and Southern Worcester County family shelters, the organization takes on some level of responsibility for the housing placement of all homeless families in the area. In other words, because the workers do not have the option to select whom they would like to help, they have developed a system that helps families of all tiers through various housing and service paths, including the use of congregate and scattered site shelters that serve as transitional housing for families with more barriers to housing.

Housing assessment and tier designation

Housing assessment is the first stage of housing placement. CMHA caseworkers do an intake with families using the Uniform Assessment Tool and tier families based on how hard or easy they are to house. Henderson is careful to say about the process that, “It’s not because we
are labeling the client, but once we meet the client and talk to the client and do the intake, you will be able to place a client in any one of these tiers” (2010, February 11). In general, CMHA workers are encouraged not to judge families nor bring their own “baggage” and opinions to the relationship. Rather, the tier system provides an objective measure of how easy or difficult a family will be to house. For example, a person might be highly educated, which would make him or her seem easy to house, but, if that person also has a criminal record, he or she may be categorized in a higher tier. On the other hand, low educational achievement level and lack of employment can be serious barriers even if a person has neither a bad credit history nor a CORI. Two significant barriers to employment, and, therefore, housing, are medical issues and language, as in non-English speaking. Once a caseworker does an assessment, regardless of what tier a family is, CMHA makes a housing plan.

To a certain extent, families are judged, labeled, and categorized based on their personal situation, but the criteria the agency use to categorize the families are based on professional experience, not stereotypes and biases personally held by agency workers. At the same time, while workers at CMHA treat families with respect, they are not naïve to families who “abuse the system” or are likely to cause trouble in their tenancies. The agency has its own unofficial coping mechanisms for dealing with these circumstances. For example, if a family has more income than it reported when it applied for emergency shelter, CMHA will take into account the family’s full income, reported and unreported, when calculating its portion of the rent (i.e., rent will equal more than 30 percent of the family’s reported income).

**Transitional housing for some**

The assessment and tiering process is useful because it enables CMHA to identify what services a family needs to access, whether the family needs to build a housing or job resume, and whether a family can go directly into permanent housing or needs some form of transitional housing. CMHA runs The Village, a congregate, apartment-style shelter that gives families the privacy and normalcy of having their own units, but also provides services, and does not require as flawless a housing history as required by landlords. According to CMHA, “The Village is an innovative program which takes a strength-based approach in working with families to achieve independence.” While the organization wants to move towards a scattered site model, Filock recognizes that congregate shelter is good for people who require “eye-to-eye check in” and
clinical services needs (e.g., victims of domestic violence, people with substance abuse issues, people with mental health issues, etc.).

The Village and scattered site shelter units provide a form of transitional housing in which a family can begin to repair a poor credit or CORI and build a housing resume. For example, CMHA will help a family obtain credit reports and good faith letters from credit companies, which document improvements over the time period during which they are in shelter. These letters and credit reports can then be presented to housing authorities and used to demonstrate how families are addressing their issues and pose less of a risk than their credit report alone might suggest. Particularly, if a housing authority tries to remove a family from a public housing waiting list before the family has received a unit because of these issues, the agency accompanies the family to the appeals process and uses these letters and proof of progress to advocate that the family should remain on the waiting list.

A housing plan for families with significant barriers to housing also might involve referral to an external organization, such as the Pemet Family Health Services, which partners with CMHA to provide services to families, or the Ex-Prisoners Association, which can help get a family member an internship that may lead to employment. For families with significant barriers to housing, the development of a Housing Search and Budget Plan creates a step-by-step path along the “housing continuum” that eventually leads to permanent housing, be it through a subsidy or in a market rate unit. It is because CMHA owns and runs congregate and scattered site shelter units and is the lead agency for the Worcester Continuum of Care that it is able to have control over and utilize many forms of housing. As opposed to the Housing First movement that advocates immediate placement in permanent housing followed by optional services, CMHA’s strategy demonstrates that some families benefit from transitional housing accompanied by case management.

Housing placement in permanent units

The housing search component of housing placement for families coming out of the hotels and motels is a three-step process at CMHA: search for units, identify families’ preferences and match families to units, and administer the voucher. The process of conducting housing search for families living in shelter is somewhat different from that experienced by families coming out of hotels and motels and puts more responsibility and choice in the hands of families. In addition, CMHA recently converted some of its scattered site units into rolling stock units, which allow
families to transition from scattered site shelter units (leased by the agency) to permanent units (leased by the families) without moving units. The housing placement process for each of these housing scenarios is discussed below, beginning with the challenge of convincing families to accept time-limited vouchers through HPRP.

The challenge of HPRP: Accepting time-limited assistance

When families are hesitant to accept vouchers and move into permanent units, one CMHA worker builds the trust of families and encourages them to enter the program by telling them that CMHA will not let them fail. She says, "You cannot make a mistake that will kick you out of the program." Her point is that CMHA is committed to each family and will help the family, be it with the initial plan, alternative plans and funding, or a referral to services. Another worker specifically working with HPRP informs families that, should they be evicted within a year, the family is not eligible for shelter. A major selling point, however, is that, so long as the family is not evicted, it maintains its homeless status, which means the family keeps receiving cash assistance benefits and its priority status on subsidized housing waiting lists. The same worker encourages families to contact the agency with any issue or problem they encounter. For example, families are told to contact CMHA if they need clothes for work, clothes for their children, help paying for a job-related certificate, or even help clearing up a warrant. The message is, "We’re here to support you, whatever it is."

Encouraging families to accept time-limited vouchers also includes informing families about their alternative options. For example, if families want a Section 8 voucher or public housing unit, the agency will let them know that, if they get one, they will have to pay 30 percent of their income, as opposed to the 20 percent that CMHA requires with its Toolbox program along with 10 percent of their income that goes into a savings account for the family. If families are reluctant to leave shelter for the voucher, CMHA encourages them to do so with the fact that there are fewer rules when in their own units (e.g., they can have visitors).

Housing search in the shelters

Housing search in the shelters sometimes resembles housing search in the hotels and motels in that a worker at CMHA will recommend to a family a unit that the agency knows to be
available. Other times, the worker at the shelter tells the family to look through the newspaper apartment listings and find a unit that is within a price range that the worker has determined to be affordable based on the family’s income and size. Having a family look for its own unit may take longer than lining up units for the family, but it also ensures that the family finds a place in which it wants to live. Unless a family does not want to leave the shelter, it tends to be excited by this opportunity to search for a unit.

A family is instructed to give the landlord’s name, the phone number, and the address of the unit to the worker after it has found a unit and to let the worker call and negotiate the lease. CMHA tells clients not to negotiate any aspects of the lease with landlords, but rather to leave that up to the CMHA. Under the circumstance that there is a family in the shelter with members who are likely to cause problems, such as by holding a party in a new unit, the agency will not recommend the family for a unit that is owned by a landlord with whom the agency has a good relationship. Instead, CMHA will encourage that family to find its own unit with a landlord outside the agency’s network. Oftentimes, these families end up finding units with the help of local friends.

When the CMHA worker talks with a prospective landlord, he or she highlights the benefits and supports that accompany its program. Henderson tells landlords, “What I can tell you is that you will always have someone to call. You will always have us if there is any problem. We know the client, who we are giving you as a tenant” (2010, February 11). This assurance takes the form of a “Housing 911.” Furthermore, the worker tells landlords that the agency pays its portion of the rents during an eviction process, something that is not an option with market rate tenants. The approach is that, “We will try as much as possible to make sure there are not problems” (Henderson, 2010, February 11).

**Housing search in the hotels and motels**

For families coming out of the hotels and motels who need to be housed quickly, CMHA workers first search for and line up apartments in the Worcester area. Because most families come from the Worcester DHCD office, the workers can estimate that 90 percent of families will want to be in Worcester, which enables the agency to perform apartment search before asking families where they want to live. More importantly, this step is necessary because, if the agency moves one family out and other families in the hotel or motel witness this, the other families also
will want to move into their own units in as soon as possible. This can result in moving 15 families in one week, something that is hard to do without units lined up beforehand.

The apartment search is similar to how someone might go about looking for a market rate apartment. Henderson and Lynn Lillette, director of the Village at Cambridge Street shelter, drive around Worcester and take down the phone numbers on “For Rent” signs in areas of town that are affordable, on a bus route, and near schools and other amenities. They then call the landlords at the numbers and try to “sell” the program. The landlords are receptive to this and usually say, “I also have a friend who has an apartment. Can I tell them to call you?” In addition to this, landlords frequently come to CMHA and drop off keys for vacant apartments so that CMHA workers can take clients out to see apartments without taking up the time of the landlords. CMHA also frequently turns to the large landlord who prefers to lease units to CMHA clients. This process relies on landlords with whom CMHA has existing relationships as well as new landlords to whom CMHA sells their program.

Matching families to units and landlords

The second part of housing placement for families in the hotels and motels is to find out where families want to live and match them to units and landlords. CMHA workers ask families where they are from and where they want to live because not all want to return to where they originated, especially if their relatives or other supportive figures live in a different neighborhood. CMHA places most families in Worcester, but it even has placed families in locations as far as Florida through the use of resources such as Traveler’s Aid. In general, families want to live in units located on a bus route, near the city center, and near amenities, such as a supermarket, since they seldom own cars.

In addition to location, CMHA acknowledges the importance of matching families to landlords. “Because the right size unit is available at a certain location does not mean it is appropriate for every family of the same size... A bad match in terms of either location or landlord/tenant dynamic will create unnecessary work for the stabilization worker and in a worst-case scenario could lead to a reentry into the shelter system” (City of Worcester HPRP RFR Response, 2009). For example, CMHA has come to learn over the years that a family is more likely to succeed in a unit that is not in an owner-occupied property, and that only a small subset of families will thrive in such a setting. Landlords who live on the premises tend to think they have
an obligation to look after [the family] and see what they are doing” (Henderson, 2010, February 11). For example, if a landlord lives on the first floor of a triple-decker, and a family lives on the second floor, it is understandable that the landlord will have more opportunities to notice if that family is frequently at home or not working. In such situations, the landlord is more likely to take it upon himself or herself to report the family’s everyday routine to the agency than a landlord who lives off-site.

Managing expectations of families and landlords and lease negotiation

Sometimes a client will want to live in an area that is too expensive to be covered by program funds, and CMHA workers will guide the client in a more realistic direction. For example, if a client wants to live in a place like Holden where a one-bedroom runs between $1,000 and $1,500, Henderson will ask the client, “What do you like about Holden?” The client might say he or she likes Holden because it is not crowded, to which Henderson will respond, “I can get you an apartment in a place that’s not as crowded, but Holden is not within your means, and the Toolbox [funding] cannot help you be in Holden.” In general, the housing placement process is not just about finding a unit for families, but also about helping them develop realistic expectations and finding them options that fit their criteria. Occasionally, families will not believe the agency workers when they tell them that they cannot afford a certain neighborhood. When this occurs, a family is encouraged to look for an affordable unit in the community of its choice. When the family cannot find one after looking on its own, the family adjusts its expectations and often agrees to stay in the more affordable Worcester area.

On the other side of the equation, Henderson negotiates rents down with landlords by explaining the circumstances of families and assuring the landlords that the families are not as much of a risk as the landlords might perceive them to be. For example, the agency assures landlords that, if a family leaves a unit, the agency can find a replacement tenant for that unit. They also persuade the landlord to take the family by explaining how, by visiting families, the agency helps protect the value of the landlord's property because, should something happen to the unit, the agency will see it before the end of the tenancy. These assurances mitigate the risk that a landlord will find himself or herself with a vacancy or damage to the property, which is not an assurance that comes with a market rate tenant.
Orchestrating the subsidy

The third step is finding funding for clients and receiving funding authorization before rehousing them. The HAP director determines the source, level, and duration of subsidy that a family receives. Families who are “hard to house” get more subsidy and case management. Filock identifies a key component of the work she does as the ability to blend funds from state, local, and nongovernmental sources. The organization even takes a percentage of their “earnings” (approximately $90,000 most recently) and puts the money back into its discretionary funds. In addition to determining subsidy levels and sources, CMHA administers voucher payments, with the assistance of an accounting firm. When CMHA sends landlords their portion of the monthly rent checks, CMHA also sends an acknowledgement of payment that has a section for landlords to indicate if there are any problems with the tenancy, and landlords must return this to CMHA to verify that they received their payment.

Moving in

Once a unit has been secured that the family chooses, and a subsidy or subsidies have been authorized, CMHA helps families with the logistics and financial costs of moving into an apartment. Oftentimes, families will have utility arrearages that can be hundreds of dollars, which, if not paid, prevent the family from moving into a unit and having its utilities turned on. Before a family is set to move into an apartment, CMHA asks the family if members have any unpaid bills and, if so, to give the bills to the CMHA worker. The agency then uses funds, such as those from HPRP, to pay the utility arrearages and informs the family to turn on the utilities once the agency has taken care of this process.

In addition to assisting with utilities, CMHA helps with acquiring furniture. When families become homeless, they either must pay to have their furniture stored in a facility or leave it with a friend or relative; otherwise, they lose possession of it. Because families often do not have their own furniture, CMHA helps them secure furniture through its Donations Clearinghouse. With $2,000 in relocation benefits from the Department of Transitional Assistance, CMHA hires professional movers to move furniture into the new unit, which ensures that the landlord’s property is not damaged during the moving process. If money is left over after CMHA pays the professional movers, CMHA will use the remaining money to buy the family a dining table set.
Lastly, CMHA gives families an orientation to their neighborhood, if they are new to it. Such an introduction includes providing families with “information on bus schedules, location of grocery stores, churches, parks, and other services they may need to access” (City of Worcester HPRP RFR Response, 2009). The goal of these practices is to ease the transition into a new unit and new neighborhood that a family experiences.

STABILIZATION AND “HOUSING 9 1 1”

CMHA recognizes the importance of case management and relationship building with families, and it prides itself on its successful stabilization work. “We have very few people who don’t succeed, and not succeeding doesn’t mean written off,” said Henderson, who also estimates that 98 percent of the people the organization has placed “end up being extremely successful.” Stabilization at CMHA, which ranges from 12 to 15 months, is a continuation of the placement phase, in which the agency worker developed a relationship with the family and created a family assessment plan. Stabilization casework is valuable because, “If you follow up on how people are doing and what they are doing, people feel you didn’t just throw them out of the shelter to get rid of them... they know someone somewhere cares and wants to see them doing good” (Henderson, 2010, February 11). Similarly, Filock identifies earning the trust of the families as a component of the placement and stabilization processes.

There is a fine line, which CMHA walks, between providing supportive case management and “holding the hands” of clients to the point that they are not held accountable for their actions. This goes back to the promises that CMHA uses to sell the program to clients. For example, telling a family that the agency will not let them fail can convey to the family that it will not be held accountable for its actions. To some extent, it is true that CMHA will not let families fail, and this can be seen by the low numbers of people who “recycle” back into the shelter system from CMHA’s previous programs. The key is that the family needs to stay in contact if an issue arises, and the family needs to initiate that contact before it is evicted.

Ultimate relationship and trust development is exemplified by the change in the nature of contact initiated by the 95 percent of families who call Filock. While families will call about a landlord-related issue in the beginning of their tenancies, as time passes, the relationship will evolve to the point that families call simply to share their accomplishments. In addition, CMHA maintains informal contact with some just by being visible in the community. For example, because CMHA
workers drive around the city between the main office, the shelters, and the scattered site units, they run into clients out walking who will stop them and chat, sometimes about a problem they are experiencing, in which case the CMHA worker encourages them to call their case manager.

In addition to the support of the case manager, some families in CMHA’s programs receive support from other families. CMHA offers families the option to talk with other families who have been through the program, which provides families with the opportunity to develop relationships with people who do not work at CMHA. This builds the accountability of CMHA through its willingness to facilitate these contacts. In particular, the families living together in congregate shelter tend to develop relationships and support one another. One example of this is three women in The Village who all found their new apartments at the same time and came into Henderson’s office to sign their leases at the same time. While in the office, they spoke with each other about how excited they were to move into their own units; one woman helped another by loaning her phone to call the utility company; and each knew the familial situation of one another and which apartment each would be living in. The three were comfortable around, supportive of, and friendly towards one another.

Contact with families and landlords and “Housing 911”

Beyond building trust and relationships, the stabilization phase involves a few key procedural components, which include maintaining contact with families; maintaining contact with and eliciting feedback from landlords; reassessing families’ needs and adjusting families’ individualized plans, if necessary; looking for signs of trouble, even if none are voiced, including non-payment of rent; intervening if a landlord oversteps his or her bounds; and keeping supports in place in case an unforeseen issue does arise. In regards to the first component, case managers prioritize contact with recently placed families, and individualize frequency and mode of contact thereafter. Every Monday, they go through the list of the most recently placed families and call them. They ask families how they are doing and check in about specifics of the families’ lives, such as how a training program is going, how a child is doing, and whether a member has gotten a certificate from a program in which he or she was participating. If there are no issues, CMHA case managers call families once per month and, if needed, visit families. When a family does not answer or return phone calls, it is considered a warning sign that the family may not be transitioning smoothly, and the case manager will visit the family’s residence until he or she makes contact.
CMHA has formal procedures in place for communication with landlords and ensures landlords always have someone they can contact if an issue arises at any time. As noted earlier, one such formal procedure consists of incorporating into the monthly receipt of payment form a section in which to list any issues that a landlord is experiencing. By mailing the agency’s portion of the rent check, a receipt of payment form that the landlord has to return, with a space designated for listing any issues, CMHA makes it easier for the landlord to report an issue without having to send a separate mailing or call.

A less frequent procedure that provides the agency with more information is that, every three months, CMHA sends landlords a satisfaction survey. This survey serves the double purpose of providing the landlord an avenue through which to report any issues as well as operating as “a ‘double check’ mechanism to indicate the stability of these families” (City of Worcester HPRP RFR Response, 2009). According to CMHA, “This way we keep in regular communication with them, rather than only communicating when there are problems. Our goal is to address any concern in the early stages and diffuse the situation before it becomes damaging to the relationship between landlords and tenants” (City of Worcester HPRP RFR Response, 2009).

In addition, the agency owns cell phones, which are shared among workers and serve as a “Housing 911” for both landlords and families. Twenty-four hours per day, seven days per week, there are workers assigned to carry and respond to phone calls received on these phones. If a family calls the phone during off hours, and there is no emergency, the worker will tell him or her to call back during work hours. If there is an emergency, the worker says to call 911 or assists himself or herself. Together, these measures serve as multiple safety nets, or a “Housing 911.”

In order to prevent conflict and create an environment in which clients are treated with the respect garnered by paying tenants, CMHA encourages professional relationships between landlords and families. This involves encouraging clients not to share too much personal information about themselves with landlords. If they share too much, it can enhance any prejudice that a landlord feels towards them and can affect how the landlord treats them. Henderson will say, “Let the landlord treat you like any other tenant because you are a tenant... if you tell the landlord that [personal information], you are giving him more power over you.” On the other side of it, if a landlord starts reporting on the daily activities of a family, such as calling CMHA to tell a worker that a client is not going to work, Henderson will tell him or her, “It’s good that you called me, and please don’t call me again to tell me about what you think [the client] is doing... because, really, you shouldn’t check in to see that she’s home or not home... As long as she’s not doing
anything illegal, please don’t call me about what [she] is doing... It’s not fair to [the client] that someone is watching her.” CMHA provides support to clients and landlords, but does so while also trying to create an environment that resembles that of market rate tenancies. It helps both the family and the landlord to understand their appropriate roles.

As mentioned above, CMHA uses an assessment tool with every family to develop a Housing Search and Budget Plan. At nine months, CMHA workers reevaluate this plan and a family’s current situation to determine if the agency needs to change the subsidy or services provided to the family. To enable this flexibility of funding, CMHA will set aside a portion of the family’s total annual subsidy, which can provides a financial safety net later in the tenancy if the family needs additional funding. Helping families achieve long-term stability also consists of helping them get, and stay, on public housing and permanent voucher waiting lists. By encouraging families to use CMHA’s mailing address and allowing families to use CMHA’s phones and computers, families are more likely to receive notification when their turns come up on waiting lists.

Warning signs

Workers at CMHA know what signs to look for to tell if a family will run into issues with its tenancy. The first warning sign is when a landlord calls to inform CMHA that a family has not paid its portion of the rent. Immediately after this happens, the caseworker calls the family. If no family member picks up the phone, a CMHA worker visits the family at its home. If the family is not home, the worker leaves a letter asking the family to call, and, if the family is at home, the CMHA worker sits down and talks with the family. Normally, the problem relates to a family member losing his or her source of income, and he or she is embarrassed to say, “I’m no longer working,” or has simply forgotten to call. When this happens, CMHA workers have families come in and help them with each step of the job search process. In a “worst case scenario,” such as when a client with a history of drug abuse relapses, CMHA will help the client to access treatment.

Long-term stabilization

Beyond level-one stabilization, which is lease compliance, CMHA helps families maximize benefits (level two) and plan for long-term self-sufficiency (level three), what Filock calls “asset-based success.” Families pay 20 percent of their income, and CMHA encourages them to save 10
to 15 percent of their income over the 12-18 months they are in the program. The agency helps them to understand that these savings will be the family’s asset at the end of the term. Families really engage in this savings component of the program, and most actually save more than the minimum amount suggested by CMHA.

In addition, CMHA facilitates long-term stabilization by negotiating rents before families sign leases and establishing a base rent that is lower than the market rate rents of comparable units. When a subsidy ends, and families are able to afford their own units, they tend to not want to move out of the units in which CMHA has placed them because of this financial advantage they have, compared to relocating to a market rate unit. The one exception to this is when families are placed in owner-occupied small properties, such as three-deckers, for reasons explained earlier in this chapter.

Success along the Continuum

With all of the above planning and supports that CMHA has been providing to families over the years, rarely have families “recycled” back into the shelter system, or “made themselves EA eligible again.” Of 380 families who went through CMHA’s program that predated HPRP, a mere five recycled through it. If a severe issue arises, such as a suicide attempt, families are moved backwards along the continuum (e.g., they might be rehoused in congregate shelter, where there is more oversight), but they do not reenter through the front door into emergency shelter. A less severe example is a family whom may be moved from scattered site shelter into congregate shelter if members throw a loud, disruptive party in the unit or verbally or physically threaten a visiting case manager.

Most frequently, these issues do not arise, and families continue along the “housing continuum.” Of those who were rehoused by CMHA before HPRP, some graduated from the program and maintained self-sufficiency in market rate units. Others remained in the Village for long periods of time due to substantial service needs, but this environment still is preferable to living in hotels or motels. Finally, others received permanent subsidies with the assistance of CMHA. The families served by CMHA generally have succeeded, and this proven success reinforces the promises the agency made to landlords at the beginning of the process.
OVERVIEW OF CMHA

CMHA adopted the Architecture into an existing practice that included housing counseling, congregate and scattered site shelter, voucher administration, and housing placement and stabilization. The agency used its relationships with landlords, knowledge of the local housing market, and access to shelter units to put the policy into practice. In the fall of 2008, 100 families (including over 200 children) were sheltered in Worcester hotels and motels (CMHA, 2009); by the fall of 2009, CMHA had rehoused all but a few families who remained sheltered in the hotels and motels. CMHA’s rehousing work continued, however, as more families presented for Emergency Assistance, and families in shelters continued to need rehousing assistance.

Two key aspects of CMHA’s practice and role in rehousing homeless families are 1) the agency’s control of congregate and scattered site shelter units and 2) its convening role as the lead agency of Worcester’s Continuum of Care. The access to congregate and scattered site shelter units enabled the agency to target vouchers to the easier to house families while letting the families with more barriers stay in shelter to develop their housing resumes. Furthermore, just recently, DHCD approved the agency’s plan to convert some of their scattered site units into rolling stock units. This means that families can move into the units, which will be leased by CMHA, and then assume the lease after a transitional period. This access to, and control over, shelter units of various types enables CMHA to offer housing on a continuum that serves the housing needs of homeless families in Worcester who are in Tier 1, 2, 3, or 4.
CHAPTER FOUR: LESSONS LEARNED AND DILEMMAS OF PRACTICE

The agency follows a formula for rehousing families at the back door and stabilizing families at the back screen door that is in line with the architectural framework presented in Chapter Two. Both agencies assess families during an intake process, assist families with apartment search, help families access moving assistance, provide case management, and offer a "Housing 911" service that is available at all times. Beyond the step-by-step procedural components, rehousing requires the agency to develop the trust of each actor and create a system that acknowledges the diversity of families and landlords and does not treat housing as "one size fits all."

For stabilization, the agency must attend to the needs of both the family and the landlord, facilitate communication, and put practices in place that minimize the likelihood of an issue arising. When an issue does surface, the agency’s role becomes finding the win-win for the family and the landlord. As rehousing is about development of trust, stabilization becomes largely about maintenance of trust. In addition, as the agency navigates the rehousing and stabilization process and networks between the other actors, it encounters dilemmas at times, such as that of the time-limited voucher, for which policy does not prescribe a long-term solution, and the agency must adapt its practice using organizational knowledge and capacity.

Chapter Two laid out the framework and introduced the central actors, and Chapter Three illustrated through two case studies the interactions of the three actors and how the agency rehouses and stabilizes families in actual settings. This chapter outlines the rehousing and stabilization processes by looking at common procedural components of Metropolitan Boston Housing Partnership (MBHP) and the Central Massachusetts Housing Alliance (CMHA) as well as circumstances under which the two agencies diverge in their practices. Also addressed throughout is the role of trust and relationship development and maintenance that is implicit in the actions of the agency and essential to its success. This chapter is organized into three sections: 1) Rehousing as trust development, 2) Stabilization as trust maintenance, and 3) The role of trust.
REHOUSING AS TRUST DEVELOPMENT

As proposed in Chapter Two, each actor has something to gain from and something to give to the other actors. This interdependency is real, but the potential for mutual gain and interdependency may not be immediately apparent to landlords and families without the guidance of the agency. This lack of awareness of benefits, along with the fear of failing for families (because of the short- and medium-term nature of the vouchers) and landlords (due to distrust of voucher holders), can cause landlords and families to be reluctant to enter into the triangle. The burden of bringing all actors into the triangle falls on the agency, and this section outlines who the agency brings in and how it does so.

Three key components of the agency’s role involve helping both the family and landlord to 1) know what to expect from entering into a lease together, 2) reassess the risk that they are taking, and 3) realistically evaluate their expectations and alternatives. In addition to bringing families and landlords into the triangle, the agency must use its knowledge and central role to match families with landlords. This section organizes the above processes into 1) Bringing the family into the triangle, 2) Bringing the landlord into the triangle, 3) Matching families with landlords and units, and 4) Negotiating leases.

Bringing the family into the triangle

Rehousing families in a time of few long-term housing subsidies

It used to be that homeless families could be rehoused using tenant-based housing subsidies, such as mobile rental vouchers, or with project-based housing subsidies, such as in public housing units. Some rental vouchers, like those through the Section 8 program and the Massachusetts Rental Voucher Program (MRVP), provide recipients with permanent vouchers that last as long as the family continues to meet eligibility requirements. These vouchers provide a great deal of housing security because of their long-term nature. Unfortunately, new MRVP vouchers are not being issued because of state budget constraints, and the waiting list for a Section 8 is years long due to high demand. Unless a homeless family already has been on the waiting list for years, the family must be rehoused using the currently available short- (up to three months) and
medium-term (between four and eighteen months) vouchers provided through the Homelessness Prevention and Rapid Re-housing Program (HPRP).

The dilemma that short- and medium-term vouchers present is that, because they provide limited rental assistance for no more than 18 months, they only are effective for families who can achieve self-sufficiency at the end of that time period. For the average person, it is difficult to predict what his or her income will be in 18 months; for a person who is homeless, this uncertainty, and the fear of being homeless at the end of that time, is much greater. Homeless families, who already have been through the trauma of homelessness, often express this fear of “failing,” or, in other words, of not being able to achieve self-sufficiency when their short- or medium-term voucher ends. Unless a family obtains a Section 8 voucher or a public housing unit at the end of their short- or medium-term voucher, they must assume a market rate rent or return to shelter. Further complicating this is the fact that some families are told by family members and peers to hold out until a permanent voucher or project-based unit becomes available, which adds to their reluctance to accept a short- or medium-term subsidy. The reality, however, is that most families will not receive such long-term assistance at the end of their short- or medium-term voucher; for most, the short- or medium-term voucher is the only option aside from remaining in shelter, a hotel, or a motel.

Targeting vouchers

This also presents a dilemma for the agency that, on the one hand, wants to provide families with access to their own units, but, on the other hand, wants to ensure that they succeed in those units. Part of the solution to the dilemma involves targeting vouchers to families with fewer barriers to housing and a higher likelihood of achieving self-sufficiency at the end of the voucher. In other words, the voucher is most likely to serve as it is intended, as a bridge to self-sufficiency, which may come in the form of a job or, in a few cases, a permanent voucher or public housing unit. The agency is careful not to set a family up for failure, for the sake of the family, the landlord, and the agency, which is why it is selective about to whom it gives a short- or medium-term voucher. Despite this concerted effort of the agency to target families likely to succeed, there is still risk involved, and families perceive this risk. The placement of families who are not likely to succeed with a short- or medium-term voucher is addressed later in this chapter.
Selling the vouchers by alleviating fears and evaluating alternatives

The other part of the solution is to alleviate the fears of families through realistic assurances. If the agency makes false promises and assurances on which it cannot follow through, not only is the family more likely to fail, but families, landlords, and funders may not trust the agency in the future. For example, if the agency places the family in a unit with a short- or medium-term voucher, assures the family members that they will succeed, and then the family finds itself unable to pay the rent at the end of the voucher, the family will end up back in shelter with reason to distrust the agency. Even worse is a scenario in which that family violates the lease and is evicted from its unit before the end of the voucher. In either case, one can argue that a short- or medium-term voucher was not the best solution for that family. Furthermore, other families will hear about this failure and become unwilling to accept short- or medium-term vouchers in the future, even if they are good candidates for them.

To convince a family to accept a short- or medium-term voucher, the agency must explain what to expect with the voucher, inform families about their alternatives, help families to reassess the risk of the voucher, and alleviate fears. MBHP is realistic about the risks of the program and tells families that, if they are evicted from a unit within a year, there is little the agency can do because the family becomes ineligible to reenter shelter. On the one hand, MBHP takes a supportive approach to alleviate fears by building up the confidence of the family to believe that it has what it takes to succeed with these vouchers. They try to convince families that they can expect success when they say, “You guys are the people we picked because we know you can do it” (Kearney, 2010, February 4). On the other hand, the agency takes a hard-handed approach by telling families that these vouchers are all that there is now, and, if they do not accept the voucher, their only alternative is to live in the hotels or motels with little freedom, autonomy, and access to livelihood, amenities, and services. In a sense, the supportive element pulls families into housing, and the hard-handed approach simultaneously pushes them.

The approach at CMHA puts less emphasis on the family’s ability to succeed on its own than at MBHP, and it puts more emphasis on the support that the agency provides throughout the process to help protect the family from failing. One worker tells families, “You cannot make a mistake that will kick you out of the program” (Filock, 2010, January 29). Another worker explains to families that they must be self-sufficient at the end of the term because, unlike before, Section 8 vouchers rarely become available, but she also tells families that they should contact CMHA if they
have any issues. The message is: “We’re here to support you, whatever it is.” “Whatever” can be anything from a turkey at Thanksgiving to assistance clearing an outstanding warrant. This difference in the level of support from one worker to another within CMHA may be representative of different styles, or it may be a factor of larger caseloads and less flexible funding.

Like MBHP, CMHA also has families evaluate alternatives so as to reassess risk and benefits. If a family is concerned about accepting a short- or medium-term voucher, the agency helps the family reevaluate this risk by explaining that Section 8 or public housing authorities will require rent payments equal to at least 30 percent of the family’s income, whereas CMHA requires payments of only 20 percent which allows them to save during the tenancy. For the short- and medium-term HPRP vouchers, CMHA also encourages families to accept a voucher by telling them that the vouchers have far fewer rules attached to them than shelter and the hotels and motels do. Finally, the fact that families retain their homeless status with the HPRP vouchers is a considerable selling point that CMHA uses. Overall, CMHA’s strategy is similar to MBHP’s strategy in that it helps families realize that the short- and medium-term vouchers are less risky (because of the supports that accompany them, in the case of CMHA) and that the associated risks are outweighed by the benefits of not living in a shelter, hotel, or motel.

Bringing the landlord into the triangle

Building an inventory of landlords, which is what MBHP and CMHA do, involves actively searching for units, selling the program and participating families to landlords, developing relationships with landlords and property managers, and supporting landlords. The case studies in Chapter Three depict how both agencies perform each aspect of building an inventory of landlords in practice, including searching for units and selling the program and families. This section focuses on how the agency sells the program and participants, beginning with the process of breaking down stereotypes held by landlords, and the following section focuses on how the agency supports landlords.

Stereotypes of homeless families and voucher recipients

Landlords who have not housed homeless families previously exhibit fear of doing so based on stereotypes they hold about people who are homeless and the risks they pose to their
property and income. On top of this, some landlords are hesitant to house any voucher holders based on past experience, or stories they have heard from other landlords, typically relating to the Section 8 voucher program. “Apprehension is only one of many emotions that the program [Section 8] generates among landlords and voucher recipients. Others include… agitation, disgust toward the system, and prejudice among landlords” (Marr, 2005). Even though most homeless families currently are rehoused using vouchers that are not connected to Section 8, the Section 8 program may be landlords’ only reference point for deciding whether to house a voucher recipient. Fair Housing Law in Massachusetts prohibits landlords from discriminating against prospective tenants based on voucher status, but landlords still have the ultimate choice of tenant selection and the option to price their unit above the rent ceiling permitted with a voucher. For this reason, rehousing homeless families depends on landlords’ willingness to accept voucher holders, which is influenced by landlords’ perceptions of Section 8 participants, and, by extension, all voucher holders.

The agency, therefore, must sell the program and its participants to the landlord. To do so, the agency portrays the family as an average family who is down on its luck, which it is able to do because it has filtered out the families with greater housing, economic, social, and health issues. The housing agency is strategic, however, in the information that it shares with the landlord. Families are entering into a lease with a landlord, not a caseworker/client relationship, and the agency encourages this professional relationship between the two actors. For reasons of confidentiality and respect for the family, neither agency shares personal information about the family (e.g., if a family member has a drug addiction) that would not otherwise be shared with a landlord in a market rate tenancy.

**Selling the program and families**

Like the work it does with families, the agency needs to help landlords recognize the benefits of renting to a homeless family, reassess the risks of doing so, and develop realistic expectations. To ensure that landlords have realistic expectations of families to whom they rent and that they accurately assess risk, the agency breaks down stereotypes, helps the landlord to empathize with the family, and highlights the risks of market rate tenants. In a sense, the agency is selling the program and families by providing information about what the landlord can expect if he
or she rents to a homeless family versus a market rate tenant, the assumption being that this information is new to many landlords.

**Breaking down stereotypes**

First, the agency helps the landlord to break down stereotypes he or she may hold about people who are homeless. The worker does so by explaining that homeless families do not have issues as severe as those associated with homeless individuals, such as alcoholism, drug addiction, mental health issues, and criminal records. Some families do, however, struggle with the same issues that are associated with homeless individuals, but because the agency filters out the families with fewer barriers to housing, the agency is being honest when it portrays families as less risky.

**Reassessing risk**

Second, the agency helps the landlord to view the homeless family as no more risky than an average family and, possibly, less risky, given the support that the agency gives to the family and landlord. Henderson at CMHA always tells landlords, “You and I could be homeless today because the house you are living in, you could find it on fire and you could have no where else to go... Anybody can be homeless.” Similarly, DiPietro at MBHP reminds landlords that anyone can lose his or her job and the difference between a homeless family with a voucher and a market rate tenant is that at least part of the rent is guaranteed through the agency for the person with the voucher, regardless of his or her income, while none of it is guaranteed with a market rate tenant. Furthermore, if necessary, eviction, which is a time consuming, expensive, and tiring process, is aided by the agency when a voucher recipient leases the unit.

**Matching families to landlords and units**

**Sorting families through the tier system**

As introduced in Chapter Two, both agencies use the tier system developed by the Special Commission to sort families by their barriers to housing, with Tier 1 families being the easiest to house and Tier 4 families the hardest to house. The uncertainty and the difficulty of bridging a short- or medium-term subsidy to self-sufficiency and often a market rate tenancy is why MBHP has focused its rehousing program on families in Tiers 1 and 2, who have the greatest likelihood of success in the near future. Similarly, CMHA filters families with severe mental health, substance
abuse, or domestic violence issues into congregate shelter as opposed to rehousing them with vouchers in market rate units. Additionally, CMHA is able to place or keep families in congregate shelter until they are employed or have a self-sufficiency plan (including a housing and employment plan) in place. This gives families time to build a housing resume and prepare for self-sufficiency.

Sorting Landlords

Willingness of small landlords to take on risk

The reality of landlords is that, for financial reasons, some are more willing than others to take on risk, and this can be used to the advantage of the agency and family. In the Boston area, smaller landlords tend not to run credit checks because of the fee associated with them. Credit checks serve as a form of insurance—the landlord pays for information that identifies the financial risk a prospective tenant poses—and these landlords opt out of paying the premium in favor of taking a greater financial risk. Compared to a large landlord, a small landlord is less likely to know about a family’s bad credit history and, therefore, less likely to reject its tenancy based on it. For this reason, MBHP tries to match families with bad credit histories to these landlords. Even considering that the agency generally pays a larger portion of the rent than the family, this does impose an added risk on the landlords, but it is mitigated by the insurance of MBHP’s portion of the voucher. It is important to note that MBHP’s Client Services does not ask landlords to take on more risk than they are willing to, and tells them to conduct their standard screening process, whatever that is. Simultaneously, however, the Leased Housing department of MBHP educates landlords on how to properly screen tenants, especially for Section 8 units. The reason that these two approaches do not conflict is likely because MBHP has a network of over 4,000 landlords, out of which only a portion engage in Landlord-Tenant support sessions.

One of the main reasons that landlords are willing to take on this additional risk is financial. Because of property location, some landlords cannot attract market rate clients and must assume some risk in order to rent their unit. Other landlords cannot afford to have a vacancy for very long and, therefore, must lower their rents or accept tenants with poor housing or credit histories. With the current economy, many landlords have vacancies, and they know that, at a minimum, they are guaranteed a monthly check from the agency if they lease to a family in the program. In stronger real estate markets, it is more difficult to find this flexibility on behalf of landlords, but
there still exists a group of landlords dedicated to renting to voucher holders, the “Section 8 Landlords” introduced in Chapter Two.

Divergence of practice: Use of owner-occupied units at MBHP versus CMHA

CMHA avoids owner-occupied properties, a practice that has developed from the agency's experience with landlords who are too close to, and involved too much in, the lives of families, which can lead to landlord-tenant issues. “They tend to think they have an obligation to look after [the family] and see what they are doing” (Henderson, 2010, February 11). For example, a landlord who lives on the premise may contact the agency if a family is at home during the day rather than out working, even though a landlord does not have the right to monitor a tenant's actions beyond complying with the lease in a standard landlord-tenant relationship.

MBHP takes a different approach and neither seeks out nor avoids owner-occupied properties. Because of the stock of housing in Boston that meets voucher rent limits (“rent reasonableness” requirements), MBHP mostly works with “mom and pop” owners who each have a couple units and primarily rehouses homeless families in these owner-occupied units. They recognize that some families may self-select out of owner-occupied properties if they have children who tend to be loud, but they also recognize that there can be perks to being housed on an owner-occupied property. For example, because the owner lives on the property, he or she may take more pride in the building and be more on top of maintenance.

Owner-occupied units in both cases link the daily lives of families and landlords, and sometimes this can be beneficial, and sometimes it can cause conflict. CMHA has found that, more often than not, these placements result in conflict, and this is not a risk worth taking. On the other hand, the housing stock to which MBHP has access limits its ability to avoid owner-occupied units. Another factor in this is the family, and, in both cases, the family makes the ultimate choice as to where it will live, and it is in their interest to avoid putting itself in an owner-occupied situation, if they want a high level of autonomy and privacy.

Negotiating leases

A significant component of the work the agency does with landlords is negotiation of leases, for which the agency relies heavily on its knowledge of the market, landlords, and power relations between the actors. Landlords differ in their willingness to lower rents and their ability to
financially sustain vacancies. Some would rather reduce their asking rents to avoid vacancies while others look at the long-term losses of lowering rents and would rather wait for tenants who can pay. Knowing which landlords are willing to reduce asking rents requires picking up cues from landlords as well as knowing what are reasonable rents for various locations. For example, knowledge of how long a unit has been vacant helps workers at MBHP to know when and with which landlords to negotiate rents down.

There are other landlords with whom the agency does not need to negotiate because the landlords express their preference for working with the agency over market rate tenants. On the production side, CMHA has developed a relationship with a local property developer and owner who prefers to only rent to clients referred by CMHA and will tailor unit production, such as unit accessibility for a client with a disability or bedroom size for a large family, to the needs of CMHA’s clients. In this case, the landlord adjusts housing supply to meet the demands of the agency and families. By increasing supply, the developer may drive down rents slightly, but he or she also knows that the units will be filled since they are meeting an identified demand. The property manager of these units stated that, “There’s always people that have vouchers and always people looking for units.” By targeting program participants with vouchers, the landlord is less reliant on market forces.

Without a doubt, the agency and family benefit from a weak housing market. Vacancies are higher. Rents are lower. Landlords lower their expectations of tenants. From a financial standpoint, a weak market gives the agency worker the opportunity to negotiate down rents and makes landlords more open to renting to homeless families. Generally speaking, this reflects a shift in power from the landlord to the agency and family that is reversed in strong housing markets. The landlord is taking on some additional risk to his or her property in return for more financial stability and increased profits.

Housing the hard to house in a time of Housing First

Given that both agencies acknowledge that only families in Tiers 1 and 2 are likely to succeed with short- or medium-term vouchers, what happens with the families in Tiers 3 and 4? MBHP does not operate housing, be it shelter, transitional, or permanent units, so it is somewhat limited in its ability to rehouse families with many barriers to housing. The agency’s solution has been to try to work with the shelters to move out the families in Tiers 1 and 2 so that the families
in Tiers 3 and 4 in the hotels and motels can move into the shelters where there is more support. At CMHA, families in Tiers 3 and 4 remain housed in apartment-style congregate shelter, during which the agency helps them build their housing resumes and, essentially, move into lower tiers. Neither agency opposes the concept of Housing First, but both acknowledge the need for different types of housing and supportive services. While MBHP is reliant on the shelters to implement its plan, CMHA has much more control over the situation and more options at hand, given that it runs its own congregate and scattered site units and convenes other agencies that run shelters.

This use of transitional housing, whether in the form of congregate shelter, scattered site shelter, or emergency shelter, is controversial in the context of the current “Housing First” movement. While Housing First was first introduced to address chronic homelessness among individuals, the model has been adopted for homeless families, widely applied throughout the United States, and supported by the United States Interagency Council on Homelessness.

Currently, Housing First has become synonymous with “rapid rehousing” for homeless families, and it represents the view that families should be moved out of shelter as quickly as possible. Housing First programs tend to share the following characteristics:

There is a focus on helping individuals and families access and sustain permanent rental housing as quickly as possible and the housing is not time-limited; a variety of services are delivered primarily following a housing placement to promote housing stability and individual well-being; such services are time-limited or long-term depending upon individual need; and housing is not contingent on compliance with services — instead, participants must comply with a standard lease agreement and are provided with the services and supports that are necessary to help them do so successfully.” (National Alliance to End Homelessness, n.d.)

Where this model diverges from the practices of MBHP and CMHA is that there still may be a place for transitional, time-limited supportive housing in which to build a housing resume for families in Tiers 3 and 4.

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"Housing First" was first introduced in the 1990s by Dr. Sam Tsemberis of Pathways to Housing in New York City to address chronic homelessness among individuals with serious mental health or substance use disorders. It was based on the belief that housing is a basic human right to which all are entitled. Instead of requiring individuals to accept services and move along a housing continuum from shelter to transitional housing to permanent housing (known as a linear model), it proposed an alternative approach, which was to provide homeless individuals with permanent housing before wrapping services around them and to give them the option to accept or opt-out of services.

Also part of the Housing First debate is the role of services, with some practitioners, academics, and policy makers, such as Dennis Culhane, proposing that services do not improve rates of
STABILIZATION AS TRUST MAINTENANCE

Once families are housed, the agency’s role switches from navigation of the housing market and negotiation of a lease to stabilization of the tenancy and maintenance of relationships. This is for two reasons: 1) to ensure the short- and long-term success of the family and 2) to maintain the trust of the landlord by following through with the promises used to sell the family in the first place. In a standard tenancy, the tenant takes on full responsibility for his or her actions. With a homeless family, members take on partial responsibility and are backed up by the agency. In essence, part of the reason why the landlord is willing to accept families who are homeless is because they know that the real risk lies with the agency, and that the agency has a greater capacity than a standard tenant to mitigate the risks associated with the tenancy. This section identifies the different components of stabilization, which represent the actions of both agencies, unless otherwise noted. It is organized into 1) Overseeing the family-landlord relationship, 2) “Housing 911,” 3) Keeping lines of communication open, 4) Win-win mediation, and 5) Evictions.

Overseeing the family-landlord relationship

The complexity of rehousing includes correctly identifying the risk that landlords must assume because, should the agency understate that risk, and an unforeseen problem arises, the long-term relationship between the landlord and agency may be damaged. Part of this takes place at the back door when the agency filters families and identifies the risks they pose. Another part takes place at the back screen door after a family is housed, and the agency has the authority to deter or minimize conflict between the family and landlord. It does so by supporting both actors and mediating in times of trouble, two key components to maintaining trust.

Even when a family is rehoused and in the stabilization phase with greater autonomy and responsibility, the agency continues to exhibit some control over the family, landlord, and their relationship, including any conflict, by discouraging interactions and communication between the two actors that are too personal in nature. Whether to support interaction between landlord and family is a complex decision because, on one hand, a close relationship between a family and

suggestion that up to 90 percent of homeless families need some kind of services.
landlord can be beneficial to the family, if it means that the landlord is there as a constant support. On the other hand, a landlord who concerns himself or herself too much with a family can be overbearing and create a controlling environment that is not respectful of the family’s autonomy. For example, CMHA encourages the family not to share too much personal information with the landlord and tells the landlord not to worry about how family members spend their time. To encourage this, case managers explain to families that, by sharing personal information with a landlord, “you are giving him more power over you and [the opportunity] to mistreat you.” It seems that the solution to this dilemma may be selective interaction between families and landlords, meaning casual, impersonal contact can build comfort and trust, but sharing too much personal information can make the family vulnerable and can give the landlord power over the family.

In place of contacting the landlord when an issue arises or ignoring the issue, the agency encourages families to contact the agency if any issue arises. This relates to the concept of the agency being the driver of trust and interdependence among the actors. By guiding the family to turn to the agency as opposed to the landlord, the agency can control the family’s relationship with the landlord and avoid jeopardizing the trust the landlord has developed with the agency and family.

**Keeping lines of communication open**

Two key components of housing stabilization are keeping avenues of communication open with the landlord and family and preempting issues that may arise with a family. While both agencies perform the minimum level of stabilization required by HPRP, they admit to doing minimal case management with families who present no issues because of lack of funding for stabilization workers. Part of the reason stabilization is so difficult for both agencies is because workers do not maintain a constant caseload. Each month, cases are added as more families are rehoused, yet workers retain most of the cases of those who were previously housed, and, therefore, the caseloads grow. Encouraging families and landlords to contact the agency if an issue arises puts some of the work and responsibility on the other two actors. One way that CMHA facilitates this is by sending landlords satisfaction surveys and including in the monthly acknowledgement of payment form a place for landlords to report any issues they have.
The agency cannot check in with families as often as they would like, but when they do, it is very important that the family be responsive. In fact, a family not returning phone calls or changing its phone number is a warning sign identified by both agencies. It may be because the family is embarrassed to admit that a member lost his or her job, or it may be more serious; whatever the reason, the agency sees it as a sign that the family and tenancy may be at risk. If this happens, the agency visits the family and makes sure that it makes contact.

"Housing 911"

"Housing 911" is part of stabilization at the back screen door that ensures that, should an issue arise, the agency will be there to handle it. It is a system in which the landlord can contact the agency at any time of day or night if an issue arises related to the family's tenancy. While the name suggests contact regarding an emergency, it also holds for any issue relating to a violation of a lease, regardless of the urgency. At both agencies, landlords and families are given the office and work cell phone numbers of agency workers whom they can call at any time. If there is an emergency, such as a fire or a suicide attempt, there always is a worker available to assist. Situations like these are infrequent, but the option to call serves as insurance for the family and landlord and reduces the risk of entering into a lease.

Win-win mediation

Landlord-tenant disputes may be thought of as antagonistic and irreconcilable, but, in reality, most can be mediated so that the outcome for both actors is beneficial. This concept of achieving a win-win solution through mediation, also known as finding an integrative solution, has been in practice for decades and often is useful for landlord-tenant disputes. “Pruitt (1989, p. 137) explains, ‘An agreement is said to be integrative to the extent that it reconciles (i.e., integrates) the parties’ interests and thus provides high benefit to both of them’” (Nielsen, 2009). According to Mediation-for-Results, a non-profit agency that does landlord-tenant mediation for MBHP landlords and families, 80 to 85 percent of mediation results in a solution that is agreeable to all actors. The agency helps identify these win-win solutions, which helps protect the tenancy and long-term relationships between landlords and families.
Non-payment of rent is one of the most common issues that arise between landlords and families and one that generally can be addressed with a win-win solution. It is in the best interest of the family and the landlord to find a means of payment, which usually comes in the form of a payment plan facilitated by the agency. Another example of when a win-win solution can be reached is when a family is hoarding, one of the leading causes of eviction in Boston. It is a fire hazard, which threatens the family's life and the landlord's property. In such an instance, MBHP connects the family with a case manager, who specializes in intervention regarding hoarding behavior and helps the family, which also helps the landlord.

Evictions

An eviction is an outcome in which all three actors lose. The family loses its housing, voucher, and the ability to reenter shelter. The landlord loses time and money going through an expensive, time consuming, and legally complicated process. The agency loses because it has failed to stably house the family, and its relationship with the landlord is damaged. The agency and landlord's trust of the family declines, along with the landlord's trust of the agency and the family's trust of the landlord. The agency tries to help a family throughout its tenancy to avoid eviction, but if issues escalate to the point at which an eviction is justified and the only option, the agency supports the landlord. CMHA even goes so far as to help the landlord find a new tenant, if the landlord needs to evict a program participant. By supporting the landlord during the eviction process, the agency is following through on the promise it made to the landlord when it initially sold the program to the landlord.

THE ROLE OF TRUST

These sustained relationships can be understood as more than a network of interdependent actors; they can be viewed as a network of actors who place trust in one another. This fits with definitions of trust, which generally tie together themes of interdependence, reliance, risk, vulnerability, and expectations. Meyer et al. (1995) define trust in an organizational context as "the willingness of a party to be vulnerable to the actions of another party based on the expectation that the other will perform a particular action important to the trustor, irrespective of the ability to monitor or control that other party." The authors identify three key characteristics
that account for trustworthiness: ability, benevolence, and integrity. Ability speaks to the skills and competencies that an actor has in a specific domain. Benevolence is the belief that a trustee wants to do well by a trustor. Integrity relates to the guiding principles that the trustor believes the trustee to follow. “Such issues as the consistency of the party’s past actions, credible communications about the trustee from other parties, belief that the trustee has a strong sense of justice, and the extent to which the party's actions are congruent with his or her words all affect the degree to which the party is judged to have integrity” (Meyer et al., 1995). All three components of trust, especially the third, integrity, are important for the stability of the triangle.

One example of how ability, defined by Meyer et al. as skills and competencies in a certain domain, reflects on the trustworthiness of the agency is through the administration of vouchers. Voucher administration may be somewhat of a behind the scenes component of rehousing at the back door, but this guaranteed rental payment by the agency is a major incentive for landlords to accept voucher recipients. Both organizations say that they have better relationships within the community because of their practice of paying landlords the voucher portion of the rent on time. It might seem like a given that all organizations that administer vouchers do so on time, but this is not the case.

The second characteristic of trust, benevolence, is most relevant in regards to the relationship that the agency builds with the family. “Benevolence is the extent to which a trustee is believed to want to do good to the trustor, aside from an egocentric profit motive” (Meyer et al., 1995). For one thing, the agency is a non-profit, meaning that, by definition, it has no profit motive. Furthermore, the mission of the agency is to help homeless, near homeless, and low-income populations. Lastly, the willingness of case managers to help with any and every issue a family presents, as demonstrated by the MBHP worker who helped her client apply for citizenship and researched colleges for the client’s out-of-state son to a CMHA worker who drove a client to Connecticut to get a housing voucher, conveys a devotion to the client in which it is hard to identify any egocentric motive.

Integrity, which is based on consistency of actions and positive recommendations from others, is the component of trust that enables the agency to develop and maintain positive relationships with both the family and the landlord. By connecting homeless families with other families who have gone through the program, in the case of CMHA, the agency helps build trust from new families. Likewise, CMHA uses referrals from past landlords to gain the support of new landlords, and MBHP encourages landlords to network and share experiences at MBHP events,
such as the monthly Landlord Support Sessions and the annual Property Owner Appreciation Event. In addition, integrity requires congruence between the agency’s sales pitch and the actual experiences of the families and landlords, which maintains trust. This is why the agency must accurately assess risk and follow through on promises, even if that means assisting a landlord in the eviction of a family, when there is just cause to do so, and the landlord chooses to.

Another component of trust development worth identifying is the theory that people tend to trust people with whom they identify. Zucker (1986) identifies this as characteristic-based trust, which suggests that trust is tied to similarities between trustors and trustees relating to common cultural systems and shared background expectations. “In general, the greater the number of social similarities (dissimilarities), the more interactants assume that common background expectations do (do not) exist, hence trust can (cannot) be relied upon” (Zucker, 1986). In the context of the triangle, the three actors do not necessarily share cultural similarities. Despite this, the agency builds characteristic-based trust with the family and landlord through two actions: 1) the agency worker uses different communication styles that are adapted to his or her audience, be it a family or a landlord and 2) he or she helps portray the homeless family as any other family that is just down on its luck. In terms of communication style, DiPietro, the housing search specialist at MBHP, described the language she uses with clients as “casual, nurturing, and sensitive,” whereas the communication style she uses with landlords and property managers is “professional” and representative of how one conducting “business transactions” would interact. She likened herself to a sales person and her work with landlords to “advertising.”

In addition to establishing trust, the use of different communication styles helps the agency to establish relationships that will build trust. Because families are fearful of failure and often have trouble navigating the social welfare system, they benefit from an agency worker who is patient, willing to explain complexities of the system, and supportive. Alternatively, landlords can be reluctant to house homeless families because they perceive them to be a greater risk to their property than a market-rate tenant. The professional demeanor of the agency worker reinforces the business aspect of the lease and sets the stage as a business relationship between a tenant and landlord, not a client and caseworker.
OVERVIEW

At every stage of the rehousing and stabilization process, trust plays a crucial role. Before the agency even can begin to rehouse a homeless family, it must have developed a minimum level of trust with both the family and the landlord. Furthermore, to ensure the success of an individual family and the agency’s system as a whole, the agency must maintain the trust of both actors by following through on its promises to support each and minimize the risk that they take by entering into a lease. All the while, the agency is faced with challenges throughout the process, some for which families and landlords are responsible, and others that result from the HPRP policy and its short- and medium-term vouchers.

This chapter provided an analysis of how MBHP and CMHA develop trust during the rehousing process and maintain trust through the stabilization process. During both processes, the agency balances the needs of both the family and the landlord and tries, whenever possible, to identify outcomes that benefit everyone. For MBHP and CMHA, this process has evolved over decades and continues to develop as the agencies implement new policies, such as HPRP. The following chapter concludes this thesis with reflections on the HPRP policy and DHCD’s Architecture. It proposes that the actions of the agencies can be viewed as trust as well as coping. Finally, it proposes policy recommendations, based on the findings of this research.
CHAPTER FIVE: REFLECTIONS AND RECOMMENDATIONS

My objective in studying Metropolitan Boston Housing Partnership (MBHP) and the Central Massachusetts Housing Alliance (CMHA) has been to tell the story of how two “best practice” agencies rehouse homeless families using the Architecture framework developed by the Massachusetts Department of Housing and Community Development (DHCD), in the hopes that my findings may inform future policy and practice. I found that these case studies tell similar stories about how two different agencies cope with the various, and sometimes unforeseen, challenges of putting homelessness policy into practice. On the one hand, HUD’s Homelessness Prevention and Rapid Re-Housing Program (HPRP), as narrated through the DHCD Architecture, presented these Massachusetts agencies with a surge of funding and encouragement to address the family homelessness crisis in Massachusetts. On the other hand, however, the requirements and restrictions that HUD attached to the funding (notably the time-limited vouchers) introduced new challenges and dilemmas into an already complex existing practice of rehousing homeless families.

I chose MBHP and CMHA because each was established as a “best practice” agency in Massachusetts based on their administration of voucher programs and work with homeless families and individuals. The agencies adopted the Architecture into their existing practices and added a component of trust development and maintenance with homeless families and landlords. After observing both agencies, I found that their ability to successfully rehouse homeless families also reflects their learned ability to cope with challenges presented by changing policies, funding, target populations, housing markets, and economies.

This concluding chapter begins by looking back at aspects of how DHCD interpreted HPRP and translated it into the Architecture. It goes on to present a broad overview of challenges MBHP and CMHA faced when putting the policy into practice and how they coped with these challenges. The chapter concludes with policy recommendations for rehousing homeless families based on the findings.

FORESIGHT AND LIMITATIONS OF THE DHCD ARCHITECTURE

DHCD developed the Architecture as a narrative framework through which to introduce HPRP. This Architecture helped MBHP and CMHA translate the policy into practice by identifying
components of rehousing (i.e., housing search, matching need with supply, and voucher administration) and stabilization (i.e., case management and “Housing 911,” which together lead to lease compliance, benefits maximization, and, potentially, asset maximization). DHCD’s Request for Responses (RFR) informed agencies about the need to use trust to develop a network of landlords and community supports and encouraged agencies to leverage existing resources. In addition, it warned of the need to use the vouchers as funding to bridge families from homelessness to self-sufficiency, and if necessary, for transitional housing. DHCD’s Architecture and RFR had the foresight to predict challenges that HPRP would cause and attempted to mitigate those challenges by targeting agencies that had strong networks and an ability to leverage existing resources.

DHCD’s Architecture and RFR, however, could not avoid the fact that the only vouchers available through this funding were short- (up to three months) and medium-term (between four and eighteen months) and that vouchers do not work in a “one size fits all” manner for homeless families. While the RFR narrative predicted some of the challenges and dilemmas the agencies would face and suggested ways to cope with them, the agencies took ultimate responsibility for handling these challenges, along with other unforeseen dilemmas, when putting the policy into practice at the local level. In a sense, DHCD built out a four-door Architecture, and the agencies added the component of trust development and maintenance and populated it with support networks comprised of landlords and service providers necessary for the program’s success.

**HOW THE AGENCIES COPE**

The theme of trust runs throughout this thesis, and a major strength of MBHP and CMHA is their ability to develop and, more importantly, maintain trust with homeless families and landlords. Given the personal nature of working with homeless families and rehousing them in units oftentimes owned by small, local landlords, it makes sense why trust and networking are so central to the work that they do. Another way to look at this, however, is the reality that, without the time, energy, and resources these agencies devote to trust development and maintenance, homeless families would remain trapped in shelters, hotels, and motels disconnected or at distance from employment, schools, and social institutions. The trust development and maintenance that is central to the work of MBHP and CMHA is significant because it is symptomatic of their need to cope in order to attempt to do the otherwise impossible.
MBHP and CMHA cope\textsuperscript{18} at an organizational level, and the agencies' workers cope at an individual level. They cope with challenges that arise from local circumstances as well as state and federal policies. The agencies face the following dilemma characteristic to all street-level bureaucracies\textsuperscript{19}:

Street-level bureaucrats attempt to do a good job in some way. The job, however, is in a sense impossible to do in ideal terms. How is the job to be accomplished with inadequate resources, few controls, indeterminate objectives, and discouraging circumstances? (Lipsky, 1980, p. 82)

In the context of rehousing homeless families, the Architecture and RFR provide greater controls and defined policy objectives, but the inadequate resources and discouraging circumstances identified by Lipsky are still relevant. The agencies and their individual workers constantly are trying to deal with, let alone overcome, existing and new challenges and dilemmas. The following details some of the challenges related to rehousing homeless families that arise at the local level and some that result from policy developed at the state and federal levels.

**At the local level**

At the scale of individual interactions and the local environment, these agencies have had to cope with the dilemmas and challenges presented by rehousing homeless families and low-income clients for years prior to HPRP and the Architecture. A key example of this is how the agencies have had to cope with landlords who do not want to rent to homeless families whom they perceive to be a risk to their property and business. Negative stereotypes about the behavior and financial risk of homeless and low-income families are prevalent among landlords, who then avoid renting to these populations. Even though Fair Housing Law in Massachusetts dictates that landlords cannot discriminate against tenant applicants based on a variety of characteristics, including voucher status, landlords have many ways of getting around renting to homeless families and voucher recipients. For example, they can set their rents above the maximum rents permitted by the voucher programs or screen them for poor credit, criminal, or housing records. The agencies must cope with the undersupply of landlords willing to rent to homeless families due to

\textsuperscript{18} Merriam-Webster defines the verb to cope as: "to deal with and attempt to overcome problems and difficulties."

\textsuperscript{19} As organizations, both MBHP and CMHA are what Lipsky (1980) terms “street-level bureaucracies” comprised of “Public service workers who interact directly with citizens in the course of their jobs, and who have substantial discretion in the execution of their work” (p.3).
these stereotypes. The way in which MBHP and CMHA cope is by establishing financial benefits for landlords (e.g., helping with tenant screening, the moving process, and, if need be, an eviction process) and providing constant, reliable support in the form of case management, mediation, and a “Housing 911.” Furthermore, it is not sufficient for them simply to establish these practices that benefit the landlord, but they also must “sell” them to the landlord.

Another example of how both agencies cope is the way they have learned to approach case management. The average person, whether homeless or not, does not want someone regularly checking up on his or her personal situation. Inherent in case management, though, is some invasion of privacy, and families may feel that they do not have sufficient autonomy and are not trusted to make their own decisions. That said, case management can provide housing, employment, health, and social benefits to the family and can help improve the success rate of rehoused homeless families (see Bassuk and Geller, 2006). Because MBHP and CMHA recognize the benefits of case management, and it is required by DHCD’s Architecture, they have developed non-formulaic means of providing individualized case management while treating families with respect.

At the state and federal policy levels

HPRP is a federal policy that DHCD adopted as a state policy. DHCD had the flexibility to further adapt the policy to the state’s needs, which it did through the Architecture and RFR, but HUD’s policy still heavily restricted how DHCD could allocate the funding. In essence, HPRP is a policy designed by HUD that serves only a subset of the population of homeless families and fails, whether intentionally or not, to address the needs of the rest.

HUD developed HPRP as a part of the American Recovery and Reinvestment Act of 2009 in the context of promoting rapid rehousing, a key component of the national Housing First movement. Two components of the HPRP funding that reflect Housing First principles are reliance on housing vouchers to rapidly move families out of shelter and barring the use of funding for shelter. Where HPRP diverges from Housing First is that HPRP does not recognize that some families need permanent subsidies in order to remain successfully rehoused.

MBHP and CMHA quickly realized that the time-limited vouchers only could serve a relatively small portion of the population of homeless families, those who could achieve economic self-sufficiency at the end of an 18-month period. Both coped by targeting the HPRP vouchers to
families in Tiers 1 and 2, who stood a good chance of success with time-limited vouchers, and by developing alternative programs outside the scope of HPRP for those families in Tiers 3 and 4 who needed more than HPRP could provide. At MBHP and CMHA, that alternative took the form of placing Tier 3 and 4 families in supportive, transitional housing, be it in the form of emergency shelter or apartment-style shelters (the difference being driven by varying levels of organizational control of, and access to, transitional housing units), neither of which could be supported through HPRP funding.

The agencies faced the additional challenge of convincing families to accept the time-limited vouchers available through HPRP. Because the vouchers expired within 18 months, and most families could not expect to receive a Section 8 voucher or public housing unit by that expiration date, the families feared not being able to assume a market rate tenancy at the end of the voucher period. Without the acceptance of these vouchers by families, the policy would have been at risk of failing to achieve its objective, to rehouse homeless families. The agencies coped with this challenge by encouraging families to take the vouchers and promising support during the process, as needed, and alerting families to downsides of the alternative of remaining in a shelter, hotel, or motel.

POLICY RECOMMENDATIONS

DHCD was aware of the limits of HPRP funding as they developed the Architecture, which is why the RFR encourages agencies to develop or build on networks of trust and leverage existing resources. Even with this built-in guidance, however, the agencies constantly cope with challenges of two types to rehousing homeless families: those that are the product the larger environment, including policies unrelated to homelessness, and those that result from homelessness policy per se. Larger environmental challenges, which generally are beyond the reach of homelessness policy, include high unemployment, high market rents, and stereotypes held by landlords against homeless families. Challenges that have resulted from homelessness policy, specifically HPRP, primarily include lack of funding for permanent vouchers and shelter and underfunding of case management. These are the main challenges that DHCD should take into account when adjusting existing policies or developing new policies.

Where changes in homelessness policy can improve the efficiency and success of rehousing homeless families, it should. Voucher types should reflect the population. If 50 percent of
homeless families are in Tiers 3 and 4, 50 percent of the vouchers should be permanent. In addition, the current housing needs for families in Tiers 3 and 4 with members who have criminal records, as documented through CORIs, extend beyond permanent vouchers. No ideal solution for how to rehouse these families currently exists, but future policies should attempt to explicitly identify the housing barriers and options for these families. As for case management, funding and jobs should reflect the number of families rehoused (i.e., as increasingly more families are rehoused, funding targeted to case management should be increased), thereby keeping caseloads constant as more families are rehoused. This both aligns the incentives of the agency and DHCD and provides adequate funding for case management. DHCD cannot necessarily implement the above through HPRP funding, but the recommendations can inform future policies funded by the state, which may supplement HPRP.

As mentioned earlier, the ability to cope that MBHP and CMHA exhibit, especially in the form of building and maintaining trust, is part of what makes them “best practice” agencies. Translating this finding into policy is difficult because it reflects the agencies’ methods of reacting and responding as well as their commitment to their agencies’ missions. Furthermore, the reason that these agencies can cope in this manner is because existing policies do not prescribe every action and program component, but rather give them the flexibility and responsibility to respond in a creative way that is appropriate for their environment and population of homeless families. Therefore, the recommendation is not to transfer wholesale the practices of these agencies into more detailed and prescriptive policies (as it is, the federal HUD guidelines place extensive strains on agencies in regard to reporting requirements and funding restrictions). Instead, the coping strategies that agencies develop should be shared, through word of mouth and the next iteration of the Architecture, as options for other agencies to adopt.

The long-term success of the Architecture and, in particular, HPRP is still yet to be seen as families reach the 18-month voucher limit and, soon thereafter, HPRP reaches its three-year limit. Neither MBHP nor CMHA is in the practice of removing stabilization services from families who need them, plus both offer free housing counseling on a walk-in basis, so it is conceivable that the agencies will extend the 18-month limit on stabilization services for families who need it. But what will happen to the voucher component? Hopefully, the economy will recover. If the economy

20 The current CORI reform movement in Massachusetts may help.
does not recover, DHCD will need to develop a new policy similar to that of the Architecture, but one with permanent vouchers and, possibly, transitional housing.
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APPENDIX I: METHODOLOGY

This thesis developed from a summer internship at the Massachusetts Department of Housing and Community Development (DHCD) during which I researched rehousing and stabilization programs and practices for homeless families across the country. This research consisted of interviews with agency workers and a review of literature on rehousing and stabilization practices. It was from this work and the guidance of Amy Schectman, MCP, the Associate Director of the Division of Public Housing and Rental Assistance at DHCD, and Langley Keyes, Ph.D., Ford Professor of City and Regional Planning, Emeritus, in the Department of Urban Studies and Planning at the Massachusetts Institute of Technology and a consultant for DHCD, that this thesis originated.

I used a combination of direct observation, participant observation, interviews, and literature review to gather data on Metropolitan Boston Housing Partnership (MBHP) and Central Massachusetts Housing Alliance (CMHA), which are the case studies of this thesis. Case Study Research Design and Methods (2009) by R. K. Yin and Doing Case Study Research: A Practical Guide for Beginning Researchers (2006) by D. R. Hancock and B. Algozzine informed my methodology. Direct and participant observation consisted of visits to a homeless shelter, a hotel, and a motel in which homeless families were placed; observance of one-on-one intake and counseling sessions with people who were homeless or in need of housing counseling; conducting a one-on-one intake myself with a homeless family in a hotel; attendance at landlord support sessions and a landlord-tenant law session at MBHP; attendance at a service providers meeting, a Housing, Homelessness, and Benefits meeting, and a United Way meeting at CMHA; participation in a five-hour training for new Housing Assistance Program workers at CMHA; and attendance at a Homeless Services Planning Committee meeting in Cambridge. Formal and informal interviews were conducted, primarily with employees of MBHP and CMHA, but also with a few people to whom the agencies referred me. My research questions and hypothesis, along with my work from the summer, informed my early interviews, and the later ones were informed by my research questions and hypothesis and my observations of the organizations’ programs and practices. Finally, literature that I reviewed consists of books, scholarly articles, policy papers, government documents, newspaper articles, websites, and documents from MBHP and CMHA, including grant requests, annual reports, newsletters, intake forms, and promotional materials.
I selected MBHP and CMHA using a few criteria: 1) each is located in one of the five regions in the state with the highest number of homeless families; 2) each received money from the Homelessness Prevention and Rapid Re-Housing Program through DHCD or a local municipality or organization; 3) each is easily accessible from Cambridge, which allowed me to make multiple visits during a school schedule; and 4) each is recognized by practitioners in Massachusetts as being a “best practice” agency. As to this last point, Amy Schectman and Langley Keyes served as my key informants and identified the agencies as “best practice” agencies based on their extensive knowledge of, and practice in, the field of housing and homelessness. In particular, MBHP is recognized as a “best practice” agency because of its successful voucher administration program, which is the largest in Massachusetts and widely respected among landlords and service providers. CMHA is recognized as a “best practice” agency because of its convening role in Worcester. Among other notable “best practices,” it is the lead agency for the Worcester Continuum of Care and coordinates the shelter system, and, prior to the release of HPRP, demonstrated its ability to rapidly rehouse the families in the hotels and motels in Worcester.