

Homeless Prevention of AFDC Families:
Local Housing Market Dynamics and
Public Intervention Strategies

by

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B.A., Economics, Cornell University
(1981)

Submitted to the
Department of Urban Studies and Planning
in partial fulfillment of the requirements
of the degree of

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ABSTRACT

This research evaluates the potential of homeless prevention programs for AFDC (Aid to Families with Dependent Children) families in Massachusetts localities. Case studies of four Department of Public Welfare (DPW) area offices (Fitchburg, Lawrence, Attleborough, and Roxbury Crossing) were conducted to analyze the specific dynamics of local AFDC housing markets and present a general planning process by which DPW area offices can tailor existing programs and resources to local conditions and maximize homeless prevention.

A sample of AFDC families statewide revealed that 66% lived in private housing and paid rent, 21% lived in private-subsidized housing, 11% lived in public housing, and 1% had no rent expense. These percentages varied by region and DPW local offices. In general, high rent markets had the lowest percentage of families in private housing and low rent markets had the highest percentage. Sample AFDC families in private housing paid an average monthly rent of \$305 month which varied by DPW area offices. AFDC rent trends need further research.

The case studies examined four broad areas: AFDC caseload, AFDC housing market, DPW local office intervention strategies in AFDC housing market, and AFDC living arrangements. The Fitchburg, Lawrence, and Attleborough offices displayed similar characteristics in all of the above variables. All offices had AFDC caseloads with high proportions of White or Hispanic families and housing markets with affordable private housing and a small supply of public or private subsidized housing. The offices had similar public intervention strategies which focused on retaining or recruiting private landlords to the AFDC market with financial incentives such as finders' fees, protective payments, the DPW emergency assistance (EA) program, and a commitment to mediate future disputes. These offices also worked closely with the community to develop a resource network which provided grant supplements and services to AFDC families to stabilize housing.

Analysis of living arrangements for sample AFDC families in Fitchburg and Lawrence showed that families in public or

private-subsidized housing pay a maximum of 30% of their grant in rent. Families who double up pay approximately 40% of their grant in rent. Families living alone in private housing can pay over 75% of the grant in rent, but supplement the income with heavy use of EA and community resources. Families also achieve affordable rents through renting substandard apartments. As a result of the above local conditions and homeless prevention programs, these offices had among the lowest homeless populations in the state.

The Roxbury Crossing Office differed significantly from the other offices. The Office has a large proportion of minorities who face discrimination barriers to housing. The AFDC service area contains a shrinking supply of affordable private housing, leaving a large and growing proportion of the AFDC population reliant on public and private-subsidized housing. The office had not yet developed comprehensive homeless prevention programs. While housing market conditions prevent largescale success in homeless prevention among private landlords, the office has not attempted formalized homeless prevention programs with private-subsidized landlords or public housing authorities. Additionally, the office is not working closely with the large and complex network of public, private, and non-profit housing providers to maximize homeless prevention efforts. The above factors caused Roxbury Crossing to have one of the highest homeless populations in the State.

Drawing upon the above examples, DPW area offices can develop locally-based homeless prevention programs to address AFDC housing needs over the short term. This process requires offices to: (1) assess local caseload and housing conditions, (2) determine public, private, and non-profit resources available for homeless prevention, and (3) design a program which matches needs and resources. In general, DPW offices with affordable housing can operate a range of prevention programs, while focusing on financial incentives to attract private landlords to the AFDC housing market. In inflated housing markets, DPW offices are more restricted to working with the public and private-subsidized landlords through mediation of tenant-landlord disputes and will unlikely be able to eliminate the homeless populations within existing programs.

All DPW offices can benefit by management initiatives to strengthen homeless prevention which include: defining a homeless prevention coordinator; training of Federal Assistance Social Workers; maximizing community contributions, such as financial supplements and services, from private and non-profit organizations to extend the AFDC grant and stabilize families in housing; and eliminating the gap in services between the housing services and housing search program. The implementation of some of these initiatives requires the assistance of DPW Central office.

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INTRODUCTION

In the past few years, a consensus has emerged among welfare advocates in Massachusetts that the Aid to Families with Dependent Children (AFDC) grant is insufficient to cover the cost of living in the Commonwealth. The rapidly rising housing costs particularly fuel the cost of living increases and threaten the stability of housing arrangements for welfare families. The advocates contend that raising the AFDC grant would enable welfare families to secure and remain in private housing and that the increase would thus serve as an effective homeless prevention remedy. As the Boston Globe states:

[Katherine] Mainzer [of the Massachusetts Coalition for the Homeless] and others have sued the state to try to raise the level of AFDC benefits to families. She says that as long as welfare families are mired in poverty far below the level the federal government has set for subsistence living, housing will remain out of reach to many who are impoverished.¹

Striving to catapult the struggle against homelessness into a new dimension, welfare advocates have waged a two year battle with the Commonwealth to raise the AFDC grant to the poverty level. While this suit continues to be debated in court, Governor Dukakis' Administration remains under extreme pressure and scrutiny to alleviate the homeless situation for welfare families.

Clearly the AFDC grant levels are low in comparison to housing costs. Yet the prospect of a 38% grant increase, as proposed by the advocates, does not appear likely in the near future. The current Administration and Legislature have voiced concern that an increase in the grant would cost the State \$150 to \$375 million more per year and add another 30,000 families to the welfare rolls. As an endorsement of a more modest

¹ "Home is Where the Heart Breaks," Kenney, Charles, The Boston Globe, November 23, 1986, p. 62.

expansion of the AFDC benefit level, the Massachusetts House of Representatives recently supported a limited 6% AFDC cost of living grant increase.

Unless ordered by the Court, a large-scale AFDC grant increase does not appear likely to occur over the next few years. Further, a question remains whether such an increase would effectively eliminate homelessness among welfare families. In areas of the State with low rental vacancy rates, such as metropolitan Boston, an increase in the AFDC grant may prove inflationary without an increase in the housing supply. Moreover, in other housing markets, families are effectively utilizing existing state homeless programs and thus preventing homelessness. Thus, while a large cumulative increase in the AFDC grant is unlikely in the next several years, this increase may not be the only or the most effective homeless prevention tool available.

The advocates' case raises the provocative issue of how government can intervene in the welfare housing market in the short term to maximize homeless prevention results. Any program to assist welfare families in securing stable and appropriate housing must first and foremost account for the clients' housing needs. Once determined, these needs should be met in the most targeted and effective means possible. To date, no organization has comprehensively analyzed how AFDC families' housing needs relate to local housing market conditions. Nor has anyone evaluated the effectiveness of existing homeless prevention programs on the local level to determine how to strengthen and modify these programs to improve prevention efforts. These issues are the focus of this thesis.

THESIS

Background Research

While the threat of homelessness plagues welfare recipients statewide, research supports that the actual

incidence of homelessness among AFDC families varies regionally according to housing markets and to the practices of the Department of Public Welfare (DPW) local offices. A recent homeless prevention study (Keyes, Herzog, and Grollman, 1986) found that the effectiveness of homeless prevention programs was based on the following factors:

* Local Housing Market--The higher the availability of low-cost private housing, the lower the likelihood families would become homeless;

* DPW Area Office Philosophy--Area offices which granted more liberal cash assistance to families for homeless prevention were more likely to have lower hotel/motel populations;

* Local Housing Network--Area offices with cooperative working relationships with other local homeless providers were more likely to have lower hotel/motel populations;

* Homeless Shelters--Higher availability of shelter beds was associated with lower hotel/motel populations for three reasons: shelters provide placements for homeless families; shelters offer aggressive services to get these families into permanent housing; shelters serve as "deterrents" to families threatened with homelessness who ultimately decide to stay in their existing situation rather than face the institutional requirements of the shelter.²

Yet, while the report cites these factors as important in homeless prevention, the research does not probe more deeply into the relative weights of these factors. For example, some Boston offices have a limited availability of low-cost private housing, low use of homeless prevention programs, weak local housing networks, and strong local shelter systems. The question arises of whether more intensive prevention efforts and stronger housing networks promote homeless prevention in a

² "The Use of Emergency Assistance in Homeless Prevention: The Department of Public Welfare Area Office Housing System," Prepared for the Massachusetts Department of Public Welfare by Langley Keyes, Lisa Grollman, Roger Herzog, December 23, 1986.

market characterized by a shrinking supply of affordable private housing units.

Additionally, as a result of this early research, a few issues have surfaced which suggest that the housing crisis is far from universal in its impact upon AFDC families. For example, housing cost is clearly a critical issue to some welfare families. Approximately one-fifth to one-quarter of AFDC families annually use emergency assistance (EA), which provides cash assistance for housing expenses when AFDC families are threatened with homelessness. These families require financial assistance beyond their grant level to survive in the housing market. Areas needing further study include: what other public programs or intervention strategies assist families to remain in housing, what does the AFDC population not using EA need to remain housed, and how AFDC housing needs are changing over time.

Thesis Design

The purpose of the thesis is to examine the dynamics of the local housing markets for welfare families and determine the most effective means of working within the scope of existing resources and programs to prevent homelessness. The research continues in the theme of the earlier homeless prevention report in disaggregating complex statewide housing trends into the unique local characteristics and relationships. Specifically, this research goes beyond the early study by analyzing the nature of the landlord and tenant relationships in the individual markets. Further, the report examines how DPW successfully or unsuccessfully intervenes in these markets in respectively promoting or deterring secure AFDC housing arrangements. The thesis is divided into the following sections:

1. Overview of the welfare housing markets statewide--This chapter gives a brief overview of the individual housing

markets for welfare families by local office. Trends in rents as well as the proportion of welfare families living in public, private-subsidized, and private housing are presented.

2. Examination of local housing markets for welfare families--

This section presents four case studies of AFDC homeless prevention systems in different DPW area offices. The areas comprehensively evaluated for their low homeless populations include Fitchburg, Lawrence and Attleborough. The Roxbury Crossing Office in Boston is evaluated for its high homeless population. The components of local housing market analysis include:

A. AFDC Caseload: Demographic characteristics, race in particular, are determined for the AFDC population in each area office. How demographics are changing over time and the consequent impact on the homeless prevention services needed for AFDC families in the local market are examined.

B. Housing Market: The availability of affordable housing for AFDC families in different housing markets is next analyzed. Included in this section are the breakdowns of public, private-subsidized, and affordable private housing as well as the trends in the housing market over time, such as rent increases and housing turnover.

C. Landlord Analysis: This section presents a description of the landlords renting to welfare families and how the landlord mix is changing over time. Also included in the analysis are the business and moral concerns motivating landlords to rent to AFDC families.

D. Public Intervention In AFDC Housing Market: This section examines how the State intervenes in the housing market to maximize homeless prevention. The following questions are addressed: What actions can the DPW area office or other agencies take to encourage landlords to rent to welfare families and assist AFDC families from becoming homeless? How does the DPW use public programs designed for homeless prevention? How does the DPW access additional assistance, such as community based programs, to promote homeless prevention? What management techniques and approaches optimize the homeless prevention programs undertaken by a particular office?

E. Living Arrangement for Welfare Families: This section provides an analysis of how welfare families live as a result

of caseload and market characteristics and public intervention strategies. In particular, how do AFDC families achieve affordable rents? In addition to public or private-subsidized housing, this section identifies low-cost housing arrangements for AFDC families which include:

--doubling-up and roommate situations;

--substandard housing which is below market rent;

--informal relationships with family, friends, or a private landlord through which below market rate rents are achieved;

--market rate housing supported by EA, local housing resources, or family and friends;

3. Guidelines for Developing Locally-Based Homeless Prevention Programs--The last chapter is divided into two sections which describe a planning process a DPW area office can take to develop a locally-based homeless prevention program. The first section outlines a planning process for local offices to target the homeless prevention program to unique local AFDC housing needs. The second section describes management issues common to all offices. The above planning process defines a local office's capacity to address AFDC housing needs given the current housing markets and homeless programs and constitutes a short-term approach to a meeting a portion of the homeless prevention needs statewide.

This report is particularly timely, considering that the homeless programs for welfare families have been in use for several years. A careful examination of the effectiveness of these programs in light of local housing conditions will help guide future policy in homeless prevention. These programs and initiatives are detailed in the following section to establish a more thorough context for the thesis.

BACKGROUND

State Efforts to Combat Homeless Among Welfare Families

In his 1983 inaugural address, Governor Michael S. Dukakis declared homelessness a priority of the Administration. Over the past four years, the Department of Public Welfare has been instrumental in coordinating and extending homeless assistance benefits to welfare families. Other state agencies have developed homeless prevention programs which complement the AFDC homeless programs of DPW. Additionally, the Massachusetts State Legislatures and welfare advocates have lobbied for expansion in AFDC homeless prevention programs proposed by the Administration. As a result, the major homeless programmatic initiatives implemented in Massachusetts include the following:

- * Increase in AFDC Grant - The AFDC grant increased 32% over the past four years representing the largest percentage increase of fifteen major welfare states. Massachusetts' AFDC benefits now rank eighth highest in the nation.

- * Passage of Chapter 450 of the Acts of 1983, An Act to Prevent Homelessness - This legislation fundamentally changed and dramatically expanded DPW's Emergency Assistance (EA) program, which provides temporary support to families in critical housing situations. This legislation most significantly expanded caps as follows:

- * payment of up to four months' arrearage for fuel, utility, and rent expenses to enable AFDC families to remain in their existing housing;

- * payment of one month's advanced rent plus security deposit to assist families who are homeless or threatened with homelessness to afford a new apartments;

- * removal of limits to tenures in emergency shelter to prevent families with no housing options to remain in hotels/motels until housing is found.

This legislation significantly shifts the focus of the program from assistance after the loss of housing to homeless prevention. During FY86, the EA program prevented homelessness by paying more the 25,000 utility

arrearages, 8,000 rent arrearages, 8,000 advanced rent payments, and an additional 8,000 security deposits.³

* Expansion in the Chapter 707 Rental Assistance Program- This program operated by the Executive Office of Communities and Development (EOCD) provides rental subsidies to low income households to enable occupants to live in private rental housing while paying no more than 25% of their income in rent. Since mid-1985, DPW has received 1750 Chapter 707 Certificates to assist homeless hotel/motel families secure affordable housing.

* Housing Services - This EOCD program administered by local non-profit agencies provides tenant and landlord counseling and mediation services for low-income tenants. Since the program's inception in the fall of 1984, over 3,400 low-income families, many of whom are AFDC recipients, have received housing services ultimately responsible for homeless prevention.⁴

* Increase in Family Shelters - In 1983, the State did not fund any family shelter. By the fall of 1986, the State had spent over \$20 million on funding or building 26 family shelters.⁵

The results of these programs have been dramatic. Based on the above statistics, the homeless programs instituted in recent years have prevented an estimated 10,000 welfare families from becoming homeless. The families who do become homeless increasingly receive either more extensive services through shelters or guaranteed housing through hotels/motels. In the past year alone, the State found permanent housing for roughly 1800 homeless families.

In addition to the State's efforts to prevent homelessness and better respond to homelessness when it does occur, the

³ "Report on Standard Budgets of Assistance and Efforts in the Commonwealth to Assist Families Receiving Aid to Families with Dependent Children (AFDC)," Prepared by the Massachusetts Department of Public Welfare in response to a June 26, 1986 Order of the Superior Court, August 29, 1986, p. 4.

⁴ Department of Public Welfare Standard Budgets of Assistance, Ibid., p.4.

⁵ Kenney, Op. Cit., p. 42.

State is also aggressively attacked the ultimate problem-- increasing the supply of affordable housing. In 1983 and 1985, the Legislature passed the two largest housing bond authorizations in Massachusetts' history. These bond authorizations, which together total over \$500 million, will add or reclaim over 21,000 units of public housing as well as increase the supply of affordable private and private-subsidized housing.

Despite these commendable efforts and results, statewide homelessness remains a threat for many AFDC families and a reality for a small proportion of AFDC families. The number of homeless families fluctuates daily and according to the time of year. Yet, depending on how one defines homelessness, between 600-2000 families are homeless at a given time. The State shelter system, generally filled to capacity, accommodates approximately 200 families. Roughly 425-500 homeless families are housed in hotels/motels. The remaining families are doubled up with friends or relatives in potentially overcrowded situations.⁶

While the State has made significant strides in combatting homelessness among families, the underlying threat or reality of homelessness for many AFDC families remains. This thesis addresses a component of the homeless problem--namely how to best manage existing homeless programs and resources on a local level to prevent homelessness among AFDC families.

⁶ "No Place Like Home", Ellen Gallagher, Massachusetts Committee for Children and Youth, Inc., September, 1986, p. 7.

CHAPTER 1
STATEWIDE OVERVIEW OF LOCAL HOUSING MARKETS
FOR AFDC FAMILIES

Over the past several years, housing costs in Massachusetts have increased dramatically. In 1985 alone, statewide property values rose 27%.⁷ Some regions of the Commonwealth experienced a near doubling in housing prices in the 1980s.

Rapid rent inflation places a strain on the limited AFDC grant. Yet, early research suggests that the housing crisis is far from universal in its impact upon AFDC families. Rent data generated by the DPW Systems Division indicated that the average rent paid by an AFDC family in the early part of 1986 was an extraordinarily low figure of \$167 per month.⁸ These data need further exploration and clarification, yet raise the issue of how welfare families afford rent in the existing overheated rental market.

Several factors may help to explain the low rental patterns for AFDC families. First, the previously collected data did not account for families in public or private-subsidized housing. AFDC families who secure public or private-subsidized housing pay a maximum of 30% of their grant in rent and are insulated from market rent increases. AFDC families in private housing cope with high rent markets in several ways. These families seek out and secure the available

⁷ "Rising Prices Make Prospects Bleak for Renters and First-Time Buyers", Banker & Tradesman, October 2, 1985.

⁸ The Department of Public Welfare Systems Division calculated, on September 9, 1986, the average rent paid by AFDC families receiving food stamps during the time period of November 1, 1985 through July 31, 1986.

low-cost private housing. Low-rent private apartments result from market conditions such as: location in a region or neighborhood with lower housing demand, building condition which reflects substandard maintenance, low mortgage carrying costs indicating a limited turnover of real estate. Further, AFDC families lower their effective rents by doubling up with family or friends in high rent apartments or by developing informal arrangements with landlords, who are either family or long-term acquaintances, to secure the unit at below market rents.

This chapter explores housing patterns of AFDC families statewide by examining two areas. In order to determine how AFDC families fit into regional housing markets, the first section develops estimates of the proportion of AFDC families living in private, private-subsidized, public, and no cost housing arrangements within each DPW area office. The second section focuses more specifically on the rental market for AFDC families in private non-subsidized housing. For each DPW area office, the average rent paid by an AFDC family in private housing is calculated.

Part 1 -- Breakdown of Private and Publicly Assisted Housing Arrangements for AFDC Families

Until recently, the Department of Public Welfare did not collect information on the housing arrangements for AFDC families. In November of 1986, DPW began a new program through which families paying rent for private apartments were entitled to a \$15 per month rent supplement. As a result, DPW developed a housing coding system for all AFDC families. Families were divided into four housing categories:

* private housing and has shelter expense (this includes families who live alone and pay market rents as well as families who share housing and pay only a portion of the shelter expense);

* private housing and has no shelter expense (this category includes families, such as a mother and a child, who live with parents and thus do not pay any rent);

* public housing;

* private-subsidized housing (such as the federal Section 8 rent subsidy program, in which the family pays 30% of its total income in rent, and the state administered Chapter 707 rental assistance program).

Only families who fall into the first category are entitled to the DPW rent supplement.

As of March 19, 1987, DPW had reclassified 66,581 families into these housing groups. This figure represents slightly over one-half of the 121,000 or so families receiving AFDC at some time during a one year period.⁹ (At any given time, the AFDC census is roughly 85,000.) The housing breakdowns for the families in the sample were as follows: 66% in private housing with some cost, 1% in private housing with no housing costs, 11% in public housing, and 21% in private-subsidized housing.

An analysis of the private for-cost housing figure must consider two factors. First, the figure may overestimate the actual number. The DPW Federal Assistance Social Workers (FASWs), or the caseworkers in the local DPW offices, have an incentive to reclassify a higher proportion of rent supplement eligible families than non-eligible families. While the \$15 rent supplement is retroactive to the date the program started, some FASWs want families to receive this additional assistance as soon as possible and are reclassifying the families before the biannual redetermination meeting. Carmen Rivera, a FASW in the Fitchburg DPW office stated that she has reclassified almost all of the families living in private housing on her caseload. The second caveat of using the private housing figure is that it includes families paying below market rents

⁹ Total AFDC census in a given year estimated by Ken Farbstein, AFDC Analyst in the Budget Division of the Department of Public Welfare Central Office, April, 1987.

or a portion of the rent due to shared living arrangements. Thus, a family who receives the rent supplement is not necessarily paying market rents.

Despite these limitations, the DPW housing breakdowns are informative. Table 1 lists average rents paid by AFDC families in private housing for each DPW area office. Also included in the table are the original rent levels generated for each local office from the 1986 DPW Systems data. While 66% of families statewide are living in private for-cost housing, the percentages vary considerably by DPW area office from a low of 24% at Church St. to a high of 94% at Haverhill. In addition to Church St., the 11 local offices with the lowest percentages of welfare families in private for-cost housing include: the Boston offices of Roxbury Crossing (38%), Grove Hall (42%), and South Boston (55%); the Boston metropolitan offices of Cambridge (43%), Gloucester (46%), Framingham (51%), Brookline (53%), and Waltham (55%); and the Cape Cod offices of Orleans (47%), Barnstable (48%), and Falmouth (52%).

The ten area offices, in addition to Haverhill, with the highest proportions of families in private housing are those outside central Boston as follows: the Southeastern Massachusetts offices of Attleborough (86%), Wareham (85%), Nantucket (81%), Brockton (80%), and Plymouth (77%); the Worcester/Fitchburg offices of Southridge (79%), Fitchburg (78%), and Milford (77%); and the Boston metropolitan offices of Weymouth (83%) and Malden (77%).

Table 2 emphasizes that the housing breakdowns fall into regional patterns, though certain local offices retain unique local characteristics. The two regions with the highest private housing costs have the lowest percentage of families living in private housing. The Cape Cod/Islands region exhibits the lowest percentage of families (51%) in private housing and the highest proportion of families in no cost housing arrangements (5.9%). In the central Boston offices, 54% of families live in private housing. Accordingly, regions

TABLE 1

PERCENTAGE OF AFDC HOUSEHOLDS IN PRIVATE HOUSING
BY DPW AREA OFFICE

DPW AREA OFFICE	TOTAL AFDC FAMILIES*	% IN PRIVATE HOUSING**	AVG. RENT PAID BY FAMILY***
CHURCH ST.	1172	24%	\$117
ROXBURY CROSSING	2190	38%	\$138
GROVE HALL	2071	42%	\$126
CAMBRIDGE	876	43%	\$105
GLOUCESTER	451	46%	\$118
ORLEANS	193	47%	\$119
BARNSTABLE	355	48%	\$91
FRAMINGHAM	537	51%	\$127
FALMOUTH	393	52%	\$121
BROOKLINE	612	53%	\$150
SOUTH BOSTON	695	55%	\$145
WALTHAM	501	55%	\$143
GREENFIELD	706	56%	\$138
NORTHAMPTON	633	57%	\$151
BEVERLY	284	58%	\$151
ACTON	198	59%	\$157
OAK BLUFFS	63	59%	\$154
SALEM	1000	61%	\$165
FALL RIVER	2809	62%	\$142
SOMERVILLE	804	62%	\$170
CHICOPEE	1060	65%	\$157
MARLBORO	377	65%	\$160
PALMER	260	66%	\$159
CHELSEA	1784	66%	\$198
QUINCY	800	66%	\$155
NEW BEDFORD	3709	66%	\$151
EAST BOSTON	870	66%	\$156
ADAMS	666	66%	\$128
WORCESTER	3606	68%	\$176
TAUNTON	1217	68%	\$163
SPRINGFIELD	5864	68%	\$170
HANCOCK ST.	2445	68%	\$173
LAWRENCE	3168	70%	\$203
WAKEFIELD	277	70%	\$146
GARDNER	552	70%	\$162
WESTFIELD	1164	71%	\$171
PITTSFIELD	920	71%	\$155
HOLYOKE	2303	73%	\$186
GREAT BARRINGTON	119	73%	\$157
WOBURN	380	74%	\$151
ROSLINDALE	2763	74%	\$172
ATHOL	348	74%	\$157

TABLE 1 (CONTINUED)

PERCENTAGE OF AFDC HOUSEHOLDS IN PRIVATE HOUSING
BY DPW AREA OFFICE

DPW AREA OFFICE	TOTAL AFDC FAMILIES*	% IN PRIVATE HOUSING**	AVG. RENT PAID BY FAMILY***
LYNN	1819	75%	\$194
LOWELL	2433	76%	\$191
NEWBURYPORT	116	76%	\$199
NORWOOD	439	76%	\$150
PLYMOUTH	848	77%	\$176
MALDEN	915	77%	\$185
MILFORD	697	77%	\$158
FITCHBURG	1487	78%	\$179
SOUTHRIDGE	1214	79%	\$170
BROCKTON	2920	80%	\$208
NANTUCKET	27	81%	\$180
WEYMOUTH	507	83%	\$191
WAREHAM	324	85%	\$189
ATTLEBORO	778	86%	\$205
HAVERHILL	862	94%	\$243
NORWELL	--	--	\$190
TOTAL	66581	66%	\$167

* Source: Department of Public Welfare Systems Division, March 19, 1987. Sample covers all AFDC families entering caseload or reclassified during time period of December, 1986 to March 19, 1987.

** AFDC families in sample who are in private housing and are paying rent.

*** Source: Department of Public Welfare Systems Division, September 9, 1986. Average rent paid by AFDC families who are both on the on caseload and receiving foodstamps over time period of November 1, 1985 to July 31, 1986.

TABLE 2
AFDC HOUSING ARRANGEMENTS BY DPW AREA OFFICE AND REGION
PERCENTAGE BREAKDOWNS

DPW AREA OFFICE	TOTAL	% IN PRIVATE HOUSING	% IN PUBLIC HOUSING	% IN PRIV-SUBS. HOUSING	% IN NO COST HOUSING
EAST BOSTON	870	66%	20%	13%	1.0%
CHURCH ST.	1172	24%	32%	43%	0.9%
ROXBURY CROSSING	2190	38%	30%	32%	1.1%
HANCOCK ST.	2445	68%	5%	25%	1.6%
SOUTH BOSTON	695	55%	41%	3%	0.4%
ROSLINDALE	2763	74%	8%	18%	0.9%
GROVE HALL	2071	42%	8%	47%	2.2%
TOTAL BOSTON	12206	54%	16%	28%	1.3%
ADAMS	666	66%	4%	29%	1.4%
ATHOL	348	74%	0%	24%	0.9%
CHICOPEE	1060	65%	16%	18%	0.7%
GREAT BARRINGTON	119	73%	0%	25%	1.7%
GREENFIELD	706	56%	2%	41%	0.6%
HOLYOKE	2303	73%	8%	17%	1.6%
NORTHAMPTON	633	57%	4%	38%	0.5%
PALMER	260	66%	0%	32%	1.5%
PITTSFIELD	920	71%	7%	22%	0.3%
SPRINGFIELD	5864	68%	7%	24%	0.7%
WESTFIELD	1164	71%	5%	23%	1.7%
TOTAL WESTERN MASS	14043	68%	7%	24%	1.0%
FITCHBURG	1487	78%	7%	14%	1.1%
MILFORD	697	77%	3%	19%	1.0%
SOUTHRIDGE	1214	79%	3%	17%	0.8%
GARDNER	552	70%	3%	26%	1.1%
WORCESTER	3606	68%	12%	19%	0.9%
TOTAL WORC/FITCH	7556	73%	8%	18%	1.0%
BEVERLY	284	58%	11%	29%	3.2%
CHELSEA	1784	66%	7%	25%	1.5%
GLOUCESTER	451	46%	16%	37%	1.3%
HAVERHILL	862	94%	1%	5%	0.5%
LAWRENCE	3168	70%	13%	16%	1.0%
LOWELL	2433	76%	13%	11%	0.9%
LYNN	1819	75%	3%	20%	1.5%
MALDEN	915	77%	11%	11%	0.8%
NEWBURYPORT	116	76%	12%	12%	0.0%
SALEM	1000	61%	3%	33%	2.7%
WAKEFIELD	277	70%	1%	24%	5.1%
TOTAL NORTH SHORE	13109	72%	9%	18%	1.3%

TABLE 2 (CONTINUED)
AFDC HOUSING ARRANGEMENTS BY DPW AREA OFFICE AND REGION
PERCENTAGE BREAKDOWNS

DPW AREA OFFICE	TOTAL	% IN PRIVATE HOUSING	% IN PUBLIC HOUSING	% IN PRIV-SUBS. HOUSING	% IN NO COST HOUSING
CAMBRIDGE	876	43%	25%	30%	1.6%
ACTON	198	59%	0%	41%	0.5%
FRAMINGHAM	537	51%	4%	44%	2.2%
NORWELL	0				
MARLBORO	377	65%	3%	31%	1.1%
BROOKLINE	612	53%	29%	17%	1.6%
NORWOOD	439	76%	6%	16%	2.3%
QUINCY	800	66%	20%	13%	1.8%
SOMERVILLE	804	62%	15%	21%	1.7%
WALTHAM	501	55%	23%	21%	1.2%
WEYMOUTH	507	83%	6%	10%	1.2%
WOBURN	380	74%	13%	12%	1.6%
TOTAL METRO	6031	61%	15%	22%	1.6%
<hr/>					
ATTLEBORO	778	86%	5%	8%	1.3%
BROCKTON	2920	80%	5%	14%	1.3%
FALL RIVER	2809	62%	15%	22%	1.1%
NEW BEDFORD	3709	66%	22%	12%	0.6%
PLYMOUTH	848	77%	1%	21%	1.8%
TAUNTON	1217	68%	12%	19%	0.9%
WAREHAM	324	85%	3%	10%	1.2%
TOTAL SOUTH SHORE	12605	71%	12%	16%	1.0%
<hr/>					
BARNSTABLE	355	48%	1%	46%	5.4%
FALMOUTH	393	52%	1%	43%	3.6%
NANTUCKET	27	81%	0%	11%	7.4%
OAK BLUFFS	63	59%	0%	29%	12.7%
ORLEANS	193	47%	3%	41%	9.3%
TOTAL CAPE/ISLES	1031	51%	1%	42%	5.9%
<hr/>					
TOTAL STATE	66581	66%	11%	21%	1.2%

Source: Department of Public Welfare Systems Division, March 19, 1987. Data includes all AFDC families entering caseload or reclassified during the time period of December, 1986 to March 19, 1987.

with lower housing costs have higher proportions of families living in private housing: in the Fitchburg/Worcester region, 73% of AFDC families live in private housing, in the North Shore/Northern Mass. region, 72%, and in Southeastern Mass, 71%. Clearly, in high rent areas of the state, nearly half of the AFDC families afford rent through living in no cost housing arrangements or in public and subsidized housing. Contrarily, in low rent areas, AFDC families can afford housing in the private market.

Finally, the new housing data help explain the average AFDC rents by local office computed in August of 1986. The inclusion of the public, subsidized, and no-cost AFDC rents in the early calculations effectively lowered the statewide average rents for welfare families, particularly in areas with a low proportion of AFDC families in private housing. Rents for the Boston offices, the Cape Cod offices, and Cambridge ranked among the lowest while exurban areas such as Haverhill, Brockton, Attleborough, and Lawrence ranked among the highest. Thus, some offices had average AFDC rents which were either high or low compared to the known market rate rents.

Figure 1 shows a graph of the average AFDC rent versus the percentage of the AFDC families in private housing for each area office. As the graph indicates, percentage of families in private housing is positively correlated with average rents. As the proportion of families living in private housing increases, the average rent paid by AFDC families in each office also increases. Figure 2 identifies this same relationship for selected DPW area offices. Thus, low average rents paid by AFDC families in high rent housing markets, such as Boston and Cape Cod, is partially explained by these offices' high proportion of AFDC families in public, private-subsidized, and no-cost housing.

Figure 1

Avg. Rent vs. % AFDC in Private Housing for Each DPW Local Office

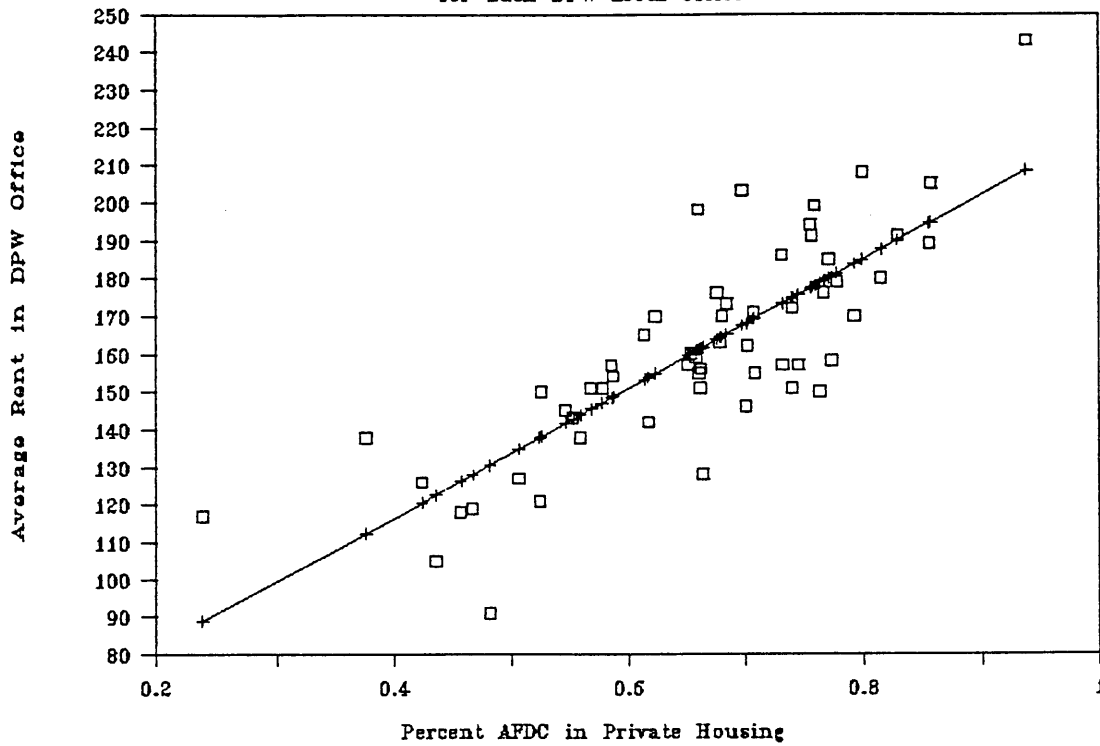
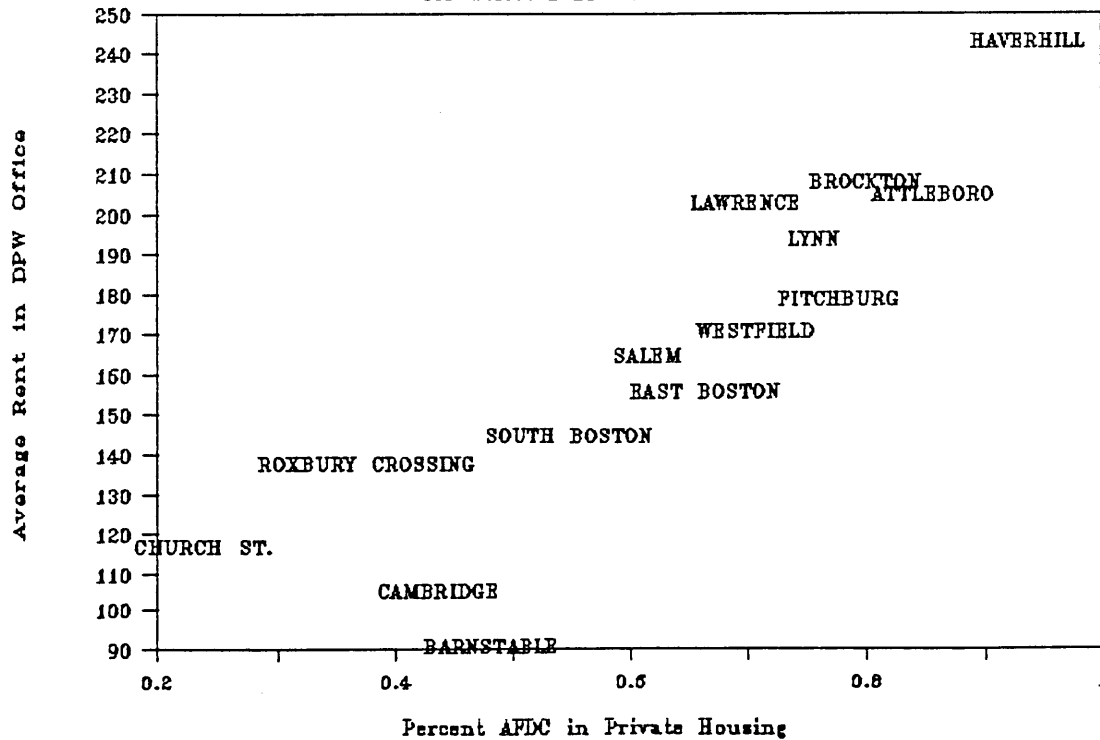


Figure 2

Avg. Rent vs. % AFDC in Private Housing for Selected DPW Local Office



Part II -- Average Rents by DPW Office for AFDC families in Private Housing

The above analysis does not thoroughly explain AFDC rent patterns throughout the State. Further research into rents paid by AFDC families in private non-subsidized housing reveals that some DPW area offices in inflated rental markets have AFDC rents well below the State average for private housing. Further, rents paid by AFDC families in DPW offices in lower rent areas of the State are above the State average AFDC rent.

On April 8, 1987, the DPW Systems Division computed the average AFDC rent payment for families in private housing by local office. Because rent data is only collected for AFDC families receiving food stamps, the sample consisted of 30,888 AFDC families, or 70% of the sample AFDC families in private for-cost housing. The statewide average rent for an AFDC family in private housing is \$305, over 80% higher than the 1986 average rent of \$167 for all AFDC families. Thus, the new rent data more closely compare to market rents than the earlier data.

Table 3 lists, in ascending order, the average monthly rents by local DPW office for AFDC families in private housing, from the lowest rent office, Adams at \$200, to the highest rent office, Haverhill at \$382. Clearly, some offices have private AFDC rents which are in line with local market conditions. Low rent offices include many offices outside the Boston metropolitan area, such as Adams, Palmer, and Athol in Western Massachusetts and New Bedford and Fall River in Southeastern Massachusetts. High rent offices include those in the Northern or Southern Boston metropolitan areas, such as Malden, Chelsea, Brookline, Framingham, Weymouth, and Waltham.

However, rent levels for other local DPW offices do not match local conditions. With the exception of the Nantucket office, all Boston and Cape Cod/Islands offices have average rents which fall 2% to 23% below the statewide average. The

TABLE 3

AVERAGE AFDC MONTHLY SHELTER EXPENSE FOR
FAMILIES IN PRIVATE HOUSING
(IN ASCENDING ORDER)

<u>DPW AREA OFFICE</u>	<u>SAMPLE SIZE***</u>	<u>AVERAGE MONTHLY SHELTER EXPENSE</u>
ADAMS	347	\$200
CAMBRIDGE	207	\$233
FALL RIVER	1,231	\$242
GROVE HALL	563	\$247 *
NEW BEDFORD	1,802	\$263
PALMER	121	\$270
NORWOOD	187	\$270
SOUTH BOSTON	257	\$271 *
ATHOL	196	\$278
ORLEANS	52	\$279 **
BARNSTABLE	102	\$279 **
CHURCH ST.	196	\$280 *
NORTHAMPTON	246	\$280
CHICOPEE	481	\$280
GREENFIELD	283	\$282
GREAT BARRINGTON	52	\$283
PITTSFIELD	449	\$285
HANCOCK ST.	1,182	\$287 *
SOUTHRIDGE	702	\$288
SPRINGFIELD	3,086	\$290
OAK BLUFFS	20	\$292 **
EAST BOSTON	375	\$292 *
ROXBURY CROSSING	623	\$293 *
FALMOUTH	113	\$296 **
TAUNTON	465	\$297
GLOUCESTER	110	\$298
ROSLINDALE	1,317	\$299 *
HOLYOKE	1,282	\$299
GARDNER	262	\$301
SOMERVILLE	352	\$302
WESTFIELD	565	\$306
WAREHAM	173	\$309
WOBURN	138	\$309
BEVERLY	98	\$315
QUINCY	331	\$317
WORCESTER	1,873	\$320
PLYMOUTH	388	\$320
WAKEFIELD	110	\$320
SALEM	380	\$321
ATTLEBORO	420	\$322
ACTON	54	\$325
MILFORD	306	\$325
MARLBORO	144	\$326

TABLE 3 (CONTINUED)

**AVERAGE AFDC MONTHLY SHELTER EXPENSE FOR
FAMILIES IN PRIVATE HOUSING
(IN ASCENDING ORDER)**

<u>DPW AREA OFFICE</u>	<u>SAMPLE SIZE***</u>	<u>AVERAGE MONTHLY SHELTER EXPENSE</u>
FITCHBURG	785	\$328
NEWBURYPORT	49	\$328
WALTHAM	171	\$329
WEYMOUTH	257	\$329
FRAMINGHAM	152	\$330
BROOKLINE	203	\$334
CHELSEA	846	\$335
MALDEN	530	\$343
LYNN	1,040	\$344
LOWELL	1,277	\$346
LAWRENCE	1,726	\$348
BROCKTON	1,623	\$349
NANTUCKET	12	\$358 **
HAVERHILL	576	\$382
TOTAL STATE	30,888	\$305

* Boston Offices

** Cape Cod/Islands Offices

*** Number of AFDC families receiving food stamps and living in private housing with a shelter expense component, during time period of December, 1986 to April 8, 1987. Data generated by Department of Public Welfare Systems Division.

Cambridge office ranks second lowest in the State in terms of average rent paid by an AFDC family in private housing. In addition to these low-rent offices, some of the AFDC high rent offices which do not match local conditions include Haverhill, Brockton, Lawrence, Lowell, and Fitchburg. Though these offices have experienced rent increases, these housing markets are not among the most inflated in the State. Table 4 summarizes trends in average rents for AFDC families in private housing by region.

No conclusive evidence exists explaining the effective low AFDC rent expense in Boston, Cambridge, and Cape Cod, nor the high rents in some of the exurban communities. However, housing market characteristics relating to the cost and availability of private housing, private-subsidized housing, and public housing may be at the root of the housing patterns.

Boston, Cambridge, and the Cape share the housing market features of high rent inflation in the private housing market and also a large proportion of public and private-subsidized housing. In addition, Cambridge has a large supply of rent-controlled apartments, which AFDC families may occupy. Over the past several years, all of these offices have witnessed the conversion of low income rental units to upgraded, private-subsidized housing or condominiums and high rent apartments. This process has likely removed a segment of low-cost private apartments from the AFDC housing market.

As a result of the above dynamics, the private apartments which remain affordable to AFDC families may be a slice of the lowest rent segment of the housing market. This segment could include apartments that are in the poorest condition, such as the units which could not profitably be upgraded to acquire a subsidy or higher rents. Thus, the low-income housing markets for AFDC families in Boston and Cape Cod may comprise the most inexpensive and poorest quality private housing, the better quality private-subsidized housing, or public housing.

TABLE 4
AVERAGE RENT PAID BY AFDC FAMILIES IN PRIVATE HOUSING
(BY REGION AND DPW AREA OFFICE)

<u>DPW AREA OFFICE</u>	<u>SAMPLE SIZE</u>	<u>AVERAGE MONTHLY SHELTER EXPENSE</u>
EAST BOSTON	375	\$292
CHURCH ST.	196	\$280
ROXBURY CROSSING	623	\$293
HANCOCK ST.	1,182	\$287
SOUTH BOSTON	257	\$271
ROSLINDALE	1,317	\$299
GROVE HALL	563	\$247
TOTAL BOSTON	4,513	\$285
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ADAMS	347	\$200
ATHOL	196	\$278
CHICOPEE	481	\$280
GREAT BARRINGTON	52	\$283
GREENFIELD	283	\$282
HOLYOKE	1,282	\$299
NORTHAMPTON	246	\$280
PALMER	121	\$270
PITTSFIELD	449	\$285
SPRINGFIELD	3,086	\$290
WESTFIELD	565	\$306
TOTAL WESTERN MASS	7,108	\$286
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FITCHBURG	785	\$328
MILFORD	306	\$325
SOUTHRIDGE	702	\$288
GARDNER	262	\$301
WORCESTER	1,873	\$320
TOTAL WORC/FITCH	3,928	\$315
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BEVERLY	98	\$315
CHELSEA	846	\$335
GLOUCESTER	110	\$298
HAVERHILL	576	\$382
LAWRENCE	1,726	\$348
LOWELL	1,277	\$346
LYNN	1,040	\$344
MALDEN	530	\$343
NEWBURYPORT	49	\$328
SALEM	380	\$321
WAKEFIELD	110	\$320
TOTAL NORTH SHORE	6,742	\$344

TABLE 4 (CONTINUED)
AVERAGE RENT PAID BY AFDC FAMILIES IN PRIVATE HOUSING
(BY REGION AND DPW AREA OFFICE)

DPW AREA OFFICE	SAMPLE SIZE	AVERAGE MONTHLY SHELTER EXPENSE
CAMBRIDGE	207	\$233
ACTON	54	\$325
FRAMINGHAM	152	\$330
NORWELL		
MARLBORO	144	\$326
BROOKLINE	203	\$334
NORWOOD	187	\$270
QUINCY	331	\$317
SOMERVILLE	352	\$302
WALTHAM	171	\$329
WEYMOUTH	257	\$329
WOBURN	138	\$309
TOTAL METRO	2,196	\$308
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ATTLEBORO	420	\$322
BROCKTON	1,623	\$349
FALL RIVER	1,231	\$242
NEW BEDFORD	1,802	\$263
PLYMOUTH	388	\$320
TAUNTON	465	\$297
WAREHAM	173	\$309
TOTAL SOUTH SHORE	6,102	\$293
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BARNSTABLE	102	\$279
FALMOUTH	113	\$296
NANTUCKET	12	\$358
OAK BLUFFS	20	\$292
ORLEANS	52	\$279
TOTAL CAPE/ISLES	299	\$290
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TOTAL STATE	30,888	\$305

Source: Department of Public Welfare Systems Division, April 8, 1987. Sample includes all AFDC families entering caseload or reclassified, receiving food stamps, and paying rent for private housing over time period of December, 1986 to April 8, 1987.

In contrast, areas such as Haverhill, Brockton, Lawrence, Lowell, Fitchburg, and Attleborough have low proportions of public and subsidized housing and more moderate rent levels. Private rents fall more along the classic continuum with low, moderate, and high rents. In these markets, AFDC families can compete in the housing market and secure not only the lowest income units, but even the more moderately priced units. Thus, the "segmenting phenomenon," which may occur in the Boston and Cape Cod housing markets, does not occur in markets with less inflated rents and lower supplies of subsidized housing. Because AFDC families in these housing markets may obtain units exhibiting a wider range of private rent levels, the average rent paid by AFDC families in private housing appears high.

In addition to the actual market dynamics, the coping strategies of AFDC families in tight housing markets could result in lower effective rental rates. Families who lose private apartments in tight housing markets can prevent ultimate homelessness by doubling up with families and friends. However, since doubling up in private-subsidized and public housing is illegal, AFDC families may increasingly opt to move in with family or friends in private housing. AFDC families in Boston and the Cape may experience higher rates of overcrowding in private housing than AFDC families in housing markets with a larger availability and price range of affordable housing. AFDC families in tight housing markets reduce their rents through doubling up and might appear to have lower rents than families in less inflationary housing markets. Further research is needed to conclusively determine the reasons for the inverse rent patterns for AFDC families in private housing in various markets.

Summary

This chapter begins the process of identifying how AFDC families fit into local housing markets. On a statewide level, at least one-third of AFDC families live in public, private-

subsidized, or no cost housing arrangements. Further, AFDC families living in private housing pay an average of \$305 per month in rent, a level which is low in comparison to prevailing market rents statewide. Yet, the analysis also indicates that the proportion of AFDC families in private housing and the average rents paid by AFDC families in such housing vary considerably according to regions.

DPW offices located in inflated housing markets that are experiencing a rapid turnover of affordable housing have large proportions of AFDC families living in public and private-subsidized housing. In these markets, the publicly assisted housing market becomes one of the primary secure housing options for housing for AFDC families. Surprisingly, AFDC families from some DPW offices in inflated markets pay amongst the lowest average rents for private apartments. The reason for this phenomenon has not been determined. However, families in private housing in these markets may achieve low rents through living in a narrowly defined low-rent segment of the housing market. The private housing which remains affordable to AFDC families in these markets may include housing which is substandard or in less desirable neighborhoods. Finally, the shortage of affordable housing may force AFDC families in these areas to double-up more frequently than families in non-inflated housing markets.

Low rent areas of the state have more limited supplies of public and private-subsidized apartments. In these markets, though, AFDC families have access to the private housing market. Some DPW area offices in areas with affordable housing, however, exhibit average AFDC private market rents which exceed the average AFDC rent expense statewide. The reasoning for this occurrence is directly opposite of that for the inflated markets. Namely, in the affordable markets, AFDC families have a broader housing choice, particularly in obtaining private apartments at a range of prices. Further,

the lower rents and higher availability of units may result in less overcrowding. These factors need further exploration.

The following case studies probe more deeply into the housing markets for AFDC families in particular areas of the State. The case studies examine how a DPW area office intervenes in the affordable or inflated housing market on behalf of the particular caseload to maximize housing opportunities for AFDC families.

CHAPTER 2

DPW AREA OFFICE CASE STUDIES

This section contains case studies of homeless prevention programs in four DPW area offices. The Fitchburg, Lawrence, and Attleborough offices have successfully limited the occurrence of homelessness among their AFDC caseload. These offices share similar housing market characteristics as well as homeless prevention programs. The Boston DPW office of Roxbury Crossing has an AFDC caseload, housing market conditions, and public intervention strategies which are notably different than the other offices analyzed. Additionally, the Roxbury Crossing Office has a sizable family homeless population.

The area office case studies provide a more detailed analysis of the homeless prevention programs in particular housing markets and focus on four areas of analysis: AFDC caseload characteristics and needs, housing market conditions, public intervention strategies in homeless prevention, and resultant living conditions for AFDC families. These areas are described more fully below.

Factors Considered in the Case Studies

1. AFDC Caseload

The demographic makeup of a DPW area office's AFDC population will in part affect the design and focus of a homeless prevention program. AFDC families with certain characteristics may be more susceptible to homelessness than other families in an area. For example, a teen-aged mother who has not graduated from high school or who has never lived on her own may need particular services to find and secure an apartment. Non-english speaking AFDC families may need translation assistance to find housing or negotiate problems with landlords.

The principal AFDC caseload characteristic considered in this analysis is race. Racial breakdown is a variable which differs significantly among DPW area offices and also directly impacts a family's housing options. Minorities who face discrimination in the housing market have limited housing opportunities available. DPW area offices with large proportions of minority families may need to offer special programs to provide AFDC families with effective homeless prevention and placement services.

Other demographic factors were considered but not included in the case studies due to a lack of clear differences among DPW area offices or a lack of data. The earlier homeless prevention study (Keyes, Herzog, and Grollman, 1986) indicates that AFDC families who become homeless are generally larger and have younger heads of households than families who do not become homeless. This relationship did not differ significantly among offices. Information not collected or analyzed includes the length of time a family is on welfare and the education level of the AFDC head of household. These variables which relate to a family's length of time in poverty and the ability to lift itself out of poverty may directly or indirectly relate to the family's ability to find and/or secure housing.

2. Housing Market for AFDC Families

The availability and supply of affordable private housing, private subsidized housing, and public housing clearly affects a DPW area office's homeless prevention program. In housing markets with affordable and available private housing, AFDC families can remain in or find apartments in the private market. In areas with rapidly inflating rents, merely sustaining a lease in the private housing market becomes difficult for AFDC families. In these markets, public or private-subsidized housing may provide the primary housing options.

The housing market characteristics evaluated in each case study relate to the supply, price, location, and condition of housing for AFDC families. The factors specifically include rents and rental vacancy rates in private housing and the supply of public and private-subsidized housing. Additionally, the low cost neighborhoods are identified to determine areas to target housing placement efforts in the future.

Condition of housing units is more difficult to assess than the other factors. Yet, condition is important as it reflects the quality of living for AFDC families and ultimately affects their housing stability. In this report, we are concerned with housing conditions which preclude habitability of an apartment, such as structural and operating deficiencies. These deficiencies include roof decay or leakage, broken heating or plumbing systems, and rodent infestation. The problem with assessing habitability of AFDC housing across DPW offices is that the definitions of "habitable" and "substandard" are subjective judgments. Where possible, examples of substandard units are presented. The topic of condition of housing units, however, is in need of further research.

3. Public Intervention in the AFDC Housing Market

A DPW area office can intervene in the housing market on behalf of the landlords and AFDC families to secure existing housing arrangements or create new housing opportunities. The effectiveness of the intervention strategies will depend on the local housing market conditions as well as an area office's use and management of resources available from public, private, and non-profit organizations.

Private landlords renting to AFDC families are eligible for a number of financial incentives from public programs. Landlords who accept homeless AFDC families may receive finders' fees equal to one month's rent. Additionally, the emergency assistance program provides landlords with the first

month's rent or security deposit for new AFDC family residents or up to four month's rent for AFDC families in rent arrears. Through the protective payments program (also called vendor rents), the Department of Public Welfare Central Office pays an AFDC family's rent directly to the landlord. AFDC families who agree to go on protective payments guarantee their rental payments to landlords. Finally, the DPW area office or a non-profit organization within the community may mediate landlord and tenant disputes decreasing the likelihood of eviction of the AFDC family, which is costly from a landlord's standpoint.

In areas of the state with rapidly increasing rents and housing turnover, the outreach programs to private landlords may prove less effective. In these areas, DPW local offices need to identify families who can be stabilized in private housing. The offices must also focus much effort on stabilizing families in public and private-subsidized housing. Outreach tools to public housing authorities or private subsidized landlords require fewer financial incentives but a strong commitment to mediate landlord and tenant disputes.

In addition to working with the landlords, local DPW offices must also provide housing stabilization services to AFDC families. The stabilization efforts center on developing a resource base, which extend beyond basic income provided by the AFDC grant or welfare programs, for AFDC families. These AFDC "grant extenders" include financial assistance, such as fuel assistance, and in-kind contributions, such as food and clothing from charities. Further, services, such as translation assistance, can help in mediation of tenant-landlord disputes.

In order to most effectively recruit landlords and support AFDC families, a DPW area office must develop a homeless management system which organizes local homeless providers and guides AFDC families through the homeless system. Management practices which emerged through the area office analyses and which strengthened homeless prevention in areas were: central

coordination of public and private homeless provider groups, training of FASWs in homeless prevention programs, and development of clear management systems which direct FASWs to refer AFDC families in need of more aggressive assistance to other providers; development of efficient methods to access resources for AFDC families; and strong landlord outreach at the homeless prevention and housing search stages. This latter management practice requires agencies to eliminate any confidentiality barriers which prohibit staff from working with landlords on behalf of AFDC families. A local office must perceive homeless services as a priority for the AFDC caseload, perhaps on the level of other DPW initiatives such as the Employment and Training Choices Program (ET). Then, the office will be able to develop a targeted homeless management system which includes coordination efforts with other agencies and non-profit groups, aggressive landlord outreach, and staff training.

4. AFDC Living Arrangements

AFDC caseload characteristics, housing market conditions, and public intervention strategies ultimately determine the type of living arrangements in which AFDC families live. Gathering information regarding AFDC housing arrangements necessitates interviews with FASWs who are familiar with their caseload. The time requirement needed to assess AFDC living arrangements prevented comprehensive analysis of this topic.

Discussions with FASWs in Fitchburg and Lawrence provide insight on AFDC living arrangements. The cases reviewed indicated that AFDC families in private non-subsidized housing afford rents through: doubling up with family or friends, renting from family or friends at below market rates, and living in market rate housing supported by heavy use of EA and other public and community resources. Many families lived in housing described as substandard by the individuals interviewed.

Overall Approach

Clearly, the case studies which follow address a broad range of homeless prevention issues for AFDC families. The homeless prevention issues and programs analyzed were those which were successful in limiting homelessness among AFDC families and surfaced through interviews with a number of individuals involved in the AFDC housing market including: DPW staff, landlords, and non-profit housing providers. These programs do not constitute an exhaustive list of homeless prevention techniques, but rather an evolving framework for developing homeless programs most suited for particular areas.

FITCHBURG CASE STUDY

As of the middle of January, 1987, the problem of homelessness among welfare families had been nearly eliminated in Fitchburg. This progress is largely the result of a variety of public and private agencies and landlords whose efforts were coordinated by the Fitchburg Department of Social Services (DSS) office. Annie DeMartino, hired as the DSS housing specialist in 1985 to find permanent housing for the area's then burgeoning homeless population, spearheaded the effort to reduce the homeless family population. The number of families in motels dropped from 40 in 1985 to zero in January of 1987. Additionally, the number of children in foster homes as a result of having homeless parents dropped from 16 to zero over the same time period. The one family shelter in Fitchburg was converted into a men's shelter due to lack of need.

The Fitchburg case exemplifies that in areas of the state with affordable and available housing units, existing programs can be harnessed to combat homelessness. As stated in the Boston Globe:

The at-least temporary end to one of the state's worst family homelessness problems cost no money and required no new programs. It was the result of a dynamic social worker, a sympathetic bureaucrat and a network of private landlords and public service workers determined to lick the problem.¹⁰

Examination of the Fitchburg case reveals its essential features.

Fitchburg Service Area and AFDC Caseload

The Fitchburg DSS Service Area is comprised of 15 cities and towns in Worcester and Middlesex Counties. In addition to the cities of Fitchburg and Leominster, the catchment area also

¹⁰ Snyder, Sarah, "Ingenuity finds homes for families," The Boston Globe, January 17, 1987, p. 13.

includes the towns of Ashby, Ayer, Berlin, Bolton, Clinton, Groton, Harvard, Lancaster, Lunenberg, Pepperell, Shirley, Sterling, and Townsend.

The population in this DSS service area totals 161,500, one half of which is located in the Fitchburg-Leominster area. Within the Fitchburg service area, the Department of Public Welfare (DPW) operates two local offices, Fitchburg and Gardner. The average daily AFDC census in Fitchburg of 1790 families is above the state median of 1055. The Gardner office is small in comparison, with an average daily AFDC census of 790 (Appendix 1). Both areas had small homeless populations. Over the nine month study period covered in the earlier homeless prevention study, one Gardner family and 13 Fitchburg families entered hotel/motels (Keyes, Herzog, Grollman, 1986).

In terms of racial composition of the AFDC caseload in the Fitchburg DSS service area, approximately 2% of the population is Black and 7% is Hispanic. The majority of the Hispanic population is concentrated in the Clinton, Fitchburg and Leominster areas.¹¹ These demographics are reflected in the DPW area office populations. In the Fitchburg DPW caseload, 21% of AFDC families are Hispanic and 5% are Black. In Gardner, only 2% of the families are Hispanic with less than 2% of the families Asian or Black.

Thus, the Fitchburg service area has a relatively low proportion of minority families who may be victimized by discrimination in the housing market. The sizable Hispanic population, however, may need additional services, such as translation assistance in mediation of landlord and tenant disputes or in housing search. Further, Hispanics who lose housing tend to double up with family or friends rather than enter hotels or motels. Public outreach efforts to these

¹¹ "A Community Adopts its Homeless", unpublished paper written by Ed Madaus, Director of Fitchburg Department of Social Services, and Anne DeMartino, Housing Search Specialist at Fitchburg DSS, January, 1987, p. 1.

families should focus on ensuring that no doubled up AFDC families are in abusive or otherwise threatening situations.

Housing Market

Rents in the Fitchburg area, though rising, are low in comparison to rents in Boston. Discussions with DeMartino and Fitchburg landlord John Duplease revealed that average rents charged to welfare families who had recently found apartments in the Fitchburg area were as follows:

1 bedroom: \$350

2 bedroom: \$425

3 bedroom: \$500

4 bedroom: \$600

In contrast, average advertised rents for a 2 bedroom apartment in the lower priced neighborhoods of Boston in the fall of 1986 ranged from \$641 in Dorchester to \$1094 in Charlestown.¹² Victor Roy, of Fitchburg DPW, stated that the welfare families seem to occupy the low cost end of the Fitchburg rental market. Thus, relatively low rents in Northern Worcester County provide AFDC families with an opportunity to secure affordable private housing.

AFDC families who remain in private housing may also benefit from rents which are slightly below market levels. Duplease stated that he does not raise rents for AFDC families who are currently renting from him. AFDC families renting from landlords with similar rental policies need not worry about losing their apartment the following year due to skyrocketing rent increases.

In contrast, AFDC families who move or seek apartments of their own for the first time will face gradually increasing rents at a minimum. Duplease foresees rising rents in Fitchburg due to tax reform. He stated that the Landlord

¹² "The Present State of Housing in Boston and the Need for Legislative Remedies", David Scondras, Boston City Councillor, October 23, 1986.

Association is urging local landlords to raise rents 60% over the next few years. Whether or not the Fitchburg market will support such rent increases is questionable. Duplease stated that the buildings he put up for sale are not selling because tax reform is making real estate less profitable. Another landlord, Christian Boucher, thought that even with the hassles and occasional income loss associated with being a landlord to AFDC families, the business was still profitable because of the tax benefits. (Boucher will not suffer losses under the new tax law because she manages her own rental units and retains the interest and depreciation deductions for tax purposes.) In any event, the future threat of the new tax law to welfare families depends on whether rent increases would exceed the AFDC grant increases.

The DPW housing-arrangement data indicates that 78% of AFDC families in Fitchburg lived in private housing, 21% in public or private-subsidized housing, and 1% in no cost housing arrangements. Carmen Rivera, FASW at Fitchburg DSS indicated that the proportion of families in public and subsidized housing may be much larger than these figures would suggest. Rivera thought that approximately 50% of her caseload was in public or private-subsidized housing. Additionally, Rivera had reclassified all of the families in private housing who are entitled to the rent supplement, while she has not reclassified all of the other households. Thus, the Fitchburg DPW likely has more than 21% of its families in public or subsidized housing.

Location, Type, and Condition of AFDC Housing

The Fitchburg housing for AFDC families is scattered throughout the City. Both Carmen Rivera and Victor Roy, of Fitchburg DPW said that only a few areas contain large concentrations of welfare families. These areas are either public/private-subsidized housing developments or private, substandard housing. One apartment complex off State Street in

Fitchburg contained subsidized housing which was modern and its exterior condition was in good repair.

Rivera described the condition of AFDC housing that is not subsidized as "poor quality." The definition of "poor quality" is not clear. In order to get a sense of the condition of the units, I drove through some of the low-income neighborhoods which house AFDC families. The building structures consist of large multifamily (8-10 unit) wood frame housing. The housing in these Fitchburg/Leominster neighborhoods needed exterior repairs, such as restoration of stairways as well as painting and repair of severely weathered and exposed wood siding.

Low income AFDC neighborhoods with primarily private non-subsidized housing in the Fitchburg city limits include: the Cleghorn neighborhood, which contains multifamily (8-10 unit) buildings apparently former mill housing, the neighborhoods around Fitchburg State College, and Green St./Fitchburg Green, an area which formerly held many welfare families but which has gradually been demolished since the mid-1970's and replaced with a park. In Leominster, one AFDC neighborhood is immediately west of the City's center off Mechanic Street. Victor Roy stated that this area has a sizable Hispanic population.

Figure 3 contains photographs of the neighborhoods in Fitchburg and Leominster which house AFDC families. The photographs show: private AFDC housing in the Cleghorn neighborhood of Fitchburg, private-subsidized housing in an apartment complex off State Street in Fitchburg, and private housing in the Mechanic Street neighborhood of Leominster.

Figure 3
AFDC Housing the Fitchburg/Leominster Area



Private housing in the Cleghorn neighborhood, Fitchburg.



Figure 3 (continued)
AFDC Housing the Fitchburg/Leominster Area



Private housing in the Cleghorn neighborhood, Fitchburg.

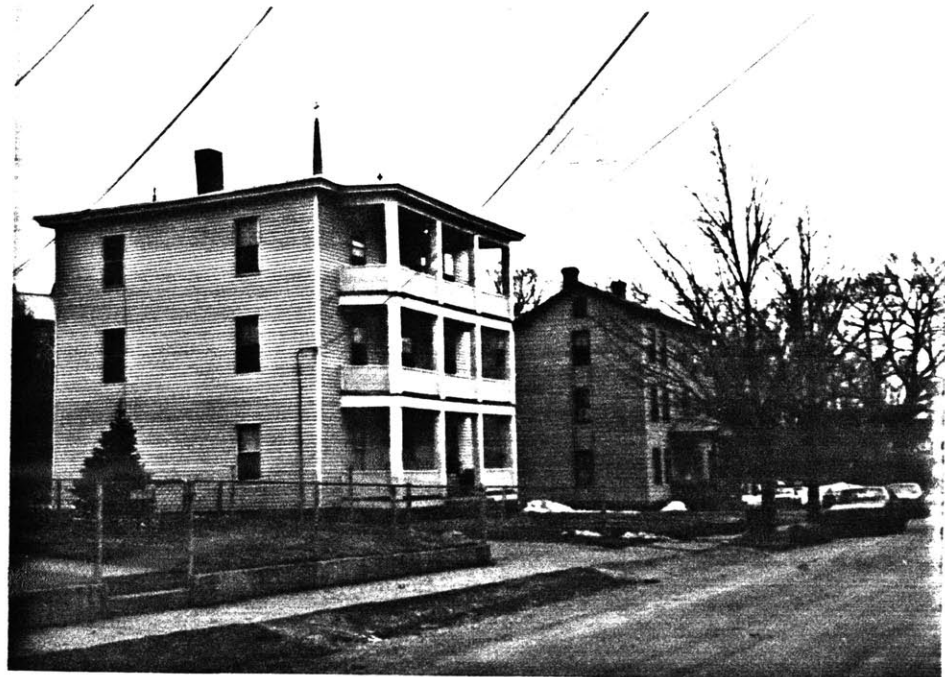


Figure 3 (continued)
AFDC Housing the Fitchburg/Leominster Area

Private-subsidized apartments for AFDC families in Fitchburg.



Private housing for AFDC family in
Mechanic St. neighborhood of Leominster.



Given these characteristics of the AFDC caseload and housing market, the Fitchburg community has intervened in attacking the problem of homelessness among welfare families through three primary means:

1. Recognition of homelessness as a priority and implementation of management systems which reflect this ideology.
2. Harnessing and maximizing public and private resources available to AFDC families.
3. Development of relationships with landlords to secure or find new housing for AFDC families.

These components are discussed below.

Recognition of Homelessness as a Priority and Institution of Management Systems

The first step in addressing homelessness in Fitchburg has been the elevation of homelessness as a priority among DSS and DPW as well as other homeless providers. According to DSS, the driving forces in treating homelessness as a priority were twofold: (1) to find suitable placements for families, including preventing children from unnecessarily entering foster homes, and (2) to save the State resources. Further, the DSS Housing Search philosophy is to first resolve a family's housing problems and then address its social problems. In Fitchburg, both Ed Madaus, Area Director of Fitchburg DSS, and Mike Pandiscio, Area Director of Fitchburg DPW, set up management systems which ensure that homelessness is treated as a priority.

After it is agreed that homeless families will become a priority, DPW/DSS should call together all providers and insist that they all work with the understanding that our goal is permanent housing for clients. This cannot be accomplished without everyone helping. Turf issue must be addressed and. . .a case management system begun.¹³

¹³ Madaus and DeMartino, Op. Cit.

Two major factors in combatting homelessness in Fitchburg have been the recognition of homelessness as a priority and the institution of a casework management system for families who are homeless or at risk.

Once a family is in danger of becoming homeless, such as through receiving an eviction notice, the Fitchburg DPW Office refers the case to DeMartino. The FASWs in the DPW Office are instructed to refer any cases which cannot be settled immediately to DeMartino. In this way, an "early warning system" for homeless prevention is established. For example, FASW Rivera stated that she will handle the simpler cases. An "easy" case is one which merely requires some administration, such as approving EA for rent arrears for a landlord willing to retain a family. However, Rivera stated that she rarely deals directly with the landlords. She perceived discussing cases with landlords as a violation of confidentiality to the clients.

Thus, in Fitchburg, all homeless families and most families facing eviction are referred to DeMartino, who accepts the central responsibility of case management. DeMartino will then: assess the families needs, call upon available resources, and find placements for families. The central caseworker role serves the valuable function of coordinating all homeless resources, building landlord contacts in the community, determining which agencies are helpful, and working over the long-term with families. DSS has also instituted a support group for clients who have recently received an apartment through the homeless search division of DSS.

As a housing search specialist, DeMartino's primary responsibility is finding and securing housing for tenants who are homeless or threatened with homelessness. Once this is accomplished, DeMartino works with tenants on the multitude of problems which contribute to homelessness as well as non-housing problems. DeMartino routinely counsels and helps

enroll families for whom she finds housing into the ET program. She continually keeps alert for job opportunities available for client families.

DeMartino will also help families resolve personal, social, or mental problems, once the housing placement is secure. For example, DeMartino will temporarily place a client with an alcohol problem in a detoxification program. The children will be placed in foster care or with relatives. Yet, DeMartino will require DPW to continue the vendor payments to the landlord so that the family has a stable home environment in which to return once the programs are completed.

Harness and Coordinate public and private resources

One of the key aspects of DSS' coordination efforts has been to bring together a variety of public, private and non-profit organizations to provide resources and services to AFDC families. In addition to DPW, the provider groups with which DSS works include: the Fitchburg Housing Authority, the Leominster Housing Authority, Catholic Social Services, the Salvation Army, local banks, relatives, friends, and priests. As DeMartino states, "We are always trying to build the network". This community assistance becomes essential to maximizing AFDC benefit levels, providing services to families, and ultimately stabilizing families in housing.

Fitchburg DSS and DPW offices work together to ensure that AFDC families receive all available public funds including EA for homeless prevention benefits and fuel assistance from local Community Action Programs. The Fitchburg DSS was one of the offices which helped pioneer the vendor (protective payments) system. DeMartino stated that, through vendor rents, as much as 85% of an AFDC check may go to rent.

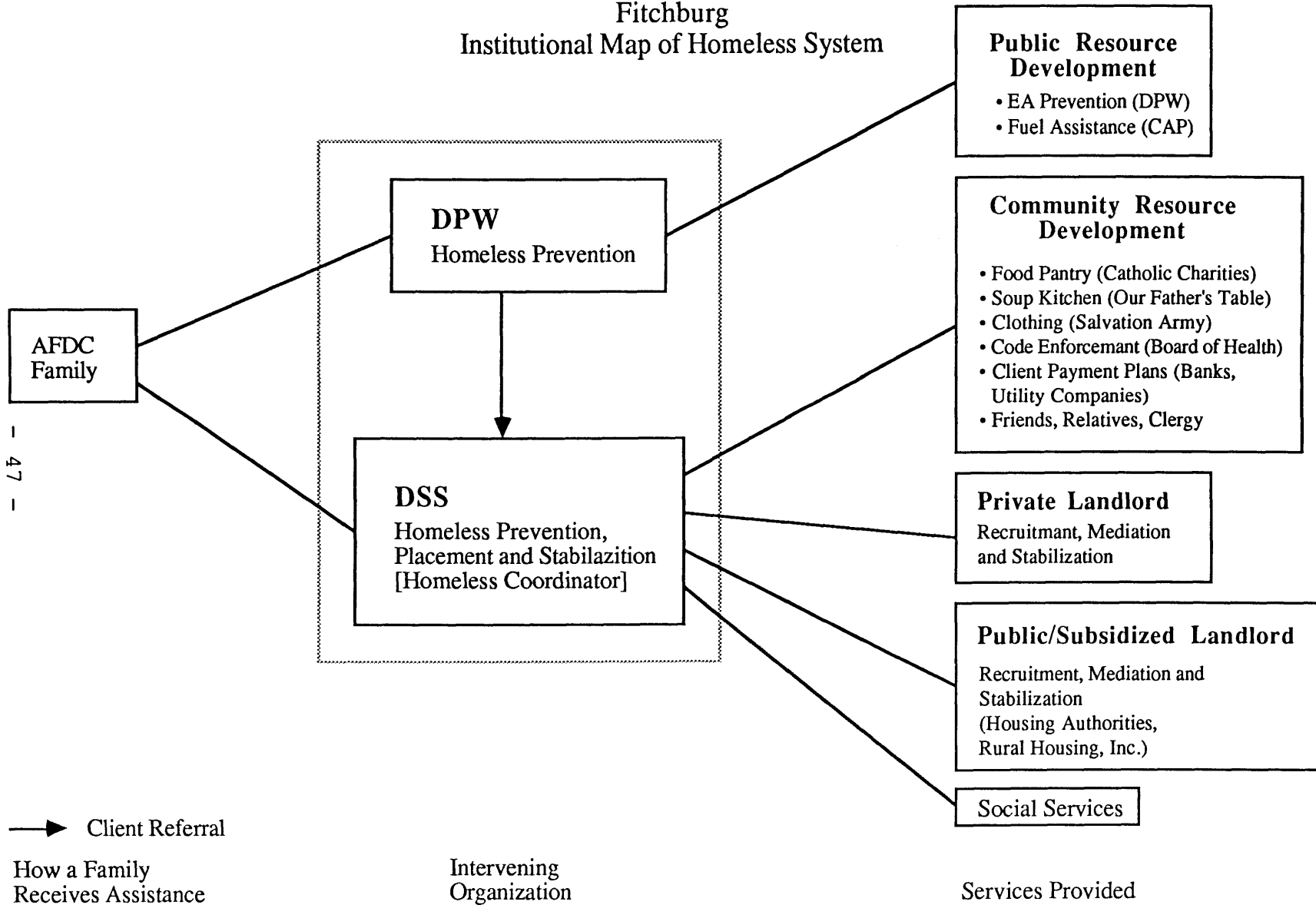
Families living on such limited budgets as above require financial or in-kind grant supplements to meet basic living needs. DeMartino relies upon and assists AFDC families access resources from the local network of food and clothing providers

to stretch the welfare check and thus guarantee a family's basic needs. Catholic Charities ensures that the family receives food on a daily basis. Our Father's Table serves one hot meal per week. The Salvation Army provides used goods and clothing to families. Additionally, Rivera stated that clients having difficulty with budgeting are referred to an inhouse DPW program called "Food, Nutrition, and Education", which informs them how to best utilize their welfare check. The combination of these resources is needed both to assist people in affording housing and ultimately in preventing evictions.

In addition to financial assistance, DSS and community efforts are focused on improving the quality of housing available to welfare families. The local DPW office rigorously enforces the Central DPW policy that a unit must pass local Board of Health requirements before the landlord is entitled to vendor payments. DSS works aggressively with the local code enforcement board to ensure that housing units in which AFDC families are placed meet code requirements. DeMartino also encourages and bargains with landlords to surpass the basic health requirements. The Board of Health has recently expanded its enforcement of health codes. This past winter, the Board of Health started to fine landlords \$500 per day for occupied units lacking heat or hot water. Finally, Legal Aid is active in the community and encourages clients to bring cases of substandard units to court. These practices have helped improve the quality of living for local AFDC families. DeMartino refers to the code enforcement as "slumbusting" and states that many of the local slumlords have gone out of business as a result.

Figure 4 provides an institutional map of the AFDC homeless service network in Fitchburg. As the diagram indicates, DSS is the primary public agency intervening in the housing network for AFDC families. DSS works with AFDC families from homeless prevention through housing placement and stabilization through several means: (1) ensuring DPW secures

Figure 4
 Fitchburg
 Institutional Map of Homeless System



public financial assistance, such as EA and fuel assistance, for AFDC families at the homeless prevention stage, (2) organizing and securing resources for AFDC families from community groups and other public agencies, (3) aggressively interacting with private, private-subsidized and public landlords at the homeless prevention and housing placement stages. While DPW and DSS are separate public agencies, the two offices have a close working relationship, supported by the fact that DSS is located one floor above DSS. This relationship, which has eliminated gaps in AFDC homeless services, is portrayed by the dotted line surrounding the two offices.

Recruit Landlords

One of the principal features of the Fitchburg program is its success in recruiting an ever increasing supply of landlords willing to rent to welfare families by appealing to the landlords' business interests as well as their moral concerns. Landlords have discovered that though DeMartino is a human services worker, she is also a businesswoman. DeMartino stated, "We treat our clients as people and we treat our landlords like people, and it turns out that they have hearts just like everybody else".¹⁴

DeMartino began recruiting landlords on her first homeless case. The family consisted of a mother and three children and had been in a motel for 7 months, longer than any family in the Fitchburg area. The father had deserted the family and the mother had a drinking problem. DeMartino, a former welfare recipient, called a landlord who had formerly been on welfare as well. He agreed to rent to the homeless family and the situation worked out. After accepting more homeless families,

¹⁴ "'Inch by Inch'", Worcester Telegram, January 22, 1987, p.6.

the landlord told other landlords about renting to welfare families.

DeMartino's personal style attracts many landlords to the housing search program. As Larry Waterman, a Fitchburg landlord states:

The appointment of DeMartino as the clear head of the homeless task force lured many landlords into helping with the problem. . . "The problem is, I feel it's her personality that has made the difference. If Annie gets a promotion or goes somewhere else. . . I'm afraid things would crumble."¹⁵

Clearly, DeMartino has pioneered a unique style of dealing with landlords, which is partially based upon her personality. She is trying to institutionalize her landlord outreach system and has hired an assistant, Jim Bianchi, to manage parts of the homeless prevention and placement program. DeMartino's effectiveness in training other individuals in the homeless management techniques will impact the success of her efforts over time. Failure to train successors may result in the weakening of the Fitchburg homeless program. The elements of the homeless prevention and permanent placement program employed by the Fitchburg DSS are described below.

Targeting Landlords

DeMartino states that she cannot typify the landlords renting to welfare families except that the landlords are all basically good human beings. In order to gain a more solid understanding of why landlords rent to welfare families, during the week of March 9, 1987 I interviewed landlords who rent to AFDC families in the Fitchburg Catchment area. The landlords interviewed are not affiliated with realty companies and include: John Duplease, Christian Boucher, Barbara Delaney, Ms. Donnelly, and John Christofor. The number of units owned by

¹⁵ Snyder, Op. Cit. p. 13.

area landlords and rented to welfare families breaks down as follows:

<u>Landlord</u>	<u># Units Owned In Fitchburg Area</u>	<u>Rented to AFDC</u>	<u>Apartments Subsidized</u>
Duplease	248	124	?
Boucher	40	10	6
Delaney	30	8	2
Donnelly	50	~6	~3
Christofor	3	1	0

As DeMartino states, the landlords renting to welfare families are both large and small. Large landlords include John Duplease who owns over 200 units and rents up to one-half of his apartments to welfare families. Another landlord not interviewed, Larry Waterman, rents two-thirds of his 25 units to welfare families. And finally DeMartino recruits the single building owners. The landlords renting to welfare families in the Fitchburg Catchment area either live in the community or in an adjacent Massachusetts or New Hampshire town.

Landlords' Market Orientation

The landlords interviewed all displayed a sense of compassion for welfare families. Delaney said that she feels good when she can help a family and that welfare families have no more problems than other low income families. Duplease expressed his reasoning in renting to welfare families in more positive terms, "I am interested in renting to good tenants and good tenants come in all economic classes." Boucher "felt sorry" for the first hotel/motel family she accepted, though she received a finder's fee and other economic incentives. In fact, landlords' primary reason to rent to welfare families is profit. Duplease stated, "Their money is as green as anybody

else's." John Christofor adds that "There is an endless supply of clients if I want to rent to them."

DeMartino has been instrumental in making welfare families at least as competitive in the private rental market as non-welfare families. DeMartino, in cooperation with DPW workers, insures that landlords receive all their due "financial aids" including: (1) finders' fees, amounting to an additional month's rent, for landlords accepting clients from homeless shelters, (2) EA for first month's rent, security deposit and back rent, and (3) protective payments to ensure a continuous rental stream. DeMartino stated that guaranteeing the rent is the key to ensuring that the landlord accepts the family and the family keeps the unit.

All of the landlords stated that they prefer to have AFDC families on protective payments. DeMartino will place a tenant on protective payments even if a large proportion of the AFDC check is earmarked for rent. Carmen Rivera of the Fitchburg DPW indicated that protective payments ensures that the rent and is paid and that the families remain in their housing. Thus, Rivera states that 99% of the time, the families want to go on protective payments.

Clearly, these financial enticements have prevented homelessness or resulted in placement of homeless families in several instances. Barbara Delaney stated that she would never have rented to welfare families for pure financial reasons before she met DeMartino. When DeMartino asked Delaney to rent a \$300 per month apartment to a family who received \$400 per month in AFDC, Delaney stated that the family simply did not pass the income screen. DeMartino convinced Delaney to rent the unit to the family or the family would remain homeless. Delaney then accepted the family on the condition that she received vendor rent. Delaney has had no problems with the family and has since accepted other welfare families on protective payments. As Delaney states, "If not for Ms.

DeMartino, I would never have accepted the families. . .But I feel good about myself and the tenant has a place to stay."

Donnelly accepted her first homeless family from a shelter in Fitchburg through DeMartino and received a finder's fee. Donnelly then had problems with rent collection and was planning to evict the family. DeMartino acquired the back rent through EA for Donnelly, put the family on vendor rents and the situation was resolved. Donnelly stated that the family would never have been allowed to stay if not for DeMartino's efforts. Other instances in which the landlord cannot wait for the back rent, DeMartino has worked with staffs at local banks to allow late payments for mortgages and other house loans. While Donnelly does not now actively market to welfare families, she will rent units advertised in local papers to AFDC families who are placed on protective payments. Similarly, Boucher is not recruiting welfare families but will take referrals of AFDC families from the DSS office through DeMartino and Jim Bianchi. Boucher states, "It's definitely a plus when they [the families] are on protective payments."

Finally, DeMartino assists landlords who rent to AFDC families acquire additional financial reimbursements from public programs, such as apartment deleading, weatherization, and rehabilitation. After averting a number of evictions or securing new placements for AFDC households, DeMartino calls together the landlords who created the AFDC housing opportunities. DeMartino explains to the landlords their rights and benefits as well as public programs available for financial assistance.

Mediation of Problems

DeMartino makes a commitment to the landlord to mediate any problems which might arise as a result of the permanent placement. Thus, the landlord knows that s/he can call DeMartino at a later date to work out disputes. This becomes a key element. John Duplease is willing to rent a large number

of units to welfare families because "Annie can handle problems which arise." DeMartino's "mediator" role may in fact give AFDC families a slight advantage over non-welfare tenants. Duplease's message is that if DeMartino can handle the problems and the family can afford the rent, he will rent to welfare families.

DeMartino tries to forestall or resolve disputes on a number of levels. First, DeMartino says that she truthfully describes the potential tenants to the landlords. Thus, the landlord knows before renting to a family if any member has personal problems, such as drinking. Before a family moves into an apartment with a "recruited landlord, DeMartino, the landlord, and the AFDC family have a meeting at the motel or shelter. At the meeting, a "contract" is developed which states the responsibilities of the tenant, landlord and DSS. DSS agrees to mediate as long is necessary.

DeMartino has also developed a reputation in Fitchburg as the mediator to prevent tenant evictions. "She has become so well-known in Fitchburg as a reconciler of tenant/landlord disputes that housing court judges would routinely advise landlords to call her, as a less costly alternative to pursuing evictions."¹⁶ As DeMartino states:

We have found that the main reason clients are evicted is failure to pay the rent (no big surprise!), but we were amazed at how many landlords will sit down with the client and us to work out past rent due. From a strictly business point of view, this makes sense since a landlord can lose up to \$4000 on an eviction.¹⁷

Though landlords interviewed expressed positive experiences in working with DeMartino, some of the landlords previously had poor relations with other organizations which represent AFDC families. These organizations include Rural Housing, Inc., which manages the Section 8 program in a portion

¹⁶ Snyder, Ibid., p.13.

¹⁷ Madaus and DeMartino, Op. Cit.

of the Fitchburg catchment area, and Legal Aid. After negative experiences with Rural Housing, Inc., neither Barbara Delaney nor Christian Boucher will rent to any Section 8 families represented by the organization. As Delaney states:

Before I met DeMartino, there was always a catch...The organizations always told you one thing and then did another...Rural Housing Inc. is always trying to do me in...It just displays no knowledge of landlord/tenant relationships...It displays no compassion to people...I will never do business with them again...

Contrarily, Delaney feels that DeMartino "has compassion for the tenant, which the landlord respects, but also has compassion for the landlord which is unusual in the welfare business." After working with DeMartino, Delaney judges welfare families on an equal basis with non-welfare families.

Delaney described several encounters with Rural Housing. In one, staff at Rural Housing told Delaney that she had to repair certain items in order to justify a rent increase for a Section 8 unit. After she made the improvements, the staff said the repairs did not meet code and would not authorize the increase.

Both Christian Boucher and John Christofor have had problems with Legal Aid. As Boucher states, the main problem with welfare tenants is that their legal advice is free: "There are a lot of intricacies in Massachusetts law. . .If you're a Massachusetts landlord with Legal Aid down your back, it's just a matter of time before you get nailed. . .It costs an arm and a leg. . ."

Peter Gaglianty, formerly a staff member at Rural Housing Inc., stated that local agencies are in a particularly difficult position in terms of code enforcement. In Fitchburg, much of the rental stock does not meet building codes and private apartments are not investigated routinely for code violations. Contrarily, the federal department of Housing and Urban Development (HUD) has interpreted housing codes more stringently over the past five years. Landlords leasing

Section 8 units must bring units up to code. Enforcement of codes by the State (EOCD) and local agencies is increasing to include spot checks. Gaglianty agrees that the HUD process has destructive effects on landlord and agency relationships and stated in a phone conversation in April of 1987:

Landlords get caught in the squeeze of needing to spend money to bring units up to code. . .If landlords refuse, the consequence is that a family may lose a subsidy due to technical violations of building codes. You could argue that the code violation is less severe than homelessness. However, it [code violations] makes good newspaper copy to show that public money is going to substandard housing.

Gaglianty stated that public agencies which administer rental subsidy programs for private landlords must enforce building codes. DeMartino, in contrast, has more flexibility in assessing building condition and code compliance. She thus has more latitude in developing relationships with landlords and negotiating for building improvements which meet acceptable living standards for families but do not drive the landlords out of the AFDC housing market.

Developing Mutually Beneficial Relationships with Landlords

While DeMartino's work with landlords assists AFDC families find permanent housing, the landlords indirectly assist DeMartino in resolving non-housing related problems. As an example, a landlord renting to a welfare family with an unemployed father called DeMartino offering a job opportunity to the father. In another case, a landlord told to DeMartino that one of the clients started drinking again.

DeMartino also tries to instill a sense of responsibility in clients having trouble meeting rent payments through working with the landlord. If a client is in rent arrears, DeMartino will counsel the landlord to work out a payment plan with the client. DeMartino tells the landlord, "We will guarantee your payment, but just try and see if this works."

Tenant Living Arrangements--How AFDC Families Afford Rents

The analysis thus far describes why landlords rent to welfare families and how the public agencies recruit AFDC landlords. This section describes the how AFDC families, particularly those in private housing, afford rents.

Carmen Rivera, a FASW at Fitchburg DPW, discussed ten of the AFDC families on her caseload. She chose five that she felt represented the different types of living arrangements commonly found on her caseload. The other five were picked at random. The cases broke down as follows:

Two families were living in public housing (one chosen at random). These families were not experiencing any difficulties in paying rent and had not received any EA in the past several years. The families were large, one 4 member family and one 5 member family, and thus received \$556 and \$637 in AFDC monthly. Only 13-15% of their income goes to rent. Neither family was on protective payments.

One family (not chosen at random) owned its house. Rivera stated that only a few families own their own houses and this was unusual.

Five of the families are living with family or friends and are thus achieving low rents. These are detailed below:

<u>Family</u>	<u>Informal Relationship</u>	<u>Monthly Rent</u>
Family of 4, Fitchburg (not random)	Living with another family and does not want to move; formerly living with sister in subsidized housing but evicted for doubling up.	\$200
Family of 2, Leominster (not random)	Living with single working friend; Looking for apt. with assistance of DeMartino but problems with "meeting deadlines"; formerly hotel/motel client and "in and out" of shelters.	\$200 + utils.
Family of 3, Leominster (random)	Living downstairs and rents from parents; reopened welfare case because of job loss.	\$238

<u>Family</u>	<u>Informal Relationship</u>	<u>Monthly Rent</u>
Family of 3, Shirley (random)	Living with boyfriend and mother in latter's apartment; just moved here from California.	\$100
Family of 2, Sterling (random)	Living with mother, sister and newpew since on welfare (3/85) when had baby; Mother owns home.	\$140

Through these shared or informal living arrangements, families pay between 20% and 49% of their income in rent. None of these families is on protective payments or has received EA or fuel assistance in the past year.

Landlords interviewed corroborated doubling up among relatives and boyfriends in AFDC households was common. In general the landlords did not object as long as families were not destructive or disruptive. The landlords did not have a sense as to whether these situations were gross overcrowding, such as several families living in one unit.

Finally, two families (neither chosen at random) were living in private housing and paying market rents. One family of five had formerly been homeless and moved into an apartment in the Cleghorn area of Fitchburg. This family's rent of \$500 per month comprises 77% of the AFDC grant. The family is on protective payments and receives fuel assistance. Rivera added that the landlord, Robert LeMay, owns and rents to many welfare families. The other family consists of a mother with a child. This family pays \$320 per month in rent (including heat) or 78% of the AFDC grant, is not on protective payments and has applied for fuel assistance.

While this description is not necessarily a representative sample of the AFDC caseload, the information demonstrates how some families manage the housing market in order to remain in housing. Those in public housing pay the lowest percent (15%) of their AFDC grant in rent and are the lowest users of homeless prevention programs such as EA and protective

payments. Those families in informal relationships pay higher rents, (20-49% of their grant) but also do not need largescale public financial support. Finally, those families living alone in market rate housing pay rents which require over 75% of their AFDC grant and are more in need of additional public assistance.

Fitchburg Summary

The impact of Fitchburg's homeless program has overwhelmingly positive benefits, though some problems have surfaced. The positive benefits are as follows:

- * Elimination of the hotel/motel population and reduction in the shelter population.

- * Permanent placements of 132 AFDC families in private housing, with only 17% of these placements in private-subsidized housing. None of these families has been evicted. Instead problems are worked out with landlords. (Some families have voluntarily left placements, such as three families who moved to Lowell.)

- * A switch in direction of the homeless program from housing search to homeless prevention for families facing eviction. Approximately 60% of the work done by DSS housing search is homeless prevention. Development of strong relationships with landlords has been the key to this prevention program. Landlords now routinely talk to DSS housing search before evicting clients and also continually offer apartments to new clients.

Table 5 summarizes the factors which promote or deter homeless prevention based on characteristics of the caseload, housing market, public intervention in the housing market, and tenant living arrangements.

As the table emphasizes, Fitchburg's strong homeless prevention program results from a powerful combination of positive homeless prevention factors, both controllable and uncontrollable. In fact, the only elements deterring homeless prevention relate to some minor aspects of the AFDC housing market. One of these negative factors includes a limited supply of public and private subsidized housing. This factor is mitigated by the large supply of affordable housing units in the private market. The other factor deterring homeless prevention in the Fitchburg area is the institution of aggressive code enforcement practices by public rent subsidy administering agencies. These code enforcement policies have had the effect of requiring significant property investment, and thus increased rents which remove the units from the

TABLE 5

FITCHBURG SUMMARY

FACTORS	PROMOTING HOMELESS PREVENTION	DETECTING HOMELESS PREVENTION
1. <u>CASELOAD</u>	--largely white; minimal discrimination based on race; some Hispanics who are prone to double-up in apartments	
2. <u>HOUSING MARKET</u>		
a. Private:	--available supply of low-cost housing; AFDC families can find units in private housing market	
b. Public/Private-Subsidized:		--few public/private-subsidized housing units
c. Condition of units	code enforcement improving for AFDC families on vendor rents, in subsidized housing, or in housing search program; large supply of private substandard housing.	some agencies administering subsidies developing confrontational relationships w/landlords and deterring placement of families in subsidized housing
3. <u>PUBLIC INTERVENTION</u>		
a. Lead Agency/Individ. designated to Coordinate Homeless system	--DSS as designated lead agency in coordinating homeless programs.	
b. Homelessness Designated Priority in Office	--special homeless initiatives & mgt. systems developed by DSS and DPW.	
c. FASW Education and Training	--FASWs trained to manage minor homeless prevention cases; other homeless cases referred to DSS	
d. Private Landlord Recruitment: --finders' fees --protective payments --mediation/commitment to work out future problems --no client confidentiality barrier	--functions performed by DSS	

TABLE 5 (CONTINUED)

FITCHBURG SUMMARY

FACTORS	PROMOTING HOMELESS PREVENTION	DETECTING HOMELESS PREVENTION
=====		
e. Relationship with Housing Authority	established contact with housing authorities and other CDCs such as Rural Housing	
f. Provision of social services	accessed for homeless AFDC families once in permanent placements	
4. <u>HOW TENANTS AFFORD RENTS</u>		
a. overcrowding	--some doubling up in private housing	
b. proportion of grant spent on rent	13-15% in public housing 20-50% in shared units 75-77% in private units	
c. grant supplements from community	resources from community homeless network accessed to stretch AFDC grants, especially for those in private, not shared units.	
d. Use of EA homeless prevention benefits	above average use of EA homeless prevention benefits	

subsidized and AFDC housing markets.

Another potential weakness in the homeless system is the extraordinarily central role played by Annie DeMartino. DeMartino is working to institutionalize her programmatic efforts with the help of an assistant. Failure to successfully train other individuals in the techniques of landlord outreach and homeless program organization could result in the dissolution of the Fitchburg homeless system if and when DeMartino leaves the job of homeless coordinator.

The factors promoting homeless prevention in Fitchburg are overwhelmingly positive. The caseload in the Fitchburg area consists of a majority of White families, who experience the least amount of racial prejudice in seeking apartments. A significant number of the minority families are Hispanic. In Fitchburg, as well as in the State as a whole, the proportion of Hispanics who are homeless is smaller than the proportion of Hispanics in the AFDC population. Hispanics who become homeless are more likely to double up with families or friends than seek emergency shelter.

While rents in Fitchburg are high in relation to the AFDC grant, welfare families can still find affordable private housing. In other words, AFDC families can still compete in the low end of the private housing market. Thus, the fact that the area has a limited supply of public and private subsidized housing does not severely impact the AFDC families.

One of the largest factors in Fitchburg contributing to the low homeless population is the public assistance network, which intervenes in the private housing market and cultivates new housing opportunities for AFDC families. DSS is at the center of this network and accepts the lead responsibility in coordinating other public and private agencies' homeless prevention efforts. Working closely with DPW, DSS has established a homeless early warning system and a uniform set of management procedures to support this system. Within the early warning system, FASWs are trained to maximize public

benefits to all families threatened with homelessness. If an FASW cannot resolve a homeless threat for an AFDC family with DPW resources, the family is referred immediately to DSS for more intensive housing prevention services.

DSS then works aggressively with landlords and community organizations at large to secure or find stable housing for the client. The most effective means of appealing to landlords are with tools which minimize financial risk, such as finders' fees, protective payments, and a commitment to work out future disputes so that the landlord will not incur the costs of eviction. To develop these relationships with landlords, DSS has cleared client confidentiality barriers, which prevent public agencies from revealing the AFDC status of a client to outside sources. DSS accomplishes this by explaining to clients how it could assist them find permanent housing if allowed to work with landlords. Under the above conditions, AFDC families generally grant the confidentiality waiver.

DSS has established effective working relationships with other homeless provider agencies, such as the Housing Authorities, non-profits, such as Community Action Programs, and charitable organizations. The latter two are especially crucial in providing food, clothing, and fuel assistance to supplement the AFDC grant. These resources enable families to guarantee up to 85% of the grant for vendor rents, thus securing the housing arrangement, and also meet basic living needs.

Finally, once the housing crises for AFDC families are resolved, DSS assists clients access social service and job training programs. The "ordering" of client services in this way by DSS illustrates the DSS Housing Search Division's expressed view that housing is a priority over other service programs. Once families are housed and stabilized, they can begin to resolve other issues plaguing their lives.

Through the homeless system outlined above, families are able to remain in housing. Though families in public housing

pay only 10-15% of their grant in rent, families in private housing face extreme financial pressures. Of the ten AFDC families surveyed, five achieved affordable rents, i.e., 20-45% of their grant, through doubling up or renting from families and friends. The two families living alone in private housing paid over 75% of their grants in rent. These families relied on the "community resources" as well as EA to stretch their grant. The Fitchburg case thus demonstrates that in areas of the State with few minorities, an affordable housing stock, and strong public intervention policies, homeless prevention is possible.

LAWRENCE CASE STUDY

Though the Fitchburg Community has received much publicity regarding the effectiveness of its homeless programs, other communities throughout the state are also successfully addressing housing needs of welfare families. The communities analyzed which limit the AFDC homeless population share the following common features:

- * an available supply of affordable private rental units, yet a limited supply of public and private-subsidized housing units;
- * a large group of landlords, primarily motivated by profit, renting to AFDC families;
- * a strong central coordinator recruiting and retaining landlords through financial incentives, such as finders' fees, emergency assistance, protective payments, and a commitment to mediate future landlord/tenant disputes;
- * living arrangements for AFDC families which commonly include shared households, overcrowding, substandard housing, and heavy use of EA to afford housing.

These aspects of the Lawrence area AFDC housing market, landlord and tenant relations, and public intervention programs are described in this section.

The information for the Lawrence profile was gathered through interviews with several sources including:

- * DPW -- Bill Healy, Director, and Cathy Collatus, FASW since 1970;
- * Local Landlords -- three local landlords, surveyed the week of February 24, 1987, including Harold McPhee (former president of the Lawrence Landlord Association), Alan Cuscia of A & C Realty, and the housing manager Anne Marie of Market Realty;
- * Centro Panamericano (a non-profit Hispanic advocacy and service organization) - Jorge Santiago, Director, and Norma Peterson, staff worker.

Lawrence Service Area and Caseload

While the Lawrence DPW service area includes the communities of Andover, North Andover, and Methuen, the majority of the AFDC caseload lives in Lawrence. According to an earlier homeless study (Keyes, Herzog, Grollman, 1986), Lawrence had the sixth largest AFDC population among DPW offices with an average daily census of 3600 families (See Appendix 1).

Lawrence is unique in that a large percentage, 57%, of the population is Hispanic with the remaining population, 40% White, and 2% Black. Both Collatus and McPhee thought that the tenant mix in units had changed over the past 10 years. Formerly, the Lawrence area contained significant pockets of French and Italian immigrants. These groups have mostly moved out and Hispanics have moved in. Additionally, Collatus stated that the Lawrence AFDC caseload is rising, largely due to the influx of Hispanics from out of state.

The current racial composition of the Lawrence AFDC caseload is conducive to a low hotel/motel population. The sizable population of White families faces minimal discrimination barriers in the housing market. Additionally, the Lawrence Housing Authority is trying to balance the housing projects according to race and is targeting White families for the developments. Hispanic families, who make up the majority of the AFDC caseload, often move in with extended families or friends to prevent homelessness.

Despite being one of the largest area offices, the Lawrence DPW has one of the smallest hotel/motel populations, with only 3 families entering such emergency shelters over an eight month period covered by the earlier homeless prevention study. Though not apparent from these emergency shelter figures, homelessness does exist in Lawrence. Santiago, of Centro Panamericano, stated that the homeless problem does not appear "on paper" for three reasons:

* Local DPW Office Attitude Towards Hotel/Motel--The local DPW office is prepared to prevent hotel/motel placement except under extreme conditions. Staff is directed to exhaust all other possibilities, such as friends, local landlords, and shelters before considering the hotel/motel option.

* Limited Hotel/Motel Space--The limited availability of hotel/motel space in Lawrence precludes intensive use of this form of emergency shelter.

* Cultural Coping--Santiago confirmed that Hispanics will assist family and friends who are in emergency housing situations. This means anything from taking in relatives or friends who recently moved to the area to housing 4 families who were burned out of their apartments.

Thus, the emergency shelter programs widely used as entitlements in other areas of the state are severely restricted in use in Lawrence. The fact that homelessness does exist is illustrated by the fact the Lawrence DPW has referred 14 AFDC families, who are at risk of homelessness or technically "homeless," but doubled up with other families, to Centro Panamericano for housing services and housing search assistance. Families' reasons for homelessness include fire, recent arrival from out of state, new families (such as a new mother with a child), and rent increases above grant levels. Rather than appearing in hotel/motel statistics, these homeless families live doubled up with families and friends.

A potential weakness in the Lawrence system is that AFDC families are not receiving services needed. For example, with severely restricted hotel/motel access and shelter placement, AFDC families in abusive situations may be living at risk. Further, language barriers may prevent some Hispanic AFDC families from understanding what public and community assistance is available. In Lawrence, the DPW must ensure that families understand the available programs and are not pushed back into inappropriate housing arrangements.

Housing Market

AFDC families in Lawrence are presented with more affordable rents and more available units than welfare families in other areas of the State. The average monthly rents charged by two large Lawrence landlords, Harold McPhee and Market Realty are as follows:

1 Bedroom:	\$375-400
2 Bedroom:	\$395-450
3 Bedroom:	\$475-550
4 Bedroom:	\$575-650

In addition to a low cost rent market, Lawrence has a rental vacancy rate of 2-4%. McPhee stated that most landlords have several units vacant and that some of his own units have been vacant for several months.

Lawrence mirrors Massachusetts as a whole in terms of the proportion of AFDC families in public or subsidized housing. Roughly 30% of the Lawrence AFDC caseload receives publicly assisted housing. Yet public and private-subsidized housing options are not radically increasing for AFDC families at risk of homelessness. White families may benefit from the program to balance the public housing developments by race. The remaining minority AFDC population will have fewer opportunities to enter public housing. In terms of private-subsidized housing, Santiago states that many landlords have refused to participate in DPW housing voucher programs because DPW takes at a minimum 60 days to pay the landlord. Thus, the use of Chapter 707 subsidies is not greatly increasing.

Indications are that Lawrence may experience more intensive housing pressure in the future. Bill Healy, Jorge Santiago, and local landlords all agreed that the imminent relocation of Emerson College from Boston to Lawrence will put pressure on local housing prices. Of the 1600 student population, 800 will be housed on campus. The college students, support staff and professors who move into the Lawrence area will create demand for a few hundred additional

housing units. The City lacks any sort of homeless policy, such as a rent review board or condominium conversion legislation, to shield low income families from rent increases.

The dramatically rising arson rate in Lawrence has removed over 200 lower priced units from the housing stock in 1985 alone. In that year, Lawrence's arson rate of 226 exceeded that of other larger cities, such as Worcester with 198. In 1984, Lawrence had 203 arson fires and Worcester had 158.¹⁸ Arson is a quick way for landlords to realize profits from a substandard unit and for tenants to go to the top of the list for public housing. The suspicious fires have mostly occurred in the Latino community, and have had the effect of leaving families homeless and reducing the supply of affordable housing. Another factor which may increase competition for low-cost housing in Lawrence is an increasing AFDC caseload. Finally, the new tax law and rising housing insurance premiums may increase landlords' costs and hence housing prices in the Lawrence area.

Location, Type, and Condition of Housing Units

The majority of the welfare families live in lower income areas in the northern part of the city. Additionally, low income neighborhoods housing AFDC families are found immediately south of the Merrimack River and in areas surrounding public housing developments. These low income neighborhoods are indicated in Figure 5, a map of the City of Lawrence.

AFDC apartments were described by both Cathy Collatus and Harold McPhee as "tenement housing," or 2, 3, 6, and 12 unit structures which are substandard in maintenance. Jorge Santiago agreed stating that the majority of the AFDC families were living in private housing of which 80-90% is substandard.

¹⁸ "High arson rate in Lawrence causes concern, housing shortage", The Boston Globe, February 8, 1987, p. 29.

Figure 5
AFDC NEIGHBORHOODS IN LAWRENCE



MAP OF THE CITY
OF
LAWRENCE MASS.

Norma Peterson stated that public and private-subsidized housing are substandard and overcrowded. She gave the example of a Section 8 apartment in which an AFDC mother and child were living. The roof collapsed while the family was in the unit and the mother was hospitalized for months. Another single mother, who is a long time resident of public housing, was renting a two bedroom unit. Five children later, the mother cannot acquire a larger unit from the Housing Authority.

Figure 6 presents photographs of apartments rented by AFDC families. The apartments are primarily private non-subsidized housing in the northern section of the city. Many of the buildings are visibly in need of exterior repairs.

Lawrence has a history of poor code enforcement for all types of housing. Yet, unlike Fitchburg, the Lawrence community is not organizing to improve code enforcement. The City, Housing Authority, and DPW do not aggressively work for improved housing conditions for low-income families. Only Centro Panamerico is striving to change the lax code enforcement through local organizing in the Hispanic Community and working with landlords.

The Lawrence DPW does not require a housing inspection before placing clients on protective payments. This practice violates the DPW Central Office policy requiring buildings to meet local building code, before protective payments are granted to AFDC landlords. Cathy Collatus expressed regret in placing clients in substandard units, yet thought that code enforcement might threaten the availability of housing for AFDC families. She reasoned that if codes were enforced, landlords might either raise the rents or not accept AFDC families. Affordable rents are thus likely achieved in part through the existence of substandard housing.

However, as Peterson states, landlords exist who maintain code compliant buildings and rent to AFDC families. Peterson said that a few larger landlords who rented over 100 units generally had code compliant buildings. She thought that

Figure 6
AFDC Housing in the Lawrence Area



Private apartments immediately south of
the Merrimack River and housing AFDC families.



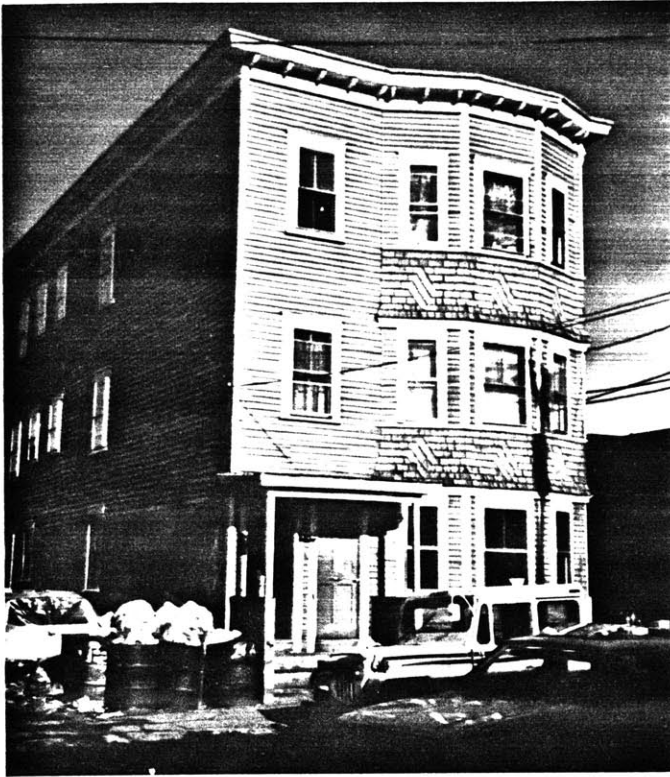
Figure 6 (continued)
AFDC Housing in the Lawrence Area



Private housing for AFDC families in
a northern neighborhood of the City.



Figure 6 (continued)
AFDC Housing in the Lawrence Area



Private housing
for AFDC families
in a northern
neighborhood of
the City.



Figure 6 (continued)
AFDC Housing in the Lawrence Area



Private housing for AFDC families in
a northern neighborhood of the City.



Figure 6 (continued)
AFDC Housing in the Lawrence Area

AFDC housing with exterior conditions in good repair, as exemplified by the unit below, are found throughout the City.



Public housing (Stadium Development) in southeastern Lawrence.



violations among these landlords were due to the poor performance of the housing manager. Once aware of the violations, the landlord ensures they are corrected.

Centro Panamerico is aggressively establishing relations with these "good" landlords and finding housing for welfare families. Norma stated that she had found approximately 14 landlords who will rent to families once the apartment buildings are renovated. These landlords are not requesting public subsidies. Thus, these renovated units are affordable to welfare families without housing subsidies.

Public Intervention in the Lawrence AFDC Housing Market

As in the case of Fitchburg, the public intervention in the Lawrence AFDC housing market has preserved and produced stable housing arrangements for AFDC families. The lead agency in homeless prevention and placement in Lawrence is the DPW, rather than the DSS as in Fitchburg. Yet, the lead agencies in both Lawrence and Fitchburg serve the same coordinating role and perform essentially the same services for AFDC families and landlords which enable the families to find or remain in housing. These aspects are summarized below:

Elevation of Homelessness as a Priority

As in Fitchburg, homelessness has been elevated to priority status in the Lawrence DPW. The priority status means that FASWs pay particular attention to an AFDC family's housing needs at intake or redetermination. Bill Healy, Director of Lawrence DPW, has instructed the FASWs to take all possible steps to prevent homelessness among AFDC families and avoid hotel/motel placements. FASWs are directed to exhaust all financial means, such as EA, and alternative shelter possibilities. The FASWs are encouraged to work closely with landlords in the areas of recruitment and mediation of minor disputes. Through the above programs, the FASWs work on an

individual basis with clients from prevention through permanent placement.

Establishment of a Comprehensive Housing Network to Maximize Resources for AFDC families

The Lawrence DPW has played the key role of bringing together homeless providers in the community in order to maximize resources for AFDC families. The housing network is formalized through representation of public, private, and non-profit organizations on the local DPW board. The resources contributed by the various groups which enable families to remain housed are as follows:

* DPW - The Lawrence DPW views EA as an entitlement to AFDC families and uses EA routinely to prevent homelessness. DPW has one of the largest EA prevention usage rates in the state. Additionally, DPW will place families having difficulty meeting rent payments on vendor rents. This ensures a family will not lose a unit for non-payment of rent.

* Utility Companies - The utility companies are urged by DPW to develop payment plans for AFDC families with debts. Under some circumstances, the utilities will entirely forgive utility arrears.

* Community Action - This local Community Action Program agency supplies families with fuel assistance.

* Food Pantries - Two food assistance organizations operate in Lawrence. The Food Pantry gives away free food, such as canned goods, to low income individuals. Bread and Roses, the local soup kitchen, serves hot meals on a daily basis. These food assistance organizations are particularly critical to families paying large proportions of the grant in rent.

* Housing Authority - The Lawrence Housing Authority reserves space in their units for victims of disaster, such as fire and flood.

* Centro Panamericano - This non-profit Hispanic advocacy group performs housing services and housing search for AFDC families threatened or victimized with homelessness. Once DPW refers "homeless" cases to Centro Panamericano, the organization can find permanent housing for the client within 1-2 months.

* Shelters - The DPW works closely with the local family shelter, encouraging the staff to accept additional homeless families even if the shelter is full. If this option is not available, Healy will work with the DPW area homeless coordinator to find the family shelter space in a neighboring community.

* Landlords - The extremely positive working relationships are described more fully in the next section. Landlord relationships were initially developed through the chairman of the DPW advisory board, Harold McPhee, when he headed the Landlord Association.

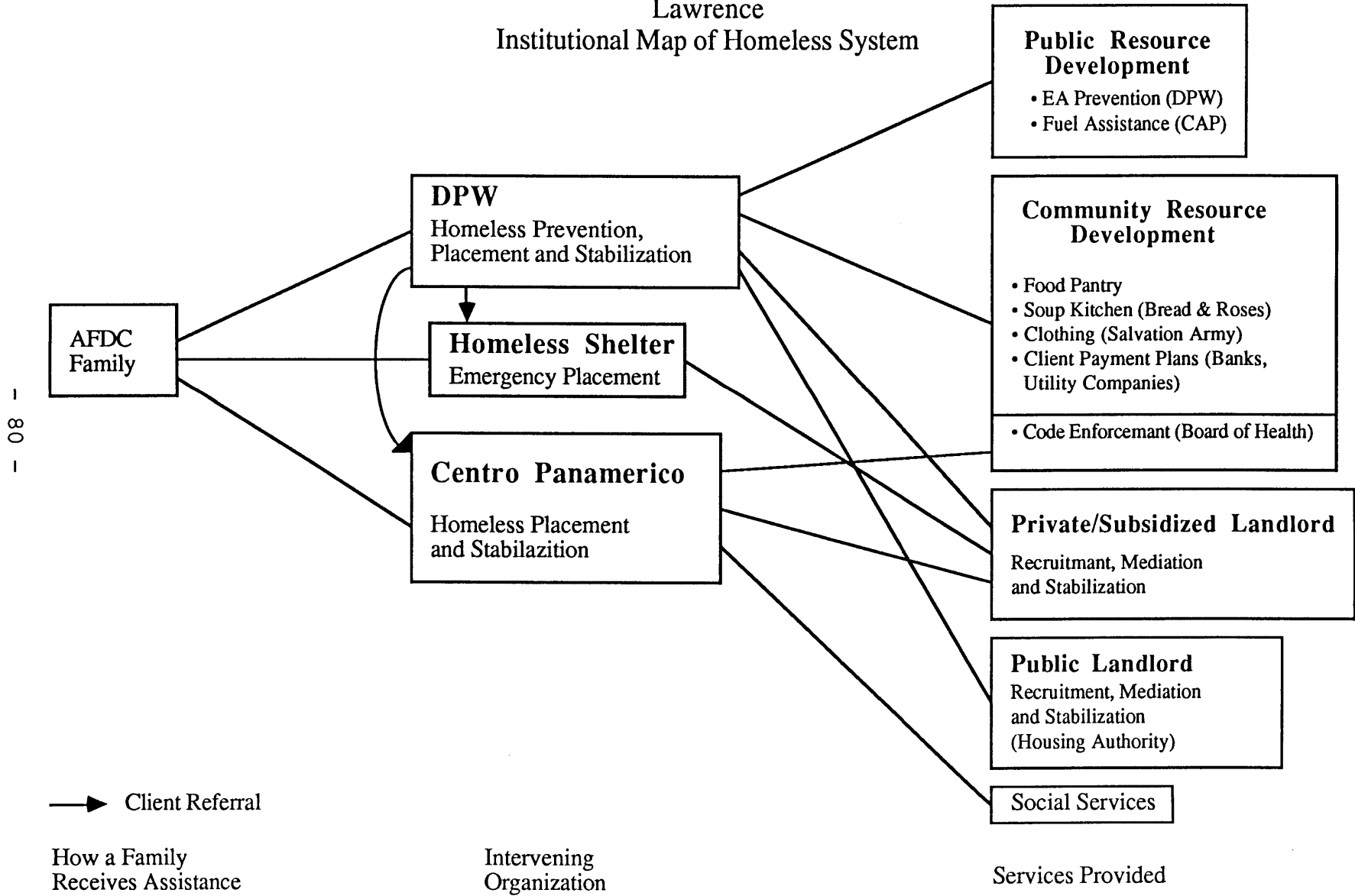
Together, these and other groups, such as Red Cross and Salvation Army, work together to boost resources for AFDC families and thus preserve or create expanded housing opportunities.

Figure 7 contains the institutional map of homeless services and providers for AFDC families in Lawrence. In Lawrence, DPW performs the majority of homeless prevention, mediation, and stabilization services for AFDC families. DPW assists AFDC families access public resources, such as EA and fuel assistance, and community resources. Further, the FASWs perform outreach to private landlords at both the prevention and stabilization stages, while Bill Healy works with the Public Housing Authority to get emergency shelter for AFDC families victimized by disasters. Centro Panamericano supports the DPW efforts with more intensive landlord assistance to AFDC families in the areas of mediation through housing services and housing search.

Landlord Analysis

Bill Healy began cultivating landlord relationships, with both public and private landlords, when he became director of the office in 1972. Today, both landlords and DPW staff describe the landlord/DPW relationship as cooperative, strong, and effective. Working through Harold McPhee, DPW has encouraged landlords with problems or available units to come

Figure 7
Lawrence
Institutional Map of Homeless System



to DPW. Conversely, DPW solicits landlords when AFDC families need apartments.

The Lawrence office implements these policies through several means. First, DPW maintains a list of local landlords who rent to AFDC families. FASWs are instructed to call these landlords if problems arise or families need housing. Secondly, McPhee stated that the Welfare Office is especially effective at screening tenants at intake. If a family is homeless, the intake worker will immediately call local landlords to find an available unit. In keeping attuned to an AFDC family's housing stability, the FASWs have developed an early warning system. In addition to EA, families at risk of homelessness receive special landlord outreach services, either to stabilize the placement or to find a new placement. Through the above system, FASWs work with clients and landlords in key areas of the homeless system: prevention, permanent placement and stabilization.

Landlord Ownership Patterns

Both Collatus and McPhee independently assessed the landlord mix as changing over the past ten years. Formerly, a few large landlords rented substandard housing to the bulk of the welfare families. Now, these landlords are selling their units to landlords owning fewer units. McPhee says that the average landlord in Lawrence owns 30 units. However, several large landlords, such as those owning over 100 units and renting a good portion of these units to welfare clients, are common. The number of units owned by local landlords interviewed break down as follows:

<u>Landlord</u>	<u># units owned in Lawrence</u>	<u>% rented to AFDC</u>
McPhee	60	33%
A & C	115-120	10-15%
Market Realty	100	>50%

It is not clear what proportion of the units rented by landlords are subsidized. McPhee stated that 11 of the 20 units he rented to welfare families were subsidized. He may or may not be representative of landlords in Lawrence.

Collatus mentioned several other landlords who own a number of units and rent to a large proportion to welfare families. These landlords include Timothy Gallway who is continually buying new units and renting almost exclusively to welfare families. A Hispanic landlord, Clemente Abascale, owns roughly 300 units and rents what he describes as "a good share" to welfare families, especially the Hispanics. Most of the landlords appear to live in Lawrence or just outside in an adjoining town and own units in the greater Lawrence area.

Landlords' Market Orientation

The landlords primarily rent to welfare families for profit. Hispanic and low income individuals comprise a sizable portion of the rental market and thus landlords are renting to this constituency. As Anne Marie at Market Realty stated, "A friend [who is a landlord] made the comment last month that she doesn't take welfare families. I said, 'You gotta be kidding. . .that's where we make our money.'" Landlords are willing to accept welfare families because AFDC grants are generally high enough to cover the rents.

Landlords are well informed of the welfare programs which assist clients in affording the rent levels. As Collatus stated, most of the landlords try to encourage clients to go on protective payments to minimize rent collection difficulties. This observation was confirmed by the landlords interviewed. In fact, according to Collatus, the landlord Gallway will only take clients who are on protective payments.

Additionally, Clemente Abascale, a Hispanic landlord who rents to Hispanics and who is billed as a "caretaking landlord" by Bill Healy, owns predominantly substandard housing.

Collatus thinks that a group of landlords, such as Gallway and Abascale, are receiving large profits by renting to AFDC families:

"They receive a guaranteed rent through protective payments and are not required to upgrade their apartments . . . The landlords are not required to clean up their acts . . . They are essentially slumlords."

Landlords also stated that they are willing to wait for back rent EA payments from DPW as long as the tenant is well behaved. If the tenant is ruining the apartment, all landlords stated the tenant would be evicted.

Landlords renting to welfare families further reduce financial risk through internal procedures. McPhee and Market Realty check the credit references of the welfare families. Market Realty also requires first and last month's rent and a security deposit. Anne Marie explained that the AFDC family who must produce the last month's rent develops a greater sense of responsibility. She, however, does work out plans with the families to pay off the last month's rent over a period of time. The practice of requiring last month's rent has resulted in longer term tenures for welfare families and has prevented families from leaving a unit without notification. As Anne Marie stated, "We have eliminated are biggest problem of the fly-by-night tenant."

Finally, the commitment of DPW and Centro Panamericano to assist in resolving landlord and tenant disputes further minimizes financial risks, especially eviction for disruption or non-payment of rent. As Norma Peterson stated, landlords are willing to rent to welfare recipients especially if Centro Panamericano is on call to help with tenant screening, rent collection problems and mediation of conflicts which might arise. In fact, Norma stated that Centro Panamericano is actually saving landlords money because the organization does not charge a fee when finding acceptable tenants for units. Thus, the mediator role of DPW and Centro Panamericano serves to

limit the financial risk of renting to AFDC families and also serves to recruit landlords into the AFDC housing market.

As the above intervention strategies illustrate, neither DPW nor Centro Panamericano view client confidentiality as a barrier to working with local landlords. Additionally, tenant screening procedures undertaken by landlords reveal which families receive AFDC before a landlord ever talks to FASWs in the DPW local office. Thus, both agencies and landlords are relatively free to discuss AFDC families' housing issues.

Landlords' Concern for Welfare Families

While the landlords appear primarily motivated to rent to welfare families for market reasons, the landlords interviewed displayed compassion for welfare families. A & C Realty was the only landlord interviewed who was trying to convert some of the units to more upscale housing. Though A & C, a long time welfare landlord, wanted to get out of the welfare housing market, Cuscia said he would not raise the rents for any of the current welfare tenants, most of whom had been living in the units several years. One of A & C's 3-bedroom units in South Lawrence rents for \$350 per month to a welfare family. Cuscia will gradually upgrade the units and raise the rents as the units become available through attrition of welfare families.

All the landlords interviewed thought AFDC families had more difficulty in affording rents and in staying in the unit than non-welfare families. Yet, none of the landlords felt that welfare families were more likely to be "problem tenants," such as having parties or destroying apartments, than non-welfare families. Landlords expressed that good and bad tenants come in all income levels.

Anne Marie seemed most likely of the three landlords to rent to welfare families in the greatest need of housing. Anne Marie said she has rented to many families who were homeless or who had moved to the area from out-of-state. She said that most of the situations work out and she "was always looking

for welfare families." Anne Marie has told the welfare office to refer homeless families to her. She also told me to refer any AFDC families in need of housing from other area offices to her. Anne Marie sets minimal ground rules that a family pays the rent and keeps the apartment clean. A family meeting these requirements can stay in the apartment.

Tenant Overcrowding

The landlords interviewed had varying experiences with tenant overcrowding. McPhee stated that crowding is a problem but he usually "looks the other way" because the tenants are overcrowded either to afford the rent or to house an out-of-town relative. As long as the family is not "ripping the place apart" McPhee will let the situation continue. Cuscia stated that he did not think any of the remaining welfare tenants in his units are overcrowded.

Anne Marie of Market Realty tries to deter families from overcrowding through several means. First, at the time of the signing of the lease, she tells the families that they must report all individuals in the apartment in case of fire. This practice often frightens individuals into noting all the individuals in the apartment. Second, other tenants in the unit generally inform Anne Marie if families double-up in units. She states, "People are people and love to tell on their neighbors." Third, Market Realty primarily rents one-bedroom units in which Anne Marie felt families would not like to double up. Finally, Anne Marie stated that when she discovers a family is doubled-up, she tries to relocate the family to another one of her units. Through these measures, Market Realty tries to control overcrowding in their units.

How Tenant's Afford Rents

Cathy Collatus reviewed some AFDC families on her caseload to determine how clients managed to afford rents in the units. She randomly selected eleven cases. One of the features that

emerged from the cases was the frequency with which AFDC families move. Of the eleven families surveyed, five had only been living in their apartments since June of 1986 at most. An affordable supply of private housing enables families to move and still secure apartments on the private market.

Additionally, AFDC families commonly double up with family or friends to afford rents or develop interim living arrangements. Approximately four of the families are living in overcrowded situations as a result of doubling up with friends or renting apartments which are too small for the family size.

The eleven families surveyed break down as follows:

One family was in public housing and experiencing no difficulties. The family was not on protective payments and had not used EA in the past several years. This family paid 18% of the AFDC grant in rent.

Five of the families were paying between 59% and 100% of their grant towards rent. These families had retained their housing through heavy use of EA for back rent and utility bills as indicated:

--family of 5 whose rent is 59% of grant; family has received over \$2000 in the past year in back rent through EA waivers.

--family of 4 paying 79% of grant in rent; last received EA in January of 1986 when living at former household.

--family of 3 paying 86% of grant in rent; family has received roughly \$850 in first and waiver usage of EA since November of 1986; supplements income with food from Salvation Army and Catholic Charities.

--family of 2 paying 98% of grant in rent; family has received \$2400 in EA for first month's rent and security deposit and EA waiver for 4 months back rent.

--family of 3 whose rent exceeds the AFDC grant; family just became welfare recipient in December of 1986 when the father left the home; family is falling behind on rent and will either receive EA for back rent or move.

Most of these families are now on protective payments and

supplementing their incomes with in-kind contributions from local charities.

Two families either lived with or rented from their mothers at below market rents. These families lived outside the Lawrence area in Methuen and Andover and paid 49%-66% of their grant in rent. The families had not received EA or fuel assistance in the past year and were not protective payments. With family sizes of 2 to 3 members, these cases did not appear to be living in overcrowded situations.

Two families were sharing living quarters with friends. These families paid 38% to 41% of their grant in rent. The families on the caseload had either 3 or 4 in the family. The apartment rents \$350 per month or \$420 representing an estimated apartment size of 2 bedrooms. Thus, these likely represent overcrowded living arrangements.

One family supplemented the grant with \$200 in monthly earnings from babysitting (which is illegal under the AFDC program guidelines) for a total of \$852 in monthly income. This family of 5 paid \$433 or 51% of their income in rent. The family, also likely living in an overcrowded situation, used a minimal amount of EA for utility arrears to supplement the income.

In general, the AFDC families afford rents either through public housing, shared living arrangements with family or friends, and heavy use of EA.

Lawrence Summary

The Lawrence AFDC housing system in many respects mirrors the system in Fitchburg. The major difference between the two areas is the designated homeless coordinating body: in Fitchburg the homeless coordinator is DSS while in Lawrence the lead agency is DPW. Yet, both coordinators utilize the housing market conditions and attract landlords and homeless providers to the AFDC housing system in a similar manner. Differences between the two area homeless systems are found in the caseload characteristics, code enforcement efforts, and AFDC service delivery.

Table 6 summarizes the factors promoting and deterring homeless prevention in the Lawrence AFDC housing market. In terms of caseload, over half of Lawrence's AFDC families are Hispanic. While likely to double up with friends or family if faced with homelessness, these families also face discrimination among some area landlords. Thus, Hispanic AFDC families in Lawrence have a low rate of homelessness, but are found doubled up in private housing in certain neighborhoods of the city. The bulk, 40%, of the remaining AFDC population is White, and less likely to face racial discrimination in housing search.

A weakness in the Lawrence system is that the DPW office may not be providing the caseload with needed emergency placement. The shortage of hotel and motel space in the Lawrence area combined with an area office philosophy of severely restricting hotel/motel placement prevents families from receiving such emergency placements. In Lawrence, the DPW office may be "pushing families back" too much and forcing them to double up in abusive or threatening situations.

Like Fitchburg, Lawrence has a large supply of low-rent apartments that are affordable to AFDC families and a limited supply of public and private-subsidized housing. Code enforcement in Lawrence has traditionally been lax. Thus, AFDC families in private, public, and private-subsidized housing

TABLE 6

LAWRENCE SUMMARY

FACTORS	PROMOTING HOMELESS PREVENTION	DETECTING HOMELESS PREVENTION
1. <u>CASELOAD</u>	--largely Hispanics, who have lowest statewide homeless rate of any ethnic/racial group	--some discrimination towards Hispanics among landlords
2. <u>HOUSING MARKET</u>		
a. Private:	--available supply of low cost housing in certain neighborhoods; AFDC families can find units in private housing market	--some neighborhoods closed to AFDC families
b. Public Private-Subsidized:		--few public/private- subsidized housing units; Housing Authority is in process of "racially balancing" developments and seeking more Whites.
c. Condition of units	--lax code enforcement citywide; most families living in private substandard housing	
3. <u>PUBLIC INTERVENTION</u>		
a. Lead Agency/Individ. designated to Coordinate Homeless system	--DPW is lead agency coordinating homeless programs.	
b. Homelessness Designated Priority in Office	--special homeless initia- tives, mgt. systems, rela- tionships developed by DPW.	
c. FASW Education and Training	--FASWs trained to manage most homeless prevention cases; other homeless cases referred to Centro Panamerico	
d. Private Landlord Recruitment: --finders' fees --protective payments --mediation/commitment to work out future problems --no client confi- dentiality barrier	--functions performed primarily by FASW; more difficult cases handled by Centro Panamerico.	

TABLE 6 (CONTINUED)

LAWRENCE SUMMARY

FACTORS	PROMOTING HOMELESS PREVENTION	DETECTING HOMELESS PREVENTION
e. Relationship with Housing Authority	contact with Housing Authority established; Authority will provide units for disaster victims	
f. Provision of Social Services	provided to families served by Centro Panamericano	
4. <u>HOW TENANTS AFFORD RENTS</u>	 	
a. overcrowding	--some doubling up in private housing	
b. Proportion of grant spent on rent	18% for public housing 38-66% in shared units 59-100% in private, supported by EA & community resources	
c. grant supplements from community	--resources from community homeless network accessed to stretch AFDC grants, especially for those on protective payments	
d. Use of EA homeless prevention benefits	--heavy use of EA home- less prevention benefits	

live in units which generally do not meet basic code requirements and which sometimes produce life threatening situations, such as roofs collapsing. Thus, the private apartment stock for AFDC families achieves low rents as a result of the housing market and physical building conditions. Stronger emphasis on code enforcement by the local DPW office, particularly in combination with use of protective payments, represents an improvement which can be made in the existing AFDC housing system.

DPW is the lead agency in Lawrence coordinating homeless programs for prevention, emergency placement, and permanent placement. These programs include coordination of prevention efforts among the various homeless providers, development of management systems for homeless prevention, and recruitment of private landlords to rent to AFDC families. DPW has worked over ten years to develop relationships with the area's public, private, and non-profit homeless provider groups through formalized representation on the Lawrence DPW Advisory Board. Through DPW's lead, the area groups determine which resources are available to assist AFDC families in preventing homelessness or finding permanent placements for those already homeless. In addition to local charities which provide food and clothing assistance to AFDC families, DPW has cultivated strong working relationships with the local CAP, which delivers fuel assistance to AFDC families, and also with the Housing Authority, which finds emergency placements for AFDC families left homeless by disasters. Together, these groups maximize both in-kind contributions to AFDC families and housing opportunities.

The Lawrence FASW is the central figure intervening in the private housing market to prevent homelessness among AFDC families. The FASW is of primary importance in establishing an early warning system for families at risk of homelessness. FASWs pay particular attention to an AFDC family's housing needs at intake and redetermination. Families at risk of

homelessness immediately receive financial assistance and landlord mediation or recruitment assistance from the FASW.

The FASW is directed to maximize AFDC families' benefits by harnessing local resources, but also through heavy use of EA homeless prevention resources. In fact, the FASWs will use EA several times on a single family (through waivers) if this prevents the family from becoming homeless. Additionally, the FASW assumes the lead role in developing relationships with landlords. When an AFDC family is at risk of homelessness, FASW's are trained to: (1) contact the landlord, and (2) provide the landlord with financial incentives to retain or accept a new AFDC family, such as a finder's fee for a homeless family, protective payments, and a commitment by the FASW to intervene in future disputes. Like Fitchburg, the Lawrence DPW has eliminated the client confidentiality barrier in order to work with landlords. Further, AFDC cases requiring more intensive landlord mediation or housing search are referred to Centro Panamericano, which specializes in social services and holds the Lawrence Housing Services and Housing Search contracts.

Though DPW addresses AFDC families' housing needs in a comprehensive and deliberate manner, DPW does not focus as attentively on social service needs for families. Caseworkers do refer families requiring social services to DSS or The Department of Mental Health (DMH). Yet, the caseworkers do not consider housing and service needs as integrally related. Homeless prevention and permanent placement in Lawrence mean securing an apartment for an AFDC family primarily through financial assistance to and contact with the families and landlords. In contrast, the Fitchburg DSS continues to provide stabilization services to homeless prone families once the families are housed. Centro Panamericano will try to access stabilization services for the few families referred to it.

Thus, AFDC families in Lawrence remain in private housing through heavy use of EA, doubling up with family and friends,

and informal relationships with family or friends. Five of the ten families surveyed lived alone in private housing and paid between 59%-100% of their grant in rent. These families maintained their housing arrangements though intensive use of EA prevention benefits--up to \$2400 per year. Families who share living quarters with friends, represented by 2 families in the survey, paid only 38-41% of their grant in rent, but they are most likely overcrowded. Finally, the two families renting or living with family or friends paid 49-60% of their grant in rent.

Thus, housing remains tight for AFDC families in private housing in Lawrence. Even with affordable housing available, AFDC families double up to lower their effective rent level. Those that do not, face housing costs which exceed 75% of their grant. These families need significant levels of EA to remain in private housing.

ATTLEBOROUGH CASE STUDY

The Lawrence-Fitchburg model of landlord and tenant relationships and the DPW's intervention in these relationships follow distinct and similar patterns. It seemed fair to surmise that Attleborough, an office with a strong homeless system, would have landlord-tenant dynamics similar to the other two offices. Telephone conversations on March 9, 1987 with both Eleanor Foley, Assistant Director of Attleborough DPW, and Tracy Pasquantonio, staff worker at the Family Resource Center, the local shelter, confirmed that the same landlord/tenant relationships which prevail in Lawrence and Fitchburg also exist in Attleborough.

Landlords in Attleborough renting to AFDC families are interested in receiving financial incentives, such as finders' fees, EA, and protective payments. Further, landlords appreciate having a public agency available to intervene and assist in resolving landlord and tenant disputes. AFDC families, frequently on vendor rents, pay a large proportion of their grant in rent and utilize in-kind contributions, such as food and clothing, or income supplements, such as fuel assistance.

Caseload

The Attleborough Welfare Office covers the areas of Attleborough, North Attleborough and Mansfield. The AFDC caseload is 93% White. With a small proportion of minority families, the AFDC caseload experiences minimal barriers to housing due to discrimination.

Housing Market

Though Attleborough is experiencing rising housing prices, rents are still affordable. Pasquantonio said monthly rents in the area are as follows:

1 bedroom: \$400
2 bedroom: Upper \$400's
3 bedroom: \$500-\$550's

Caseworkers at Attleborough DPW stated that private rent levels generally require 75-90% of an AFDC family's grant. Only 13% of Attleborough's AFDC families live in public or private-subsidized housing. Attleborough thus ranks second highest among DPW area offices statewide in the proportion of AFDC families living in private housing. Both Foley and Pasquantonio described the Attleborough Housing Authority as "not very cooperative" in renting to families. Foley stated that the Housing Authority is interested in housing for elderly and handicapped, but not families.

Building code enforcement occurs in Attleborough, but not to the point that landlords develop confrontational relationships with the regulators. Foley describes Attleborough as having a "religious health department" which works well with the landlords. The department won't "put up with nonsense." The local Legal Aid office is based in Brockton and is not active in the immediate service area of Attleborough.

The Homeless System

Like Fitchburg and Lawrence, Attleborough's homeless system embodies a comprehensive program which provides services from homeless prevention through stabilization. As a first step in this system, the Attleborough FASWs are told to write on a blackboard the names of all clients at risk of becoming homeless. These individuals become tracked from that point until their homeless threat is removed. In addition to being placed on "the blackboard," families at risk are immediately referred to the Family Resource Center, the local shelter, for intake homeless services. At that point, the Family Resource Center staff explains the shelter "rules and regulations" to the clients at risk. Foley explains that this "pre-intake"

program performs two functions. First, families will screen themselves out of the homeless pool if possible because they are deterred by the Shelter's house rules and program requirements. Secondly, and more importantly, in the event that a family does become homeless, shelter placement is quicker and the family can immediately start the programs of budgeting and housing search. Attleborough DPW refers homeless clients to the Family Resource Center through a closed referral system. Thus, the DPW controls both the choice and number of families ultimately sent to the shelter system.

Harnessing Local Resources

As soon as a family becomes homeless, the staff at the Family Resource Center begins teaching the family budgeting skills. As Pasquantonio states, "the welfare family who must pay 80% of its grant in rent learns crazy budgeting which no other people in the world learn." The shelter staff teaches families how to stretch the grant through assistance from public programs including fuel assistance and the Women Infant and Children (WIC) program. The families are taught how to pay utility bills, such as by going on budgets with the gas and oil companies. The staff discourages families from getting phones, which are a costly monthly expense. Finally, the shelter staff counsels families on how to obtain goods from charitable organizations like canned goods from the food bank, operated by the local CAP, and clothing from the Salvation Army.

As Foley states, the theory is to get families housing first and then work with the local community for other essential items. Pasquantonio elaborates a supportive community network is necessary for families to succeed in living on such a limited budget. She states, "We have been lucky in that the community has been very supportive of our efforts."

Relationship with Landlords

Landlords owning various numbers of units rent to families. As Pasquantonio states, "We have landlords who own one unit and landlords who own over 100 units." Foley thought that the landlord mix is changing. She stated that a few years ago, a small number of landlords predominantly rented to AFDC families. Now, some of those landlords are selling their units to a number of landlords owning fewer units and renting to AFDC families. Thus, the AFDC housing market may be turning over from large to small landlords.

Both the DPW Office and the Family Resource Center have strong and "trusting" relationships with local landlords. As Foley stated, the DPW Director Edward Silva has always encouraged working relationships with landlords. If the landlords have a problem with clients, the former are always free to come to the DPW office to voice their concerns. Foley added that Attleborough is basically a small town of 34,000 people and landlords who live in the community frequently approach her outside the office, such as at the grocery store. She states, "Landlords certainly have no qualms about calling up and yelling at the Welfare Office or voicing their concerns outside the office."

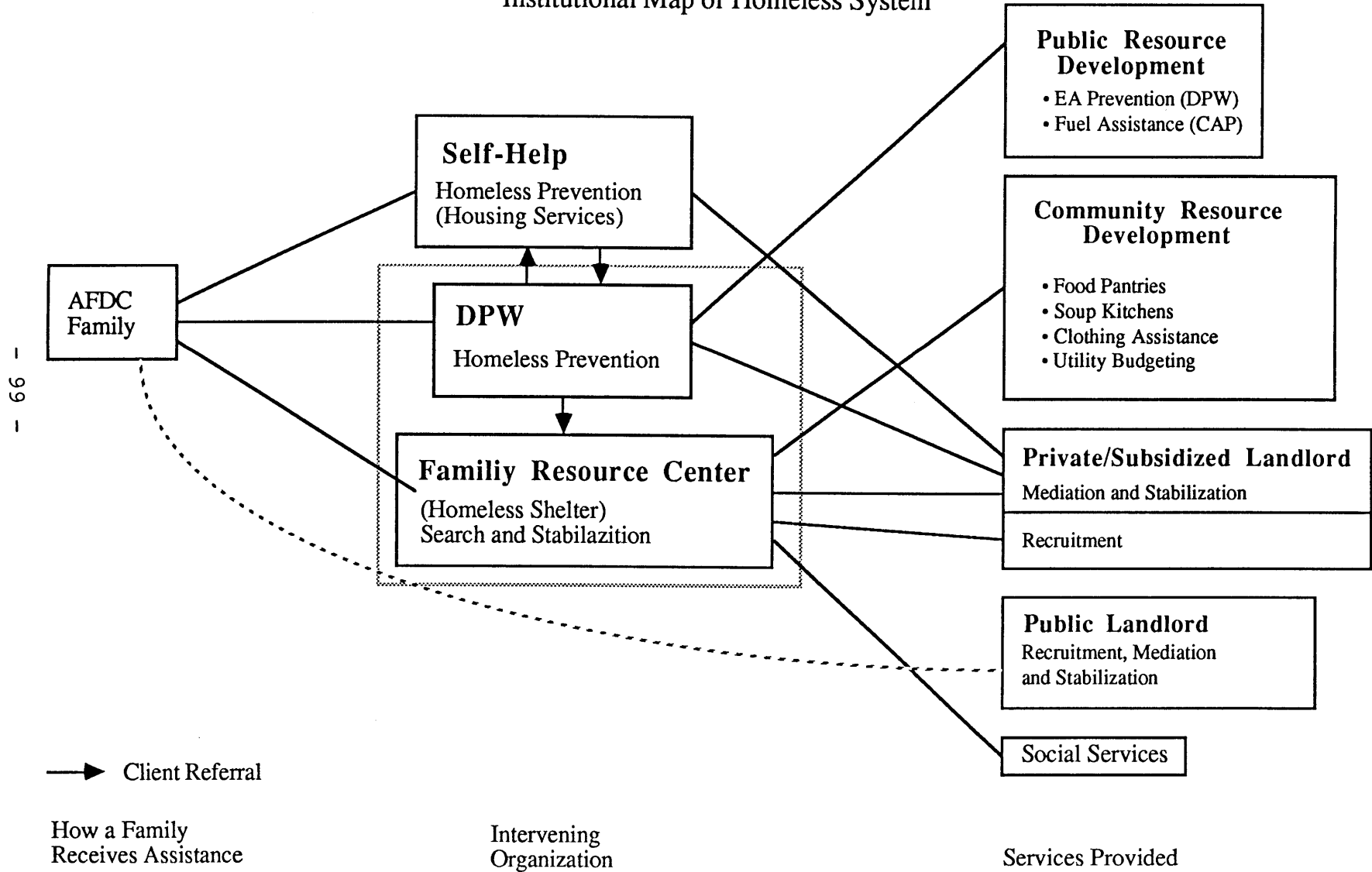
The Attleborough DPW is the principal agency working with landlords in the homeless prevention stage. FASWs work directly with landlords on homeless prevention problems which are procedural in nature. For example, if a landlord is about to evict a client for non-payment of rent, the Attleborough FASW might call the landlord and explain the use of EA for back rent. However, if the family needs extensive mediation services, such as working with the building department or resolving a dispute with the landlord, the FASWs are instructed to send the families to housing services provided by Self-Help, a local non-profit. Foley stated that this referral system worked well and no families are lost in tracking.

The Family Resource Center works aggressively with landlords in housing search and stabilization. The shelter performs the housing search and stabilization functions through the same means employed by Annie DeMartino in Fitchburg DSS. Additionally, the shelter is the principal organization in Attleborough which heavily recruits, educates, and maintains long-term contacts with individual landlords. The shelter combines tenant and landlord casework skills with economic incentives in order to find and secure housing for homeless welfare families.

Figure 8 constitutes the institutional map of homeless services in Attleborough. As the diagram illustrates, DPW works aggressively with AFDC families in the prevention stage, by assisting families access public resources and by working with landlords to stabilize the housing arrangement. Self-Help supports DPW with additional mediation services to landlords through housing services. The Family Resource Center ensures that homeless AFDC families receive housing search and stabilization services, and is the agency working most actively in landlord outreach. AFDC families access community resources predominantly with the help of the Family Resource Center. The close working relationship and referral network between DPW and the shelter is illustrated by the dotted line around the two organizations.

As the first step in housing search, the shelter will accompany families to landlord interviews and apartment tours. During this time, the Shelter worker explains to the landlord all of the public programs available which assist AFDC families in maintaining the housing. These include the financial programs of finders' fees, protective payments, emergency assistance. Both Foley and Pasquantonio stated that landlords "really like" vendor payments because the rental stream is secured. Pasquantonio also said that it is important to accompany the client to make sure that the landlord completely understand these programs.

Figure 8
 Attleborough
 Institutional Map of Homeless System



The Attleborough DPW and the Family Resource Center do not see client confidentiality as a barrier in dealing with landlords. As Foley recounts, after explaining to a family that a homeless or potential homeless problem can be solved if the FASW works with the landlord, the family usually agrees to waive the confidentiality restrictions.

Pasquantonio felt that the most important component of landlord recruitment was the aftercare services. Through these services, a shelter worker contacts a landlord once a month to make sure that the family's placement is stable and no problems have arisen. The shelter thus maintains ongoing relationships with the landlords with whom they work. The landlord can also call the shelter or the DPW and know that s/he will get a response. As Pasquantonio states, the landlord's main fear is that the family will be difficult to handle. The shelter worker, however, makes the commitment to mediate disputes which may arise as a result of the placement. The Attleborough shelter worker serves as the same contact for landlords as Annie DeMartino in Fitchburg DSS or the Lawrence DPW workers.

As a result of these efforts, the Family Resource Center has established mutually beneficial relationships with the landlords. Some landlords will now call the shelter when apartments are vacant. If the shelter cannot use the unit, the staff will call DPW and ask if any of the potential homeless "on the blackboard" could use the unit. Additionally, the shelter staff has become skilled in working with landlords and at times has successfully negotiated for lower rents on AFDC apartments.

The Family Resource Center has found permanent housing for 90 families since June of 1985. Only 5-6 families were placed with Chapter 707 Certificates. The average length of stay in the shelter is one month, a relatively short time period of homelessness. None of the families placed has been evicted, though Pasquantonio states that a few families have moved out of situations which were not working out. "We try to avoid

evictions at all costs. A family does not want an eviction on its record. A landlord does not want to go through the expense of an eviction." Thus the shelter tries to work out a transition period in which the family can find a new unit. Once the problem family is out, the landlord is generally willing to accept a new AFDC family. As Pasquantonio emphasizes, "We've never had a landlord who said never again."

Attleborough Summary

Though less extensive research was conducted on the Attleborough AFDC housing market, a preliminary overview of the area's homeless system reveals a strong similarity to those systems in Fitchburg and Lawrence (Table 7). While the caseloads, housing markets, and public intervention techniques are essentially the same in all offices, the programs differ in terms of the coordinating agency. In Attleborough, the primary homeless organizing group is the DPW, with the Homeless Shelter playing a significant role in the area of landlord recruitment and AFDC budget counseling.

The AFDC caseload in Attleborough is 93% White, thus affording welfare families fewer discrimination barriers to housing. The housing market contains a large supply of affordable private housing with rents slightly higher than those found in Lawrence and Fitchburg. In addition, the Attleborough rents are rising rapidly. Yet, private housing is the principal form of housing for AFDC families, as Attleborough ranks second lowest in the state in terms of the proportion of welfare families in public or private-subsidized housing.

Within this housing market, the homeless prevention programs have assisted AFDC families remain in private housing. In Attleborough, the DPW area office and The Family Resource Center, or the local shelter, have joined forces to provide a comprehensive homeless program which assists families from homeless prevention through emergency shelter and ultimately to permanent placements. Together, these organizations have developed a clear and deliberate management system that applies to all AFDC families threatened with or victimized by homelessness.

DPW is the lead coordinating and referral agency and primarily assists families in the prevention stage of homelessness. FASWs are trained to maximize benefits, such as EA and fuel assistance, for AFDC families. Further, FASWs will

TABLE 7

ATTLEBOROUGH SUMMARY

FACTORS	PROMOTING HOMELESS PREVENTION	DETECTING HOMELESS PREVENTION
1. <u>CASELOAD</u>	--largely White minimizing discrimination barriers to housing	
2. <u>HOUSING MARKET</u>		
a. Private:	--available supply of low- cost private housing, rising rent levels	
b. Public/ Private-Subsidized:		--second lowest public/ private-subsidized housing stock statewide
3. <u>PUBLIC INTERVENTION</u>		
a. Lead Agency/Individ. designated to Coordinate Homeless system	--DPW is lead agency coordinating homeless programs; strong role for Homeless Shelter which recruits landlords	
b. Homelessness Designated Priority in Office	--special homeless initia- tives, mgt. systems, rela- tionships developed by DPW.	
c. FASW Education and Training	--FASWs trained to manage most homeless prevention cases; other homeless cases referred to Homeless Shelter	
d. Private Landlord Recruitment: --finders' fees --protective payments --mediation/commitment to work out future problems --no client confi- dentiality barrier	--prevention performed primarily by FASW; Homeless Shelter is main group working with place- ments of homeless AFDC families into permanent housing.	
e. Relationship with Housing Authority		poor relationship with Housing Authority; public housing remains a limited option for AFDC families

TABLE 7 (CONTINUED)

ATTLEBOROUGH SUMMARY

FACTORS	PROMOTING HOMELESS PREVENTION	DETECTING HOMELESS PREVENTION
=====		
f. Provision of Social Services	Accessed for homeless AFDC families served by Shelter	
4. <u>HOW TENANTS</u> <u>AFFORD RENTS</u>		
a. overcrowding	--some doubling up in private housing	
b. proportion of grant spent on rent	up to 80% in private housing, supported by community resources	
c. grant supplements from community	--resources from community homeless network accessed to stretch AFDC grants, especially for those on protective payments	
d. Use of EA homeless prevention benefits	--heavy use	

contact landlords who are intending to evict families from housing. If an FASW cannot resolve the case at the prevention stage, the family is referred to Self-Help, a non-profit which retains the housing services contract.

Families who ultimately become homeless are sent by DPW to the Family Resource Center. Here families receive intensive social services and budget counseling, such as how to access community resources like food and clothing, to extend the welfare grant. The Family Resource Center additionally performs the aggressive landlord outreach practiced by DeMartino in Fitchburg or the FASWs in Lawrence. Landlords are attracted to renting to AFDC families through financial incentives such as finders' fees, protective payments, and tenant follow-up services which minimize the likelihood of eviction for the families. Like Fitchburg and Lawrence, the DPW and homeless shelter in Attleborough have overcome client confidentiality barriers.

Though no survey of AFDC housing arrangements was conducted in Attleborough, discussions with staff at DPW and the Family Resource Center indicate that AFDC families survive in private housing through dedicating a large proportion, over 80%, of their grants to rent. Living expenses are supplemented with the community contributions, EA homeless prevention benefits, and doubling up with family and friends.

ROXBURY CROSSING CASE STUDY

Introduction

The high homeless AFDC population in the Roxbury Crossing catchment area appears to be the result of both rapid gentrification and limited use of welfare homeless prevention programs. Escalating housing costs and condominium conversions in Roxbury have severely reduced the supply of affordable housing available to AFDC families. These market factors will continue to place an increasing proportion of the AFDC population at risk of homelessness. Additionally, the local DPW office in Roxbury Crossing is not optimally managing its homeless prevention efforts. The Roxbury Crossing Office lacks a comprehensive homeless prevention management system which has been key to homeless prevention in other local offices. The elements of such a homeless prevention system include: recognition of homelessness as a priority with effective management programs supporting this mission, use of EA for prevention, contact with local landlords--public, private, and private-subsidize--to keep tenants in housing or to find new units, and use of protective payments. Strengthening management of homeless programs within the Roxbury Crossing office will help reduce but not eliminate the risk or occurrence of homelessness for AFDC families in the area.

Much of the analysis of Roxbury Crossing's homeless prevention program is based on discussions with individuals active in the AFDC homeless system in Roxbury and in other parts of Boston. On February 24, 1987 I met with the Roxbury Crossing DPW personnel including Elizabeth Dowd, Area Director, and FASW supervisors Joanne Muolo and Anne Marie McManus. This information was supplemented by discussions with Robin Callahan, who is the Housing Search Coordinator for the Boston DPW Central Housing Search Office and formerly worked in the Roxbury Crossing Office. She is responsible for placing

hotel/motel families from the Boston area into permanent housing and has extensive contacts with Boston area landlords. Finally, information from other Boston DPW offices has been gathered to start to develop a profile of the AFDC housing market in Boston as a whole. Sources include Barbara Coska, the Acting Director of the South Boston DPW Office and formerly the Assistant Director for Programs at the Hancock Street DPW Office, and individuals from the East Boston office.

AFDC Caseload

Roxbury Crossing's service area includes most of Jamaica Plain and parts of Roxbury and the Fenway. The office currently has a large AFDC census of roughly 2900 (Appendix 1). The Keyes, Herzog, Grollman homeless prevention report indicated that the Office's racial breakdown was as follows: 47% Hispanic, 43% Black, and 9% White. Of the 45 families who entered hotels/motels over the time period of the study, 53% were Black and 33% were Hispanic. Consistent with statewide demographic trends, Blacks become homeless in proportions higher than their AFDC census representation. This fact is likely due to discrimination barriers to housing. In contrast, Hispanics enter hotels/motels in proportions smaller than the AFDC census representation. This phenomenon has been postulated in previous chapters as due to the occurrence of extended families among Hispanics.

The Roxbury Crossing Office did not correctly assess the racial breakdown of the AFDC caseload. Ms. Dowd said that the AFDC caseload and homeless population was equally divided between Black, Hispanic and White families. The Roxbury Crossing Office's misunderstanding about the racial breakdown of their AFDC caseload and homeless population likely indicates that the Staff has not focused on race or ethnicity as a factor that influences AFDC families' housing opportunities. In other offices, such as Lawrence, knowledge of the race and ethnicity

of the population has served as a basis for the homeless prevention efforts, such as recruiting Hispanic landlords.

The figure of 45 hotel/motel families may underestimate the Roxbury Crossing Office's total homeless population. Robin Callahan stated that the Roxbury Crossing FASWs do not effectively refer homeless clients to emergency placement services in Boston. Some AFDC families are referred to Long Island Shelter or are not referred to any emergency placement service. Families who are in shelters or doubled up with families do not appear as homeless in hotel/motel tracking systems. As of February 27, 1987, Roxbury Crossing's hotel/motel population was 14 families. The Roxbury staff estimated that 35 AFDC families were homeless and staying in hotels/motels, shelters, or with friends.

Hotel/Motel Population:

Callahan described her hotel/motel cases as being represented by the following sample of ten:

- * Three families became homeless because they were discovered to be doubling up with families in public housing (1 case) or subsidized housing (2 cases).

- * Three families were living in units which were substandard, condemned, or poisoned with lead paint. Callahan commented that before the homeless programs were available, these families would have continued living in substandard housing. Now, a family who lives in a condemned unit is eligible for emergency housing in hotels or shelters.

- * One family was travelling from Maine to Maryland and ran out of money in Boston. According to Callahan, a number of hotel/motel families come from out of state. She felt that they were attracted to Boston for job opportunities from the booming economy and low unemployment rate and welfare benefits from the national marketing of the welfare programs. Callahan thought that AFDC families from out of state were generally unaware of the housing crunch. Thus, the same economic factors which are attracting the general population to Boston are also attracting welfare families.

* One family experienced a rent increase to \$650 per month.

* One family's home was destroyed by fire.

* One family had a live-in brother who destroyed the apartment.

Families commonly become homeless in Boston after doubling up with family or friends or after living in substandard housing. In addition, AFDC families become homeless as a result of disasters, rent increases, problematic home relationships, and moving to Boston from out of state.

Callahan stated that people in the hotels/motels were generally victims of poor family relationships, abusive situations, mental health problems and often lacked basic life management skills. Some of the people are "marginal clients" who have bounced around from one temporary situation to another for years and are now showing up in the hotels/motels. Callahan stated that affordable housing for families, whose major reason for homelessness is economic, could generally be found within 4 months with a 707 Certificate. Yet, she thought that the long term hotel/motel clients' primary problems were not economic and that these families required more intensive housing assistance on the caseworker level.

Boston as a Whole:

With the exception of the South Boston office, all other local Boston DPW offices have large AFDC and homeless populations. Appendix 2 illustrates that the Boston offices account for 19.7% of the AFDC population and 21.7% of the hotel/motel population. In addition to the hotel/motel families, the Boston shelters regularly accommodate one-third of the statewide family shelter population. As of April 8,

1987, Boston had shelter space for approximately 85 families per night.¹⁹

Roxbury Crossing, Grove Hall, and Roslindale DPW offices together comprise roughly 60% of Boston's AFDC caseload and hotel/motel population and 13% of the state's hotel/motel population. Ed Chase, Director of Housing Search in the Project Management Division of the DPW Central Office, stated that the Roxbury Crossing Office's practices are similar to those of offices of Grove Hall and Roslindale. Thus, targeting these three offices for more effective homeless prevention programs could help reduce the State's homeless population.

Housing Market

Private Housing

The private housing prices in Boston are now amongst the highest in the nation. The dramatic increase in the prices over the past few years, termed the "housing crisis", severely threatens all residents, but particularly those with the lowest incomes. The median home price in Boston increased 32% from 1983 to 1984 and 37% from 1984 to 1985.²⁰ The median home price of \$131,000 in 1985 was the highest in the nation. Market rent increases follow these trends with Boston's median rent in 1985 reaching \$530, or 16% more than the previous

¹⁹ Boston shelter capacity figure conservatively estimated by Elyse Jacobs, DPW Central Office's Project Management Division, who totaled beds in DPW funded shelters, Battered Womens' Shelters, DSS funded shelters, and transitional shelters. The total shelter capacity for families statewide as of April 8, 1987 is estimated by Jacobs at 250.

²⁰ "Survey of Private Rental Housing Costs in Massachusetts," Prepared in response to HUD's January 2, 1986 proposed revisions to the Section 8 Existing Housing Assistance Payments Program Fair Market Rents. The Executive Office of Communities and Development, March 14, 1986, p.4.

year.²¹ Figure 9 illustrates the increase in average advertised rents for various sized Boston apartments from 1982 to 1985. The effects of these rent increases have been significant on the general population. The Boston Redevelopment Authority estimates that Boston households paying over half their income on rent rose from 12% in 1980 to over 21% in 1985.²²

Factors contributing to these large housing cost increases include a rising demand, limited supply expansion, and increased speculative activity. In terms of demand, while the average family size is decreasing, an increasing number of individuals, such as single people, are seeking apartments. Additionally, Boston has experienced a net increase of 60,000 people or 11% of the population between 1980 and 1985. The corresponding increase in dwelling units was 12,000, or 5%, during the same time period. The 1985 apartment vacancy rate of 2% reflects the limited supply of rental units.

Speculative investment, primarily in condominiums, has also fueled housing price increases. Absentee owners are attracted to investing in condominiums in Boston because of rising real estate prices, minimal cash requirements in comparison to apartment buildings, and freedom from management responsibilities. Yet, every condominium conversion increases the carrying costs of the property and ultimately the rents.

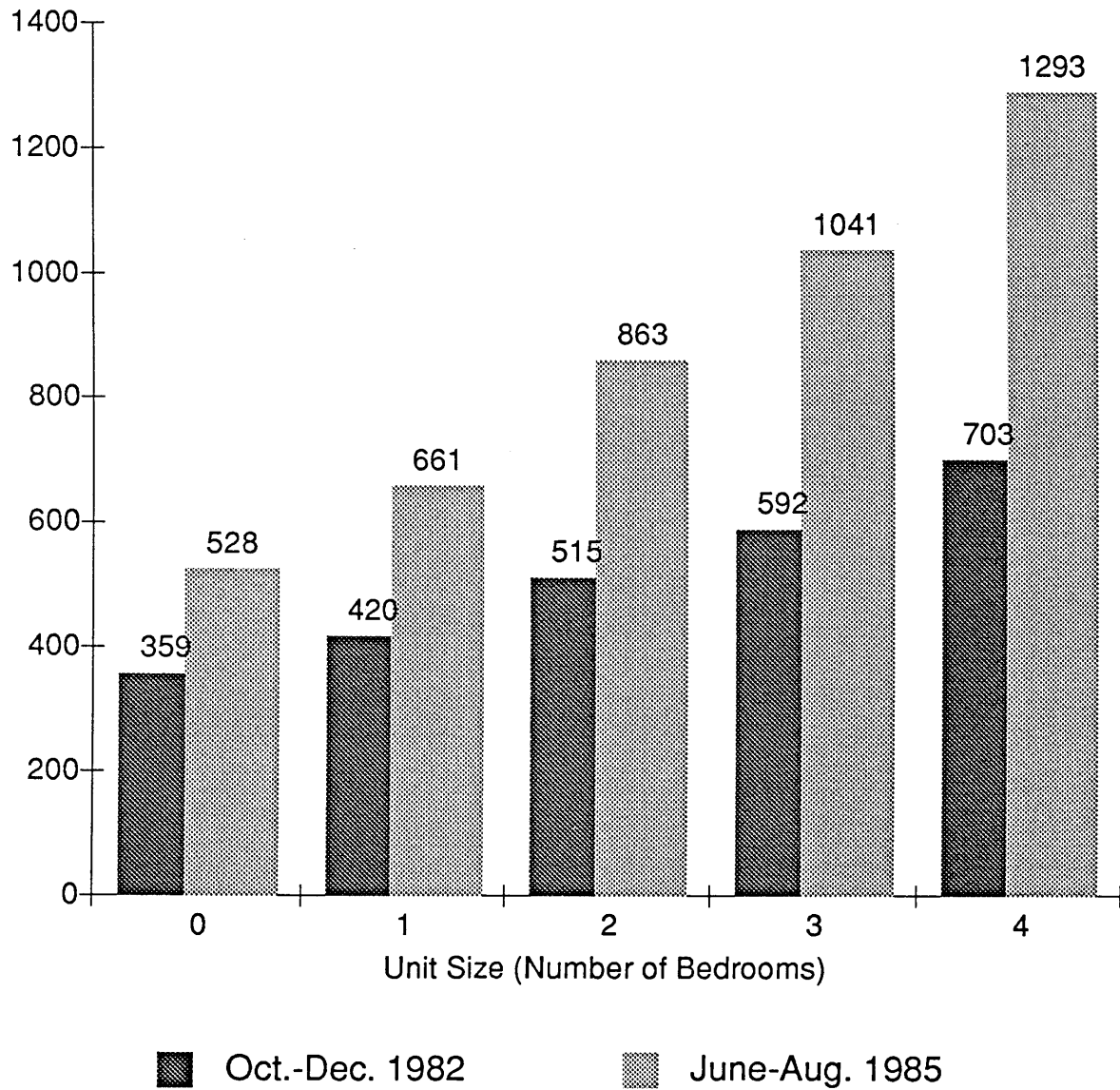
Since 1978, approximately 15,000 housing units have been converted to condominiums. Moreover, the number of conversions annually increased from 813 in 1978 to an estimated 4300 in 1986, or roughly a five fold increase. Thus, while the number of dwelling units has increased in Boston, the number of

²¹ "Boston wrestles with a haywire rental market", The Boston Globe, September 10, 1985, p. 52.

²² Scondras, Op. Cit.

Figure 9

Advertised Rents in Boston 1982-1985



Source: Boston Redevelopment Authority

private rental units has decreased from 131,000 in 1980 to 122,000 in 1985, largely due to condominium conversion.²³

Factors indicate that the Boston housing market cost increases are cooling, though prices continue to remain high. Housing price percentage increases in the first part of 1986 fell to the high twenties. The new tax law severely limits deductions for individuals who do not actively manage rental units, softening the incentive to invest in condominiums. Yet, demographic trends in Boston are not changing and thus the demand pressure and ultimately the cost of housing will continue to increase, though likely at a slower rate than in previous years.

The housing cost increases in Boston are differentially realized in neighborhoods on the basis of: the demand for housing, the income of existing or potential residents in the particular area, the length of time a family has remained in the housing unit, and the market orientation of landlords. The Boston Redevelopment Authority conducted a mid-decade household survey and found the median gross rent paid by all Boston households, rather than just advertized units, was \$400 per month.²⁴ The data are skewed in that private-subsidized housing units are included in the survey. Thus, the rents are not representative of market levels. The average rents, however, varied by neighborhood. The median rents were low for families in the East Boston/South Boston/Charlestown area at \$320 and in Roxbury at \$330. Median monthly rents were highest for families in the Central Boston/Back Bay/Beacon Hill area at \$590 (See Table 8).

Despite the limitations of the BRA data, Robin Callahan's experience with the Boston housing markets led her to similar

²³ Scondras, Ibid.

²⁴ "Boston at Mid-Decade: Results of the 1985 Household Survey, V. Characteristics of Housing Units," Boston Redevelopment Authority and Neighborhood Development and Employment Agency, June, 1986.

TABLE 8

**GROSS RENTS BY BOSTON NEIGHBORHOODS, 1984-1985
DISTRIBUTION IN PERCENT WITHIN NEIGHBORHOODS**

Gross Rent*	East Boston/ South Boston/ Charlestown	Central/ Back Bay/ Beacon Hill	South End	Fenway/ Kenmore	Allston/ Brighton
< \$199	28	7	20	4	7
\$200-299	20	7	19	7	8
\$300-399	19	6	20	29	18
\$400-599	27	30	25	36	29
\$600-799	6	26	5	11	30
>\$800	< .5	24	10	13	8
Median	\$320	\$590	\$370	\$420	\$530

Gross Rent*	Jamaica Plain/ Roslindale	Roxbury	Dor- chester/ Mattapan	West Roxbury/ Hyde Park	TOTAL
< \$199	17	29	16	5	15
\$200-299	13	15	10	14	12
\$300-399	25	23	27	27	21
\$400-599	35	30	39	43	32
\$600-799	8	3	7	8	13
>\$800	1	< .5	1	3	6
Median**	\$370	\$330	\$380	\$420	\$400

* Gross Rent is the monthly dollar amount spent by a household unit for apartment rent, including heat, natural gas, and electricity.

** Median is calculated within rent ranges; rounded to the nearest \$10.

Source: Boston Redevelopment Authority and Neighborhood Development and Employment Agency Household Survey, conducted by the Center for Survey Research, 1985. Sample based on 846 observations.

conclusions regarding the affordability of housing in various neighborhoods as follows:

Beacon Hill, Back Bay, and the South End

Callahan stated that when she started as a housing search worker 2-3 years ago, some low income units were available in the South End. Affordable units are found now in small pockets. Michael Baugh, a housing counselor with the United South End Settlements corroborated this viewpoint. Most families who become homeless in the South End find affordable housing in either Roxbury or Dorchester. Basically the entire Beacon Hill and Back Bay areas are out of reach to welfare families.

East Boston

This area is becoming gentrified, yet affordable pockets remain. East Boston has a stock of small landlords who own 2-3 unit buildings which rent at affordable prices. Kevin Donnelly, a former FASW in the East Boston DPW office, estimated that approximately 20% of the AFDC families on his caseload were paying low rents, such as \$250-\$300 for a two-bedroom apartment. Most of these families achieved low rents by renting from family or friends or by living in the units for several years without a rent increase. Informal relationships with landlords make these rents possible.

South Boston

A relatively large supply of affordable housing exists in South Boston. The problem, however, is the resistance of South Boston landlords to rent to anyone not originally from South Boston, including Whites. At the same time, South Boston landlords do accept homeless families from the area. The result is that few welfare families from South Boston ever become homeless in the first place. Barbara Coska, of the South Boston DPW Office, stated that families who do become homeless generally live with relatives until housing is found. Homeless families, whether in hotels/motels, shelters, or

living with friends, quickly move through the homeless system and find apartments in South Boston.

The dynamics of the South Boston homeless system match the information collected in the Keyes, Herzog, Grollman homeless prevention report. South Boston is a relatively small office with an average daily AFDC census of 865 families. However, only 2 families ended up in hotel/motels over the time period studied. Discrimination issues need to be resolved before housing opportunities open up in South Boston for other low income families in the Boston area, many of whom are Black or Hispanic.

Jamaica Plain

Callahan said that housing price increases have nearly eliminated the supply of affordable housing in the area. However, a number of Hispanic families rent affordable units from Hispanic landlords. Up to this point, the Boston DPW Central Housing Search workers have not recruited the Hispanic landlords to rent to AFDC families due to language barriers. None of the staff in the Housing Search Division speaks Spanish and some of the Hispanic landlords do not speak English. Thus, the Housing Search Division, or a local DPW office, would need to hire Spanish-speaking workers to tap into the supply of Hispanic landlords with affordable units.

Roxbury and Dorchester

The bulk of the landlords in these areas are absentee White owners. Parts of these areas, such as the Roxbury neighborhood bordering the South End, are experiencing gentrification. Only a small portion of families who become homeless from this area ultimately find apartments in the same neighborhood. Yet, other areas within the region contain clusters of cheaper units. This housing stock is experiencing multiple phenomena. Some of the substandard units in which welfare families are either doubled up and/or for which families are paying below market rents are being renovated. The unit may be refurbished to the point where welfare families

are squeezed out due to market or above market rent increases. Or, the unit may be converted to a condominium, further reducing the supply of rental housing in the neighborhood.

Alternatively, the landlord may renovate the unit to a standard acceptable to receive a Section 707 Certificate. In this case the rents rise, but to a level welfare families can afford. The welfare family without a rent subsidy moves out and the 707 Certificate-holding hotel/motel welfare family moves in. Callahan said she knew of several instances in which the landlord obtained legal evictions for welfare families who fell behind in rent payments. The landlords then accepted certificate-holding recipients, motivated by higher and ensured rents.

Thus, some Boston neighborhoods still contain a supply of affordable private apartments. The description of affordable areas set out above is not exhaustive but merely illustrative of scenarios in which low income individuals acquire private affordable units in a City with the highest average rent in the country. Some of the inexpensive apartments in East Boston result from the small local landlords renting units to family and friends or the long-term owners with low housing costs renting to the general population. In South Boston, landlords rent to family and friends, but not necessarily outsiders. In parts of Dorchester and Roxbury, the landlords owning the substandard units rent to low income individuals. Finally, in Jamaica Plain, a group of Hispanic landlords rent affordable units to other Hispanic families. In terms of housing placements for homeless AFDC families, the South Boston landlords and Jamaica Plain Hispanic landlords remain untapped.

Subsidized Housing Market

While Boston has one of the most expensive private housing markets in the country, the City also has one of the largest stocks of public and private-subsidized housing nationwide. Approximately 18% of housing units in Boston are subsidized,

more than any other major city in the county.²⁵ Thus, in relative terms, a large proportion of AFDC families find refuge in public or subsidized housing.

Data from the Boston Housing Authority reveal that the sizable percentage of AFDC families living in public housing has increased over the past few years as illustrated below:

<u>Year</u>	<u>Total # of BHA households in Public Housing</u>	<u>Total # of AFDC households in Public Housing</u>	<u>% AFDC of Total BHA</u>
1987	11,902	2,728	23%
1984	11,306	2,306	20%
net change 1984-1987	596	422	71%

From 1984 to 1987, the Boston Housing Authority added nearly 600 families to its public housing elderly and family census, primarily as a result of renovation of formerly abandoned public housing units. Yet, 71% of the population increase was due to the addition of over 400 AFDC families to the BHA census. Thus, the proportion of AFDC families in Boston public housing has risen nearly 3% over the past 3 years.²⁶ Since the Boston AFDC census has remained constant over the past several years, the increase in AFDC households in public housing reflects a movement of some low income families from private to public housing.

From these and other available data, we can estimate the number of Boston AFDC families living in public or private-

²⁵ "Searching for security in a sky-high market", The Boston Globe Magazine, December 15, 1985, p.16.

²⁶ The 1987 figures were obtained March 11, 1987 from computer files at the Boston Housing Authority by Jack Martin, staff at the Council of Large Public Housing Authorities. The 1984 figures were found in an unpublished 1984 Boston Housing Authority document entitled "1984 Tenant Status Review".

subsidized housing. William Apgar, Professor at the Harvard Kennedy School of Government, estimated that Boston has 190,000 occupied housing units. Thus, 18% of the housing units, or 34,200 units are occupied public or private-subsidized housing units.²⁷ Using the 1987 rate of 23% of AFDC families in public housing, we estimate the number of AFDC families in public or private-subsidized housing in Boston as follows:

34,200	*	.23	=	7866
occupied public or subsidized units		AFDC households/ subsidized unit in Boston		AFDC families in occupied public or private-subsidized housing in Boston

The average daily census of Boston AFDC families is roughly 16,740. Thus, approximately 47%, or 7866, of Boston's AFDC families are estimated to live in public or subsidized housing.

This figure is corroborated by DPW statistics. As Table 2 in Chapter 1 indicated, 44% of AFDC live in public or private-subsidized housing in Boston, compared to the State average of 33%. The only other area of the State with a large AFDC population living in public or private-subsidized housing is Cape Cod with 43% of the families living in such arrangements. The Cape Cod/Islands area is experiencing similar rent inflation pressure as Boston.

The Boston DPW offices' public and private-subsidized housing figures exhibit a wide distribution, ranging from a low of 25% in Roslindale to the State high of 75% in Church Street. The Roxbury Crossing Office has the State's second highest percentage, 62%, of AFDC families in public or private-

²⁷ Two sources stated that Boston had 45,000 to 47,000 public or private-subsidized housing units, both occupied and unoccupied. These sources included: "The Present State of Housing in Boston and the Need for Legislative Remedies", Boston City Councillor David Scondras, October 23, 1986, and "Searching for security in a sky-high market. . .", Op. Cit., p. 90. However, I did not find figures for occupied private-subsidized housing.

subsidized housing. In East Boston, by contrast, 33% of AFDC households live in public or private-subsidized housing. Kevin Donnelly, former FASW in East Boston, independently assessed that 33%-50% of East Boston's AFDC caseload lived in public or subsidized housing. Thus, while Boston as a whole has a high dependency on public or private-subsidized housing to assist AFDC families, the dependency on this form of assistance varies among individual offices within Boston.

Trends in Subsidized Housing Market and the Rental Subsidy Landlord

Trends indicate that increasing numbers of AFDC families in Boston will live in public or private-subsidized housing. Continued housing turnovers in Boston and consequent losses of private apartments due to rent increases will continue to push low income families out of the City.

The Commonwealth's marketing of State rent subsidy programs has encouraged local landlords to convert low-income rental units to low-income subsidized rental units. These statewide programs are especially targeted to recruit landlords in inflated housing markets, such as Boston and Cape Cod, to rent to AFDC families. Boston landlords have benefited from the expansion of the Chapter 707 program, which added 1750 certificates statewide since 1985. In May of 1987, the State will receive 514 rental housing vouchers from the federal government to find housing for homeless families.²⁸ Again, Boston landlords will be recruited to rent to AFDC families. Thus, the expansion of the rental subsidy programs is creating a new type of AFDC landlord in the high rent regions.

Robin Callahan, Melvin Colon of Nuestra Comunidad in Roxbury, and Ken Wade of United South End Settlements in the South End, all independently concurred that the trend among

²⁸ "New Plan to target homeless families," The Boston Globe, March 31, 1987, p.17.

landlords with substandard housing in Boston is to renovate units to acquire rent subsidies. Callahan stated that three years ago, the majority of the landlords in low income areas were the typical absentee slumlords. Now, this "slumlord" is turning "certificate-lord" and having a noticeable impact on the AFDC housing market. For AFDC families entering the private-subsidized housing market, the impacts are largely beneficial as indicated below:

* Increase number of AFDC families in the subsidized housing system - This shields families who move into the subsidized housing system from private market rent increases.

* Improved quality of the housing units - In order to become certified for a subsidy, a unit must meet certain code requirements, thus eliminating grossly substandard housing conditions.

* Alleviation of Overcrowding - Families must sign an agreement to limit the tenancy, thus preventing severely overcrowded situations.

At the same time the expanded private-subsidized housing market is securing housing arrangements for AFDC families who enter the system, the change is further limiting the availability of affordable housing for the families not in the subsidized system. The limited supply of landlords willing to rent to AFDC families in the first place is now renting only to AFDC families with certificates. In some circumstances, a unit is transferred from an AFDC family without a subsidy to one with a subsidy, resulting in no net increase in housing opportunity for the AFDC population as a whole. Families squeezed out of the housing system cannot double up with friends or family in subsidized units, even on a temporary basis, for fear of losing the unit through eviction due to overcrowding. Finally, the subsidized landlord may further inflate the housing market by requiring market rents in areas which might not otherwise generate such profits.

Yet, even with subsidies, many Boston landlords can realize higher profits by converting housing to more upscale or luxury units. Approximately 56% of the Section 8 certificates issued in Suffolk and Middlesex county since 1984 were returned because the family could not find a suitable apartment within the rent limits.²⁹ This is due to both the high market rent and below market rents offered through the Section 8 program. Thus, though more landlords are being recruited to rent to AFDC families, others are being lost to the private high rent housing market.

As with landlords in other areas of the State renting to AFDC families, the typical Boston landlord is motivated by profits. Callahan commented, "I think these landlords are making a bundle." The landlords accepting homeless AFDC families are attracted to the "subsidy package" which includes a finder's fee and a rent subsidy which guarantees monthly rents at near market rates. Furthermore, tenants sign a lease limiting the number of people who can occupy the unit, which can result in reduction of the wear and tear on the apartment. Finally, the Central Boston Housing Search Office or other non-profit housing search contractors, provide follow-up with clients and counsel the landlords on channels to take if the arrangement does not work out. Callahan stated that landlords do not want to go through costly and lengthy eviction proceedings. As Callahan reiterates, this package limits risk and maximizes profits: "Landlords in Boston are in it for the money and 707 units provide that opportunity."

Callahan expressed that in the past, landlords resigned themselves to the fact that their substandard housing would be marketed to low income people. Renovation of the unit would not guarantee that higher income people would move into an area and pay higher rents. Now, the landlord does not need higher

²⁹ "Survey of Private Rental Housing Costs in Massachusetts," Op. Cit., p. 3.

income tenants to receive higher rents and profits since the State will pick up the tab for the rent increase. Thus, the typical landlord working exclusively with subsidies is maximizing his/her profits in the areas in which they own property.

The following are examples of landlords in the private-subsidized housing system. A landlord who had just renovated a three bedroom unit across from the Orchard Park Housing project in Roxbury called the DPW Housing Search Division looking for a 707 certified welfare family to rent a \$850 per month unit. Callahan stated that the rent exceeded the acceptable 707 limits and most likely the local market rent. She thought that if the landlord did not find someone in the area to whom to rent the unit at the price, he would lower the price and come back to the DPW Housing Search Office. She added that the certificates provide a good bargaining chip.

In another case, a Black landlord in Dorchester is buying and renovating apartments for the primary purpose of renting to certificate-holding welfare families. Callahan stated that this landlord is now one of the DPW Housing Search Office's greatest resources. He has already accepted 12 families and 6 units are currently being renovated which will probably be marketed to 707 AFDC families. Thus, just as in Fitchburg, Lawrence, and Attleborough, Boston has landlords renting to AFDC families for profit and offering units to families from the local agency which support these efforts.

Callahan voiced concern that the housing situation in Boston is reaching the point where a homeless family needs a 707 Certificate to find affordable housing. The newly revised 707 eligibility requirements for homeless AFDC families extends the certificates to families who are homeless due to overcrowding or payment of more than 50% of their grant in rent. Thus, an increasing proportion of homeless AFDC families are eligible for subsidized housing. Prior eligibility requirements only allowed families who were victims of fire,

disaster, or condominium conversion to use 707's. The broadening AFDC eligibility and an increased marketing of private-subsidized units are bringing a larger proportion of AFDC households into the subsidized housing system. Yet Callahan stated that the DPW Housing Search Office was "getting to the end of its rope" in finding placements for homeless families without certificates. "It seems that eventually all AFDC families in Boston will need a 707 to live in Boston."

Homeless AFDC families, both with and without housing subsidies, are beginning to look for housing outside of Boston. Eighty percent of the 35 homeless families Callahan placed into permanent housing over the past few months had some sort of public assistance. Affordable private housing was found in the Boston neighborhoods of East Boston and Dorchester and outside Boston in North Quincy, Winthrop, Chelsea, Revere, Lynn and Malden. As this illustrates, homeless Boston families who cannot find affordable housing in the City are beginning to move to surrounding metropolitan areas.

The most common scenario in which a family moves out of the City occurs as a result of emergency placement. The family is placed in a hotel/motel outside of Boston and develops a liking for the community. Robin stated that some families placed in the Brockton hotels/motels prefer the school system and the area to Boston and decide to stay. Black families are also moving to areas such as Revere and Lynn, despite histories of racism in these communities. The mobile 707 Certificates available to Boston homeless families can be used outside the City. Additionally, Callahan stated that high income communities are developing public housing and are looking for families to fill the units. This phenomenon adds slightly to the outward AFDC movement from the City.

Summary of Boston housing market for AFDC families:

The Boston housing market is growing tighter every day, rendering more diminished housing opportunities for low income

families and especially welfare recipients. The same gentrification dynamics which impacted the Back Bay, Beacon Hill, and the South End are now affecting, on some level, areas such as Charlestown, East Boston, Roxbury, and Dorchester. Unlike other areas of the State, such as Fitchburg and Lawrence, landlords in Boston are not marketing non-subsidized private apartments to AFDC families. However, AFDC families are still able to find affordable private housing in some areas of Boston. Housing search workers are currently reaching out to the non-subsidized landlords in East Boston, Roxbury, and Dorchester. Additional housing opportunities will open up to AFDC families through breaking barriers of discrimination, such as in South Boston, or language, such as with Hispanic landlords in Jamaica Plain.

An increasing share of AFDC families in Boston are living in public or private-subsidized housing. Some landlords renting to AFDC families are converting substandard units to code compliant buildings for profit motives. In addition to the rent subsidy, landlords accepting homeless AFDC families receive finders' fees and a commitment by the housing search workers to mediate future problems. Thus, in some instances, low income units are transferring from AFDC families without subsidies to those with subsidies. Further, families not in the subsidized housing market face a diminished supply of affordable private housing. The limited availability of private affordable housing is forcing some AFDC families out of the city into more affordable and neighboring communities.

The above dynamics illustrate that homeless prevention in Roxbury Crossing, and Boston as whole, has more limited results than homeless prevention in more affordable housing markets. Within the inflating private housing market, the Roxbury Crossing office will be able to preserve only a portion of the AFDC living arrangements with tools such as EA and protective payments. Further, housing search can only target the private apartments in certain areas of the City.

The public and private subsidized housing markets, in contrast, are playing an increasing role in providing housing opportunities to AFDC families. In Roxbury Crossing, nearly two-thirds of the AFDC families live in public or private-subsidized housing. Thus, homeless prevention aimed at preserving the publicly assisted housing arrangements becomes critical for Roxbury Crossing.

MANAGEMENT OF HOMELESS PREVENTION PROGRAMS

While Boston's housing market offers limited housing options to AFDC families, research indicates that the many Boston DPW Offices are not fully utilizing available homeless prevention programs and techniques. Given the complexity and magnitude of the housing problems plaguing AFDC families in Boston, DPW offices serving these populations require the highest level of management and resources, such as staffing and training, to adequately address the homeless issue. Yet, as is sometimes the case in public program administration, issues and programs with the most overwhelming problems and highest need receive the least amount of resources. For the Roxbury Crossing Office, the large-scale homeless issues necessitate a corresponding comprehensive homeless management program. These management concerns are discussed below.

Recognition of Homelessness as a Priority

While homelessness is viewed as a severe problem by the senior staff in the Roxbury Crossing Office, the staff has not taken all possible steps to maximize homeless prevention efforts in the Office. The senior staff has not implemented any management procedures which routinize the provision of homeless services to AFDC families from homeless prevention through permanent placement. No central coordinator oversees the tracking and services of an AFDC family through the system. As a result, the provision of homeless services to AFDC families at times becomes haphazard.

Robin Callahan explains her experience in working with the Roxbury Crossing Office as follows:

"It is a highly disorganized and lethargic with the slowest referrals. People are in hotels and motels months before they are referred to us ... It [Roxbury Crossing] has the worst handle on homelessness among all the offices in the city."

A stronger homeless management system in Roxbury Crossing would provide more targeted assistance to AFDC families at various stages of homelessness.

Worker Education and Training

The FASWs in Roxbury Crossing have not received comprehensive training or direction on how to handle families at risk of homelessness. Further, the large caseload in Roxbury Crossing may prevent workers from devoting time to homeless issues for every family in need. One of the Roxbury supervisors stated that the caseworkers are busy and do not have the time or expertise to work on homeless prevention. Robin explained some of the difficulties that the DPW Housing Search Office has had with the Roxbury Crossing Office:

"Other than run of the mill stuff like foodstamps, the staff just doesn't know how to handle clients ... We constantly have to go through ABCD [Action for Boston Community Development] just to deal with a client ... The problem is that there is no central person to deal with. There are a few good workers but you never know who you'll get. Some don't even turn in vouchers and most never prepare client profiles."

In Callahan's opinion, the workers' lack of attention to clients "makes all the difference in world" in terms of both homeless prevention and housing search. In terms of homeless prevention, Callahan thought that more people became homeless from the office because "things aren't followed through ... Roxbury Crossing does not catch clients before they are terminal[ly homeless] and there are many cases of premature homeless."

I was unable to speak with an FASW in the Roxbury Crossing Office to determine how families at risk of homelessness are handled. Yet, the supervisors indicated that Roxbury Crossing has not instituted any form of early warning system through which families are assisted before they become homeless. One supervisor stated, "families come to us when they are just about to be evicted or have just been evicted." Callahan thought that the FASWs were not working with the area landlords on behalf of families with notices to quit. Instead, the workers instruct the clients to work out their own arrangements with the landlords. Some families are referred to housing services provided by Action for Boston Community Development, ABCD, a non-profit organization.

In other DPW offices, FASWs directly assist or find assistance for clients who are heading towards eviction, especially in cases of non-payment of rent. As Coska of the South Boston DPW office stated, AFDC families do not understand how to work with landlords. She cited the example that AFDC families in the Hancock Street Office thought that notices to quit were legal evictions, and thus the families did not try to save the housing arrangement. In contrast, when the worker intervenes, such as with EA for back rent or some small scale negotiation, the housing can sometimes be saved.

Establishing an early warning system in Roxbury Crossing with a rapidly gentrifying housing stock becomes a more difficult task than in areas such as South Boston. Moreover, many of the evictions will not be prevented, even with an early warning system. Strengthening worker education and the early warning system in Roxbury Crossing might preserve a portion of the housing arrangements which are currently being lost.

Use of EA

The Roxbury Crossing Office ranks fifth lowest of local welfare offices in the State in the use of EA. Whereas statewide 20% of AFDC families received EA over the time period

studied in the Keyes, Herzog, Grollman homeless prevention report, only 10% of Roxbury Crossing's caseload received EA. Moreover, of the small amount of EA used, a significant amount is directed to hotels/motels as opposed to homeless prevention. Statewide, 8% of the EA users were hotel/motel families as well. In the Roxbury Crossing office, 12% of the EA recipients were also hotel/motel families.

The low EA usage rate may in part be due to the small proportion of AFDC families in private non-subsidized housing. Families in public and private-subsidized housing are more likely to experience fewer financial difficulties in affording rent, and thus are less likely to need EA homeless prevention benefits. Further, as stated earlier, some of the private landlords are evicting AFDC families from private housing to convert the units to condominiums or higher rent apartments and are not interested in preserving the housing arrangements with EA or any other public incentive.

However, the low EA prevention benefit usage in Roxbury Crossing also is due in part to a low marketing level of the program by FASWs. Callahan stated that Roxbury Crossing has more families who are unaware of EA than in other area offices. Elyse Jacobs, of the DPW Central Office's Project Management Division, corroborated the view that EA was not being used intensively enough in Roxbury Crossing. She stated that families from Roxbury Crossing have become homeless for non-payment of rent, yet had not used EA in the past year. Thus, more aggressive use of EA prevention benefits by Roxbury Crossing would assist some families prevent homelessness.

Contact with Local Landlords

In certain areas of the State and Boston, FASWs are instructed to work with landlords or refer clients having problems with landlords to local specialists. In South Boston, FASWs talk to landlords on a regular basis. As Coska states,

"Many of the workers know the landlords and do not hesitate to call."

In contrast, the workers in the Roxbury Crossing office are not instructed to work with landlords. The supervisors considered FASW discussions with landlords a violation of client confidentiality. (This view was also articulated by workers at the East Boston office. Here, Legal Aid is viewed as the watchdog protecting AFDC rights, especially confidentiality rights.) However, the issue of confidentiality is not seen as a barrier in the other offices analyzed in the case studies.

Additionally, the supervisors at the Roxbury Crossing office do not think that the FASWs can influence a landlord's decision regarding tenant selection. Betty Dowd stated that the landlord owns the units and can thus decide to whom to rent. As a result, affordable units are likely slipping through the system. This occurrence is exemplified through a recent case described by Dowd. A welfare family was renting a large unit for \$350 per month with another individual who held the lease. The lessee decided to move to a smaller unit. Dowd stated that the welfare family could not afford the unit. The DPW office did not call the landlord to see if an arrangement could be worked out in which the unit would be rented to the current AFDC occupant, or if the landlord would accept another welfare family. Ultimately, the unit was lost.

Protective Payments

While protective payments are used heavily to minimize landlords' financial risks in accepting welfare clients in the Lawrence and Fitchburg offices, protective payments are not used as vigorously in the East Boston or Roxbury Crossing offices. In East Boston, workers stated they wanted clients to learn family budgeting, and protective payments hindered that training. In Roxbury Crossing, the staff stated that both the clients and landlords must agree to protective payments and

generally did not want this arrangement. However, both offices stated that the Boston Housing Authority (BHA) insists that its clients go on protective payments. Ironically, BHA clients can better afford the rents and thereby not need protective payments as often as families in private housing.

Thus, it does not seem the Roxbury Crossing or East Boston offices are marketing protective payments, a financial incentive, to private landlords who have either had problems in rent collection or perceive welfare families as a financial risk. As in the case of client confidentiality, the Roxbury Crossing office does not view itself as having power over issues of choice for clients.

Relationship with the Boston Housing Authority

Though the Boston DPW offices rely heavily on public and private-subsidized housing, all of the offices contacted had weak relationships with the area's largest landlord--The Boston Housing Authority (BHA). Staff at both the Roxbury Crossing and East Boston DPW offices do not work closely with the BHA. The offices merely refer clients to place names on waiting lists at the Housing Authority.

Coska, of the South Boston DPW Office, stated that local DPW offices, such as the Hancock Street Office, have confrontational relationships with the BHA. For example, a family from the Hancock St. Office was on protective payments with the BHA and did not appear for an appointment to renew a housing verification. As a result, the BHA raised the family's rent from \$98 per month to the maximum allowable of \$260, but did not inform the DPW, which continued to pay the original vendor rent. The client became \$300 in rent arrears and the BHA began eviction proceedings. DPW ultimately saved the placement by paying back rent and legal fees. Yet, neither the DPW or BHA communicated until the client was threatened with loss of housing. Coska states that similar cases do not end as well as this case and that clients in both public and private

housing are at risk of losing apartments. Coska concludes that both the BHA and DPW will need to work together more closely in the future to prevent evictions from public housing.

Coska contrasted the Hancock Street Office's relationship with BHA to the "cooperative" relationship with the CJM Management firm, the private landlord managing Columbia Point. Coska stated that CJM will write a letter or contact the DPW if a problem arises with a tenant. Thus, issues are resolved before they become unmanageable problems.

A critical area in which the Roxbury Crossing Office, as well as other Boston DPW offices, can strengthen homeless prevention is through establishing closer working relationships with the Boston Housing Authority. Given the large population of AFDC families in public housing, homeless prevention in the Roxbury Crossing Office may mean prevention programs with the BHA and other private subsidized landlords. Housing market conditions which limit opportunities to preserve or expand private housing arrangements for AFDC families further places the focus of prevention on the public and private-subsidized housing markets. Families who become homeless from public housing are often ineligible to reenter the public housing system. With minimal choices available for affordable private housing, these families virtually eliminate their chances of finding housing within Boston.

Roxbury Crossing, and other Boston DPW area offices, will likely need the support of the DPW Central Office to establish more integrated working relationships with the BHA to improve homeless prevention services. Together, these offices would benefit from developing an early warning system, whereby DPW local offices are notified of families at risk of homelessness. Additionally, Roxbury Crossing will need to focus more effort on stabilizing families in subsidized-private housing with more aggressive mediation assistance to landlords. In either the public or private housing system, the local office could intervene directly with landlords, or call upon one of the

housing services mediators, to try to stabilize the housing situation.

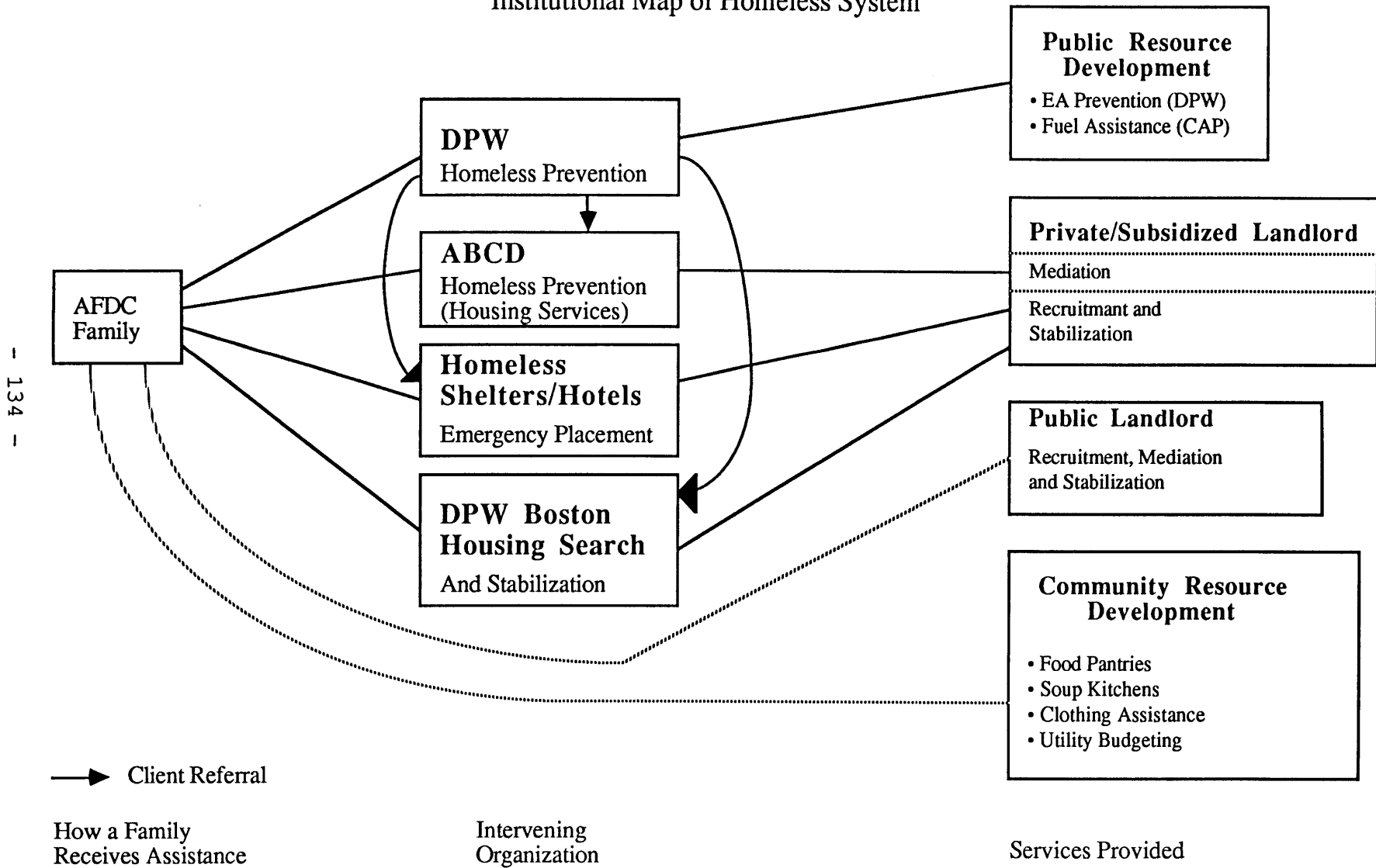
Housing System

The homeless system in the Roxbury Crossing Office is not as tightly managed as systems in other local offices and also has some gaps in homeless services for AFDC families. These gaps are the result of many factors, including those which are beyond the control of the local office, such as the number and narrowly defined missions of the homeless providers on contract to the DPW Central Office. Figure 10 serves as the institutional map of the Roxbury Crossing homeless system.

The previous analysis illustrates that the Roxbury Crossing Office is not acting optimally in the area of homeless prevention. The office has not set up a clearly defined homeless management system which directs FASWs how to handle families at risk of homelessness. No one in the Roxbury Crossing Office, or in other contracted homeless provider organizations, is coordinating services or tracking AFDC families through the homeless system. Thus, AFDC families are not consistently referred to appropriate providers or assisted through the homeless network. In addition, the Roxbury Crossing office does not work aggressively with public, private, or private-subsidized landlords in homeless prevention, through optimizing the use of EA, mediation, or protective payments. Figure 10 shows the gap in public housing authority outreach assistance for AFDC families with a dotted line.

An additional weakness in the Roxbury Crossing homeless service system is that no agency is actively assisting the AFDC families to supplement their grant with in-kind contributions or services from the network of community service agencies. Again, the gap in the network is illustrated with a dotted line.

Figure 10
 Roxbury Crossing
 Institutional Map of Homeless System



The Roxbury Crossing Office's limited involvement with homeless prevention requires that the non-profit agencies on contract with DPW Central fill in the service gaps. The primary non-profit organization assisting Roxbury Crossing in homeless prevention is ABCD, which holds the housing services contract. Yet, this contract system is not working optimally. First of all, FASWs in the Roxbury Crossing Office, as in the Church St. Office, do not routinely refer all of the AFDC families in need of housing services mediation to Martin Costa, the housing services landlord-tenant mediator, at ABCD. Thus, not all clients needing homeless prevention assistance are receiving it.

Families who are referred to Costa do not necessarily receive appropriate assistance. Costa stated in a telephone conversation on April 2, 1987 that he only performs mediation services for clients and does not assist families faced with imminent eviction to find apartments. Costa said that families who came to him were often confused about what services the housing services program offered. Many families, such as those who were doubled up, wanted housing search services. The scope of the housing services program, which only focuses on mediation, does not allow families to receive housing search assistance until they are actually homeless. Costa added that many of the families are becoming homeless after living in overcrowded situations. In Fitchburg, Lawrence, and to a more limited extent Attleborough, families at risk of homelessness are provided with housing search services through management procedures which do not rely upon the housing services contract.

In addition to the programmatic limitations of the housing services contract, ABCD cannot offer optimal services under the contract's current staffing level. Costa alone provides housing services for three Boston DPW area offices. These offices generate some of the largest homeless populations in the State. Comparatively, the Fitchburg office has two

individuals working full time to prevent homelessness in an area with affordable housing, thus posing a lesser risk of homelessness to families. Hiring additional staff for housing services, as well as broadening the scope of the contract to include housing search at the homeless prevention stage, would assist Roxbury Crossing in reducing the homeless population.

Families who are imminently homeless from Roxbury Crossing and ABCD do not always receive appropriate services. Both ABCD and the Roxbury Crossing Office have internally inconsistent homeless referral procedures that also differ between offices. Martin Costa will either refer families faced with homelessness to Legal Aid, to try to prevent an eviction on Legal grounds, to the Roxbury Multi-Service Center for housing search, or back to the FASWs at the Roxbury Crossing Office. He did not clarify the criteria for choosing between the latter two referral choices. Costa was not aware of the DPW Central Housing Search program.

Families served by Roxbury Crossing also differentially receive homeless services. The FASWs in Roxbury Crossing do not consistently refer homeless families to the DPW Central Office's established emergency placement program. Arlene Porter coordinates emergency placement in Boston by finding space for homeless families in hotels, motels or family shelters. Families not referred to Porter are either advised to go to Long Island Shelter (a shelter for individuals) or to double up with families or friends. Callahan states:

This [practice] is totally inappropriate and the offices have been directed by Central Office to send all families to Porter. I know of families from Roxbury Crossing who have spent one week in Long Island Shelter. Even families who become homeless due to fires have been sent to Long Island. In one case the police intervened to find another placement for a fire victim family.

Callahan explained that the practice of sending clients to Long Island may be due to the workers lack of knowledge of the homeless system. Yet, she further suggested that an office has

an incentive to send clients directly to a shelter because the case does not appear on DPW's central hotel/motel tracking system. "All offices try to keep the numbers down to some extent. But you're not supposed to keep the number down by turning people away." Callahan affirmed that Roxbury Crossing's hotel/motel numbers consistently underestimate the total population from the office. "We have gotten reports with figures like 5 hotel/motel families from Roxbury Crossing ... There is serious undercounting."

Roxbury Crossing also does not always refer clients to housing search services. In many cases, the Boston Central Housing Search does not find out about a hotel/motel family from Roxbury Crossing until the family has been in the hotel/motel for more than 90 days. As Callahan states, "Even then, it [the system] is a mess. The workers fail to complete client profiles and quickly process housing vouchers." Robin stated that there were more long-term clients in hotels/motels from Roxbury Crossing than any other Boston office. This is due to both slow referral and slow processing for placement.

In sum, AFDC families from the Roxbury Crossing Office do not receive comprehensive homeless services. The Roxbury Crossing Office does not aggressively utilize all homeless prevention tools available, nor efficiently and consistently refer families at risk of or victimized by homelessness to appropriate services. The ABCD housing services program manager also does not routinely refer clients in danger of homelessness to emergency placement or housing search. ABCD is hampered by its low staffing level and limited scope of the housing services contract, which does not enable the organization to provide housing search services at the homeless prevention stage. Resolving these management issues will require the Roxbury Crossing and ABCD Offices to establish a routine homeless management system which maximizes the use of available homeless resources and programs. In addition, the DPW Central Office will need to reconsider staffing levels

needed to perform the various homeless services as well as re-evaluate the scope of the housing services contract with EOCD.

Roxbury Crossing Summary

While Fitchburg, Lawrence, and Attleborough follow distinctive trends in terms of their AFDC caseload, local housing market, public intervention strategies, and ultimate homeless prevention results, Roxbury Crossing and other Boston offices are different in nearly every respect. One would expect that homeless programs tailored to different caseloads and housing markets would be dissimilar. Yet, one would also anticipate that each program would share the similar goals of maximizing the positive aspects and minimizing the negative aspects of the housing market and landlord/tenant dynamics. While Fitchburg, Lawrence, and Attleborough have developed strong homeless prevention programs to serve the area needs, Roxbury Crossing has not undertaken such an effort.

Limited homeless prevention in Roxbury Crossing reflects not only caseload and housing market characteristics which promote homelessness, but also homeless prevention programs which are not comprehensively formulated and executed. Strengthening management of homeless programs in Roxbury Crossing is an area in which homeless prevention can improve. Yet, the severity of the housing market conditions in the Roxbury Crossing service area are working against even the best homeless prevention efforts. Thus, under existing market conditions and AFDC benefit and housing programs, the Roxbury Crossing Office will continue to have a homeless population. Roxbury Crossing's homeless prevention program is summarized in Table 9.

Roxbury Crossing's caseload is largely Hispanic and Black, with less than 10% of the families White. Given the history and reality of racial prejudice in Boston, these minority families face limited housing options. Retaining existing housing is critical to AFDC families. An effective office homeless policy should, at a minimum, recognize racial barriers to housing. The Roxbury Crossing Office does not appear sensitized to the racial issue as it relates to housing.

TABLE 9

ROXBURY CROSSING SUMMARY

FACTORS	PROMOTING HOMELESS PREVENTION	DETECTING HOMELESS PREVENTION
1. <u>CASELOAD</u>	Large Hispanic AFDC population	high proportion of Blacks who face discrimination in rental market
2. <u>HOUSING MARKET</u>		
a. Private:	--small supply of units available at low rents does exist	--diminishing supply of affordable private units; low vacancy rate; (no continuum of housing)
b. Public/ Private-Subsidized	--large and increasing supply of private-subsidized housing; --large supply of public housing	--transfer of units from non-subsidized to subsidized AFDC families
c. Condition of Units	public/subsidized housing provides improved living for families in system private housing rented to AFDC is often substandard;	
3. <u>PUBLIC INTERVENTION</u>		
a. Lead Agency/Individ. designated to Coordinate Homeless system		none designated; referrals by caseworkers and clients are inconsistent system
b. Homelessness Designated Priority in Office		no special initiatives developed by senior staff
c. FASW Education and Training		workers not given special training on how to manage homeless prevention or emergency placement
d. Private Landlord Recruitment: --finders' fees --protective payments --mediation/commitment to work out future problems --no client confidentiality barrier	--ABCD provides some mediation through housing services; no landlord recruitment; --DPW Central Housing Search performs landlord outreach for homeless families; often needs 707s for placements.	minimal homeless prevention through DPW;

TABLE 9 (CONTINUED)

ROXBURY CROSSING SUMMARY

FACTORS	PROMOTING HOMELESS PREVENTION	DETECTING HOMELESS PREVENTION
e. Relationship with Housing Authority	Largely untapped landlord contact and resource which affects 30% of AFDC caseload	Main contact with BHA regarding placing AFDC clients on protective payments; no communication over mediation, rent increases, client evictions
f. Provision of Social Services	Accessed for homeless families by Housing Search	
4. <u>HOW TENANTS AFFORD RENTS</u>		
a. overcrowding	--some doubling up in public/subsidized housing; --most of overcrowding is in private units, where not illegal	
b. grant supplements from community	large community network available	benefits from local charities/organizations not accessed
c. Use of EA homeless prevention benefits		one of lowest statewide EA homeless prevention usage rates

AFDC minority families are thus not receiving any specialized homeless prevention assistance from DPW or a community non-profit.

The Roxbury Crossing AFDC housing market is experiencing rapid transformation. Private apartments once affordable to AFDC families have been either converted to condominiums, high priced apartments, or private-subsidized housing. Thus, the low-cost private apartments are gradually being removed from the AFDC housing market. At the same time, some of the converted units are being rented to AFDC families with Section 8 or Chapter 707 rental subsidies. Thus, the main option for AFDC families who lose apartments in Roxbury is to capture a subsidized housing unit. As a result, the proportion of the caseload in public or private-subsidized housing in Roxbury Crossing is 62%, the second highest percentage in the State. This figure is likely to rise over time as subsidized housing becomes the primary way for low income families to remain in Boston. These housing market dynamics illustrate that housing prevention in Roxbury Crossing can focus in large part on the public and private-subsidized housing market.

The Roxbury Crossing Office has not developed a comprehensive homeless prevention or assistance program. Without these homeless prevention programs, some AFDC families from Roxbury Crossing are prematurely losing both public and private housing units. The office has not established a lead role in homeless prevention, nor assigned the role to another organization. The FASWs are not fully trained or directed how to manage AFDC families at risk of homelessness. As a result, homeless prone families do not always receive the needed attention and services provided to families at risk of homelessness in other areas of the state.

The Roxbury Crossing office has not cultivated strong working relationships with either private or public landlords. The AFDC family at risk of homelessness does not have an FASW intervening on financial matters with the landlord. Workers

view discussion of an AFDC case as a violation of client confidentiality and refrain from contacting the landlords. Without this or similar contact, private landlords do not receive financial incentives to keep or accept new clients, such as protective payments, finders' fees, or aggressive use of the EA program. The Roxbury Crossing's low EA homeless prevention usage rate partially reflects the office's low promotion of the benefit. (However, the low usage rate also likely results from the high proportion of public and private-subsidized housing. These forms of housing are more affordable and hence less demanding of EA prevention benefits than private housing to the AFDC family.) Moreover, no communication is established with landlords to encourage them to contact DPW or other organizations as the family becomes at risk of homelessness. Communication and mediation are the main avenues to pursue to prevent homelessness for families in private-subsidized housing. Thus, private landlords receive few of the profit maximizing enticements offered to landlords in other areas of the state.

The Roxbury Crossing Office has not developed a working relationship with the Office's largest landlord, the Boston Housing Authority. AFDC families lose units in public as well as private housing. Yet, the former is in many ways more severe. A family evicted from public housing in Boston virtually loses the chance of entering public or private-subsidized housing in the future because of a poor track records. Given that public and private-subsidized housing is the primary means of entry back into the Boston housing market for homeless families, families lacking these options severely reduce their hope of finding an affordable unit in the City. The Roxbury Crossing Office has no direct communication with the Boston Housing Authority. Thus, no homeless prevention system has been developed and coordinated between the two agencies.

The landlord outreach system which supports Roxbury Crossing's programs is fragmented and incomplete, due to a number of factors. First, Roxbury Crossing does not routinely refer AFDC families in need of homeless prevention or placement services to the appropriate agencies. Secondly, families who are successfully referred to the service providers do not necessarily receive the most appropriate homeless services. ABCD holds the housing services contract for Roxbury Crossing. However, one housing search worker is responsible for housing services for three Boston offices, representing a likely shortage in staffing. Further, the housing services program is limited in scope to landlord mediation, when many families are facing imminent evictions and need housing search. Families must fall into homelessness before receiving housing search services. Finally, ABCD does not consistently refer clients who become homeless to the optimal emergency placement or housing search services.

The Roxbury Crossing Office does not offer AFDC families the same level of budgeting assistance provided to families in the other three offices. AFDC families are not led by any agency through the network of community resources, such as food and clothing assistance, which help extend the monthly AFDC grant.

Resolving linkages within the homeless network will require Roxbury Crossing to establish clear homeless referral guidelines for its own workers and homeless provider agencies. Additionally, Roxbury Crossing should more aggressively utilize homeless prevention tools, such as landlord outreach to public housing authorities, to optimize homeless prevention within the office. Accessing and coordinating these services and resources for AFDC families will not ensure stable placements for all families at risk of homelessness. Such a program may postpone or eliminate ultimate homelessness for some families.

Since I could not gain access to an FASW, no survey of AFDC families' housing arrangements was done. Thus, we can

only speculate how Roxbury AFDC families afford rents. Clearly, a large proportion live in public or subsidized housing. Those in private housing receive limited additional resources, such as EA or community benefits. Thus, families must afford rents either through doubling up, as is common in the rest of the State, or through seeking the lowest priced private housing available on the market.

AREA OFFICE SUMMARY--CROSS-CUTTING THEMES

In concluding the profiles of the individual AFDC housing markets and their corresponding homeless prevention programs, this section provides an overview of the cross-cutting themes which surface among offices. Table 10 contains summary information for each office in the areas of caseload, housing market, public intervention, and AFDC living arrangements.

Caseload

Within private housing markets, the low monthly AFDC grant immediately places welfare families at a disadvantage in finding and securing even affordable housing. Landlords are reluctant to rent to low income families for several reasons, including a belief that the family cannot afford the rent or will be disruptive. These opinions may or may not be based in fact, but serve as barriers to finding housing for AFDC families.

Minority families face additional housing barriers due to racial discrimination. As found in Lawrence and Boston, minority AFDC families cannot rent apartments in certain neighborhoods. In contrast, the AFDC families in Attleborough and Fitchburg are mostly White, and thus do not face the additional barrier of racial discrimination.

For Hispanic families, racial discrimination which promotes homelessness is countered by the families' propensity to double up with friends or relatives rather than seek emergency shelter. Thus, though Hispanics face limited housing choices, the families' practices of doubling up effectively create lower homeless rates than for any other racial group in the State.

Understanding these racial factors which promote or deter homelessness for AFDC families becomes a first step in designing homeless prevention programs. Offices must work to

TABLE 10

STATEWIDE SUMMARY

FACTORS	FITCHBURG	LAWRENCE	ATTLEBOROUGH	ROXBURY CROSSING
1. CASELOAD	largely White, some Hispanic	largely Hispanic, some White	93% White	47% Hispanic 43% Black 9% White
2. HOUSING MARKET				
a. Private:	range of low-income units available throughout City	range of low-income units available in certain sections of City; prices likely to increase	range of low-income units available; prices increasing	limited supply of affordable private housing; units available in some neighborhoods
b. Public/Subsidized Housing:	low supply	low supply	low supply	large supply of public/ private-subsidized housing
c. Condition of units	--traditionally poor housing stock; code enforcement increasing	--lax code enforce- ment citywide;	--traditionally strong code enforcement city- wide	upgrade of units capturing the rental subsidies
3. PUBLIC INTERVENTION				
a. Lead Agency/Individ. designated to Coordinate Homeless system	DSS is lead agency; DPW in supportive & strong role.	DPW is lead agency; Centro Panamericano in supportive role.	DPW is lead agency; Homeless Shelter in supportive role.	no clearly defined lead agency
b. Homelessness Designated Priority in Office--initiatives and management systems developed?	yes	yes	yes	no
c. FASWs trained and educated to manage homeless cases?	yes; most homeless prevention and placement cases referred to DSS	yes; more long term cases referred to Centro Panamericano	yes; most homeless placement cases referred to Homeless Shelter	Housing Search no; minimal counsel- to clients of how to handle housing issues; some referral to Housing Services/ Housing Search

TABLE 10 (CONTINUED)

STATEWIDE SUMMARY

FACTORS	FITCHBURG	LAWRENCE	ATTLEBOROUGH	ROXBURY CROSSING
=====				
d. Private				
Landlord Recruitment:	yes, mostly by DSS	yes, mostly by DPW;	yes, mostly by DPW	no, little recruitment
--finders' fees	with some	some assistance by	for prevention and	at prevention stage--
--protective payments	assistance from DPW	Centro Panamerico	Homeless Shelter	some mediation by ABCD;
--mediation/commitment			for housing search	DPW Central Housing
to work out future				Search recruits
problems				landlords for homeless
--no client confi-				families;
dentiality barrier				
e. Relationship	good	good	poor	poor
with Housing				
Authority				
4. HOW TENANTS				
AFFORD RENTS				
a. overcrowding	--some doubling up	--some doubling up	--some doubling up	--some doubling up
	in private housing	in private housing	in private housing	in private housing
		and public housing		and public housing
b. Proportion of grant	private housing--	private housing--	private housing--	?
spent on rent	over 75%; supported	over 75%; supported	over 75%; supported	
	by EA & community	by EA & community	by EA & community	
	resources	resources	resources	
c. community resources	yes	yes	yes	no
d. Use of EA homeless	high use	high use	above average use	low use
prevention benefits				
accessed to stretch				
AFDC grant				

preserve favorable housing arrangements for minority families who face limited housing options. In Lawrence, Hispanic landlords have been identified to rent to AFDC families in need. In Boston, some Black landlords have been recruited by the Boston DPW Central Office Housing Search to rent to homeless AFDC families. However, in Boston, a group of Hispanic landlords remains largely untapped.

Housing Market

The two critical factors promoting homeless prevention in the AFDC housing markets are the supplies of both affordable private housing and of public and private-subsidized housing. Fitchburg, Lawrence, Attleborough have a large supply of affordable private housing, but a limited amount of public and private-subsidized housing. The situation in Roxbury Crossing is reversed, with the area having a large proportion of public and private-subsidized housing, and a limited amount of affordable private housing.

In the areas with affordable housing, AFDC families are able to compete in the private housing market. In such housing markets, apartments remain expensive to AFDC families, who often pay over 75% of their grant in rent. In contrast, housing options for AFDC families from the Roxbury Crossing Office increasingly focus on the public and private-subsidized units. Private apartments which traditionally housed AFDC families are becoming converted to either condominiums or luxury apartments out of reach to AFDC families, or to private-subsidized housing units. This phenomenon has the effect of removing a range of low-cost private AFDC housing from the non-subsidized housing market. The private housing which remains for AFDC households is likely the least costly, such as substandard units that cannot secure higher rents even with rent subsidies. The transformation in the private housing market has resulted in well over half the AFDC families in Roxbury Crossing living in public or private-subsidized

housing. Families who become homeless in this DPW service area generally need a rent subsidy to reenter the housing market.

Public Intervention

Intervention in the AFDC housing market is critical to preserving and developing new housing opportunities for AFDC families. In Fitchburg, Lawrence, and Attleborough, public agencies aggressively manipulate housing market factors to create strong homeless prevention programs. In Roxbury Crossing and other Boston Offices, comprehensive and vigorous homeless programs are lacking.

Yet, aggressive intervention by a DPW office in a rapidly inflating housing market would have limited impact on securing private non-subsidized housing arrangements. Landlords who want to convert low income apartments to high income apartments or condominiums will be less likely to respond to public incentives, such as EA or protective payments, to secure an AFDC housing arrangement. Thus, in inflating housing markets, a local office needs to focus more attention on intervention strategies in the public and private-subsidized housing markets. In affordable housing markets, in contrast, a local DPW office can maximize the use of homeless prevention tools designed for families in private housing.

An essential element of public homeless prevention efforts is the recruitment and retainment of landlords. The housing market conditions in which particular local offices operate will affect the focus of the landlord outreach strategies. Landlords in all housing markets who rent to AFDC families primarily want security that the rental stream is protected. Financial incentives such as protective payments, EA, and finders' fees, will attract landlords with low rent units to rent to AFDC families. In contrast, landlords who have units which are not affordable to AFDC families will be less influenced by the financial incentive package. In Fitchburg, Lawrence and Attleborough, the DPW or other public or non-

profit agencies communicate and bargain effectively with the private landlords at the homeless prevention and placement stages. These offices maximize the use of the financial incentives as well as mediation services.

In areas of the state with a low supply of affordable housing, a DPW office will need to focus its landlord stabilization and recruitment efforts more heavily on the private-subsidized and public housing markets. Working with public and private-subsidized landlords requires fewer direct financial incentives, other than protective payments for public landlords, and finders' fees for subsidized landlords. In general, prevention with the public and private-subsidized landlords necessitates more aggressive mediation of landlord and tenant disputes. While the Roxbury Crossing Office does not work aggressively with the private landlords, the office also has not formalized relationships with the Boston Housing Authority or private-subsidized landlords. As a result, some public and private subsidized housing arrangements have been lost for AFDC families.

In addition to strong landlord outreach, an AFDC office can strengthen homeless programs through a number of management initiatives. First, a DPW area office needs to develop internal management procedures which ensure that AFDC families receive homeless services from homeless prevention through permanent placement. The DPW office, through working with other area providers, can determine which public, private, and non-profit agencies will offer the various homeless services. Then the DPW office must ensure that FASWs receive necessary training and direction on how to deal with AFDC families who are threatened with or victimized by homelessness. Finally, the DPW would benefit from establishing lead agency responsibility for tracking and referring families through the homeless system, as well as working with the area providers. In performing outreach to agencies and landlords, the lead agency is also clearly viewed by the community as the leader of

the homeless prevention efforts. This dynamic has the effect of bringing in additional resources for homeless-prone families, since groups with available resources know who to contact.

Finally, the effectiveness of public intervention strategies is linked both to the size and complexity of the homeless system in an area and the structure of existing homeless contract programs. Areas with fewer and more closely-linked providers, such as the smaller cities and towns of Fitchburg, Attleborough, and Lawrence, can more easily contact and coordinate the providers. The number of homeless providers serving Roxbury Crossing and other Boston offices inherently creates a more complex housing network which is more difficult for AFDC families to access. Families from the Roxbury Crossing Office, in fact, need the most support in working their way through the homeless provider network.

The structure of the housing services and housing search contracts further complicates the housing networks. Housing services does not offer families faced with imminent evictions assistance in housing search. Instead, families must become homeless to receive the housing search service, often provided through a different contractor. This structure prevents AFDC families from receiving needed services at the prevention stages and further produces a break in continuity of services for the AFDC family who must seek housing search from another contractor. Elimination of this problem will require a restructuring of the housing services and housing search contracts at the Central DPW Office level.

How Families Remain in Private Housing

A significant percentage of AFDC families throughout the state are living with friends. Families who double up can reduce their effective rent levels to 20-40% of their grant. As the practice occurs in both high-cost and low-cost rental

markets, doubling up appears to be a coping strategy for individuals on a limited budget.

Families living alone in private housing often pay rents comprising over 75% of their grant. These families can only remain housed by using available public and community resources. In Fitchburg, Lawrence, and Attleborough, AFDC families heavily utilize EA prevention benefits, which, with waivers, can cover as much as 4-8 months of rent and amount up to \$2500 per year.

Additionally, a homeless program which emphasizes maximizing resources from the housing network is especially powerful in extending the AFDC grant. Forms of community support include: (1) financial supplements, such as fuel assistance, (2) in-kind contributions, such as food and clothing assistance, and (3) specialized services. These contributions can significantly supplement an AFDC family's income and thus enable the family to remain in housing. As Table 11 indicates, families who maximize the use of public, private and non-profit resources can extend the grant an additional one-third in value through public financial assistance and in-kind contributions. This table is illustrative of the potential of grant supplements through resource building for AFDC families, rather than a precise accounting of the actual benefit level derived through the process.

The DPW offices or other organizations in Fitchburg, Lawrence and Attleborough actively assist AFDC families supplement their incomes. In smaller and more closely knit communities, the process of developing contacts with other public and local agencies to successfully acquire resources for AFDC families may be simpler than in larger service areas with more homeless providers. In a larger and more complex housing network, such as Roxbury Crossing, no agency is assisting AFDC families through the homeless network.

Table 11

Comparative Incomes for AFDC Families
with and without Financial Assistance and In-Kind Contributions

Type of Assistance for AFDC Family of 3	Monthly Allowance for All AFDC Families	Monthly value of Financial or In-Kind Supplement	Total
AFDC Grant (includes rent allowance) ¹	\$491		\$491
EA Rent Arrear Benefit ²		\$133	\$133
<u>Fuel Assistance:</u>		\$ 47	\$ 47
<u>Food:</u>			
Food Stamps	\$141		\$141
Food Pantry/ Soup Kitchens ³		\$ 50	\$ 50
<u>Clothing:</u>			
Clothing Allowance	\$ 25		\$ 25
Salvation Army/Charities		\$ 25	\$ 25
<hr/> Total ⁴	<hr/> \$657	<hr/> \$255	<hr/> \$912

¹ AFDC grant, fuel assistance, food stamps, and clothing allowance based on standard eligibility programs for AFDC or low income families.

² Based on four months of rent arrears (at \$400 per month) totalling \$1600, or \$133 annualized.

³ Value of contributions of food and clothing to AFDC families is author's estimate and subject to verification. Food is estimated by assuming one out of three meals for AFDC families is supported by food banks or food pantries. Dividing the food stamp figure of \$141 by three we get \$47. Yet, food stamp figure underestimates cost of monthly food expenses. Thus, I conservatively rounded the figure to \$50. Clothing estimate based on premise that families would get at least three articles of clothing per month valued at \$8 apiece or approximately \$25.

⁴ Total excludes medical expenses which are entirely reimbursed to AFDC families with no other income.

Conclusion

The comprehensive homeless programs which have been established in Fitchburg, Lawrence, and Attleborough have successfully prevented homelessness among AFDC families and have quickly moved families without housing through the homeless system into permanent placements. These offices benefit by having caseload and housing market characteristics which are conducive to homeless prevention. Yet, the offices have also developed strong homeless intervention strategies to maximize the effectiveness of the homeless programs. These strategies emphasize outreach and recruitment of private landlords through financial incentives, such as finders' fees, EA prevention benefits, and protective payments. The local offices have eliminated the client confidentiality barriers to work closely with landlords, such as in area of mediation. In addition, the offices have developed a homeless provider network to streamline services and promote budget maximization for AFDC families. This type of homeless program could successfully be replicated in other exurban areas of the state with affordable housing.

Comprehensive homeless prevention programs, on the scale of the those above, are simultaneously more urgent and more difficult to implement in the Roxbury Crossing Office due to the caseload demographics, market dynamics limiting the effectiveness of recruiting private landlords, and the size and complexity of the homeless system. The Roxbury Crossing office has a large minority AFDC population that cannot find housing in certain areas of the City and needs additional housing assistance. Both housing inflation and condominium conversion are removing affordable private housing from the AFDC private housing market. Private landlord outreach strategies which emphasize financial incentives are less powerful in this market because the supply of private landlords interested in renting to AFDC families is diminishing. Yet, public and private-subsidized landlord outreach which focuses on communication and

mediation is possible, and becomes one of the primary areas of opportunity in which the Roxbury Crossing office can strengthen homeless prevention.

Finally, the size and complexity of the housing system in Roxbury Crossing make it more difficult for AFDC families to access needed housing and housing related services. The DPW Office, or designated agency, could play a central role in coordinating the homeless network and AFDC resource development. Eliminating gaps between housing services and housing search will require a restructuring of the programs. Strengthening the management of the existing system would both streamline services to AFDC families and provide budget supplements to extend the grant.

Cultivation of a strong homeless management system could yield results in postponing or eliminating the eventuality of homelessness for families in private housing and preventing homelessness for families already in public and subsidized housing. While these homeless initiatives will not eliminate homelessness in the Boston offices, the management tools serve as additional and low-cost resources for the offices to use to confront the considerable citywide homeless problem.

CHAPTER 3
TARGETING RESOURCES:
DEVELOPING LOCALLY-BASED HOMELESS PREVENTION PROGRAMS

The preceding analysis illustrates that the strength of homeless prevention efforts for AFDC families relate to both housing market conditions and public intervention strategies in the local housing markets. In areas of the state with affordable and available housing for AFDC families, such as Fitchburg, Lawrence, and Attleborough, strong coordinated public intervention in the housing market has successfully limited homelessness. In contrast, in areas of the State with a rapidly shrinking supply of affordable housing and weak homeless prevention, such as Roxbury Crossing, the sizable homeless population shows no signs of diminishing.

However, the area office profiles also suggest that local office initiatives alone cannot solve the homeless problem statewide. Particularly in an area such as Roxbury Crossing, an aggressive homeless prevention program would meet with only limited success because of the large-scale and countervailing housing market forces. Thus, strengthening homeless management in Roxbury Crossing would reduce but not eliminate the population of homeless families.

Local housing market conditions, AFDC caseload characteristics, and resources available within a given community will determine how a DPW area office tailors its homeless prevention programs. In addition, all local offices will improve the success of their prevention efforts by strengthening the management of the area homeless programs.

This chapter summarizes actions local offices can take to best target existing resources to maximizing homeless prevention efforts in their AFDC service area. The chapter first outlines the steps a local office must take to focus the housing prevention plan on particular AFDC housing needs within a community. The second section identifies management

initiatives which would benefit all offices. Within each section, homeless problems which go beyond the scope and resources of the local office are also specified. Resolution of these latter issues require either DPW Central Office support or broad-based housing planning which involves many agencies.

The homeless prevention planning process which follows defines a local office's capacity to address AFDC housing needs given the current housing markets and resources. The recommendations presented here for local homeless prevention planning will remain valid, barring any major changes in housing markets, publicly supported housing programs, or AFDC housing programs or benefits. Thus, the plan constitutes a short-term approach to addressing a portion of the homeless prevention needs statewide.

PART I-- DESIGNING HOMELESS INITIATIVES FOR DPW AREA OFFICES

To develop a homeless prevention program which best targets local need, a DPW area office must take three steps:

1. Assess local housing conditions and AFDC caseload needs.
2. Determine available resources to address above needs.
3. Develop a plan to stabilize positive housing arrangements, such as families living in public, private-subsidized, and low-cost private housing, and identify new placements for families at risk of homelessness.

This three part process is summarized below.

1. ASSESS LOCAL MARKET AND CASELOAD CONDITIONS

A DPW area office should first analyze local housing market conditions and determine how the AFDC caseload fits into the housing system. Knowledge of market conditions and caseload characteristics will inform the local office as to the proportion of clients living in stable housing situations and those at risk of homelessness and thus in need of housing

assistance. Further, evaluating housing market conditions will assist local offices determine which housing issues can be resolved with available resources and which are beyond the potential of the market and existing programs.

The analytic framework for assessing local market conditions includes identifying the potential for housing AFDC families in private housing, private-subsidized housing, and public housing. These components of the housing market are discussed below.

Private Housing

The ability of a local office to secure or create new housing opportunities for AFDC families in the private non-subsidized housing market depends largely on the area rents and the rate of rent increases. This section examines the importance of area housing costs and availability as well as other factors that a local office should consider in assessing AFDC housing needs.

HOUSING COSTS AND AVAILABILITY

Within the super-heated Massachusetts housing markets, "affordable" housing and "available" housing take on new definitions. Affordable housing for AFDC families can mean rents as high as 75% of the AFDC grant. Available housing translates into rental vacancy rates in the vicinity of 3%-5%. In inflated housing markets, private non-subsidized housing options for AFDC families decrease on a daily basis. Inflated housing markets are characterized by rent levels which exceed 75% of an AFDC family's grant, rental vacancy rates of less than 3% (and often 1-2%), and a loss of affordable rental units either due to rent increases or condominium conversions.

Lower priced housing markets with minimal rent inflation provide the best conditions for maintaining or generating new housing placements for AFDC families. In contrast, areas with high rents and large-scale rent inflation threaten the

stability of existing AFDC residents while also affording relatively few new housing opportunities within the market. Private landlord outreach will prove most successful in affordable markets.

FACTORS BEYOND THE CONTROL OF THE LOCAL OFFICE

High priced housing markets will continually generate a population of homeless families. A shortage of affordable private housing units and a limited supply of private-subsidized housing units prohibits a local office from finding permanent placements for all AFDC families. Elimination of homeless populations in these areas requires initiatives beyond the scope of the local offices.

OTHER FACTORS

In addition to rents, a DPW area office should identify other factors within a given private housing market which impact the stability of housing for AFDC families. These include:

* condition of housing - The DPW could question AFDC families during redeterminations or at intake about the condition of the housing units. Landlords renting substandard units to AFDC families may be willing to upgrade the building in exchange for placing families on protective payments.

* overcrowding - Also during intake, DPW should determine which families are living in unstable and overcrowded situations. These families need housing stabilization services in the short term and ultimately a new apartment.

* barriers to housing - The DPW office should determine what discrimination barriers to housing exist in the community. Groups susceptible to discrimination may need additional services in housing search from community organizations.

Finally, a local office should assess what resources are available to combat the above factors, such as recruiting landlords who are willing to rent to AFDC families at risk and

identifying community groups who would help in housing search and stabilization.

Public Housing

In all areas of the state, the local DPW offices can work with Public Housing Authorities (PHAs) to preserve or enhance housing for AFDC families. Homeless prevention for public housing AFDC families includes identifying families at risk of homelessness. The DPW local office or designated agency can provide counselling services to disruptive families while simultaneously mediating with the PHA on behalf of the client. If a family must move due to disruptiveness or doubling-up, the DPW office or designated agency can advocate the terms of the move to prevent families from falling into homelessness.

Public housing is a valuable resource to AFDC families throughout the State who currently live in public housing or will in the future live in public housing. Families who secure public housing pay no more than 30% of their grant in rent. These families are not heavy users of public homeless prevention programs, such as EA, which offer additional financial assistance. Moreover, the families generally do not lose apartments for non-payment of rent, since the subsidized public housing rent is affordable. Thus, the DPW local office works on behalf of the clients primarily through negotiation and mediation with the PHA in the areas of prevention.

The importance of public housing to a local DPW office depends on private housing market conditions and the proportion of AFDC families living in public housing. As the private non-subsidized housing market becomes more expensive, public housing becomes one of the only shelter alternatives for AFDC families. As the proportion of AFDC families who live in public housing increases, the need for communication and outreach by DPW to the PHA also increases.

FACTORS BEYOND THE CONTROL OF THE LOCAL OFFICE

For a number of reasons, public housing units in several areas of the state have fallen into disrepair. Lobbying for the upgrading of public housing units is beyond the scope of the local DPW office. Upgrade of public housing units, such as bringing facilities into basic code compliance, would have to be initiated at the Central Office level.

In some areas, new public housing units are being renovated or developed. The DPW Central should work with local PHAs to maximize the number of the units designated to AFDC families.

Private-Subsidized Housing

Local office strategy in retaining or recruiting private landlords to rent to AFDC families with public subsidies represents a cross between the programs in private and public housing markets. Local offices must court, negotiate, bargain and recruit the "subsidy" landlords in a manner similar to that needed for the private landlord. The main difference between the private subsidized and non-subsidized landlords is that the former receives rental security through the rent subsidy while the latter is assured a constant rental stream through EA and protective payments.

The value of private-subsidized units to a DPW area office depends on the proportion of AFDC families living in private-subsidized housing and the availability of alternative affordable low cost housing options for AFDC families. The below market rents families pay for subsidized housing creates more stable housing placement than private housing. As with private and public housing landlords, the emphasis on interaction with the private-subsidized landlords in a given area depends upon several factors, including the number of AFDC families renting from such landlords and the availability of new subsidies for area landlords. As the number of families

using rent subsidies increases, the local office imperative to work with the subsidy landlords increases.

As with public housing, families who double up in private-subsidized housing run the risk of eviction. Thus, the local DPW office must identify such families at risk of homelessness and target them for permanent placements in other units. If problems arise with the private landlord due to overcrowding or other disputes, the DPW can try to work out a transition plan with the private landlord to try to prevent homelessness.

FACTORS BEYOND THE CONTROL OF THE LOCAL OFFICE

The supply of subsidy landlords who rent to AFDC families ultimately depends on local market conditions. If rental profits are increased with subsidies, landlords will likely stay in or enter the subsidy market. The profit from the rent subsidy less the cost of investment needed to upgrade the unit must exceed the rental stream from a comparable non-subsidized unit.

If the agency administering the subsidies offers rents which are below the area market levels or insists upon building upgrade which requires significant investment, landlords respectively may not enter or may leave the subsidy market. This would reduce housing options for AFDC families. Additionally, if the subsidy level offered in the area exceeds area rents, local landlords may leave the low-cost private housing market and enter the private-subsidized housing market. Such a move may generate no new additional housing opportunities for families, if a landlord merely transfers the lease from one AFDC family to another. Fine tuning of the subsidy market is controlled by subsidy administering agencies, such as EOCD for Chapter 707s and HUD for Section 8 subsidies.

2. IDENTIFY AVAILABLE RESOURCES

A DPW area office should next identify the available resources for addressing homelessness. The existing homeless

prevention programs provide DPW area offices with a set of tools to intervene in the housing market on behalf of the AFDC families. These programs are geared to maintaining or increasing housing opportunities within the public, private, and private-subsidized housing markets. The tools are primarily directed to preserving or expanding the supply of landlords who rent to AFDC families and are as follows:

Resources for All landlords (public, private, and private-subsidized):

- * mediation assistance to resolve landlord-tenant disputes
- * protective payments to guarantee stable income stream
- * emergency assistance back rent benefit

Resources for All private (subsidized and non-subsidized) landlords:

- * finders' fees for families placed in permanent housing from shelters

Resources for All private-subsidized landlords:

- * rental subsidy

Resources for All private-non subsidized landlords:

- * emergency assistance first month's rent and security deposit

The local office resources directed to public housing authorities can be effective in any housing market. In contrast, the utility of resources for private landlords will depend on the local housing market conditions.

Community Resources

Any community has homeless or special service providers who could assist AFDC families widen their resource base. Community resources fall into three categories: direct financial assistance, in-kind contributions, and services. Examples of these are listed below:

* Financial Assistance - includes fuel assistance provided by CAP agencies.

* In-kind contributions - include food, clothing, and furniture from local charities. Other in-kind contributions could include donations from local businesses. Since many AFDC families do not have phones, a business or organization may be willing to donate the use of phones to AFDC families during certain hours of the day.

* Services - include housing services or housing search from a local non-profit; legal services from anti-discrimination groups, such as Massachusetts Commission Against Discrimination; specialized services, such as translation assistance, from community based ethnic, minority, or interest groups; and AFDC budgeting assistance from non-profits or utilities.

The resources of financial assistance and in-kind contributions enable AFDC families to stretch the grant for housing-related expenses. Services provide assistance to AFDC families with the general problem of budgeting on a limited grant. The services also provide housing assistance to segments of the AFDC population with particular needs.

The local resources made available to AFDC families will reflect the creativity, energy, and effectiveness of local providers. These resources can provide income and assistance which will stabilize or create new housing arrangements for AFDC families.

3. DEVELOP LOCAL HOMELESS PREVENTION PLAN

Once local needs and resources are determined, a DPW area office can develop a locally based homeless prevention plan. The plan should have a two-fold focus:

* Stabilize and enhance positive living situations: Families in stable situations include those living in affordable private housing (such as through low-market rents, supportive doubled-up situations, and informal arrangements with landlords), private-subsidized housing, and public housing.

* Develop short-term stabilization plans and longer-term transition plans for families at risk of homelessness: Families at risk of homelessness include those who are doubled-up in housing, particularly in public and private-subsidized units or who face imminent eviction due to family disruption or economic factors.

The ability of a local office to stabilize families in positive situations or find new units for families at risk of homelessness relate to local market conditions. The general plans for DPW offices in affordable and inflated housing markets are as follows:

Plans for DPW Offices in Affordable Housing Markets

1. Target most effort in stabilizing and developing new housing opportunities for AFDC families in private housing.

2. Stabilize public and private-subsidized housing market.

--Develop new opportunities as public housing and new subsidies become available.

--Increase DPW outreach effort in these sectors of the housing market as proportion of AFDC caseload in public and/or subsidized housing increases.

Plans for DPW Offices in Inflated Housing Markets

1. Target most of effort in public and subsidized housing markets:

--Stabilize families in public housing since eviction could mean loss of any housing opportunity.

--Stabilize families in subsidized housing. Recruit private landlords to AFDC market with subsidies.

2. Target effort in private housing market on stabilization.

--Increase DPW outreach effort as proportion of families in private housing increases.

In developing homeless prevention plans for the particular caseload, DPW area offices should incorporate the services available from community groups, particularly those which can

offer mediation or landlord recruitment. Maximization of in-kind contributions is critically needed for any family paying more than 50% of the grant in rent.

The specific elements of homeless prevention plans within affordable and inflated housing markets are described below.

DPW Local Office Approach within Affordable Housing Markets

Private Housing

Non-Subsidized private housing markets with affordable and available housing provide housing opportunities for AFDC families. In housing markets with low to moderately priced apartments, a local office strategy of aggressive landlord outreach at the prevention and housing search stages will likely prove successful. Many private landlords in these markets are indifferent between renting to families who receive or do not receive public assistance. Further, local offices can retain and attract new landlords to rent to AFDC families through financial incentives, particularly EA, and a commitment to mediate future disputes.

In these softer housing markets, protective payments can be used as a tool to retain and recruit landlords and also improve the quality of life for the families. Before placing a family on protective payments, the DPW office must ensure that community resources are in place to assist families meet basic needs. Protective payments can then be used to simultaneously secure landlords commitment to rent to AFDC families and also upgrade the unit to meet basic living standards.

Finally, strong landlord outreach by DPW or another community group in these markets may provide new private housing opportunities for families who are currently doubled up in public, private-subsidized, or private housing. By locating the private landlords with vacant units, local offices could move families that are technically homeless as a result of living in overcrowded situations to their own units.

Thus, actions a DPW office can take in stabilization or enhancement of housing arrangements for AFDC families in private housing are as follows:

1. Stabilize families in secure settings, such as those paying low rents due to market conditions, informal arrangements, or doubling up with families or friends in supportive households.

- a. Support families with income supplements from the community providers.

- b. Generate financial resources, such as EA and protective payments to landlords as needed.

- c. Negotiate disputes through DPW landlord outreach, assistance from community organizations, or housing services.

2. Find new units in the private sector for families in unstable arrangements, such as in abusive, incompatible or overcrowded apartments, or in units being removed from the low income private housing market through rent increases or condominium conversions.

- a. Implement housing search in private non-subsidized housing market with assistance of community organizations. (Families are not eligible for the DPW supported housing search services until families are actually homeless.)

Public and Private-Subsidized Housing

In markets with affordable and available housing, public and private-subsidized housing becomes a resource to reduce housing costs for a segment of the AFDC population. Further, public and private-subsidized housing frees up private housing for other AFDC families in need of low-cost housing. A DPW area office's outreach to both PHAs and private-subsidized landlords will focus on stabilization of existing placements through mediation.

The scale of the DPW area office outreach to local PHAs will depend upon the number of families in public housing. DPW may interact on an ad hoc basis as problems arise with a PHA housing fewer than 20 AFDC families, similar to a relationship with a small landlord. However, as the population of AFDC

families grows, such as to 50 or more families, the DPW should establish more regular contact with the PHA, such as via monthly meetings, to ensure the placements are stable.

Actions a DPW office can take to stabilize families in public or private housing are as follows:

1. Stabilize families in public and private-subsidized housing through communication and outreach to public housing authorities and private-subsidized landlords. Draw upon community groups and housing services for assistance.

2. Access financial incentives, such as EA and protective payments, for above landlords as necessary. Most common incentives will be finders' fees for private-subsidized landlords and protective payments for PHAs. General use of other financial tools will be lower for these landlords than for private landlords offering apartments to AFDC families at higher rents.

DPW Approach within Inflated Housing Markets

In inflated housing markets, a local office must focus nearly all its energy on maintaining existing AFDC housing arrangements for families in public, private-subsidized and private housing.

Private Housing

In tight housing markets, the local office landlord recruitment tools may prove ineffective. A landlord who could realize larger profits through higher priced condominiums or apartments will not continue to rent to an AFDC family, despite incentives of protective payments or EA. Further, efforts to enforce building codes may totally drive the landlord out of the affordable housing market.

Thus, the local office strategy in high priced housing markets is to identify private landlords who are renting to AFDC families and who are not converting or selling units. These landlords could be targeted for incentives, such as EA, to remain in the low-income market. AFDC families renting from

landlords who are selling or converting units need housing search services.

Actions a DPW office within an inflated housing market can take to stabilize families in private housing or create new housing opportunities are as follows:

1. Stabilize families in secure settings as in the private affordable housing market. Fewer "secure" settings will exist in inflated housing markets than in affordable housing markets.

2. Identify affordable housing pockets, such as ethnic neighborhoods, not yet tapped with landlord outreach and recruitment. Work with community groups to recruit landlords for AFDC families threatened with homelessness or already homeless.

Public Housing

In inflated housing markets, DPW contact with public housing authorities becomes crucial. In these markets, the loss of a public housing unit for an AFDC family will likely force a family into homelessness. Further, families who become homeless from public housing often become labelled as problem tenants and have difficulty returning to public housing, securing private-subsidized housing, or renting high priced private housing. Families evicted from public housing in inflated markets become one of the most difficult populations to rehouse.

Thus, in high rent markets, the DPW local office must openly and regularly communicate with the public housing authority. In addition to scheduled meetings, the DPW local offices and public housing authorities should establish an early warning system for AFDC families at risk of homelessness. In the case of large public housing authorities, such as the BHA, DPW Central can play a strong supportive role in cultivating the DPW-PHA relationships and early warning systems.

In addition to the steps outlined with respect to public housing in the affordable housing market, a DPW Office in an inflated housing market can implement the following initiative:

1. Develop formalized working relationships with the PHAs. Create an early warning system in which the DPW Office is notified of any family at risk of homelessness. DPW Offices with sizable populations of AFDC families in public housing can formalize the relationships with the PHAs through establishing regularly scheduled meetings with the PHAs.

Private-Subsidized Housing

The shortage of affordable market rate housing requires that local offices focus much attention on preserving the supply of private-subsidized housing for AFDC families. As in the case of public housing, the primary prevention tool available to local offices is mediation of landlord tenant disputes. A local office with a large supply of private-subsidized landlords may formalize contact, such as through quarterly or semi-annual meetings with a group of volunteer landlords. These meetings would revolve around issues within control of a local office which affect the stability of AFDC placements in private-subsidized housing.

Currently, the primary means of expanding housing opportunities for AFDC families in high rent markets is through rental subsidies. Local offices which identify private or subsidized landlords willing to expand in the subsidized housing market should refer the landlords to the DPW-administering housing search office.

In inflated housing markets, a DPW office can take the following actions with respect to stabilizing families in private subsidized housing and creating new such housing opportunities:

1. Stabilize families through mediation with subsidized landlords, calling upon community groups and housing services as needed to provide outreach assistance.

2. DPW Offices with a large number of families in subsidized private housing may benefit from formalizing relationships with the subsidized private landlords through regularly scheduled meetings.

3. Identify landlords willing to rent to AFDC families with rental subsidies and refer such landlords to DPW housing search services.

Summary

The local market analysis illustrates that the programmatic areas in which DPW area offices can successfully focus homeless prevention efforts depend on local conditions. DPW area offices in affordable housing markets can utilize a range of resources to stabilize families in private, public, and private subsidized housing. Additionally, the affordable rent levels enable local offices to recruit private landlords and thus broaden the supply of private housing available to AFDC families.

In an inflated housing market, the ability of the local office to preserve or recruit private landlords becomes much more limited. In these areas, offices with a large proportion of AFDC families in public or subsidized housing will focus efforts on working with the PHAs or private-subsidized landlords to stabilize AFDC families in housing.

In addition, local offices can strengthen homeless prevention programs through resources and assistance from the network of local homeless providers. Offices which integrate community homeless providers with specialized strengths into the homeless network can realize the maximum benefits of a homeless prevention program.

PART II -- MANAGEMENT INITIATIVES FOR ALL LOCAL OFFICES

This section identifies management initiatives by which local offices can most effectively utilize existing resources to prevent homelessness. Strengthening management of homeless

efforts across local offices requires limited investment, other than modest staffing increases, training, technical assistance, or minor changes in existing programs. Yet, as in the case of Fitchburg, effective management can be the key to reducing the homeless population. Thus, more efficient organization of homeless programs on a local level is a low cost initiative which could produce significant results in homeless prevention. Management issues common to all local offices are listed below.

Central Coordination of AFDC Family Referral

In each area, an office or agency must oversee the referral and guidance of AFDC families to appropriate homeless programs at each stage of need. This responsibility may be vested in one single individual or organization, such as the DPW in Lawrence. However, two organizations can divide the responsibility of tracking and referring the family. In such cases, the two agencies work so closely together that they in fact act as one agency. Examples of this latter case exist in Attleborough, where client tracking is performed by DPW until the family becomes homeless. At that point, the client is referred to the Family Resource Center (or the Homeless Shelter). Coordination will universally begin at DPW. However, DPW may quickly refer clients to other services, such as in Fitchburg where families at risk are immediately referred to DSS.

Oversight of client tracking and referral is important for three reasons. First, the homeless system in some areas is very complex. Welfare families may feel as if they are placed on a treadmill of referral networks. This population generally has problems with basic life organization and motivation skills. The referral network thus becomes needlessly confusing for families already struggling through major life crises on a daily basis. Thus, tight tracking of clients ensures that no family is lost in the referral network. Secondly, someone needs to assess whether the family is receiving all the

necessary services. The central coordinator will determine when to refer clients to various homeless providers. Finally, once the homeless coordinator is clearly identified within the community, other homeless providers will know whom to contact to offer additional services or resources.

Implementation of central coordination requires local offices to determine which groups within the community could serve the tracking, referral, and leadership functions. In many cases, the coordinator can be a staff person within DPW. The DPW Central Office could support the coordinator role through training and funding of at least one individual in a DPW office for the role.

Training and Education of FASWs

The FASWs play a critical role in the homeless network. They are the first contact with AFDC families at risk of becoming homeless. FASWs must have the time and training to: assess which families are at risk, access resources such as EA, and refer clients in need of additional services to the next stage of the homeless system.

DPW has established a framework for improved AFDC services by FASWs through moving to a case management system. For homeless issues to be better addressed by the case management system, DPW Central must place housing stability for AFDC families as a central priority for FASWs. This would mean that FASWs would spend the needed time to ensure that a family's housing situation is stable before focusing on other service issues, such as job training. DPW Central can assist local offices with training on housing issues. Additionally, FASWs with over 100 families per caseload may not have time to comprehensively analyze a family's housing needs. Thus, DPW Central would need to provide adequate staffing of FASWs to reduce caseloads and enable FASWs to address AFDC housing needs more completely.

Manage Homeless Network to Maximize Public and Private Resources

As mentioned in the preceding section, a number of public, private, and non-profit resources are available to assist AFDC families. Throughout the state, AFDC families would benefit by having additional resources, such as income supplements, in-kind contributions, or services to help stabilize the housing placement. In a disaggregated homeless system, securing these resources becomes a full time job for families. Thus, bringing homeless providers together, likely through the homeless coordinator, would streamline the housing services network and centralize access to resources for AFDC families.

Organization of resources must occur on a local level. DPW Central can offer assistance in cultivating a system which captures the strength of the local providers and help articulate the community services which families need. Yet, the actual implementation of the local housing network may be left to the local providers and homeless coordinator.

Eliminate Gaps in Landlord Outreach in Homeless Prevention and Placement

The current AFDC service gap between housing services and housing search needs to be reduced. Currently, DPW has set up a dual system of landlord outreach. At the homeless prevention stage, one agency works with landlords primarily in the area of mediating landlord-tenant disputes. At the housing search stage, often a different agency or organization works in recruiting landlords to rent to homeless AFDC families. The major problem with this system is that responsibilities for landlord outreach are artificially and needlessly divided. Landlord outreach skills at both the homeless prevention and housing placement stages require landlord recruitment, mediation, and stabilization.

This two-fold system has produced gaps and complexities in the local landlord outreach system as follows:

* Delay in Provision of Necessary Services--At the Housing Services stage, providers are restricted to focusing on mediation of landlord-tenant disputes. Yet, many families are imminently homeless, due to loss of unit, such as condominium conversion, or family situations such as overcrowding or abuse. In these cases, families need housing search but cannot receive the service until they are homeless. In local offices with aggressive homeless prevention, families at risk of homelessness receive housing search services, such as through DeMartino in Fitchburg or the DPW FASWs in Lawrence. In contrast, the Roxbury Crossing office is highly dependent upon the housing services contract for homeless prevention. Because housing services does not provide any landlord recruitment to families faced with evictions, families are becoming homeless from apartments which were overcrowded or converted to condominiums. Thus, without housing search services at the prevention stage, families who could have had homelessness prevented by earlier access to appropriate services fall into the homeless cycle.

* Lack of Landlord or Housing Market Oversight--The greater the number of housing services and housing search providers in an area, the greater the fragmentation in knowledge of local landlords and housing conditions. With many providers, no single agency or individual builds comprehensive knowledge of local conditions in the area. Thus, no office can develop a strategic approach of how to maximize landlord recruitment for various types of families at risk of or victimized by homelessness.

* Difficulty in Establishing Long-term Landlord Relationships--Landlords who deal with several homeless providers may have difficulty in establishing long-term relationships with an outreach organization. For example, a landlord may deal with

several non-profits, DPW and DSS at different stages of the homeless prevention or placement cycle. Moreover, the providers may be different for each particular AFDC family.

Landlords who have been recruited to work with welfare families in Fitchburg and Lawrence expressed satisfaction with working with one or at most two organizations. In Fitchburg, landlords contact Annie DeMartino if any tenant problems arise. In Lawrence, landlords will contact the DPW, or perhaps Centro Panamericano. In Boston, with several agencies and non-profits performing housing search services, the landlord contact is not clear. Without this long-term contact, housing stabilization is weakened.

To strengthen landlord outreach on the local level, several policies should be considered. At a minimum, DPW Central in conjunction with EOCD should broaden housing services to include housing search for families with imminent evictions. Secondly, in all possible cases, the same organization should perform housing services and housing search, to streamline referral. Third, over the long-run, DPW and EOCD should consider combining the programs of housing services and housing search into one program. This program would offer services to families and landlords from the moment a family is threatened with eviction through the period that the family is stabilized in permanent housing.

Identifying which local providers will perform the landlord outreach services will require input from the local DPW as well as community groups. As in the case of the homeless coordinator and housing network, the issue for DPW Central is specifying functions needing to be performed, rather than trying to identify the universal provider agencies. The organizations who ultimately deal with the landlords may vary from area to area, yet will perform the same functions.

The above management initiatives share several common themes. First, the initiatives are all designed to streamline services and resources for AFDC families. Second, the

initiatives specify a role for DPW Central of identifying and conveying to the local offices the necessary homeless services for AFDC families. DPW Central thus continues in its role of providing technical assistance, training, and staffing to the local offices. Third, the initiatives suggest that the DPW Area offices must work more closely with the community to develop a local homeless system which draws upon the particular market conditions and strengths of the local housing providers. While local homeless system configurations will vary among areas, the basic homeless services provided will be the same.

CHAPTER 4
TOPICS IN NEED OF FURTHER RESEARCH

Due to the scope of this thesis, a number of issues are not comprehensively analyzed and deserve further research. Some of the key issues are mentioned below.

1. Overcrowding: The discussions with FASWs in Fitchburg and Lawrence reveal that approximately 40% of the 21 families sampled are living in apartments with family or friends. Of the 10 sample hotel/motel cases discussed with Robin Callahan, of the Boston DPW Central Housing Search Office, 3 families became homeless after doubling up with family or friends in public and private-subsidized housing. Further, Michael Costa of ABCD's Housing Services said that many families are becoming homeless from doubled up living arrangements.

The above examples suggest that overcrowding among AFDC families is common. Initial attempts to quantify the degree of overcrowding among AFDC families have proven unsuccessful. The only information centrally collected in the DPW Systems computer system is the street address and not the street number of AFDC families. Therefore, a computer run of unique AFDC addresses, estimating the number of families living alone, is not possible.

Acquiring comprehensive data on the number of families in overcrowded situations, as well as the proportion of these families in unstable overcrowded situations, requires developing data bases on the local office level. For example, FASWs may ask families whether they are living alone or with other families or friends. Or, the DPW Central Office may perform a sample survey in which FASWs in selected offices ask families about overcrowding. Any study necessitates that DPW Central develops a working definition of overcrowding.

2. Condition of Units: The condition of apartments in which AFDC families live reflects the cost, quality and possibly also the stability of the housing arrangement. For example, three of the ten families in the Boston hotel/motel cases sampled are homeless from apartments generally described "substandard", condemned, or contaminated with lead paint. Fitchburg and Attleborough DPW staff stated that the building code enforcement is improving or already strong in the area. In contrast, building code enforcement in Lawrence is described as lax.

In the thesis, a precise operational definition of housing condition is not clearly established. Rather, examination of condition relied upon personal assessments of the building code enforcement in the individual areas. Yet, code enforcement varies from area to area. Thus, condition of apartments is not comprehensively or consistently evaluated across DPW area offices.

A more complete analysis of the condition of AFDC apartments is needed to more fully understand: (1) the relationship between quality and cost of AFDC apartments, (2) the habitability of units and whether families are at health or safety risk due to the housing condition, and (3) the relationship between condition of units and homelessness among AFDC families.

3. AFDC Private Housing Expense: Average rents paid by AFDC families in private housing are still not completely understood. This research provided an estimate of the average rent expense for families in private housing. Yet, an enigmatic relationship still prevails: some high rent markets, such as Boston and Cape Cod, exhibit low AFDC private rent expenses while low income markets, such as Lawrence and Fitchburg, exhibit high rent expenses.

The thesis findings suggest that the reversal is due to the low availability of affordable private housing in Boston

and the Cape. Available private housing is either substandard or overcrowded effectively lowering the average rent expense of an AFDC family. Contrarily, low income markets are hypothesized to have a wider range of apartments available, particularly at the higher end of the low-cost rental market. Further, families in these markets may double up less frequently than in Boston or the Cape where low income units are scarce. These theories need additional research.

4. Relationship of Landlord Outreach Capability and Local Advocacy: Many of the landlord outreach strategies discussed in the thesis require the capability of an area office, or designated agency, to work aggressively with private landlords. Confrontational advocacy in certain areas may prevent a DPW area office from using one of the most effective homeless prevention tools available--landlord outreach. If advocacy groups are stronger where the homeless problems are the most severe, such as in inflated housing markets, landlord outreach capacity is further reduced.

Additional research on the relationship between advocacy and landlord outreach seems warranted. A component of this research should address how to bridge the gap between local advocates and a DPW local office, perhaps by examining areas of the State in which the gap has been eliminated.

5. Special Initiatives: The thesis identified the limitations of existing programs to completely address the homeless problem among AFDC families living in rapidly inflating housing markets. More comprehensive homeless planning at the DPW Central Office level to can improve homeless prevention results beyond the limits of the existing programs. The planning might focus on revising or creating new AFDC housing programs, particularly for families in areas with a limited supply of private affordable housing. For example, maybe EA prevention benefits could be extended for families in such markets. In

terms of new programs, the DPW Central Office has increased permanent housing opportunities for AFDC families through the 707 Certificates. Perhaps other housing expansion opportunities exist. These include working with housing authorities statewide to reserve a certain number of new or renovated units for AFDC families at risk of homelessness. The above examples illustrate that additional housing programs, whatever their ultimate design, are needed to address the expanding housing needs of AFDC families in inflated housing markets.

CONCLUSION

This research examines the nature of local housing markets for AFDC families and the potential of homeless prevention programs within each of the markets. The dynamics of the local housing markets provides insight into understanding both how AFDC families remain housed and the possibilities and limitations of public intervention to expand AFDC housing opportunities.

In areas of the state with affordable private housing, the DPW local offices and/or designated agencies can intervene in the housing market and minimize the occurrence of homelessness. Such intervention strategies focus on recruiting private landlords to the AFDC housing market with financial incentives. Further, close working relationships with area providers and efficient management of homeless program optimize the results of the local homeless prevention efforts. Even under this scenario representing the best of circumstances, AFDC families need to spend large portions of their grant on housing, and may still run the risk of becoming homeless.

DPW local offices in areas of the state with inflated housing markets simultaneously have a more difficult homeless prevention challenge and a narrower range of homeless prevention tools available with which to address this challenge. In these areas, mediation and communication with public and private-subsidized landlords become the focus of the homeless prevention program. Further, these offices can work to streamline homeless provider networks to provide financial supplements and deliver specialized services to AFDC families.

This thesis is restricted in scope to focusing on the most effective use of existing AFDC homeless programs within a local office framework. The fact that the existing programs cannot solve the homeless program means that we must continue to strive for new and more effective means of addressing the homeless problem. We have made notable progress in mitigating

the occurrence of homelessness among AFDC families, yet we still have a significant homeless problem before us which will not be eliminated utilizing current programs within the existing housing markets.

While the problem of homelessness and related problems associated with the culture of poverty among AFDC families are enormous, the solutions are equally complex. The dynamics of the local AFDC housing market suggest that no single solution would eliminate the plight of homelessness among poor families across the state. The thesis outlines some of the steps in confronting AFDC housing needs and improving the lives of AFDC families within the next few years. Further, the thesis recommends defining an incremental approach to addressing homeless prevention. These policies will need continuous adjustments and refinements over time to respond to current conditions, knowledge, and experience. Through this approach, homeless prevention program planning ultimately becomes a dynamic process.

APPENDIX 1

AFDC FAMILIES PER DPW AREA OFFICE
(IN DESCENDING ORDER)

DPW AREA OFFICE	TOTAL AFDC*	ESTIMATED AVERAGE DAILY AFDC CENSUS**
SPRINGFIELD	9,144	7,200
WORCESTER	5,900	4,645
ROSLINDALE	4,850	3,819
BROCKTON	4,694	3,696
NEW BEDFORD	4,600	3,622
LAWRENCE	4,568	3,597
LOWELL	4,031	3,174
GROVE HALL	4,019	3,164
HANCOCK ST.	3,844	3,027
ROXBURY CROSSING	3,664	2,885
FALL RIVER	3,636	2,863
LYNN	3,471	2,733
HOLYOKE	3,395	2,673
CHELSEA	2,409	1,897
FITCHBURG	2,270	1,787
MALDEN	2,156	1,698
CHURCH ST.	2,054	1,617
SOUTHRIDGE	2,046	1,611
TAUNTON	1,779	1,401
WESTFIELD	1,733	1,365
EAST BOSTON	1,730	1,362
QUINCY	1,677	1,320
PITTSFIELD	1,656	1,304
HAVERHILL	1,612	1,269
CAMBRIDGE	1,562	1,230
SOMERVILLE	1,437	1,131
CHICOPEE	1,414	1,113
PLYMOUTH	1,412	1,112
SALEM	1,364	1,074
MILFORD	1,316	1,036
GREENFIELD	1,245	980
ATTLEBORO	1,164	917
BROOKLINE	1,111	875
SOUTH BOSTON	1,098	865
ADAMS	1,058	833
BARNSTABLE	1,032	813
GARDNER	1,000	787
NORTHAMPTON	950	748
FRAMINGHAM	911	717
WEYMOUTH	876	690
NORWOOD	836	658
WALTHAM	795	626
FALMOUTH	740	583

APPENDIX 1 (CONTINUED)

AFDC FAMILIES PER DPW AREA OFFICE
(IN DESCENDING ORDER)

DPW AREA OFFICE	TOTAL AFDC*	ESTIMATED AVERAGE DAILY AFDC CENSUS**
WAREHAM	623	491
GLOUCESTER	601	473
ATHOL	596	469
MARLBORO	593	467
WOBURN	588	463
PALMER	491	387
WAKEFIELD	484	381
BEVERLY	480	378
ORLEANS	305	240
ACTON	278	219
NEWBURYPORT	204	161
GREAT BARRINGTON	176	139
NORWELL	173	136
OAK BLUFFS	70	55
NANTUCKET	33	26
TOTAL	107,954	85,000

* Number of households receiving AFDC in each DPW Area Office during study period from November 1, 1985 to July 31, 1986. Figures generated on 9/4/86 by Department of Public Welfare Systems Division.

Source: "The Use of Emergency Assistance in Homeless Prevention: The Ecology of the DPW Area Office Housing System," Keyes, Grollman, Herzog, December 23, 1987.

** Estimated Average Daily AFDC Census by DPW Office, given that the average AFDC caseload is 85,000 families.

APPENDIX 2
AFDC, EMERGENCY ASSISTANCE, AND HOTEL/MOTEL (H/M) POPULATION
BREAKDOWNS BY AREA OFFICE AND REGION

DPW AREA OFFICE	SAMPLE AFDC	AFDC AS % OF STATE	EA AS % OF STATE	H/M AS % OF STATE
EAST BOSTON	1,730	1.6%	0.9%	1.6%
CHURCH ST.	2,054	1.9%	0.8%	2.2%
ROXBURY CROSSING	3,664	3.4%	1.7%	2.7%
HANCOCK ST.	3,844	3.6%	2.7%	4.8%
SOUTH BOSTON	1,098	1.0%	0.3%	0.1%
ROSLINDALE	4,850	4.5%	2.9%	4.6%
GROVE HALL	4,019	3.7%	2.0%	5.8%
TOTAL BOSTON	21,259	19.7%	11.3%	21.7%
ADAMS	1,058	1.0%	1.2%	0.7%
ATHOL	596	0.6%	0.8%	0.6%
CHICOPEE	1,414	1.3%	1.5%	0.6%
GREAT BARRINGTON	176	0.2%	0.1%	0.2%
GREENFIELD	1,245	1.2%	1.6%	2.0%
HOLYOKE	3,395	3.1%	4.6%	1.6%
NORTHAMPTON	950	0.9%	1.0%	0.8%
PALMER	491	0.5%	0.3%	0.0%
PITTSFIELD	1,656	1.5%	2.2%	2.5%
SPRINGFIELD	9,144	8.5%	12.1%	5.4%
WESTFIELD	1,733	1.6%	1.9%	1.0%
TOTAL WESTERN MASS.	21,858	20.2%	27.3%	15.4%
FITCHBURG	2,270	2.1%	2.0%	0.8%
MILFORD	1,316	1.2%	1.0%	0.4%
SOUTHRIDGE	2,046	1.9%	2.1%	0.7%
GARDNER	1,000	0.9%	0.9%	0.1%
WORCESTER	5,900	5.5%	6.2%	2.0%
TOTAL WORCT/FITCH	12,532	11.6%	12.2%	3.9%
BEVERLY	480	0.4%	0.5%	0.8%
CHELSEA	2,409	2.2%	2.4%	3.0%
GLOUCESTER	601	0.6%	0.2%	0.3%
HAVERHILL	1,612	1.5%	1.7%	0.5%
LAWRENCE	4,568	4.2%	5.9%	0.2%
LOWELL	4,031	3.7%	3.5%	2.7%
LYNN	3,471	3.2%	3.6%	3.8%
MALDEN	2,156	2.0%	2.1%	2.3%
NEWBURYPORT	204	0.2%	0.2%	0.1%
SALEM	1,364	1.3%	1.2%	3.5%
WAKEFIELD	484	0.4%	0.3%	0.4%
TOTAL NORTHN MASS	21,380	19.8%	21.7%	17.6%

APPENDIX 2 (CONTINUED)
AFDC, EMERGENCY ASSISTANCE, AND HOTEL/MOTEL (H/M) POPULATION
BREAKDOWNS BY AREA OFFICE AND REGION

DPW AREA OFFICE	SAMPLE AFDC	AFDC AS % OF STATE	EA AS % OF STATE	H/M AS % OF STATE
CAMBRIDGE	1,562	1.4%	1.0%	1.1%
ACTON	278	0.3%	0.2%	0.1%
FRAMINGHAM	911	0.8%	0.7%	0.8%
NORWELL	173	0.2%	0.1%	0.1%
MARLBORO	593	0.5%	0.4%	0.4%
BROOKLINE	1,111	1.0%	0.4%	0.4%
NORWOOD	836	0.8%	0.4%	0.6%
QUINCY	1,677	1.6%	1.3%	1.0%
SOMERVILLE	1,437	1.3%	1.2%	1.7%
WALTHAM	795	0.7%	0.6%	0.5%
WEYMOUTH	876	0.8%	0.7%	1.3%
WOBURN	588	0.5%	0.3%	0.2%
TOTAL METRO	10,837	10.0%	7.4%	8.1%
ATTLEBORO	1,164	1.1%	1.1%	1.0%
BROCKTON	4,694	4.3%	5.6%	9.1%
FALL RIVER	3,636	3.4%	2.8%	0.2%
NEW BEDFORD	4,600	4.3%	4.0%	1.8%
PLYMOUTH	1,412	1.3%	1.3%	3.2%
TAUNTON	1,779	1.6%	1.8%	0.4%
WAREHAM	623	0.6%	0.6%	0.2%
TOTAL SOUTH SHORE	17,908	16.6%	17.2%	15.9%
BARNSTABLE	1,032	1.0%	1.7%	12.4%
FALMOUTH	740	0.7%	0.7%	2.9%
NANTUCKET	33	0.0%	0.0%	0.1%
OAK BLUFFS	70	0.1%	0.0%	0.1%
ORLEANS	305	0.3%	0.3%	1.8%
TOTAL CAPE COD/ ISLANDS	2,180	2.0%	2.7%	17.3%
TOTAL STATE	107,954	107,954	21,951	1,673

Source: Department of Public Welfare Systems Divisions, September 4, 1986. Figures based on number of AFDC households passing through each DPW Area Office during time period of November, 1985 to July, 1986. Raw data is found in "The Use of Emergency Assistance in Homeless Prevention: The Ecology of the DPW Area Office Housing System," Langley Keyes, Lisa Grollman, and Roger Herzog, December 23, 1986.

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Computer printouts generated March 19, 1987--Breakdown of housing arrangements for 66,581 AFDC families who were reclassified during time period of December, 1986 through March, 19, 1987. Housing Breakdowns include private housing, private-subsidized housing, no-cost private housing, and public housing.

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GLOSSARY

Action for Boston Community Development (ABCD): The Boston Community Action Program (CAP) which holds the housing services contract for some Boston DPW area offices.

Aid to Families with Depended Children (AFDC): Cash assistance program for low-income families. AFDC is funded in equal shares by the state and federal governments and supports single-parent families or two-parent families in which primary wage earner is unemployed.

Boston Housing Authority (BHA): Public Housing Authority for City of Boston.

Centro Panamericano (Lawrence): Non-profit advocacy and human service organization in Lawrence serving primarily Hispanic families; holds housing services and housing search contracts for Lawrence area.

Community Action Program (CAP): Non-profit organization administering service programs to alleviate the effects of poverty within their community.

Chapter 707: Rental subsidy for private landlords. Program is administered by EOCD. State pays the landlord the difference between an established fair market rent and 25% of the tenant's income.

Department of Public Welfare (DPW): State agency administering grant and services programs for low income individuals and families. Central administration of DPW programs is performed at the DPW Central Office. Client services are provided through over 60 DPW area offices located throughout the State.

Department of Social Services (DSS): State agency whose primary mission is to protect children who are at risk of neglect. Some DSS area offices provide social services for families in hotels and motels and housing stabilization services for rehoused AFDC families.

Emergency Assistance (EA): A federally/state funded cash assistance program which provides temporary support to families in critical housing situations. EA will pay up to four month's arrearage for fuel, utility and rent expenses; one month's advance rent or security deposit, temporary shelter expense in hotels/motels.

Employment and Training Choices Program (ET): A DPW program designed to educate and train heads of AFDC households and ultimately promote economic self-sufficiency among AFDC families. This program is the top initiative for DPW.

Executive Office of Communities and Development (EOCD): The State agency which promotes and oversees housing production for low-income people statewide.

Family Resource Center (Attleborough): A local homeless shelter.

Federal Assistance Social Worker (FASW): DPW staff working in the DPW area offices.

Finder's Fee: Payment equalling up to one month's rent for a private landlord who rents to a homeless family.

Housing Search: Program to locate permanent housing for homeless families. Offered to families in shelters or hotels/motels. Program administered by DPW or an area contracted provider.

Housing Services: EOCED program administered by local non-profits or agencies that provides tenant-landlord counseling and mediation for low-income families.

Intake: Assessment of a family's eligibility for various DPW programs by an FASW; initial point of entry or reentry for a family into the AFDC system.

Private Housing: Housing which does not benefit from any public rent subsidy program.

Private Subsidized Housing: Private housing for which landlords receive a proportion of the rent through supplements from the State or Federal governments. Examples of private-subsidized housing programs are Chapter 707 and Section 8.

Protective Payments: See vendor rents.

Protective Rents: See vendor rents.

Public Housing: Housing which has a public agency as the landlord. Families living in public housing pay below market rents, with the state or federal government paying the construction, rehabilitation, or operating expenses not covered by the tenants' rental income.

Public Housing Authority (PHA): Public agency serving as the landlord for the public housing in given locality.

Redetermination: An AFDC family's semi-annual eligibility review, conducted by an FASW.

Rural Housing, Inc. (Winchendon): A non-profit community development and assistance organization.

Section 8 Subsidy: A rental subsidy program for low-income individuals funded by the federal Housing and Urban Development. The subsidy guarantees landlords the fair market rent by paying the difference between the established rent and 30% of a family's income.

Self Help (Attleborough): The local CAP which has the EOCB housing services contract.

Vendor Rents: Landlord rental payment system whereby the rental portion of an AFDC family's grant is transferred by DPW directly to the landlord.