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# Housing and Homelessness in the Greater Lowell Region

— March 2022 —

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Our sincere thanks to all  
the municipalities and  
their representatives  
who are able to join us  
today as we  
**Talk About Housing**



# Why Are We Here?

**Homelessness and housing insecurity are on the rise, and we have to respond.**

Building on the work of previous efforts, the members of this community-based housing advocacy plan have established regular meetings to discuss the scope of the issue and how best to address it.

There are two complementary goals - first, to share resources and information and address the stigma of homelessness and affordable housing.

Second, to utilize unprecedented federal and state resources to create at least **300 units** of deeply affordable, accessible housing in the region.

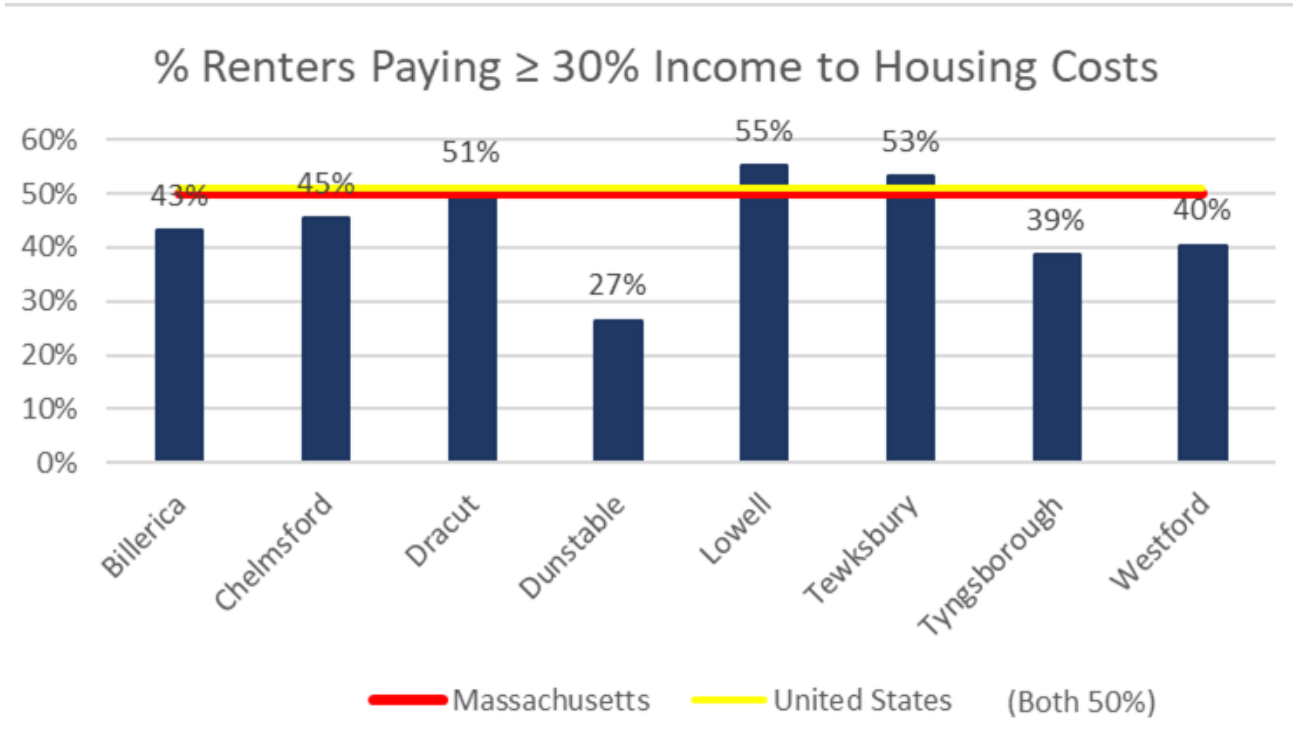
# Housing Ends Homelessness



# SURVEY – TOP COMMUNITY NEEDS

City/Town	#1	#2	#3
Billerica (93)	Housing	Mental Health	Out of School Time
Chelmsford (68)	Housing	Mental Health	Out of School Time
Dracut (128)	Out of School Time	Housing	Mental Health
Dunstable (8)	Out of School Time	Employment Opportunities	Transportation
Lowell (739)	Housing	Mental Health	Out of School Time
Tewksbury (52)	Housing	Mental Health	Transportation
Tyngsborough (48)	Mental Health	Elder Services/Care	Housing
Westford (53)	Transportation	Housing	Mental Health

# RENTAL HOUSING COST



# Homelessness by the Numbers

- ❖ Among Continuums of Care identified as “Largely Suburban”, the Massachusetts Balance of State ranks second in the country for people experiencing sheltered homelessness, with **2,772** identified in the Point in Time (PIT) count.
- ❖ Nearly **half** of all people experiencing sheltered homelessness in the country were in four states: New York, California, Massachusetts, and Florida.
- ❖ Recent PIT counts found that one in five individuals in shelters or outside was over 60.
- ❖ For the first time since counting began, more individuals are sleeping “unsheltered” (outside; in camps; in cars) than are sleeping in shelters.

# Data Accuracy and the “Hidden Homeless”

Figuring out how many people are “homeless” is **HARD**.

- People who are “doubled up” or “couchsurfing” are not counted
- People in carceral settings, or treatment programs are not counted
- People who are well hidden (cars in driveways; illegal units; remote camps) are not counted

Any number given is an estimate, and almost certainly an undercount

# Regional Successes - Shelter and Outreach

- **Increased Bed availability** - Creation of 20 additional low barrier congregate beds at Life Connection in Lowell; creation of 80+ non-congregate beds at area hotels in coordination with state and federal funding opportunities
- **Increased diversion** - Lowell Transitional Living Center (operated by Southern Middlesex Opportunity Council) created a diversion case manager position; more than 50 successful diversions since the program was established (often back to state or city of origin)
- **Increased coordination** - Providers engaging in a variety of weekly and monthly meetings to focus on specific needs of individuals, as well as an overall increase in shared communication and coordination with regional nonprofits
- **Increased Service Array** - Day program with hygiene resources and case management in coordination with faith community; Dedicated outreach and engagement team via expansion of services at an existing nonprofit

# Other Housing Related Resources

**Emergency Housing Vouchers** - Through Dept. of Housing and Community Development; regional allocation of 917 vouchers. Total allocation to Massachusetts is 1780 vouchers

**HOME Investment Partnerships Program** (HOME) dollars:

- |   |               |            |                       |
|---|---------------|------------|-----------------------|
| - | Lowell, MA    | HOME       | <b>\$857K</b>         |
| - | Lowell, MA    | HOME (ARP) | <b>\$3.1 Millon</b>   |
|   |               |            |                       |
| - | Massachusetts | HOME       | <b>\$9.8 Million</b>  |
| - | Massachusetts | HOME(ARP)  | <b>\$36.5 Million</b> |

**American Rescue Plan Act (ARPA) funds:** Various amounts by municipality

# Challenges with Voucher Utilization

Without available units, vouchers are meaningless.

- Stigma
- Low vacancy rates
- Highly competitive market

make using vouchers difficult, especially for clients with poor or limited credit history, or other barriers.

# Voucher Utilization

National: 69,860 awarded

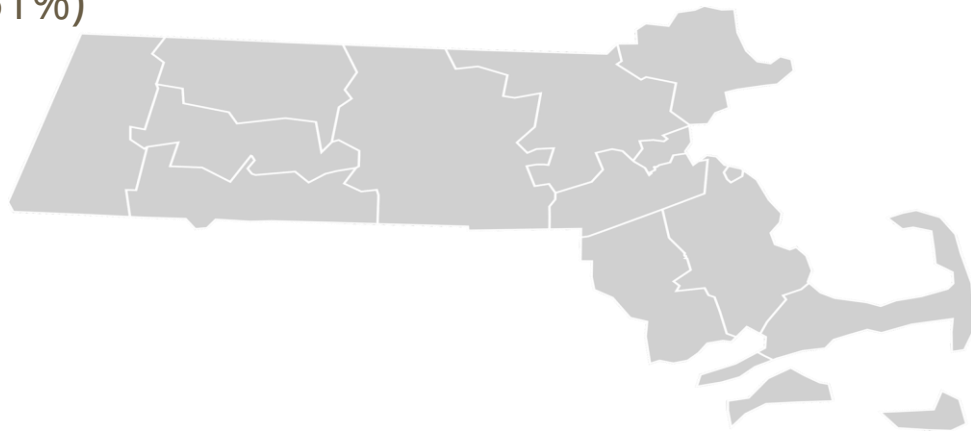
12,234 leased (17.51%)

Massachusetts: 1780 awarded

130 leased (7.30%)

Balance of State: 917 awarded

27 leased (2.94%)



All data is current as of 3/2/2022, and changes frequently. For more see [this HUD link.](#)

# Coronavirus State and Local Fiscal Recovery Funds

**\$150 million** to finance the statewide production of housing for various populations, including seniors and veterans;

**\$150 million** for public housing maintenance;

**\$115 million** for rental housing production and to provide increased housing options to residents of disproportionately impacted communities;

**\$115 million** to support housing production in disproportionately impacted communities through MassHousing's Commonwealth Builder Program and similar efforts;

**\$65 million** to support expanded homeownership opportunities, focused on first-time homebuyers who are residents of disproportionately impacted communities.

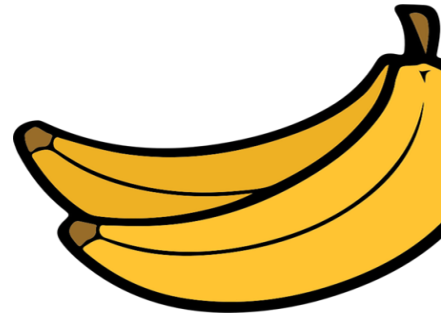
# Common Barriers to Housing Creation

## Zoning and Regulatory Challenges to

- Accessory Dwelling Units (“Mother in Law” apartments)
- Modular Housing (Prefabricated housing that is placed, not built)
- Parking Minimums (Number of spaces per unit)
- “Neighborhood Character”

NIMBYs - Not in MY Backyard

BANANAs - Build Absolutely Nothing Anywhere Near Anybody



# Successful Barrier Busting

## Parking Minimums -

Boston city councilors voted unanimously to eliminate minimum off-street parking requirements for affordable residential development projects where at least 60 percent of the units are income-restricted for families whose household incomes are at or below the area median income.

## Modular Housing -

Worcester is building 24 units of modular housing in collaboration with the Worcester Housing Authority and the Massachusetts Housing and Shelter Alliance (MHSA)

## Conversions -

Brockton is converting an old hotel into 69 units of housing with help from a \$5.3 million tax-exempt bond from MassDevelopment, in collaboration with an area non-profit (Father Bill's and Mainspring).

# Local Successes in Housing Creation

Chelmsford - 54 units of affordable senior housing due to changes in zoning in collaboration with state funding

Woburn - 88 units of affordable housing as part of a mixed-use redesign of underutilized commercial space

Lowell - More than 1 million dollars in Community Preservation Act funds for affordable housing creation

# “Housing is the Missing Link”

## Regional collaboration to find

- Potential foreclosures or distressed properties
- Underutilized spaces where development is possible (adding additional stories or subdividing units)
- Undeveloped parcels that have been difficult to utilize
- Vacant properties that would be a quicker turn-around (empty motels, nursing homes or other facilities)



**Unprecedented availability of time-limited funds means that all options should be explored in a timely and creative way.**

# Goals Beyond Units

## **Preservation of existing affordable housing**

Especially important for seniors and other individuals and families living on fixed incomes

## **Creation of, and allocation of funding for Permanent Supported Housing (PSH) units**

Low-barrier units that are matched with supportive services of varying intensity

## **Incentives for development**

Density bonuses

Fee reduction/waiver and expedited permitting

Parking requirement adjustments

Direct subsidy of units

## Housing and Equity

BIPOC communities are over-represented in homelessness: Individuals that identify as black or African American represent 13% of the overall population, but 40% of the population of people experiencing homelessness.

Trends in home ownership are increasingly disparate, with significant gains for white home owners, and declining ownership in communities of color. This not only reinforces the gap in stable, long-term housing, but also exacerbates the wealth gap between white and non-white communities.

# Ending Stigma

In the coming months, a variety of community partners will collaborate with area providers on a campaign to break down the myths around homelessness, and to reduce the stigma and misinformation about people experiencing homelessness - how they got there, and how they get out.

**HOUSING IS HEALTHCARE**

**HOUSING ENDS HOMELESSNESS**



# The Risks and Costs of Inaction

## Economic costs:

- Camp “clean outs” - costs thousands of dollars; often requires multiple attempts; utilizes scarce resources
- Health Care costs - overutilization of emergency medicine and transportation, significant costs related to treatment of chronic conditions that will improve with housing
- Law Enforcement - time and resources dedicated to community engagement, including arrests; executing “Section 35” orders related to substance use, court resources to follow up on crimes directly related to homelessness

**USICH estimates between \$30K and \$50K per year for each individual in chronic homelessness**

# Unseen Costs of Inaction

Lack of economic investment

Businesses don't want to open in areas perceived to be unsafe

Lack of affordable housing for their workforce

Reduction in engagement by cultural or community based groups

Underutilization of parks, fields, and greenspaces

Reduced foot traffic or utilization of outdoor spaces (outdoor dining; pop up markets), contributing to distressed or dangerous perceptions



# House America

An All-Hands-on-Deck Effort to  
Address the Nation's  
Homelessness Crisis



The graphic features a background image of a row of townhouses. At the top, there are two circular logos: the U.S. Department of Housing and Urban Development (HUD) logo on the left and the U.S. Department of Justice logo on the right. Below the logos, the text "House America" is written in large, white, sans-serif font. Underneath this, the URL "HUD.gov/house\_america" is displayed in a smaller white font. Below the URL, there are two white icons: on the left, an icon representing a family of three (two adults and one child), and on the right, an icon of a house. Below the family icon, the text "Re-house households experiencing homelessness through a Housing First approach" is written in white. Below the house icon, the text "Add new units of affordable housing into the development pipeline" is written in white.

HUD.gov/house\_america

Re-house households  
experiencing homelessness  
through a Housing First  
approach

Add new units of affordable  
housing into the development  
pipeline

# Housing First Means Housing People, First

Housing First is not:

A discrete “program”

“Free Housing” for anyone who wants it

Just giving someone a unit without considering their needs

A label that can be applied without significant, systemic change

Housing First IS

A “whole system” orientation towards making housing available to those who need it *without* contrived barriers around sobriety, medication “compliance”, or “wanting to get better” .

The recognition that improving someone’s quality of life starts with giving them a safe and consistent place to be, and that any movement towards other goals will only be possible when that consistency is available.

Acknowledging that complex applications, onerous paperwork and documentation requirements, and unrealistic expectations are a major barrier in finding housing.

# Housing Ends Homelessness



# Questions and Answers

**Your Next Steps?**



# How YOU Can Help

Help us bring unprecedented resources to those who need them most.

- Identify a contact person who can sit in on meetings and help connect resources to needs.
  - Share via social media about the need for housing, and help share information and reduce stigma
  - Commit to housing creation in your region, and support opportunities in your area and others
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# Development Committee

A collaborative effort between leaders in real estate, banking, and housing development, alongside community partners with a vested interest in fundamentally changing the landscape for housing and homelessness in the Greater Lowell region.

Committee members would be committed to engaging in finding and promoting both traditional and non-traditional housing opportunities, as well as working to break down existing barriers to housing creation wherever they exist.

# Contact Us

We have created a website ([www.commteam.com/talkabouthousing](http://www.commteam.com/talkabouthousing)) which provides additional information and resources about affordable housing, the Housing First model, and social media content to share.

For more information, you can email us at: [talkabouthousing@commteam.org](mailto:talkabouthousing@commteam.org)

# Resources and Additional Information

Housing First:

[Housing First | MHSA](#)

[Pathways Housing First](#)

Cost of Homelessness

[Ending Chronic Homelessness in 2017](#)

[Report: What Clearing Homeless  
Encampments Costs Cities](#)

Barrier Busting:

Parking Requirements

[Boston City Council Votes to End Minimum  
Parking Requirements for Affordable Housing](#)

Modular Housing

[Worcester To Have State's First Modular  
Building Of Micro-Units To House Chronically  
Homeless](#)

# Resources and Additional Information

## Federal Funding Priorities

[FACT SHEET: The Coronavirus State and Local Fiscal Recovery Funds Will Deliver \\$350 Billion](#)

[10 Strategies to Reduce Homelessness With the American Rescue Plan](#)

[House America | HUD.gov / US Department of Housing and Urban Development](#)

## Regulatory and Zoning Information

Housing Availability Report:  
<https://www.lowellma.gov/AgendaCenter/ViewFile/Item/15558?fileID=31678>

[How land use regulations are zoning out low-income families](#)

[Case Studies - Inclusionary Zoning](#)

[Incentives](#)

# Data and Demographic Resources

## Region Statistics

[Community Teamwork 2021 Community Needs Assessment](#)

[Greater Lowell Community Health Needs Assessment](#)

[HUD 2020 Continuum of Care Homeless Assistance Programs Homeless Populations and Subpopulations](#) Data for the Balance of State Continuum of Care

## Federal Statistics and Information

[Homelessness Statistics by State](#)

[The 2021 Annual Homeless Assessment Report \(AHAR\) to Congress](#)

## Equity and Housing

[Racial Equity and Fair Housing](#)

[Housing for Equity and Inclusion](#)