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HOUSING SERVICES PROGRAM ANNUAL REPORT 1988

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OFFICE OF COMMUNITY ECONOMIC DEVELOPMENT
DIVISION OF NEIGHBORHOODS AND ECONOMIC OPPORTUNITY

FOREWORD

Housing is a basic human need. Yet, there is a segment of our society that is in constant risk of losing its housing and joining the ranks of the homeless. It is to this latter group that E OCD's Housing Services Program is directed. The Housing Services Program is designed to do the following:

1. Maximize the use of the private housing stock, both owned and rented.
2. Assist low-income tenants and homeowners to remain in their existing housing.

The program is committed to the preservation of housing for low-income tenants with special attention given to the at risk segment of this population. Since its inception in 1985, the program has expanded each year to provide more services to more people in more geographical settings. The program is built upon the belief that through effective communication and education good tenant/landlord relations can be built.

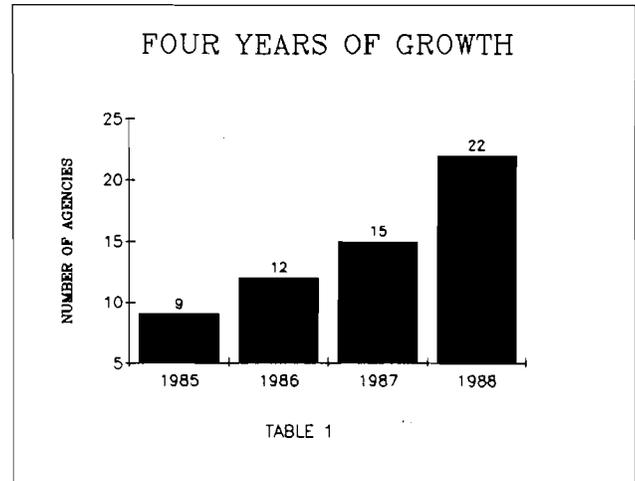
Each year, agencies are requested to submit proposals for consideration for program grants. In 1988, E OCD provided funds for 22 programs in non-profit housing agencies, community action agencies, and other community-based agencies.

THE YEAR IN RETROSPECT

Fiscal Year 1988 (July 1, 1987, through June 30, 1988) was a year in which the demand for housing services increased significantly. It was also a year which witnessed an expanded housing services program. The supply of housing was negatively effected by condominium conversions, increases in the cost of apartments rented, and removal of apartments from the market. In this environment of declining housing availability, it became imperative that the low- and moderate-income tenant population retain their housing and that those at risk of

losing their housing be given all possible assistance to help maintain a stable household.

In response to this crisis, E OCD expanded the Housing Services Program. This expansion reflected not only the number of clients served but also the number of agencies supplying the services to a broadening geographical area (See Table 1). E OCD provided increased training for all grantee service personnel. E OCD's field service staff provided more technical assistance to agencies. E OCD established a series of regularly scheduled program directors meetings to improve communication among grantees and the coordination of the program.



PROGRAM DESCRIPTION

The Housing Services Program provides a variety of services to low-income tenants and their landlords in an effort to preserve the existing supply of affordable housing. Through counseling and mediation, resource identification and education, Housing Services works to resolve problems between tenants and landlords before they escalate and threaten existing tenancies.

The key to the program is effective communication. The Housing Services Program provides a variety of opportunities and forums in which communication can occur. With the

guidance and participation of skilled counselors and mediators, landlords and tenants are provided the opportunity to communicate with each other, with fellow landlords and tenants, or with counselors. These opportunities may be one-on-one or in group sessions. This communication design has worked effectively to significantly reduce the number of families at risk of losing their homes.

The experience and the results of the past four years have proved that this strategy works. The program has:

- o Assisted tenants and landlords in the avoidance of eviction and its accompanying court costs.
- o Assisted tenants in retaining their housing thus preventing homelessness.
- o Advised tenants and landlords about their rights and responsibilities.
- o Improved the housing stock by assisting landlords with repair schedules.
- o Informed tenants, homeowners, and landlords of available resources which might be otherwise unknown to them.

The three basic elements of the program are tenant and landlord counseling, negotiations/mediation, and community education. Such communication, both personal and frequent, helps in the identification and ultimate resolution of housing problems which might occur. The use of these processes can often result in the prevention of homelessness, in addition to preserving housing units.

Counseling

In 1988, 7,135 tenants, 2,241 landlords, and 671 homeowners/homebuyers received counseling from the Housing Services Program. Tables 2 and 3 display the growth comparison over the four years for tenant and landlord cases. This service is available both to landlords and tenants. Counseling may range from

TENANTS SERVED EACH PROGRAM YEAR

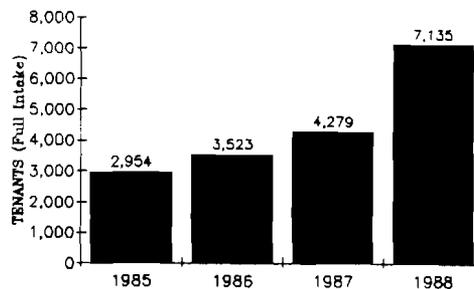


TABLE 2

responding to an inquiry concerning a security deposit to solving the serious problem of eviction. The high rate of problem resolution, 87 percent, indicates the true effectiveness of counseling. Some of the more common situations that require and benefit from counseling are the following:

- o Rights and Responsibilities: The most common situations that result in in-depth counseling are tenant/landlord rights and responsibilities. The information and understanding about these two elements gained from counseling can be invaluable in preserving this and future tenancies.

LANDLORDS SERVED EACH PROGRAM YEAR

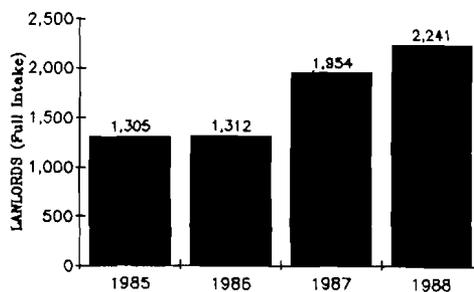
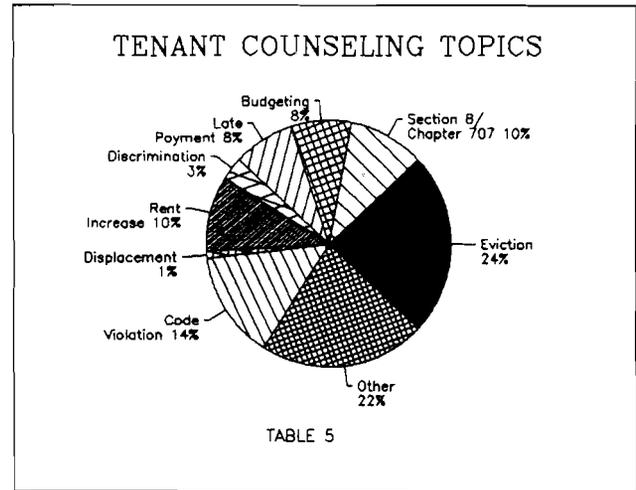
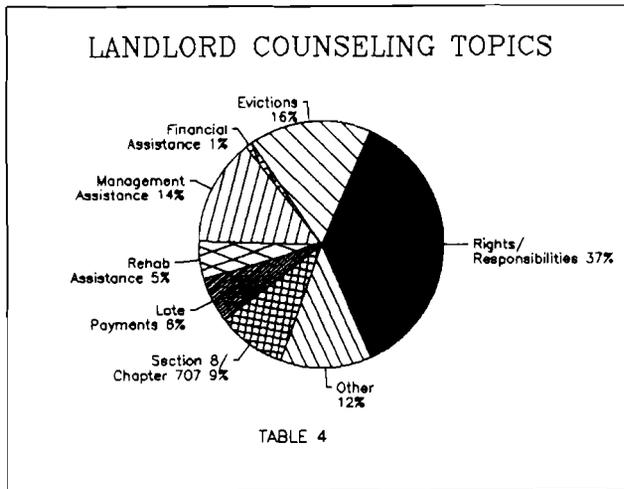


TABLE 3

- o Evictions: This requires a highly skilled counselor to identify all the elements involved in the situation and to suggest appropriate procedures that the tenant or landlord might follow to arrive at a solution.
- o Money Management: Money management counseling is designed to assist tenants in maximizing their income and landlords in good property management practices. The counselor must be skilled in identifying resources, budget design, and payment schedules. This particular service has significant practical value to tenants.

The above are some examples of the effective one-on-one counseling opportunities for tenants, landlords, and homebuyers. Tables 4 and 5 demonstrate the breakdown of the topics of counseling sessions for landlords and tenants. Table 6 shows the composition of the 2,181 minority tenants that received



- o Foreclosure: The Housing Services Program counselor is trained to counsel homeowners in imminent danger of losing their homes due to bank foreclosure or condemnation. The counseling provided is effective in helping many low-income households remain in their homes.
- o Discrimination Counseling: The counselor must exercise extreme tact in dealing with this delicate subject. The counselor must ascertain if discrimination does exist. If it does, the counselor explains the Federal and State discrimination laws and, if necessary, makes an appropriate referral.

counseling. In addition to this service, all tenants and landlords are provided with large group counseling opportunities. Workshops are primarily devoted to the dissemination of educational information and materials and discussion of problems and other concerns common to the group. During 1988, the Housing Services providers conducted 71 tenant and 55 landlord educational workshops. Over 4,257 individuals attended the workshops. Landlord workshops included information pertaining to financial planning, property maintenance and liability, the dangers of lead paint, and the benefits of sound property management practices. Tenants benefitted from workshops dealing with rental subsidy programs, tenant rights and responsibilities, and homeownership programs.

These workshops are an excellent method of educating and informing landlords and tenants prior to emergency situations arising.

Negotiation/Mediation

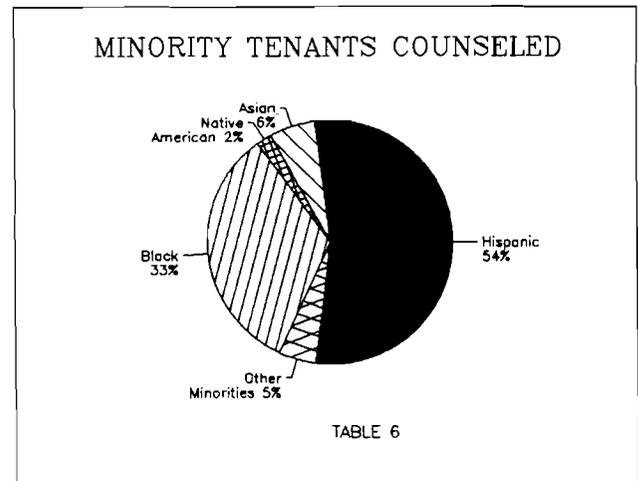
Negotiation and mediation between landlords and tenants have become an increasingly important service of the program. To effectively implement negotiation, counselors must first educate the landlord and tenant concerning their respective rights and responsibilities, identify their common problems, and then attempt to negotiate a resolution. If negotiation is not effective, the parties are brought together face-to-face for mediation. Trained Housing Services mediators meet with both parties in a confidential setting to work out mutually agreeable solutions to their housing problems. Mediation of housing disputes is a low cost and effective alternative to court proceedings.

One example of the effective use of mediation is a program in the Attleboro area. The Attleboro District Court frequently refers housing cases to trained mediators for resolution. Since the initiation of the program in January 1988 only four of the cases referred for mediation had to be heard by the court.

Of the 4,257 negotiations/mediations conducted by Housing Services Programs, 85 percent were successfully resolved in FY88.

Community Education

Community Education is designed to inform and educate the general public about the Housing Services Program. To this end the Housing Services Program utilizes the media to provide citizens with information about its purpose and activities. For example, in one Middlesex County community, tenant informational articles are written in Spanish to inform the growing Hispanic community on housing issues. In Franklin County, a landlord/tenant community board was formed to improve communication between the groups. In Boston a monthly lecture series covering various housing issues was developed for community service workers to ensure the clients with housing problems are identified and referred to the program early.



The community education element of the program has been a significant asset because it provides an opportunity to keep the general public and other interested agencies informed about housing issues as well as the Housing Services Program, its purposes, and services.

A TYPICAL CASE SUMMARY

Typically "a tenant in trouble" case would be referred to the Housing Services from one of four sources: the District Courts, social agencies, the Department of Public Welfare, or self referred. A case is usually referred when the tenant is in crisis and the threat of homelessness has become a reality. Once the referral has been received, the Housing Services counselor compiles the case history to identify and clarify possible courses of action and resolutions of the crisis.

Mrs. Smith, a young single parent of two preschool children, was a self referral. She reported to the counselor she had been threatened with eviction by her landlord and given a deadline of 14 days to vacate her two-bedroom apartment. The counseling session revealed Mrs. Smith was two months in arrears of her rental payments in the amount of

\$1,000. The reason Mrs. Smith gave for the nonpayment of rent was that her car broke down and needed expensive repairs. This car was her only possible transportation to her job. To deal with this financial problem the counselor assisted Mrs. Smith in the exploration of sources of revenue to supplement her income from employment to help repay the rental indebtedness. In the course of the counseling session Mrs. Smith indicated that in the two years of her tenancy the landlord had, on three occasions, failed to respond to her requests for repairs. Each of these conditions proved to be a violation of the State Sanitary Code and it was the landlord's responsibility to correct them. On two occasions the hot water heating system failed and Mrs. Smith was without hot water. Each time she ultimately paid the bill for correction of the condition. In a third instance, the stairway to her second floor apartment had a broken handrail and a nonfunctioning light. Again, Mrs. Smith had to pay for the repair of these items. Mrs. Smith told the counselor that she lacked the self-assurance to deal with the landlord directly.

With the information available from Mrs. Smith, the counselor designed a strategy to help her resolve the situation. An important element of this strategy was the encouragement and reassurance of Mrs. Smith in her direct contacts with the landlord. This helped in the resolution of the current crisis and made further tenant/landlord communications easier. Another element of the strategy was the design of a repayment schedule for the outstanding \$1,000 debt which would also satisfy her other economic needs. The counselor emphasized the quid pro quo of the situation; namely, the landlord's outstanding financial responsibility for the building repairs for which Mrs. Smith had paid. In dollar amounts, this meant the landlord was owed \$1,000 for back rent, minus \$182 that Mrs. Smith had paid for repairs, for a net debt of \$828. The tenant felt she could pay this amount over the next seven months.

With the counseling provided, Mrs. Smith approached the landlord directly in an attempt to avert the eviction.

At this point, the landlord refused to accept anything less than the \$1,000 rent that was owed and the tenancy remained at risk.

The counselor then turned to the mediation component of the Housing Services Program and provided a skilled third party mediator to assist the tenant and landlord in a search for an agreement. The mediator was successful in helping both parties agree it would be more desirable for both of them to retain Mrs. Smith's tenancy. This would save the landlord the court cost in the eviction process and save Mrs. Smith the additional problem of attempting to find another affordable apartment.

With this common goal, the landlord and Mrs. Smith agreed to a repayment amount of \$820, and reduced the repayment period from seven months to four months. Mediation worked. The crisis was concluded and homelessness was prevented.

CONCLUSION

In 1988, the Housing Services Program made significant progress in its goal toward prevention of homelessness. MORE THAN 2,356 AT RISK FAMILIES WHO WERE IN IMMEDIATE DANGER OF LOSING THEIR HOUSING WERE ABLE TO AVOID HOMELESSNESS AND RETAIN THEIR TENANCY STATUS. The 1988 Housing Services Program, as reflected in the previous charts, had increased program participation by both landlords and tenants. However, the threat of homelessness remains, and it will take continued effort on the part of all segments of our society if we are to be successful in providing every family with a decent and affordable home.

For further information contact:

EOCD/OCED

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(617)727-7127

FY88 HOUSING SERVICES PROGRAM GRANTEES

Action for Boston Community
Development, Inc.
178 Tremont Street
Boston, MA 02111
(617) 357-6000, x538

Berkshire County Regional
Housing Authority
150 North Street, Room 42
Pittsfield, MA 01201
(413) 443-7138, 494-5718

City of Boston
Public Facilities Department
15 Beacon Street
Boston, MA 02108
(617) 720-4300

Brockton Area Help Line
837 North Main Street
Brockton, MA 02401
(508) 828-6666

Cambridge Economic Opportunity
Committee, Inc.
11 Inman Street
Cambridge, MA 02139
(617) 868-2900

Cambridgeport Problem Center
1 West Street
Cambridge, MA 02139
(617) 661-1010

Centro Panamericano
90 Broadway Street
Lawrence, MA 01841
(508) 794-1025

Chelsea NHS
162 Shawmut Street
Chelsea, MA 02150
(617) 889-1375

Citizens for Citizens, Inc.
264 Griffin Street
Fall River, MA 02724
(508) 679-0041

Community Action, Inc.
25 Locust Street
Haverhill, MA 01830
(508) 373-1971

Community Action Program
Inter-City, Inc.
583 Broadway
Chelsea, MA 02150
(617) 884-6132

Community Teamwork, Inc.
167 Dutton Street
Lowell, MA 01852
(508) 459-0551

Franklin County Regional
Housing Authority
80 Canal Street
P.O. Box 30
Turner Falls, MA 01376
(413) 863-9781

Franklin County Community
Action Corporation
39 Federal Street
Greenfield, MA 01301
(413) 773-3574

Hampshire Community Action
Commission
218 State Street
P.O. Box 7
Northampton, MA 01061
(413) 584-4577

Housing Allowance Project
145 State Street
Springfield, MA 01103
(413) 785-1251

Housing Assistance Corporation
460 West Main Street, 2nd Floor
Hyannis, MA 02601
(508) 771-5400

Housing Information Center
205 Milbury Street
Worcester, MA 01610
(508) 757-2200

Northern Berkshire Community
Action, Inc.
41 Eagle Street
North Adams, MA 02147
(413) 663-3014, 663-9807

People Acting in Community
Endeavors
166 William Street
P.O. Box D-626
New Bedford, MA 02742
(508) 999-9920

Quincy Community Action
Programs, Inc.
1509 Hancock Street
Quincy, MA 02169
(617) 479-8181

Rural Housing Improvement, Inc.
218 Central Street
Winchendon, MA 01475
(508) 297-1376, 343-3416

Self-Help, Inc.
142 Main Street, 3rd Floor
Brockton, MA 02401
(508) 588-5440

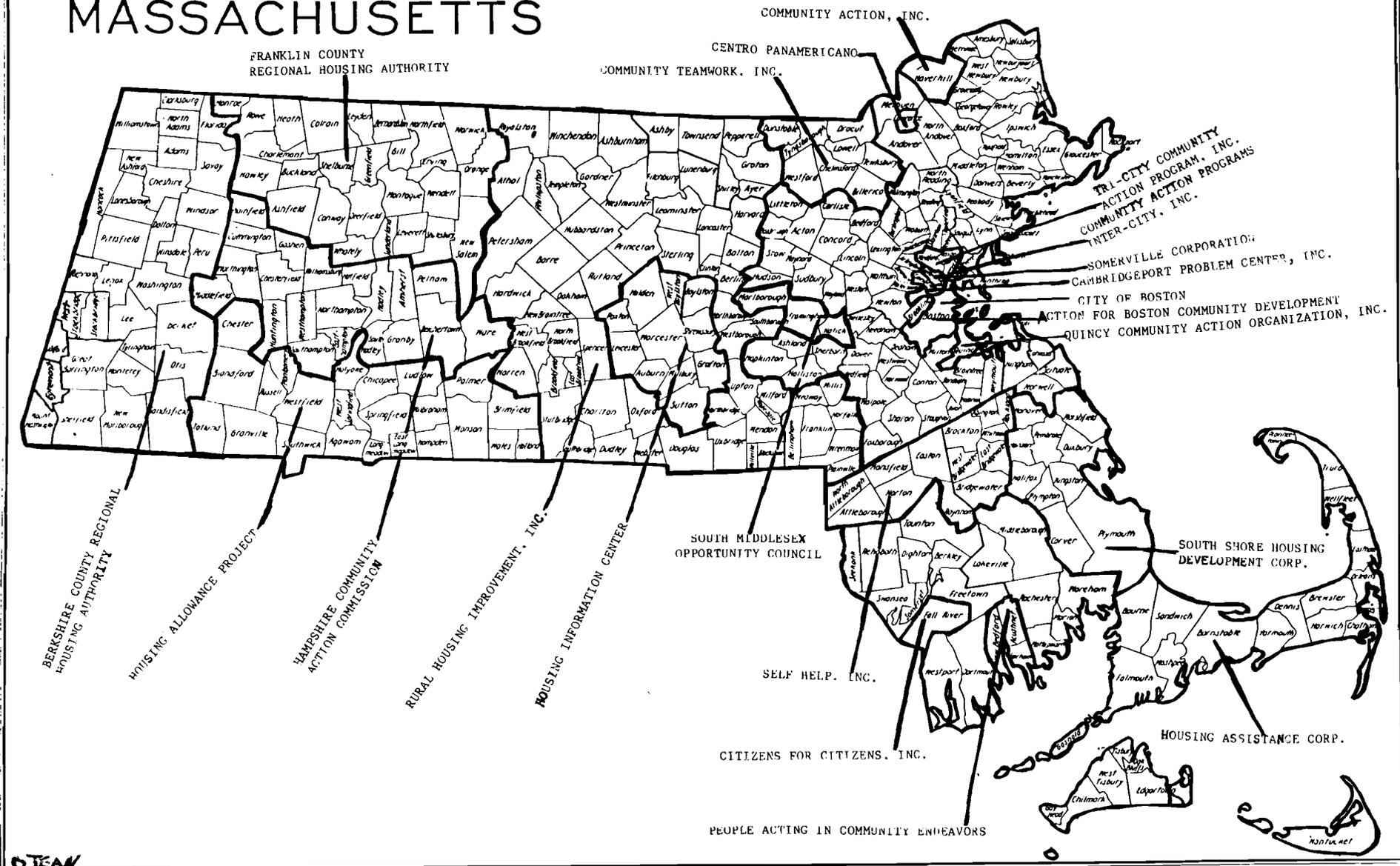
Somerville Corporation
1 Summer Street
Somerville, MA 02143
(617) 776-5931

South Middlesex Opportunity
Council
354 Waverly Street
Framingham, MA 01701
(508) 872-4853

South Shore Housing
Development Corporation
169 Summer Street
Kingston, MA 02364
(617) 585-3885
1-800-242-0957

Tri-City Community Action
Program, Inc.
Housing Services Center
10 High Street, Suite 7
Medford, MA 02155
(617) 395-2344

MASSACHUSETTS



STEAM