

United Interfaith Action of Southeastern MA (UIA)

Housing Report for New Bedford

February 15, 2022

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UIA is a statewide affiliate of the Massachusetts Communities Action Network and national affiliate of Faith In Action
www.unitedinterfaithaction.org

I. Housing Crisis: High Rents, Long Waiting Lists for Affordable Housing, Some of the Most Evictions in the state, Devastating numbers of homeless students and homeless adults

"Housing insecurity impacts so many in our community. As a teacher in New Bedford, I have witnessed more times than I care to recall the impact that housing has on our children. I have had numerous homeless students over the years. Poverty does not discriminate. Many people live paycheck-to-paycheck. I also have friends suddenly displaced from their homes due to fires or faulty contracting work. One unexpected hardship for any of us can mean the difference between having a roof over our head or being on the streets." **Kelly Haggerty, New Bedford resident and teacher at Greater New Bedford Vocational Technical School**

A. High Rents//Severely Cost Burdened

According to the Metropolitan Area Planning Council, MAPC, the most common measure of housing affordability is the percent of income that households spend on housing costs. From the MAPC's data, **in New Bedford, 47% of households are "cost burdened", meaning they spend more than 30% of income on housing costs, and 23% of households are "severely cost burdened", meaning they spend more than 50% of income on housing.** This is compared to 29 percent "cost burdened" and 14 percent "severely cost burdened" of households statewide.

B. HUGE Waiting Lists for affordable housing

According to the New Bedford Housing Authority Statistics, there is a

- *#s on New Bedford's Section 8 waitlist – 4,131*
- *#s on New Bedford's Massachusetts Rental Voucher Program waitlist – 4,378*
- *#s in New Bedford on the waitlist for federal public housing – 4,087*

C. Numbers of Homeless Adults

Additionally, from the City's Point in Time Count of January 2021, **372 individuals** were either in emergency shelters, in transitional housing, or on the streets, representing **300 households**. Since 2018, the number of **sheltered adult individuals (singles) increased 30%** and **sheltered individuals in families (families) increased by 7%**.

D. Homeless School Students

As of Jan 2022, NBPS had **1,298 students recorded as homeless** which covers those in shelter, on the street, in places not meant for human habitation, doubled up due to economic hardship, or couch-surfing, with 930 currently actively homeless.

E. Bristol County leads the state in Evictions

According to the Mass Trial Court data, evictions are also prominent in the Southcoast as compared to the rest of the Commonwealth.

Evictions executed since end of moratorium on October 17, 2020, by County

1. Bristol County – 813
2. Worcester County – 734
3. Middlesex County – 719

Total Evictions in MA is 4,720 as of 02/06/2022

Ex. Suffolk Co (including Boston) in comparison is 461 evictions

Evictions executed since end of moratorium on October 17, 2020, by City/Town

1. City of Worcester – 370
2. City of Fall River – 336
3. City of New Bedford – 299 as of 02/06/2022

Ex. City of Brockton in comparison is 127 evictions

The case can definitely be made for much more funding channeled to support the housing challenges of New Bedford and stabilize our community.

II. Community Housing Stories

Jodie's Story

"I am a mother of four children and one grandson. I should be excited to begin this chapter of my life, becoming a grandmother fills me with nothing but love and joy. My children are growing, and I have a master's degree in psychology, yet I remain at a disadvantage. I have tried to provide for my family, offering shelter and security as best I can, **but my housing journey has not been easy.**

I have found myself challenged by landlords who are not empathetic toward their tenants, often engaging in unjust or threatening tactics. Some landlords view their tenants solely as a business transaction with little regard for our humanity.

One of my younger adult children has behavioral health issues. Most recently, while living in a local apartment I was told by my landlord that he could no longer live with me or be on the property due to these issues. One day my son visited me, and a neighbor reported his presence to the landlord. *His presence at my apartment prompted the landlord to issue a verbal eviction.*

There was nothing in writing and no 30-day notice. I did not fight it because the landlord had frequently threatened eviction and was destabilizing my home. I left the apartment that my 4 children and I called home for 2 years.

Since that time, I have been looking for an apartment for 4 months. I have a full-time job in my career field, and I am able to afford the rent, yet I repeatedly get denied in my applications, due in large part to my eviction history.

I am not alone in this housing struggle. Many people have difficulty finding housing because of a previous issue, whether it be an eviction, a credit report, or a past offense.

In my work as a community clinician, clients' issues often center on wanting and needing stability, no matter how different their issues seem to be.

We all seek stability, **which begins with a place to call home for you and your family."**

Christine's Story

"I have lived in New Bedford for 25 years and have worked hard to provide a good home for my family and could never have imagined what would become such a devastating, housing struggle.

In 2016, I had solar panels installed on my house. At the time I did not realize the work was faulty, and within two years the roof of my home collapsed. I further learned that my homeowner's insurance did not cover this damage from the solar panels, and this left my family abruptly without a place to live.

With time my home was declared uninhabitable and demolished. However, I still owed and continue to owe monthly mortgage payments and utilities for a house that no longer exists.

I also learned my income was too high to qualify for state and local housing assistance programs. But my income was *not* enough to support my three children, a mortgage, *and* rent.

Since 2018, there have been periods in which I and my family have been homeless, couch-surfing and even living in a camper on my property, until I was notified this was illegal. I am now in an apartment but can no longer afford my rent and will soon be homeless again. My house is currently being re-built through volunteer labor and donations, but it's a slow process. I've done all that I know to do: even reaching out to over 48 state and local officials for help. The systems are failing.

My situation is very unique in some respects. But in other ways my situation is far too common in which hard-working people find themselves struggling with the cost of housing but not qualifying for assistance. Additionally, the stock of affordable apartments are too few from which to choose and are either taken or in very poor living conditions.

My housing struggles have been exhausting and have taken a tremendous mental, emotional, and physical health toll on me and my family. Community-support has kept me going, and we need the City and State to offer more support and address our housing crises."

New Bedford Youth's Story *(due to his age and community circumstances, this youth remains anonymous – this story is shared via the Director of the New Bedford Shannon Youth Outreach Program)*

There is one young man, who is a participant in the New Bedford Shannon Program, which is a youth, violence prevention and intervention program serving ages 10-24 in New Bedford. He sought to distance himself from a negative lifestyle and take the next steps as a contributing member of our community. However, a lack of stable housing has been a difficult obstacle to overcome. He is 22 and working toward his High School Equivalency with aspirations to achieve certification for a future career in the Off-Shore Wind Industry.

The place where he was staying became too expensive, and he became homeless. He was then couch-surfing between Fall River and New Bedford, causing problems with transportation and attendance in his coursework to finish his education.

We, the caring adults in this young man's life, fear without stable housing, he may not finish his education nor attain the next level of work certification. He worries he will return to life on the streets.

Without more shelter beds or housing support for young people, their lives and desires to contribute to their communities become increasingly difficult. This is a common vulnerability for the youth in our area.

With the ARPA funds, we can work toward securing individual apartments in a communal, supportive setting for these young people to live, learn, and become part of their community in a positive, productive way. It's our responsibility to take this opportunity to support our youth who are struggling with housing insecurity and provide them with a sense of community belonging and support.

III. Sources of Funding for Affordable Housing that New Bedford can utilize

A. **American Rescue Plan (ARPA)** Federal Funds that New Bedford is set to receive.

In Mayor Mitchell's outlined of proposed use of funds \$13M will be dedicated to "Housing". While this is no insignificant number, the same proposed use of funds dedicates \$18M to "Arts, Culture, Hospitality, and Tourism, creating it as the top funding priority. Given New Bedford's housing crisis and the pandemic's effects on housing stability, Housing should be the top funding priority from the ARPA federal COVID, relief funds. **With an additional \$8Million dedicated to Housing from the \$80Million of New Bedford's ARPA funds, Housing would be a top priority with 25% of the total ARPA funds, as the City continues to recover and rebuild from the pandemic.**

Mayor Mitchell's Current Proposed Priorities for ARPA Funding – still in negotiation with City Council

- Arts, culture, hospitality and tourism – \$18 million
- Matching funds for strategic investments – \$14 million
- Neighborhood stabilization and housing support - \$13 million
- Enhancements to open spaces in qualified census tracts – \$11 million
- Health, safety and well-being \$8 million
- Small business support – \$8 million
- Non-state share of water, wastewater and stormwater projects – \$6 million

B. **Community Preservation Act Funds (CPA).**

These funds come from a small surcharge on property taxes that goes into this program's fund. With CPA 10% must be used for parks & greenspace, 10% must be used toward historic preservation, and 10% must be used toward community housing. The remaining 70% of CPA can be allocated by the City in any of these areas). ***For the past 3 fiscal year cycles, the City of New Bedford has designated a range of 15-23% in total on the category of Community Housing. By comparison, Boston allocates 50% of CPA on Community Housing.***

C. **Community Development Block Grants (CDBG).**

CDBG funds come from an annual federal grant that can be used for economic development, human services, streets and sidewalks/neighborhood improvement, and housing. ***In the past 3 funding cycles, the City of New Bedford has spent between 8-17% of CDBG Funds on housing.***

D. **Inclusionary Development Program**

Many cities and towns in Massachusetts have this program which requires developers for market rate rental housing or homeownership housing to set affordable rents on 10% or more of the rental units or to set affordable selling prices on 10% or more of homeownership units. Developers can alternatively put

money into a fund for affordable housing at an estimated rate of \$300,000-\$400,000 per unit if they do not want to create the affordable units in their development.

These sources of funding represent opportunities to address the housing crisis in New Bedford. We all want the same for our great City: a thriving community, a stable and secure place to raise our families, a place where we can live, work, and partake of all this City has to offer. Yet, this vision struggles to find its ways to reality when basic housing needs are not met for all residents. As we build up our schools, create economic opportunity, and enhance our community spaces, we need to build up the individuals and families with it by providing more affordable housing opportunities.

Throughout the City there are vacant lots, abandoned buildings and unused shopping centers that could be repurposed for housing. Both new construction and rehabilitation of properties are a viable option for the future of housing in New Bedford.

Is there the political and communal will to put housing at the center of our economic development?

IV. UIA's Proposals on what to spend housing funds

A. Creation of More Affordable Housing

1. **Allocate funds for new construction or substantial renovation for affordable housing.** Invest in the economic and community stability of the City by dedicating funds to the creation of new and renovation of existing affordable housing. Seed money could also be allocated to community organizations invested in creating affordable housing. **\$10 Million**
2. **Enable working class people to become homeowners** with more opportunities for first-time homebuyer grants that support downpayment and closing cost assistance. **\$ 2 Million**

B. Housing Stabilization for Renters

1. **Establish a City Emergency Housing Fund of rental subsidies** to prevent evictions and foreclosures in cases where the state cannot respond fast enough or the state cannot assist those who make over the income eligibility requirement of state assistance but are still at risk of losing their housing. **\$3 Million**
2. **Establish a Legal Services Fund** to hire additional lawyers to ensure tenants have legal representation in eviction cases. During the pandemic, only a small percentage of tenants (5-8%) have had legal representation in housing courts in New Bedford and Fall River, and the Southeast Housing Court has the highest rate of evictions in Massachusetts. **\$500,000**

C. Addressing Homelessness

1. **Funding for supportive housing for those experiencing homelessness.** The City needs a central place to offer housing along with transitional support. An abandoned or unused property in the City can be rehabilitated to offer educational services and job skills, mental health supports, addiction counseling, etc. to assist in a dignified and holistic transitioning from homelessness. **\$5 Million**

2. **Establish a Day Program with Supports for those experiencing homelessness.** Currently the City has night shelters, but no active day program offering support and shelter. **\$500,000**

V. Requests to Mayor Mitchell

1. **To meet with UIA leaders before making a final decision on allocation of the millions New Bedford is set to receive from the federal government.**
2. **To meet with UIA in Spring 2022 in a larger community meeting to respond to proposals related to the City's Community Preservation Act program, Community Development Block Grant program, and possible other new housing policies and proposals such as Inclusionary Zoning.**

VI. Why UIA is doing this and Who is UIA

Henry David Thoreau the famous Massachusetts author and whose civil disobedience actions during the Mexican American War influenced Martin Luther King, said,

"It's not what you look at that matters, it's what you see."

We, in United Interfaith Action, like so many throughout this City, see the strong, resilient, innovative, and compassionate community of New Bedford who are committed to the possibilities of a focus on housing in our City that makes us all proud to call it our home.

We all want the same for our great City: a thriving community, a stable and secure place to raise our families, a place where we can live, work, and partake of all this City has to offer. As we build up our schools, create economic opportunity, and enhance our community spaces, we need to build up the individuals and families with it, by providing more affordable housing opportunities. We look forward to this work together.

"Currently, the City of New Bedford is considering how to distribute the \$80+ Million in ARPA, federal COVID recovery funds. While all areas put forward in the Mayor's current proposed ARPA budget are integral to our City, we would like to see Housing as the top priority for ARPA funding. The quality of life and the stability of our community is at stake. People are being priced out and struggling to make their way forward. The sustainable and stable future of our City is connected to housing. Investing in the rehabilitation and creation of affordable housing is putting our people first." – **Renee Ledbetter, President of the UIA Board and Director of the New Bedford Shannon Program**

United Interfaith Action (UIA) is a faith-based community organization that has worked on numerous community improvement issues in New Bedford since its founding in 1996; improving education, after school programs, job training, public safety, helping raise the Minimum Wage and helping pass the Paid Family Medical Leave law and Student Opportunity Act, statewide.

VII. Attachments with details on UIA's Community Housing Research (pages 7-14)

Homeless Data from the Point in Time Count In New Bedford, January 2021

Total 2021 Count: 372 (7% lower than the count in 2020 at 398)

In Emergency Shelters: 267 (of 284 shelter beds available)

In Transitional Housing: 62 (of 91 transitional housing beds available)

On the Streets: 43 (lowest it's been since 2014)

300 households (single households are 4:1 to families)

43 unsheltered (single)

0 unsheltered (family)

207 sheltered (single)

50 sheltered (family)

Since 2018, the number of **sheltered adult individuals (singles) increased 30%** and **sheltered individuals in families (families) increased by 7%**



40% Increase in Unaccompanied Youth between 2020 and 2021.

This count does *not* include those who are couch-surfing or living doubled-up as families, etc. (It only counts those in shelters, in transitional housing, or on the streets.)

Homeless Student Population Data from NBPS, January 2022

As of Jan. 2022, NBPS had 1,298 students recorded as homeless which covers those in shelter, on the street, in places not meant for human habitation, doubled up due to economic hardship, or couch-surfing. It's unclear how many families that represents or overlap with PIT data.

Why did the overall 2021 PIT Count Total decrease by 7%?

-  The count of those in shelter (ES and TH) in 2021 reflected a decrease of 26 people from the previous year's count. This decrease results from a combination of circumstances including:
 - The closure of the Missionary Sisters of Charity facility and its 9 beds due to COVID.
 - The continued reduction in transitional housing beds within the CoC.
 - The number and size of families in emergency shelter at the time of the count.
-  The 2021 unsheltered count reflected a modest decrease of five people compared with the 2020 figure.

The Next Point In Time Count is February 23, 2022.

2021 NEW BEDFORD CONTINUUM of CARE POINT IN TIME HOMELESS COUNT

WHAT

- Point In Time (PIT): snapshot of all people in shelter/on streets in a brief period.
- Housing Inventory County (HIC): count of all beds in the local homeless system
- Both required by HUD

WHY

- To generate data to understand issues and trends around homelessness.
- To inform strategic planning
- To help identify federal funding.

WHO

- Throughout the nation every CoC conducts a PIT count
- New Bedford's CoC accomplishes this count through its Homeless Service Provider's Network

WHEN

- HUD requires the PIT count be taken in the last 10 days of January
- New Bedford's PIT is conducted annually.
- This year's count was January 27-28 2021

HOW

- This year because of the COVID-19 pandemic, the professional Street Outreach Team exclusively conducted the count for the NB Continuum of Care.

RESOURCES

Donations for those encountered and unsheltered are distributed in backpacks along with Street Sheets to provide support and details on available assistance and food.



STATISTICAL RESULTS

TOTAL 2021 COUNT:

PIT 372

TOTAL ADULTS AND CHILDREN
SHELTERED AND THOSE LIVING
ON THE STREETS

ON THE STREETS

43

IN EMERGENCY
SHELTERS

267

IN TRANSITIONAL
HOUSING

62

SUBPOPULATIONS

Many adults in shelter and on the streets self-identified with one or more of these subpopulations during the Point In Time:

2

HIV/AIDS

54

SUBSTANCE
USE DISORDER

23

VETERANS

87

SERIOUS
MENTAL ILLNESS

36

DOMESTIC
VIOLENCE

300

HOUSEHOLDS

43 Unsheltered (single)
0 Unsheltered (family)
207 Sheltered (single)
50 Sheltered (family)

74%

OF THOSE PERSONS
LIVING ON THE STREETS
HAVE LIVED IN NEW
BEDFORD FOR AT LEAST
3 OR MORE YEARS.



40%

INCREASE IN
UNACCOMPANIED
YOUTH

HOMELESSNESS
BETWEEN 2020 AND 2021.

CHRONIC HOMELESSNESS

HUD defines "chronic homelessness" as a disabling condition plus 1 Year of consistent homelessness or a disabling condition with four episodes totaling 12 months or more over a three-year period of homelessness.

23%

OF THOSE WHO ARE
UNSHelterED ARE
CHRONICALLY
HOMELESS

15%

OF THOSE WHO ARE
SHELTERED ARE
CHRONICALLY
HOMELESS

0

THE NUMBER OF
VETERANS
LIVING ON THE
STREETS



PIT

COUNTS
PEOPLE

HIC

COUNTS
BEDS

HIC

HOUSING INVENTORY (BED)
COUNT IN NEW BEDFORD:

284

EMERGENCY SHELTER BEDS

91

TRANSITIONAL HOUSING BEDS

420

PERMANENT SUPPORTIVE
HOUSING BEDS

FACTS:

- The total PIT count in 2021 is 7% lower than that of 2020 and remains lower than the average count over the prior ten years.
- Single households outpace family households by 4:1.
- The number of those living in shelters and self-identifying as having severe mental illness and/or substance use issues has continued to decline since 2016.
- The number of those living unsheltered (on the streets) in 2021 is the lowest it's been since 2014.

Since 2018...

The number of sheltered adult individuals increased 30%; sheltered individuals in families increased by 7%.

Community Preservation Act Spending

<https://www.newbedford-ma.gov/planning/community-preservation/>

A fund that is derived from a small surcharge on property taxes. 10% must be used for parks & greenspace, 10% must be used toward historic preservation, and 10% must be used toward community housing. The remaining 70% of CPA can be allocated by the City in any of these areas. *(For example, Boston spends 50% of CPA funds on Housing)*

FY21 Funding Requests for \$1.6M available in CPA Funds

47% Historic Preservation requests (\$1.6M) (City funded 11 of 14 requests for \$784,000)

36% Community Housing requests (\$1.2M) (City funded 1 of 4 requests at \$250,000) – 15.6%

17% Recreation/Green Space requests (\$600,000) (City funded 6 of 7 requests for \$569,000)

FY20 Funding Requests for \$1.1M available in CPA Funds

69% Historic Preservation requests (\$2.3M) (City funded 7 of 14 requests for \$817,000)

21% Community Housing requests (\$700,000) (City funded 1 of 2 requests at \$181,000) – 16.5%

10% Recreation/Green Space requests (\$315,000) (City funded 3 of 5 requests for \$147,000)

FY19 Funding Requests for \$1.5M available in CPA Funds

50% Historic Preservation requests (\$1.9M) (City funded 13 of 18 requests for \$963,000)

33% Recreation/Green Space requests (\$1.3M) (City funded 3 of 8 requests for \$235,000)

17% Community Housing requests (\$650,000) (City funded 1 of 2 requests at \$350,000) – 23.3%

Community Development Block Grant (CDBG) Spending

An annual federal grant that can be used for economic development, human services, neighborhood improvement, and housing.

CAPER REPORT: *Consolidated Annual Performance and Evaluation Report*

CAPER FY2020

FY20 In total, the City received \$8,446,955 CDBG funds and expended \$2,813,525

Essential Public Services - \$805,836 (28.6%)

Economic Development - \$742,087 (26.4%)

Planning & Administration - \$512,979 (18.2%)

Housing Rehab (homeowner and rental units) - \$484,510 (17.2%)

Public Facilities and Parks - \$268,113 (9.5%)

CAPER FY2019

FY2019, City had \$5,633,704 in CDBG funds and expended \$2,699,829

Public Facilities & Parks - \$864,829 (32%)

Planning & Administration - \$551,193 (20.4%)

Economic Development - \$590,418 (21.9%)

Essential Public Services - \$294,605 (10.9%)

Homeowner rehab - \$202,486 (7.5%)

Rental units rehab - \$12,550 (0.5%)

CAPER FY2018

CDBG resources made available was \$5,730,243 and amount expended was \$2,384,945

Public Facilities & Parks - \$771,477 (32.3%)

Economic Development - \$743,548 (31.2%)

Planning & Administration - \$513,727 (21.5%)

Public Services - \$300,815 (12.6%)

Public Infrastructure - \$210,654 (8.8%)

Building Demolished/Neighborhood Stabilization - \$157,110 (6.6%)

Homeowner Rehab - \$141,077 (5.9%)

Rental Rehab - \$105,954 (4.4%)

Additional Housing Research

Basic housing needs assessment for New Bedford

<http://www.housing.ma/new-bedford/report>

from the MAPC, Metropolitan Area Planning Council

*"The most common measure of housing affordability is the percent of income that households spend on housing costs. According to most federal and state agencies, households that spend more than 30% of income on housing costs are "cost burdened." Households that spend more than 50% of income on housing are "severely cost burdened." Areas where more than 30% of households are cost burdened face an affordable housing shortage. **In New Bedford, 47 percent and 23 percent of households are cost burdened and severely cost burdened, respectively, compared to 29 percent and 14 percent of households statewide.**"*

Numbers of evictions in Bristol Co and New Bedford/Fall River

https://public.tableau.com/app/profile/drap4687/viz/MassachusettsTrialCourtSummaryProcessesExecutionsIssued/ExecutionsIssd_byWeekMonth

Total number of evictions executed in MA since 10/17/2020: 4,720 (as of 02/06/2022)

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Ex. City of Brockton, comparable in size to New Bedford, has 127 evictions in the same time period.

**HIGHEST RATES OF EVICTION
SINCE OCTOBER 2020
when state moratorium ended**



United Interfaith Action
of Southeastern Massachusetts

MA

4,720

Total evictions as of
2/06/2022

**Bristol
County**

813

vs.

461

**Suffolk County
(including Boston)**

**New
Bedford**

299

vs.

127

Brockton

NEW BEDFORD HOUSEHOLDS



United Interfaith Action
of Southeastern Massachusetts

47%

are
**COST
BURDENED**
spending more
than 30% of
income on housing
vs. 29% statewide

23%

are
**SEVERELY
COST BURDENED**
spending more
than 50% of
income on housing
vs. 14% statewide

NEW BEDFORD HOUSING WAITLISTS



United Interfaith Action
of Southeastern Massachusetts

4,131

people are on Section 8 waitlist
(federal subsidy)

4,378

people are on MRVP waitlist
(state subsidy)

4,087

people are on city waitlist for
public housing