

Homes for the Homeless: The Lack Affordable Housing and its Impact on Homelessness

Crisis in Boston

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Part I:

The need for affordable housing has existed since the inception of the competitive housing market, which began in the mid-twentieth century. Most recently, the COVID-19 pandemic worsened disparities in housing affordability and availability, often impacting those who were the most vulnerable. These issues have been exacerbated by rising inflation rates and economic crises across the United States. The homelessness crisis has increased concurrently with the lack of affordable housing, leaving millions without homes and often relegating them to the streets or shelters of America. Boston has followed this crisis trend; Massachusetts Avenue and Melnea Cass Boulevard, commonly referred to as Mass and Cass, epitomizes the divergence between the priorities of the city and the needs of this community subset. This intersection exemplifies struggle, addiction, and discrimination in the United States, and many of these individuals' experiences were catalyzed by the affordable housing crisis.

The right to safe shelter is a human right, one that is guaranteed to homeless individuals in Massachusetts. However, the Massachusetts government and the agencies who have been tasked with this have failed to provide the shelter that is supposedly enshrined within the state bylaws. One cannot examine the relationship between the lack of affordable housing and the rising homelessness rates in the United States without considering the local impact of the issue. Massachusetts consistently ranks among the highest rates of homelessness in the nation, and the city of Boston is emblematic of the issue. In turn, Boston is not only facing a homelessness crisis, but its people are also amid a human rights violation, which is represented on Mass and Cass and has further reverberations throughout the community. Thus, this research will explore the relationship between the lack of affordable housing in Massachusetts and homelessness in Boston, which has been exacerbated by the COVID-19 pandemic.

From a young age, my parents emphasized the importance of giving back to our community, which always extended to those in times of need. My mom, a former associate director of a homeless shelter in Sacramento, CA, initially sparked my interest in this issue. Some of my favorite childhood memories occurred during family service projects, including our blessing bags for the homeless community in Lawrence and our time spent volunteering at local organizations that serve individuals experiencing homelessness. To draft new policies and change the system that has oppressed so many ignites the synapses of my brain, inspiring me to seek better for myself and my community.

Part II:

Introduction to Review of Literature

This review of literature establishes a relationship between the lack of affordable housing in Massachusetts and its homelessness crisis, both of which have been exacerbated by the COVID-19 pandemic. It demonstrates trends in research as they pertain to homelessness rates and the national and Massachusetts housing markets, and compares these crises prior to and following the COVID-19 pandemic. This review of literature utilizes a thematic approach. Major topics include homelessness in Massachusetts, the post-COVID housing market and economy, affordable housing policy and homelessness initiatives, and the possible solutions to these crises.

Massachusetts Homelessness

Massachusetts has some of the highest rates of homelessness in the United States due to the state's costly housing market. In comparison to other states such as West Virginia, Alabama, and Arkansas, Massachusetts and its major metropolitan areas rank amongst the highest costs of housing per square foot (Shaffer 2015). The lack of affordable housing is the number one cause

of homelessness in the United States, in addition to the effects of low wages and unemployment on homelessness rates (National Law Center on Homelessness and Poverty 2015). These high homeownership and rental costs, coupled with the effects of inflation on low-income families and individuals, have led to a rise in the incidence of homelessness in the state (Jolicoeur 2022).

“Mass and Cass” is a manifestation of the growing homelessness crisis in the city of Boston. Mass and Cass is the junction of Massachusetts Avenue and Melnea Cass Boulevard, and it is filled with encampments of unsheltered individuals in the city, many of whom struggle with addiction disorders (GBH News 2022). The quantity of residents within these encampments may vary, but Mass and Cass typically retains more than 200 individuals per night (States News Service 2022). In an initiative to mitigate the effects of addiction on the crisis at Mass and Cass, the city of Boston collected 202,079 needles from the area during the month of September 2022 (States News Service 2022). Additionally, 397 unsheltered individuals were connected to low-threshold housing, a permanent supportive housing model that mitigates chronic homelessness, in a span of nine months, yet hundreds of people still reside in encampments on Mass and Cass each day (States News Service 2022). More affordable housing developments are currently under construction, some sublet by the state and some through private agencies, but gaps in housing availability cause individuals to stay in these encampments on Mass and Cass.

Historically, studies have shown that the lack of affordable housing contributes to the intensification of the homelessness crisis. More recent research has indicated that individual homelessness has decreased marginally due to initiatives put in place by the city of Boston, but familial homelessness in the state has increased since the pandemic (Jolicoeur 2022). Initiatives to diminish the crisis on Mass and Cass have also led to a slight decrease in chronically homeless occupants in the area, but the need for support has increased due to the implications that

homelessness may have on one's mental and physical health. Homelessness has been classified as a public health crisis since the start of the COVID-19 pandemic due to the implications of the lack of affordable housing on infection rates for diseases like COVID-19 and HIV (Riley 2021). The lack of quality affordable housing contributes to health issues (Bailey 2020; Kidder 2023). If strides to provide permanent affordable housing following the pandemic are not made, tens of thousands of individuals impacted by the economic crisis in the United States will become homeless (Riley 2021).

Post-COVID Market

The COVID-19 pandemic exacerbated existing weaknesses in the United States housing market, some of which included a small supply of low-income housing options, landlord-tenant dynamics, mortgage rates, and rental unit availability (Marcal 2022). A recession occurred during the peak of the pandemic, leading to increased inflation rates, higher interest rates, and more expensive housing and rental costs. Inflation is the increase in prices over a given time period, which in this case is since March of 2020. During the first two years of the pandemic, non-housing inflation and housing prices in Boston increased at a rate far higher than the recent precedent (Aladangady 2022). Homes in the United States cost 13.2% more in March 2021 than they did in March 2020 (Tang 2022). In Massachusetts, 15% of renters in 2020 were behind on rent, one of the contributing factors to an individual's susceptibility to homelessness (Center on Budget and Policy Priorities 2020). The COVID-19 pandemic changed the landscape of the housing market on a national level, as well as within the microcosm of the city of Boston.

A 30-year fixed mortgage is a home loan that lasts for 30 years and has a fixed interest rate for the duration of the loan. Since the pandemic, inflation rates for a 30-year fixed mortgage have risen to over 7% and increases in housing costs since 2021 have far exceeded a 20-year

precedent (Zahn 2023). This makes it more expensive to purchase a home and financially sustain a mortgage loan, which has caused the donut effect. The donut effect is the shift in real estate demand from large metropolitan areas like the city of Boston to suburban outer rings, thus causing residents to opt to purchase property in suburban areas and hollow the city center (Ramani 2021). The prevalence of the donut effect since the COVID-19 pandemic further establishes a trend between supply and demand, augmenting the affordable housing crisis.

Affordable Housing Policy and Homelessness Initiatives

Policies have been implemented by national, state, and local governments to address the homelessness crisis. Massachusetts is a national model for such policy due to the severity of its crisis, its right-to-shelter law, and the initiatives implemented across the state. The right-to-shelter law in Massachusetts states that it is the government's responsibility to provide safe shelter to migrant families and families experiencing homelessness for a case-dependent span of time (General Court of Commonwealth of Massachusetts 1983). In recent months, Gov. Maura Healey has announced her plan to limit the scope of the right-to-shelter law to 7,500 persons seeking shelter in the state due to the influx of homeless families and migrants in Massachusetts (Gross 2023; Sacchetti 2023). Under Healey's system, individuals are assessed due to their level of need via a triage system and then are either provided or deferred from the program. Those who do not meet the level of need have had to use other methods, such as sleeping in hospitals or outside. This demonstrates the severity of the homelessness crisis and restricts the resources available to the unsheltered population in Massachusetts.

Chapter 40B is a state statute to provide Massachusetts residents with more affordable housing options, which is achieved through increased efficiency of the development of housing projects across the state (MassHousing 2022). It has been used as a point of reference for

affordable housing policy between major cities such as Boston, San Francisco, and New York City, all of which have widespread incidences of homelessness (Shaffer 2015). Though there exist significant gaps in affordable housing in Massachusetts, the state has experienced greater success in the sector of affordable housing development than in California due to the legislation of Chapter 40B (Reid 2017). Chapter 40B also allowed the state to introduce a program of \$62 million in funding to supplement twelve programs across the state to mitigate the impact of the rising costs of housing in the state (States News Service 2023).

The city of Boston has developed a strategic outlook to address its public health crisis of homelessness. Governor Healey and Mayor Wu plan to modify spaces and streamline processes in order to expand access to low-threshold and daytime shelters, and they will work with the state legislature and city partners to increase permanent supportive housing for those who struggle with substance abuse disorder and chronic homelessness. These initiatives began in the summer of 2022 and continue to be implemented (City of Boston 2022). This strategy is multi-faceted; the government must create greater affordable housing options while also rendering aid to those currently experiencing homelessness.

Solutions to the Crises

One major solution to the homelessness crisis is providing affordable housing and aiding in a permanent transition from homelessness to functioning financial and social well-being. This can be seen in Germany; by creating a higher prevalence of affordable housing, homeownership rates and resident independence have increased (Reynolds 2018). Permanent supportive housing is a combination of affordable housing and social services aimed to serve those with disabilities or chronically homeless individuals (Locke 2017). Chronic homelessness is the condition of prolonged or repeated instances of homelessness with the accompaniment of a disability.

Permanent supportive housing has been considered one of the more efficient solutions to homelessness and has been implemented on a wide scale to address the ongoing crisis in the United States. Studies have shown that bolstering permanent supportive housing programs is effective in decreasing rates of chronic homelessness over time (Byrne 2014). Massachusetts has an undersupply of permanent supportive housing in some chronic areas while maintaining a surplus of permanent supportive housing in areas with lower need. As a result, 27% of beds provided by permanent supportive housing aided homeless individuals (Chiumenti 2023). Regional demographics should determine the need for and placement of permanent supportive housing (Chiumenti 2023). The state has resources to help those experiencing homelessness, but they are improperly allocated.

Prioritizing rental assistance and preserving expiring subsidized housing programs are also essential to providing shelter to low-income families in Massachusetts (Chiumenti 2019). Currently, the United States is short 1.5 million homes, meaning that the housing crisis has intensified and caused millions of Americans to experience the consequences of the lack of affordable housing. This was determined by examining the number of homes in the United States relative to the remaining need for housing. Solutions to remedy this crisis include revitalizing existing developments to make them sustainable and to consciously build what is needed (Dorozenski 2023). Research has shown a relationship between the lack of affordable housing and homelessness rates, and a positive trend of decreased instances of homelessness has been established in areas that invest in and subsidize affordable housing.

Conclusion

The lack of affordable housing in Massachusetts has contributed to its homelessness crisis. Without the ability to purchase or rent property, residents of Massachusetts have been

forced to rely on government subsidies to survive and find shelter. However, further investigations must be conducted in order to determine the long-term effect of COVID-19 on the housing market, as well as the compounding variables that also could have contributed to the increasingly expensive market.

Part III:

Interviews

Three individuals were interviewed in this process to gain insight into the housing sector, homeless services, and the links that can be extrapolated between the two. The background of the participants ranged from two experts of Boston housing policy and an expert on housing policy in San Francisco as it pertains to the city's homelessness crisis. The purpose of interviewing these individuals was to understand the policies and practices that affect homeless populations, as well as to gain insight into the housing and human services industries from an insider's perspective.

All three of these interviews were conducted via the application Zoom due to the distance between the researcher and the interviewees. By using Zoom, the sessions were digitally recorded with the consent of the interviewees. Handwritten notes were also taken during these Zoom sessions to further record information and ensure that the resources that the interviewees mentioned were properly pursued. Each interview lasted approximately 45 minutes.

Kathy Carton, an expert of Boston housing policy due to her 15-year tenure with the Boston Housing authority and a former director of homeless services in California, was interviewed during this process. Carton was asked a variety of questions, most of which were specific to her local knowledge of affordable housing in Boston. Some of these questions

included trends she noticed in housing costs, housing security, and affordability to lower-income families. This interview was policy-intensive, with a focus on Massachusetts' right-to-shelter law and the variety of policies that the state has passed. Due to her background in homeless services, Carton was questioned about the link between housing and homelessness. Jeff Buckley is a housing policy expert for the city of San Francisco and he previously worked as a caseworker for homeless individuals. Boston and San Francisco are typical points of reference in housing and homelessness literature, so Buckley was asked similar questions to Carton so as to compare the policies, practices, and homeless populations of the two cities.

Neil McCullagh was also interviewed due to his work as the Executive Director of the Corcoran Center for Real Estate and Urban Action at Boston College. As an expert on housing policy, he was asked questions regarding mixed-income housing, trends in housing affordability in the post-COVID market, and the value of building near transit stations. Many of these questions were asked with the case study of Whittier Street in Roxbury, Massachusetts in mind. McCullagh worked at the Preservation of Affordable Housing to fundraise for this project.

Case Study

A case study was conducted during this process to be used as an example of affordable housing in Boston near transit opportunities. The study focused on Flat 9 at Whittier, a mixed-income housing development on Whittier Street in Roxbury, Massachusetts. This study examined the manner in which the developers received funding through federal, state, local, and private organizations. It also focused on the development's accessibility to those with varying assistance levels and shelter needs, as well as the possible outcomes of the development. It was chosen due to its proximity to the Orange Line, a public transit pathway that runs through several sectors of major industries in Boston, and the junction of Massachusetts Avenue and

Melnea-Cass Boulevard. A portion of the interview with Neil McCullagh focused on the funding of Flat 9. By using academic papers, newsletters of grassroots organizations, and information from housing coalitions, extensive research was conducted on this development.

Design

The prototype consisted of a resource page for those experiencing homelessness or other housing-related issues, such as imminent foreclosure or food insecurity. This process consisted of multiple months of research into the pillars crucial to aiding an individual experiencing homelessness, and these ideas were then combined into an infographic. The design was basic so as to ensure that those with limited literacy were able to understand the material, and the green aesthetic was selected due to its intrinsic calming capacities. The names and contact information of local organizations were included in the infographic, following the hierarchy of importance determined by research and previous interviews.

Part IV:

Interviews

The interview with Jeff Buckley, a policy expert in California, was centered around the comparison of Boston and San Francisco as it pertains to the housing market and policies that affect renters, buyers, and at-risk populations. On a macro level, Buckley was able to speak to the negative impact of the Reagan administration's budget cuts on services for subsidized housing and individuals at-risk of homelessness. He cited studies when discussing how homelessness is a "symptom of not being able to afford housing," which is felt acutely in areas with disproportionately high rental rates. Due to this, San Francisco invests in a housing first model in which the city builds new affordable units through local funds, Low-Income Housing

Tax Credits, and 99-year forgivable loans. When asked about the most effective method in mitigating homelessness, Buckley responded with a multi-faceted approach: to generate more housing availability, to increase investment in affordable housing and the availability of subsidies, to prevent homelessness by investing in eviction defense and short-term, zero-interest loans, and to implement better interventions to lift people out of poverty.

The interview with Kathy Carton focused on Boston housing policies, and Carton was asked many of the same questions as Buckley. Carton mentioned the effectiveness of the Massachusetts Communities Act and Low-Income Housing Tax Credits to help individuals at or below 60% of average median income, as well as the importance of building affordable housing units near transit lines. Her knowledge of transit-adjacent neighborhoods informed the case study that was conducted on Flat 9 at Whittier due to her connection to the Boston Housing Authority and the project's developers. While explaining transit-adjacent housing models, Carton also mentioned the role of the Massachusetts Communities Act, which is a piece of legislation that mandates that municipalities with major transit opportunities must provide affordable housing within a reasonable distance of such transportation.

As previously discussed, the Executive Director of the Corcoran Center for Real Estate and Urban Action at Boston College, Neil McCullagh, was questioned mainly on the premise of affordable housing options and the Flat 9 development on Whittier Street. McCullagh mentioned that historically, the city of Boston has a highly segregated distribution of demographics as they pertain to housing. According to McCullagh, there exists a correlation between areas with high concentrations of low socioeconomic status and racial segregation, making these places areas of low economic opportunity. He said that mixed-income housing is made available to different socioeconomic statuses, which breaks these segregational barriers and improves social outcomes.

When asked about the impact of COVID-19 on the housing sector, McCullagh discussed how rents and interest rates on property have increased since the pandemic, therefore making it more difficult to buy or rent a home. Due to his involvement in the Flat 9 development, McCullagh was also able to speak on the various grants that the Preservation of Affordable Housing used to build the units, which included federal grants, tax credits, and private funding.

Case Study

Flat 9 at Whittier is a mixed-income housing development in Roxbury, MA. It was built by the Preservation of Affordable Housing (POAH), Madison Park Development Corporation, and the Boston Housing Authority (BHA) using a \$30 million grant from the U.S. Department of Housing and Urban Development. The other costs of the project were supplemented by private organizations and Low-Income Housing Tax Credits (LIHTC). These tax credits essentially provide developers with tax credits for the acquisition or construction of rental housing for lower-income households. Because Flat 9 was built with these grants, it is required to maintain 30 years of affordable housing at or below 60% average median income for the neighborhood. Flat 9 was constructed in three phases. After the final phase, which is projected to be completed in the spring of 2025, Flat 9 at Whittier will contain 210 deeply affordable housing units, 262 units of mixed-income housing, and more than 14,000 square feet of commercial space.



The circle represents the area of Massachusetts Avenue and Melnea Cass Boulevard (Mass and Cass) that is most affected by the homelessness crisis. This junction has encampments of unsheltered individuals, many of whom struggle with chronic homelessness and substance use disorders. Flat 9 at Whittier is located along the Orange Line at Ruggles Station, which is also adjacent to Mass and Cass. There are more than 300,000 jobs near Orange Line stations in Boston, including high-density job markets in Downtown Boston, Back Bay, and Longwood medical area. Between 2020 and 2035, projected development along the Orange Line will create more than 15,000 new housing units and 53,000 new jobs. Approximately 20% of households in the area are currently in poverty. This will increase the opportunity index in the region, which is a metric that accounts for how social, economic, and civic factors affect the opportunity outlooks of an area.

Design

This infographic contains all the necessary information to find housing resources and support systems for those at risk of homelessness or those who may currently be unsheltered. The informational posters were distributed to local homeless shelters. The shelters among the list of those contacted include Betty's Place, Bristol Lodge Men's Shelter, Bristol Lodge Women's Shelter, New England Shelter for Homeless Veterans, Pine Street Inn Men's Unit, Pine Street Inn Women's Unit, and Rosie's Place. Some of the shelters were unresponsive, but other responses were more encouraging. Feedback received from these shelters, as well as other individuals who viewed the infographic, mentioned that although the information was accurate and helpful, it could be more aesthetically pleasing.

Part V:

Interviews

The interview with Jeff Buckley, the San Francisco policy expert, brought to light the idea that homelessness cannot be considered in a vacuum; it is a complex topic that must be addressed using a multivariable approach. Buckley's mention of homelessness as a symptom of gaps in affordable housing is substantiated by previous research, including a study conducted by the National Law Center on Homelessness and Poverty in 2015 that named the lack of affordable housing as the number one cause of homelessness in the United States. This directly ties the affordable housing crisis with the concurrent homelessness issue. It is also important to note San Francisco's location; as a high-income city in California, it is analogous to Boston in its opportunity index and high housing prices. Thus, many of the strategies and policies enacted in San Francisco could be useful in Boston, and the cities had similar post-COVID housing

markets. However, there are significant differences in weather patterns between Boston and San Francisco. Due to mild temperatures, the city of San Francisco is able to adopt a housing-first model with a lesser emphasis on emergency shelter, whereas Boston must house residents immediately in the winter months so as to protect them from the elements. Buckley's four-pronged outreach strategy is comprehensive in its attempt to understand the variety of factors that influence homelessness, specifically as they pertain to housing availability. In imagining future impactful policies within this realm, it is vital to understand these factors and how they may influence the aforementioned crisis. This suggests that in a post-COVID market, private investment and public subsidization are vital to preventing homelessness and lessening the ongoing crisis. It is important to note, however, that the interviewee is one individual within a large system, and his views may be biased by the desire to promote the legislation that his boss, city councilor Ahsha Safaí, has passed.

The Boston housing expert, Kathy Carton, emphasized the importance of developing affordable housing in neighborhoods near transit opportunities. She made frequent references to the Massachusetts Community Act, average median household income, and mixed-income housing developments. The Massachusetts Communities Act is significant in its attempt to streamline the development of affordable housing venues in areas near public transportation. Transit-adjacent communities allow individuals to obtain jobs in various communities and increase diversity within neighborhoods. Carton also discussed the Flat 9 at Whittier project, which influenced the case study that was conducted during this research. The introduction of these terms was a critical point in the research process as it narrowed the focus of affordable housing options to the mixed-income model. It is beyond the scope of this study to ascertain the compliance of municipalities to whom the Massachusetts Communities Act may apply. Due to

Carton's role as an employee of the Boston Housing Authority, her positive views on the Flat 9 at Whittier project may be skewed by her participation in planning this development.

Neil McCullagh, a professor of urban development at Boston College, discussed the role of mixed-income housing in revitalizing neighborhoods. The mixed-income model is significant in that it allows for the inclusion of varying socioeconomic backgrounds into neighborhoods, concurrently leading to the desegregation of Boston's housing market. This means that the implementation of this model would be effective in improving social outcomes and allowing for the diversification of an otherwise fraught housing market. Though it is beyond the scope of this study to examine the historical impact of housing policy before the COVID-19 pandemic, socioeconomic and racial statuses were considered. McCullagh's discussion of the impact of rising interest rates on purchasing power emphasizes the impact that the COVID-19 pandemic had on the housing market. With homes being more expensive, access to affordable housing becomes more limited. While McCullagh's expert insight is valuable, it is important to note that information from this section may have been limited as only one real estate developer was interviewed. Multiple real estate professionals may have added additional perspectives on the most effective methods of housing development.

Case Study

Flat 9 at Whittier is of the utmost importance to its community and to the future of housing development. Its location along the Orange Line is significant in that it allows working-class individuals who reside in the development to have easy access to public transportation. Additionally, the plethora of job opportunities available along the Orange Line, as well as those being actively created, increase the opportunity index for residents of the area. It is important to understand that homelessness is caused by a variety of factors, including financial

instability and a lack of affordable housing. Job opportunities, connected by transportation, located near affordable housing venues offer a unique method of lifting those experiencing housing insecurity out of poverty. The location of Flat 9 at Whittier is also interesting due to its proximity to Massachusetts Avenue and Melnea Cass Boulevard, commonly referred to as “Mass and Cass.” This junction, Mass and Cass, was previously discussed in this research, and it remains relevant to this case study. Mass and Cass is one of the most affected neighborhoods in Boston as it pertains to the incidence of homelessness. Therefore, building Flat 9 at Whittier in such close proximity to this area, and creating more than 200 affordable units, could aid in the transition of some of these chronically homeless individuals into permanent housing. The details surrounding the funding of this project via Low-Income Housing Tax Credits and the \$30 million HUD Choice Grant were provided, and they present a possible pathway for future endeavors. However, the specifics as to how some of the funding for this project was acquired remain undetermined and are beyond the scope of this study. Also, Flat 9 is one affordable housing development, but it is unclear if such projects would be successful in more rural areas or in other cities situated differently than Boston. Thus, further research into other housing, non-mixed-income models could be conducted.

Design

The infographic distributed to homeless shelters in the Greater Boston area contained information pertaining to local resources, federal legislation, and preventative measures for this ongoing issue. In concurrence with previous research, preventing homelessness is one of the most effective methods in alleviating the inundated social services sector and decreasing the incidence of homelessness in the United States. Therefore, aiding those at risk of homelessness in maintaining a permanent residence is essential to mitigating this crisis. The results from this

infographic indicate that it is concise and effective in guiding unsheltered individuals to the proper resources. This demonstrates the need for both permanent and emergency housing. This prototype's focus area was Boston and its immediate vicinity. Therefore, smaller municipalities are beyond the scope of this study. Additionally, some important resources could not be included in the infographic due to size restrictions. Further research into resources in more rural areas could be helpful in reaching larger audiences and widening the scope of this design.

Part VI:

Though the focus areas of this research may have changed throughout the course of the project, the goal has remained the same: to understand the impact of affordable housing gaps on the homelessness crisis and at-risk populations. Each section of this research brought its unique challenges, such as a lack of information, resources, or viable literature on the topics. However, it has been incredibly impactful to accumulate knowledge in these separate yet intertwined sectors of housing and social services. To understand a subject is to be capable of being part of the solution, rather than further amplifying the problem. Passion is vital to research work; had I not felt an immense personal connection to this work, I likely would not have been as motivated nor as interested in my topic. Open dialogue is also integral to understanding and eventually solving these crises; through critical conversations with difficult questions, I was able to ascertain information that led my subsequent research pathways. Homelessness should never be discussed in a vacuum; it is not an individual issue but a systemic problem, one that has only been exacerbated over time by harmful policies and rising costs. Through meaningful policy decisions, private and governmental investment, and individual action, it is possible to find homes for the homeless.

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