



ON SOLID GROUND COALITION

BUILDING OPPORTUNITY, PREVENTING HOMELESSNESS

November 2, 2017

Representative Cabral,
Chair, House Committee on Bonding, Capital Expenditure and State Assets

RE: Testimony Supporting *An Act Financing the Production and preservation of Housing for low and Moderate income residents*

Dear Chairman Cabral, and Distinguished Members of the House Committee on Bonding, Capital Expenditure and State Assets,

Thank you for the opportunity to submit testimony in support of *An Act Financing the Production and preservation of Housing for low and Moderate income residents*.

The On Solid Ground is a cross sector group of 40+ partners from diverse fields like housing, homelessness prevention, health, education, and many more. We are committed to a research based and family centered approach to ensuring economic mobility and housing stability for families living in Massachusetts. Our vision is that families have safe stable homes, in communities of their choice and opportunities for economic mobility and wellness.

Lack of Affordable Housing in Massachusetts

As a cross-sector coalition we hear different perspectives from many sectors and various issues they face. The crux of all those issues is the lack of housing that is affordable. Lack of affordable housing leads to steep increases in housing costs. In our research on economic mobility, we have come across a single mother of two who lives in the Greater Boston area, working as a cashier on minimum wage. She earns \$1,760 per month. Out of that salary, she spends \$1,567 on rent alone¹. This leaves little for food, transportation, clothing, and other expenses. She is not alone; 62% of all families with extremely low incomes pay more than half their income to housing¹. It is these families who are hit the hardest by high housing costs. The shortage of affordable housing can also force families with low incomes to live in overcrowded and unsafe homes and lead to increased homelessness. On a single night in 2016, nearly 19,608 people were homeless in Massachusetts, including 13,174 families with children². Homeless individuals

¹ Bingulac M., Carey C. & Crandall S. (2017) The Road to the Cliff Edge: Understanding Financial Gaps in Public Assistance Programs Available to Massachusetts Families. Center for Social Policy report.

² U.S. Department of Housing and Urban Development, The 2016 Annual Homeless Assessment Report to Congress(2016).

experience high disease burdens and mortality rates³. In addition to the grave personal costs, homelessness is also expensive to Commonwealth.

An Act Financing the Production and preservation of Housing for low and Moderate income residents

On Solid Ground supports *An Act Financing the Production and preservation of Housing for low and Moderate income residents*.

The Housing Bond Bill invests in affordable housing through its various bond programs. It creates the right incentives for the market forces to build different types of housing for people with low incomes, including supportive housing. Increasing resources for affordable and supportive housing helps people with low incomes and the state's economy. The developments built with bond programs and tax credits benefit families, people with disabilities, seniors and children. It gives them an address, a starting point, a platform for economic mobility and housing stability.

The housing bond bill is a great effort to invest in one of the most essential determinants of health, affordable housing.

As always, thank you for your leadership and for helping to make sure all families in the Commonwealth have safe, stable homes, improved access to health services and opportunities for wellness.

Please do not hesitate to contact me with any questions.

Sincerely,



Abhidnya Kurve
Policy Coordinator
On Solid Ground Coalition

³ Thakarar, Kinna, et al. "Predictors of frequent emergency room visits among a homeless population." PLoS One 10.4 (2015): e0124552.