Introduction and Objectives

Gentrification has exposed Somerville’s most vulnerable populations (low-income, elderly/disabled, minorities) to displacement resulting from increasing rent and insufficient affordable housing. The Somerville Homeless Coalition’s (SHC) Rapid Response (RR) program provides financial assistance for rental/utility arrears and start-up costs to low-income Somerville residents to preserve tenancy and prevent homelessness within the city. SHC is a community-based organization which receives most funding through Department of Housing and Urban Development (HUD) and the City of Somerville. SHC management and administrators, as with other similar organizations, often lack the capacity to reflect and analyze the impact of their programming in regards to GIS (article 2). There are two main objectives to this project: 1. Increasing accessibility of the RR program. 2. Identifying relationships between payment characteristics and sociodemographic data about serviced households (hh) to be more aware of how and where resources are being targeted.

Rental Arrears V. Other Payments

Methods

From a managerial perspective, Bubble maps seem an appropriate tool to classify and analyze the RR program given the objectives and available data. Addresses were geo-coded as adding and uploading characteristics about payments and hh to a Somerville shapefile was the next step. Payment and client information was obtained through a FY 2015 RR spending tracker. Various layers were then added from MassGIS and data from Somerville.gov. These include roads, building footprints and 2010 socioeconomic data regarding Somerville neighborhoods (compiled by the Environmental Justice Project). The bubble symbology were altered to isolate and differentiate amongst payment amounts and hh demographics. This approach illustrates where the majority of resources are spent and on whom. There are many unanswered questions with this methodology because it fails to capture client knowledge and experience of having arrears or needing to move and having to seek assistance (oneous for the hh). What factors cause the “need”? How long did it take to stabilize housing? Interactions with property managers, housing authorities and landlords (often unpleasant or patronizing) are not illustrated. The data points do not elicit the anxiety induced by the threat of homelessness nor the feeling of having to apply for assistance.

Results

Figure 1. Rental arrears consume 69% of RR funding or $64,547. 63% of hh receiving rental arrears assistance are Hispanic or non-White. 97% of this sub-group reside in regions where minorities are at least 25% of the total population or where hh income averages below $40,673, 65% of Somerville’s average median income.

Figure 2. 27% of hh receive $45,256 in rental arrears assistance, consuming 46% of all RR funds and 67% of all rental arrears payments. Nearly 30% of payments larger than $1,000 are funded through ESG State grants, each an eviction case. Half of these evictions are through Clarendon Hill Towers (CHT), of which 100% are Section 8 voucher holders.

Figure 3. The average cost of rental arrears prevention at CHT is $1,241, compared to an average payment of $949 for all rental arrears. The Somerville Housing Authority (SHA) sees a $618 average payment and $2,008 for private landlords. It is striking that prevention at CHT is on average more costly than for tenants paying market-rate rent meaning. The data suggests CHT tenants accrue rental arrears for a longer time period.

Figure 4. Black hh cluster between Fellowsay and Main St. White hh concentrated in that area as well as in CHT. White hh are 56% of all grant recipients with an average payment of $935. Black hh represent 31% of grant recipients with average payments of $1,060. Hispanic clients are 23% of grant recipients receiving an average payment of $1,028.66.

Figure 5. Payments for hh with children in the amount of at least $1,000 average $1,579 whereas those without receive $1,642. Black, White and Hispanic hh with children average payments of $1,683, $1,532 and $1,256. Of payments below $1,000, hh with children see receive $503 compared to $550 for those childless. Black hh with children receive average payments of $1,006 compared to $919 for all hh with children and slightly exceeding the $1,005 payment for childless hh. Comparatively, White and Hispanic hh with children average payments of $935 and $914. The average rental arrears payment for hh without children is $1,005 compared to $919 payments for hh with children. A payment breakdown shows that about 40% of payments made to each sub-group are at least $1,000. The difference is explained when comparing averages of payments both smaller and greater than $1,000.

Conclusion

There are several takeaways after this increased awareness in spending RR spending patterns. 78% of head of hh have identified as Female as opposed to 20% Male (the remaining clients did not report a gender). There needs to be better outreach and increased accessibility for men. Why limitations are preventing men from accessing RR funds?

More research is suggested concerning evictions at Clarendon Hill Towers (CHT). A tenant-based advocacy group may be useful in addressing arrears before accumulating into thousands of dollars. A study comparing differences in how the Somerville Housing Authority (SHA) and CHT approach and handle rental arrears may be insightful in determining appropriate responses and best practices. Expanding financial literacy courses, especially at SHA and CHT, could be an effective tool to preemptively deter rental arrears. Budgeting courses could more regularly be mandatory for residents. Expanding these courses, especially at SHA and CHT, could be an effective tool to preemptively deter rental arrears. Budgeting courses could more regularly be mandatory for residents. More research is suggested concerning evictions at Clarendon Hill Towers (CHT). A tenant-based advocacy group may be useful in addressing

An Analysis of Public Funding for Homelessness Prevention

By: Andres Bueno

CCE 187A: Intro to GIS
June 30, 2016