

September 19, 2025

Joint Committee on Housing

The Honorable Julian Cyr, Chair
State House, Room 111
Boston, MA 02133

The Honorable Richard M. Haggerty, Chair
State House, Room 146
Boston, MA 02133

Re: Testimony in support of: *An Act codifying the Massachusetts rental voucher program/An Act relative to the Massachusetts Rental Voucher Program (H.1547/S.1008); An Act providing for energy assistance during the summer months (H.1495/S.959); An Act relative to residential assistance for families in transition (RAFT) (H.1566/H.1374); An Act promoting housing stability for families by strengthening the HomeBASE program (H.1469/S.1011); An Act promoting fair and affordable housing (H.1558/S.965)*

Dear Chairman Cyr, Chairman Haggerty, and Members of the Committee –

Thank you for the opportunity to submit testimony on behalf of Children's HealthWatch in strong support of five bills heard by the Committee on July 23rd, 2025:

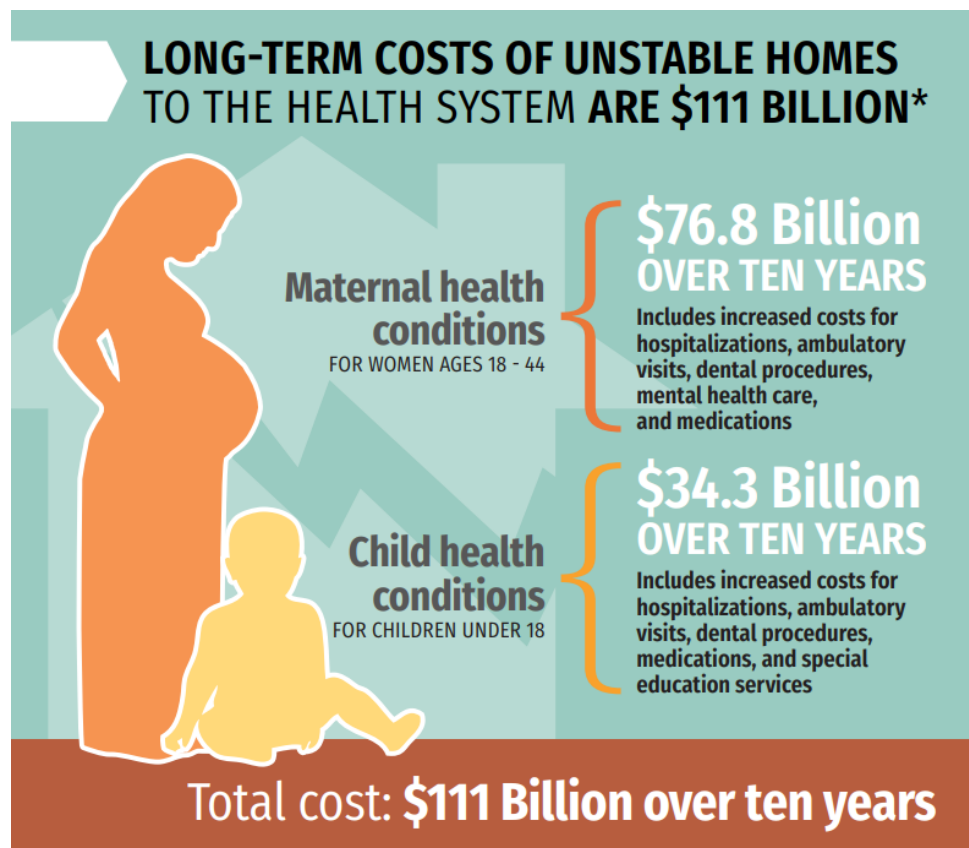
1. **H.1547/S.1008:** *An Act codifying the Massachusetts rental voucher program/An Act relative to the Massachusetts Rental Voucher Program*
2. **H.1495/S.959:** *An Act providing for energy assistance during the summer months*
3. **H.1566/H.1374:** *An Act relative to residential assistance for families in transition (RAFT)*
4. **H.1469/S.1011:** *An Act promoting housing stability for families by strengthening the HomeBASE program*
5. **H.1558/S.965:** *An Act promoting fair and affordable housing*

Children's HealthWatch, based at Boston Medical Center, seeks to achieve health equity for young children and their families by advancing research to transform policy. We accomplish this mission by interviewing caregivers of young children on the frontlines of pediatric care in urban emergency departments and primary care clinics in four cities: Boston, Minneapolis, Little Rock, and Philadelphia. Since 1998, we have interviewed over 80,000 caregivers and analyzed data from those interviews to determine the impact of public policies on the health and development of young children and their families' well-being.

The High Cost of Housing Instability

Research from our team and our peers consistently demonstrates children and their families need access to safe, stable, affordable homes throughout their lifetime in order to thrive.¹⁻³ We have found that children living in stable homes have better physical and developmental health outcomes, are less likely to need acute health care, and their households are less likely to struggle to afford other basic needs. Furthermore, research has shown that stable housing reduces overall health care expenditures, including reduced emergency department costs and general inpatient hospitalizations.⁴ Those expenditures add up. In 2017, research from Children's HealthWatch found the long-term costs to the

US health system of allowing mothers and children to be unstably housed to total \$111 billion over ten years.⁵



Across the Commonwealth, the combination of increasing housing costs, inadequate supply of affordable housing, and stagnant wages means many families are often unable to afford a stable, safe, healthy home. This reality is felt most deeply in households with the fewest resources, as housing costs routinely consume an outsized portion of household income among families with low incomes.⁶ In Massachusetts, almost half of households with low incomes, and close to 4 in 5 families with very low incomes, are housing cost burdened, meaning they spend more than 30% of their income on housing.⁷ As a result, families can too easily fall behind on rent and become homeless, rates of which have increased significantly over the last several years, especially among youth and people of color.

Health Impacts of Housing Instability

Housing instability – which we define as a family falling behind on rent, moving multiple times in a year, and/or experiencing homelessness in the child’s lifetime – harms the health of children and families and is associated with increased risk of other economic hardships, including food and energy insecurity (EI) (difficulty affording adequate food and utilities). Specifically, Children’s HealthWatch research has found that families who experience any one or more of the three forms of housing instability are roughly 18 times more likely to be food insecure at both the household and child level, more than 3 times as likely to be energy insecure, and more than 6 times as likely to experience difficulties affording health care

compared to families with stable housing (see below table).⁸ These hardships (food and energy insecurity) are each independently associated with poor child and adult health, children's risk for developmental delays, and increased health care utilization.^{8–11} Furthermore, our research found that young children who live in unstable housing are nearly 20 percent more likely to be hospitalized and more than 40 percent more likely to be in poor health.

TABLE 3 Number of Adverse Housing Conditions Compared With Stable Housing (*N* = 22 324)

Outcomes	1 Adverse Housing Condition (<i>n</i> = 6529)	2 Adverse Housing Conditions (<i>n</i> = 979)	3 Adverse Housing Conditions (<i>n</i> = 106)
	aOR (CI)	aOR (CI)	aOR (CI)
Child health outcomes			
Lifetime hospitalizations	1.14 (1.07–1.22)	1.31 (1.14–1.52)	1.27 (0.83–1.92)
Child health fair and/or poor	1.33 (1.21–1.47)	1.68 (1.39–2.03)	2.59 (1.62–4.16)
At risk for being underweight	0.95 (0.87–1.04)	0.91 (0.75–1.11)	0.73 (0.40–1.34)
Developmental risk (PEDS 2 or more concerns)	1.12 (1.01–1.24)	1.26 (1.04–1.53)	1.21 (0.71–2.07)
Caregiver health outcomes			
Caregiver health fair and/or poor	1.69 (1.58–1.82)	2.73 (2.37–3.14)	4.24 (2.85–6.31)
Depression screen	2.50 (2.33–2.69)	4.72 (4.08–5.44)	7.45 (4.92–11.29)
Hardship outcomes			
Household food insecurity	3.91 (3.65–4.19)	7.98 (6.91–9.22)	17.91 (11.25–28.52)
Child food insecurity	3.36 (3.08–3.68)	5.82 (4.98–6.80)	18.01 (12.04–26.95)
Energy insecurity	3.23 (3.01–3.47)	2.78 (2.40–3.22)	3.29 (2.20–4.93)
Household forgone care	2.69 (2.49–2.90)	3.69 (3.17–4.30)	5.63 (3.75–8.43)
Child foregone care	2.63 (2.30–3.00)	3.83 (3.07–4.77)	5.32 (3.18–8.91)
Health cost sacrifices	3.53 (3.19–3.90)	4.82 (3.99–5.83)	8.36 (5.35–13.07)

Analyses are adjusted for site, US-born mother versus immigrant, mother's race and/or ethnicity, caregiver education, caregiver employment, marital status, breastfeeding history, mother's age, child's age (child's age not in maternal health outcome models), and survey year. Private insurance and homeownership have been excluded from the analyses.

Unstable housing conditions, including lack of affordable and safe housing, can also contribute to risk of or actual eviction. Each year, millions of families across the U.S. are threatened with eviction. Data shows that families with children are twice as likely to be evicted compared to those without children, and that the most common age to experience eviction in the U.S. is in childhood.¹² Alarming racial disparities also exist; approximately one in five Black families living in a renter household is threatened with eviction annually, and one in ten is evicted.¹² Furthermore, more than half of eviction filings and 43% of those evicted are Black.¹² The risk of eviction is associated with worse health and education outcomes for children, as well as economic hardship over the short and long term.²

Research from Children's HealthWatch demonstrates that families with a history of eviction within the last five years are more likely to be in fair or poor health, at developmental risk, and be admitted to the hospital from the emergency department compared to families without a history of eviction.¹³

Caregivers and mothers are more likely to report depressive symptoms, and families were more likely to endure multiple economic hardships, including difficulty affording or accessing enough nutritious food, utilities, health care, and child care compared to families without an eviction history.¹³ Alarming, our research found that **families with a history of eviction were more than five times as likely to experience homelessness in the child's lifetime and three to four times more likely to experience other forms of housing instability (e.g. behind on rent or mortgage, multiple moves) as those without an eviction history.**¹³

Additional studies have shown eviction – and even the threat of eviction – during pregnancy is also linked to poor birth outcomes including low birth weight and prematurity, both of which are associated with costly hospitalizations, avoidable health care costs over the long-term, and infant mortality.^{14–16} Eviction can also be a consequence of health challenges; families of infants born premature or with low birth weights are more likely to experience an eviction in the first five years of a child's life, further compounding harm.¹⁷ This work builds on findings from other researchers, which document the harmful effects eviction has on children, entire families, and communities.^{18,19}

Health Impacts of a Changing Climate

Climate-related health risks due to extreme temperatures are increasing worldwide, with larger impacts on vulnerable populations such as young children from Black, Latine, and Asian low-income and immigrant communities.^{20–23} These groups face compounding environmental and socio-economic inequities due to legacies of structural racism in urban planning and public assistance policies.^{24–26}

Difficulty affording heating/cooling costs (EI) correlates with a range of physical and mental health risks across the age spectrum, particularly in early childhood.^{27–29} Research from our team members has demonstrated EI is associated with worse child physical health, higher risk of developmental delays, and more hospitalizations in early childhood and their families are also more likely to be food insecure – a known health risk to children.²⁷ EI also increases the risk of poor maternal mental health among mothers with young children compared to those who are energy secure.³⁰ Maternal depressive symptoms are, in turn, associated with young children's less optimal physical health and development.^{31,32} On the other hand, we have demonstrated that help paying for utility bills makes a demonstrable difference for child health; children whose families had support from energy assistance programs like the Low Income Home Energy Assistance Program (LIHEAP) had healthier weights for their age and were less likely to be growing too slowly.³³

The Urgency of Action

Housing instability, homelessness, and energy insecurity are the results of policies that create very high costs of living. Significant investments in affordable and high-quality housing are needed to promote housing stability for all children and families who call Massachusetts home.³⁵ This is especially true in the current political moment, as the federal government disinvests in housing supports and criminalizes homelessness rather than investment in housing and community resources. This trend endangers the health and well-being of families and individuals, and requires states, including Massachusetts, to choose a different path by adopting evidence-based solutions to this ever-growing public health crisis.³⁶

Legislative Action

These bills heard by the Committee on July 23rd – *An Act codifying the Massachusetts rental voucher program/An Act relative to the Massachusetts Rental Voucher Program (H.1547/S.1008)*; *An Act providing for energy assistance during the summer months (H.1495/S.959)*; *An Act relative to residential assistance for families in transition (RAFT) (H.1566/H.1374)*; *An Act promoting housing stability for families by strengthening the HomeBASE program (H.1469/S.1011)*; *An Act promoting fair and*

affordable housing (H.1558/S.965) – would help prevent housing instability and eviction, improve the state's rental assistance program, and provide financial support to low-income families to cover the high costs of utilities in the summer months.

H.1351/S.888: An Act codifying the Massachusetts Rental Voucher Program / An act relative to the Massachusetts Rental Voucher Program

The Massachusetts Rental Voucher Program (MRVP) offers both tenant- and project-based rental subsidies to families with low incomes, **enabling better access to safe, stable, and affordable housing**. Research shows that housing subsidies are effective in not only ensuring families live in stable homes but also putting children on a trajectory of healthy growth and development. However, MRVP is currently not in state statute, meaning each year the program and its rules – as well as the roughly 12,000 families who participate annually – face uncertainty.³⁷ This legislation would:

- **Codify the MRVP**, which will make the program more stable and reliable for current and future participants by removing the program's authorizing language from the annual budget process, which is subject to changes each year. With 168,000+ households on the waitlist, codifying MRVP ensures the program continues to be a durable, long-term solution to Massachusetts' housing and affordability crisis.
- **Expand access to mobile and project-based vouchers**, giving renters more choice and increasing affordable housing options.
- **Target 75% of new vouchers to households under 30% AMI**, prioritizing those most at risk of housing instability.
- **Require the Massachusetts Executive Office of Housing and Livable Communities (EOHLC) to publish data on voucher use** and housing locations, improving transparency and identifying equity gaps.
- **Update administrative funding every 3 years** and ensure stakeholder consultation, leading to effective, responsive, and community-informed administration.
- **Ensure all units meet State Sanitary Code**, protecting family health and safety.

An Act providing for energy assistance during the summer months (H.1495/S.959)

This bill would create a new extreme heat energy assistance program in Massachusetts to help low-income families pay their energy bills during the summer months (May 15 to September 30). As climate change is accelerating rising temperatures, unpredictable weather patterns, and an increase of heat waves and other severe weather events, this **program will help provide families with the resources they need to keep their homes at safe, healthy temperatures**.

Quick facts about the proposed program:

-Eligibility: This new program would cover residents earning no more than 150% of the federal poverty guideline or 60% of the state median income, whichever is higher, as well as residents already eligible for the Low-income Home Energy Assistance Program (LIHEAP).

-Program management: The EOHLC would administer this new program, and would use the same grantee agencies, application processes, and participation verification procedures as LIHEAP.

An Act relative to residential assistance for families in transition (RAFT) (H.1566/H.1374)

The Residential Assistance for Families in Transition (RAFT) program provides short-term emergency housing assistance to households at risk of homelessness or housing instability. The program delivers up to \$7,000 per year to ensure families in Massachusetts can stay in their current homes or move to a new one. Participating families can use the money to cover costs such as rent, utilities, moving expenses, and mortgage payments. As the cost of housing continues to rise in Massachusetts, **RAFT provides families with the financial support necessary to help prevent homelessness.**

This bill would require EOHLC to administer the RAFT program and would require the Office to complete an annual report of the program, including participant demographic information; number of applications requested, completed, approved, and rejected; and the housing status of each household at 6, 12, and 24- months after receipt of services. This bill would also make documents pertaining to RAFT part of the public record.

An Act promoting housing stability for families by strengthening the HomeBASE program (H.1469/S.1011)

The HomeBASE program helps families who are eligible for Emergency Assistance (EA) Family Shelter find and pay for stable housing. The program currently provides participants up to \$30,000 over a two-year period, which can be used to support the following housing related costs:

- Monthly payments to help with rent** for up to 2 years – participants pay up to 30% of monthly rent costs, with the remaining paid by the program
- First and last month's rent, security deposit, and broker's fee** for a new apartment
- Rent and utility arrears:** Up to \$5,000 may be used for outstanding rent or utilities arrears, if the debt is preventing households from signing a new lease.
- Furniture:** Up to \$2,500 can be used to buy beds, a kitchen table, and dining chairs
- Moving expenses** In addition to financial support, HomeBASE includes support from a case manager, who works collaboratively with each family to address housing needs and find community support for education, job training, finding a job, and childcare. In these ways, **HomeBASE provides wrap-around support to families experiencing housing instability, with the goal of preventing eviction and homelessness.**

This bill would strengthen the HomeBASE program by increasing the available amount from \$30,000 over two years to \$50,000 over two years, with renewable 12-month allotments of \$25,000.

An Act promoting fair and affordable housing (H.1558/S.965)

Ensuring all Massachusetts residents have access to fair and affordable housing is essential. This bill would further protect residents from discriminatory land use practices on the basis of income, family size, and protected statuses, including race, color, religious creed, national origin, sex, gender identity, and sexual orientation.

Housing instability is a central public health issue in Massachusetts, and requires a robust, coordinated, and multi-faceted approach. No child or family should be without a safe, stable home. We are encouraged that the Massachusetts Legislature has identified investments in housing as key policies to reduce poverty across the Commonwealth in its 2025 final report from the Special Legislative Commission to Study Poverty.³⁸ The passage of these five bills would enable the legislature to affirm its commitments to reduce poverty in the state, adopt policies recommended by the Commission, and ultimately will help families live in safe, stable homes that are affordable. Supporting the health and development of children and families by enacting these pieces of legislation is essential to our state's current and future prosperity and well-being. We strongly urge the Committee to swiftly and favorably move these bills out of committee.

Sincerely,



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