

A close-up photograph of two hands clasped together in a supportive grip. The hands are weathered and appear to be of different ages or ethnicities. The person on the left is wearing a tan jacket with a dark ribbed cuff. The person on the right is wearing a light-colored, textured garment. The background is blurred, suggesting an outdoor setting.

# HOMELESSNESS IN GREATER LOWELL

REGIONAL MEETING ON HOMELESSNESS | AUGUST 3, 2023 | 9:00AM - 12:00PM

# WELCOME

THOMAS GOLDEN

City Manager, City of Lowell

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REGIONAL MEETING ON HOMELESSNESS

AUGUST 3, 2023

# AGENDA

# TABLE INTRODUCTIONS

# MEETING PURPOSE

# GROUP AGREEMENT

JENNIFER RAITT

Executive Director, Northern Middlesex Council of Governments (NMCOG)

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REGIONAL MEETING ON HOMELESSNESS

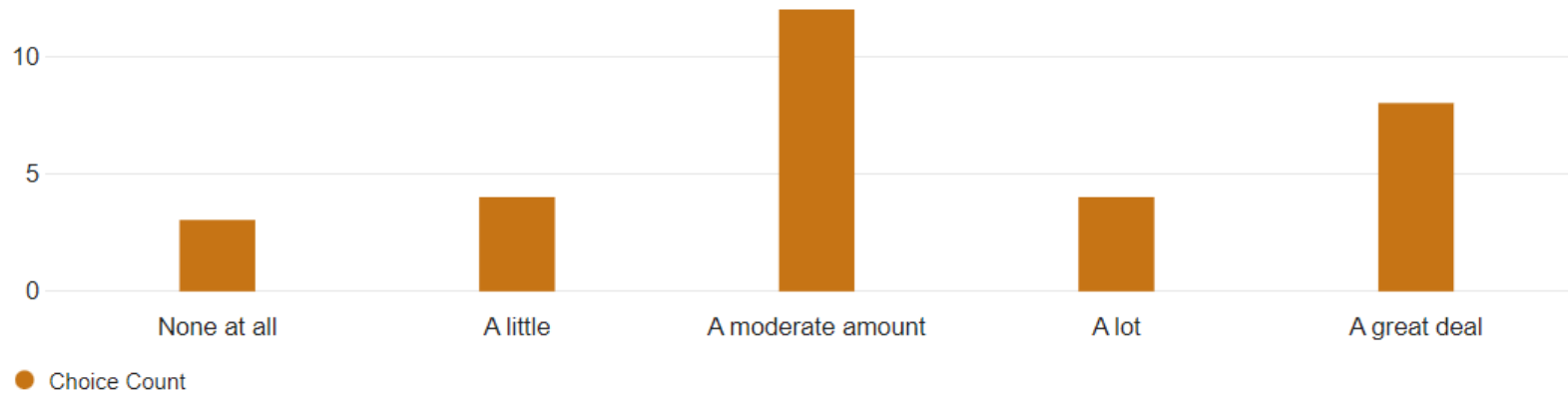
AUGUST 3, 2023

# AGENDA

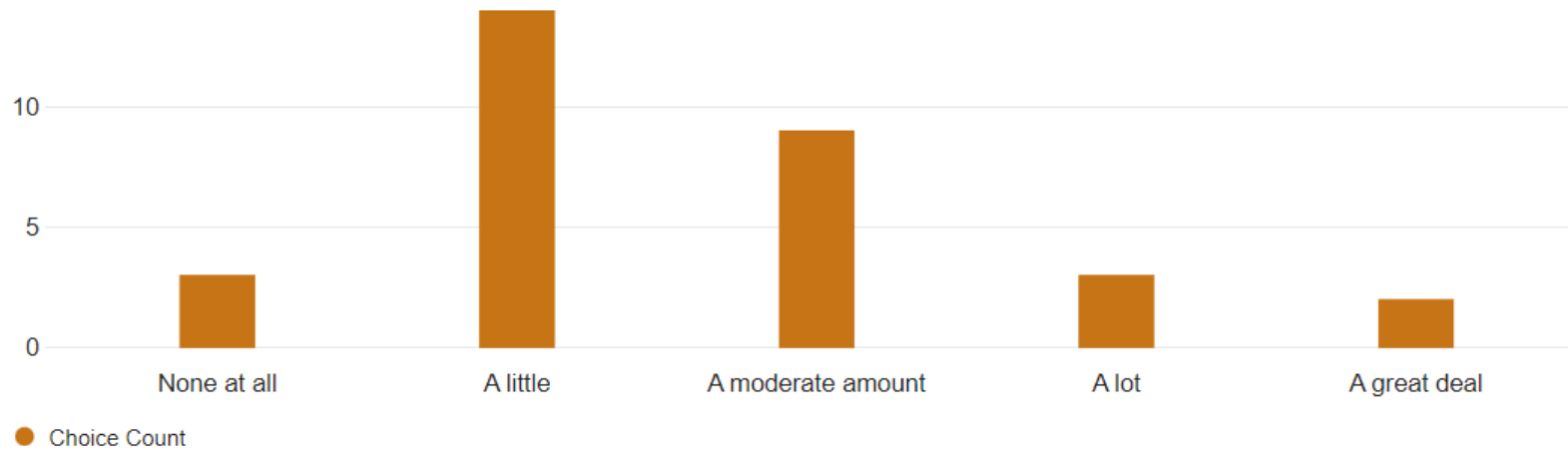
- |                 |   |
|-----------------|---|
| <b>9:00 am</b>  | Welcome and Introductions   |
| <b>9:05 am</b>  | Table Introductions   |
| <b>9:10 am</b>  | Review of Meeting Purpose<br>/ Group Agreement                              |
| <b>9:20 am</b>  | Homelessness in the Greater Lowell Region                                   |
| <b>10:15 am</b> | The Power of Working Together<br><i>Facilitated Small Group Discussions</i> |
| <b>11:30 am</b> | Q&A and Next Steps  |
| <b>11:50 am</b> | Closing Remarks   |
| <b>12:00 pm</b> | Adjournment   |

# PRE-MEETING SURVEY

Q2 - 1. How much do residents in your community or the region hold you accountable for addressing homelessness locally?

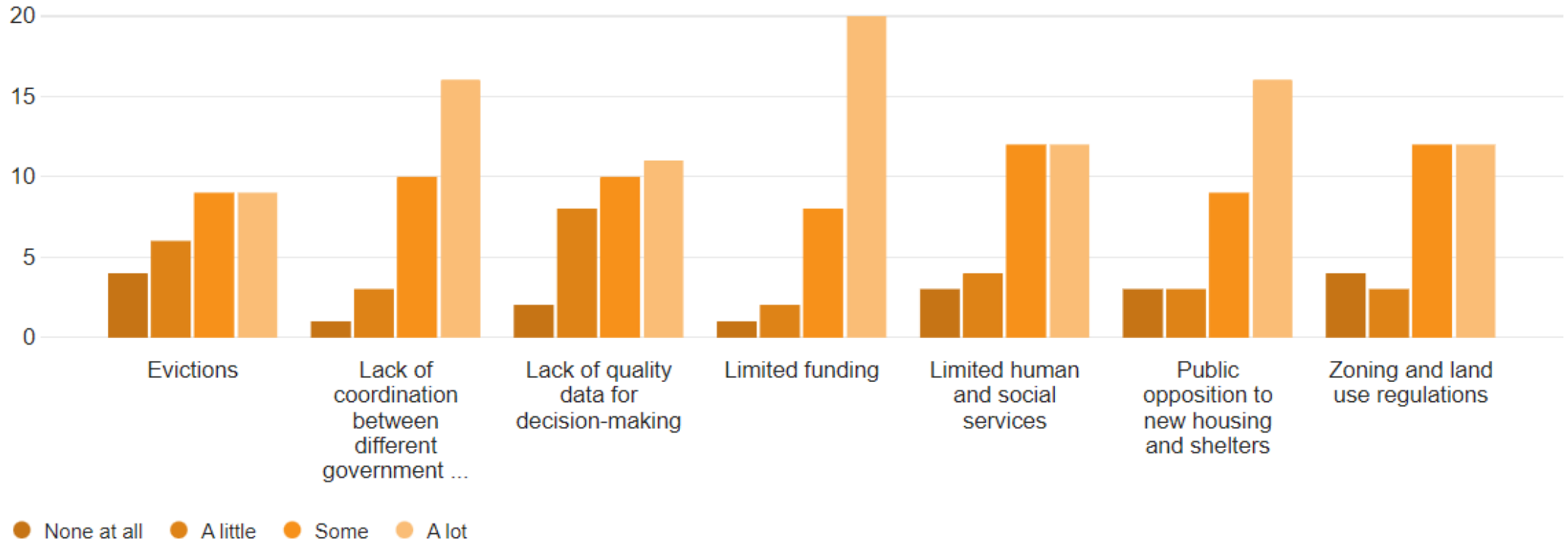


Q3 - 2. How much control do you have over addressing homelessness in your community?



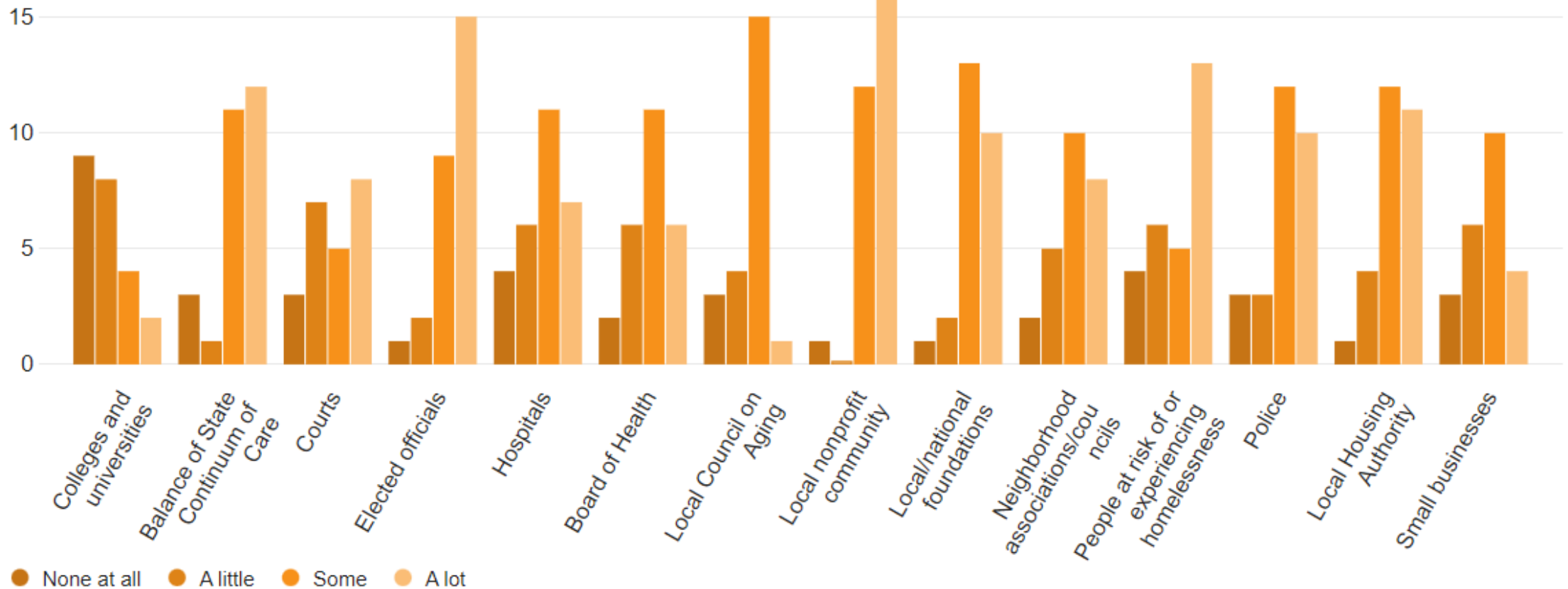
# PRE-MEETING SURVEY

Q4 - 3. How much do each of the following hinder your ability to address homeless...



# PRE-MEETING SURVEY

Q5 - 4. How much do each of the following groups shape your community's homeless...



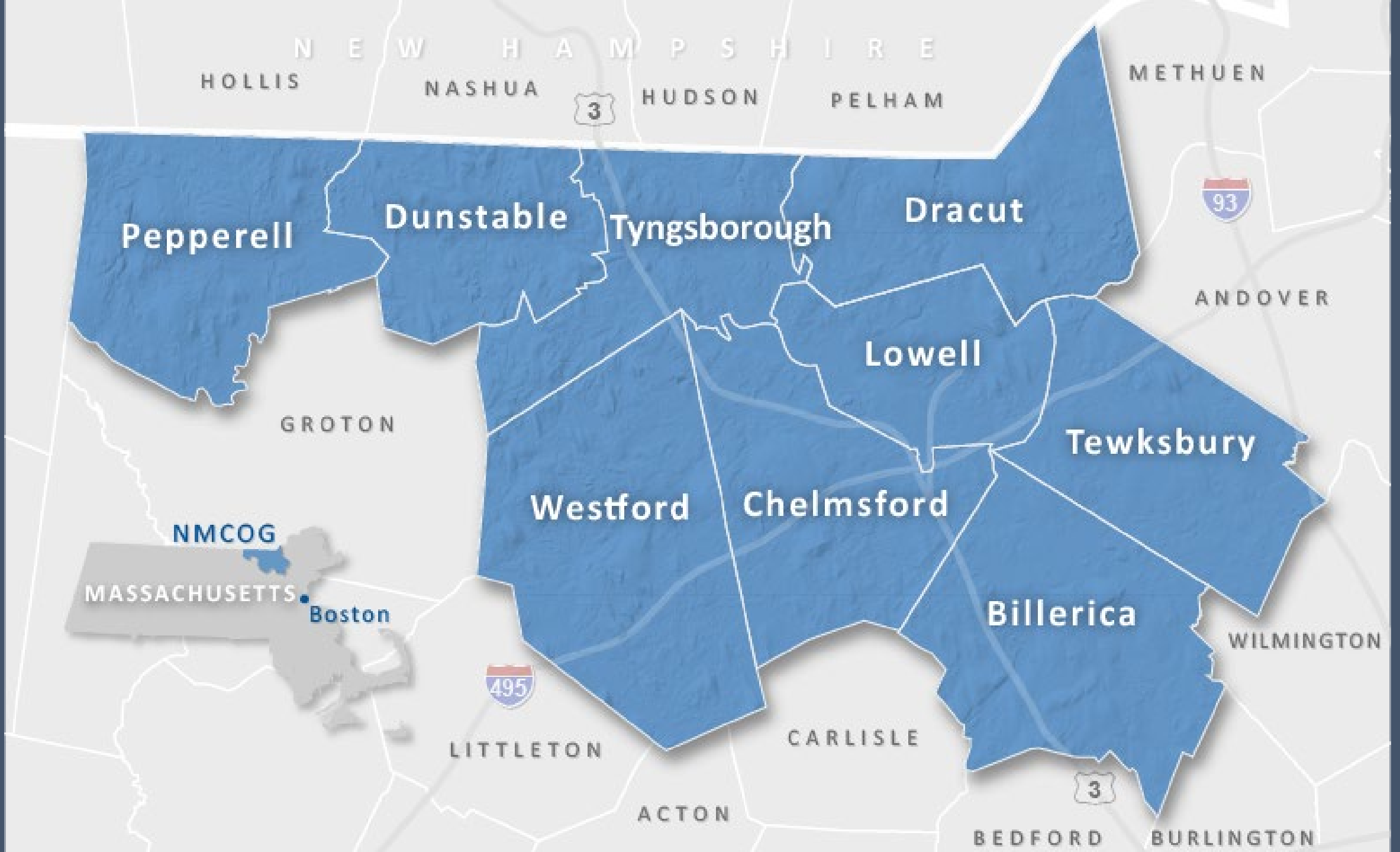






# TABLE INTRODUCTIONS





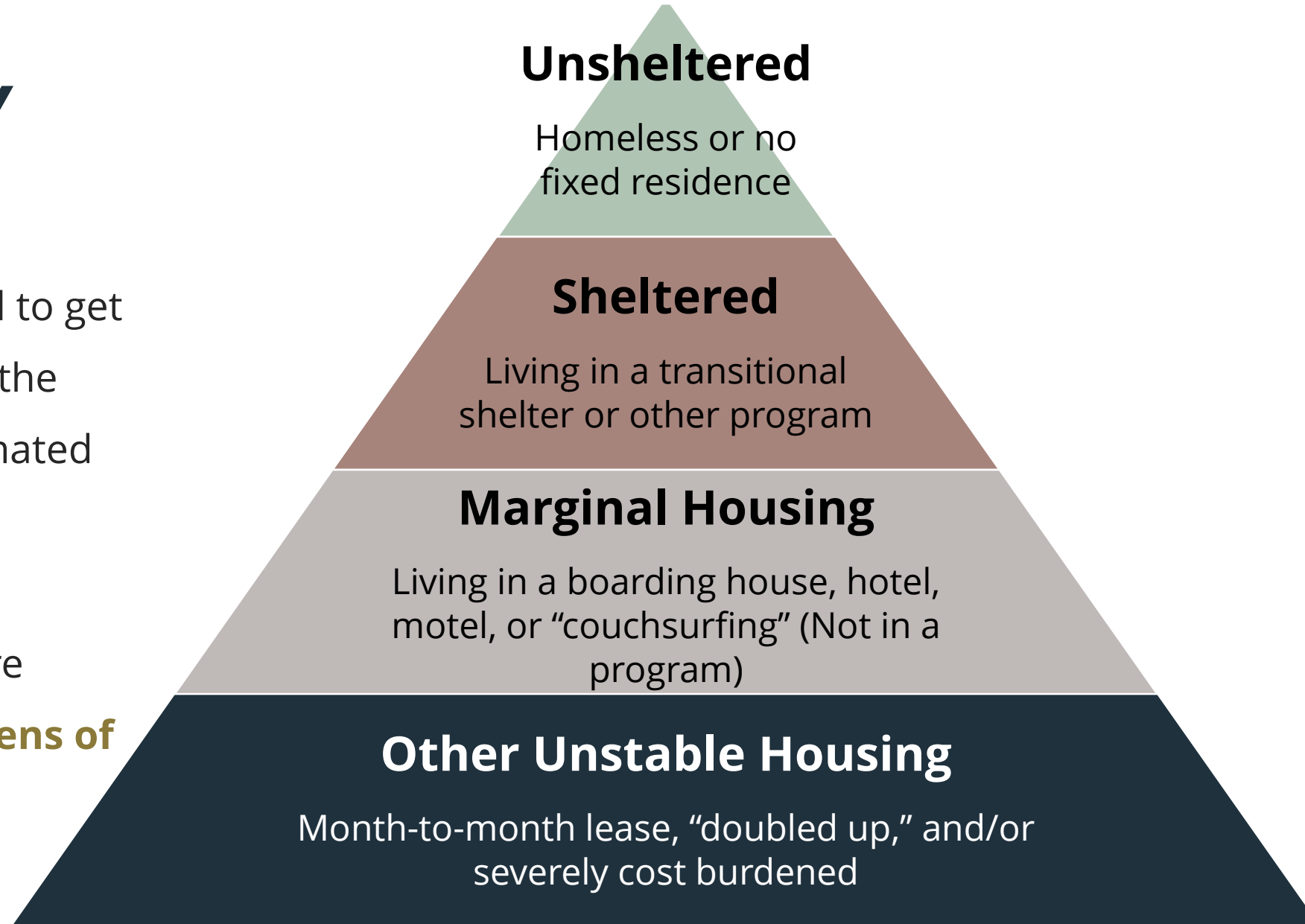
# MEETING PURPOSE

To bring leaders across Greater Lowell **to learn** from service providers, system leaders, and advocates **about homelessness in the region**, to learn the facts and **gain insight** into the issue, and learn from each other **what actions you can take** in your own communities to respond. We ask you **to listen** and **to commit to bringing this information back** to leaders and policymakers in your municipalities.

# HOUSING INSECURITY

Housing insecurity is a continuum, and it is hard to get an exact count of any of the levels. However, an estimated **114 individuals** are unsheltered and **124** are sheltered. **Thousands** are marginally housed and **tens of thousands** are “other unstable.”

*Source: City of Lowell*



# ONE PIECE OF THE PUZZLE



# LOCAL PLANS: LOWELL FORWARD HPP

- Lowell's first Housing Production Plan
- Includes analysis of homelessness and unhoused population
- The outcomes of this meeting will inform that analysis
- Survey and planned focus groups will collect information directly from unhoused/homeless and housing insecure individuals and families
- Survey out now: [bit.ly/lowellhomes](https://bit.ly/lowellhomes) – Open to all living in or out of Lowell!



# PUTTING THE PUZZLE TOGETHER

**At Home in Greater Lowell:** a collaborative plan undertaken by all nine NMCOCG communities, tentatively kicking off with major summit in November.

## **Planned to create three major components:**

- Qualitative and quantitative goal setting and recommendations
- Creating a collective understanding through documented and shared first-hand experiences of people living in diverse housing situations in their own words
- Toolbox of educational materials and strategies for use by communities





# GROUP AGREEMENTS

- **Respect Your Turn**

Raise your hand and wait for the facilitator to give you the floor to speak.

- **Step up, Step Back**

If you find yourself talking a lot and at length, step back and make space for others. If you find yourself not speaking much, please step up share your opinion.

- **Open Mind**

We welcome a diversity of ideas and input.

- **Center the People**

Our focus is to repair systems that create trauma and suffering, not to place blame, marginalize, or dehumanize other people.

- **We'll take Action**

Our goal is to identify proactive steps we can take together and we commit to continuing developing and implementing strategies.

# HOMELESSNESS IN THE GREATER LOWELL REGION

RENATA ROURKE

CARL HOWELL

CAMILO ESPITIA

ISAIAH STEPHENS

SUSAN GENTILI

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REGIONAL MEETING ON HOMELESSNESS

AUGUST 3, 2023

# RENATA ROURKE

Director of Individual Homeless Services  
Community Teamwork (CTI)

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REGIONAL MEETING ON HOMELESSNESS

AUGUST 3, 2023



# COMMUNITY TEAMWORK

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EMERGENCY  
SHELTER PROGRAM



**CTI provides shelter to 48 homeless individuals. We have been asked by our friends at the City of Lowell to shed some light on the other face of homelessness. Not all homeless individuals are criminals or in the midst of substance use. Some individuals have fallen on hard times, have disabilities and need some extra support to get back on their feet. These are the individuals you don't hear about on the news. We are happy to share a few of these stories with you today...**





## Meet Aggie...

Aggie has been supported by CTI since 2020, but has been in different shelters and programs for most of her life. Aggie has no criminal background, has no history of substance use. However, she has endured trauma and is a domestic violence survivor.

The reason she became homeless was a mix of her disability and unfortunate life events.

Since entering our program, Aggie has successfully obtained her birth certificate, something that has taken years to acquire. Due to unknown reasons, there was no record of her birth. This barrier caused many issues, including being unable to apply for any type of housing programs. She now has her ID, Social Security Card and has secured an Emergency Housing Voucher. We hope that this is the final step to helping Aggie find a place to call home.





# AGGIE





### **Meet Emmanuel..**

**He became a paraplegic when he was shot by the police at the age of 13 in Puerto Rico. He lost his mother at the age of 17 and relocated to Lowell to live with his girlfriend at the age of 20. Due to that relationship ending years later, and Emmanuel having no family or other supports, he ended up homeless and on the streets.**

**Emmanuel entered our program directly from the streets. He was in poor physical health and had been the victim of crime. With his wallet stolen, he had lost all of his identification documents. Our team was able to acquire assistance from a lawyer, pro-bono, to complete the lengthy process of obtaining his birth certificate from Puerto Rico. With a birth certificate, Emmanuel was then able to get his ID and begin applying for housing. We hope this will be his pathway out of shelter.**





# KATIE'S STORY

- **Katie came to our shelter in 2022. She was previously living outside in a tent. She is hearing impaired and on a fixed income. Katie had a history of substance use, but was sober while being sheltered with us. Her sobriety is something she was very proud of and worked on daily. During her time with us, Katie worked closely with her Case Manager, Maria, and together they were able to obtain a housing voucher. Within a short period, Katie was housed. For the first time, in a very long time, she was able to have a place to call her own. Although she was nervous to leave the support and the community she had grown to know and care for at the shelter, we encouraged and supported her on her transition into independent living. As of today, Katie is thriving in her new apartment.**



# KATIE'S FINALLY HOME!!





This is just a few of the individuals we serve who do not fit the stereotype of homeless individuals, but there are many more both in our shelters and living unsheltered in our communities.



# ISAIAH STEPHENS

Managing Director

Lowell Transitional Living Center (LTLC)

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REGIONAL MEETING ON HOMELESSNESS

AUGUST 3, 2023

# Lowell Transitional Living Center

Isaiah Stephens



# Services



- Housing Stabilization
- Clinical Case Management
- 3 Meals a day
- On site Doctors Visits
- Harm Reduction and Addiction Case Management



Who are those we serve?





# Our clients are...

- Veterans
- Youth (18-24)
- Seniors
- People struggling with addiction



Sometimes we serve our family...





“

“They are just what we would be under similar circumstances.”

”

Abraham Lincoln

Thank you

# CARL HOWELL

Chief Program Officer

Community Teamwork (CTI)

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REGIONAL MEETING ON HOMELESSNESS

AUGUST 3, 2023

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# Greater Lowell Regional Meeting On — Homelessness —

August 2023

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# Year in Review

In the last year, homelessness has increased dramatically across all demographics

- **Family Homelessness** -300 homeless shelter units exist in Greater Lowell. The Commonwealth has requested providers to expand their portfolios in a collective effort to bring online 1,600 additional units
- **Individual Homelessness** -Emergency federal funding allowed providers to provide 200+ beds for homeless individuals. However, those funds have been exhausted causing a decrease in beds in the region and an increase in encampments across the region.
- **Youth Homelessness** -20 dedicated spaces for youth exist in Greater Lowell. However, with new state funding an \_\_\_\_\_ additional 20 beds will be coming online.

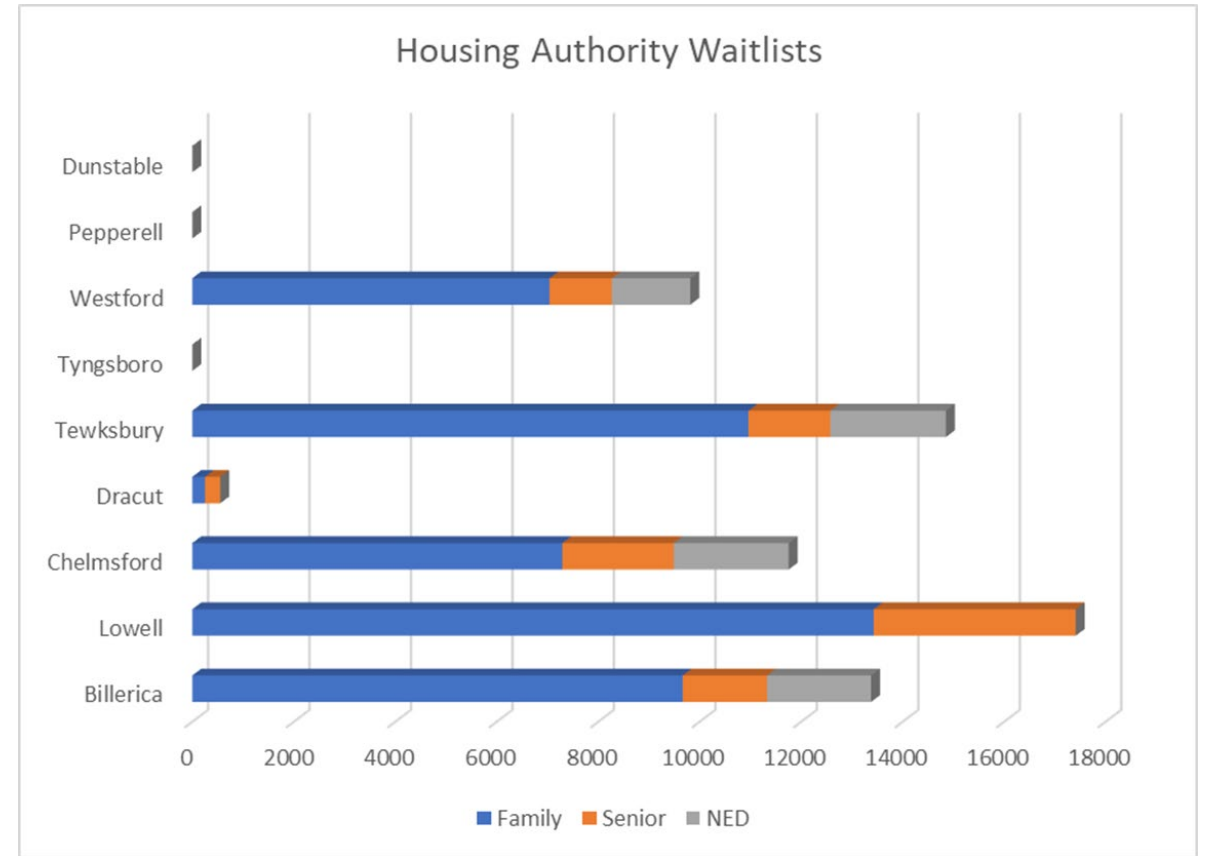


# Here's What We Need

Three Concrete Action Steps

- **Money.** Create a fund distinct from existing Town funds that will allow for rapid dispersal- Affordable Housing Trust.
  - **Policy** – Implement Inclusionary Zoning Policies to support regional housing goals
  - **Commitment** - Have Municipal administrations renew their focus on housing creation.
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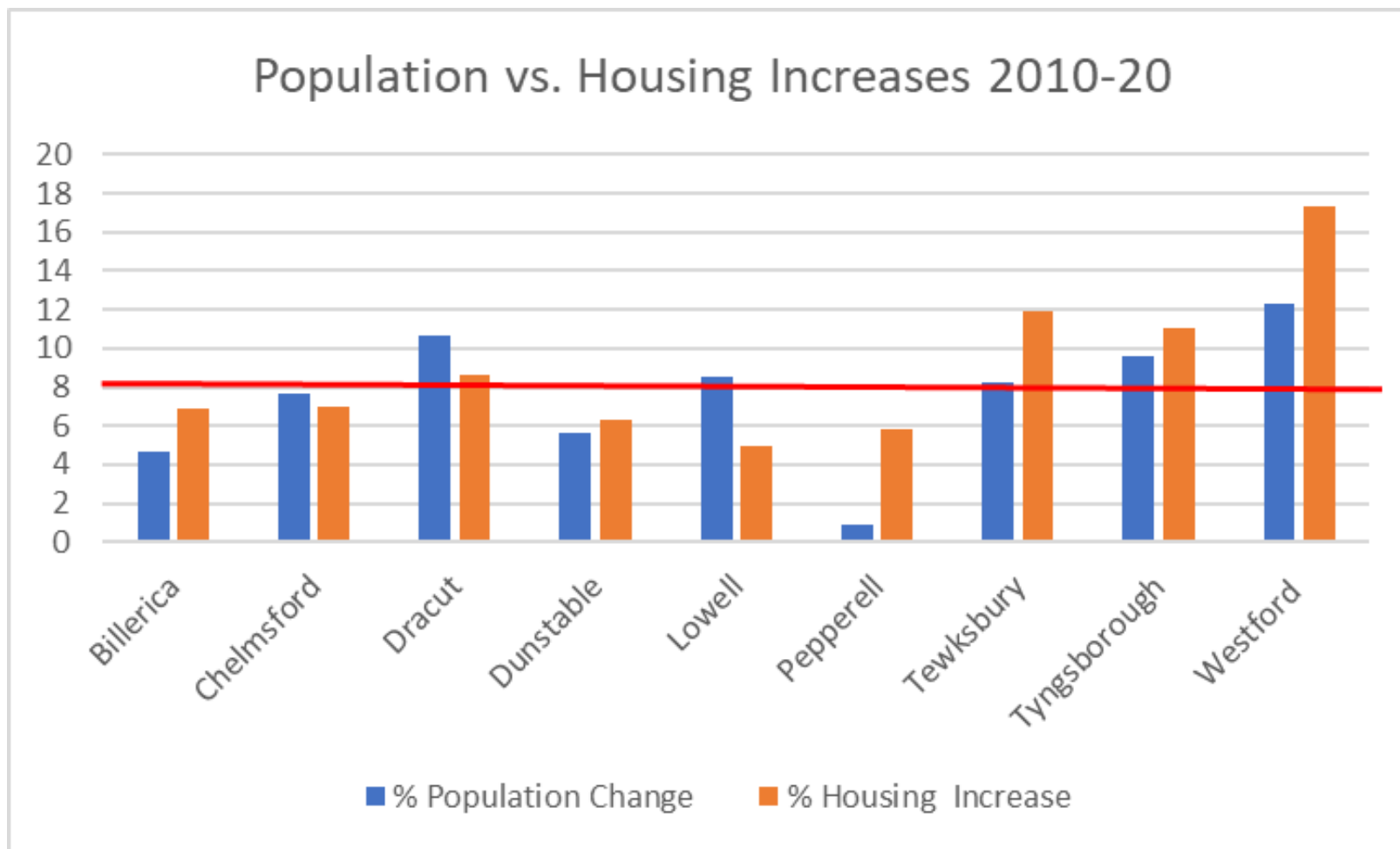
# Rent Burdened and Housing Need



# Rental Assistance

Towns	Served between '21-'23	Funding used between '21-'23	Assistance per person
<b>Billerica</b>	225	\$1,938,083	\$8,614
<b>Chelmsford</b>	238	\$1,738,831	\$7,306
<b>Dracut</b>	251	\$1,921,976	\$7,657
<b>Dunstable</b>	3	\$23,025	\$7,675
<b>Lowell</b>	3,529	\$23,717,214	\$6,721
<b>Pepperell</b>	2	\$18,000	\$9,000
<b>Tewksbury</b>	114	\$960,670	\$8,427
<b>Tyngsboro</b>	78	\$506,149	\$6,489
<b>Westford</b>	80	\$695,248	\$8,691

# Housing Stock



# What is needed...



Focus on new funding opportunities and realign funding to develop new housing opportunities across the region.



Implement Inclusionary Zoning Policies to support regional housing goals that will benefit those most vulnerable, and incentivize developers that are willing to produce both deeply affordable units and market rate units.



A clear and vocal commitment to housing creation across the region.

# SUSAN GENTILI

President & Chief Executive Officer

South Middlesex Opportunities Council (SMOC)

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REGIONAL MEETING ON HOMELESSNESS

AUGUST 3, 2023

# Housing & Homelessness



Lowell Transitional Living Center


## Background information- Why is there homelessness??

According to the [U.S. National Library of Medicine](#), since 1980, the aggregate supply of low-income housing has declined by approximately 2.5 million units.

Additionally, there has been a failure to replace SRO housing lost to conversion, gentrification, and urban renewal. In many cities, SRO housing has been the primary source of housing for the elderly poor, for seasonally employed single workers, and for chronically disabled people (Hope and Young, 1984, 1986; Hopper and Hamberg, 1984). Since 1970, 1 million SRO units—half the national total—have been lost to conversion or demolition (Mapes, 1985).







	Lowell	Dracut	Chelmsford	Billerica	Pepperell	Westford	Dunstable
Number of renter households	22,203	2,519	2,379	2,573	938	900	32
Number of ELI renter households	7,850	550	520	463	205	197	7
Percent of renter households that are ELI	35%	22%	22%	18%	22%	22%	22%
ELI households that are rent burdened	83%	84%	84%	84%	84%	84%	84%
ELI households that are severely rent burdened	66%	62%	62%	60%	62%	62%	62%
AA units for ELI households (per 100 ELI households)	43	44	46	43	46	43	43
Market Supplied AA units for ELI households (per 100 ELI household..)		21	18	18	31	22	43

The report, **the Growing Shortage of Affordable Housing for the Extremely Low Income in Massachusetts**, examines existing shortages of affordable and available (AA) rental housing for ELI households at both the state and local levels. It finds that in 2016, there was less than one AA unit for every two ELI renter households in Massachusetts.

**\$86,613**

Annual household income needed to afford a two-bedroom rental home at HUD's Fair Market Rent

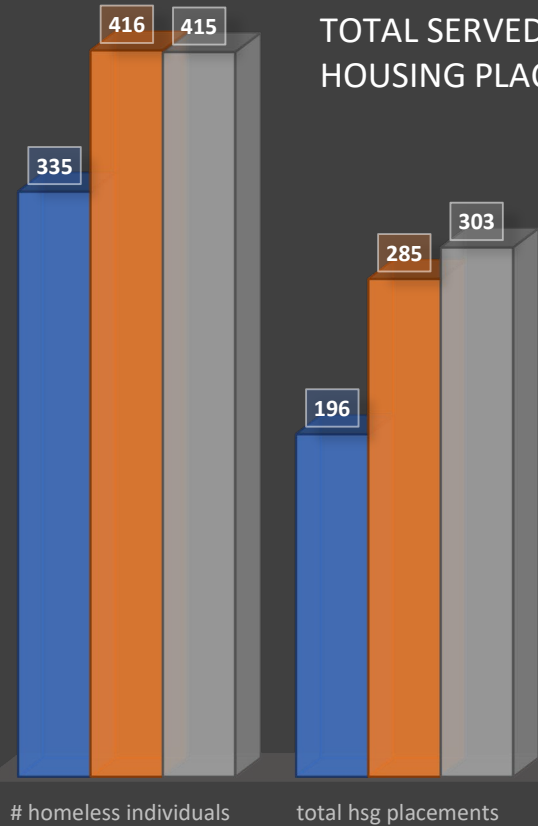
**\$31,200**

Annual household income working 40 hours at minimum wage.

# LTLC - 3 YEAR DATA

FY21-7/1/20 to 6/30/21    FY22-7/1/21 to 6/30/22    FY23-7/1/22 to 6/30/23

## TOTAL SERVED HOUSING PLACEMENTS



## CHRONICALLY



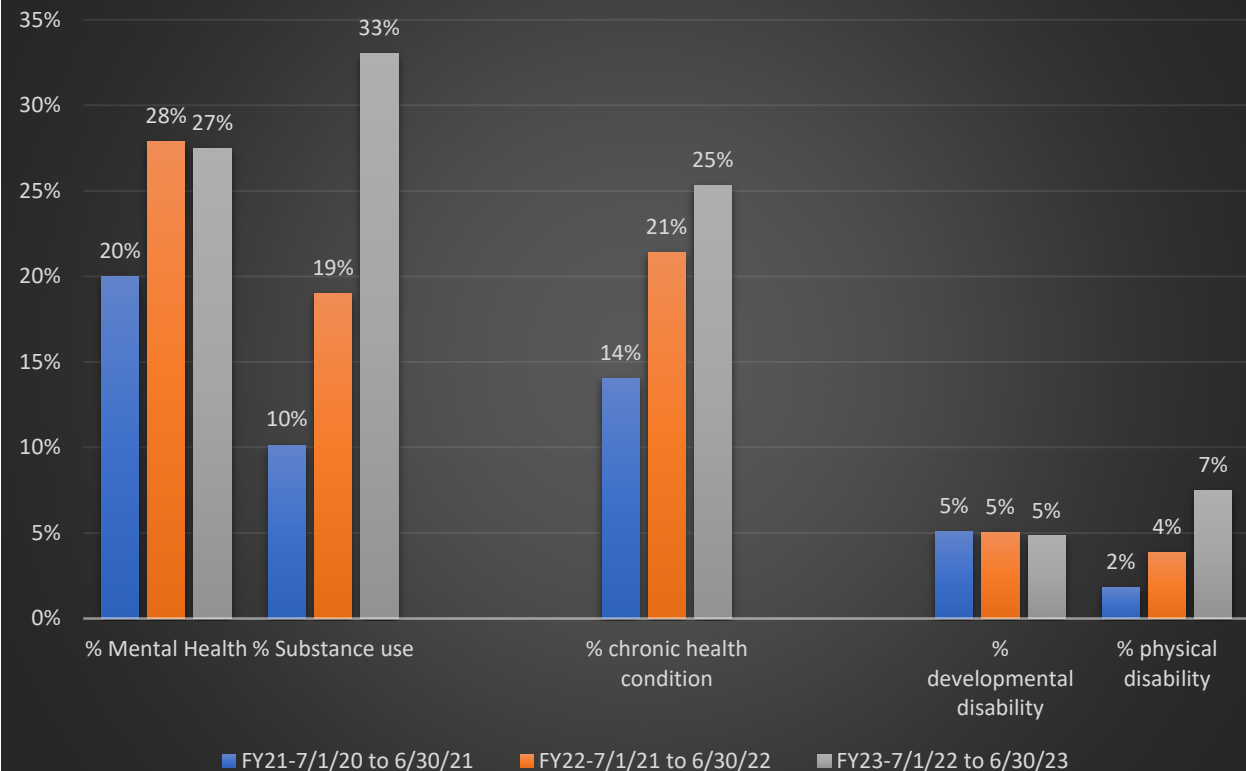
## Unsheltered- PIT

	2023	2022	2021	2020
<b>Lowell</b>	86	39	35	83

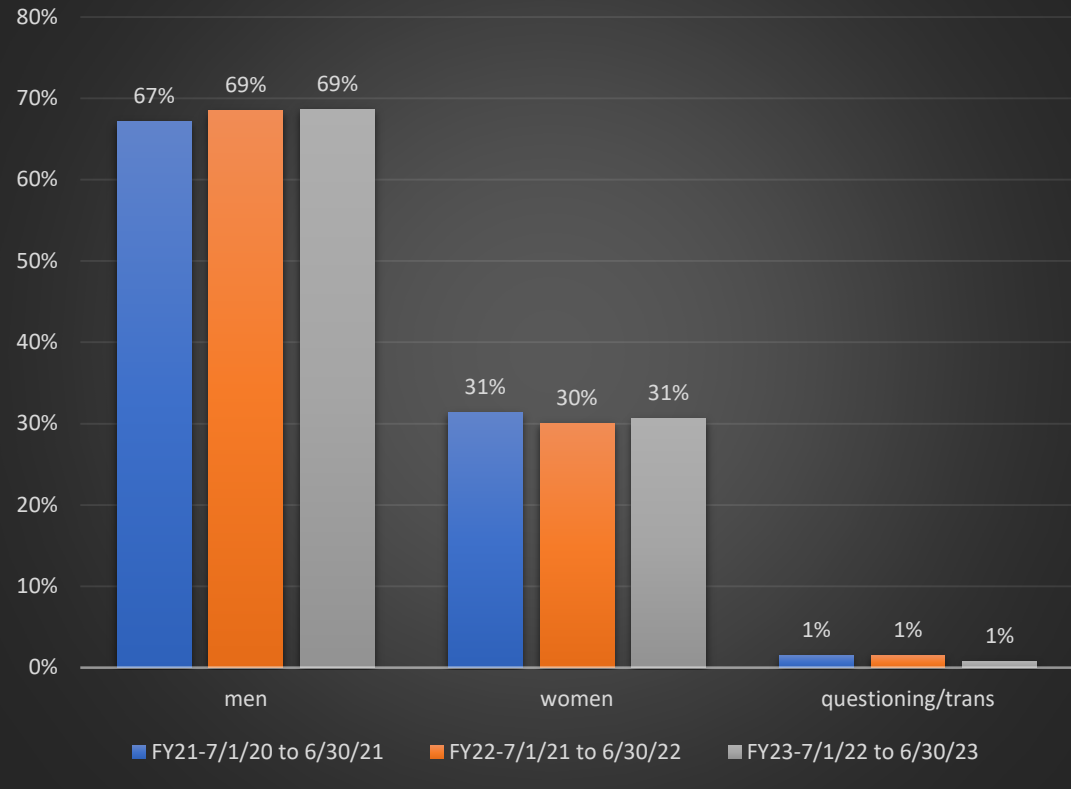
\*2021 & 2022 numbers were greatly impacted by the pandemic- the count was only through observation\*

People served, housed, special needs

# LTLC- 3 YEAR DATA

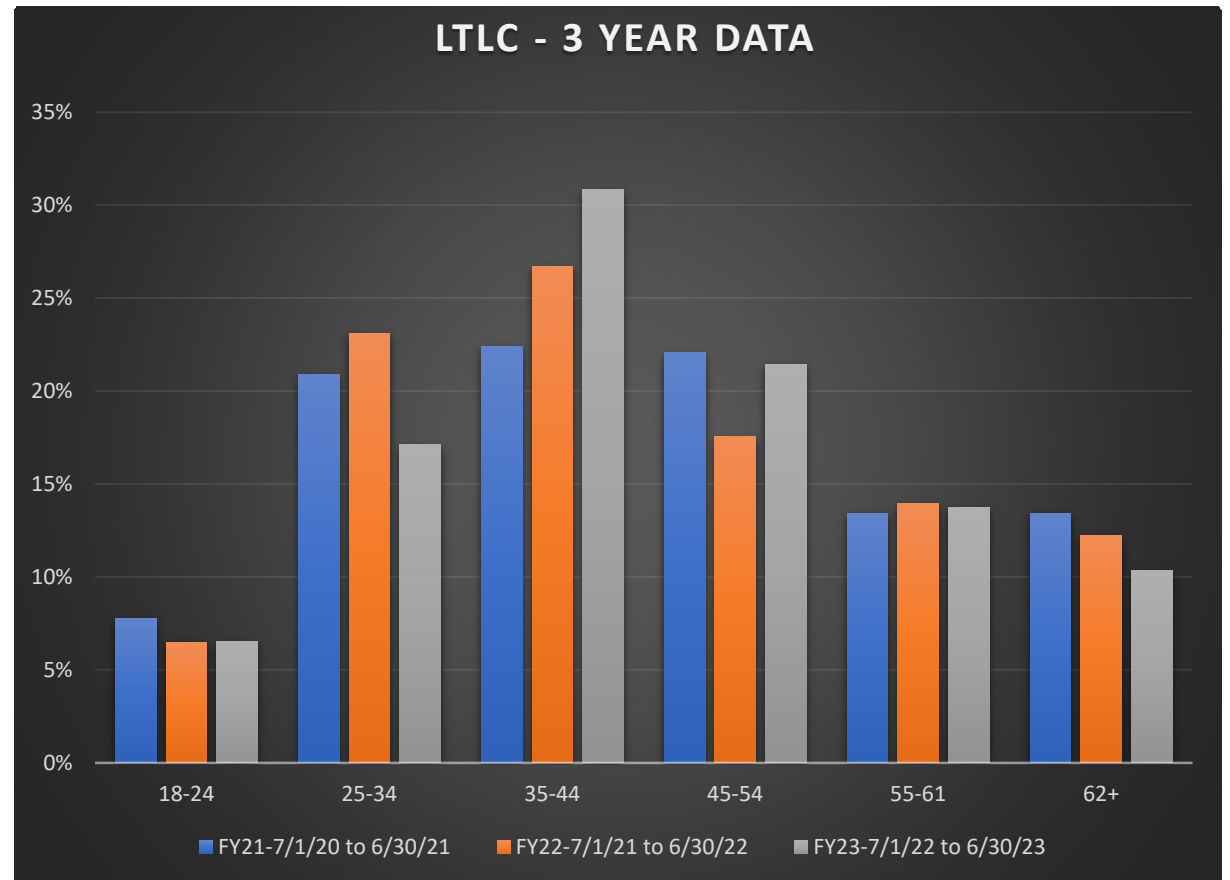


### LTLC- 3 YEAR DATA



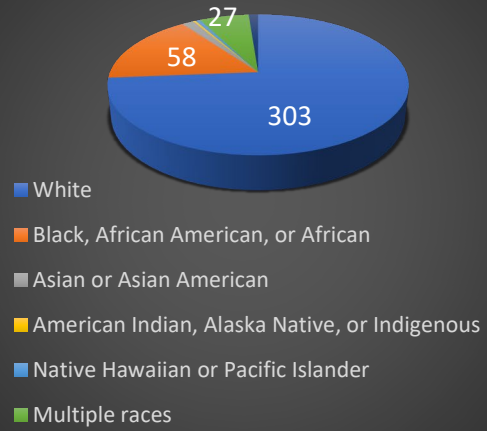
Gender

### LTLC - 3 YEAR DATA



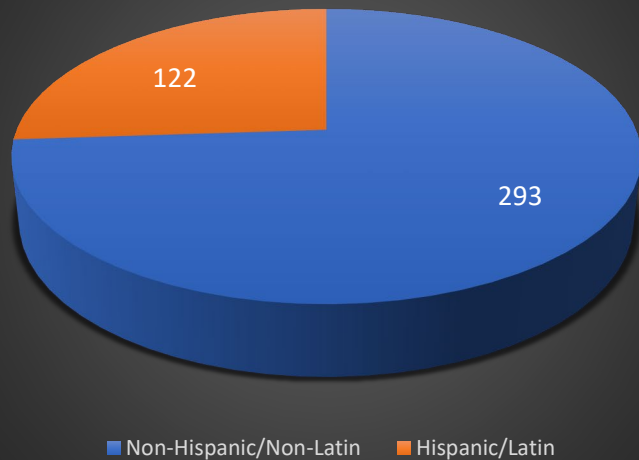
Age Range

7/1/22 to 6/30/23



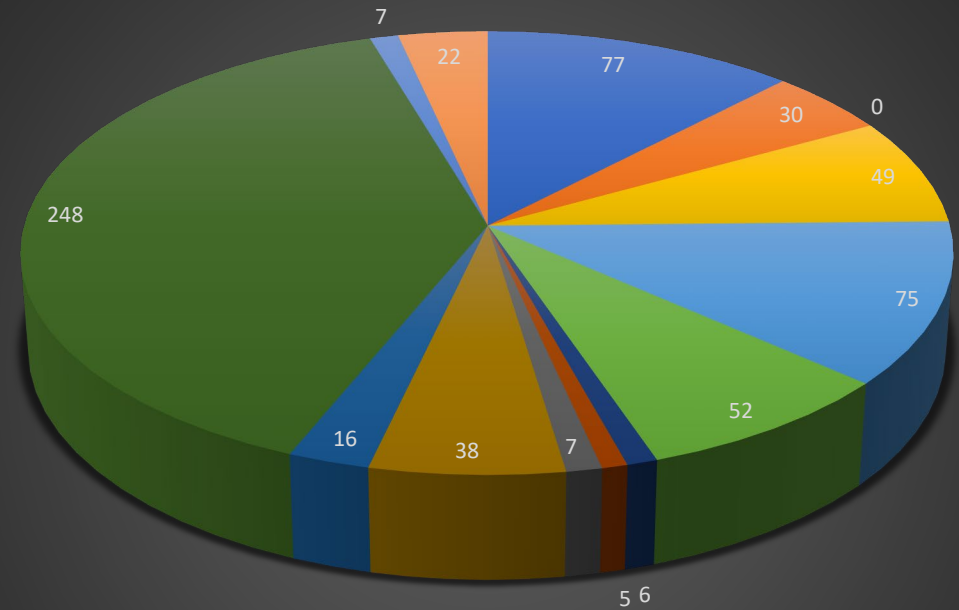
### Race & Ethnicity

7/1/22-6/30/23



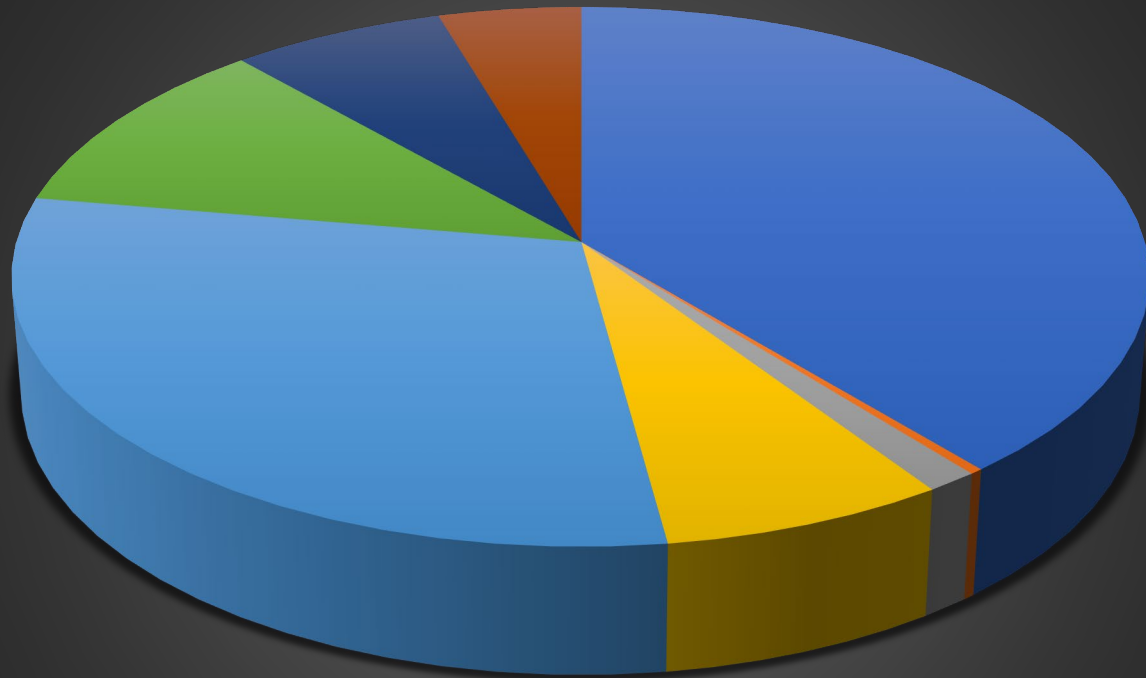
### Other Services

FY 23 Referrals



- Food Stamps
- SSI
- Veteran Benefits
- MA Health
- Other
- Medical
- Mental Health
- Substance Abuse
- Other
- Social
- Employment
- Housing
- Day Program
- Other
- Total: 632

## LTLC Data: FY 2023



a. no income    b. \$1 - \$150    c. \$151 - \$250    d. \$251 - \$500  
e. \$501 - \$1000    f. \$1,001 - \$1,500    g. \$1,501 - \$2,000    h. \$2,001+

Of the 415 people served in FY'23, 80% (332) had income from 0 to \$1,000 per month.

32% were on SSI or SSDI

Monthly Income



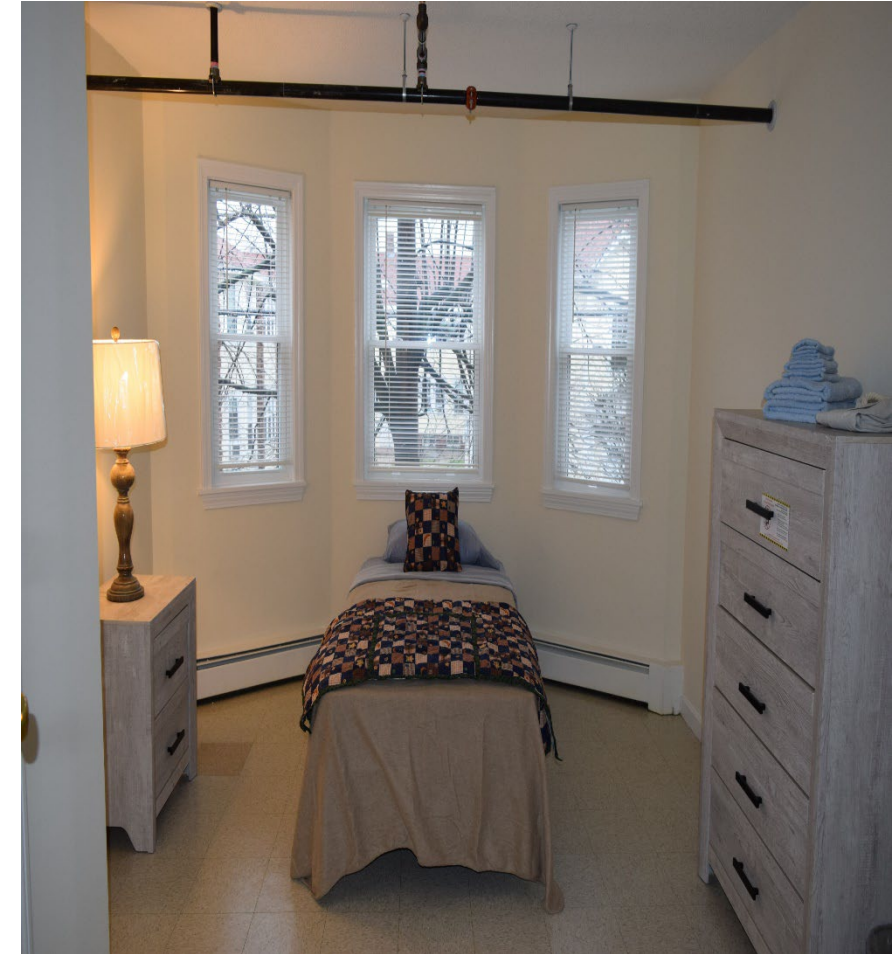
# HOW CAN YOU HELP?

Support housing development- especially for those with Extremely Low Incomes



## Example:

- In 2019 SMOC responded to an RFR from the Lowell Housing Authority and initiated the purchase of 2 properties from the LHA portfolio.
- Approval from HUD took over a year, the closing occurred in 2022.
- Conventional Bank financing and operational support through the Massachusetts Housing and Shelter Alliance & Executive Office of Housing and Livable Communities.
- A total of 31 units of affordable housing now coming on line for individuals experiencing homelessness.



# CAMILO ESPITIA

Deputy Director

Department of Planning and Development, City of Lowell

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REGIONAL MEETING ON HOMELESSNESS

AUGUST 3, 2023



**CITY** *of*  
**LOWELL**

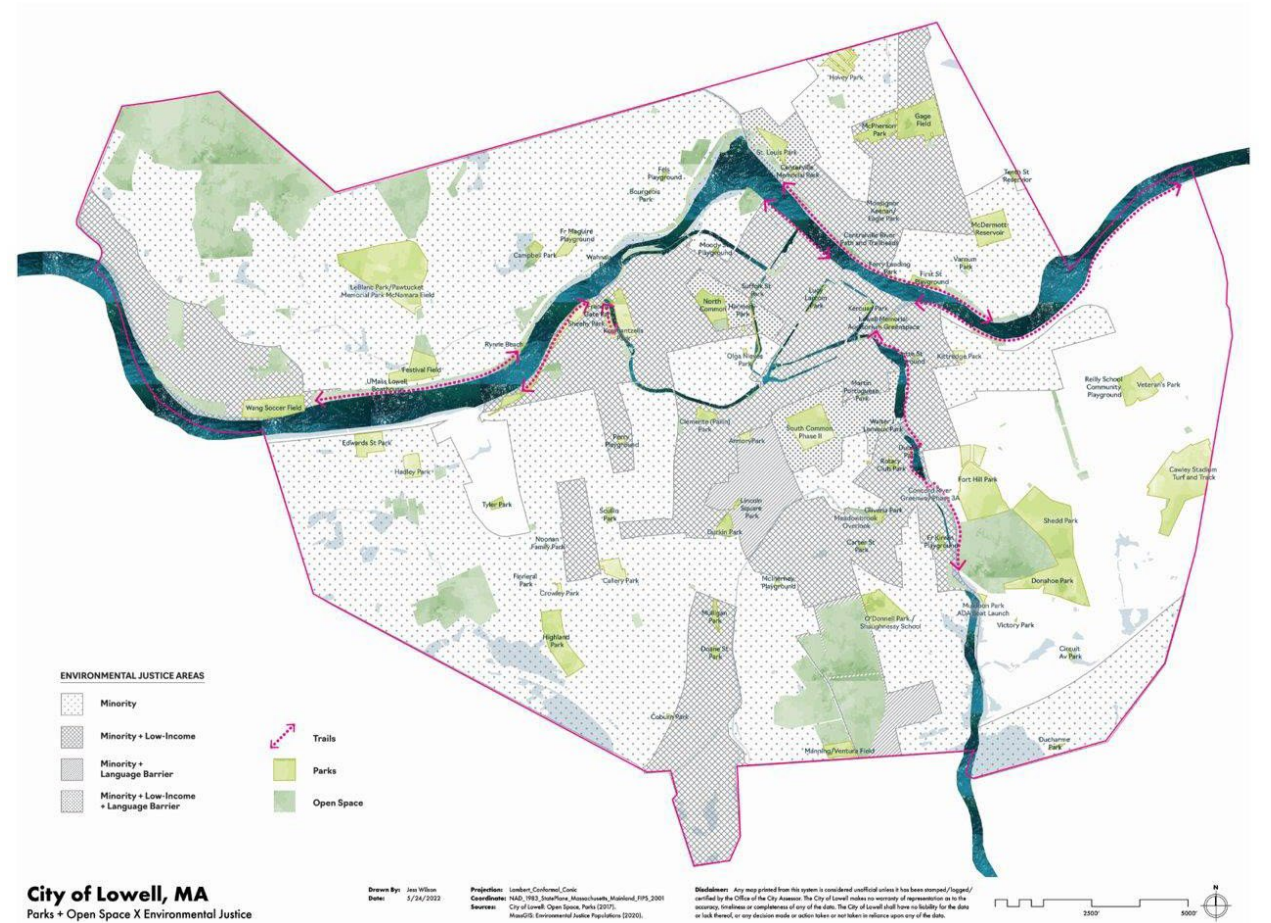
HOUSING PRODUCTION  
CHALLENGES AND  
OPPORTUNITIES

HOW DOES THE CITY OF  
LOWELL CONTRIBUTE?

- 1. REGULATORY FRAMEWORK**
- 2. INFRASTRUCTURE**
- 3. FUNDING**

# 1. REGULATORY FRAMEWORK

Zoning:  
(TOD, Parking Requirements,  
ADU's)





## 2. INFRASTRUCTURE

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Parking  
Infrastructure Utilities  
City Services

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# 3. FUNDING

<b>1. HCD Parcel 8 &amp; 9</b>	
Total units	125
Total Restricted units	93
Total @ 30% AMI	13
Total HOME investment	\$750,000
<b>2. 555 Merrimack Street</b>	
Total Units	27
Total Restricted Units	27
Total @ 30% AMI	8
Total HOME investment	\$425,000
<b>3. 98 Smith Street</b>	
Total Units	18
Total Restricted Units	17
Total @ 30% AMI	17
Total HOME investment	\$250,000

**TOTAL HOME FUNDS \$1,425,000.00**

## FY18-FY23

ESG activities: \$1,001,277.00

For ESC-CV activities: \$2,701,030.82

**TOTAL ESG FUNDS: \$3,702,307.82**

# SUCCESS

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555 Merrimack Street  
(27 units of supportive housing  
with social services)

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# CHALLENGES

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Mostly Built City  
Unavailable Usable Land  
Additional Funding

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# JENNIFER RAITT

Executive Director

Northern Middlesex Council of Governments

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REGIONAL MEETING ON HOMELESSNESS

AUGUST 3, 2023



# **THE POWER OF WORKING TOGETHER & ALL-IN**

THE FEDERAL STRATEGIC PLAN TO PREVENT AND END HOMELESSNESS

# ALL IN: THE FEDERAL STRATEGIC PLAN TO PREVENT AND END HOMELESSNESS

- The Biden-Harris Administration's multi-year, interagency blueprint to ensure no one experiences homelessness, and everyone has a safe, stable, accessible, and affordable home.
- Designed as a roadmap for federal action to ensure state and local communities have sufficient resources and guidance to build the effective, lasting systems required to end homelessness
- Can be used locally to collaboratively develop local and systems-level plans for preventing and ending homelessness
- Sets an ambitious interim goal to reduce homelessness by 25% by January 2025

# ALL IN

- Plan built around three foundational pillars—**equity, data, and collaboration**—and three solution pillars—**housing and supports, homelessness response, and prevention**.
- Each pillar includes strategies the federal government will pursue to facilitate increased availability of and access to housing, economic security, health care, and stability for all Americans.



# ALL IN – FOUNDATIONAL PILLARS

## Lead With Equity

Strategies to address racial and other disparities among people experiencing homelessness:

- Ensure federal efforts to prevent and end homelessness promote equity and equitable outcomes.
- Promote inclusive decision-making and authentic collaboration.
- Increase access to federal housing and homelessness funding for American Indian and Alaska Native communities living on and off tribal lands.
- Examine and modify federal policies and practices that may have created and perpetuated racial and other disparities among people at risk of or experiencing homelessness.



# ALL IN – FOUNDATIONAL PILLARS

## Use Data and Evidence to Make Decisions

Strategies to ground action in research, quantitative and qualitative data, and the perspectives of people who have experienced homelessness:

- Strengthen the federal government's capacity to use data and evidence to inform federal policy and funding.
- Strengthen the capacity of state and local governments, territories, tribes, Native-serving organizations operating off tribal lands, and nonprofits to collect, report, and use data.
- Create opportunities for innovation and research to build and disseminate evidence for what works

# ALL IN – FOUNDATIONAL PILLARS

## **Collaborate at All Levels**

Strategies to break down silos between federal, state, local, tribal, and territorial governments and organizations; public, private, and philanthropic sectors; and people who have experienced homelessness:

- Promote collaborative leadership at all levels of government and across sectors.
- Improve information-sharing with public and private organizations at the federal, state, and local level.

# ALL IN – SOLUTION PILLARS

## **Scale Housing and Supports That Meet Demand**

Strategies to increase supply of and access to safe, affordable, and accessible housing and tailored supports for people at risk of or experiencing homelessness:

- Maximize the use of existing federal housing assistance.
- Expand engagement, resources, and incentives for the creation of new safe, affordable, and accessible housing.
- Increase the supply and impact of permanent supportive housing for individuals and families with complex service needs—including unaccompanied, pregnant, and parenting youth and young adults.
- Improve effectiveness of rapid rehousing for individuals and families— including unaccompanied, pregnant, and parenting youth and young adults.
- Support enforcement of fair housing and combat other forms of housing discrimination that perpetuate disparities in homelessness.
- Strengthen system capacity to address the needs of people with disabilities and chronic health conditions, including mental health conditions and/or substance use disorders.
- Maximize current resources that can provide voluntary and trauma-informed supportive services and income supports to people experiencing or at risk of homelessness. 8. Increase the use of practices grounded in evidence in service delivery across all program types.

# ALL IN – SOLUTION PILLARS

## **Improve Effectiveness of Homelessness Response Systems**

Strategies to help response systems meet the urgent crisis of homelessness, especially unsheltered homelessness:

1. Spearhead an all-of-government effort to end unsheltered homelessness.
2. Evaluate coordinated entry and provide tools and guidance on effective assessment processes that center equity, remove barriers, streamline access, and divert people from homelessness.
3. Increase availability of and access to emergency shelter—especially non-congregate shelter—and other temporary accommodations.
4. Solidify the relationship between CoCs, public health agencies, and emergency management agencies to improve coordination when future public health emergencies and natural disasters arise.
5. Expand the use of “housing problem solving” approaches for diversion and rapid exit.
6. Remove and reduce programmatic, regulatory, and other barriers that systematically delay or deny access to housing for households with the highest needs.



# ALL IN – SOLUTION PILLARS

## **Prevent Homelessness**

Strategies to reduce the risk of housing instability for households most likely to experience homelessness:

- Reduce housing instability for households most at risk of experiencing homelessness by increasing availability of and access to meaningful and sustainable employment, education, and other mainstream supportive services, opportunities, and resources.
- Reduce housing instability for families, youth, and single adults with former involvement with or who are directly exiting from publicly funded institutional systems.
- Reduce housing instability among older adults and people with disabilities—including people with mental health conditions and/or with substance use disorders—by increasing access to home and community-based services and housing that is affordable, accessible, and integrated.
- Reduce housing instability for veterans and service members transitioning from military to civilian life.
- Reduce housing instability for American Indian and Alaska Native communities living on and off tribal lands.
- Reduce housing instability among youth and young adults.
- Reduce housing instability among survivors of human trafficking, sexual assault, stalking, and domestic violence, including family and intimate partner violence

# ALL IN – GREATER LOWELL

People experiencing homelessness face additional barriers that compound their vulnerability such as mental illness, substance use disorder, lack of transportation, and lack of employment.

The CTI Needs Assessment identified suggestions for reducing gaps in service in the general community, including:

- emergency shelter, including a youth-specific shelter facility,
- increased number of beds for individuals experiencing homelessness across Greater Lowell,
- transportation and childcare for those in shelters in order to facilitate their employment, job search, or further education

# PANEL Q&A

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REGIONAL MEETING ON HOMELESSNESS

AUGUST 3, 2023

# THE POWER OF WORKING TOGETHER DISCUSSION AND REPORT OUTS

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REGIONAL MEETING ON HOMELESSNESS

AUGUST 3, 2023



# DISCUSSION PROMPTS

## Theme: “All In”

1. What questions do we have about this issue?
2. What can we commit to doing independently and together to address this issue?
3. What local policies are in place to address this issue? Who is helped by those policies?
4. What resources do we have or need to address this issue?
5. Who else should be in the room and how can we invite them to participate in future work? What are the communication channels in your community? What would motivate people to take action?

# Q&A AND NEXT STEPS

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REGIONAL MEETING ON HOMELESSNESS

AUGUST 3, 2023

# CLOSING REMARKS

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REGIONAL MEETING ON HOMELESSNESS

AUGUST 3, 2023