

# Ensuring access to safe and affordable housing

## Massachusetts Policy Brief

### Summary

Refugee and immigrant families face significant barriers to obtaining permanent housing in Massachusetts. By creating a program that includes a Landlord Risk Mitigation Fund that would reimburse landlords for lost rent or damages, the Commonwealth can increase landlords' willingness to rent to this population and improve access to stable, equitable housing.

### Problem statement

Poor living conditions can negatively affect physical health, mental health, educational outcomes, and family well-being, particularly for children (Health and Human Services, People 2030). Massachusetts currently lacks a strategy to increase landlord's willingness to rent to refugee and immigrant families in need that would address these barriers and increase access to permanent housing.



### Housing Instability Among Refugee and Immigrant Families

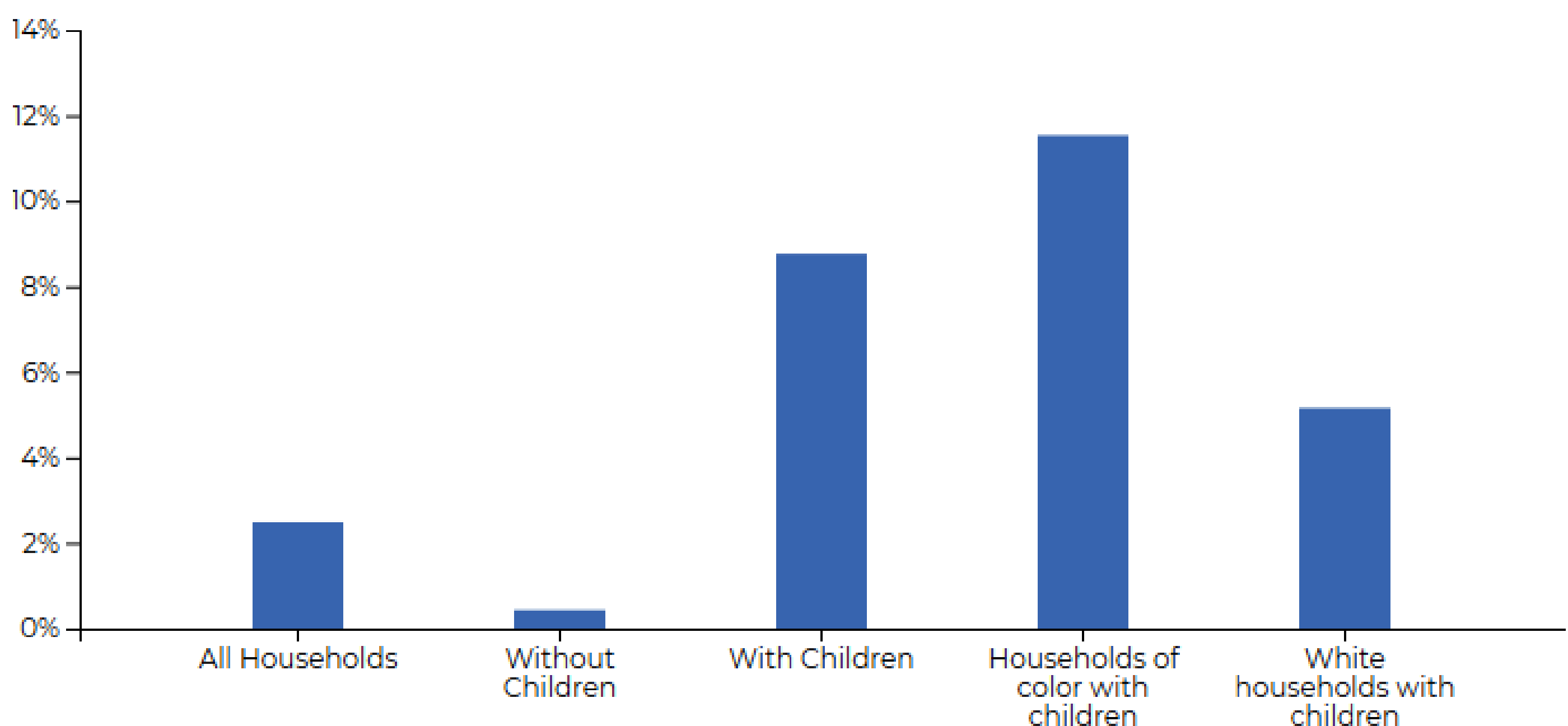
Massachusetts' housing shortage creates challenges for many residents, but refugee and immigrant families may face additional barriers to securing housing, including limited credit history, limited rental history, language barriers, and discrimination. The Executive Office of Housing and Livable Communities (EOHLC) estimates that approximately 49,000 Massachusetts households live in overcrowded conditions and that approximately 16,000 out of the 49,000 families with children are living doubled up with another household or extended family because they cannot access independent housing (EOHLC, n.d.-a; EOHLC, n.d.-b).

Research demonstrates that immigrant households are substantially more likely than native-born households to experience overcrowded housing conditions. A national analysis of Census Bureau data found that immigrant workers were four times more likely than native-born workers to live in overcrowded housing (Camarota & Zeigler, 2020), while other studies have identified overcrowding as a persistent housing challenge among immigrant families (Hernandez, 2020; Hall & Greenman, 2013).

Researchers attribute these disparities to a combination of lower incomes upon arrival, larger household sizes, limited access to credit, discrimination, and barriers to obtaining rental housing. Refugee families may face additional challenges because they often arrive without established credit histories, rental histories, or landlord references, making it more difficult to secure housing in the private rental market.

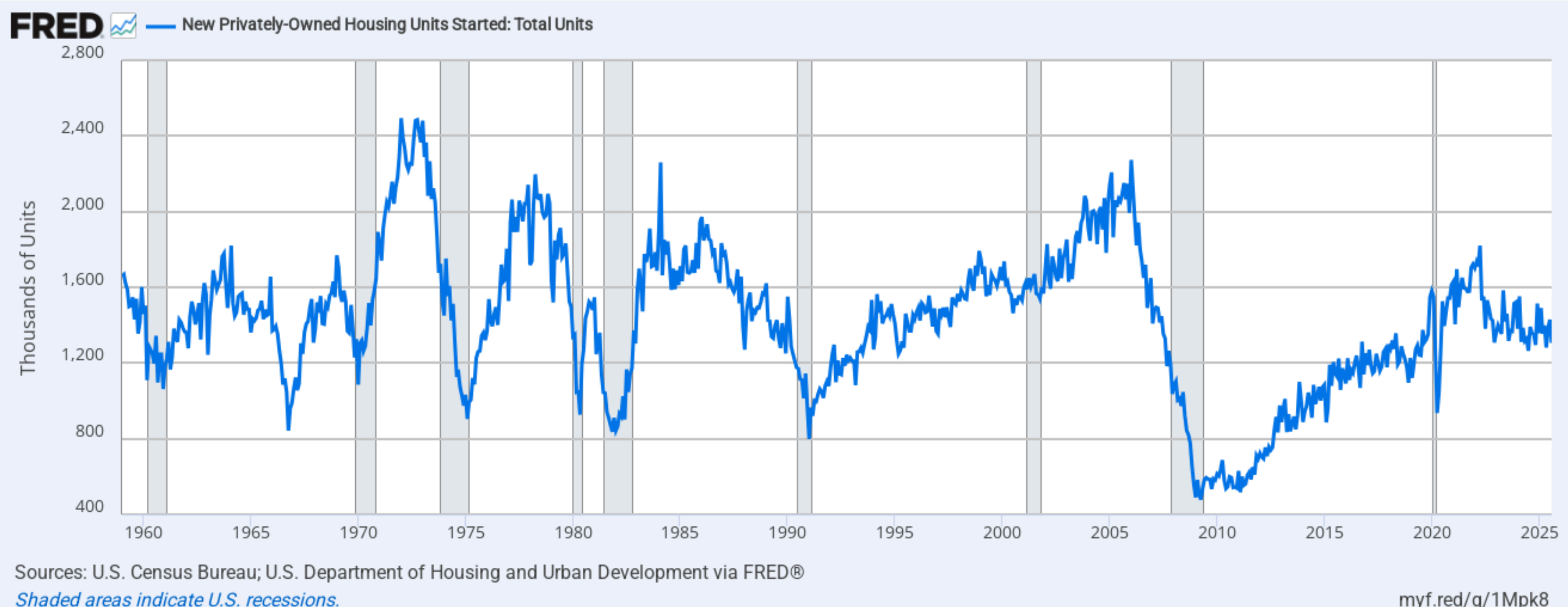
Overcrowded housing may also increase demand on publicly funded systems. Research has found that overcrowding is associated with increased family stress, poorer educational outcomes, behavioral challenges, and adverse effects on children's overall well-being (Khan and Sullivan, 2021). Children living in crowded housing are more likely to experience difficulties in school and may require additional educational and support services. Overcrowding can also contribute to housing instability when families are forced to move frequently or rely on temporary living arrangements. While the precise fiscal impact is difficult to quantify, the prevalence of overcrowded housing among families with children suggests that housing instability may create additional demands on public education, family support, and homelessness-prevention systems (EOHLC, n.d.-a; Solari & Mare, 2012).

**Percent Overcrowded Households**  
**Metro Mayors Coalition Study Area, 2012–2016**



## Barriers to Permanent Housing

Refugee and immigrant families face a unique combination of barriers to obtaining stable, safe, permanent housing in the private rental market. Because many recently arrived families lack U.S. credit histories, rental histories, or established landlord references, they are perceived as high-risk applicants by potential landlords, even when sufficient finances or financial assistance are available. In addition, research on rental housing markets has found that applicants with minority-sounding names receive less favorable treatment from landlords and that families with children often face disadvantages during tenant screening. These barriers may persist even when families have rental assistance available, limiting their ability to obtain stable housing (Flage, 2018; Carlsson & Eriksson, 2019; Khan et al., 2021).



## Policy Recommendations

Massachusetts should establish a Landlord Partnership Program that includes a risk mitigation fund that complements existing housing assistance programs by reducing landlords' perceived (if not actual) risks.

The program would provide:

- Housing navigation assistance and landlord outreach.
- Up to a combined \$4,000 in risk mitigation funds per unit rented, including:
  - Damages exceeding the security deposit
  - Reimbursement for unpaid rent
- A one-time \$1,000 incentive payment for first-time participating landlords.
- Coordination with existing programs such as RAFT.

## Policy Recommendations (cont.)

Refugee and immigrant families could apply to participate in the Landlord Partnership Program, which would be administered by the local non-profit administering RAFT. A short survey of those who are applying for RAFT funds could identify potential tenants for the program. Funding should be provided through a targeted reallocation of a portion of existing Emergency Assistance appropriations. The EA budget line already authorizes expenditures for homelessness prevention, diversion, and strategic rehousing activities in addition to shelter operations (Commonwealth of Massachusetts, 2024). The Commonwealth should launch the program as a targeted pilot in one or more regions with high concentrations of refugee and immigrant families and existing RAFT programs. The pilot should establish clear metrics from the outset, including the number of landlords recruited, housing placements completed, average time from application to placement, and the value of risk mitigation claims such as damages and reimbursement for rent filed relative to funds allocated. Outcomes should be evaluated at 12 and 24 months, with findings reported to the Legislature and relevant executive agencies. If the pilot demonstrates that the fund operates at low cost and produces meaningful improvements in housing access, the program should be expanded statewide with funding adjusted accordingly. The recommendation requires minimal new municipal spending. Implementation would primarily rely on policy changes, administrative adjustments, partnerships with existing organizations, and the use of current staff and resources. As a result, the fiscal impact on the municipality is expected to be limited.

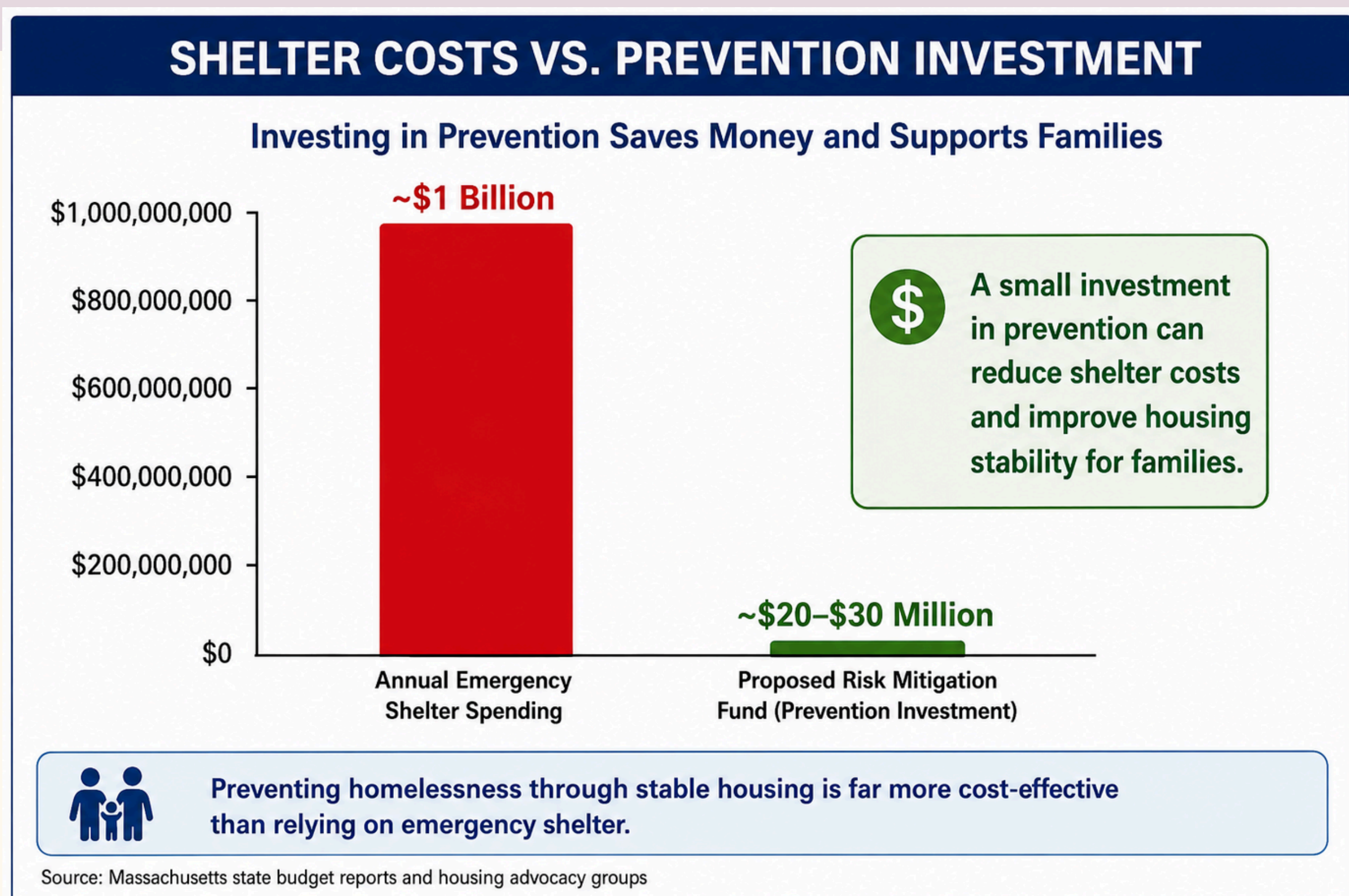


## Rationale

Massachusetts already administers several housing stabilization programs. The Residential Assistance for Families in Transition (RAFT) program provides up to \$7,000 per household annually and may be used for rent, utilities, moving expenses, first month's rent, last month's rent, and security deposits (Massachusetts Executive Office of Housing and Livable Communities, 2025a). However, these programs primarily address affordability barriers. They do not directly address landlord concerns regarding applicants with limited credit histories, limited rental histories, language barriers, or documentation unfamiliar to them. As a result, refugee families may continue to experience difficulty securing housing even when financial assistance is available.

## Rationale (cont)

Landlord risk-mitigation programs have been implemented in multiple jurisdictions as a strategy for recruiting landlords who might otherwise be reluctant to rent to households facing barriers. One program in Orlando, Florida even reported that zero claims had been filed against their landlord risk mitigation fund. The U.S. Interagency Council on Homelessness concluded that the fund appeared to provide landlords with reassurance and "peace of mind" rather than acting as a heavily utilized reimbursement program. Another program out of Portland, Oregon reported only one claim filed over a two year period. These experiences suggest that landlord risk-mitigation funds may operate at relatively low cost while helping to recruit and retain participating landlords.



## Conclusion

By establishing a Landlord Partnership Program and Risk Mitigation Fund, Massachusetts can address a gap not currently filled by existing housing assistance programs, increase access to permanent housing for refugee and immigrant families, and advance the Commonwealth's goals of housing stability and homelessness prevention. Housing instability among refugee and immigrant families is not inevitable. With the right incentive structure, Massachusetts can bring more private landlords into partnership with the Commonwealth and move more families out of overcrowded, doubled-up living situations and into stable, fixed primary dwelling.

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## Authors

Jillian Erlich, Noelia Valdez, Bethany Yates, Bianca Ruiz, Nicholas Jennings