

ANNUAL REPORT 2023



The image on the cover page is a map of Holyoke, Massachusetts – home to MFHC's office.

Who We Are

Founded in 1989, the Massachusetts Fair Housing Center (MFHC) is the oldest private organization devoted solely to fair housing advocacy in Massachusetts. MFHC is dedicated to eliminating systemic housing discrimination and creating inclusive communities in the Commonwealth of Massachusetts. MFHC serves Worcester, Franklin, Hampshire, Hampden, Berkshire counties, and parts of Middlesex county, and is part of a consortium of fair housing organizations serving the entire state.

What We Do

MFHC works to eliminate housing discrimination through community legal education and outreach, housing mobility counseling, civil rights investigations, individual legal representation, impact litigation, and public policy advocacy. Through these services, MFHC strives to ensure disabled people enjoy equal access to housing, create lead-safe housing opportunities, protect survivors of domestic violence and hate crimes, provide greater housing opportunities for recipients of rental assistance or housing subsidies and help victims of housing discrimination preserve their tenancies and prevent homelessness or access the housing of their choice.



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As an organization, the Massachusetts Fair Housing Center (MFHC) has been a force in our communities since 1989 – thirty-five years! Despite our established presence in the community, 2023 was a year of introductions (and reintroductions). It was my first full year with MFHC, and as I reflect back, I see it as a year characterized by collaboration and community-building.

I believe deeply in the value and importance of bringing our voices together. It is only through communication, connection, and collaboration that we can build, and build upon, movements that reflect our communities and foster justice for all. In 2023, we privileged conversations, both internally and externally. We spent time thinking about how we can best serve our community: what our role should be in creating and sustaining more just communities.

We are a housing justice and civil rights organization. These two concepts are inextricably linked. We need look no further than the current housing affordability crisis to see this. This crisis is the result of so many factors but prominent amongst them is historical discrimination. Housing production, siting, and affordability in our communities would be fundamentally different if not for housing segregation, redlining, exclusionary zoning, and other forms of systemic and individual discrimination.

A market that is tight and competitive exacerbates both these systemic headwinds and individual instances of discrimination. Where a landlord has their pick of dozens of candidates, they may be more likely to quickly screen out “troublesome” candidates, based on that applicant having children, based on the presence of lead paint, based on the applicant’s disability, based on the applicant’s race, based on the applicant having a housing voucher – and the list goes on. Moreover, the tighter the market, the harder it is for applicants to even know the reason they were turned down. So frequently these days, applicants are simply ghosted – they never hear back from the landlord after the first contact. It’s harder and harder for someone to know if the reason they didn’t hear back was because of their protected class or some other reason.

This is where we come in. In these pages, you will read about how MFHC helps tenants fight back against discrimination. You will also hear about the last impact of housing discrimination: how it causes an individual to falter in their sense of agency and place in a community. This is why our efforts to advocate to prevent future discrimination are so critical.

As an organization made up of and supported by fierce advocates for housing justice, we all have our work cut out for us as we continue the fight for fair, affordable, and accessible housing in the years to come. I hope this Annual Report gives you some sense of the work we are doing in this movement, and helps to energize you to continue your part in this struggle. On the final page of this report, you will find QR codes and hyperlinks enabling you to do that in a variety of ways.

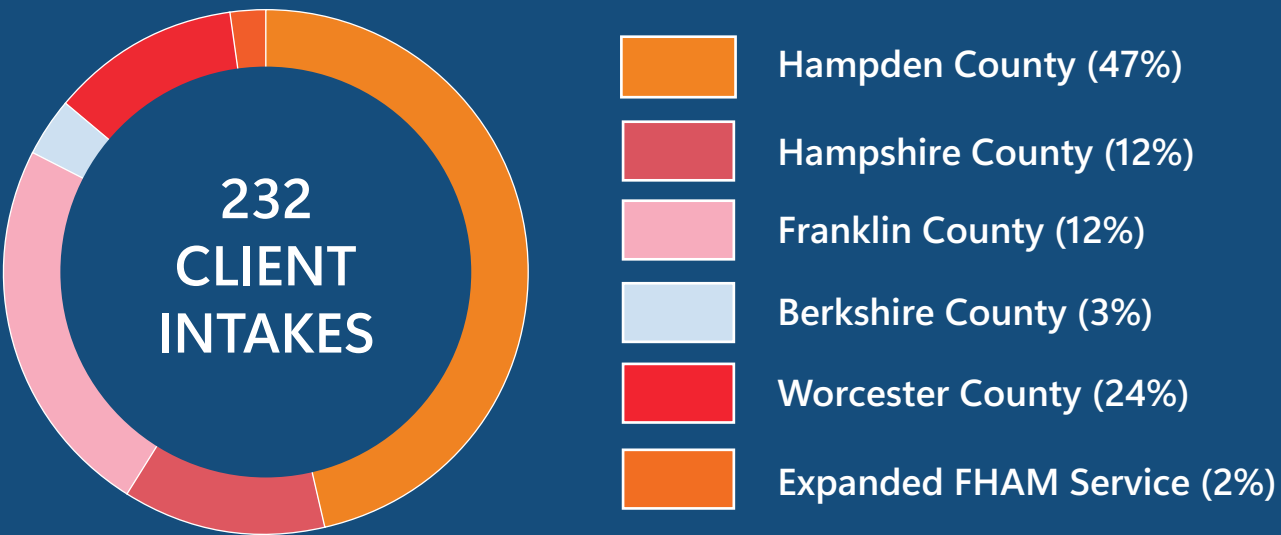


Looking back on this year, and the work we did, I am so grateful to have been in community with you all. I am so proud, too, of the work MFHC has done. From all of us at MFHC, thank you for your support of fair housing!

Maureen St. Cyr, Esq.
Executive Director, Massachusetts Fair Housing Center



2023 Client Profile



Our Clients Reported Experiencing Discrimination Based On...

216	Disability	10	Age	4	National Origin
46	Public Assistance	7	Familial Status	1	Ancestry
24	Race	5	Military or Veteran Status	25	Other
14	Sex, Sexual Orientation, Gender Identity & Expression	4	Religion		

These numbers necessarily add up to more than the 232 intakes noted above because people who experience discrimination often experience discrimination on multiple bases at the same time. For example, a Black mother with a Section 8 voucher, might report experiencing discrimination based on her race, having children, and having a voucher.

Initiatives and Programs Spotlight: Combatting Voucher Discrimination

In 2023, we saw a national shortage of over a million units in available affordable housing. This means that there were only 16.2 million affordable units available for the 17.8 million Americans whose household incomes are less than 50% of the Area Median Income (AMI).¹

Housing vouchers are one of the few resources designed to make it possible for individuals and families nationwide to afford housing in the private market. But just getting a voucher doesn't guarantee housing stability. Fewer than half of the states in the US protect against voucher discrimination.² In other words, in the majority of states a landlord can say "I don't want to rent to you because you have a housing voucher" and it's legal.

In 1971, Massachusetts became one of the first states to enact protections for people receiving public assistance, like housing vouchers.³ These protections give people a legal pathway to advocate for their right to use their voucher. But, these protections haven't solved the problem of discrimination. People with housing vouchers regularly experience discrimination when trying to use their voucher, and the help of a lawyer is critical in fighting voucher discrimination. In 2023, nearly half of MFHC's clients received some form of public assistance, and 18% of clients called our office specifically because they believed they were experiencing discrimination based on their voucher or housing subsidy.

Through state and federal grants from the Executive Office of Housing and Livable Communities (EOHLC) [REDACTED], MFHC has been able to expand our work to combat displacement and housing discrimination based on individuals and families' having a voucher or rental assistance.

Fair Housing Alliance of Massachusetts

Legal advocacy is a critical resource for people experiencing voucher-based housing discrimination. Voucher holders face numerous barriers when seeking to rent an apartment. These barriers include housing providers who blatantly refuse to accept vouchers or any government assistance, as well as those who turn voucher holders away because of the requirements of their voucher program, like the requirement for an inspection.

In response, the four Massachusetts fair housing agencies – Massachusetts Fair Housing Center, Community Legal Aid, Suffolk University's Housing Discrimination Testing Project, and SouthCoast Fair Housing Center – formed the Fair Housing Alliance of Massachusetts (FHAM). Through the support of EOHLC funding, FHAM utilizes legal services and education to advocate on behalf of individuals and families statewide, who are struggling to find housing with their vouchers.

Support. Unlock. Navigate.

MFHC's Support. Unlock. Navigate. (SUN) program educates voucher holders on state and federal fair housing law, as well as provides support to clients in filling out housing applications, following up with housing providers regarding application status, and making referrals to other local community organizations and resources. Since its inception in 2016, the SUN program has helped over 100 clients in their housing search process.

1 National Low Income Housing Coalition, The Gap: A Shortage of Affordable Homes March 2023, 3-4.
2 Poverty & Race Research Action Council, *Expanding Choice: Practice Strategies for Building a Successful Housing Mobility Program*, "Appendix B: State, Local, and Federal Laws Barring Source-of-Income Discrimination," Updated February 2024.
3 Ibid.

“*I tell everybody, educate yourself with these laws. You have rights. You have human rights, civil rights – you have rights.*”



Kendra's Story

Kendra with Attorney Vineeth Hemavathi |

When reflecting on how she learned to advocate for her housing rights, Kendra credits the work of New York community leaders such as C. Virginia Fields and Adam Clayton Powell Jr., alongside the classes she took in Harlem as a requirement for her participation in the federal "Section 8" rental voucher program.

More than two decades ago, Kendra was staying in a shelter and working as a first responder in the medical field, struggling to find stable housing for herself and her son in New York. Through the support of her community network and self-advocacy, she received a Section 8 voucher which gave her the assistance she needed to find secure and stable housing.

Kendra has since moved to Massachusetts with her Section 8 voucher where she has lived happily for years. That is, until this past year when Kendra was required to move from her home of over four years because the landlord refused to repair bad conditions in the apartment that were impacting her health.

After she had been looking for awhile, Kendra found an apartment that met her needs in Chicopee. Despite having a voucher that would pay most of her rent, the property management company denied her application based on a tenant screening assessment that flagged her credit score. Kendra was devastated. Not just because she was disappointed to lose out on the apartment but also because she could lose her voucher. Voucher programs only give people a set

amount of time to find a place to live – or lose their voucher. Kendra was at the end of her search time when she got this denial.

Kendra contacted Massachusetts Fair Housing Center, and Staff Attorney Vineeth Hemavathi found reason to believe Kendra was facing voucher discrimination. Credit score screening is used as a way of screening how likely it is that a tenant will pay rent, based on their past history of paying bills. But where a tenant is using a voucher, that voucher is guaranteed payment for all or some of the rental amount. Looking to the credit score of a tenant with a voucher can unnecessarily and unfairly exclude qualified tenants.

MFHC advocated to the property management company that the denial should be overturned, because Kendra had a voucher which would guarantee rent payment. Through MFHC and Kendra's advocacy, the landlord reversed their application decision and agreed to decrease the rent by a small amount per month so Kendra could use her voucher for the apartment.

Prior to MFHC's involvement, Kendra felt like she was fighting alone. When working with Vineeth it was like someone was finally "speaking the same language I was talking," Kendra said. "If you have a problem go to Massachusetts Fair Housing Center. They will help you."

Marily's Story

“*Never stop looking for your home.*”

Marily's apartment was falling apart. She had lived in the unit for four years when a change in ownership brought a change in property conditions. The toilet leaked, the stove leaked, the heat was unreliable, and there were mice. “I caught eleven mice within three weeks,” Marily said. After a year of these conditions, Marily began searching for a new apartment for her and her children.

In Marily's definition of the word, “home is supposed to be warm, comforting and safe.” When she first started working with MFHC, Marily had just left her children's father who was “mentally and emotionally abusive,” and she was in the process of both a professional and spiritual transition. “I was trying to start fresh, start new,” Marily said.

Marily's search included applying for an apartment in Worcester, Massachusetts. She submitted her application to the landlord's realtor, Patrick Sweeney, who rated her the top applicant and recommended to the landlord that he accept Marily's application. Despite her qualifications, the landlord denied her application, telling Sweeney that he did not want to rent to single mothers with “Section 8.” The denial of Marily's application did not sit well with Sweeney who responded by reaching out to different housing resources across the state on Marily's behalf. It was at this point that

Marily was connected with the Massachusetts Fair Housing Center.

MFHC filed a complaint on Marily's behalf with the Massachusetts Commission Against Discrimination (MCAD) based on the landlord's refusal to rent the apartment to Marily and the discriminatory statements he made about why he was denying Marily. Initially, the MCAD found there was sufficient evidence to support a finding that the landlord had violated the law in refusing to rent to Marily – but it said that because the landlord didn't tell Marily directly that he was denying her because she was a single mother with a voucher, the statement was not unlawful. MFHC successfully appealed MCAD's decision, and as a result there is now MCAD case law that discriminatory statements made to third parties fall under a discriminatory statements claim.

The case resolved with a settlement agreement where, among other things, the landlord agreed that going forward he would accept voucher holders as tenants and advertise that, so future applicants would know they are welcome to apply. “I was really blessed to have guidance,” Marily said, “the Massachusetts Fair Housing Center was really good at doing their job.”

In December 2023, Marily and her children moved into their new home – a home that is warmer, safer, and more comforting. When reflecting on her new home, Marily concluded that “Moving here is like the last piece of my old life has been finally let go.”

Our Team*



Staff

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|--|---|
| Maureen R. St. Cyr, Esq., Executive Director | Vineeth Hemavathi, Esq., Staff Attorney |
| Jean Boutin, Intake Specialist | Krystal Kilhart, Testing Coordinator |
| Bailey Cummings, Esq., Staff Attorney | Savannah Larrier, Civil Rights Specialist |
| Seong Gillespie, Americorps Legal Advocate | Rosa Tobin, Communications Associate |
| | Claire Trivax, Administrative Assistant |

Board of Directors

- | | |
|---------------------------------|-----------------------------------|
| Ellen Pader, President | Jacob Carter, Director |
| Harris Freeman, Esq., Treasurer | Donnette (Minnie) Jones, Director |
| Jan Whitaker, Clerk | Trish Smith, Director |

Housing discrimination is one of the most insidious—and hard to detect—ways in which too many people are denied the opportunity to live in their community of choice. Over the 30 years I have been involved with MFHC, I have been proud to see MFHC's intervention support families and make it possible for them to access healthy, lead-free housing, near quality schools, or with needed accessible features. As a Board member and donor, my admiration for MFHC's work in our communities only grows over time. I urge you to join me in supporting this important work!

–Ellen Pader, PhD, Massachusetts Fair Housing Center Board President



*As of December 31, 2023

Looking Ahead

In 2024, MFHC is celebrating 35 years fighting for housing justice in Western and Central Massachusetts. In these past 35 years MFHC has worked to keep people in their homes, access the housing of their choice, stave off foreclosure, helped disabled people obtain needed modifications and or accomodations to make their housing accessible, brought thoughtful, community-informed liti-gation to foster systemic change and more inclusive communities.

We plan to be here for the next 35 years and beyond, and we invite you to join us in the fight.

MAKE A GIFT TO MFHC!



Local foundations, organizations, and individuals like you make MFHC's work possible. Make a tax deductible gift today to fight housing discrimination tomorrow.

BECOME A FAIR HOUSING TESTER!



Fair housing testers learn about state and federal fair housing laws, and play a key role in our investi-gations into illegal housing dis-crimination in our communities.

VOLUNTEER WITH MFHC!



We are building a volunteer network of individuals who are passion-ate about civil rights and housing justice. Join us today to be a face of MFHC in our communities.

FOLLOW US ON SOCIAL MEDIA!



Mural located in Holyoke, MA, by artist Repoe9 as part of a Beyond Walls' public art project.

