Housing Security Community-Based Health Initiative

Year 3 Annual Report

Prepared for Newton-Wellesley Hospital by The University of Massachusetts Donahue Institute

February 2025

UMassAmherst Donahue Institute

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Housing Security CHI Evaluation Team

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Established in 1971, the UMass Donahue Institute is a public service and engagement arm of the University of Massachusetts. Our mission is to advance equity and social justice, foster healthy communities, and support inclusive economies that alleviate poverty and promote opportunity. In collaboration with partner organizations and clients, we carry out our mission through research, education and training, capacity building, and direct services to strengthen our collective impact.

The Institute's Applied Research and Program Evaluation group partners with organizations across multiple sectors to design and implement utilization-focused studies that address the social determinants of health. We believe that research is most meaningful when findings can be applied to public benefit. We also believe that evaluative work is a key driver in advancing equity and strive to utilize culturally responsive and inclusive evaluation practices in all our work.

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Housing Security Community Health Initiative

In collaboration with an Advisory Committee comprised of representatives from the community and community-based organizations, Newton-Wellesley Hospital (NWH) identified housing insecurity and its impact on mental health as the health priority to be addressed through its Determination of Need (DoN) Community-Based Health Initiative (CHI). In October 2021, NWH awarded a four-year, \$1.9 million grant to WATCH Community Development Corporation (WATCH CDC) and their collaborative partner Metro West Collaborative Development (Metro West CD) to implement upstream and downstream approaches to reduce housing insecurity and inequities impacting low-income tenants, particularly among communities of color and low-income communities. The grant, which will conclude in September 2025, serves NWH's six priority communities—Natick, Needham, Newton, Waltham, Wellesley, and Weston.

Housing insecurity refers to a variety of situations, including paying more than 30% (or 50% in extreme cases) of household income on housing costs, living in overcrowded or substandard housing, living with multiple families to share costs, moving frequently for economic reasons or safety concerns, or experiencing homelessness. Although housing insecurity is not an issue typically linked to some of the relatively affluent Metro West communities served by NWH, the cost of housing proves to be a burden for many fueled by high and increasingly rising housing costs alongside a shortage of affordable housing supply or production. Moreover, the relatively high earnings in Metro West communities mask the economic inequities disproportionately facing low-wage service workers and immigrant families. In fact, median household income varies widely within these communities by race, with Black/African American households and Latinx households earning significantly lower incomes than white or Asian households.²

Housing Security CHI Program Model

WATCH CDC and Metro West CD use a multi-faceted approach prioritizing client empowerment and education to address housing insecurity and reduce housing inequities. Key strategies include:

Housing **Economic** Mental Community **Stabilization** Independence **Health Supports Engagement** Addressing immediate Reducing the impact of Increasing economic Supporting community advocacy efforts for housing insecurity with housing insecurity and independence using an affordable housing and housing-focused case its root causes on evidence-based job the protection of lowmanagement and mental health through support and financial income tenants facing emergency financial increasing access to management selfassistance. mental health services. sufficiency approach. evictions.

- 1 UMass Donahue Institute. Socioeconomic Indicators for Massachusetts. March 2023. https://donahue.umass.edu/documents/Treasury SocioEconomic Report March 2023.pdf
- 2 Impact MetroWest. https://www.impactmw.org

Housing Security Community Health Initiative

CHI Program Partners

The NWH CHI grant funds organizational staffing (5 full-time positions), consultant services (including a bilingual licensed mental health consultant, data management consultant, and marketing and translation services), direct emergency financial funding to eligible clients, and organizational overhead.



WATCH CDC is a private, nonprofit community development corporation working toward a more just community in the Waltham area providing tenant advocacy and support services, providing adult education and leadership development, and empowering underrepresented residents through civic engagement.

WATCH CDC serves as the lead agency for the Housing Security CHI and is responsible for overall grant management, program coordination with their partner, Metro West CD, and contracting for services. WATCH CDC is also responsible for providing housing-focused case management services and emergency financial assistance to low-income residents of Waltham as well as leading innovative approaches to better support clients' mental health needs, economic independence, and community engagement.



Metro West CD is a private, nonprofit community development corporation, with a mission to collaborate with MetroWest communities to expand housing opportunities by building and preserving affordable housing; helping families find and keep their homes; counseling community leaders to achieve their housing goals; and advocating for supportive policy and investment.

As a key partner on the Housing Security CHI, Metro West CD is responsible for providing housing-focused case management services, including emergency financial assistance and housing search, to residents in the remaining five priority communities: Natick, Needham, Newton, Wellesley, and Weston. Metro West CD's advocacy work is centered on creating more affordable housing.

Evolving Context of the Housing Crisis in Massachusetts

In her January 2024 State of the Commonwealth address, Massachusetts Governor Maura Healey highlighted the lack of affordable housing as the "biggest challenge" facing the Commonwealth, noting that the housing shortage was "decades in the making." The governor's focus on and investment in housing underscores the critical importance of safe, stable, and affordable housing as a social determinant of health. Social determinants of health are the conditions in the environments where people are born, live, learn, work, play, worship, and age that affect a wide range of health, functioning, and quality-of-life outcomes and risks.³ The links between safe, stable, and affordable housing to health and wellbeing are well documented and recognize a range of situations from housing insecurity to homelessness to poor living and community conditions.⁴

³ Centers for Disease Control. https://www.cdc.gov/about/sdoh/index.html

⁴ Robert Wood Johnson Foundation, Housing and Health: An Overview of the Literature (2018). https://www.rwjf.org/en/insights/our-research/2018/06/housing-and-health--an-overview-of-the-literature.html

Housing Security Community Health Initiative

High housing costs and the shortage of affordable housing in Massachusetts, coupled with the end of pandemic-era programs, such as eviction moratoriums, and the influx of newcomer families have contributed to further increases in housing insecurity and homelessness over the last two years. In November 2023, WBUR reported on the unprecedented numbers and surge in shelter need across the Commonwealth. They noted that the population in the family shelter system has increased dramatically over the year (more than doubling), with the growth being particularly steep in recent months. "Part of the growth is driven by an ongoing housing crisis in the Commonwealth." More recently, the 2024 Boston Indicators research brief on Homelessness in Greater Boston found an estimated 67% rise in homelessness in Greater Boston between 2023 and 2024. The report cited that this change was due largely to the increase in numbers of families arriving in the area. The report emphasized the number of families who were facing homelessness, rather than individuals. These reports corroborate the continued and growing need for safe and affordable housing for many Massachusetts families.

This reality was echoed by NWH Housing Security CHI funded partners, WATCH Community Development Corporation (WATCH CDC) and Metro West Collaborative Development (Metro West CD), who described how the unprecedented numbers and the complexity of those seeking housing-related assistance are occurring at a time of decreased available funding for both households and nonprofits. Given the continued high demand and limited resources available, both organizations noted having to make intentional efforts to educate residents about what services they can and cannot provide, while pivoting where possible to expand the accessibility of their services. The growing number of community residents needing assistance have caused staff to need to prioritize emergency services over being able to address all needs of those seeking assistance. Moreover, both organizations noted a focus on supporting and retaining their own staff and volunteers as they are often overworked, overburdened, and experiencing vicarious trauma.

Program Evaluation Year 3

The UMass Donahue Institute (UMDI) provides evaluation support and progress monitoring for this initiative. This report summarizes annual program and client information collected from December 2023 through November 2024, representing the efforts and impacts of the third year of the NWH Housing Security CHI.

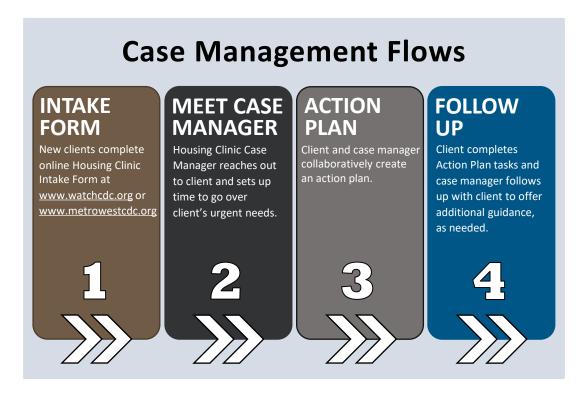
WATCH CDC and Metro West CD submit aggregate data annually on client demographics, client needs, services provided / actions taken, and related outcomes. Annual data is collected and compiled using their Salesforce client case management data system, funded through this grant. WATCH CDC and Metro West CD also participate in partner meetings and submit narrative progress reports on a bi-annual basis.

⁵ WBUR. Mass family shelter system reaches cap. Waitlist for homeless families to begin Friday. November 9, 2023. https://www.wbur.org/news/2023/11/09/family-shelter-capacity-waitlist

⁶ Boston Indicators. Homelessness in Greater Boston: An Update. January 29, 2025. Bostonindicators.org. https://www.bostonindicators.org/article-pages/2025/january/homelessness-point-in-time-update

Housing-Focused Case Management Approach

WATCH CDC and Metro West CD provide free one-on-one case management for low-income households to address urgent housing and basic needs. The visual below highlights the key steps taken by case managers.



Inherent in and underlying all activities and interactions is the principle of **client empowerment**.

- ➤ **Partnership** Both agencies are focused on empowerment and consider their case management work to be a partnership between the clients and their case managers. Case management includes empowering the client to move forward with support and resources.
- ➤ **Communication** Both agencies seek to educate their clients on the range of resources available, enabling them to increase their own knowledge and skills and to self-advocate in the future.
- ➤ Advocacy Both agencies advocate for their clients, guiding them through situations such as landlord/tenant disagreements, living in unsafe and/or overcrowded dwelling, or gaining temporary shelter through Emergency Assistance (EA) Family Shelters.

[WATCH CDC's] work helps clients to address their critical needs, while empowering them to make the steps needed to address co-occurring needs.

Metro West CD's "special sauce" is the patience, warmth, and empathy of our case managers. So many clients state that we are the first professionals to listen to them and truly help.

Program Implementation Changes

A few notable changes and related challenges occurred during the third year of the grant, including:

New and Expanded Services: WATCH CDC and Metro West CD continue to pivot to meet the changing needs of their clients. To better suit the needs of their clients, WATCH CDC dedicated funds to translate materials to meet the needs of speakers of other languages. WATCH CDC has also expanded their Computer Literacy course—launched last year—to address the needs of community members. The course now offers more advanced skills in English and Spanish, as well as engaging students in ongoing feedback to encourage skill building.

In addition to expanding services, both organizations are actively seeking ways to support their clients in the wake of reduced funding opportunities. Metro West CD recognizes the urgent need for affordable housing and is focusing advocacy efforts on lowering rents and increasing the accessibility of direct financial assistance from governmental agencies. In addition, both organizations have been actively pursuing funding opportunities to support clients seeking financial assistance.

- Expanded Data Tracking and Follow-Up: WATCH CDC and Metro West CD continue to update their client databases to improve the usability experience for case managers and clients. Both organizations have also implemented follow-up with clients to learn about their current state and impact of their services approximately three months after receiving services. Data specific to the housing, non-housing, and mental health outcomes, are collected through a brief follow-up survey distributed to clients. Job and financial outcomes, on the other hand, are collected directly by the Job and Financial Planning Clinic Director during individual check-ins. It is important to note that the outcomes data presented in this report only accounts for clients who respond to the surveys and should not be perceived as the full impact of services.
- New and Strengthened Partnerships: WATCH CDC developed two partnerships to support their clients. To address their clients' struggles with food insecurity, WATCH CDC partnered with St. Peter's Church to deliver 115 food cards—worth \$75 each—to their clients at Thanksgiving. WATCH CDC also connected with DTA to create faster response process to client inquiries about food stamps. WATCH CDC also reported their role in facilitating meetings and resources of the Waltham Interagency Network, comprised of over 250 members of nonprofit or governmental agencies serving low-income residents in Waltham. This connection keeps resources and information up to date for clients.

Both organizations also highlighted the importance of continued collaboration with long-standing community partners, including but not limited to, the Brookline Center, City of Newton Planning and Social Services Departments, Jewish Family & Children's Services, Lawyers Clearinghouse, Newton Housing Authority, Temple Beth Shalom, The Right to Immigration Institute, Waltham Interagency Network, and the Weston Affordable Housing Foundation.

Program Implementation Changes

Strengthened Capacity to Better Recognize and Support Clients' Mental Health Needs: Key accomplishments of contracting with a Children's Charter bilingual licensed mental health counselor during the third year of the CHI included:

Provided Mental Health Workshop for Staff: WATCH CDC and Metro West CD staff were provided a refresher for the following course: *Insecurity & Anxiety: How to best respond to clients in distress.* The training reviews how to identify signs of stress, anxiety, and mental health needs facing clients, how to respond appropriately to clients' stress and anxiety, as well as steps to take to help clients access mental health resources and services.

Incorporated Mental Health into Client Intake Form and Process. All clients are asked to complete an intake form, identifying areas in which they need help. In December 2022, both organizations added the option of indicating help for "stress, anxiety, or depression related to housing or financial difficulties" as an initial measure to capture mental health needs. Case managers then ask all clients who selected this option on the intake form two mental health screening questions about whether they had been a) feeling nervous, anxious, or on edge; and/or b) not able to stop or control worrying related to meeting their housing and basic needs. Based on the rating and frequency provided by clients, staff follow a standard protocol and process, providing mental health resources, including information on local mental health providers and services, handouts on self-soothing and coping strategies, and information on mental health workshops in the community. Moreover, staff make referrals to mental health providers as needed.

Expanded and enhanced mental health resource guide, including information on mental health providers categorized by the following services: community-based services, outpatient therapy, referral services, mobile crisis intervention, and online resources. The resource guide details who accepts MassHealth, whether accepting new clients, providers' intake process, specific services offered, and languages spoken. The resource guide is easily accessed on WATCH CDC's website. The consultant also created mental health resource handouts to provide directly to clients during inperson interactions.

Program Reach and Population Served

Through the Housing Security CHI, WATCH CDC and Metro West CD strengthened and expanded existing housing-focused case management services, reaching nearly 700 low-income households in the 6 communities surrounding NWH during the third year of the grant. WATCH CDC and Metro West CD together successfully reached and served the CHI's intended target populations, with the majority representing households of color and immigrant communities.



696 households were served. Household sizes ranged from **1 to 11** people.



of households contained children younger than 18 years old



of households contained children younger than 5 years old

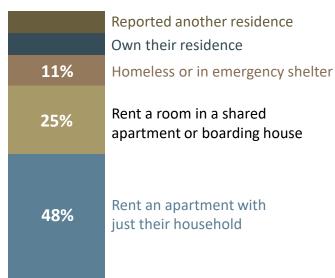


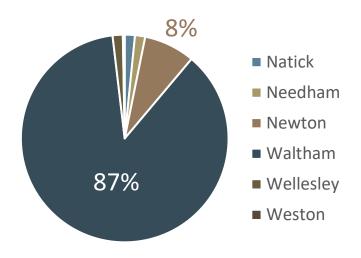
of households contained members with special needs



More than half (62%) of households served were new to either organization.

Of the households reporting their living situation:



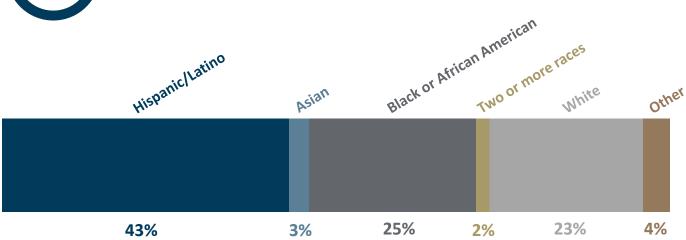


The vast majority of households served during the third year of this grant were Waltham residents.

Program Reach and Population Served

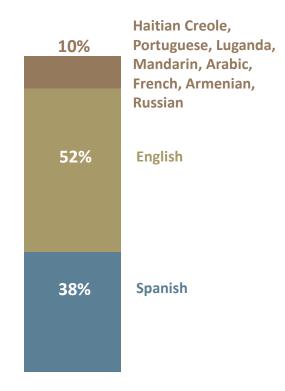


of households providing race/ethnicity data identified as people of color; the majority of whom identified as Latinx.



Preferred Language Indicated

WATCH CDC and Metro West CD are reaching diverse populations, increasing access to culturally and linguistically appropriate supports and resources to help reduce housing insecurity and inequities.



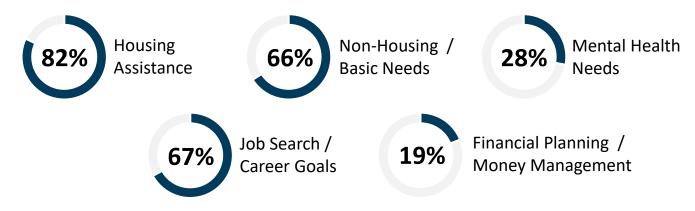
At least 30% of clients requested translation services.

Assistance Areas Requested

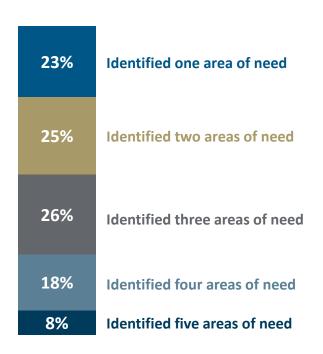
WATCH CDC and Metro West CD use a multi-faceted approach to reduce housing insecurity and inequities among low-income tenants requesting assistance. Individuals requesting support from WATCH CDC and Metro West CD must first complete a Client Intake Form, requesting help with one or more of the following five areas: housing assistance, non-housing/basic needs support, mental health support, job search or career goals, and financial planning or money management.

Of the clients completing an intake form, the vast majority requested help with housing assistance, and two-thirds with non-housing/basic needs support. In addition, two-thirds of clients requested support in job search and career goals, which is a notable increase from the one-third of clients requesting this support in Year 2.

Percentage of Clients Requesting Help with:



Nearly 80% of clients requested support to address multiple challenges, highlighting the multitude, complexity, and intersectionality of issues facing WATCH CDC and Metro West CD clients.



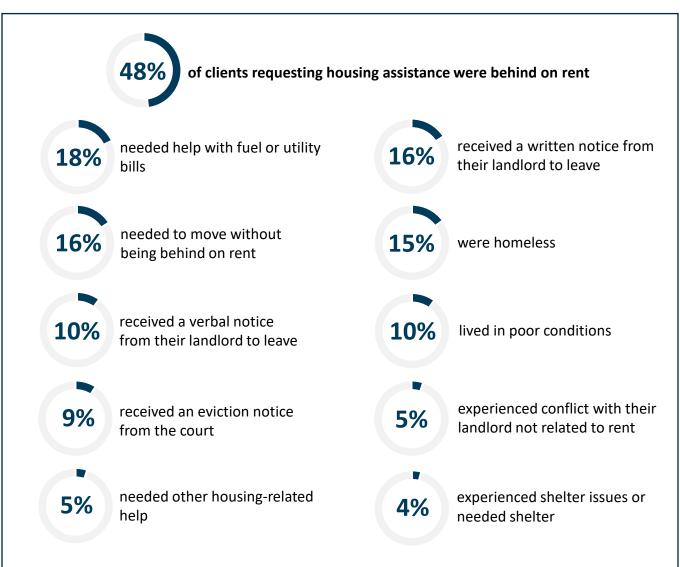
The following pages highlight WATCH CDC's and Metro West CD's progress addressing each of the five areas noted above as well as their community advocacy efforts during the third year of the grant.

Housing Assistance Requests

Individuals requesting housing assistance from WATCH CDC and Metro West CD were asked to describe the specific challenges they were facing. Clients identified a multitude of housing-related challenges, the most common being behind on their rent payments. Many clients reported having multiple problems related to housing.



households requested housing assistance during the third year of the grant. Housing-related challenges reported include:



Housing Assistance Services Provided



households received housing assistance through WATCH CDC's and Metro West CD's housing case management services.

Case managers provided a broad range of tailored housing assistance services and actions based on the individual needs of their clients, with many receiving more than one service. The services provided have been compiled into three larger categories, each of which contains specific service breakdowns and the number of households (referred to below as HH) receiving the service.

Provision of Information and Resources

Topic Areas	# of HH
Rent and utility arrears	502
Tenant rights	284
First/last month rent, security deposit	203
Public housing	165
Housing court	123
Fuel assistance / utility payments	100

I believe that my role...is to provide moral support. I try my best to make each applicant feel heard, seen, and understood...I want them to trust me and feel like they are important and cared for by me and are not just a number...



Completing and Submitting Applications

Application Types	# of HH
Conducted housing search	136
Tenant Assistance Funds (TAF)	103
Residential Assistance for Families in Transition (RAFT)	94
Other financial help	53
Applications for housing	48
Waltham City Fund	4

Referrals and Advocacy

Referral Types	# of HH	
Eviction legal help/communication with landlord	145	
Emergency shelter	67	These resources have given my clients peace of mind, helping them
Community Day Center	39	to not just catch up on their bills with
Health department	18	the grant money, but also then to lower their monthly outgoing funds
Police	9	to create a more sustainable living situation. — Metro West CD
Waltham Public School MKV	5	situation. – Wetto West CD

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Housing Assistance Outcomes

Case managers followed-up with clients 1-3 months after their last service provision. Documented housing assistance outcomes are grouped into two categories – financial outcomes and housing status. Due to low survey response rate, the actual number of households impacted is likely much larger.



housing-related financial assistance outcomes were documented.



Households impacted

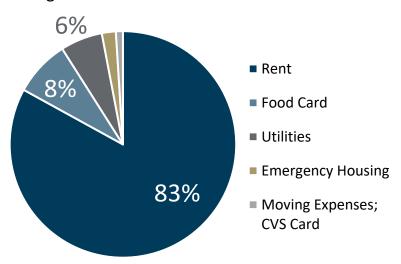
- 103 received TAF
- 40 received RAFT
- 34 received fuel assistance
- 34 received first/last month rental assistance and security deposit
- 28 received utility bill assistance

The NWH Housing CHI grant allocates funds for direct emergency financial assistance to eligible clients. The grant dollars are distributed by both organizations through the previously established Tenant Assistance Fund (TAF) programs. Through TAF, clients may receive grants of up to \$3,000 for utility and rent arrears, as well as emergency housing.



103 households received Tenant Assistance Funds (TAF) grants totaling over \$120,000. The NWH Housing Security CHI grant directly funded nearly 60% of these grants, with the remainder of funding coming from WATCH CDC's and Metro West CD's donors and private foundations. TAF grants averaged \$1,175 per household.

TAF grants were used towards ...



My role...is to educate, connect, and support families/individuals who struggle with finding affordable housing. Most of the households I interact with do not fully understand or are aware of the resources that are available. I listen without judgement and try my best to provide them with the tools they need to achieve their goals on their own. A lot of families are struggling to cope with the increasing cost of living, so the financial support given through the grant has helped reduce stress and improve their overall mental health. — Metro West CD

Housing Assistance Outcomes

The Residential Assistance for Families in Transition (RAFT) state program provides short-term emergency financial assistance to help families avoid eviction, foreclosure, loss of utilities, and other housing related emergencies. Funds may be used towards rent, utilities, moving costs, and mortgage payments.



With support from WATCH CDC case managers, at least 40 households received RAFT grants totaling more than \$200,000, for an average of \$5,571 per household.

I provide one-to-one case management services to clients within the [WATCH CDC] Housing Clinic. I specialize in assisting clients with RAFT and CARES applications for rental assistance. I serve as a liaison between clients and the City's Housing Department and Metro Housing Boston to secure positive outcomes for rental assistance applications. — WATCH CDC Housing Clinic Case Manager

In addition to documenting financial housing-related outcomes, WATCH CDC and Metro West CD staff followed-up with clients 1-3 months after receiving services to learn about their current housing status.



improved housing or living situation outcomes were documented.



Households impacted

- 274 delayed eviction
- 141 avoided eviction
- 137 negotiated with landlord
- 28 found emergency shelter
- 12 fixed repairs / code violations
- 7 received help from the police
- 5 found new housing

A resident had applied to many housing waitlists over the years, but never was able to get housing. Being in a tumultuous relationship for over a decade, they had given up on ever bettering their situation...they eventually reached out to me, stating that they were ready for help. Over the next few weeks...we came up with a foolproof plan for them to finally escape the unsafe living situation they were in. Within a couple of months, they left their apartment, received TAF, got a townhouse [to share with their child] through Waltham Housing Authority, hired movers, got furniture from a furniture bank, beds, washer and driver, and got their car repaired...from the money received from TAF and BTW. [My client] is now working and in therapy, their son is in college. Their whole lives have done a complete 180 and they are now on the path to recovery and healing. — Metro West CD

Housing Assistance Skills Outcomes

Operating within a framework of client empowerment, WATCH CDC implemented a skills outcome measure in Year 2 of the grant, which they continued to implement in Year 3. The data collection is intended to determine how services provided go beyond immediate assistance and empower clients to continue to advocate for themselves. WATCH CDC staff followed-up with clients 1-3 months after receiving services to learn of these skills outcomes. Due to low response rate on follow-up surveys, the actual number of households impacted is likely much larger. WATCH CDC is working to increase the response rate for these measures to better understand their clients' skills outcomes.

WATCH clients are encouraged to learn new skills and to become self advocates for themselves and their families moving forward. – WATCH CDC Community News

Providing emotional support and building up clients' confidence is crucial in this role. – Metro West CD

I am the Housing Clinic Director. I both oversee the case managers at the Housing Clinic and provide direct case management. I also provide administrative support that includes creating and updating policies for the management of the Housing Clinic. My role empowers clients to seek the relief needed to satisfy their housing-related needs and provides 1:1 assistance to clients whenever they need. — WATCH CDC

I oversee the First Time Home Buyer Program, manage funding, and build relationships with community partners. The First Time Home Buyer Program prepares community members for home ownership and provides access to financial assistance for low- to mid-income first-time home buyers. Fundraising sustains the programs and services...to assist and empower the low-income and immigrant community of Waltham. — WATCH CDC Development Director



skills outcomes were documented.



Households impacted

- 107 connected with a new resource or agency
- 69 filled out an application for their household
- 40 gained confidence in navigating resources
- 22 learned how to advocate for themselves
- 18 connected with disability resources
- 18 communicated with their landlord or housing authority
- 18 applied for or updated their benefits with DTA
- 13 communicated with a shelter representative
- 3 scheduled an inspection or repairs

Housing Clinic Case Management Cases

Both WATCH CDC and Metro West CD were asked to provide a brief narrative or case description of a client or household engaged in their program during the third year of the grant who exemplified the impact of the housing clinic services provided.

I recently worked with a single parent of 2 kids under the age of 15. They were let go from their full-time job over a year ago and it has been almost impossible for them to acquire a new one because they lack the educational level required. They do have a part-time job and are searching to obtain one or even two more since those usually do not require a college degree to apply. They learned about the RAFT Program last fall and were able to obtain funding through them but must wait until the fall to apply again. They were served with a Notice to Quit by their landlord and scheduled to appear in court. They have been working diligently to obtain a new job and find additional financial assistance. At the time, MWCD did not have funds available to assist them, but was able to write them a promissory letter to present during their court hearing. At the court hearing, they presented all the documents showing how they were actively working on improving their situation and the promissory letter from MWCD and the judge denied the landlord's request to have them evicted for now. — Metro West CD

[A MWCD] client was living in a subsidized apartment; they requested to be transferred to a new handicapped-accessible unit because their current unit was covered in black mold and their physical health was declining. They chose to vacate the unit but was unable to find another subsidized unit because they were unemployed. They ended up living in a hotel paying \$50 per night, which was depleting their savings. After much hard work together, we were able to find them permanent housing. — Metro West CD

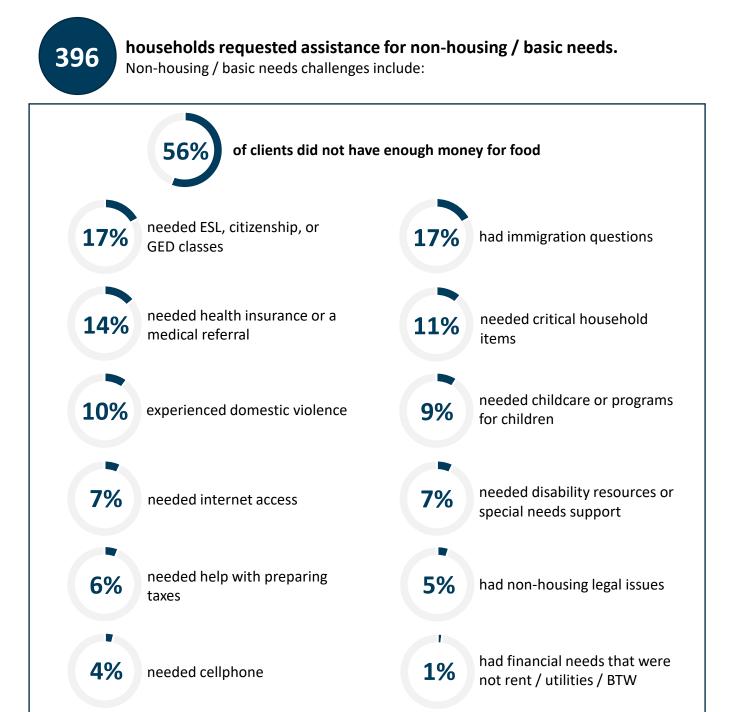
Client fell behind with rent after reducing their work hours to care for their parents. They took on extra jobs but the increased income made them ineligible for RAFT. Their case manager [helped them apply] for TAF and the Good Samaritan Fund, was approved, and with this rental assistance, was able to avoid eviction. — WATCH CDC

One client had an active mobile voucher but was unemployed. Since they are unemployed and their voucher does not cover the cost of their utilities, they fell behind on their expenses and accumulated a lot of unpaid bills. With our help, they obtained financial assistance from multiple sources including TAF. We also helped them find another unit where their utility expenses were cheaper and affordable, and they have moved there. — Metro West CD

My client's...spouse is suffering from cancer, and due to this they were behind on rent and received an eviction notice. I helped them with their RAFT application, which was approved. We also applied to the City of Waltham for the remaining rent owed. Not only did the client get approved for rental assistance, they also enrolled in and successfully completed our computer classes...They were able to surpass their fear of going back to school and learned new skills. — WATCH CDC

Non-Housing Assistance / Basic Needs Requests

WATCH CDC and Metro West CD clients requested support to address a broad range of non-housing, basic needs. The most common challenge reported was lacking enough money to be able to purchase food. Many clients face multiple non-housing / basic needs challenges.



Non-Housing / Basic Needs Services Provided



households received non-housing basic needs support through WATCH CDC and Metro West CD's housing case management services.

During the third year of the grant, WATCH CDC and Metro West CD provided non-housing assistance to at least 419 households with many receiving multiple services. The number receiving services is higher than the number originally requesting non-housing basic needs services on the initial intake form. For these cases, case managers determined additional needs through follow-up conversations with clients. Services have been categorized into two broad areas, information & resources and referrals & advocacy, each of which contains further service breakdowns and the number of households (referred to below as HH) receiving each service.

Provision of Information and Resources

		[Car] cheme was man
Topic Areas	# of HH	getting SNAP reinst
	•	case manager was a
SNAP/WIC/Free food	195	someone within DTA
Internet Essentials Program or Safelink	26	connected with the week and helped to
Enrolled in ESL / GED / Citizenship Classes	18	benefits and gain cl
Household items	16	WATCH was also ab
Non-housing financial help	7	immediately. – WAT

[Our] client was having issues with getting SNAP reinstated and the WATCH case manager was able to contact someone within DTA. DTA then connected with the client within one week and helped to reinstate their SNAP benefits and gain client access to food. WATCH was also able to connect the client to a local food pantry to get food immediately. — WATCH CDC

Referrals and Advocacy

[Our] client's spouse was undergoing cancer treatment and [was] unable to work, leaving [our client] to cover all their bills and expenses. Most of their income goes towards the housing-related expenses and they were struggling to pay or provide anything else. With our assistance, they were able to obtain discounts on their other services – Eversource, Verizon WiFi, Internet Essentials, Car Insurance-Plugged In Program. We also connected [our client] to food banks in the area. – Metro West CD

Referral Type	# of HH
Computer Literacy Course	184
ESL/GED/Citizenship Classes	74
Job Clinic	65
Immigration Help	58
Domestic Violence Survivor Support	42
Medical/Health Insurance Resources	36
Disability/Special Needs Resources	35
Childcare/Youth Service/Parent Info Center	29
Volunteer Income Tax Assistance (VITA)	20
Non-housing legal Help	15
Other	31

WATCH CDC provided referrals and information for other resources, including education assistance, credit counseling, job and community resources, and available charities. For example, case managers frequently referred clients to Springwell Elder Services and the Boston Center for Independent Living.

Non-Housing / Basic Needs Outcomes

During the third year of the grant, WATCH CDC and Metro West CD followed up with clients 1-3 months after their last service provision to better understand their clients' current situation and the impact of their case management work.

384

non-housing / basic needs outcomes were documented.



Households impacted

- 144 received food / food stamps or went to a food bank or pantry
- 65 received legal assistance
- 46 receiving critical household items / furniture
- 37 received financial assistance from other agencies / community partners
- 32 received immigration help
- 26 received domestic violence help
- 24 received internet access
- 7 received help with taxes
- 3 received a Lifeline phone

I spoke with the Housing Authority to advocate for them to provide a Notice to Quit in effort to help one of their residents so that they could apply for RAFT. The Housing Authority was unaware of this prerequisite for the RAFT application. Once they had this knowledge, they were able to work with the resident more effectively. – Metro West CD

Housing case managers helped facilitate over \$30,000 in financial assistance from local agencies and community organizations to support their clients non-housing needs.

WATCH CDC and Metro West CD reported working closely with community organizations for financial assistance and/or resources for their clients. Sources included: Catholic Charities, First Parish, Good Samaritan Fund, Jewish Family & Children's Service, Lend-a-Hand, and Rosie's Place.

The client came to the US through the refugee program almost 20 years ago. They managed to work hard and gain legal residency. Recently, due to tragic events, their niece and nephew moved to the US to live with them. They had to move to a larger unit, so their rent and other expenses were a bit more than they could handle. We worked on getting their monthly bills discounted. They registered for an electricity discount through Eversource, and obtained discounts through Verizon WiFi, Car Insurance-Plugged In Program. Other agencies got involved, and their workplace held a fundraiser to raise money to help with their cost of living expenses. — Metro West CD

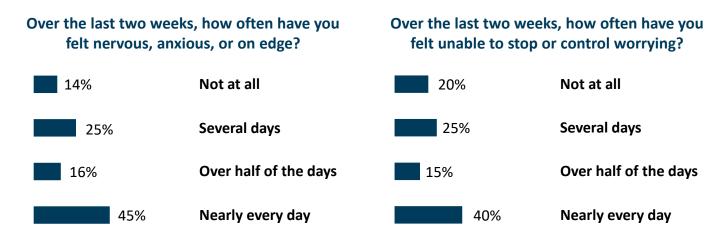
Mental Health Support Requests

WATCH CDC and Metro West CD asked clients whether they were experiencing stress, anxiety or depression related to housing or financial difficulties as part of their client intake form to identify clients with potential mental health needs.



clients indicated having stress, anxiety, or depression related to housing or financial difficulties.

Both organizations implemented a screening tool to assess the level of severity of mental health needs that their clients are facing. Only those individuals requesting help with stress or anxiety related to housing or financial difficulties on their intake form or in follow-up discussions with their case manager were asked these screening questions. Clients were prompted to respond to the screening questions using a scale. As depicted below, almost one-half of individuals responding to the mental health screening questions reported feeling 'nervous, anxious, or on edge' or 'felt unable to stop or control worrying' nearly every day over the last two weeks.



The addition of these intake and screening questions allow for tiered mental health support for households that may not have verbally identified or recognized their mental health needs. Inclusion of these questions opens the door to further discussions focused on the stresses related to housing and financial challenges, with the goal to normalize and destignatize receiving mental health support.

Reflections from Client Mental Health Training: What is something you learned today that you will take with you?

How to manage stress using this experience

Me encantaron las formas en que practicamos cómo reducir el estrés

Hacer ejercicios de respiración para relajar el cuerpo

Mental Health Services Provided and Outcomes



households received mental health related support through WATCH CDC and Metro West CD's case management services.

WATCH CDC and Metro West CD provided mental health assistance to 196 households during the third year of the grant. Each household (HH) that indicated feeling stress and anxiety about their housing or financial situation on their intake form was provided with mental health resources, including information on local mental health providers, handouts on self-soothing and coping strategies, and information on upcoming mental health workshops in the community. Moreover, approximately 14% of these clients were referred to an appropriate local mental health provider based on their responses to the mental health screening question and further discussions with their case manager.

Services Provided	# of HH
Mental health resources	176
Mental health referral	25

I referred a resident, who had to move due to a sexual assault, to an organization that could provide therapy and support to them. They are focused on getting help now that they are settled in their new apartment. – Metro West CD

In addition, WATCH CDC's mental health consultant provided a **client mental health workshop**, *Managing Mental Health*, in both Spanish and English, in October 2024. The in-person workshop provided community residents with strategies to manage and reduce stress and anxiety and information about local mental health resources and providers available.

Follow-up with clients after they received resources suggested improved mental health.



mental health related outcomes were documented.



Households reporting

- 143 reduced anxiety in managing housing challenges
- 21 received mental health services

I have a client who is a survivor of domestic violence and was homeless due to the domestic violence circumstances. Through WATCH case management, this client received mental health services which has helped them to successfully attend work and school. Through the efforts of WATCH, our mental health providers, and other partnering agencies, the client is not housed and stable because of these community efforts. — WATCH CDC

Mental Health Related Cases

Both WATCH CDC and Metro West CD were asked to provide a brief narrative or case description of a client or household engaged in their program during the third year of the grant who exemplified the impact of the mental health services provided.

I had a client who experienced a dramatic change in their life that left them severely depressed and stressed. Their partner of 10+ years packed up their belongings and left [the client] and their family without a warning. [The client] has two kids from their previous marriage and their ex-spouse does pay child support, and [the client] is planning to receive financial assistance from their previous partner for the support of their three kids. Because the separation was so unexpected and abrupt, it left [the client] physically and mentally drained. I gave her the MWCD one-page mental health flyer which includes YouTube videos with activities to help decrease stress and manage one's mental health. It also included professional referrals for both [the client] and their family. It also included professional referrals for both [the client] decided to reach out to their PCP and health insurance provider for referrals, and I was happy they took the initiative to obtain professional help. They stated that they would have never addressed the topic if we did not have our discussion. — Metro West CD

[A WATCH CDC] client with schizophrenia and facing homelessness was connected with a partnering agency to get [their] mental health needs met through therapy and medication management, and a higher level of case management to prevent homelessness and find new housing. – WATCH CDC

We worked with [a] client to get a mental health referral. They had very good health insurance, so they were able to see a provider right away. They were also able to get approved for an emotional support puppy. Their mental health has improved since we first started working together, and they love their puppy. — Metro West CD

CHI Strategy: Supporting Economic Independence

Through the NWH Housing Security CHI grant, WATCH CDC was able to hire a full-time Job and Financial Planning Director to support and mentor low-income residents through job search and financial planning supports, thus, strengthening their economic independence and, in turn, stabilizing their housing security. The bilingual director launched the Job and Financial Management Clinic in March 2022 and has continued to strengthen and expand services during the third year of the grant.

[As the] Job and Financial Clinic Director, I oversee cases, workshops, and develop educational programs for our community members. My work allows me to address community needs and develop programs that can help build skills for long term successes within our community.

– Job and Financial Clinic Director, WATCH CDC

Primary services offered through the Job and Financial Management Clinic include:



One-on-one counseling sessions with clients to help the Job and Financial Management Clinic Director understand the unique background and individual needs of each client. Together they establish plans and necessary steps to achieve employment and/or financial planning success.



Educational workshops are provided in both English and Spanish. Workshops are focused on **job support**, **financial planning and money management**, **and computer literacy**. Sample topics include creating a resume and cover letter, engaging in job search and completing online job applications, practicing for job interviews, increasing income and reducing expenses, making a budget, opening checking and savings accounts, managing savings and creating a rainy-day fund, borrowing basics, building and improving credit, paying off debt, and computer basics.



Back To Work (BTW) grants of up to \$500 for purchases to help individuals return to work. BTW grants reduce barriers to work by giving clients the resources to pay for work-related necessities, such as car repairs, bus passes, tools, uniforms and work shoes, equipment, training programs, computers, and childcare.

WATCH CDC staff noted a number of key accomplishments including developing culturally and linguistically accessible program material, as well as partnering with a local agency to provide access to a bilingual Financial Advisor. WATCH CDC also highlighted their new partnership with the Service Learning Center at Bentley University, to educate staff in financial education in Spanish to expand their capacity. The greatest challenges noted included stigma to accessing and continuing to utilize supports, as well as language barriers. WATCH CDC plans to continue to address these barriers in the final year of the grant.

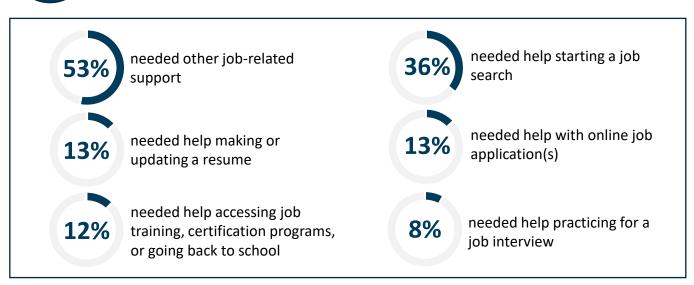
Metro West CD refers their clients looking for job and financial planning supports to WATCH CDC. A noted significant accomplishment of Year 3 was establishing and maintaining an effective referral and communication path between the two agencies to ensure all clients in need of job and financial planning services receive them.

Job Support and Financial Management Requests

Individuals contacting WATCH CDC and Metro West CD for services were asked whether they needed help with either job search and career goals and/or financial planning and money management.



clients requested job support, with many requesting job search support.



129

clients requested support with financial planning & money management.



Job and Financial Planning Services Provided



clients participated in Job and Financial Planning Clinic services, with nearly all receiving one-on-one counseling with the Director.



382 housing clients participated in individual counseling sessions.

- 391 clients received job clinic support
- 64 clients received financial planning & money management support



The Job and Financial Planning Clinic hosted **42 educational workshops**—19 focused on job support and 23 on financial planning—with 19 of these workshops offered in Spanish and 2 offered with Haitian interpretation. In total, the Job and Financial Planning Clinic workshops had more than 150 attendees, with many participating in multiple sessions.



In the second year of the grant, WATCH CDC partnered with Tech Goes Home to provide a 15-hour computer course in English and Spanish. The course provided training for basic technology and online navigation skills. Students who completed the course were provided a free laptop and a year of internet access.

This effort continued into the third year of the grant. Computer literacy skills was added as a sixth assistance area for WATCH CDC clients, allowing clients to select a need for assistance in learning basic computer skills during their intake. Due to capacity and funding constraints on Tech Goes Home, WATCH CDC adapted the existing curriculum and expanded it to build upon fundamentals and utilize online software to track data, manage tasks, and track budgeting and expenses. **185 clients requested**support in basic computer skills. Given this high demand and limited internal capacity, WATCH CDC relied heavily on their volunteers to deliver this service.



clients enrolled in and successfully completed the adapted Computer Literacy Course during the third year of the grant.

To best suit the needs of clients needing assistance, WATCH CDC staff assess students' needs and skills to determine a focus and goals for the course. This feedback model supports skill development through four ongoing steps: teaching new skills; providing a skills assessment; reviewing the assessment; and discussing how best for the student to progress.

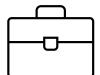
In the next year, WATCH CDC staff aim to reach additional clients and continue to empower their existing clients through skill development and sharing, building trust, and expanding collaboration with partners.

Job and Financial Management Clinic Outcomes

The Job and Financial Clinic Director followed up with each of the clients he worked with to learn about the progress they were making toward their goals with the support provided at WATCH CDC's Job and Financial Management Clinic.



improved job outcomes were documented.



Households impacted

- 83 applied for a job
- 63 got a job
- 55 updated their resume
- 14 attended job fair
- 7 attended job training

WATCH CDC and Metro West CD provided **51 Back to Work (BTW)** grants to **43 clients totaling over \$15,000.**



improved financial outcomes were documented.



Households impacted

- 13 made a budget
- 12 reduced expenses
- 4 paid off debt
- 2 improved credit score
- 1 opened a bank account

WATCH CDC also distributed a total of \$1,850 in financial incentives to 30 housing clients for active engagement in the Job and Financial Clinic.



improved computer literacy outcomes were documented.



Households impacted

- 16 created an email address
- 16 learned how to download and use apps
- 15 learned how to navigate the web
- 15 feel confident about computer literacy

WATCH CDC is planning to partner with Bentley University to create a studentbased computer literacy program in the 3 primary languages of their clients.

Job, Financial, and Computer Literacy Cases

Both WATCH CDC and Metro West CD were asked to provide a brief narrative or case description of a client or household engaged in their program during the third year of the grant who exemplified the impact of the job and financial management clinic and computer literacy services provided.

I have a client who migrated from Jamaica to Waltham who had been working in the same job for many years. They were laid off and didn't have computer literacy skills. Through case management at WATCH CDC, they were able to become computer literate, apply for jobs, understand the interview process, and successfully obtain a job. – WATCH CDC

I worked with a married couple who were homeowners with two kids. The wife recently quit her full-time job to pursue her dreams of owning her own business. With her husband's income to support the family on his own for the time being, the wife searched for financial assistance to help. She qualified for BTW which helped her pay for some of her licensing and start-up costs. She still has a lot of work to do but was grateful that we can help ease some of her burdens. — Metro West CD

...A student enrolled in our basic computer course this fall, full of curiosity to learn. They came with little knowledge of computer literacy, during the course we worked on developing skills on software application, web browsing, email, and internet safety. The student took the skills learned from [the] course and applied it to their job search. These skills allowed them to find a better job, apply for it and be able to set up an interview, they were also able to send thank you emails and sign their letter of acceptance for their new job. — WATCH CDC

I referred a person to WATCH CDC services. They were able to sign up with Carlos to receive help with financial planning and budgeting classes. They also got the BTW funds to fix their car so that they could go to interviews and have reliable transportation back and forth to work. They were able to secure a job and have started working! — Metro West CD

[A client] came to me because they wanted to develop their skills in job search, interview preparation, and computer literacy. They came with a plan on wanting to develop their skills on how to search for jobs, understand a job description, and apply to jobs. I walked them through this process and had them apply to a job they were interested in and ask questions they may have on things they didn't fully understand. They mentioned they had wanted to apply to a teaching assistant position within their school and had completed a certification course. Once they obtained an interview, we then worked on interview questions they might be asked and how to best respond to them for success. [The client] came back to me to report they were given the job and was grateful for all the help they received and the skills they developed and will further continue to develop through our programs provided. — WATCH CDC

This client is currently a full-time student working on their bachelor's degree. They live with their older brother who is struggling to make ends meet. [The client] felt like a burden and wanted to help with some of the expenses. The WATCH CDC Job & Financial Clinic Director actively worked with them to find them a part-time job as an analyst to help pay some of the bills and also to gain job experience for when they have completed their studies and is ready for a full-time position. — Metro West CD

CHI Strategy: Promoting Community Advocacy

WATCH CDC and Metro West CD both have a strong history in community organizing and participate in a broad range of community building efforts including community engagement events, organizing tenants and advocating for housing justice, and strong partnerships with and participation in local and regional meetings with other local human services organizations and agencies. During the third year of this grant, both organizations continued their established community organizing and advocacy efforts to increase protections for tenants and to expand the stock of affordable housing.

WATCH CDC's Tenant Action Group (TAG)

WATCH CDC uplifts tenant voices by encouraging clients to voluntarily join TAG. As a TAG member, tenants can learn more abut their rights as tenants, how housing policy is made, and engage in advocating for municipal housing policy decisions that will impact their lives. Waltham tenants gather monthly to stay informed about their housing rights, available programs, and essential services. These meetings provide a platform for tenants to voice their concerns and engage directly with Waltham leaders, legislators, and key decision-makers to advocate for safer and more affordable housing in the community. By participating, tenants learn how to influence housing policies, organize for change, and ensure that their needs are met. Noted accomplishments include:

- Ongoing support and advocacy: Tenants receive continuous support through outreach efforts, workshops, and advocacy initiatives. These include assistance with navigating housing challenges, connecting with resources, and participating in community actions.
- Increased empowerment and confidence: After receiving training from the WATCH CDC
 Community Organizer, tenants develop the confidence and skills needed to speak at public city
 meetings, voicing their concerns and advocating for policy changes that benefit their families
 and the community.
- Community engagement: Tenants share the knowledge that they gain from TAG meetings with others in their community, ensuring that more residents are informed about their rights and available resources. Through hands-on assistance through their own lived experiences, tenants become advocates for the community, fostering collective empowerment and action.

WATCH Affordable Housing Committee

WATCH CDC's Community Organizer reactivated the WATCH Affordable Housing Committee, a group of dedicated individuals committed to creating affordable housing solutions and identifying programs to support community members facing homelessness. Members of the group include established leaders from the public school district, university professors, clergy, lawyers, and other Waltham agency heads. Noted accomplishments include:

- Gathering 12 community members, including influential educators, clergy, lawyers, and agency leaders, to serve as leaders for the committee.
- Ongoing support and resource provision for community members.

CHI Strategy: Promoting Community Advocacy

Tenant Rights Notification Act

As part of the Housing Security CHI, WATCH CDC, led by their TAG members and Community Organizer, continued to educate and organize support for the local ordinance, *Tenant Rights Notification Act*. During the third year of the grant, through WATCH CDC's and the TAG members' efforts, WATCH CDC has secured:



Metro West CD: Affordable Housing

Metro West CD's advocacy work focuses primarily on creating more affordable housing units. During the third year of the Housing Security CHI, Metro West CD proposed to purchase and/or develop 117 affordable units in the Newton-Wellesley Hospital catchment area. To date, Metro West CD has been successful in moving forward with 75 of these units.

• **Newton**: Applied for and received zoning approvals for West Newton Armory as well as submitted and received state and federal funding (AAHG and HOME-ARP) to create 43 units of 100% affordable intergenerational rental housing. The development team has finalized funding proposals as of November 2024. Metro West CD anticipates development beginning in 2025.



CHI Strategy: Promoting Community Advocacy

Natick: Applied for and selected as developer for town-owned site to create 32 units of 100% affordable rental housing for extremely low-income and very low-income households. The development agreement was signed in July 2023 and the community process began in August 2023. Comprehensive permitting was completed and submitted as of November 2024. A pre-application has been submitted for state funding.



In addition, Metro West CD submitted an offer to purchase a property from the Archdiocese of Waltham that would have created 42 units of 100% affordable family rental housing. Unfortunately, their bid was unsuccessful. Metro West has also held several meetings with the Needham Housing Authority to discuss options for renovation of their existing portfolio and creating new affordable housing units. Metro West CD will continue their efforts to expand the stock of affordable housing.

Community Advocacy Cases

Both WATCH CDC and Metro West CD were asked to provide a brief narrative or case description of a client or household engaged in their program during the third year of the grant who exemplified the impact of the community advocacy efforts.

A current client faced a challenging situation when a local realtor scammed them out of \$12,000 in a fraudulent apartment rental deal. On the supposed move-in day, the client and their children were left stranded and forced to stay in a hotel. However, thanks to [the client's] active participation in the WATCH Tenant Action Group (TAG), they were well-informed about housing rights and well connected with a housing rights attorney, trusted community leaders, and local law enforcement. Together, they were able to ensure the realtor was detained and is facing legal charges. Now, the client actively educates the community about housing scams, leveraging their experience to raise awareness and empower the Waltham community to protect themselves from similar schemes. Their efforts are making sure that more people in the community are more informed and vigilant; emphasizing the importance of education, advocacy, and collective action. – WATCH CDC

Our public outreach in Natick that helped us secure initial key community support for our development project helped again when there were continued objections raised by neighbors. With the additional support from other residents and community members, a public hearing before the Zoning Board of Appeals went well. We received a nice compliment from a neighbor about the project website, who said, "Usually these websites are designed to give as little information as possible, but yours is clear and has a lot of accessible and great information." As our Director of Real Estate said, "...we know these efforts are working!" — Metro West CD

Conclusion and Next Steps

WATCH CDC and Metro West CD exceeded their annual goal of assisting 600 clients, serving nearly 100 more clients than their goal. Both organizations remain committed to reducing housing insecurity and inequities prioritizing the four key CHI strategies during the final year of the grant.

- Housing-Focused Case Management: WATCH CDC and Metro West CD will continue providing their existing housing-focused case management services to support their clients through a lens of empowerment. The NWH grant will continue to fund emergency financial assistance grants to be allocated to eligible clients during the final year of the grant. In the final year, case managers will seek to increase follow-up with clients following services to further document outcomes.
- Mental Health Supports: WATCH CDC and Metro West CD will continue to offer mental health resources for their clients in need. They also plan to continue their work with the Children's Charter bilingual mental health consultant, including providing an annual mental health capacity building workshop for staff and clients.
- Strengthening Clients' Economic Independence: WATCH CDC will continue to provide job support and financial planning and management services through individual counseling sessions and educational workshops. WATCH CDC will continue hosting computer literacy educational workshops and will build and strengthen existing partnerships to support clients' self-sufficiency.
- Promoting Community Organizing and Advocacy: WATCH CDC and Metro West CD will continue to promote community organizing and advocacy to protect and increase access to safe and affordable housing and tenant advocacy for low-income individuals and families within the communities they serve. The organizations will solicit input, promote active engagement, and foster leadership among residents most affected by housing insecurity. WATCH CDC and their Tenant Action Group (TAG) will continue to focus their efforts on increasing outreach, awareness, and support for a Tenant Rights Notification ordinance.

The impact of the work over the lifetime of the grant will be examined and summarized in the Year 4 Housing Security CHI Annual Report.

Appendix

The following section contains information on:

- WATCH CDC Program Reach and Priority Population
- Metro West CD Program Reach and Priority Population
- All Clients Country of Origin

WATCH CDC Program Reach and Priority Population

WATCH CDC

During the third year of the grant, WATCH CDC provided services to over 600 low-income households. WATCH CDC staff provided households with a broad range of housing-focused case management supports and emergency housing financial assistance to stabilize tenancies and connect these families with community resources to address their basic needs. All households are current Waltham residents or had prior connections to Waltham at the time they initially sought services. Over one-half of households received services from WATCH CDC for the first time.



602 households were served. Household sizes ranged from **1 to 11** people.



of households contained children younger than 18 years old



of households contained children younger than 5 years old



of households contained members with special needs



of households served were Waltham residents or had prior connections to Waltham.



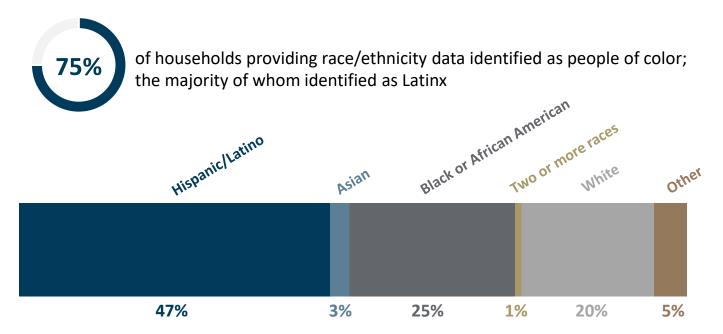
362 clients served were new to WATCH CDC this year.



Average monthly household income for clients requesting emergency financial assistance was \$1,095.

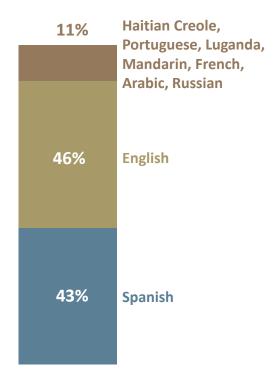
WATCH CDC Program Reach and Priority Population

WATCH CDC successfully reached the Housing Security CHI target population, with the majority of clients served representing communities of color and immigrant communities.



Preferred Language Indicated

WATCH CDC is reaching diverse populations, increasing access to culturally and linguistically appropriate supports and resources to help reduce housing insecurity and inequities.



At least 35% of clients requested translation services

Metro West Program Reach and Priority Population

Metro West CD

During the third year of the grant, Metro West CD provided services to more than one hundred low-income households. Metro West CD provided households with housing-focused case management supports and emergency housing financial assistance to stabilize tenancies, search for more affordable housing, and connect with community resources, as needed. Nearly two-thirds of clients were Newton residents with the remainder residing in Needham, Natick, Weston, and Wellesley. Nearly three-quarters of households received services from Metro West CD for the first time.



94 households were served. Household sizes ranged from **1 to 6** people.



of households contained children younger than 18 years old

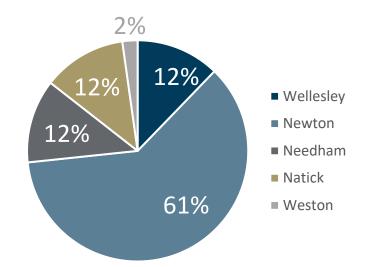


of households contained children younger than 5 years old



of households contained adults with special needs

The majority of clients served by Metro West CD during the second year of this grant were Newton residents.





68 clients served were new to Metro West CD this year.



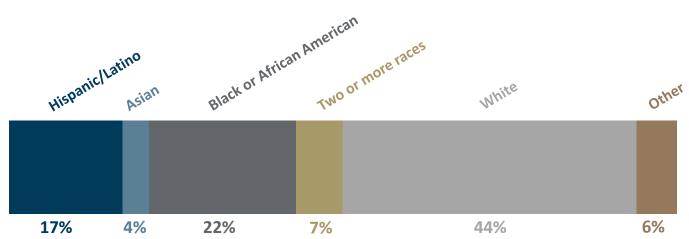
Average monthly household income for clients requesting emergency financial assistance was \$2,891.

Metro West Program Reach and Priority Population

Metro West CD successfully reached the Housing Security CHI target population, with one-half of clients representing communities of color and approximately one-fifth representing immigrant communities.

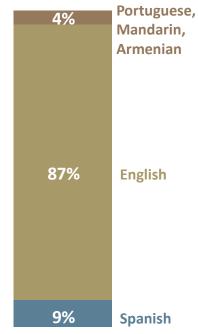


of households providing race/ethnicity data identified as people of color; the majority of whom identified as Black or African American



Preferred Language Indicated

Metro West CD is reaching diverse populations, increasing access to culturally and linguistically appropriate supports and resources to help reduce housing insecurity and inequities.



At least 5% of clients requested translation services