

Nonprofit Housing Residents Have Lower Rates of COVID

Affordable housing providers have touted the connections between health and the places where people live for years. In a small city outside of Boston, the evidence is incontrovertible.

By **Ann Houston** - November 24, 2020



The heart of downtown Chelsea, Massachusetts, a national COVID-19 hotspot. Photo courtesy of EmVision Productions/TND

Maria Torres (name changed to protect individual's identity) first moved to Chelsea, Massachusetts, several years ago. In the time since, Torres has learned English, developed her financial management and professional skills assisted by a financial coach at The Neighborhood Developers (TND), and independently prepared for and taken her citizenship test. However, her living conditions are still substandard. Torres, her husband, and their preteen daughter share a single room in a two-bedroom apartment; the other bedroom is occupied by Torres's sister-in-law and her three-person family. Despite Torres's hard-won successes, even this crowded standard of living is asking more of them financially than they can afford. Though they have so far been lucky enough to not contract COVID, with six people occupying a very small space, if the virus enters their home, there will be no way for them to protect themselves or each other.

Torres and her family are in an all-too-common situation. Located across the Mystic River from Boston, Chelsea is a small city, just 1.8 square miles. A majority of its 40,000 residents are Latinx; nearly 50 percent are foreign born. Chelsea prides itself on being highly community-oriented and has offered a warm welcome to generations of newcomers to the city and the country. TND has served this community for more than 40 years. Currently, TND has 1,175 residents in its affordable properties, and over 6,000 community members engage in programming each year.

Early on in the pandemic, Chelsea became a national hotspot for COVID-19. By early October, there were over 3,685 confirmed cases in Chelsea. Everyone in the city knows someone infected by COVID. Chelsea has **by far the highest infection rate in the state**, and one of the highest cumulative case rates in the nation.*

Many factors have contributed to the astronomical rate of infection in Chelsea. A large percentage of residents are considered essential workers who are unable to work from home. Underlying economic and environmental conditions have also played a role. Pre-COVID, in response to the rising costs of housing, many people were experiencing homelessness, or doubling up with other households or extended family and friends, like Torres's family, often in just a one- or two-bedroom apartment. Many also reside in unhealthy living conditions such as unfinished basements, simply because there is no other option. With the loss of jobs and work hours since COVID hit, housing instability and overcrowding pressures have increased.

Unfortunately, overcrowding itself contributes to the rapid spread of the virus, as infected people come in contact with a larger household. In small overcrowded homes, when a family member falls ill, quarantining effectively is nearly impossible. **Research compiled by the Donahue Center of UMass Boston** documents that in Massachusetts, the three communities with the highest rates of crowding in homes—Chelsea, Lynn, and Lawrence—are also those in the state with the highest rates of COVID-19 infection.

Of Chelsea's housing units, 10 percent are overcrowded, and as of Oct. 7, the city had a COVID-19 case rate of 918 per 10,000.

Lynn, with 7 percent overcrowding, had a 523 per 10,000 case rate, followed by Lawrence with 6 percent overcrowding and a 622 per 10,000 case rate.

Overcrowding is worse in immigrant communities and communities of color due to longstanding unjust economic and housing policies. Combined with pre-existing health inequities and higher rates of high-risk essential jobs, this has resulted in higher rates of COVID-19 exposure, infection, and death rates within Black, Indigenous, Latinx, and other communities of color.

However, this also means that we know one way to fight this and future pandemics: affordable housing.

Housing as a COVID-19 "Vaccine"

Six weeks into the COVID-19 crisis, TND realized that the residents of its properties in Chelsea were not falling ill at the same rate as the community at large. TND's residents work the same jobs, frequent the same local stores, and share the same demographics as the community at large, yet the COVID-19 rates among the organization's tenant population remain five to seven times lower than the case rate of the two cities in its service area. TND Executive Director Rafael Mares explains, "If our Chelsea tenants were falling ill at the same rate, we should have seen close to 100 cases within TND properties. So far, we have learned of only 14." When asked to theorize about the reason for this outcome, Mares continued: "We believe that TND's tenants are experiencing stronger health outcomes because they live in housing that is well designed and managed and the rents are affordable. Our residents do not have to double up out of economic necessity; overcrowding is not needed."



A man waters plants outside of TND's Janus Highland, in the Box District of Chelsea. Photo courtesy of The Neighborhood Developers

Strong COVID health outcomes are not unique to TND. TND is a member of **Opportunity Communities** (OppCo), a nonprofit I lead that provides support to local community developers in Greater Boston. Our members collectively provide homes for 3,800 low-income people. Another OppCo member, Nuestra Comunidad, a community development organization located in the heart of Boston's Black community, shares TND's strong COVID results. With 800 affordable homes in its portfolio and 2,600 tenants, Nuestra has had just 11 COVID-19 cases, which is 4.4 times lower than the rate in the surrounding community.

The lack of overcrowding in affordable housing properties is not the only factor in the strong health outcomes of their tenants. Residents in OppCo-supported multifamily properties also have access to other resources that enable them to stay safe, such as food delivery and help connecting to financial assistance.



A volunteer prepares carrots for distribution at the food pantry operated by St. Luke's Episcopal Church with the support of The Neighborhood Developers. Photo courtesy of The Neighborhood Developers

Marilyn Salgado is a resident services coordinator for OppCo, assigned to work in TND's multifamily properties. As the go-to person for residents' needs, whether it is connecting them with social services, or supporting resident-led initiatives, Salgado is used to knocking on doors. Since COVID-19 hit, she has transitioned from **knocking on doors to working the phone lines**, but her role has remains crucial. "While making outreach phone calls to residents, I came across households whose jobs were affected by COVID-19 and others who were in need of food," she says. "I started gathering information on food pantries and resources on funding for rental assistance."



Residents pick up groceries distributed out of a Nuestra Comunidad property in Roxbury, Massachusetts. Photo courtesy of Nuestra Comunidad

Salgado brought to our attention how COVID-19 has exposed the deep food insecurity faced by many people, and [like affordable housing providers across the country](#), we stepped up. Monica Dean, who oversees Resident Services for OppCo, pulled in donations of food and gift cards from many community-based allies, including churches, hospitals, and generous individuals. OppCo's resident services team provided 8,605 meals to Nuestra's seniors and other vulnerable households after making over 3,000 wellness calls to residents. Additionally, Nuestra's properties were used as food distribution sites to benefit not only our residents but neighbors within the community. These thousands of meals and groceries deliveries enabled seniors and other households with underlying health conditions to stay safely at home.

Though COVID-19 has devastated communities within Massachusetts and across the country, we already know how to prevent a future crisis of this magnitude. Households living in our members' housing are four to seven times less likely to be infected with COVID-19 than their neighbors with similar demographic and employment profiles.

As we are all asking what we can do in this moment to keep people healthy and address the disadvantages that many people unfairly face, a part of the answer has to be well-designed housing that is safe and affordable. For years, affordable housing providers have been touting the connections between health and the places where people live, but now, the evidence is incontrovertible, and the outcomes have never been more important. We need better housing if our goal is to keep people healthy, and the pathway starts with cross-sector partnerships focused on expanding the supply of affordable homes that connect their residents with the services they need.

"We may not have found a vaccine for COVID-19," says TND's Mares, "but healthy, affordable and service-enriched housing is clearly an excellent preventative measure."

*As of Nov. 20, the data on [Chelsea's official website](#) makes its cumulative cases 112 per 1,000, which is higher than the [cumulative rates for any metro region in the country](#), though it's no longer in the top for rates of new infections per day in the nation. There's no easy way to compare Chelsea to all other cities of its size.

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