

HOUSING STABILITY MONITOR:

Massachusetts Eviction and Foreclosure Trends



This edition of the Housing Stability Monitor will explore data through Oct. 2023.

By Matija Jankovic at [MHP's Center for Housing Data](#)

Posted on Jan. 12, 2024

Over the last three years, MHP's Center for Housing Data has been researching and reporting on housing stability trends in Massachusetts. Amid fluctuating unemployment rates, wavering legal protections, changes to crucial support systems, and ever-growing rents and home sale prices, trends in eviction and foreclosure rates in the Commonwealth deserve regular attention.

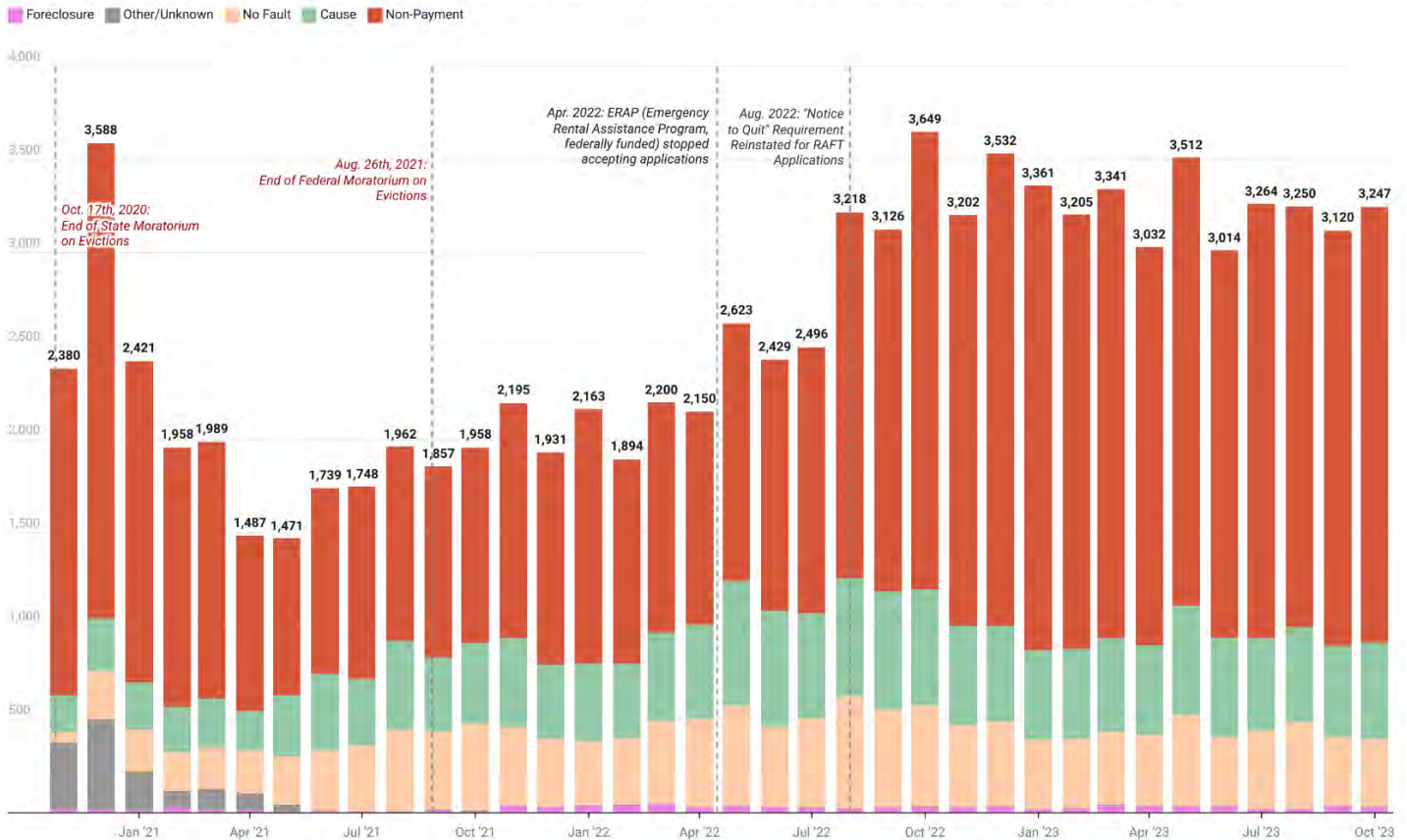
During the pandemic, MHP established an internal Eviction and Foreclosure Task Force, which brought together staff from across our organization to compile data on eviction and foreclosure rates, discuss changes to key policies and supportive programs, and brainstorm opportunities to better support renters and homeowners across the state.

In Sept. 2023, the Center for Housing Data released the first edition of the Housing Stability Monitor, which showcased eviction and foreclosure data across the 351 municipalities in Massachusetts. We expressed our commitment to making this critical data public and releasing quarterly editions of this research. This edition is a continuation of that analysis showcasing the latest available housing stability data – we encourage you to explore the latest eviction and foreclosures trends to see how your community has been affected.

EVICTION TRENDS

Monthly Eviction Filings in Massachusetts by Initiating Action – October 2020 to October 2023

These data do not represent executed evictions, but rather landlords filing for eviction. The state moratorium on evictions expired Oct. 17, 2020 and the federal moratorium was struck down in late Aug. 2021. Additionally, the RAFT program began requiring Notices to Quit as part of their application in August of 2022. June 2023 was the latest full month of available eviction filing data.



Eviction filings data last updated on: 2023-10-31

Chart: MHP Center for Housing Data • Source: Massachusetts Trial Court (via MassLandlords) • Created with Datawrapper

Key Takeaways:

- For 15 consecutive months, from Aug. 2022 to Oct. 2023, eviction filings have surpassed pre-pandemic rates (greater than 2,600 total filings per month). All months in this period saw more than 3,000 filings for eviction.
- The beginning of this 15-month period coincides with the Aug. 2022 decision to reinstate the “Notice to Quit” requirement for RAFT applications. The absence of the Emergency Rental Assistance Program (ERAP), which ended several months prior in April 2022, may have also contributed to increased filings.
- Over the last two years of available data, total eviction filings have increased by 29 percent. There were 30,074 filings between Nov. 2021 and Oct. 2022, compared to 39,080 filings between Nov. 2022 and Oct. 2023.
- Eviction filings for non-payment have increased by 56% across this two-year period.

Additional Context:

Recent trends in eviction filings raise concerns for tenants in Massachusetts. Fluctuations in filings had been the norm over the last two years, particularly as various supportive programs and legal protections phased in and out. However, after a prolonged period of slowly increasing eviction filing rates, the data suggest that Massachusetts has now entered a new normal of consistent and elevated filing levels.

Following the end of the state moratorium on evictions in October 2020, [the accelerated uptick in eviction filings caused major concern among housing advocates](#). In the first three months after the moratorium was overturned, Massachusetts saw roughly 8,400 eviction filings – an average of approximately 2,800 per month. In contrast to today, each of the last 15 months in Massachusetts has had more than 3,000 eviction filings. Furthermore, a growing proportion of these filings have resulted in eviction executions, which we will explore later in this analysis.

A variety of factors may be influencing this extended period of heightened filings. As mentioned in the previous quarter’s analysis, [eviction filing rates have significantly increased since the reinstatement of the Notice to Quit \(NTQ\) requirement for RAFT funding eligibility](#). Moreover, in the absence of other rent relief programs besides RAFT, particularly with the end of ERAP back in April 2022, many renters in Massachusetts are running out of options for repaying arrearages.

As we monitor this data into the New Year, we may see an increase in filings beyond current rates in December and January. The winter holidays are often a period of increased financial hardship for many families, which may lead to more renters falling behind on rent.

Understanding the Data

Notice to Quit – A written notice provided to a tenant by their landlord informing them that they intend to end their tenancy. Tenants do not need to move out after receiving a Notice to Quit.

Eviction Filing – The beginning of the eviction process. Filings are not synonymous with forced move-outs or executed evictions.

Eviction Execution – The official termination of a tenancy decided through a court process. Tenants are forced to move out once a decision is made in court.

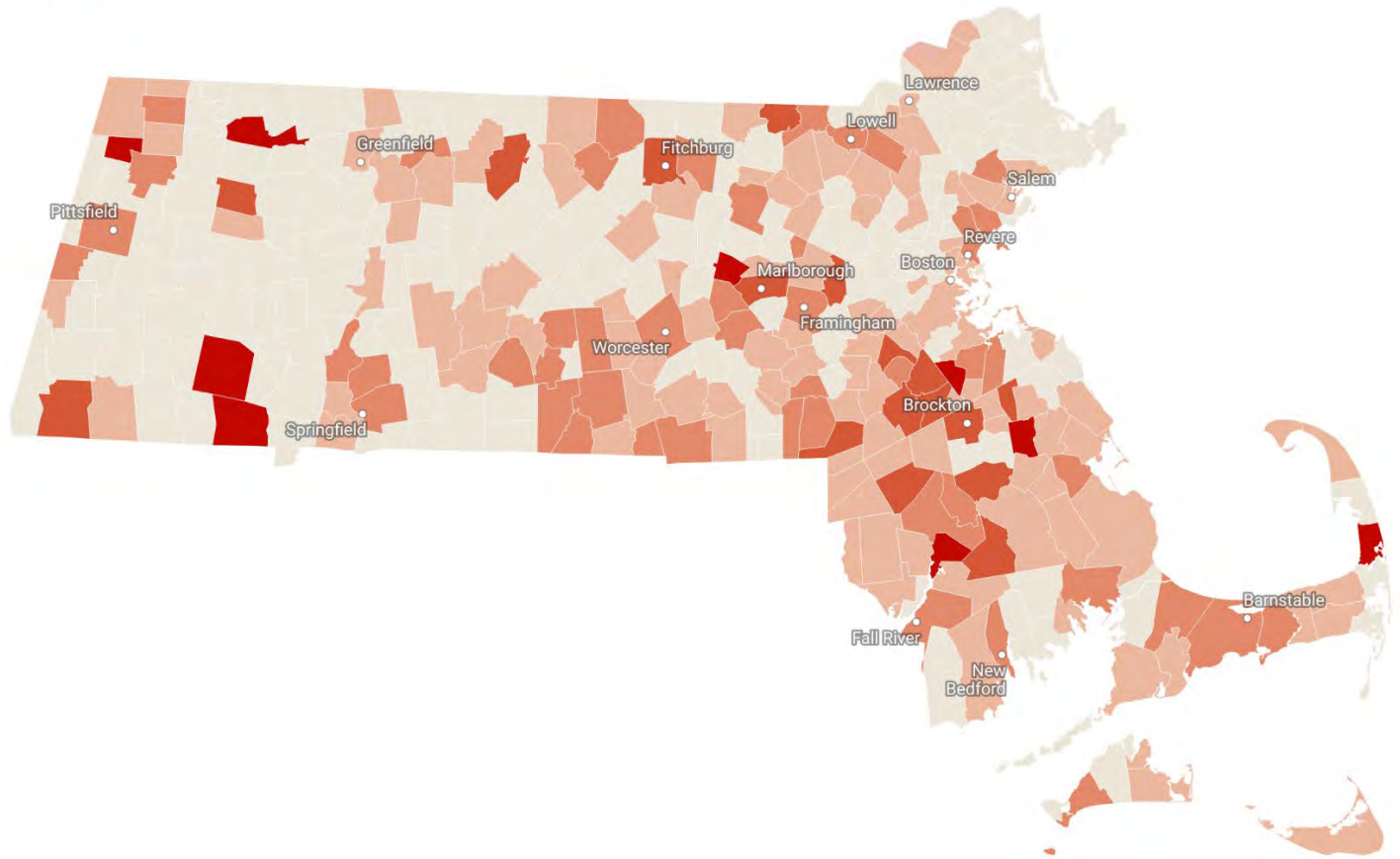
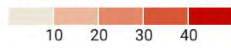
Filing Rates – The rate of eviction filings per renter household. In this research, we define filing rates as the number of filings per 1,000 renter households.

RAFT – Residential Assistance for Families in Transition. A state-funded homelessness prevention program.

ERAP – Emergency Rental Assistance Program. An ad-hoc program created with federal funding. This program assisted renters during the pandemic and has since ended.

Eviction Filing Rates by Municipality – May 2023 to October 2023

Map displays the total number of eviction filings in each Massachusetts municipality per 1,000 renter households over a 6 month period. This data does not represent eviction executions. **Hover over each community to display detailed information.**



Map data last updated on: 2023-10-31

Map: MHP Center for Housing Data • Source: Massachusetts Trial Court (via MassLandlords) • Map data: MassGIS • Created with Datawrapper

October 2023 - Top 10 Cities by Eviction Filing Rate

Chart shows the top 10 cities in Massachusetts with over 5,000 renter households experiencing the highest rates of eviction. "Filing Rate" represents eviction filings per 1,000 renter households.

Click on the buttons below to explore the top 10 cities in the last 6 months:

- October 2023
- September 2023
- August 2023
- July 2023
- June 2023
- May 2023

Community	Total Eviction Filings	Total Renter Households	Filing Rate
1 Holyoke	65	9,064	7.171
2 Chicopee	68	9,557	7.115
3 Springfield	194	30,067	6.452
4 Fitchburg	42	6,955	6.039
5 Marlborough	37	6,579	5.624
6 Framingham	70	13,006	5.382
7 Brockton	69	14,310	4.822
8 Revere	42	9,635	4.359
9 Norwood	22	5,090	4.322
10 Fall River	103	24,492	4.205

Table: MHP Center for Housing Data • Source: Massachusetts Trial Court (via MassLandlords) • Created with Datawrapper

September 2023 - Top 10 Cities by Eviction Filing Rate

Chart shows the top 10 cities in Massachusetts with over 5,000 renter households experiencing the highest rates of eviction. "Filing Rate" represents eviction filings per 1,000 renter households.

Click on the buttons below to explore the top 10 cities in the last 6 months:

- October 2023
- September 2023
- August 2023
- July 2023
- June 2023
- May 2023

Community	Total Eviction Filings	Total Renter Households	Filing Rate
1 Marlborough	43	6,579	6.536
2 Brockton	75	14,310	5.241
3 Fall River	127	24,492	5.185
4 Worcester	212	42,042	5.043
5 Fitchburg	34	6,955	4.889
6 Lynn	85	17,968	4.731
7 Norwood	24	5,090	4.715
8 Revere	44	9,635	4.567
9 Lowell	101	22,741	4.441
10 Weymouth	31	7,823	3.963

Table: MHP Center for Housing Data • Source: Massachusetts Trial Court (via MassLandlords) • Created with Datawrapper

August 2023 - Top 10 Cities by Eviction Filing Rate

Chart shows the top 10 cities in Massachusetts with over 5,000 renter households experiencing the highest rates of eviction. "Filing Rate" represents eviction filings per 1,000 renter households.

Click on the buttons below to explore the top 10 cities in the last 6 months:

[October 2023](#)
[September 2023](#)
[August 2023](#)
[July 2023](#)
[June 2023](#)
[May 2023](#)

Community	Total Eviction Filings	Total Renter Households	Filing Rate
1 Brockton	102	14,310	7.128
2 Weymouth	41	7,823	5.241
3 Fitchburg	36	6,955	5.176
4 New Bedford	119	23,262	5.116
5 Norwood	26	5,090	5.108
6 Revere	48	9,635	4.982
7 Pittsfield	36	7,383	4.876
8 Framingham	59	13,006	4.536
9 Taunton	37	8,408	4.401
10 Lynn	79	17,968	4.397

Table: MHP Center for Housing Data • Source: Massachusetts Trial Court (via MassLandlords) • Created with Datawrapper

July 2023 - Top 10 Cities by Eviction Filing Rate

Chart shows the top 10 cities in Massachusetts with over 5,000 renter households experiencing the highest rates of eviction. "Filing Rate" represents eviction filings per 1,000 renter households.

Click on the buttons below to explore the top 10 cities in the last 6 months:

[October 2023](#)
[September 2023](#)
[August 2023](#)
[July 2023](#)
[June 2023](#)
[May 2023](#)

Community	Total Eviction Filings	Total Renter Households	Filing Rate
1 Springfield	210	30,067	6.984
2 Holyoke	59	9,064	6.509
3 Framingham	82	13,006	6.305
4 Chicopee	59	9,557	6.173
5 Brockton	82	14,310	5.730
6 Weymouth	41	7,823	5.241
7 Fall River	127	24,492	5.185
8 Fitchburg	36	6,955	5.176
9 Marlborough	34	6,579	5.168
10 Woburn	31	6,174	5.021

Table: MHP Center for Housing Data • Source: Massachusetts Trial Court (via MassLandlords) • Created with Datawrapper

Key Takeaways:

- Municipal eviction filing rates have increased statewide. Over half of all communities (181 out of 351) have seen an increase in eviction filing rates since last quarter’s analysis.
- All municipalities in Suffolk County—Boston, Chelsea, Revere, and Winthrop—saw an increase in eviction filings since last quarter’s analysis.
- In nearly all previous analyses, Hampden County had among the lowest eviction filing rates in the state, particularly due to high rates of rent relief disbursement funding while federal funds were available. Recent analysis shows a majority of municipalities in Hampden County, notably Springfield, Holyoke, and Chicopee, saw an increase in eviction filing rates.
- A majority of municipalities in Dukes, Essex, Hampden, Hampshire, Middlesex, Norfolk, and Suffolk counties experienced an increase in filing rates compared to last quarter.
- In the last issue of this brief, we highlighted a concentration of communities on the South Shore with higher filing rates than the rest of the state. This quarter, eviction filings are more dispersed across the state and across multiple types of communities (urban, suburban, rural).
- Among larger cities (greater than 5,000 renter households), Brockton leads the state in eviction filings with 33.3 eviction filings per 1,000 renter households across a six-month period.

Additional Context:

Municipal data show eviction filing rates are increasing across the entire state. Since last quarter, more than half of all communities in Massachusetts (181 out of 351) saw a greater number of filings. The increase in filings we observed is not the result of localized housing instability issues—for instance, increased rates in a few larger cities—but rather, is indicative of a statewide trend, that renters across Massachusetts are struggling to afford their rents. As noted in previous research, filing rates vary across counties, with Plymouth, Bristol, and Worcester counties leading the state in eviction filings per 1,000 renter households. Recent data shows that Hampden County—which previously had low rates of eviction filings due to high rates of rent relief disbursement and excellent coordination of housing assistance programs—now ranks third among all counties in the state. Additionally, all four municipalities in Suffolk County—Boston, Chelsea, Revere, and Winthrop—have seen an increase in eviction filings, despite having low and stable filing rates, as observed in [previous analyses](#).

In the absence of adequate rental assistance funding and changes to the application process, a growing number of renters across the state are facing eviction due to non-payment of rent. In Dukes, Essex, Hampden, Hampshire, Middlesex, Norfolk, and Suffolk counties, a majority of municipalities experienced an increase in filings compared to the last quarter. These trends demonstrate the success of deploying ample state resources to addressing housing instability; the impact of supportive programs implemented during COVID show that a multifaceted approach to preventing evictions can have major benefits to the stability of renters, preventing eviction filings, and minimizing rental debt. Now that these programs have been discontinued or reduced in scale and eligibility, and with evictions on the rise, it is a good time to consider the adequacy of remaining programs, and whether course correction is necessary to recapture the gains in housing stability achieved in the past several years.

Monthly Eviction Filings vs. Monthly Eviction Executions (Non-Payment Cases Only) – November 2020 to October 2023

Chart displays total monthly eviction filings for non-payment versus the total number of monthly eviction executions for non-payment. Data is sourced from the Massachusetts Trial Courts. **Hover over each month of data to see detailed information.**

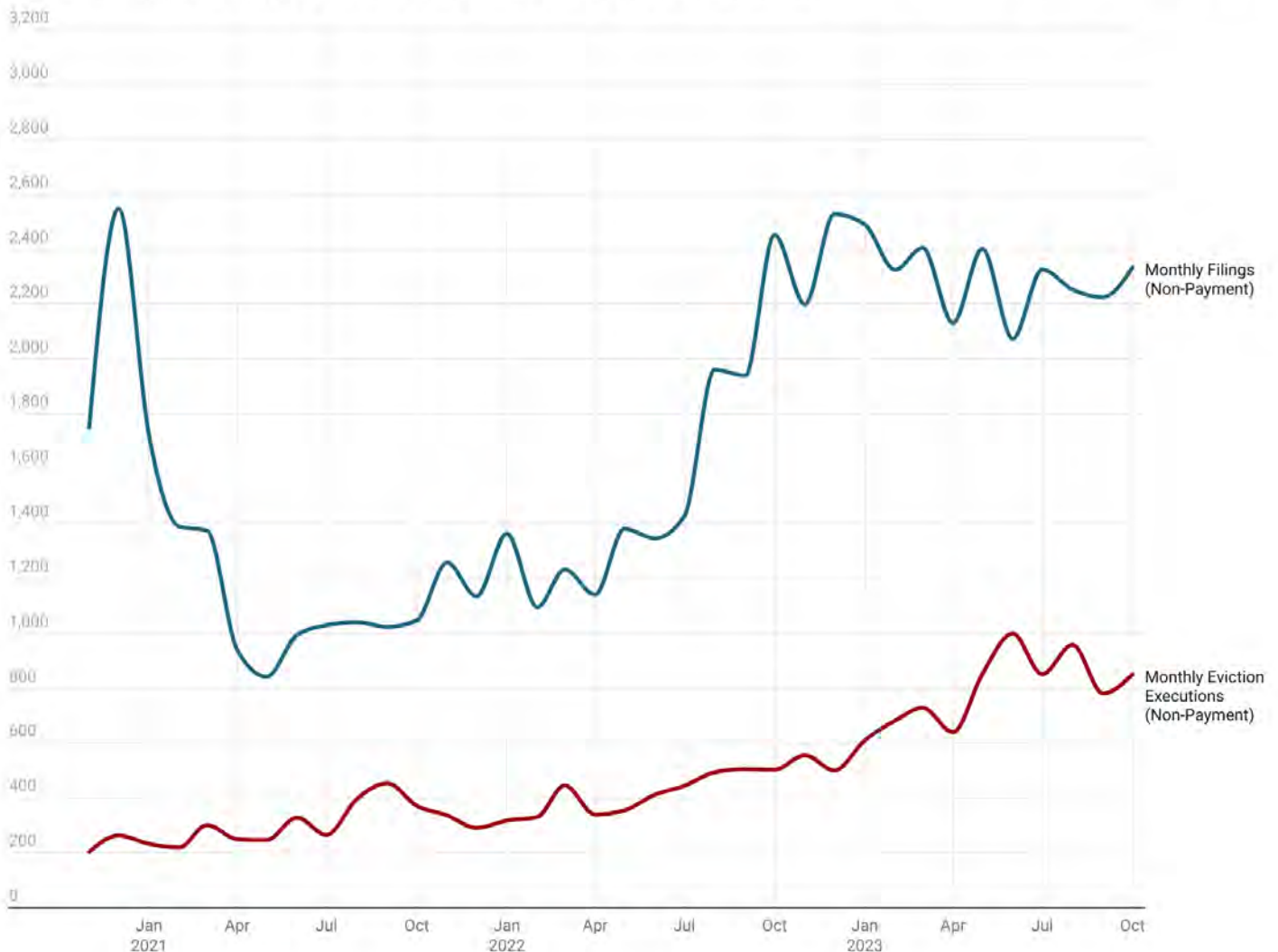


Chart: MHP Center for Housing Data • Source: Massachusetts Trial Court • Created with Datawrapper

Key Takeaways:

- Monthly eviction execution rates for non-payment of rent have seen an increase over the last six months, currently hovering around or above 800 eviction executions per month statewide.
- As mentioned previously, eviction filing rates for non-payment of rent have increased significantly since August 2022. This increase in non-payment filings is likely translated to the increase in execution rates we are observing.

- The increase in execution rates coincides with the increase in filing rates we have observed. It is important to note that the number of eviction executions lag behind filings, since the decision to move forward with an eviction is decided in court, and the process can take several months after the initial filing.
- Monthly eviction execution rates over the last six months (May to October 2023) were higher than the previous thirty months (November 2020 to April 2023).

Additional Context:

Recent data show a concerning increase in eviction execution rates which have followed an extended period of heightened eviction filings. Executions lag behind filings due to the court process requiring numerous steps between a landlord submitting an eviction filing and a court ruling to remove a tenant from their home. We can see this represented in the data; the noticeable increase in eviction filings that started in mid-2022 and continued until today did not result in an instant spike in execution numbers; however, since May 2023, these numbers have noticeably increased. Monthly eviction execution numbers from May to October 2023 have surpassed all previous months in the range, from November 2020 to April 2023.

A variety of factors may be contributing to increased hardship for Massachusetts families. [Recent housing market research](#) shows a noticeable increase in rents outside of Boston and other regional centers. Winthrop, Leominster, Pittsfield, and Worcester led the state with the fastest-growing rents month to month. As many downtown offices continue to offer work-from-home alternatives for employees, evidence suggests that [many workers are moving farther out in the region where rents are more affordable](#). While this may be beneficial to higher-earning workers, it may result in greater demand across the region as lower-income residents are priced out of their communities.

Heightened rates of unemployment during the COVID recession were a driving force of housing instability with roughly 16.9 percent of workers filing for unemployment in April 2020. As of [October 2023](#), only 2.8 percent of workers are experiencing unemployment—this is relatively low for Massachusetts and in line with pre-pandemic lows. However, despite significantly lower unemployment rates, many renters are still struggling to afford their rents in Massachusetts. Compared with eviction filing rates at the onset of the pandemic, a similar proportion of renters are at risk of losing their homes despite improvements in the economy, which may suggest that a lack of monetary and legal support has also played a role in growing housing instability.

This past August, the [Healey Administration signed RAFT eviction delays back into law](#) which pauses non-payment eviction cases for tenants that have applied for RAFT funding. Similar steps were taken during the early pandemic to encourage landlords and tenants to engage with the rent relief process and resolve their rental arrears using the available state and federal funding. With eviction delays signed back into law, we may see a decrease in eviction executions as these cases are put on pause. However, as total annual RAFT payments have been reduced to \$7,000 annually from \$10,000, this may create new issues for tenants whose arrearages exceed this value. Even if their eviction cases are delayed in court, without additional funding committed to RAFT they may be unable to fully repay their back rent.

FORECLOSURE TRENDS

Monthly Foreclosure Deeds and Petitions – January 2019 to October 2023

Foreclosure data provided by The Warren Group. Foreclosure petitions have been steadily increasing since the end of the Moratorium on Foreclosures (June 2021). Foreclosure deeds have remained relatively stable and below pre-pandemic rates. **Hover over the chart to display detailed monthly information**

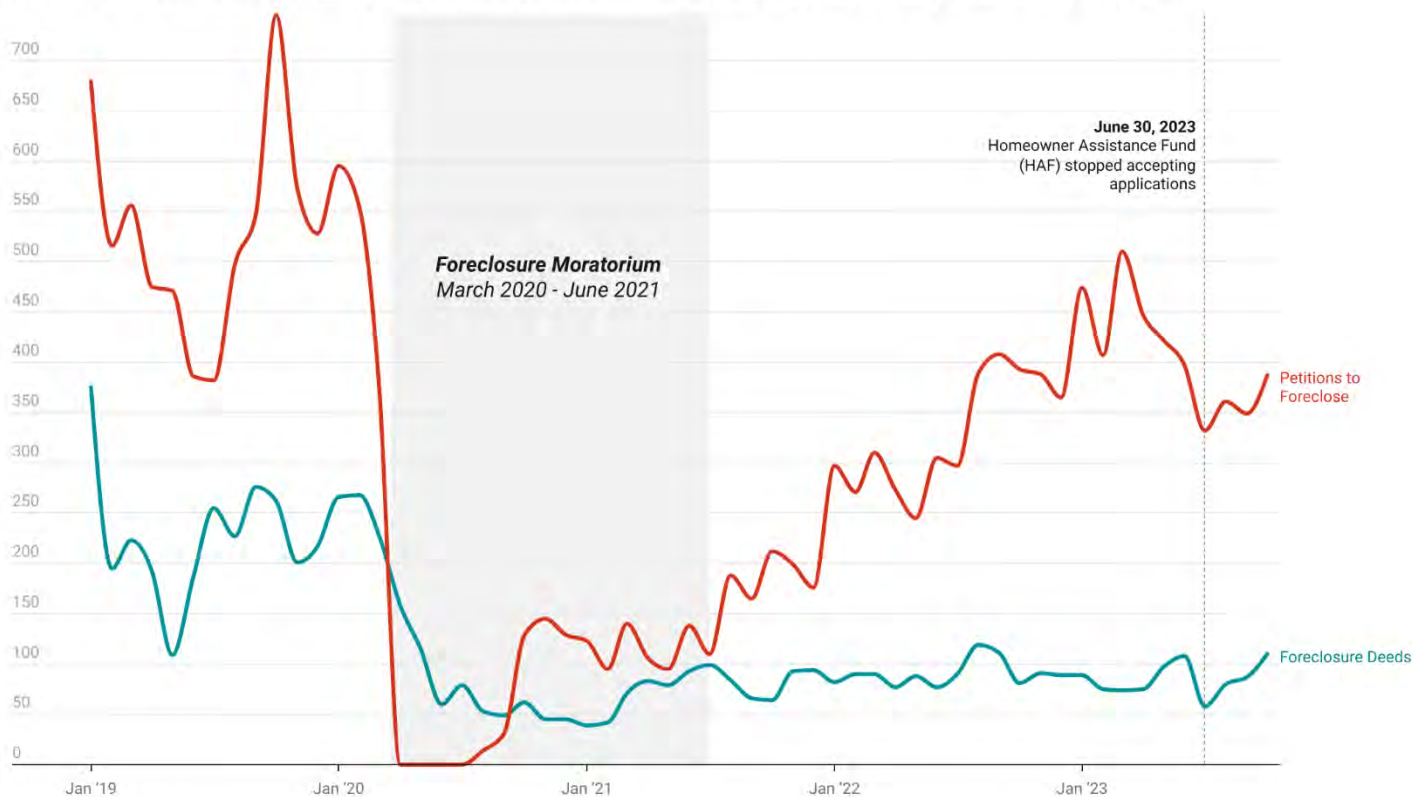


Chart: MHP Center for Housing Data • Source: The Warren Group • Created with Datawrapper

Key Takeaways:

- Rates of monthly foreclosure petitions have been steadily decreasing since March 2023 after nearly two years of consistent growth.
- We observed a slight uptick in petition rates since July 2023 following the Homeownership Assistance Fund (HAF) program's closing, however these numbers are still below pre-pandemic rates.
- Foreclosure deeds have remained low. This trend has persisted since the spring of 2020 with virtually no spikes in foreclosure deeds.
- While foreclosure trends remain stable and well below pre-pandemic rates, the closing of the HAF program may impact monthly foreclosure deeds and petition rates going forward as monetary support going out to vulnerable homeowners is reduced.

Additional Context:

As noted in our previous analysis, foreclosure petition and deed rates have remained significantly lower than their pre-pandemic

Understanding the Data

Foreclosure Petition – A written complaint provided to a homeowner (borrower) by a lender that lays out the claims of a foreclosure suit. This marks the start of the foreclosure process.

Foreclosure Deed – A legal agreement in which the homeowner (borrower) transfers ownership of their home to their lender.

Foreclosure Petition Rates – The rate of foreclosure petitions per owner households. In this research, we define petition rates as per 1,000 owner households.

HAF – The Homeowner Assistance Fund. A federally-funded program supporting homeowners impacted by COVID-19 and administered by MHP. This program stopped taking applications on June 30th, 2023.

ERMA – Emergency Rental and Mortgage Assistance Program. A federally-funded emergency housing payment assistance program during COVID-19. This program is no longer operating.

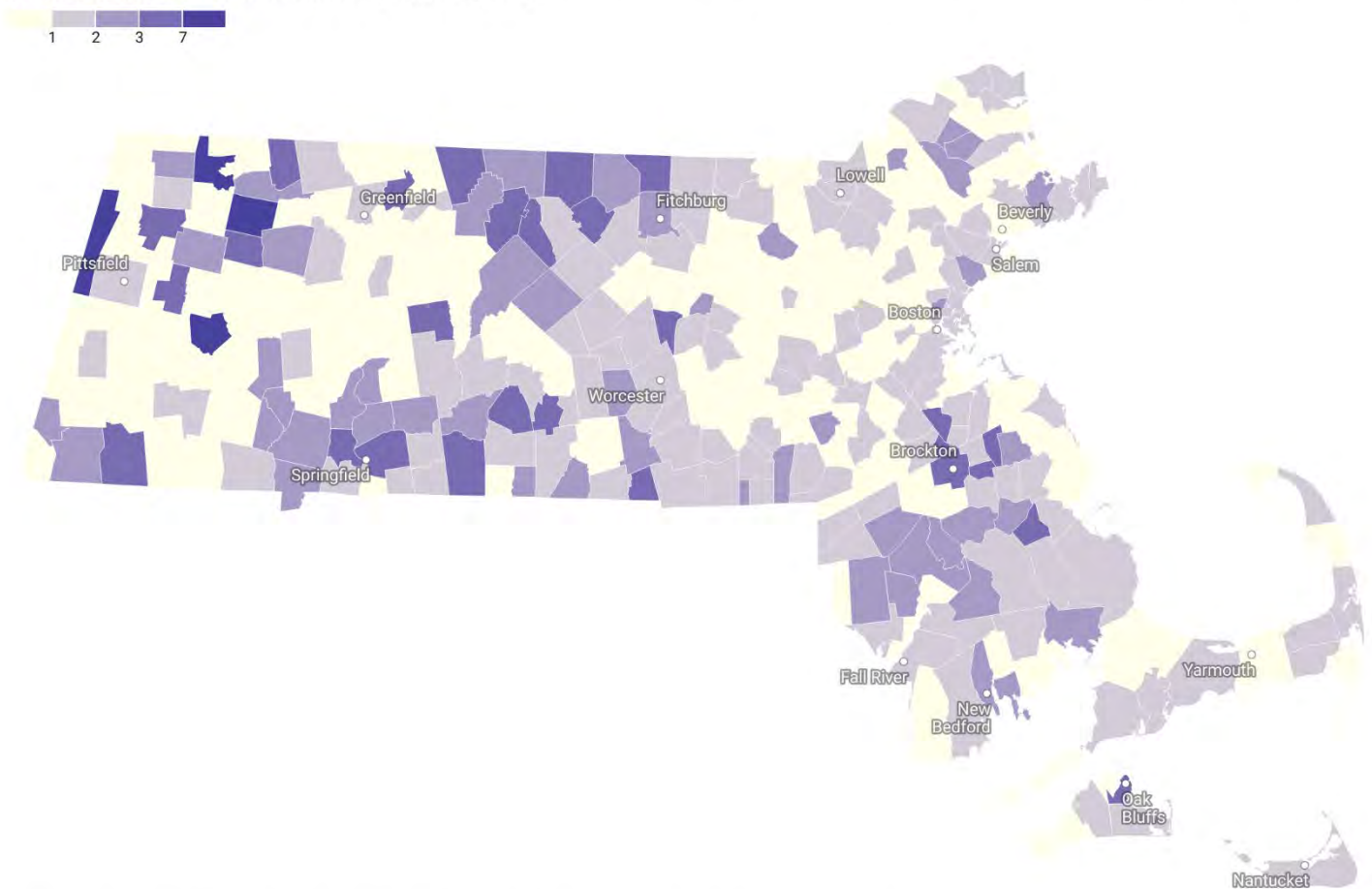
trends, largely due to the impact of the federal moratorium on foreclosures. These trends have continued post-moratorium, though we did observe a gradual increase in petitions to foreclose.

The Homeowner Assistance Fund, which supported over 6,000 households behind on mortgage payments to prevent foreclosures, stopped accepting new applications for mortgage assistance on June 30, 2023. We expected to see an increase in foreclosure petition rates following the end of HAF, particularly as previous data seemed to indicate an ongoing growth in filings. However, the latest data show a slight decrease in petitions to foreclose even as supportive programs are rolled back. Foreclosure deeds have also remained stable and well below pre-pandemic rates.

Currently, homeowners in need of assistance can still apply for funding through RAFT, though these requests are limited to \$7,000 or less; the average request for a HAF application was roughly \$20,000. With the end of the HAF program, we will closely monitor foreclosure deeds and petitions for any changes in the coming months.

Foreclosure Petition Rates by Municipality – May 2023 to October 2023

Foreclosure petitions data provided by The Warren Group – Map shows the rate of foreclosure petitions by municipality per 1,000 owner households. "Total Foreclosure Petitions" represents the number of petitions over a six month period. Owner household data for each municipality was retrieved from the 2021 ACS 5-Year Estimates (S2502: Demographic Characteristics for Occupied Housing Units)



Map: MHP Center for Housing Data • Source: The Warren Group; 2021 ACS 5-Year (S2502); MHP • Map data: MassGIS • Created with Datawrapper

Key Takeaways:

- As noted previously, foreclosure rates have remained stable relative to pre-pandemic trends. At the regional level, foreclosure petition rates show some variability among municipalities and across county lines.
- The inner ring suburbs have notably low rates of foreclosure petitions.
- Hampden County leads all counties in Massachusetts in rates of foreclosure petitions (2.7 foreclosure petitions per 1,000 owner-households county-wide) by a considerable margin over the last six-month period.
- Plymouth, Bristol, and Worcester counties also rank among the highest in the state. (Plymouth: 1.9, Bristol: 1.74, Worcester: 1.7 foreclosure petitions per 1,000 owner-households county-wide).

- Springfield leads all big cities (greater than 2,500 owner-households) with 4.61 foreclosure petitions per 1,000 owner households and 127 foreclosure petitions over the last six months.

Additional Context:

While foreclosure petition rates are relatively low across the state, the data show clear regional trends over the last six-month period. We observed relatively low rates of foreclosure petitions in the inner-ring suburbs surrounding Greater Boston, along with diminished petition rates in the Pioneer Valley suburbs. Regional differences in foreclosure petition rates somewhat mirror differences we observed in eviction filing rates; Plymouth, Bristol, Worcester, and Hampden counties rank among the highest in overall foreclosure petition rates. Hampden County in particular leads the state in rates of foreclosure petitions over the last six-month period. This is largely attributed to Springfield, which leads all big cities (cities with over 2,500 owner households) with 4.61 foreclosure petitions per 1,000 owner households.

Statewide HAF disbursement data provided by MHP and MassHousing, shows cities across Massachusetts accessing HAF assistance at varying rates. Springfield, Boston, Brockton, and Worcester lead all cities in total HAF assistance requests, with Springfield leading by a sizeable margin. In the absence of HAF, we may see an increase in foreclosure petitions in specific cities that have relied on this key resource to prevent foreclosures. We encourage you to explore municipal trends through the searchable and filterable data table included below.

(Table is included on the following page)

Foreclosure Petition Rates by Municipality – Communities with 2500+ Owner Households

Table displays the rate of foreclosure petitions by municipality per 1,000 owner households over the last 6 months. Total Foreclosure Petitions represents the number of petitions from May 2023 to October 2023. Foreclosure petitions initiate the foreclosure process but do not represent executed foreclosures.

Filter Communities: All Communities 1000+ Owner Households 2500+ Owner Households 5000+ Owner Households

Search for a community:

Community	Total Foreclosure Petitions (Last 6 Months)	Total Owner Households (2021 ACS)	Foreclosure Petitioning Rate (Last 6 Months)
Springfield	127	27,577	4.61
Winchendon	12	2,753	4.36
Rockland	20	5,161	3.88
Whitman	15	4,008	3.74
Webster	16	4,431	3.61
Gardner	18	5,033	3.58
Brockton	69	19,939	3.46
Randolph	28	8,112	3.45
Monson	9	2,825	3.19
West Springfield	22	7,187	3.06
Athol	10	3,324	3.01
Leicester	10	3,343	2.99
Halifax	8	2,738	2.92
Wareham	22	7,687	2.86
Lakeville	10	3,499	2.86
Oxford	11	3,870	2.84
Ludlow	18	6,339	2.84
North Adams	9	3,184	2.83
New Bedford	45	16,174	2.78
Southbridge	9	3,270	2.75
Everett	17	6,280	2.71
Dighton	7	2,623	2.67
Littleton	8	3,043	2.63
Southwick	8	3,052	2.62
Fitchburg	24	9,204	2.61
Rehoboth	10	3,896	2.57
Chicopee	35	13,731	2.55
Taunton	36	14,689	2.45
Lynn	42	17,431	2.41
Georgetown	6	2,508	2.39

Additional 176 rows not shown.

For questions related to eviction and foreclosure data in your community, or additional information about this brief, please contact *Matija Jankovic (mjankovic@mhp.net)*.

Eviction filing data is provided by MassLandlords Inc. and is available online at: <https://masslandlords.net/policy/eviction-data/>

Author’s note on eviction data: Statewide eviction data is particularly difficult to access through the Massachusetts Trial Court database, which creates unnecessary roadblocks to conducting research, such as this piece, to inform policy and provide a public benefit. This analysis is made possible thanks to the MassLandlords team’s diligent efforts compiling community level eviction filing data. However, we believe that efforts need to be made by state agencies and policy makers to ensure public access to housing stability data. The Center for Housing Data will continue to support these efforts in the coming year.

Foreclosure data is provided by The Warren Group.