

HOUSING STABILITY MONITOR:

Massachusetts Eviction and Foreclosure Trends



This is the third edition of the Housing Stability Monitor and will explore data through February 2024.
 By Matija Jankovic at [MHP's Center for Housing Data](#)
 Posted on April 30, 2024

Over the last three years, MHP's Center for Housing Data has been researching and reporting on housing stability 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.

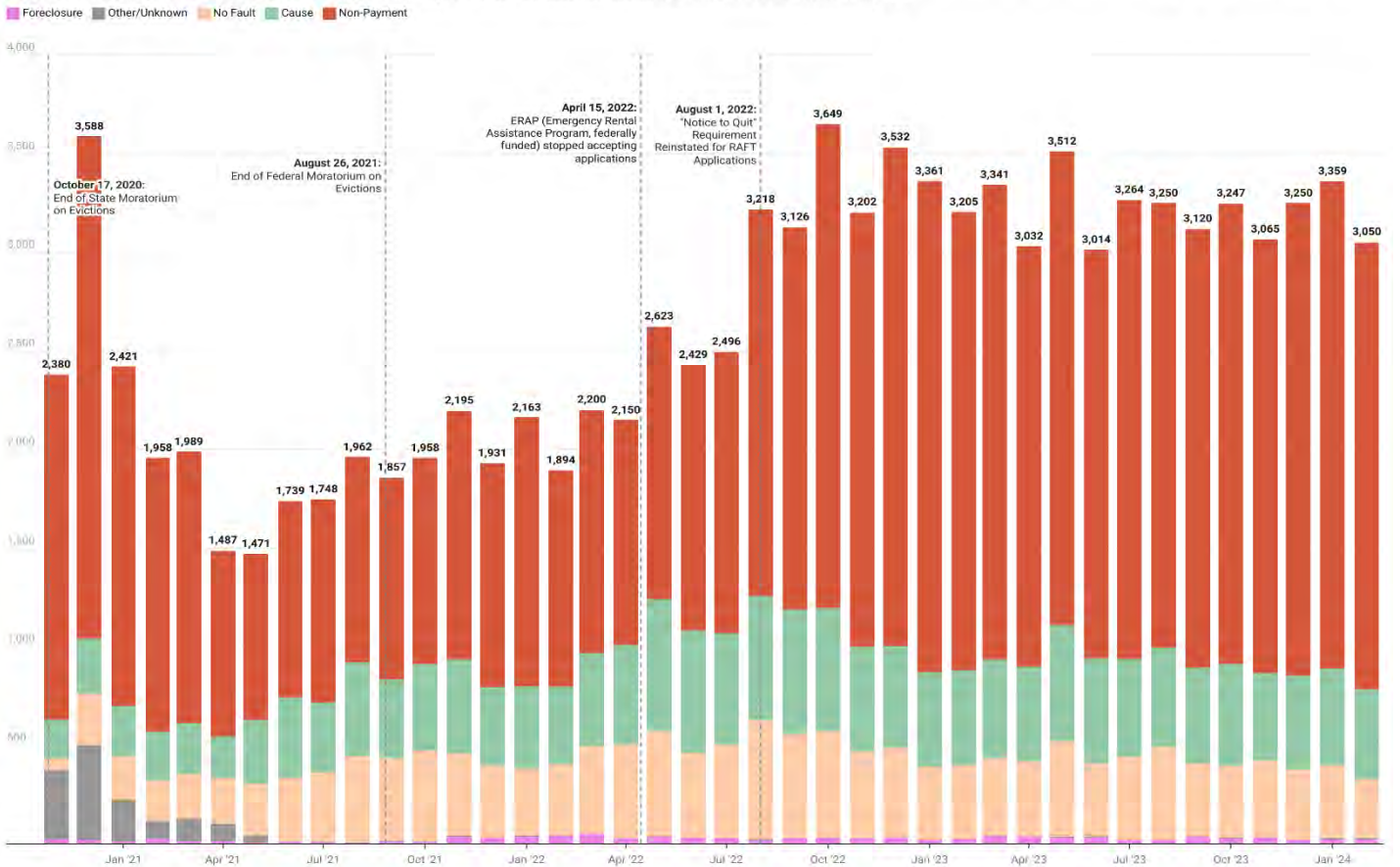
During the pandemic, MHP established an internal Eviction and Foreclosure Task Force, bringing together staff from across our organization to compile data on eviction and foreclosure rates, discuss changes to key policies and supportive programs, and brainstorm opportunities to better support renters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

To date, the Center for Housing Data has released two editions of the Housing Stability Monitor highlighting eviction and foreclosure data across the 351 municipalities in Massachusetts. We are committed to making this critical data public and releasing quarterly editions of this research. Prior editions are available for download below, and this edition showcases the latest available housing stability data – we encourage you to explore the latest eviction and foreclosure trends to see how your community has been affected.

EVICION TRENDS

Monthly Eviction Filings in Massachusetts by Initiating Action – October 2020 to February 2024

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 2024-02-29
 Chart: MHP Center for Housing Data • Source: Massachusetts Trial Court (via MassLandlords) • Created with Datawrapper

Key Takeaways:

- For 19 consecutive months, from August 2022 to February 2024, eviction filings have surpassed average pre-pandemic rates (greater than 2,600 total filings per month). Landlords initiated eviction filings against more 3,000 households in each month of this period.
- The beginning of this 19-month period coincides with the August 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.
- Non-payment remains the most common cause of eviction filings by a wide margin.

Additional Context

Our latest analysis shows elevated eviction filing rates have become the new normal in Massachusetts and are indicative of a large and growing unaddressed need among renter households, particularly in our most vulnerable communities. While multiyear tracking suggests eviction filing rates may fluctuate as factors influencing housing stability often phase in and out, the latest available data demonstrate a persistently high level of housing instability as thousands of renters consistently face eviction each month.

Prior to the pandemic, Massachusetts saw an average of roughly 2,600 monthly filings, according to [MHP research from 2020](#). We have surpassed the pre-pandemic average for nearly two consecutive years, averaging over 3,000 monthly eviction filings for 19 consecutive months between August 2022 and February 2024. Elevated levels of evictions are a persistent and ongoing symptom of our state’s housing crisis and without major interventions, such as the steps taken to protect vulnerable tenants during the pandemic, there is no indication these trends will improve in the coming months. While eviction delays for tenants with pending emergency assistance (EA) applications were signed back into law in [August 2023](#), it is unclear whether this legislation has made a significant impact on rates of eviction filings. The data suggests that Massachusetts has entered a new normal, as thousands of renters in our most vulnerable communities—particularly renters in Western and Southeastern Massachusetts—continue to face housing instability each month.

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.

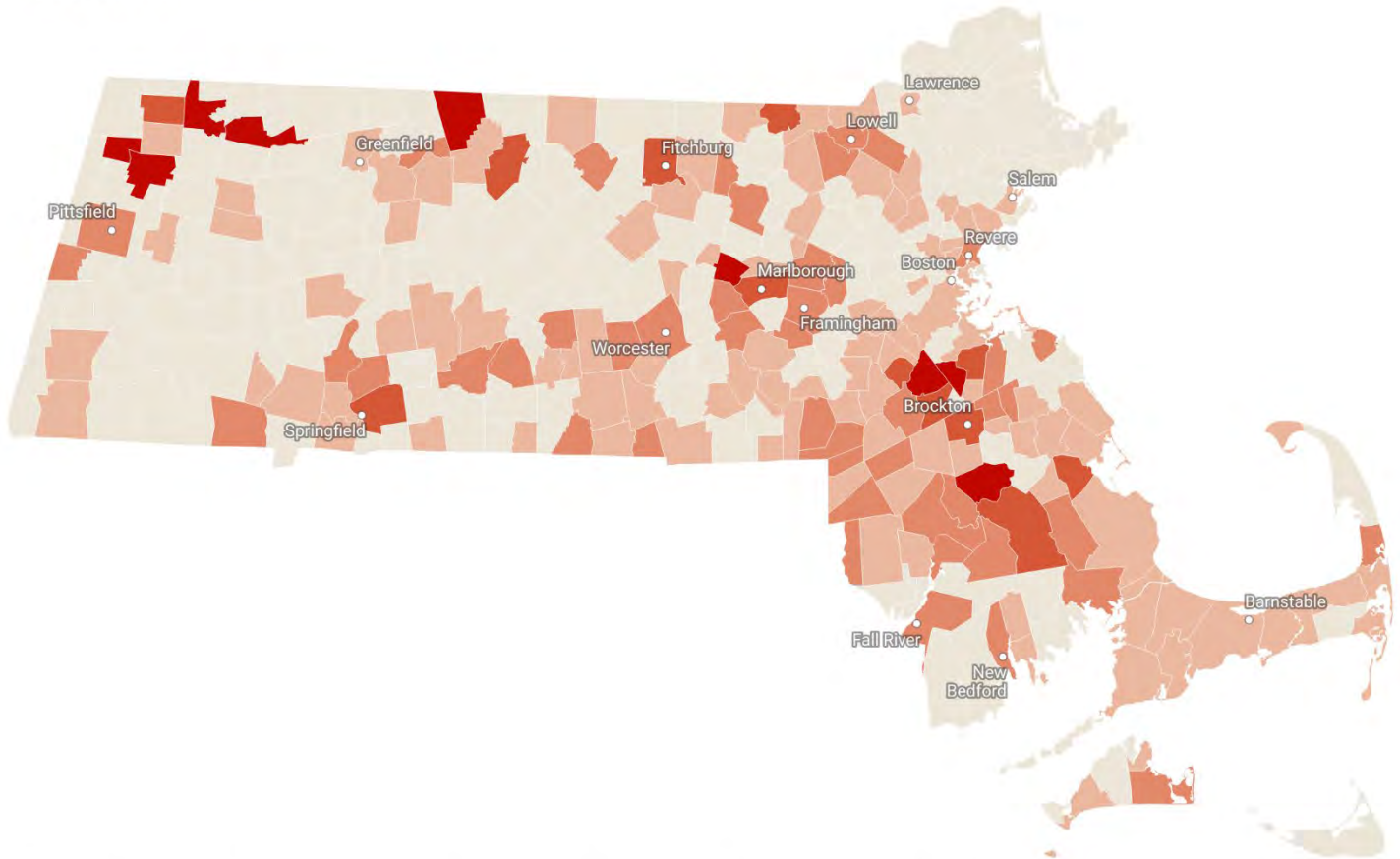
Eviction Filing Rates by Municipality – September 2023 to February 2024

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.**

Statewide Average: 16.37 Filings per 1,000 Renter Households

Click on the buttons below to swap between viewing the data on a map and on a ranked table:

Municipality Map Data Table



Map: MHP Center for Housing Data • Source: Massachusetts Trial Court (via MassLandlords); 2021 ACS 5-Year (S2502) • Map data: MassGIS • Created with Datawrapper

(Additional county-level chart is included on the following page)

Eviction Filing Trends by County – September 2023 to February 2024

Chart displays the total number of eviction filings in each county in Massachusetts. The rate of filings represents eviction filings per 1,000 households. This data does not represent eviction executions.

Statewide Average: 16.37 Filings per 1,000 Renter Households

Click on the buttons below to swap between viewing the data on a map and on a ranked bar chart:

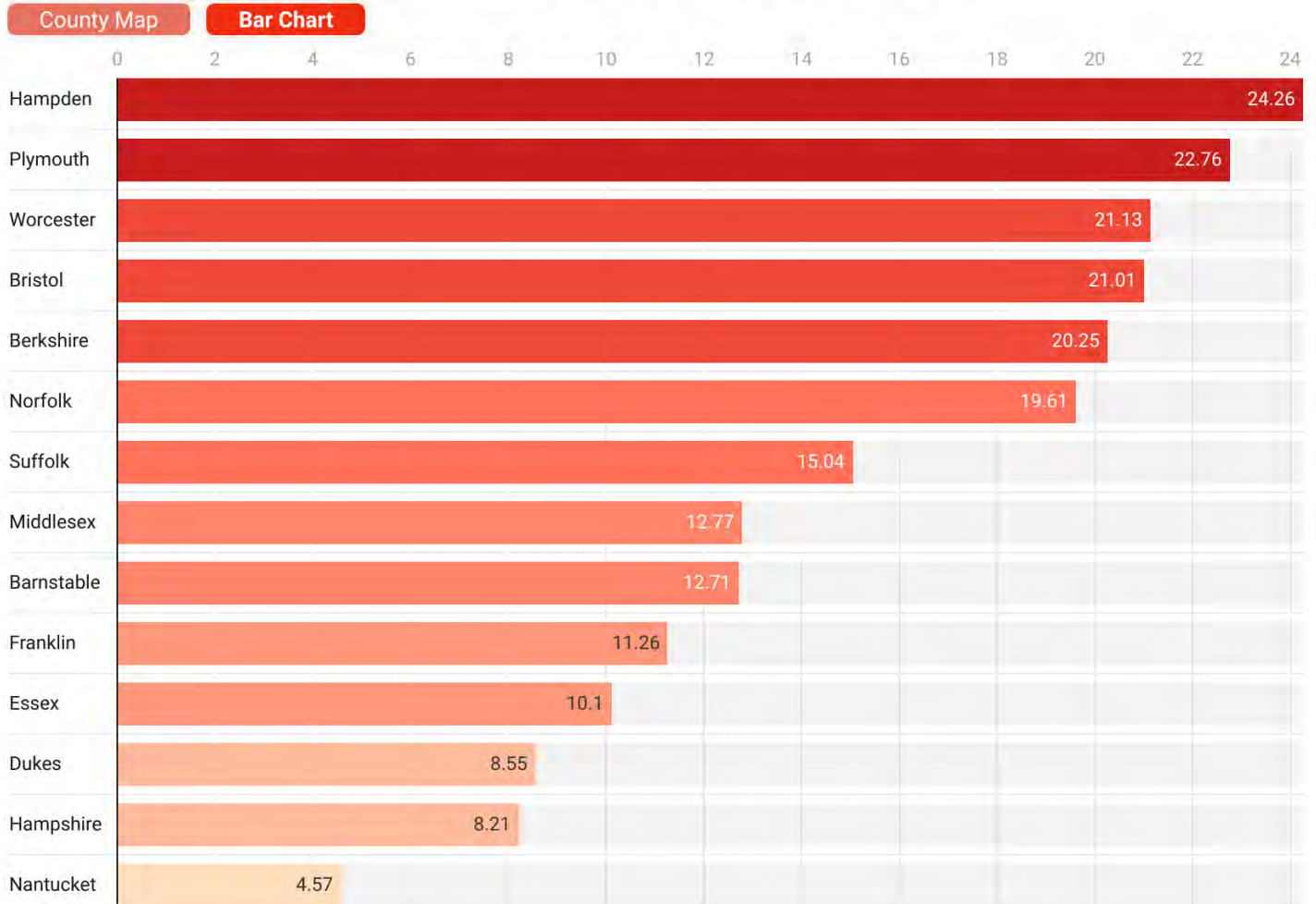


Chart: MHP Center for Housing Data • Source: Massachusetts Trial Court (via MassLandlords); 2021 ACS 5-Year (S2502) • Created with Datawrapper

Key Takeaways:

- The statewide rate of eviction filings is roughly 16 filings per thousand renter households between September 2023 and February 2024.
- Among all cities with more than 2,500 renter households, Randolph leads the state in eviction filings with 54.3 eviction filings per 1,000 renter households across a six-month period; this rate is more than three times higher than the state average.
- Other cities with notably elevated filing rates include Braintree (36.7), Stoughton (35.2), Fitchburg (32.6), and Brockton (32.1); the rates of filing in these cities listed is over double the statewide rate.
- Hampden County leads the state in rates of eviction filings, with 24.3 filings per 1,000 renter households countywide; Springfield (31.1), Holyoke (28.8), and Chicopee (23.5) have the highest rates of filings within Hampden County.

Additional Context:

Hampden County leads Massachusetts with the highest eviction filing rates over a six-month period with 24.3 filings per one thousand renter households. For reference, the rate statewide is roughly 16 filings per thousand renter households. Springfield leads Hampden County and ranks third among all larger cities (greater than 5,000 renter households) in Massachusetts with 31.1 eviction filings per thousand renter households –nearly double the statewide average–followed closely by Holyoke and Chicopee. Our research has paid particular attention to Hampden County, which previously experienced significantly lower rates of filings in 2020 and 2021 due to the commendable efforts of local non-profit and state actors that disbursed rental assistance funding to households in need at [some of the highest rates in the state](#).

Other cities experiencing especially elevated eviction filing rates include Randolph, Braintree, Stoughton, Fitchburg, and Brockton. Among all cities with more than 2,500 renter households, **Randolph has experienced the highest rate of eviction filings over a six-month period by a significant margin, with 54.3 filings per thousand renter households**; this rate is over three times higher than the statewide average. While the eviction filing data used for this analysis does not include demographic information on individual households, it is relevant to note that Randolph has the highest percentage of Black renters of any municipality in Massachusetts. Black renters make up roughly 51 percent of all renter households in Randolph, according to 2022 American Community Survey data. Additionally, Stoughton, Fitchburg, and Brockton have all been highlighted in previous analyses for having elevated rates of eviction filings, including during the pandemic when statewide filing rates were suppressed due to available rent assistance programs, indicating persistent housing stability concerns in these cities.

Monthly Eviction Filings vs. Monthly Eviction Executions (Non-Payment Cases Only) – November 2020 to February 2024

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.**

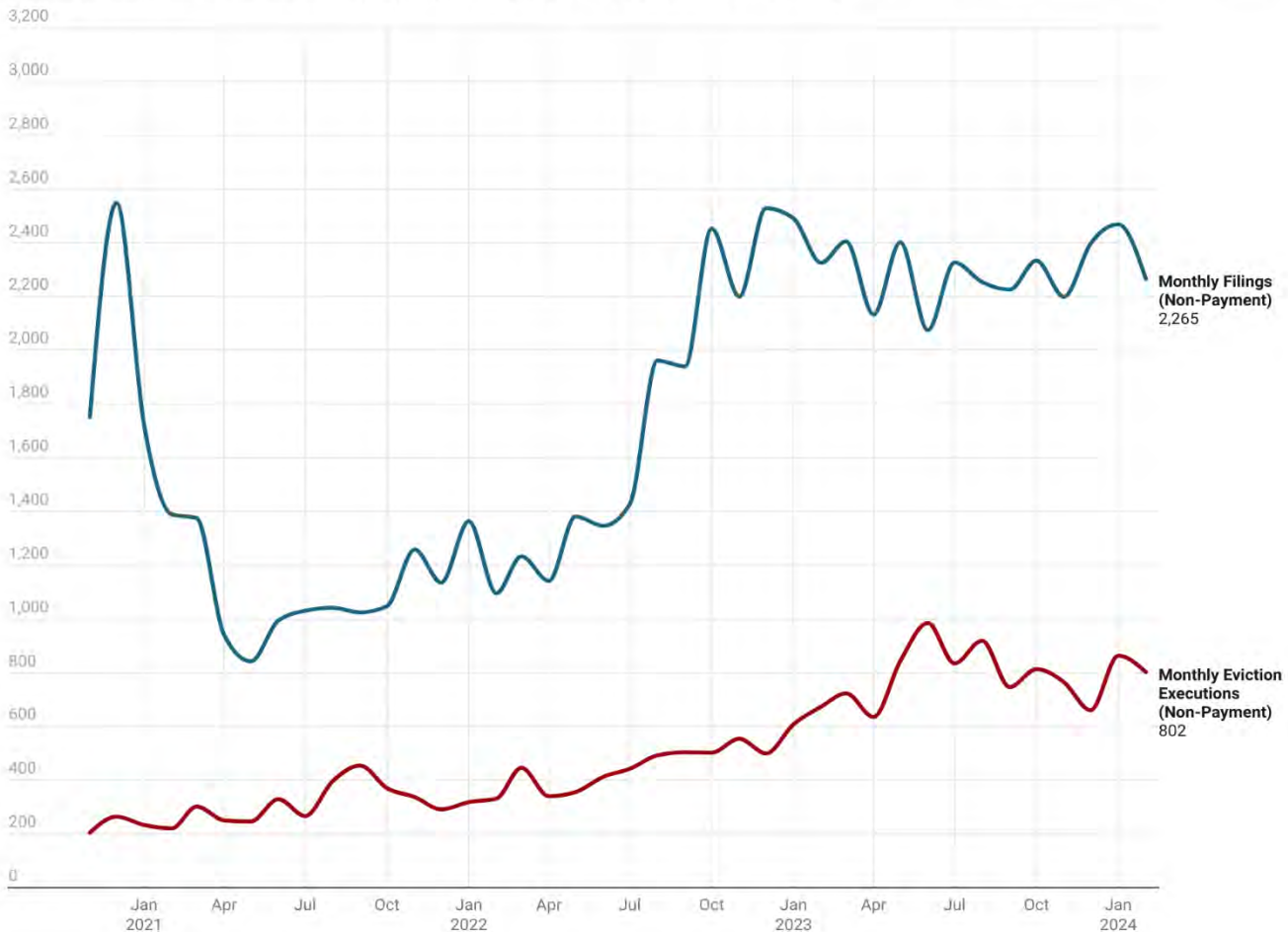


Chart: MHP Center for Housing Data • Source: Massachusetts Trial Court • Created with Datawrapper

Key Takeaways:

- Monthly eviction execution rates for non-payment of rent have remained elevated over the last six months, currently hovering around 800 eviction executions per month statewide.
- Eviction filings for non-payment of rent have increased significantly since August 2022, which has translated into an increase in non-payment executions. It is important to note that the number of eviction executions lags 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.
- **These persistently elevated levels of executions are concerning given the limited availability of shelter placements for families experiencing homelessness.**

Additional Context:

Eviction executions lag a few months behind filings due to the numerous steps between a landlord submitting an eviction filing and a court ruling to remove a tenant from their home. The data reflects this lag, as the increase in eviction filings starting in mid-2022 took months to translate to a noticeable spike in executions. As filings for non-payment have remained elevated for nearly two straight years, executions have followed suit, consistently reaching monthly averages of 700 to 800 executions. According to the latest available Massachusetts Trial Courts data, the state saw an average of 775 monthly eviction executions between October 2023 and February 2024.

While evicted households may be able to find new housing or move in with friends or family, others may become unhoused. Massachusetts remains the only state in the nation with a state-level right-to-shelter law, guaranteeing temporary shelter for families experiencing homelessness. However, with persistently elevated levels of eviction executions, the number of households that may need to access this crucial resource is growing monthly.

Our shelter system is already strained. In late 2023, [a report published by WBUR](#) found that for the first time in forty years since the creation of our guaranteed family shelter system, Massachusetts has begun turning away families requesting shelter placement. A growing number of families are being placed on waitlists, as the system reached the 7,500 household cap in November 2023. [Recent reporting](#) noted that in 2024 a large number of families remain on waiting lists for shelter placement. Our tracking of eviction trends suggests that executions are unlikely to slow down in the near future, underscoring the importance of [ongoing work](#) to dedicate additional resources to the already strained shelter system while mitigating the number of tenants evicted from their homes.

FORECLOSURE TRENDS

Monthly Foreclosure Deeds and Petitions – January 2019 to February 2024

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**

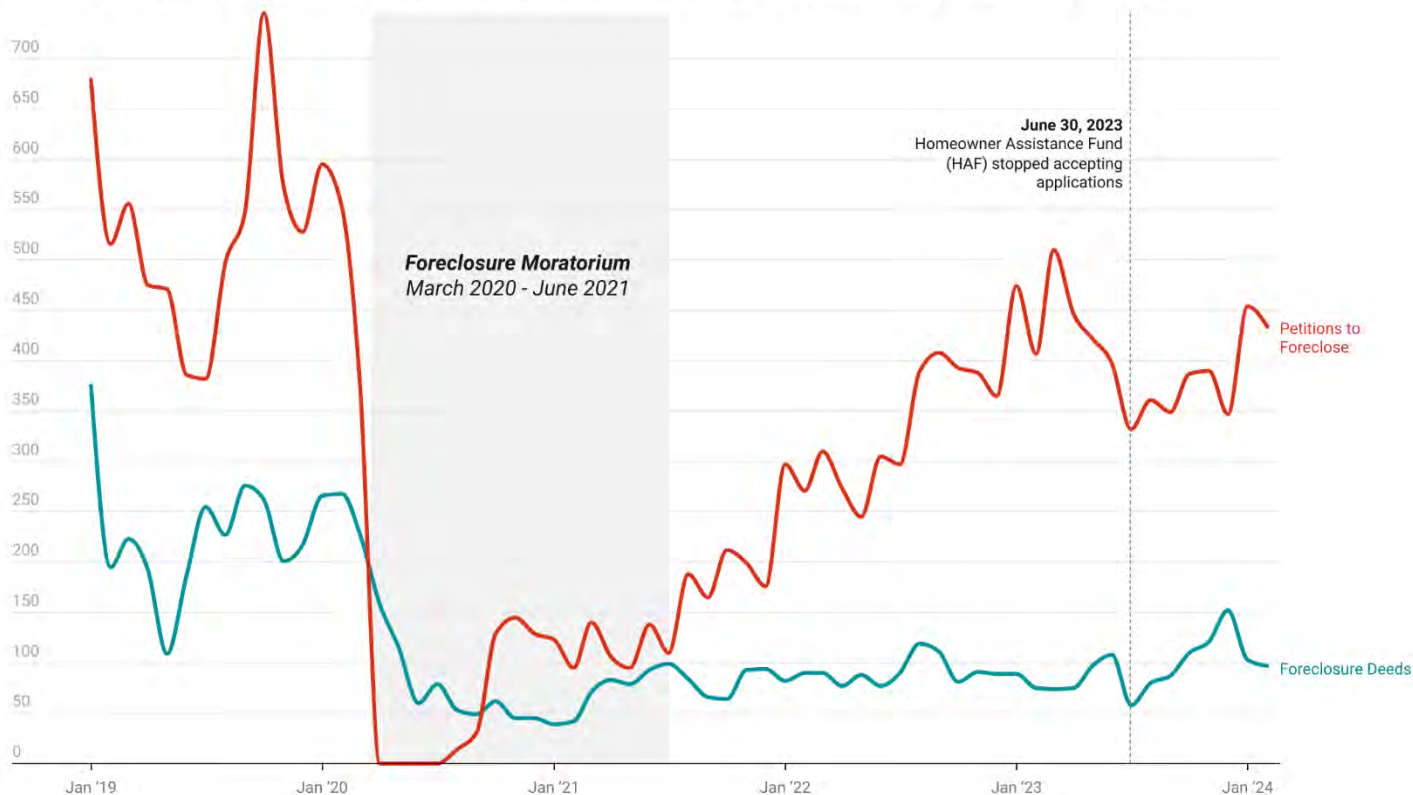


Chart: MHP Center for Housing Data • Source: The Warren Group • Created with Datawrapper

Key Takeaways:

- Monthly foreclosure petitions have decreased since March 2023 after nearly two years of consistent growth.
- We observed a slight uptick in petitions 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 minimal spikes in foreclosure deeds.
- While foreclosure trends remain stable and well below pre-pandemic levels, the absence of the HAF program may impact monthly foreclosure petitions and deeds going forward as monetary support 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 trends, largely due to the impact of the federal moratorium on

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.

foreclosures. These trends have continued post-moratorium, though we did observe a gradual increase in petitions to foreclose.

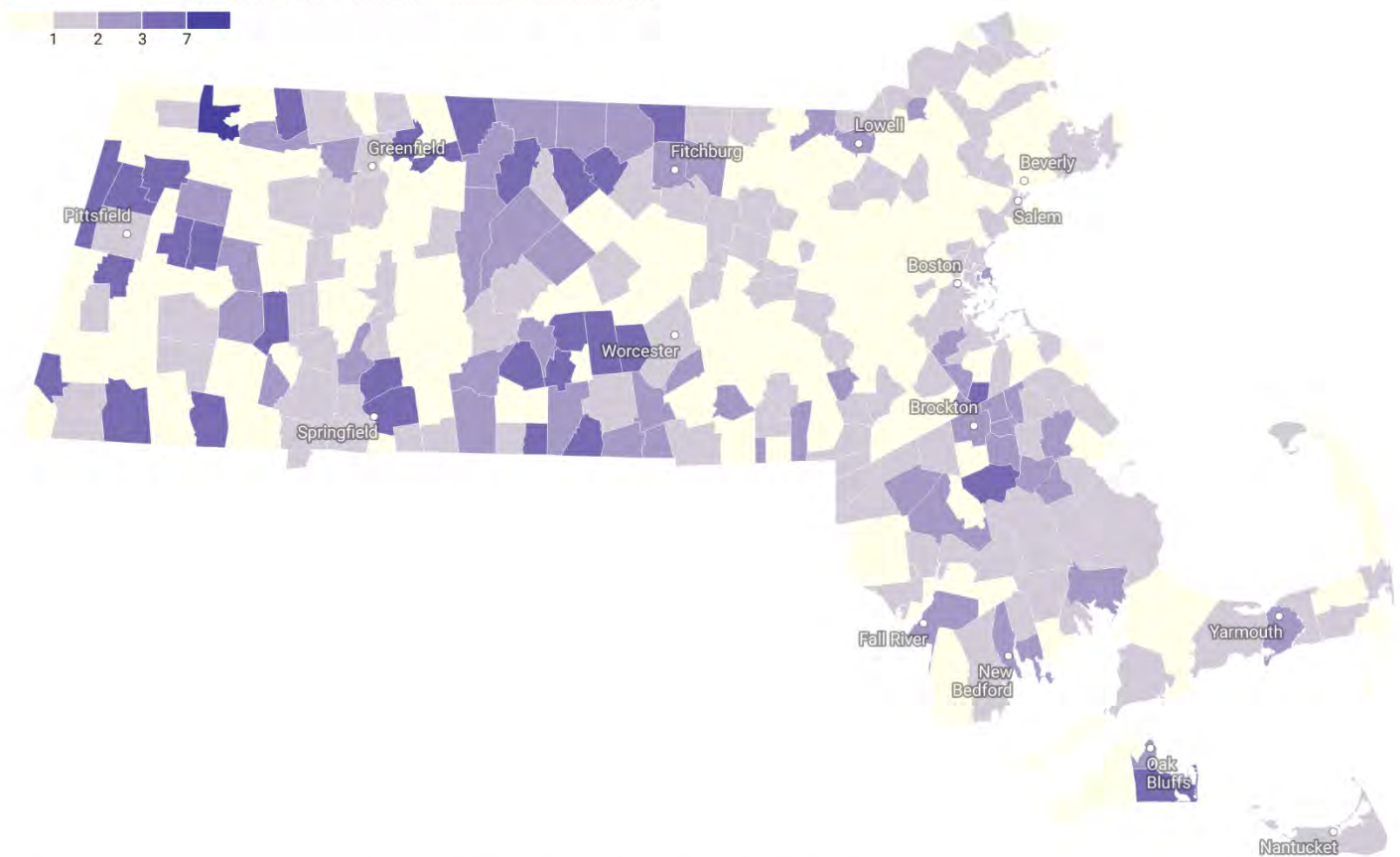
The Homeowner Assistance Fund, which supported over 6,000 households behind on mortgage payments to prevent foreclosures, [stopped accepting new applications for mortgage assistance on June 30, 2023](#). We expected to see an increase in foreclosure petition rates following the end of HAF, particularly 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 HAF applications 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 – September 2023 to February 2024

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).

Statewide Average: 1.38 Foreclosure Petitions per 1,000 Owner Households



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

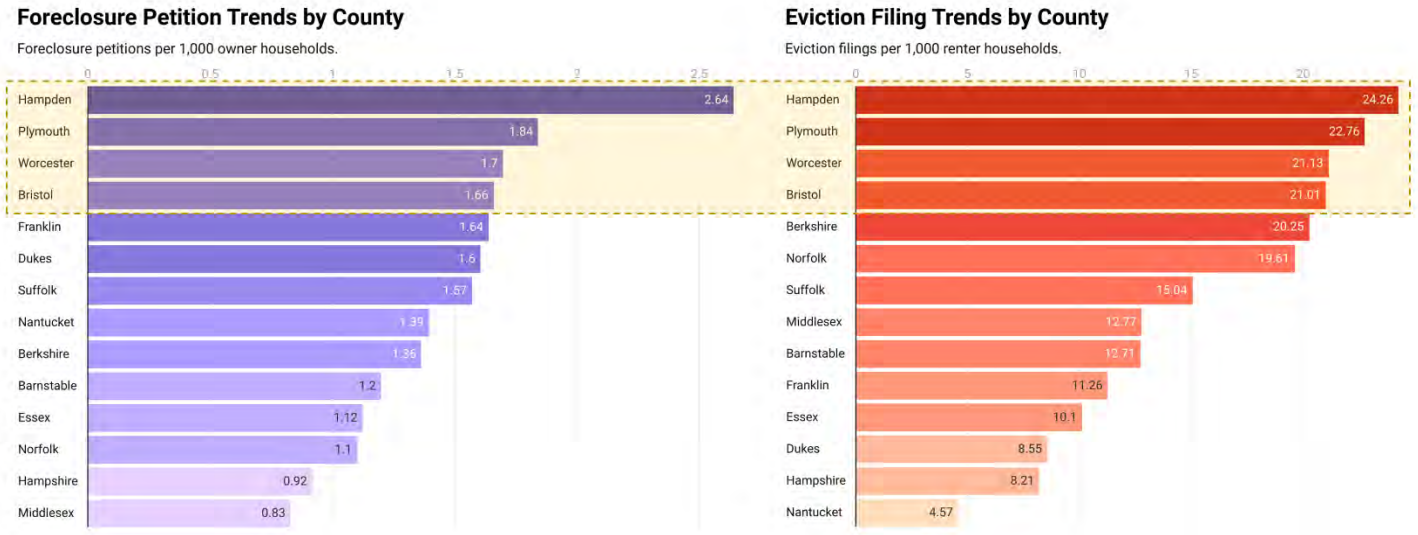
Key Takeaways:

- 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 major 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.

(Detailed 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 September 2023 to February 2024. 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	140	27,577	5.08
Athol	13	3,324	3.91
Leicester	13	3,343	3.89
Gardner	19	5,033	3.78
Chicopee	51	13,731	3.71
Bridgewater	23	6,566	3.50
Holbrook	12	3,792	3.16
Templeton	8	2,586	3.09
Southbridge	10	3,270	3.06
Spencer	10	3,331	3.00
Whitman	12	4,008	2.99
Halifax	8	2,738	2.92
Winchendon	8	2,753	2.91
Dudley	8	2,800	2.86
Milton	20	7,183	2.78
Wareham	21	7,687	2.73
Fitchburg	25	9,204	2.72
Rockland	14	5,161	2.71
Brockton	54	19,939	2.71
Fall River	40	14,843	2.69
Millbury	10	3,786	2.64
Palmer	10	3,802	2.63
Oxford	10	3,870	2.58
Taunton	37	14,689	2.52
Webster	11	4,431	2.48
Sturbridge	8	3,230	2.48
Bellingham	12	4,915	2.44
Lawrence	21	8,807	2.38
Yarmouth	20	8,638	2.32
Millis	6	2,606	2.30

Additional 176 rows not shown.

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

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

PREVIOUS HOUSING STABILITY MONITOR RELEASES

[FIRST EDITION – September 2023 \(PDF\)](#)

[SECOND EDITION – January 2024 \(PDF\)](#)