# **HOUSING STABILITY MONITOR:**

# Massachusetts Eviction and Foreclosure Trends



This is the fourth edition of the Housing Stability Monitor and will explore data through September 2024. By Matija Jankovic at <u>MHP's Center for Housing Data</u>

Posted on December 6, 2024 (Updated on February 20, 2025 to reflect newly available PIT homelessness data)

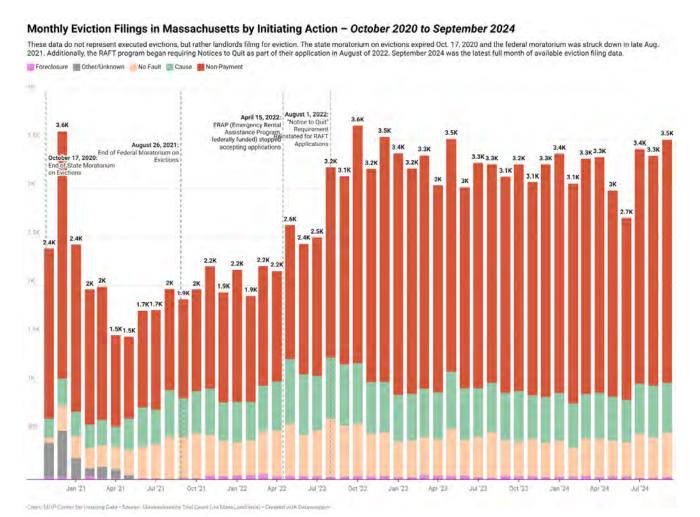
Over the last four years, MHP's Center for Housing Data has been researching and reporting on housing stability in Massachusetts. Amid fluctuating unemployment rates, wavering legal protections, changes to crucial support systems, and evergrowing rents and home sale prices, trends in eviction and foreclosure 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 three editions of the Housing Stability Monitor highlighting eviction and foreclosure data across the state's 351 municipalities. This edition also features a special report on growing homelessness amid ongoing shelter capacity issues 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.

## **EVICTION TRENDS**



### Key Takeaways:

- For over two consecutive years, from August 2022 to September 2024, eviction filings have surpassed average prepandemic levels (greater than 2,600 total filings per month).
- Landlords initiated eviction filings against more than 3,000 households in all but one month in this period.
- The beginning of this two-year 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

Elevated levels of eviction filings have persisted over two years from August 2022 through the present, coinciding with two major shifts in

# 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 adhoc program created with federal funding. This program assisted renters during the pandemic and has since ended.

eviction diversion efforts in Massachusetts: the closure of the Emergency Rental Assistance Program (ERAP) in April 2022, and the decision to reinstate the "Notice to Quit" requirement for Residential Assistance for Families in Transition (RAFT) program in August 2022. In the two-year period that followed these changes in eviction diversion efforts, Massachusetts tenants have experienced elevated and sustained levels of housing instability, with eviction filing rates averaging over 3,000 monthly eviction filings, surpassing the pre-pandemic norm of 2,600 monthly filings.

As noted in our previous analyses, the majority of eviction cases filed are for non-payment of rent. Between August 2022 and September 2024, an average of 2,289 cases were filed monthly for non-payment of rent. This represents a 78 percent increase over the average of 1,290 monthly filings for non-payment between November 2020 and July 2022 while eviction diversion efforts and rent relief were in full effect, indicating that these supportive interventions were working as intended. In addition to the rollback of these supports, various other factors have also contributed to housing instability over the past two years. Despite a decline in unemployment rates since the COVID pandemic, rapidly growing rents and inflated costs of consumer goods in one of the country's most expensive housing markets have made affording stable housing a major challenge for a growing subset of households. Research from the Congressional Joint Economic Committee released this past July found that the average household in Massachusetts is paying roughly \$1,153 more per month to purchase basic goods and services—such as groceries, housing, transportation, and energy—than in January 2021. Moreover, according to the latest available data from 2024, rental vacancy rates in Massachusetts are the lowest in the country at 2.5 percent, with the third highest median monthly rents (\$2,264) out of all U.S. states according to new research from Construction Coverage.

Elevated eviction filings reflect a confluence of factors contributing to high rent prices, precarious rental housing markets, and economic hurdles impacting working families across the state. There is no indication these trends will improve in the coming months; the data team will continue to monitor these trends and advocate for progressive policy initiatives to provide better support for families impacted by our ongoing housing crisis.

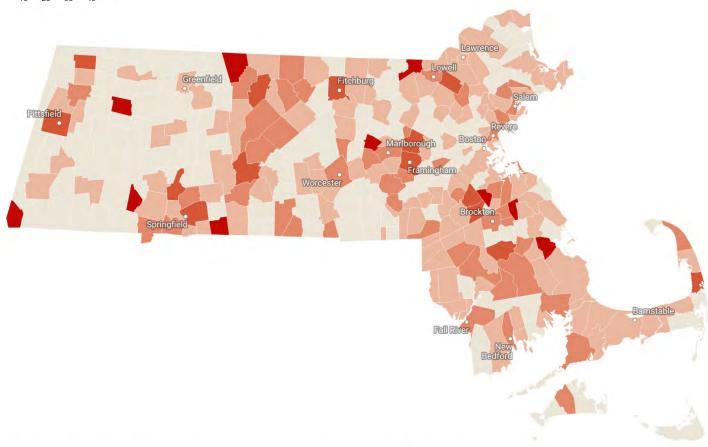
# Eviction Filing Rates by Municipality - April 2024 to September 2024

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: 17.39 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:





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 - April 2024 to September 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: 17.39 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:

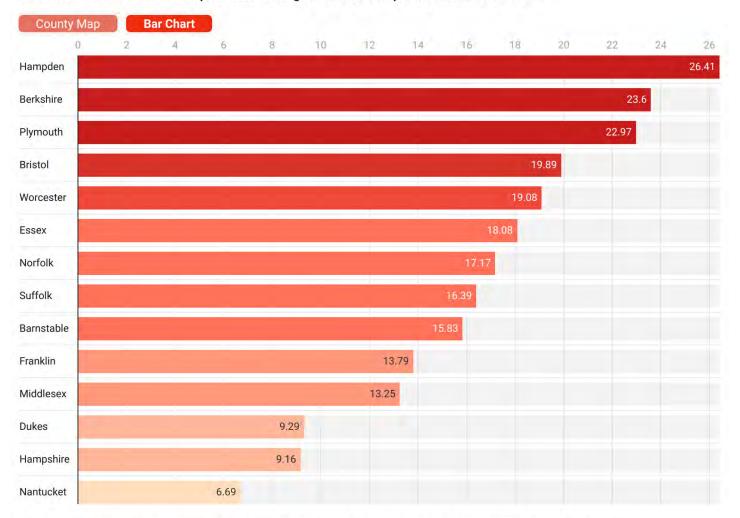


Chart: MHP Center for Housing Data • Source: Massachusetts Trial Court (via MassLandlords); 2022 ACS 5-Year (S2502) • Created with Datawrapper

#### Key Takeaways:

- The statewide rate of eviction filings was roughly 17 filings per thousand renter households between April and September 2024.
- Among all cities with more than 2,500 renter households, Randolph continues to have the highest eviction filing rate with 56.2 eviction filings per 1,000 renter households across the latest six-month period; this rate is over three times higher than the statewide average.
- Other cities with notably elevated filing rates include Stoughton (33.2), Pittsfield (31.8), Fitchburg (31.6), and Framingham (31.5); the filing rates in these cities are nearly double the statewide average.
- Hampden County leads the state in rates of eviction filings, with 26.4 filings per 1,000 renter households countywide; Springfield (31.3), Holyoke (30.8), and Chicopee (28.0) have the highest rates of filings within Hampden County.

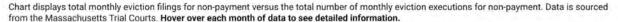
#### Additional Context:

As noted in the previous edition of the Housing Stability Monitor, Randolph continues to lead all cities of more than 2,500 renter households in the rate of eviction filings with 56.2 filings per thousand renter households, over triple 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.

Hampden County leads Massachusetts with the highest eviction filing rates over a six-month period with 26.4 filings per thousand renter households, 52 percent higher than the statewide average of 17.4 filings per thousand renter households. Since our last report, Hampden County has seen an increase in filings driven by greater numbers of filings in 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.

In Worcester County, a recent analysis of rental vacancy rates in the 75 largest U.S. metropolitan statistical areas revealed that the vacancy rate in the Worcester Metro Area ranks among the lowest in the country, estimated at 1.9 percent. This estimated rate is more than three times lower than the national vacancy rate (6.6 percent), indicating major pressure on Worcester's rental housing market. However, Worcester ranks near the middle of the pack in eviction filing rates among cities of over 2,500 renter households with 18.6 filings per thousand renter households. The data team will continue to monitor trends in the Worcester Metro Area in future releases of this report as increased housing market pressure may lead to elevated housing instability.

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



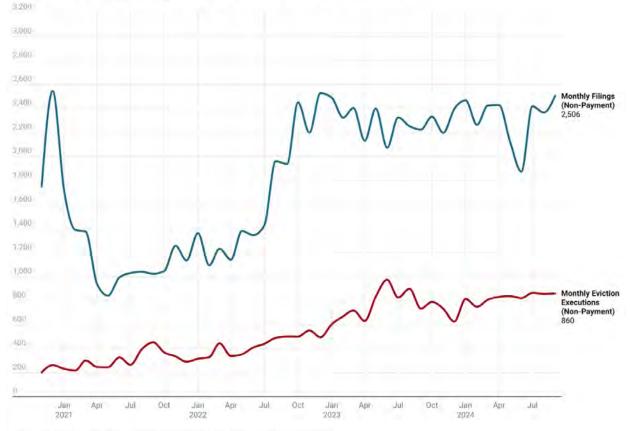


Chart: MHP Center for Housing Data - Source: Massachusetts Trial Court - Created with Datawrepper

### Key Takeaways:

- Monthly eviction execution levels for non-payment of rent have remained elevated over the last six months, currently hovering around 850 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 goes through the courts, a process that 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 750 to 850 executions. According to the latest available data from the Massachusetts Trial Court, the state saw an average of 846 monthly eviction executions between April 2024 and September 2024.

While some evicted households may be able to find new housing or move in with friends or family, others 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.

Eviction executions are the least favorable outcome in the eviction process. For tenants, simply having an eviction filed against them, even if the filing does not result in an actual eviction execution, can lead to difficulties down the line when applying for a new unit. Fortunately, the Affordable Homes Act <u>signed into law by Governor Healey this past August</u> grants eviction sealing rights to tenants allowing them to remove eviction records from their credit reports if they meet certain criteria. However, evictions are not automatically sealed for tenants that meet the criteria laid out in the law. Rather, <u>the burden of initiating the court record sealing process is on tenants</u>, meaning that eviction records will remain publicly available if tenants do not take the required steps to remove them from their credit reports. The new legislation is certainly a step in the right direction, creating pathways for tenants to seal no-fault, non-payment, cause, and dismissed cases from public records. The criteria for different filing types vary, but generally require tenants to certify that they have had clean eviction records for between four and seven years depending on the nature of their case and to provide other contextual evidence for their inability to pay rent or otherwise meet the requirements of their lease agreement at the time of their eviction filing.

Dismissed cases or cases where tenants received a favorable judgement can be immediately petitioned for sealing without notice to the landlord, and courts can grant the petition without requiring tenants to attend a hearing. While the eviction sealing measures laid out in the Affordable Homes Act leave a bit to be desired, it is particularly encouraging that tenants will be able to immediately seal cases that did not result in an executed eviction. We believe this has the potential to marginally improve housing stability outcomes for the thousands of renters each month who experience an eviction filing without receiving a ruling from the courts to leave their homes.

### Special Topic: HOMELESSNESS TRENDS

Growing rates of homelessness have been a major topic of discussion both locally in Massachusetts and across the nation, with a particular focus on the influx of migrant families over the last several years. Trends in migration are deeply tied to political and economic instability in countries across the world and today's situation is certainly not unique. Massachusetts has been one of many destinations across the US for asylum seekers, offering stability and supportive services to countless individuals and families fleeing dire conditions in their home countries.

While much of today's discourse surrounding homelessness focuses on migrant families, elevated rates of homelessness are an ongoing crisis affecting both migrant and local populations. This analysis aims to illuminate the longer-term context behind today's homelessness crisis rooted in growing housing instability which the Center for Housing Data team has been tracking and analyzing over the last four years. Building on the foundation laid out by our partners at Boston Indicators in their recent report, "Homelessness in Greater Boston: Trends in the Context of Our Broader Housing Crisis," the research team has assembled additional graphics and analysis of recent data documenting the rise in homelessness.

## Total point-in-time homelessness has increased by over 10,000 between 2023 and 2024

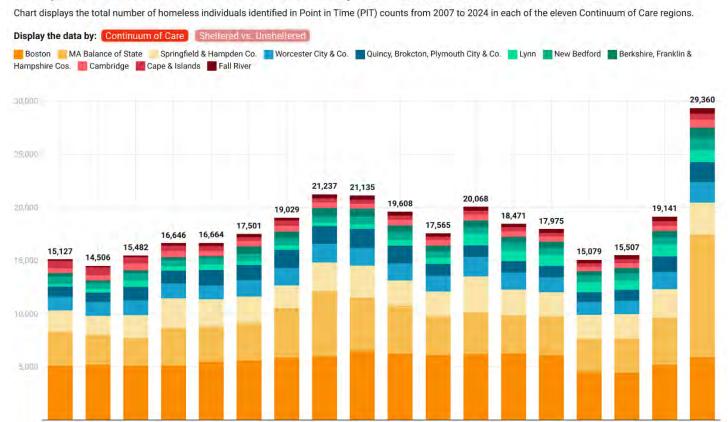
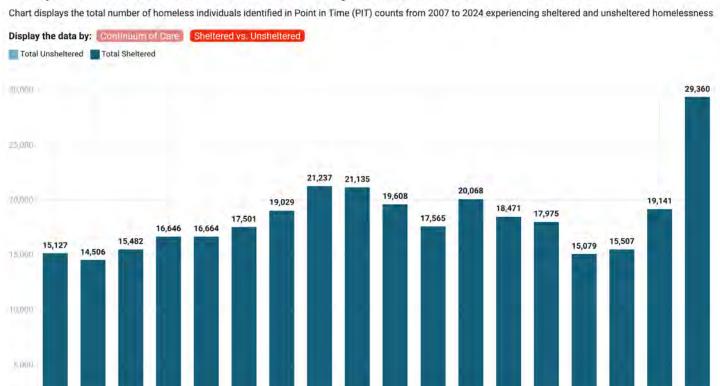


Chart: MHP Center for Housing Data • Source: HUD Point-in-Time Estimates 2007-2024 • Created with Datawrapper

## Total point-in-time homelessness has increased by over 10,000 between 2023 and 2024



Chart, MHP Genter for Housing Data - Source, HUD Point-in-Time Estimates 2007-2024 - Created with Datayrapper

The number of people experiencing homelessness in Massachusetts has increased by over 10,000 between January 2023 and January 2024 and has nearly doubled since 2022. This information comes from the Point-in-Time (PIT) counts coordinated by the federal Department of Housing and Urban Development (HUD) and administered by local Continuums of Care across the country. The official 2024 Point-in-Time homelessness counts were released at the end of last December and provide an estimate of both unhoused people residing in shelters and people who are unsheltered on a single night in January. The data shows steady growth in the total number of people experiencing homelessness across our major urban centers. Cambridge saw a 57 percent increase in point-in-time homelessness since last year and Springfield and Worcester both are experiencing steady growth in populations experiencing homelessness over the past two years. However, the largest increase occurred in the Massachusetts Balance of State Continuum of Care, where the homeless population more than doubled since 2023, from roughly 4,500 to 11,500.

2016

2019

2020

2021

2023

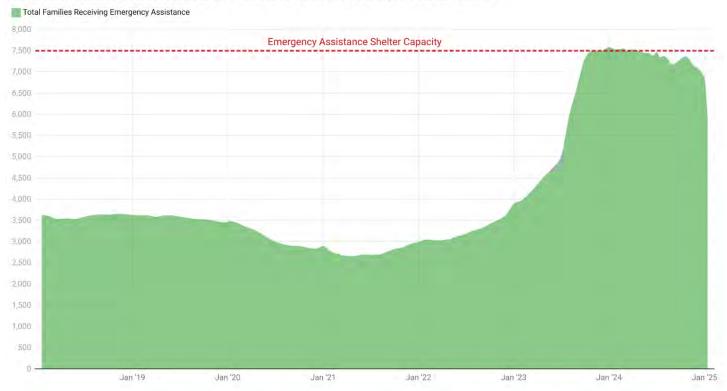
These latest figures embody a deeply concerning trend we have been monitoring in Massachusetts over the last several years: there is a rapidly growing segment of the population experiencing major housing instability which has resulted in some of the highest homelessness figures we have seen in decades. The research team at CHD has identified greatly elevated rates of non-payment evictions as a major symptom of housing insecurity, which have resulted in between 800 and 900 executions of evictions each month.

Evicted households face a nearly impossible situation. Following an eviction, most households are in a weak financial position. Yet, renting a new unit requires a significant amount of cash, often thousands of dollars to pay for first and last month's rent, security deposits, and broker fees. Even if a household can muster these financial resources, they can face denial from prospective landlords due to an eviction on their record. Moreover, searching for an affordable unit in Massachusetts' highly competitive and pricy housing market greatly amplifies the challenges facing recently evicted households.

Massachusetts has some of the most progressive policies on homelessness in the nation, most notably the right-to-shelter law enacted in 1983. For over four decades, this law has guaranteed placement in shelters or temporary accommodations (such as hotels) for families with children experiencing homelessness. However, in November 2023, the emergency shelter (EA) system reached its 7,500-household cap for the first time since the inception of the right-to-shelter law and enrollment numbers have remained elevated through the present.

### **Families Receiving Emergency Shelter Across Massachusetts**

Chart displays the total number of families receiving state-funded Emergency Assistance. Jan. 18' to Jan 24' data was provided by EOHLC and Boston Indicators. Data beyond January 1, 2024 was sourced from published biweekly reports on the Emergency Housing Asstance Program.



Source: EOHLC, Boston Indicators, Biweekly Reporting on the Emergency Housing Assistance Program • Created with Datawrapper

# The emergency shelter system has been at—or slightly below—capacity for nearly one full year since November 2023.

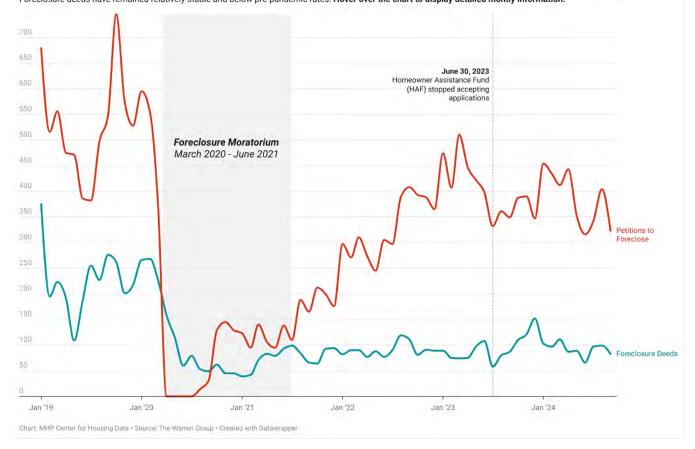
While the sudden increase in EA shelter enrollment last November can be partially attributed to the arrival of migrant families to Massachusetts and other parts of the U.S., the impact of our state's ongoing housing instability issues can't be understated. What we are seeing today is a convergence of two groups facing major housing instability—local residents who are struggling to keep up with the costs of housing in Massachusetts and lost their permanent homes likely due to a non-payment eviction, and migrant families who are fleeing political and economic crises and facing threats of violence in their home countries.

Beginning to solve the present-day housing crisis requires improving housing outcomes for everyone living in Massachusetts through a focus on upstream support. Today's crisis represents some of the highest rates of homelessness in recent history and should encourage us to focus on alleviating the larger structural barriers to housing stability since the Emergency Assistance system is currently being pushed to its limits. These barriers include the constrained supply of new affordable housing via restrictive zoning measures and exorbitant development costs, the absence of upstream (pre-Notice to Quit) rent relief funding and legal measures encouraging landlords to engage in alternative systems rather than pursuing eviction, and the scarcity of affordable units in subsidized and social housing. Focusing our efforts on these issues would reduce the strain on our Emergency Assistance system, which would allow us to provide better services to all families experiencing homelessness in Massachusetts and prevent more families from entering the system in the first place.

#### **FORECLOSURE TRENDS**



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 montly information.



#### Key Takeaways:

- Monthly foreclosure petitions have decreased since March 2023 after nearly two years of 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 <u>previous analysis</u>, 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 30<sup>th</sup>, 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.

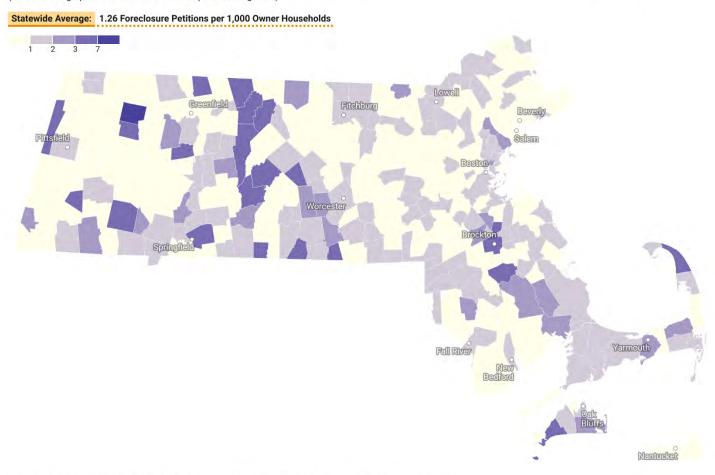
foreclosures. These trends have continued post-moratorium, though we did observe a gradual increase in petitions to foreclose.

The federal Homeowner Assistance Fund (HAF), which supported over 6,000 Massachusetts 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 Massachusetts' Residential Assistance for Families in Transition (RAFT) program, 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 - April 2024 to September 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 2022 ACS 5-Year Estimates (S2502: Demographic Characteristics for Occupied Housing Units).



Map: MHP Center for Housing Data - Source: The Warren Group; 2022 ACS 5-Year (\$2502) - 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 (2.40 foreclosure petitions per 1,000 owner households county-wide) by a considerable margin over the last six-month period.

- Plymouth, Barnstable, and Franklin counties also rank among the highest in the state. (Plymouth: 1.83, Barnstable: 1.51, Franklin: 1.38 foreclosure petitions per 1,000 owner households county-wide).
- Springfield leads all major cities (greater than 2,500 owner households) with 5.40 foreclosure petitions per 1,000 owner households and 151 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 months. 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 outside Hampden County. In contrast, Hampden County leads the state with the highest 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 5.08 foreclosure petitions per 1,000 owner households.

Statewide HAF disbursement data provided by MHP and MassHousing shows cities across Massachusetts accessed HAF assistance at varying rates. Springfield, Boston, Brockton, and Worcester led all cities in total HAF assistance requests while the program was in operation, 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 April 2024 to September 2024. Foreclosure petitions initiate the foreclosure process but do not represent executed foreclosures.

Filter Communities: All Communities

1000+ Owner Households 2500+ Owner Households

Search for a community:

Springfield       151       27,937       5.41         Brockton       89       20,018       4.45         Ware       14       3,303       4.24         Athol       13       3,381       885         Southbridge       11       3,081       3.57         Bridgewater       24       6,809       3,52         Webster       13       4,313       3,01         Holbrook       11       3,660       3,01         Winchendon       8       2,718       2,94         Carver       12       4,193       2,86         Dighton       7       2,607       2,69         Holyoke       16       6,272       2,55         Randolph       21       8,588       2,45         Stoughton       20       8,270       2,42         Middleborough       18       7,493       2,40         Varmouth       21       8,959       2,34         Leicester       8       3,459       2,31         Lynn       40       17,439       2,29         Chelsea       8       <	Community	Total Foreclosure Petitions (Last 6 Months)	Owner HHs (2022 ACS)	Foreclosure Petitioning Rate (Last 6 Months)
Ware     14     3,303     4 24       Athol     13     3,381     5.85       Southbridge     11     3,081     3.57       Bridgewater     24     6,809     3.52       Webster     13     4,313     3.01       Holbrook     11     3,660     3.01       Winchendon     8     2,718     2,94       Carver     12     4,193     2,86       Dighton     7     2,607     2,69       Holyoke     16     6,272     2,55       Randolph     21     8,588     2,45       Stoughton     20     8,270     2,42       Middleborough     18     7,493     2,40       Yarmouth     21     8,959     2,34       Leicester     8     3,459     2,31       Lynn     40     17,439     2,29       Chelsea     8     3,738     2,14       Spencer     7     3,302     2,12       Brewster     8     3,838     2,08       Lynnfield     8     3,962     2,02	Springfield	151	27,937	5.41
Athol     13     3,381     3,85       Southbridge     11     3,081     3,57       Bridgewater     24     6,809     3,52       Webster     13     4,313     3,01       Holbrook     11     3,660     3,01       Winchendon     8     2,718     2,94       Carver     12     4,193     2,86       Dighton     7     2,607     2,69       Hollyoke     16     6,272     2,55       Randolph     21     8,588     2,45       Stoughton     20     8,270     2,42       Middleborough     18     7,493     2,40       Yarmouth     21     8,959     2,34       Leicester     8     3,459     2,31       Lynn     40     17,439     2,29       Chelsea     8     3,738     2,14       Spencer     7     3,302     2,12       Brewster     8     3,809     2,10       Palmer     8     3,838     2,08       Lynnfield     8     3,975     2,01	Brockton	89	20,018	4.45
Southbridge       11       3,081       3,57         Bridgewater       24       6,809       3,52         Webster       13       4,313       3,01         Holbrook       11       3,660       3,01         Winchendon       8       2,718       2,94         Carver       12       4,193       2,86         Dighton       7       2,607       2,69         Holyoke       16       6,272       2,55         Randolph       21       8,588       2,45         Stoughton       20       8,270       2,42         Middleborough       18       7,493       2,40         Yarmouth       21       8,959       2,34         Leicester       8       3,459       2,31         Lynn       40       17,439       2,29         Chelsea       8       3,738       2,14         Spencer       7       3,302       2,12         Brewster       8       3,838       2,08         Lynnfield       8       3,962       2,02         Oxford       8       3	Ware	14	3,303	4.24
Bridgewater     24     6,809     3,52       Webster     13     4,313     3.01       Holbrook     11     3,660     3.01       Winchendon     8     2,718     2.94       Carver     12     4,193     2.86       Dighton     7     2,607     2.69       Holyoke     16     6,272     2.55       Randolph     21     8,588     2.45       Stoughton     20     8,270     2.42       Middleborough     18     7,493     2.40       Yarmouth     21     8,959     2.34       Leicester     8     3,459     2.31       Lynn     40     17,439     2.29       Chelsea     8     3,738     2.14       Spencer     7     3,302     2.12       Brewster     8     3,809     2.10       Palmer     8     3,838     2.08       Lynnfield     8     3,975     2.01       Wareham     16     7,960     2.01       Littleton     6     3,074     1,95	Athol	13	3,381	8.85
Webster     13     4,313     3.01       Holbrook     11     3,660     3.01       Winchendon     8     2,718     2.94       Carver     12     4,193     2.86       Dighton     7     2,607     2.69       Holyoke     16     6,272     2.55       Randolph     21     8,588     2.45       Stoughton     20     8,270     2.42       Middleborough     18     7,493     2.40       Yarmouth     21     8,959     2.34       Leicester     8     3,459     2.31       Lynn     40     17,439     2.29       Chelsea     8     3,738     2.14       Spencer     7     3,302     2.12       Brewster     8     3,809     2.10       Palmer     8     3,838     2.08       Lynnfield     8     3,962     2.02       Oxford     8     3,975     2.01       Wareham     16     7,960     2.01       Littleton     6     3,074     1,95	Southbridge	11	3,081	3.57
Holbrook     11     3,660     3,01       Winchendon     8     2,718     2,94       Carver     12     4,193     2,86       Dighton     7     2,607     2,69       Holyoke     16     6,272     2,55       Randolph     21     8,588     2,45       Stoughton     20     8,270     2,42       Middleborough     18     7,493     2,40       Yarmouth     21     8,959     2,34       Leicester     8     3,459     2,31       Lynn     40     17,439     2,29       Chelsea     8     3,738     2,14       Spencer     7     3,302     2,12       Brewster     8     3,838     2,08       Lynnfield     8     3,962     2,02       Oxford     8     3,975     2,01       Wareham     16     7,960     2,01       Littleton     6     3,074     1,95       Ayer     5     2,585     1,93       New Bedford     32     16,644     1,92 <td>Bridgewater</td> <td>24</td> <td>6,809</td> <td>3.52</td>	Bridgewater	24	6,809	3.52
Winchendon     8     2,718     2,94       Carver     12     4,193     2,86       Dighton     7     2,607     2,69       Holyoke     16     6,272     2,55       Randolph     21     8,588     2,45       Stoughton     20     8,270     2,42       Middleborough     18     7,493     2,40       Yarmouth     21     8,959     2,34       Leicester     8     3,459     2,31       Lynn     40     17,439     2,29       Chelsea     8     3,738     2,14       Spencer     7     3,302     2,12       Brewster     8     3,838     2,08       Lynnfield     8     3,938     2,08       Lynnfield     8     3,975     2,01       Wareham     16     7,960     2,01       Littleton     6     3,074     1,95       Ayer     5     2,585     1,93       New Bedford     32     16,644     1,92	Webster	13	4,313	3.01
Carver     12     4,193     2,86       Dighton     7     2,607     2,69       Holyoke     16     6,272     2,55       Randolph     21     8,588     2,45       Stoughton     20     8,270     2,42       Middleborough     18     7,493     2,40       Yarmouth     21     8,959     2,34       Leicester     8     3,459     2,31       Lynn     40     17,439     2,29       Chelsea     8     3,738     2,14       Spencer     7     3,302     2,12       Brewster     8     3,809     2,10       Palmer     8     3,838     2,08       Lynnfield     8     3,975     2,01       Wareham     16     7,960     2,01       Littleton     6     3,074     1,95       Ayer     5     2,585     1,93       New Bedford     32     16,644     1,92	Holbrook	11	3,660	3.01
Dighton     7     2,607     2,69       Holyoke     16     6,272     2,55       Randolph     21     8,588     2,45       Stoughton     20     8,270     2,42       Middleborough     18     7,493     2,40       Yarmouth     21     8,959     2,34       Leicester     8     3,459     2,31       Lynn     40     17,439     2,29       Chelsea     8     3,738     2,14       Spencer     7     3,302     2,12       Brewster     8     3,809     2,10       Palmer     8     3,838     2,08       Lynnfield     8     3,962     2,02       Oxford     8     3,975     2,01       Wareham     16     7,960     2,01       Littleton     6     3,074     1,95       Ayer     5     2,585     1,93       New Bedford     32     16,644     1,92	Winchendon	8	2,718	2.94
Holyoke     16     6,272     2.55       Randolph     21     8,588     2.45       Stoughton     20     8,270     2.42       Middleborough     18     7,493     2,40       Yarmouth     21     8,959     2.34       Leicester     8     3,459     2.31       Lynn     40     17,439     2.29       Chelsea     8     3,738     2.14       Spencer     7     3,302     2.12       Brewster     8     3,809     2.10       Palmer     8     3,838     2.08       Lynnfield     8     3,962     2.02       Oxford     8     3,975     2.01       Wareham     16     7,960     2.01       Littleton     6     3,074     1,95       Ayer     5     2,585     1,93       New Bedford     32     16,644     1,92	Carver	12	4,193	2.86
Randolph     21     8,588     2.45       Stoughton     20     8,270     2.42       Middleborough     18     7,493     2.40       Yarmouth     21     8,959     2.34       Leicester     8     3,459     2.31       Lynn     40     17,439     2.29       Chelsea     8     3,738     2.14       Spencer     7     3,302     2.12       Brewster     8     3,809     2.10       Palmer     8     3,838     2.08       Lynnfield     8     3,962     2.02       Oxford     8     3,975     2.01       Wareham     16     7,960     2.01       Littleton     6     3,074     1,95       Ayer     5     2,585     1,93       New Bedford     32     16,644     1,92	Dighton	7	2,607	2.69
Stoughton     20     8,270     2.42       Middleborough     18     7,493     2.40       Yarmouth     21     8,959     2.34       Leicester     8     3,459     2.31       Lynn     40     17,439     2.29       Chelsea     8     3,738     2.14       Spencer     7     3,302     2.12       Brewster     8     3,809     2.10       Palmer     8     3,838     2.08       Lynnfield     8     3,962     2.02       Oxford     8     3,975     2.01       Wareham     16     7,960     2.01       Littleton     6     3,074     1,95       Ayer     5     2,585     1,93       New Bedford     32     16,644     1,92	Holyoke	16	6,272	2.55
Middleborough     18     7,493     2.40       Yarmouth     21     8,959     2.34       Leicester     8     3,459     2.31       Lynn     40     17,439     2.29       Chelsea     8     3,738     2.14       Spencer     7     3,302     2.12       Brewster     8     3,809     2.10       Palmer     8     3,838     2.08       Lynnfield     8     3,962     2.02       Oxford     8     3,975     2.01       Wareham     16     7,960     2.01       Littleton     6     3,074     1.95       Ayer     5     2,585     1.93       New Bedford     32     16,644     1.92	Randolph	21	8,588	2.45
Yarmouth     21     8,959     2,34       Leicester     8     3,459     2,31       Lynn     40     17,439     2,29       Chelsea     8     3,738     2,14       Spencer     7     3,302     2,12       Brewster     8     3,809     2,10       Palmer     8     3,838     2,08       Lynnfield     8     3,962     2,02       Oxford     8     3,975     2,01       Wareham     16     7,960     2,01       Littleton     6     3,074     1,95       Ayer     5     2,585     1,93       New Bedford     32     16,644     1,92	Stoughton	20	8,270	2.42
Leicester     8     3,459     2.31       Lynn     40     17,439     2.29       Chelsea     8     3,738     2.14       Spencer     7     3,302     2.12       Brewster     8     3,809     2.10       Palmer     8     3,838     2.08       Lynnfield     8     3,962     2.02       Oxford     8     3,975     2.01       Wareham     16     7,960     2.01       Littleton     6     3,074     1.95       Ayer     5     2,585     1.93       New Bedford     32     16,644     1.92	Middleborough	18	7,493	2.40
Lynn     40     17,439     2.29       Chelsea     8     3,738     2.14       Spencer     7     3,302     2.12       Brewster     8     3,809     2.10       Palmer     8     3,838     2.08       Lynnfield     8     3,962     2.02       Oxford     8     3,975     2.01       Wareham     16     7,960     2.01       Littleton     6     3,074     1,95       Ayer     5     2,585     1,93       New Bedford     32     16,644     1,92	Yarmouth	21	8,959	2.34
Chelsea     8     3,738     2.14       Spencer     7     3,302     2.12       Brewster     8     3,809     2.10       Palmer     8     3,838     2.08       Lynnfield     8     3,962     2.02       Oxford     8     3,975     2.01       Wareham     16     7,960     2.01       Littleton     6     3,074     1.95       Ayer     5     2,585     1.93       New Bedford     32     16,644     1.92	Leicester	8	3,459	2.31
Spencer     7     3,302     2.12       Brewster     8     3,809     2.10       Palmer     8     3,838     2.08       Lynnfield     8     3,962     2.02       Oxford     8     3,975     2.01       Wareham     16     7,960     2.01       Littleton     6     3,074     1.95       Ayer     5     2,585     1.93       New Bedford     32     16,644     1.92	Lynn	40	17,439	2.29
Brewster     8     3,809     2.10       Palmer     8     3,838     2.08       Lynnfield     8     3,962     2.02       Oxford     8     3,975     2.01       Wareham     16     7,960     2.01       Littleton     6     3,074     1.95       Ayer     5     2,585     1.93       New Bedford     32     16,644     1.92	Chelsea	8	3,738	2.14
Palmer     8     3,838     2,08       Lynnfield     8     3,962     2,02       Oxford     8     3,975     2,01       Wareham     16     7,960     2,01       Littleton     6     3,074     1,95       Ayer     5     2,585     1,93       New Bedford     32     16,644     1,92	Spencer	7	3,302	2.12
Lynnfield   8   3,962   2.02     Oxford   8   3,975   2,01     Wareham   16   7,960   2.01     Littleton   6   3,074   1.95     Ayer   5   2,585   1.93     New Bedford   32   16,644   1.92	Brewster	8	3,809	2.10
Oxford   8   3,975   2,01     Wareham   16   7,960   2.01     Littleton   6   3,074   1.95     Ayer   5   2,585   1.93     New Bedford   32   16,644   1.92	Palmer	8	3,838	2,08
Wareham   16   7,960   2.01     Littleton   6   3,074   1.95     Ayer   5   2,585   1.93     New Bedford   32   16,644   1.92	Lynnfield	8	3,962	2.02
Littleton     6     3,074     1.95       Ayer     5     2,585     1.93       New Bedford     32     16,644     1.92	Oxford	8	3,975	2.01
Ayer   5   2,585   1.93     New Bedford   32   16,644   1.92	Wareham	16	7,960	2.01
New Bedford 32 16,644 1.92	Littleton	6	3,074	1.95
	Ayer		2,585	1.93
	New Bedford	32	16,644	1.92
Mariborough 18 9,476 1.90	Marlborough	18	9,476	1.90
Pembroke 11 5,855 1.88	Pembroke	11	5,855	1,88

Additional 176 rows not shown

Table: MHP Center for Housing Onta - Source: The Warren Group + Created with Datawrapper

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)

THIRD EDITION – April 2024 (PDF)