"I got my dignity again."

That’s what one program participant said of the power of MASH Pay for Success (PFS), a first-in-the-nation initiative to reduce long-term and chronic homelessness among adults with complex health care needs.

Since its 2015 launch, MASH PFS has placed over 1,000 high-need individuals into permanent supportive housing and achieved an 85% success rate (retaining housing or transitioning to an appropriate care setting). MASH is a partnership of the Commonwealth of Massachusetts, the Massachusetts Housing and Shelter Alliance, the Corporation of Supportive Housing (CSH), and United Way.

Homelessness is a nationwide crisis. In Massachusetts, the more than 2,000 people who experience long-term homelessness are among the highest utilizers of costly acute care and emergency services. MASH PFS’s housing-first approach—combining private seed funding, expanded Medicaid-funded tenant supports, expanded eligibility for housing, and low-threshold rental assistance—not only reduced homeless; it also had a profound impact on health care costs and utilization. Program participants spent, on average, $5,267 less on health care per year than homeless individuals while using significantly more outpatient services.

MASH PFS also serves as the U.S.’s first housing-specific Social Innovation Financing project. Private investors, including Santander, CSH and United Way, provided flexible seed funding; once the program reached a target goal, investors were eligible to receive state reimbursement through MassHealth.

This uniquely Massachusetts initiative offers a model for other states to address a pervasive public health challenge.