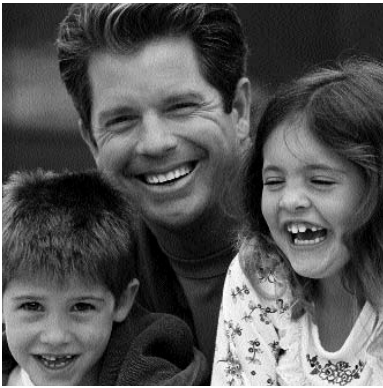


# The Massachusetts Coalition for the Homeless FY 2009 Legislative Agenda



## 1. **First Stop Health Center Homelessness Prevention Collaborative**

FY'08 Appropriation: \$500,000.

Language included in the Emergency Assistance Account (4403-2120).

FY'09 Budget Request: Level fund the First Stop program at \$500,000.

Include money and targeting language in Line Item 4403-2120. The Coalition's First Stop Initiative places experienced advocates at neighborhood health centers to help consumers who are at risk of homelessness to access a range of resources, services and cash benefit programs to stabilize their housing.

## 2. **Emergency Aid to the Elderly, Disabled, and Children Program (EAEDC) (4408-1000)**

FY'08 Appropriation: \$69.9 million

FY'09 Budget Request: \$10 million increase over the FY'08 appropriation to \$79.9 million to provide a 15% cost of living adjustment (the first in 20 years) to EAEDC recipients (\$8.6 million) and legal assistance to help recipients convert to the Federal Supplemental Security Income (SSI) program (\$1.4 m)

## 3. **"No Place Like Home" Early Warning, Homelessness Prevention Program for Consumers of DTA Services**

FY'08 Appropriation: \$0 (new program)

FY'09 Budget Request: \$5 million and budget language to establish this new prevention pilot program to conduct housing stability screenings with consumers of the Department of Transitional Assistance (DTA) and provide at-risk households with prevention/stabilization services

## 4. **Emergency Assistance Family Shelter and Services Account (EA) (4403-2120)**

FY'08 Appropriation: \$85.9 million (including \$2.85 million in supplemental funding passed in January, 2008)

FY'09 Budget Request: Provide adequate funding in FY'09 to allow DTA to continue vital shelter and support services to families with children who are experiencing homelessness

For more information, contact

Leslie Lawrence, Massachusetts Coalition for the Homeless, 781-595-7570 x16  
or Elaine O'Reilly, Governmental Strategies at 617-523-7808 x124

**MCH Supported Budget Campaigns**  
**The Coalition strongly supports the following line items**  
**in collaboration with other organizations.**

**Massachusetts Rental Voucher Program (MRVP) (Line item 7004-9024)**

FY'08 Appropriation: \$29.9 million  
FY'09 Budget Request: Increase funding to \$50 million.

While authorized to serve 7,500 households at the end of FY'07, the program was only helping 4,600 households because of past budget cuts. With the number of families and individuals in the state's emergency shelter system continuing to increase, it is critical that the state make a commitment to significantly increase funding for the MRVP program to help struggling households to remain housed. An appropriation of \$50 million will preserve existing affordable housing leased with MRVP certificates and provide subsidies to an additional 2,000 households.

**Residential Assistance for Families in Transition Program (RAFT) (Line Item 7004-9316)**

FY'08 Appropriation: \$5 million  
FY'09 Budget Request: Increase funding to \$7 million and include line item language to expand eligibility to assist individuals while reserving \$5 million for assistance to families.

RAFT is a statewide program focused on homelessness prevention for families with incomes at or below 50% of the area median income (up to \$32,250 to \$42,250/year for a family of three, depending location) paying no more than 50% of their income in rent. RAFT assists families to obtain or retain housing by providing flexible funds for such needs as first/last months' rent, security deposits and utility payments. In a state starving for housing assistance and homelessness prevention resources, it is not surprising that the program's FY'08 funding will run out in most areas of the state before the end of the fiscal year.

**Commission to End Homelessness Reserve Account (House 2 line item 1599-1004)**

FY'08 Appropriation: \$0 new line item  
FY'09 Budget Request: \$8.25 million

The Governor's budget includes the establishment of a reserve account to support the implementation of the Commission to End Homelessness' recommendations. Line item language states that these funds would be used flexibly to provide rental assistance and emergency assistance, to develop assessment tools to determine risk of homelessness and connect those experiencing and at-risk of homelessness with services, and to implement other recommendations of the Commission. The Coalition supports the aim of establishing a reserve account, which would allocate new funds to allow the state to test new approaches to addressing and ending homelessness, while still retaining critical safety net resources. The development of a parallel system is vital, so that the safety net is not dismantled before appropriate, effective, and accessible alternatives are available.

**For more information, contact**  
**Leslie Lawrence, Massachusetts Coalition for the Homeless, 781-595-7570 x16**  
**or Elaine O'Reilly, Governmental Strategies, 617-523-7808 x124**

# First Stop Health Center Homelessness Prevention Collaborative

## Level Fund the First Stop at \$500,000 in FY'09 (Money and Language Contained in Line Item 4403-2120)

### What Is The First Stop Initiative?

First Stop is a new early warning/early intervention, homelessness prevention initiative piloted by the Massachusetts Coalition for the Homeless. First Stop places experienced advocates at neighborhood health centers to help consumers who are at risk of homelessness access a range of resources, services and cash benefit programs to stabilize their housing.

### What Will Be the Impact of Level Funding First Stop at \$500,000 in FY'09?

With this support, First Stop will be able to assist 1,800 households in FY'09, including 2,450 children and 1,800 adults, to maintain their housing and avoid homelessness.

### What is First Stop's Previous Funding History?

The Legislature initially funded the First Stop Program in FY'07, through a FY'06 supplemental budget carried over into FY'07. With this funding the Coalition expanded services to a total of 6 health centers in four regions of the state (Brockton Neighborhood Health Center, Codman Square Health Center, Lynn Community Health Center, MGH Revere HealthCare Center, Greater Lawrence Family Health Center and Dorchester House). Funding was continued in FY'08 with language inserted into the Emergency Assistance Family Services line item (4403-2120).

### First Stop's Accomplishments.

- ◆ Placing housing advocates at community health centers allows for earlier identification of people experiencing housing and income problems and promotes earlier intervention before situations explode into a full-blown crisis.
- ◆ Health care settings provide a venue for connecting with low-income, working poor families and individuals who are not connected with other service systems. It is precisely these households who have the most difficulty obtaining information on programs that can help them.
- ◆ Nearly 60% of the households seen by First Stop are entitled to benefits that they are not receiving. First Stop advocates successfully linked 64.2% of these households to resource that helped them to reduce their housing costs or increase their incomes.
- ◆ On average, households who were successfully linked to government income programs saw their monthly income increase by \$488.88. For those households successfully linked to the Food Stamps program, their monthly income increased by \$213.88.
- ◆ First Stop advocates also help over 86% of the households to apply for affordable housing resources which, in the long run, will provide them with true housing stability.
- ◆ First Stop follows up with all households at 3 month intervals for up to a year after the date of initial intake. First Stop has been able to reconnect with 60% of these households at the 12 month mark. 99% of these households were still housed a year after intake.

### First Stop Community Health Center Partners

Brockton Neighborhood  
Health Center  
Brockton, MA

Codman Square  
Health Center  
Dorchester, MA

Dorchester House  
Multi Service Center  
Dorchester, MA

Greater Lawrence Family  
Health Center  
Lawrence, MA

Lynn Community  
Health Center  
Lynn, MA

MGH Revere  
HealthCare Center  
Revere, MA



For more information, contact

Leslie Lawrence, Massachusetts Coalition for the Homeless, 781-595-7570 x16  
or Elaine O'Reilly, Governmental Strategies, 617-523-7808 x124

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**EAEDC Organizational Endorsers**

Advocacy Network to End Family Homelessness  
ARISE for Social Justice, Associates for Human Services, Inc.  
Attleboro Area Coalition for the Homeless  
Attleboro Area Council of Churches  
Boston Partnership for Older Adults  
Cambridge Continuum of Care  
Catholic Charities - Archdiocese of Boston, Diocese of Springfield, Diocese of Worcester and Diocese of Fall River  
Catholic Social Services- Samaritan House  
Center for Social Policy at University of Massachusetts  
Clergy and Religious Assoc. of Greater Lynn  
Community Catalyst  
Community Counseling of Bristol County  
Community Day Center of Waltham  
Community Partnerships, Inc.  
Eliot Community Human Services  
Elizabeth Stone House  
Episcopal Diocese of Massachusetts  
The Peace and Justice Committee  
Family Nonviolence, Inc.  
First Parish Church in Framingham  
Friendly House, Inc.  
Greater Lynn Senior Services (GLSS)  
Health Care for All, HomeStart, Inc.  
Homes With Heart  
Jamaica Plain Interfaith Clergy Group  
Jewish Community Relations Council of Greater Boston  
Jewish Family and Children's Service of Greater Boston  
Kit Clark Senior Services  
Economic Security Standard Project, UMass  
Boston Gerontology Institute  
Lynn Community Connections  
Lynn Home for Young Woman  
Lynn Shelter Association  
Mass Association of Jewish Federations  
Mass Association of Older Americans  
Mass Catholic Conference of Bishops  
Mass Chapter of the National Association of Social Workers  
Mass Coalition for the Homeless  
MassConference of the UCC  
Comm. for Mission and Justice Ministries  
Taskforce to End Homelessness  
Massachusetts Disability Law Center  
Massachusetts Home Care  
MIRA Coalition  
Massachusetts Law Reform Institute  
Medical-Legal Partnership for Children  
Metro West Outreach Connection  
Neighborhood Legal Service, Inc.  
New England Farm Workers, Inc.  
New Hope, Inc.  
North Shore Community Action Program  
North Shore NAACP  
Open Pantry Community Services, Inc.  
Partners for Community, Inc.  
Real Benefits, Inc.  
Rosie's Place  
Shelter, Inc.  
Sisters of St. Joseph of Springfield  
Somerville Homeless Coalition  
Southcoastal Counties Legal Service  
Survivor's, Inc.  
Tri-City Community Action Program, Inc.  
Tri-City Hsg and Homelessness Task Force  
Western Massachusetts Legal Services

**Emergency Aid to the Elderly, Disabled, and Children Program (EAEDC) (4408-1000)**

**FY'08 Funding: \$69.9 million.**

**FY'09 Funding Request: \$10M increase in the FY'08 appropriation to \$79.9 million with line item language to:**

- ◆ Provide a 15% cost of living increase to EAEDC recipients, the first in 20 years (\$8.5m)
- ◆ Provide annual COLA increases to recipients until the EAEDC grant matches the level of assistance provided to TAFDC households of similar size
- ◆ Provide legal assistance to EAEDC recipients to facilitate their movement onto Federal Supplemental Security Income (SSI) benefits (\$1.5m)

**Who is helped by the EAEDC program?**

- ◆ Emergency Aid to the Elderly, Disabled, and Children (EAEDC) program is a state funded program that provides basic monthly income to nearly 5,000 elders and 12,000 persons with disabilities. 56% of the disabled households receive help because of a mental health disorder.
- ◆ An individual must be destitute with monthly income less than the EAEDC grant amount and less than \$250 assets.

**How much is the EAEDC grant currently and how much would a 15% COLA increase provide?**

- ◆ The EAEDC grant for recipients living in housing is \$304/month. Homeless recipients receive only \$92/month.
- ◆ A 15% COLA would provide housed EAEDC recipients with an extra \$46/month and homeless recipients with an extra \$14/month.

**Why increase the EAEDC grant?**

- ◆ The EAEDC grant has not been increased since 1988.
- ◆ With the growing inadequacy of the EAEDC grant, low income elders and persons with disabilities are engaged in a difficult struggle to remain housed and meet daily needs. Even recipients in subsidized housing have difficulties meeting their other housing needs (electricity and heat) and on-going medical expenses.
- ◆ The EAEDC grant is \$563/month BELOW the Federal poverty line for a family of one. It is \$483 and \$124 below monthly SSI and TAFDC payments (respectively).
- ◆ For those living on limited incomes, even a small increase can make a difference in covering medical co-pays or buying foods on a special diet.
- ◆ Providing EAEDC recipients with assistance in obtaining Federal SSI benefits would provide those who successfully convert to SSI with better income and health benefits.
- ◆ The state receives retroactive federal reimbursement for all payments paid to EAEDC recipients while their SSI application was pending. In FY'07, \$14.4 million in SSI reimbursements were returned to the state's general fund.
- ◆ Providing legal and other supports to recipients to help them convert to SSI will increase the state's federal reimbursements and cover all of the EAEDC grant increase paid to individuals who successfully convert to SSI.

**For more information, contact**

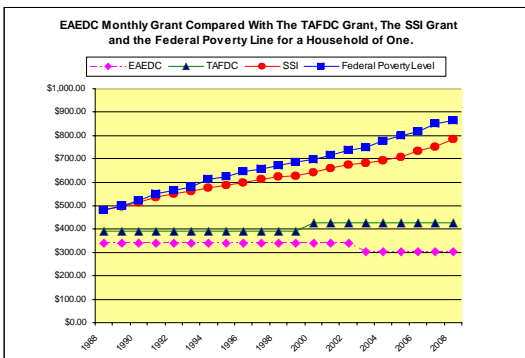
**Leslie Lawrence, Massachusetts Coalition for the Homeless, 781-595-7570 x 16  
Pat Baker, Massachusetts Law Reform Institute 617-357-0700 x 328  
Elaine O'Reilly, Governmental Strategies, 617-523-7808 x124**

## EAEDC Recipients In their Own Voices

### William, a current EAEDC recipient

I began receiving EAEDC benefits 8 months ago because of my Crohn's Disease. I have worked in the past, but I would lose my jobs when my Crohn's Disease flared up and I needed to go into the hospital for two weeks or more to get things under control. Homelessness made my disease worse. I ate meals at the shelters and couldn't control the type of food I ate. Having to find a bed every night was also very stressful. I was hospitalized 10 times in the year before I moved into my apartment. Since I have been in my own place, I haven't been hospitalized once. I am very grateful for the chance the EAEDC program has given me to live in real housing instead of a shelter while my SSI application is pending. However, the \$210 left over after paying my rent each month is so little that I still live like a homeless person even though I have a roof over my head. I struggle each month to cover basic expenses such as my electricity bill, my phone, and my co-pays for my medications. Any increase in my monthly grant would mean a lot to me. It would make it easier for me to do the things I need to do to stay healthy and to restart my life.

The EAEDC Grant has not been increased since 1988.



The grant is \$563/month below the federal poverty line for a household of one.

### Elaine Received EAEDC for 8 months Before Converting to SSDI.

I have had diabetes for many years but in 1999 I was diagnosed with Spinal deterioration. Eventually, my disabilities forced me to leave my job. After I was evicted, I was homeless. I floated from friend to friend and even stayed in my car. I was lucky though. I was connected to Community Teamwork that helped me apply and get a subsidized unit at Emmaus House. Although I was only paying 30% of my income in rent, I still couldn't cover all my other expenses on my monthly EAEDC grant. To make things stretch, I had to buy starchy foods rather than foods that I should have been eating for my diabetes. I also delayed taking my medications because I couldn't always make my co-pays. It took me 8 months to obtain Social Security benefits. Life is much better now but I am still digging myself out of debt. While an extra \$46/month may not seem like a lot to you, for me it would have made a difference in maintaining my special diet and my health. When you are choosing between food, toiletries and other necessities any additional money is a blessing.

# "No Place Like Home"

## Early Warning, Homelessness Prevention Program for Consumers of DTA Services

### Prevention Line Item Endorsers

Greater Lynn Council of Churches, Legal Assistance Corporation of Central Mass Taskforce to End Homelessness of the Mass Conference United Church of Christ, Community Action Agency Somerville, Episcopal Diocese of Mass., Family Economic Initiative, Horizons for Homeless Children, BAMSI - Helpline, Berkshire County Regional Housing Authority and the Housing Services and Mediation Program, Boston Province of the Sisters of Notre Dame de Namur, Boston Tenant Coalition, Cambridge Economic Opportunity Committee, Catholic Charitable Bureau of the Archdiocese of Boston, Catholic Charities of the Diocese of Springfield, Cooperative Metropolitan Ministries, Episcopal City Mission of the Episcopal Diocese of Massachusetts, Gardner Community Action Inc., Greater Boston Legal Services, Harvard Tenant Advocacy Project, Julie Family Learning Program, Massachusetts Law Reform Institute, Massachusetts Union of Public Housing Tenants, Medical-Legal Partnership for Children, MetroWest Outreach Connection, Neighborhood Legal Services, Inc, Office of Housing and Neighborhood Services of the City of Springfield, Office of Planning and Development of the City of Northampton, Peace & Justice Committee, of the Episcopal Diocese of Massachusetts, Sisters of Notre Dame de Namur - Ipswich Province, Sisters of St. Joseph - Boston, Sisters of St. Joseph of Springfield, Society of St. Vincent de Paul - Archdiocese of Boston, Somerville Homeless Coalition, South Coastal Counties Legal Services, TRI-CAP, Worcester Area Mission Society, United Church of Christ, Arise for Social Justice, Lynn Home for Young Women, Lynn Shelter Association, New England Farm Workers Inc, Open Pantry, Partners for Community Inc., Rosie's Place, Shelter Inc, Worcester Homeless Action Committee, Massachusetts Conference United Church of Christ, New England School of Law Clinical Law Office, Advocacy Network to End Family Homelessness, Associates for Human Services, Attleboro Area Council of Churches, Boston Healthcare for the Homeless, Catholic Charities of the Diocese of Worcester, Catholic Social Services Diocese of Fall River, Catholic Social Services, Samaritan House, Central Massachusetts Housing Alliance, Community Day Center of Waltham, Fall River Joint Tenants Council, Inc., Greater Lynn Senior Services, Interfaith Council of Western Massachusetts, Jewish Community Relations Council Boston/Mass. Association of Jewish Federation, Massachusetts Immigrant and Refugee Advocacy Coalition, New England Conference United Methodist Church, New England Council of the United Methodist Church, Partners for Community, St. Agnes Peace and Justice Committee-Reading, St. Stephen's Memorial Episcopal Church, Unitarian Universalist MA Action Network, ARISE for Social Justice, Friendly House Inc., and Somerville Homeless Coalition.

**FY'08 Appropriation: \$0 (new program)**

**FY'09 Budget Request: \$5 million and budget language** to establish an early intervention program at the Department of Transitional Assistance (DTA) to conduct housing stability screenings with DTA consumers and provide at-risk households with prevention/stabilization services. Language and money to be incorporated into a new prevention line item or into an existing DTA line item [i.e. Emergency Assistance (4403-2120) or DTA's administrative accounts].

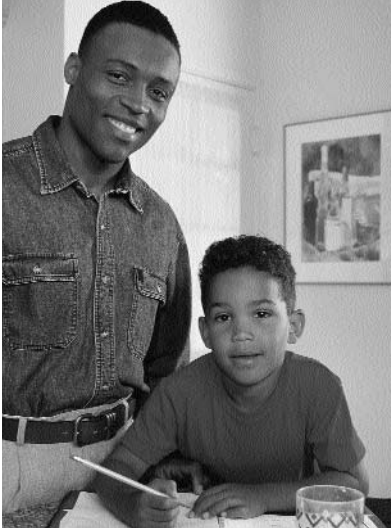
### **Why is a New Prevention Program Needed?**

As homelessness and housing insecurity continue to grow in the Commonwealth -- and state-funded shelters are at full capacity-- there is a critical need to expand state-funded homelessness prevention efforts to address the growing number of households in crisis.

- ♦ **A key to effective homelessness prevention is to reach people "where they are".** DTA's mission is to serve extremely low-income households in crisis. This prevention line item would target resources to applicants and recipients of other DTA services with incomes at or below 130% of the federal poverty limit. According to recent DTA reports, nearly 70% of families in Emergency Assistance shelter receive cash assistance from DTA and 92% receive Food Stamp benefits. Similarly, significant numbers of individuals within the single shelter system rely on DTA for support. Through this DTA run prevention program, DTA staff and affiliates would be able to assess whether consumers of DTA services are at risk of homelessness, provide stabilization services on a timely basis, and link these households to other resources such as housing assistance, utility programs, employment services and child care.
- ♦ **Prevention resources need to be targeted to households earlier in their crisis.** DTA's previous prevention efforts have only been available to assist households late in their housing crisis, serving imminently homeless households. This makes it harder and more costly to save tenancies. Targeted funding for this new early intervention program and other prevention initiatives will allow for earlier, more cost effective interventions.
- ♦ **Need for additional and more targeted resources.** The State's only other prevention program, Residential Assistance for Families in Transition (RAFT), regularly runs out of funding mid-year. Additionally, due to eligibility criteria, households relying on DTA services often are unable to meet the strict RAFT guidelines. The households served by RAFT tend to have higher incomes than those who would be eligible under the new DTA item.
- ♦ **Need for prevention resources for at-risk individuals.** There are currently no prevention resources for individuals who are at risk of losing their housing. This new line item could be used to assist individuals as well as families.



# “No Place Like Home” Early Warning, Homelessness Prevention Program for Consumers of DTA Services (continued)



## **Who Would Be Helped by This Program? Take a look...**

"Harold" is a single man who was forced to stop working a year ago due to his severe asthma and bipolar disorder. Since he can no longer afford his market rate apartment, Harold has been staying with friends and relatives as well as spending some nights in shelter. Harold receives Emergency Aid to the Elderly, Disabled, and Children and is in the process of applying for SSDI.

Harold just found out that his name came to the top of the list for a Section 8 voucher. He is struggling to pull together the resources to be able to pay for his security deposit. With DTA's help, Harold could be ending his housing crisis and settling into safe and affordable permanent housing.

- ◆ **Need for more consistency in prevention funding.** Providing targeted funding for prevention would allow for on-going financial support for new initiatives and other prevention programs previously implemented by DTA. Since past prevention efforts have been funded through the general Emergency Assistance appropriation without earmarking language, DTA has felt compelled to eliminate or delay funding for prevention efforts when the shelter caseload increased.

## **How Would the Program Work?**

- ◆ Funds from this line item would be to create new prevention and early intervention initiatives at DTA.
- ◆ DTA consumers would be screened on a regular basis (e.g. at application and recertification) to identify those experiencing a housing crisis.
- ◆ On-site prevention advocates would work with at-risk families and individuals identified through this screening process; conducting comprehensive needs assessments and identifying strategies for maximizing their incomes and reducing their expenses.
- ◆ Advocates would help to successfully link these households to resources which will help stabilize their housing situations including subsidized housing resources, utility rate discounts, fuel assistance, Earned Income Tax Credits, enhanced food stamp benefits, employment programs, day care vouchers and privately funded prevention assistance.
- ◆ DTA would also have some readily accessible funds to help these households cover needs such as rental start-up costs, rent arrearages, and utility arrearages to stabilize their situations.

## Emergency Assistance Family Shelter and Services Account (EA) (4403-2120)

**FY'08 Appropriation** \$85.97 million (includes January 2008 supplemental appropriation of \$2.85 million)

**FY'09 Budget Request** Provide adequate funding in FY'09 to allow the Department of Transitional Assistance (DTA) to continue to provide vital shelter and support services to families with children who are experiencing homelessness. Maintain important FY'08 line item language and add new language around savings requirements, as outlined below.



### **FY'08 Shelter Caseload Increases and FY'09 Funding Needs**

The Emergency Assistance Family Shelter and Services account is funded at \$85.97 million for FY'08. This includes \$2.85 million in FY'08 supplemental funding passed in January 2008 to meet the increased need for shelter by children and their parents. The costs for FY'09 likely will be higher, as the demand for shelter continues to grow and as DTA begins its re-contracting process with shelter providers for next year. At a time when the number of families in the EA program is at an all-time high, an increase of funding is needed so that DTA can continue to provide shelter and relocation benefits to families with children who currently are experiencing homelessness and to reinstate vital prevention services for those at imminent risk of experiencing homelessness.

### **Maintain Important Protections in the Line Item**

The Coalition asks the Legislature to maintain important protective language contained in the EA line item over the past several budget years, including reporting/tracking language, language requiring DTA to notify the Legislature 60 days before reducing eligibility or benefit levels, language requiring DTA to provide immediate EA shelter placements pending verification to families experiencing homelessness who have no place to stay and appear to be eligible but lack one or more verifications at the time of application, and language allowing families in shelter who exceed the income eligibility limit to retain their shelter benefits for an additional six months if that time is needed to secure affordable housing.

### **Ensure Reasonable Savings Requirements and Create Savings Accounts for EA Families Receiving TAFDC**

Currently, families on TAFDC have \$148.50 taken out of their already low monthly TAFDC benefits because they are not paying for rent or utilities while in shelter. The Coalition requests that new language be added to the account requiring DTA to place the \$148.50 taken out of a family's monthly TAFDC grant while they are in shelter into a personalized relocation savings account. Redirecting the \$148.50 into a savings account each month will give families access to much needed funds to assist with relocation costs to exit shelter, and therefore decrease their time experiencing homelessness. Language should also be added to ensure that savings requirements are reasonable given a family's income and circumstances. Currently, DTA incorporates savings requirements into the self-sufficiency plans of families in EA shelter. Some children and their families are kicked out of shelter when a parent cannot meet the requirements, regardless of whether or not the savings requirements are reasonable.

**For more information, please contact Leslie Lawrence,  
Massachusetts Coalition for the Homeless, 781-595-7570 x16  
or Elaine O'Reilly, Governmental Strategies, 617-523-7808 x124.**

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# HOUSING SOLUTIONS CAMPAIGN

## Housing Solutions Campaign Endorsers

Action for Boston Community Development  
AIDS Housing Corporation  
Asian Community Development Corporation  
Boston Tenants Coalition  
Central Massachusetts Housing Alliance  
Citizens Housing and Planning Association  
City Life/Vida Urbana  
Community Teamwork, Inc.  
Crittenton Women's Union  
Crossroads Family Shelter  
Family Economic Initiative  
Fair Housing Center of Greater Boston  
Franklin County Housing and Redevelopment Authority  
Hearth  
Home Funders Collaborative  
Homes for Families  
Housing Families Inc.  
Massachusetts Alliance on Teen Pregnancy  
Massachusetts Association of Community Developments Corporations  
Massachusetts Coalition for the Homeless  
Massachusetts Housing and Shelter Alliance  
Massachusetts Nonprofit Housing Association  
Metropolitan Boston Housing Partnership  
National Association of Social Workers MA  
Neighbor to Neighbor  
Pine Street Inn  
Project Hope  
Rosie's Place  
Rural Development Inc.  
Shelburne Housing Authority  
Travelers Aid Family Services  
United Disability Housing Partnership  
Wellspring House  
Women's Institute for Housing and Economic Development  
Women's Lunch Place

## Massachusetts Rental Voucher Program

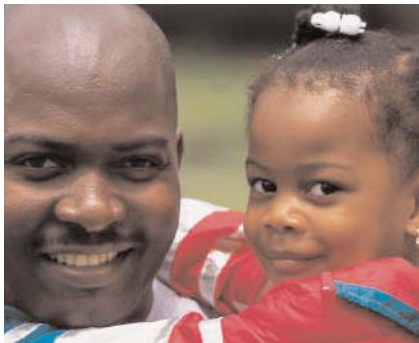
The MA Rental Voucher Program (MRVP) provides low income households with assistance in paying their rent and helps developers build housing that is affordable to this constituency.

### FY09 BUDGET REQUEST \$50 million for MRVP, line item 7004-9024 will:

- Preserve the 4,930 existing homes currently leased with MRVP.
- Create an additional 2,000 housing opportunities for families, people with disabilities, seniors and others in need.

### THE CHALLENGE:

- ♦ **Extremely low income households cannot afford the high cost of rent in Massachusetts.** Households currently enrolled in MRVP have an average household income of \$958 per month<sup>1</sup>. Yet, the fair market rent for a two-bedroom apartment in Massachusetts can be as high as \$1,366.<sup>2</sup> Rents are significantly higher than incomes, making housing unaffordable to many.
- ♦ **Too many people are forced to choose between keeping a roof over their heads and purchasing food, causing poor health outcomes for children and higher healthcare costs for individuals.** Children in low income families who lack housing stability are more likely to experience a variety of health problems.<sup>3</sup> Further, a recently released study by the Annie E. Casey Foundation ranks Massachusetts last in the nation in the educational and emotional development of children in low income households.<sup>4</sup> Also, data from the Boston Healthcare for the Homeless reports that the average annual healthcare cost for chronically homeless individuals was \$28,436, compared to \$6,056 for individuals who obtained stable housing.
- ♦ **Opportunities to build and maintain new housing for low income households are severely limited.** Section 8 is no longer a predictable source of assistance in meeting the Commonwealth's need for affordable housing. As of January, 2008, the statewide waitlist for Section 8 alone is 56,250 households long. MRVP is a proven tool to meet this need by providing the assistance necessary to develop and preserve housing that is affordable to residents with low incomes.
- ♦ **The state's family shelter system is operating beyond capacity.** As a result of our state's high housing costs, nearly 1,900 families are residing in state-funded shelters, some of which are hotels and motels. The cost to the Commonwealth of sheltering these families averages \$3,000 per month, while the average MRVP voucher cost is \$532 per month<sup>5</sup>. Furthermore, over 118,000 households in Massachusetts earn less than 30% AMI and pay more than 50% of their income towards rent and utilities which puts them at constant risk of homelessness.



## **THE SOLUTION:**

Fund MRVP (7004-9024) at \$50 million to help low income working families, the disabled, seniors and others experiencing housing uncertainties to avoid entering shelter and to quickly move homeless households into stable housing, providing a cost-effective alternative to shelter that bridges the widening housing affordability gap for low income residents.

## **SUGGESTED ADJUSTMENTS TO THE PROGRAM:**

Base eligibility for MRVP on area median income (AMI) rather than the federal poverty level (FPL). This change will reflect the differences in rent across the Commonwealth. Ensure that 75% of new vouchers issued go to households earning 30% AMI or less and the remainder go to those at or below 50% AMI.

Help stabilize households by allowing participants to keep subsidies until their income increases to the point where they are able to pay their full rent without a subsidy for six months.

Increase the administrative fee to \$40 per voucher per month, so that administering agencies can pay for the costs of helping households obtain and maintain stable housing.

Help households gain economic stability by limiting their portion of rent to no more than 35% of their income if utilities are included and 30% of their income if utilities are not included.

## **FOR MORE INFORMATION, PLEASE CONTACT:**

**Diane Sullivan, Policy Advocate**  
**Homes for Families**  
**14 Beacon Street, Suite 615**  
**Boston, MA 02108**  
**617.227.4188**  
**dsullivan@homesforfamilies.org**

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<sup>1</sup> Massachusetts Department of Housing and Community Development, sample survey, 2005.

<sup>2</sup> Out of Reach, 2006. National Low Income Housing Coalition.

<sup>3</sup> Lauren A. Smith, MD, MPH, Child Health Impact Working Group et al. June 2005. A Child Health Impact Assessment of the Massachusetts Rental Voucher Program.

<sup>4</sup> Time Magazine, Briefing: Low-income Children Left Behind. December 10, 2007. Full report available at: <http://www.aecf.org/upload/PublicationFiles/lowincomewellbeing.pdf>

<sup>5</sup> Out of Reach, 2006.

## Residential Assistance for Families in Transition (RAFT): A Homelessness Prevention Initiative

**FY'08 Budget: \$5 million in Line Item 7004-9316**

**FY'09 Budget Request: \$7 million for RAFT, line item 7004-9316**

At a time when housing assistance funds are desperately needed, we urge the Legislature to provide a \$2 million increase to RAFT for FY'09, and expand access so that the program can help both families and individuals avoid or exit homelessness. (A minimum of \$5 million should continue to be targeted to families, with additional funds going to assist individuals in need.)

### **What is RAFT?**

Residential Assistance for Families in Transition (RAFT) is a homelessness prevention initiative that allows very low-income households to access up to \$3,000 in flexible funds to help them to stay housed or obtain housing. The RAFT program, administered by the Department of Housing and Community Development through the network of regional nonprofit housing agencies, has prevented homelessness by helping families to remain in their own home through a period of financial crisis (e.g. not working due to a health problem). Funds also have been used by families moving from housing that is no longer feasible to a new home, or out of shelter into permanent housing.

### **Why should eligibility criteria be expanded to include access for individuals and families without minor children?**

Currently, there are no comprehensive statewide programs to address homelessness prevention for low-income individuals and families without minor children. In spite of compelling circumstances and documented needs, the regional nonprofit housing agencies have had to turn away thousands of individuals from the RAFT program due to categorical eligibility restrictions.

### **Why is increased funding for RAFT a good investment?**

RAFT is the only comprehensive statewide program to address homelessness prevention for low-income families. So far, since the start of FY'05, RAFT has helped approximately 7,000 families to retain their housing or secure new, affordable housing. Unfortunately, due to the huge demand for RAFT assistance, two of the state's nine regions already have stopped taking applications for FY'08 funds. Other regions are expected to run out of funds before the end of the fiscal year. Increased funding in FY'09 can help more families and individuals to avoid homelessness or reduce the length of time households experience homelessness. Eligibility expansion and increased funding for the proactive RAFT program make sense on both the human and fiscal levels, as it helps households avoid homelessness and shelter stays. Stable housing is central to a household's ability to retain steady employment, succeed in school, and obtain/preserve good physical and mental health. Stable housing also decreases the likelihood of a household's dependence upon state services.

**Continued support for RAFT in FY'09 and beyond will help the Commonwealth move closer towards the goal of eradicating homelessness for both families and individuals.**

For more information contact Leslie Lawrence, MCH: 781-595-7570 x16 or Elaine O'Reilly, Governmental Strategies: 617-523-7808 x124.

**With \$7 million in funding for RAFT in FY'09, based on this year's average expenditures, the Commonwealth could help 3,000 households secure their housing, saving an estimated 9,000 children and adults from the trauma of homelessness.**



### **Who Could Be Helped by Expanding RAFT? Take a look...**

"Anna" is an elder who receives cash assistance from DTA's Emergency Aid to the Elderly, Disabled, and Children Program. She used to live with her daughter, but was removed from the household by elder protective services because she was being abused by her daughter and granddaughter. Anna has been living temporarily in a safe house, and applying for affordable housing. She recently was approved for subsidized housing, but is struggling to find the funds to pay for her security deposit. If she were able to access RAFT, she would be able to move into her new apartment.