
SECTION NINE:

ANTI-POVERTY STRATEGY

I. Introduction

According to data from the U.S. Census 2000, 8.4 percent of families and 12.5 percent of individuals in Somerville are living below poverty level. The 2007 poverty guidelines from the Department of Health and Human Services are listed in the table below. This represents 1,254 families and 9,395 individuals, accounting for approximately 20.9 percent of the Somerville population.

2007 HHS Poverty Guidelines

Persons in Family or Household	48 Contiguous States and D.C.	Alaska	Hawaii
1	\$10,210	\$12,770	\$11,750
2	13,690	17,120	15,750
3	17,170	21,470	19,750
4	20,650	25,820	23,750
5	24,130	30,170	27,750
6	27,610	34,520	31,750
7	31,090	38,870	35,750
8	34,570	43,220	39,750
For each additional person, add	3,480		

With a median gross rent in Somerville of \$1200, according to the Greater Boston Housing Report Card 2005 (see table below), and a median housing price of \$435,000 in 2005, a family of three living on \$17,170 or less does not have much hope of renting, much less purchasing, their own home without substantial financial assistance.

Table 1: Median Advertised Rent for 2-bedroom Apartment in Somerville 1998-2005

1998	2001	2002	2003	2004	2005	% Change 1998-2001	% Change 2001-2004	% Change 2004-2005
\$1,050	\$1,400	\$1,350	\$1,300	\$1,298	\$1,200	33.30%	-7.30%	-7.60%

Source: Greater Boston Housing Report Card 2005, The Boston Foundation and Citizens' Housing and Planning Association

Even for moderate-income individuals and families meeting the demands of the cost of living in Somerville is challenging. The Greater Housing Report Card of 2004 also reported on the percentage of area median income that would be necessary to rent the average two-bedroom unit in Somerville. In all four years examined in the report, this percentage exceeded the commonly used 30% threshold. As noted above, conventional wisdom suggests that paying more than 30% of a household's income towards housing costs indicates housing burden. In no year studied was median renter income adequate to pay only 30% of income towards the median rent.

Table 2: Affordability Gap in Somerville

2005 est. Median HH Income	Median SF Home Price 2004	Median SF Home Price 2005	Median SF Home Price Jan-May 2006	% Chg Median Sales Price 2004-2005	% Chg Median Sales price 2005 v. Jan-May 2006	Max Home Price Affordable to Median Income HH 2005	Affordable in 2005	Affordable in 2006
\$54,219	\$381,000	\$415,000	\$380,000	8.90%	-8.40%	\$246,449	N	N

Source: Greater Boston Housing Report Card 2005, The Boston Foundation and Citizens' Housing and Planning Association

As has been indicated throughout this 5-Year Consolidated Plan, the Mayor's Office of Strategic Planning and Community Development uses its CDBG, HOME and Emergency Shelter Grants for programs and projects that provide the maximum benefit to very low, low and moderate income individuals and households. Most of these funds leverage other public and private resources that facilitate in providing job and life skills training, childcare assistance, and other services necessary for an individual or family to move out of poverty. The City also works towards creating more economic development opportunities so that residents can afford to live in our community and support their families in close proximity to their jobs. Wherever possible, the City forms partnerships with other municipalities and regional agencies to explore new and more cost-effective ways to deliver and provide more and better jobs as well as more affordable housing for our residents.

II. Primary Anti-Poverty Strategies:

1. Promote Affordable Housing

- Preserve and maintain existing affordable housing opportunities
- Promote the development of new affordable housing units
- Support eviction / foreclosure prevention programs and services
- Expanding the supply of permanent housing for homeless individuals and families

2. Foster Employment and Economic Opportunities for the low- and moderate income residents of Somerville

- Work collaboratively to promote employment training opportunities that prepare low-moderate income individuals for jobs that provide a living wage
- Support English Language Learning programs to improve access to employment opportunities for Somerville's immigrant community

3. Support the Delivery of Human Services

- Champion programs that support anti-poverty efforts including: college access, occupational safety, youth leadership, childcare assistance, financial literacy.
- Assist low-moderate income families access programs and benefits that already exist, such as low-cost health insurance, childcare subsidies, basic food programs, utility rate reductions and the Earned Income Tax Credit.

4. Seek Partnerships that improve the cost-effectiveness and quality of programs to assist low-moderate income individuals and families.

As an example of the types of partnerships the City seeks to promote, the City of Somerville works closely with the Community Action Agency of Somerville (CAAS), a private non-profit agency that is the legally designated anti-poverty agency for Somerville. The mission of CAAS is to reduce poverty among local families and individuals while working to counteract, and whenever possible eliminate, the societal conditions that cause and perpetuate poverty.

CAAS, in cooperation with the City, sponsors quarterly Agency Directors Meetings, with representatives of many of the non-profit housing and social service agencies in Somerville discussing timely issues of the day and strategizing to reduce the incidences of poverty throughout the city. The Executive Director of CAAS is a trustee on the City's Affordable Housing Trust Fund.