



Community Action Agency of Somerville
66-70 Union Square, Ste. #104, Somerville, MA 02143
Working to End Poverty Where We Live

tel:617.623.7370
www.caasomerville.org
fax:617.628.2512

May 21, 2018

City of Somerville Housing Division
Attn: Heidi Burbidge
Somerville City Hall
93 Highland Avenue
Somerville, MA 02145

Dear Ms. Burbidge,

Please find enclosed ten (10) copies of our application for Community Preservation Act Housing Support funding. I have separately e-mailed a electronic copy of the enclosed to your attention. Please do not hesitate to contact me if you have any questions or require any additional information.

Best regards,

A handwritten signature in blue ink, appearing to read "David Gibbs", is written over the typed name.

David Gibbs
Executive Director

electronic copy recieved
5/23/18 9:06 am

HMB

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.

David Gibbs
Executive Director

Kristin Haas
Board President

Donna Cabral
Director of Programs

Program Application for CPA Funds

Date of Application May , 2018

1. Agency Name and Address:
Community Action Agency of Somerville, Inc.
66-70 Union Square, Somerville, MA 02143
2. Non-profit designation (if applicable): 501(c)(3), Massachusetts non-profit corporation
3. Contact name, phone number and email address for program manager: David Gibbs, 617-501-4524, dgibbs@caasomerville.org
4. Name of proposed Program: Homelessness Prevention Assistance Fund
5. Amount of request (CPA): \$50,000
6. Note which eligible use category the proposed program fits (see pgs. 1-2): Support
7. Describe proposed activity (please attach additional pages as needed):

CAAS will use this grant to increase the financial assistance we can provide to a greater number of Somerville residents. The Homelessness Prevention Assistance Fund (the "Fund") is administered by our Homelessness Prevention Program (HPP), which helps families and individuals achieve safer, more stable living situations, alleviating some of the significant effects of life in poverty and fostering economic stability. HPP also helps families and individuals maximize access to benefits (such as SNAP, WIC, etc.) for which they are eligible.

The Fund is not a standalone program; it exists as an integral part of our overall homelessness prevention strategy, embodied in our Homelessness Prevention Program. HPP employs an innovative approach to eviction prevention in order to serve residents of Somerville, Massachusetts who are unstably housed, but not yet homeless. By partnering with the local district court and obtaining copies of the weekly "Summons and Complaint", or eviction notices, we are able to identify which families or individuals are in the process of being evicted from their homes. We then send notice to each affected residence letting them know of our case management and in-court advocacy services. We then determine, in collaboration with each client, the type of advocacy and services that are most needed and will be most effective. Among the housing needs we might address are: eviction prevention, foreclosure prevention, barriers to entering subsidized housing programs, poor housing conditions, and fair housing issues (i.e. discrimination). Some cases can be solved with a simple phone call to resolve a misunderstanding with a landlord; others require assistance through the entire legal process, including appeals.

HPP also provides housing search services. The purpose of these services is to assist community members who are seeking better or more affordable housing, but are not yet in the eviction process. Advocates acquaint participants with the types of available subsidized and affordable housing and assist with filling out applications and related tasks. Finally, as noted above, we provide assistance with initial enrollment for, and appeals from denials of, a wide variety of federal and state benefits such as SNAP, WIC, TANF, Fuel Assistance, and similar supports. By ensuring that our clients are maximizing their use of these supports we help them to free up income that can then be used to stabilize or improve their housing situation.

The Fund represents a flexible pool of money that we can use to help clients meet a variety of emergencies that might increase their chances of becoming homeless. Most of these emergencies are directly related to housing, but not all. For example, in the recent past we have helped clients to pay for job training courses, repairs to cars in order to get to work, storage costs for furniture between apartment moves, and rent and utility arrearages. However, the vast bulk of requests we receive for assistance are for funds to cover the first and last months' rent and security deposits for both subsidized and market rent apartments. **To be clear, we have the ability to ensure that CPA funds are spent only in accordance with the restrictions described in the Funding Opportunity; please see the response to question 17 below for further details.**

The Fund will assist clients with grants and loans totaling up to the lesser of a) three times 35% of the client's monthly income or b) \$4,000. In most cases, we have found that clients require far less than this to provide them with needed stability. In rare cases, of course, a little more may be needed. We will use our best judgment in such cases. If denial of an application for aid will result in significant hardship, solely because the amount in question is slightly over the above limit (the so-called "cliff effect"), we may choose to fund the full request.

In evaluating applications for assistance, decisions are guided by the following considerations: the assistance, if granted, together with other available resources, should be sufficient to resolve the need; and the presenting need should not be indicative of a continuing need that will result in continuing requests for financial assistance.

8. Timeframe for performance: These funds will be used within the calendar year beginning with the date of receipt of funds.
9. If it is a new program, estimated time to set up program: This is an ongoing program; it has been operating for many years.
10. Describe the need within the community for the type of program proposed and note any other agencies that may be addressing it (to the extent applicant is aware) and how this program is different:

Stable housing is widely understood as underlying all self-sufficiency efforts. An individual or family without stable housing is usually unable to make good use of other programs and supports. Somerville is a city in crisis: we are desperately short on affordable housing, and evictions from both affordable and market rentals are rising. 16.6% percent (as of 2016) of Somerville's residents live below the poverty level (\$25,100 for a family of four), or about 13,400 individuals out of a total population of roughly 81,000.

However, the official poverty line bears no correlation to regional cost of living or what it means – in real terms – to be experiencing financial distress/poverty in Somerville. As the city continues to gentrify, working-class families are increasingly experiencing the same difficulties formerly associated with households in poverty. The Massachusetts Living Wage Calculator, published by MIT, estimates that a Somerville family of four needs an income of **\$72,316** (roughly equal to 80% of Area Mean Income) to cover its basic expenses. This means that roughly **half** of Somerville's residents are likely to be in financial distress and vulnerable to displacement.

At present, our Fund is quite small. Each year we must turn away many deserving families due to lack of available funds. CPA funds will help to correct this deficiency by allowing us to assist more families with greater flexibility.

At present, the only other source for similar assistance of which we are aware is the Somerville Homeless Coalition. While their primary focus is on assistance to homeless clients, SHC also provides emergency assistance to those in danger of becoming homeless. Indeed, CAAS routinely refers clients in need of financial assistance to SHC, since our Fund is usually insufficient to meet their needs. The need to refer our clients to SHC for a service that we could provide directly, however, results in needless delay and inefficiency; if the funds were available here we would be able to provide better and quicker service to our clients in crisis and integrate that service within a broader case management context.

11. Provide the income level of targeted beneficiary/beneficiaries: This program primarily will assist individuals with incomes at or below 50% of Area Mean Income. However, in cases where adhering rigidly to that cutoff would result in significant hardship, we will accept applications from clients with incomes up to 80% of AMI, and will use our best judgment in order to determine whether such applications merit a favorable response. We will be especially mindful of the artificial and cruel results of applying a rigid "cliff effect" standard, results with which our clients are frequently only too aware.
12. Description of who the program will benefit (veteran population, homeless, etc. and please note the extent to which beneficiaries are Somerville residents): This program will benefit Somerville residents who meet the above income restriction. There are no other eligibility restrictions.
13. Estimated number of individuals or households to be served: This is very difficult to estimate, since each individual's or family's case will be unique. However, if every client of the Fund received the maximum amount described in question 7 above (\$4,000), 11 households could be served with the requested CPA funds. Since it is likely that most clients will not need this level of assistance, this figure should be regarded as a minimum number. Based on past experience, we expect the actual number of households assisted to exceed 25.
14. Describe how program outcomes will be measured and tracked:

As a federally designated anti-poverty agency, CAAS employs the strategic use of extensive "National Performance Indicators" (NPI) to track many outputs and outcomes relevant to HPP's objectives (e.g. clients obtaining safe and affordable housing, skills/competencies required for employment, food assistance, emergency utility payments, etc.). The NPI are a comprehensive suite of anti-poverty indicators promulgated by the National Association for State Community Services Programs. CAAS' effectiveness will thus be analyzed in the context of the multiple barriers low-income families often face and the many outcomes they can achieve, specifically within, but also beyond housing/homelessness prevention.

This grant's impact will be measured by tracking funds distributed, services rendered, referrals to other agencies, and the wide range of outcomes (tied to the NPI referenced above) resulting from the funds distribution, services and referrals. While increases in housing security will be the focus, the data we have and use provide a strong and broad platform to document the transformative effects of this grant.

15. Please attach a complete program Budget and include the status of all funding source (note any funds pending or already received) and all sources and uses by amount. Please see the attached budget sheet.

16. Describe whether the proposed activity will be carried out with or without any other funding from the Trust: The program will be carried out with or without any further funding from the Trust; it will simply be carried out at a much smaller scale, distributing only the other funds that have been committed already (see budget sheet).
17. Experience and capacity of the agency and staff – please describe staff available to work on the project (and note if staff need to be hired) and describe any similar successful programs and how they relate to other programmatic activities: The Homelessness Prevention Program is led by Ms. Abby Perez, Director of Advocacy, who has been engaged in this work for over 20 years. Abby oversees a team comprised at present of two Housing Advocates and one Benefits Specialist. In addition, she oversees our team of six Head Start Family Advocates, who provide intensive support to the families of the 267 children enrolled in Head Start each year. All of these advocates are deeply familiar with the intricacies of subsidized housing, federal, state, and local benefits programs, and referrals to a wide range of health and social services. The HPP advocates process applications for financial assistance from the Fund as a routine part of their work.

In order to strengthen our capacity to administer the Fund on a larger scale, we have added a step to our approval process. Applications for assistance, including initial eligibility determinations and collection of all required backup documentation, will be completed by the HPP Advocates. Applications will then be reviewed by Mr. Lincoln Taggart, Director of Development and Planning. Linc's primary responsibilities are ensuring compliance with the non-fiscal requirements associated with our various grant sources. He will review each application in order to ensure that the requested use of the funds is consistent with any restrictions associated with the available grant source and our own programmatic parameters. Assuming favorable review at this step, the completed applications will then be forwarded to our fiscal office for disbursement. Since each of the (four, including CPA) grant sources making up the Fund have differing eligibility and use restrictions, we feel that this added step will ensure compliance while allowing advocates to focus more directly on client interaction.

18. Note if applicant has previously been funded by the Trust and, if yes, a concise summary of the number of residents served in the prior fiscal year and the impact of the program:

CAAS was mostly recently a recipient of Trust funding for the period beginning in July of 2016 and ending in June of 2017. CAAS' Homelessness Prevention Program put these funds to work preventing homelessness through advocacy, case management for the unstably housed, though not yet homeless. HPP served 468 Somerville residents with incomes at or below 50% of AMI.

By the end of the grant period clients had achieved the following, selected outcomes:

- 284 participants secured greater housing stability while receiving case management
- 98 participants secured greater housing stability through CAAS' advocacy in court
- 84 participants secured greater housing stability through CAAS' advocacy with a landlord
- 94 participants began receiving increased benefits from other agencies and programs

19. Explain how the proposed activities/project addresses a need and/or strategy in City of Somerville's 5 Year Consolidated Plan (Can be viewed online at www.somervillema.gov).

According to the City's 5 Year Consolidated Plan, the City has categorized its priority needs into two major categories and assigned them both the highest level of priority. The At Risk

Populations category attempts to take immediate and direct actions to meet the needs of the most vulnerable members of the community by investments in public services and housing initiatives to meet the urgent needs of Somerville's high risk residents.

The 5 Year Plan also lays out an Anti-Poverty Strategy, stating that the City will continue to provide activities to prevent individuals and families from becoming homeless and continue to reduce the amount of homeless individuals and families. The Anti-Poverty Strategy includes making funds available to nonprofit organizations; providing assistance to individuals and families at risk of homelessness and those who face a one-time extenuating circumstance of financial hardship; and providing rental assistance and other housing-related costs to families at risk of homelessness through other rental assistance programs and activities.

This program will address both of these articulated needs and strategies by providing direct financial assistance to individuals and families in need in order to prevent their becoming homeless.

20. Explain how the proposed activities/project addresses a Goal or Action Step in the SomerVision Comprehensive Plan (Can be viewed online at www.somervillema.gov).

The SomerVision Comprehensive Plan includes the following Goal E. Housing IV. Create a diversity of programs that prevent homelessness and address the housing needs of the homeless and those at risk of homelessness. B. Policy: The City should ensure that a cohesive network exists to prevent individuals and families from becoming homeless. 1. Action: Actively seek additional funds for programs to support families and individuals on the verge of becoming homeless.

This program utilizes CPA funds to provide direct financial assistance to individuals and families on the verge of becoming homeless.

CAAS Homelessness Prevention Assistance Fund

Budget (Fiscal Year ending November 30, 2018)

Income	
Community Services Block Grant*	\$2,500
East Boston Savings Bank*	\$5,000
Affordable Housing Trust Fund	\$50,000
Tufts Neighborhood Service Fund	\$500
Total Income	\$58,000
Expense	
Administrative Overhead @12%	\$6,960
Direct Client Assistance	\$51,040
Total Expense	\$58,000

*received