Homelessness Committee  
September 16, 2019  
9:30–11:00 a.m.

Notes

CLICK HERE for the Presentation from the Meeting

I. Welcome & Introductions

II. Eviction Prevention – Rent Arrearage Program Implementation  
Amy Mullen, HomeBASE/RAFT Contract & Compliance Coordinator,  
Department of Housing and Community Development

Amy Mullen led a discussion on the implementation of the Rent Arrears Pilot Program. Please see the one-page hand out that Amy provided with details on the program at the end of this document.

DHCD will continue to track applications, denials, reasons for those denials, reasons for the hardship, average payment, and rent/mortgage amounts. It will prepare quarterly reports. DHCD also hope to work on a formal evaluation of the program.

In implementing the program, there has been outreach done by administering agencies. The program is largely being promoted through word-of-mouth. Applicants are welcome to work with their case worker or other service providers to apply for the program at administering agencies.

As of now, the program is a 1-year pilot in the FY2020 budget. The future of the program will depend on funding availability in the FY2021 budget. Advocates will continue to work on legislation that would codify the program.

III. ELI Housing Updates

a. Governor's Supplemental Budget Funding for Extremely Low Income (ELI) housing
On September 6, Governor Baker filed a supplemental budget to close out FY2019, which ended with a major revenue surplus. The Governor proposed $10 million to support production of new affordable housing for those with extremely low incomes (ELI) and another $10 million to support a down payment assistance program for first time homebuyers. The Legislature is expected to take up the supplemental budget this fall.

CHAPA advocating for the $10 million for ELI housing to be including in the final supp. budget. Committee members can help achieve this by contacting House and Senate leadership asking them to including this $10 million.

CLICK HERE to open the Action Alert! At this page, members can copy-and-paste a message to the Speaker, Senate President, and Chairs of the Ways & Means Committees in the Legislature asking to include $10 million for ELI in the supplemental budget.

CHAPA will continue to find out information on how the $10 million for ELI will be spent and administered. As contained in the Governor’s budget, it will be administered by MassHousing through the state’s Affordable Housing Trust Fund.

b. Emphasis on ELI housing through QAP

CHAPA is preparing comments on the forthcoming Qualified Allocation Plan (QAP). This document determines how state controlled affordable housing finance resources are distributed, including the Low Income Housing Tax Credit and other bond resources. The QAP is updated every two years. DHCD expects to release a draft of the 2020-2021 QAP. Once the QAP is released, there will be a public meeting and a period for comments to be submitted.

For an overview of QAP requirements for ELI housing, please see the presentation. CHAPA plans to make recommendations to expand the QAP requirements for ELI or Very Low-Income (VLI) housing for projects. These recommendations may include:

- Change the 10% ELI threshold to 15% for households between 0% and 50% AMI
- Change the priority category for projects with 20% ELI to allow for the following:
  - 20% ELI; or
  - 25% for households with 0% to 50% AMI
- Expand number of ELI households served through Project Based Vouchers
During the discussion, members noted being careful of avoiding any unintended consequences of conflicting requirements between the QAP and certain affordable housing resources.

For the QAP, CHAPA is also working on recommendations to incorporate protections from the Violence Against Women Act (VAWA) into the QAP to help ensure the safety of survivors of domestic violence.

Once the draft QAP is released, CHAPA encourages members of the committee to submit comments in favor of expanding the amount of ELI housing. We will provide updates when the draft QAP is released in the coming weeks as well as when the public meeting is announced and when comments are due.

IV. **Member Updates**

Eric Shupin shared that we will continue to monitor the [plans of the Trump Administration](https://www.whitehouse.gov) to address homelessness in Los Angeles. The President has indicated he may raze homeless encampments and place the homeless in government facilities, possibly through arrests. We will provide updates as we learn them and share any action items organized by our national partners.

DHCD has opened a funding round for supportive housing, which often includes ELI housing. For more information on this funding round, [click here](https://www.dhcd.ca.gov).

V. **Next Meeting:** Monday, November 18, 2019, 9:30–11:00 a.m.
**FY20 RAFT Rent Arrears Pilot**

In FY20, a pilot program aimed at preventing homelessness upstream allows the RAFT administering agencies to screen households under three new housing crises:

1. Upstream Rent Arrears – Market Rent
2. Upstream Rent Arrears – Subsidized Rent
3. Upstream Mortgage Arrears

Households applying under these housing crises must provide all of the following verifications, in addition to all other documentation required as part of a RAFT application:

1. Notice of rent arrears issued by the rental property owner or notice of mortgage arrears issued by mortgage lender
2. Demonstration of a financial hardship (reduction in revenue, increase in expenses, and/or subsidy calculation issues that cannot be resolved) that caused the nonpayment of rent
3. Demonstration that payment of the arrears will allow the household to retain their housing

A portion of the $21M FY20 appropriation has been designated to assist households through this pilot program. Up to $4,725,768—the funding allocated in the FY20 legislative language from the Housing Preservation and Stabilization Trust Fund—is allocated to serve households who qualify under the Upstream Rent Arrears or Upstream Mortgage Arrears housing crises. In addition to the above criteria, households must meet all other RAFT eligibility criteria outlined in the Program Guidance in order to be approved for funds through the upstream prevention pilot. The upstream prevention pilot funds have been designated for the Traditional Population and the Expanded Population in proportion to the overall amount of assistance allocated for each of these populations.

RAFT Upstream funds may only be used to pay rent or mortgage arrears. They may not be used for other RAFT payment types such as rental stipends, security deposits, furniture, etc.

Households may only receive RAFT Upstream funding one time in a 12-month period. If RAFT Upstream fails to prevent the household from developing a “downstream” RAFT housing crisis, the household can apply for RAFT with that housing crisis. However, the total amount of funding issued over a 12-month period cannot exceed the RAFT benefit limit of $4,000 per household.