

RESIDENTIAL ASSISTANCE FOR FAMILIES IN TRANSITION HOMELESSNESS PREVENTION PROGRAM LINE ITEM 7004-9316

Please actively support the adoption of the Senate's recommended funding level of \$18.5 million and Senate language to maintain the expanded eligibility language for FY'18 to help more families and individuals across the Commonwealth to have a safe, stable place to call home.

Hello. My name is Cary Havey. I am the Interim Director of Emergency Services at Community Action Programs Inter-City, Inc. in Chelsea.

I am also a mother of three girls, and a grandmother to one boy. I want to advocate for more investments in affordable housing programs and to share with you how valuable the RAFT (Residential Assistance for Families in Transition) and HomeBASE programs can be to preventing families from becoming homeless.

Up until last year, my girls and I were living at my grandma's house. We paid rent, but much lower than the market rate. Unfortunately, my grandma passed away last year and my aunt decided to sell her house so my girls and I were evicted. (continued on back)



Adopt the Senate's proposed funding level of \$18.5 million and line item language that would continue to allow households without children to access RAFT. The expanded definition of family included in the FY'17 final budget and the FY'18 Senate budget covers households of all sizes and configurations so as to allow families with dependent children, families without children in the household, and unaccompanied youth and adults to access homelessness prevention resources.

During FY'17, 3,850 households were served by RAFT as of April 30th. This includes 124 households who previously were ineligible under the more limited definition of family, 56% of which were households with disabilities.

At the Senate's proposed funding level, the state would be able to prevent homelessness for an estimated 6,016 households, based on the average FY'16 RAFT expenditure of \$3,075/household (including the \$539 administrative fee for each household approved).

The program is funded at \$13 million for FY'17. According to the 2015-2016 RAFT report published by the Regional Housing Network of Massachusetts, the state's FY'16 RAFT investment of \$12.5 million saved the Commonwealth an estimated \$137 million.

In 2016, 28% of clients were asked to leave by a co-tenant, family, primary renter or homeowner.

"I couldn't figure out how to make it work"

While going through the eviction process, my boss referred me to Housing Families' Pro Bono Legal Services Program. I am so grateful for their help. I was so scared when I got the eviction papers and it was such relief to know that someone was there to support me and answer my questions. The Pro Bono Legal Team helped me navigate the complicated eviction process and connected me to resources I didn't even know were available.

Once I knew I was going to have to leave my grandmother's house, I immediately began looking for apartments online. I had crazy sticker shock! I had no idea how much rents were in this area. There was no way I was going to be able to afford a market rent unit on my own once taxes, health insurance, utilities, dental bills, and bills in arrears. I couldn't figure out how to make it work. One of the biggest fears I had was that I was going to end up in a shelter.

What I didn't realize was that my biggest fear should have been that I wouldn't qualify for shelter because I was over-income. My family and I were about to be homeless and I wasn't even going to be able to access shelter, but I was also far from being able to afford to live in Malden where I had raised my kids for the past twenty years. Thankfully, the Pro Bono team was able to refer me for a Section 8 voucher through their Super Preference partnership with the Malden Housing Authority and negotiate extra time for me to stay in my apartment until I found a new one.

They also connected me to RAFT. RAFT is a program that provides help for families who are at-risk of homelessness with things like a security deposit, first and last month's rent, paying off utility arrears to help the family avoid becoming homeless. As soon as I found an apartment to use my voucher, RAFT helped me pay for a security deposit and first month's rent to secure the apartment. Without that resource, my family and I would have been homeless without being able to move into a shelter program.

Thank you for letting me share my story, and for all of your support.

"RAFT is the most accessible and flexible prevention resource available to the individuals and families most at-risk of becoming homeless. Without it, the reliance on emergency shelter would increase and further destabilize at-risk households." - Father Bills & MainSpring