SUGGESTED TALKING POINTS

Background: The RAAP Campaign is a coalition of organizations and agencies from across the Commonwealth, led by the Massachusetts Coalition for the Homeless (MCH), that seeks to restore a statewide rent arrearage assistance program. Together, we believe we can prevent homelessness by helping people remain stably housed when they are behind on rent, prior to experiencing an eviction.

Ask: To restore the rent arrearage program, we urge legislators to:

- Advance House Bill 1264, led by Representative Marjorie Decker, and cosponsored by a bipartisan group of 71 Senators and Representatives from all regions of Massachusetts; and
- Appropriate $7 million for the rent arrearage program, as proposed in House Bill 1264, in the FY’20 state budget, as a pilot within the existing Residential Assistance for Families in Transition (RAFT) line item (#7004-9316).

What would the program do? Low-income households (both families and individuals, both renters and homeowners) that are at or below 50% Area Median Income (AMI), and that are behind on their rent, but have not yet received an eviction notice, would be eligible for cash assistance in the amount of up to four times their monthly rent or mortgage payment. At least 50% of the program's funding would need to be provided to households with incomes at or below 30% AMI. A household would become eligible for this resource once they can document that they are in arrears on rent or mortgage liabilities. The Department of Housing and Community Development (DHCD) would administer the program in coordination with the Department of Transitional Assistance (DTA), the 24 other member agencies and secretariats of the Interagency Council on Housing and Homelessness (ICHH), and the agencies contracted by DHCD to administer the RAFT program.

Why does this matter?

- All people should have a place to call home, and that access to a stable, affordable home is a requirement of human dignity. Without decent housing, economic opportunity and upward mobility become impossible. People that are unhoused or unstably housed often cannot build up savings, pursue education, maintain good health, or adequately feed themselves and their children. In addition, those facing housing instability frequently find themselves on the brink of falling behind on rent or mortgage payments, which can then lead to eviction, and force a household into homelessness.
- The intersection of soaring housing costs, an inadequate supply of affordable homes, and stagnant wages for workers often leads to the experience of housing instability, which is felt most deeply in households with the fewest resources. Among individuals and families with the lowest incomes across the Commonwealth, housing costs routinely consume an outsized portion of household income. Many pay far more in monthly housing costs than the 30% of household income that is typically considered to be affordable, meaning that they experience a cost burden.
- According State of the Nation’s Housing 2018, published by Harvard University’s Joint Center for Housing Studies, 11.2% of all homeowners and 25.5% of all renters in Massachusetts experience a severe cost burden, meaning that they pay more than 50% of their income on housing costs.
- According to The Gap: A Shortage of Affordable Homes 2018, published by the National Low Income Housing Coalition (NLIHC), 60% of Extremely Low Income (ELI) Massachusetts renters, or those earning less than 30% AMI, are severely cost burdened, compared with just 2% of middle income households earning between 81% and 100% of AMI.
- Further, The Gap reports that the Commonwealth has only 46 rental homes affordable and available for every 100 of the state’s ELI households, compared with 99 homes for each of the state’s 100 middle income households. This leads to those individuals and families with the fewest resources being disproportionately likely to live in housing that they cannot truly afford, straining their already limited budgets.
For the state’s low and moderate-wage earners, simply working full-time does not provide sufficient income to remain stably housed. According to NLIHC’s Out of Reach: the High Cost of Housing 2018, a single-income Massachusetts household would need to earn an hourly wage of $28.64 per hour in order to afford rent on a modest two-bedroom home. This is equivalent to working 95 hours per week at the state’s recently increased $12 per hour minimum wage, making Massachusetts one of the costliest states in the nation for housing.

While a landlord may evict a household for reasons not directly tied to rent payments, such as damaging property, causing a disturbance, or breaking the law, most eviction cases begin when a renter cannot pay the rent.

According to NLIHC’s analysis of the U.S. Census Bureau’s latest American Housing Survey data, households experiencing a severe housing cost burden were nearly three times as likely as those not experiencing a cost burden to have been unable to pay all or part of their rent in the previous three months.

Further, those experiencing a severe housing cost burden were 50% more likely than those not experiencing a cost burden to have been threatened with eviction due to nonpayment of rent in the previous three months.

When households fall on hard times and have no way of avoiding an eviction due simply to being unable to pay their rent, the ensuing experiences can unleash a wave of consequences and trauma felt for years to come.

A forced relocation after an eviction can lead to a family being removed from its home community and to children being removed from their schools.

This act of removal can lead to both adults and children developing negative physical and mental health impacts long after the eviction takes place.

For children, the inherent instability of such an experience can stunt their psychological development and performance in school.

Eviction can lead to job loss, when removal from a home community complicates how a family travels to work, or when the lengthy nature of an eviction proceeding adds stress to a worker, and causes them to make mistakes on the job.

Evictions have even been demonstrated to lead to increased rates of suicide.

The best solution to the problems that arise from an eviction is to prevent that eviction from ever taking place at all. For households at risk of eviction and homelessness due to nonpayment of rent, the clearest and most effective resource is an immediate infusion of cash assistance to help pay their arrearages, prevent them from falling further behind, and keep them in their home.

Rent arrearage assistance is a policy solution proven to have worked in Massachusetts, and it can work again. A 2003 DTA analysis of its previously administered rent arrearage program indicated that 96% of recipients maintained stable housing and did not require deeper assistance in the form of an emergency shelter stay during the 12 months following receipt of assistance. Further, 75% of families attained self-sufficiency, and did not need additional arrearage payment assistance during the following calendar year.

Rent arrearage assistance is a cost-efficient policy solution, when considered as an alternative to a household potentially losing its home due to an eviction or foreclosure, and needing to turn to the emergency shelter system for housing.

According to the latest data available from DHCD, the average cost of an emergency shelter stay today is $53,300 per household. Four months’ back rent for the lowest income households across the Commonwealth is guaranteed to be a fraction of the average per-household cost of an emergency shelter stay.

By avoiding eviction proceedings, individuals and families who may benefit from rent arrearage assistance also contribute toward freeing up the Mass Courts docket and free up some resources that may otherwise be consumed by assistance from legal services attorneys.

Massachusetts households with the lowest incomes are often one paycheck, accident, or emergency away from losing their housing and experiencing homelessness—these households with the fewest resources cannot wait any longer for the crucial support of a restored rent arrearage assistance program for staying in their homes.

For more information, contact James Saucedo at james@mahomeless.org / 781-595-7570 x 33 or Kelly Turley at kelly@mahomeless.org / 781-595-7570 x17. The RAAP Campaign is a campaign of the Massachusetts Coalition for the Homeless. Learn more at www.mahomeless.org/advocacy.
SAMPLE TESTIMONY FOR COMMITTEE ON WAYS AND MEANS

The objectives of sharing testimony with the Joint Committee on Ways and Means are:

1. To demonstrate ongoing, growing public support for the RAAP Campaign, our goal of restoring and funding the rent arrearage assistance program;
2. To deliver messages from RAAP Campaign supporters direct to Committee members, who are now in the process of drafting the FY'20 state budget; and
3. To ask that Committee members include $7 million in funding for the rent arrearage assistance program in the FY'20 state budget, as a pilot within the existing Residential Assistance for Families in Transition (RAFT) line item (#7004-9316).

At its upcoming hearing on the FY'20 state budget, any member of the public may speak in front of the Committee for up to three minutes. Here are some tips to consider as you prepare your testimony:

- As you prepare, be sure to practice what you plan to say, to ensure that your remarks fit within the three-minute time limit, and that your time does not expire before you say all that you would like to share with the Committee.
- Be sure to begin by thanking the Committee for the opportunity to speak, and sharing your name and the city or town where you live and/or work.
- Include statements about why you as an individual resident of Massachusetts or why your organization supports the RAAP Campaign's goal of restoring and funding the rent arrearage assistance program.
- After you speak, share a written copy of your testimony with the Committee, either by delivering a print copy to the offices of Committee members, or by emailing your testimony direct to Committee members. For the names and contact information of legislators on the Joint Committee on Ways and Means, head to the website of the Massachusetts Legislature at: [https://malegislature.gov/Committees/Detail/J39](https://malegislature.gov/Committees/Detail/J39).

Here are some questions to consider as you draft your supporting remarks:

- What does ‘home’ mean to you? Why is important that we help keep residents of your community/communities in their homes?
- What are the unique rental and/or homeowner housing conditions facing low-income people in the city, town, or region of Massachusetts where you live and/or work?
- What are the factors that most frequently lead to eviction and/or foreclosure for people in your community/communities?
- What happens to people in your community/communities when they have no way of avoiding an eviction and/or foreclosure?
- Has your organization/agency helped a household successfully avoid an eviction or foreclosure and remain in their home? What did it mean to that community member for them to successfully avoid losing their housing?
Here is a sample testimony statement:

- “[Good morning/good afternoon] Chairmen Rodrigues (pronounced ROD-rigs) and Michlewitz (pronounced Michael-wits), Vice Chairwomen Friedman and Garlick, Ranking Minority Members deMacedo (pronounced (DEE-ma-SEE-do) and Smola, and Members of the Committee. Thank you for the opportunity to speak today. [Briefly introduce your group’s mission and the communities or populations you serve.]”

“My organization is proud to stand alongside the more than 110 endorsing organizations of the RAAP Campaign, led by the Massachusetts Coalition for the Homeless. Together, we believe we can prevent new instances of homelessness by helping vulnerable people remain stably housed when they are behind on rent, prior to experiencing an eviction. We can achieve this goal by restoring a statewide rent arrearage assistance program.

“We ask the Joint Committee on Ways and Means to appropriate $7 million in funding for the rent arrearage assistance program, as proposed in House Bill 1264, within the FY’20 state budget. We ask that the Committee appropriate this funding as a pilot within the existing Residential Assistance for Families in Transition (RAFT) program (line item #7004-9316).

[Briefly elaborate on why your organization supports the RAAP Campaign, and your organization’s connection to the issues of homelessness, housing instability, and poverty.]”

“Vulnerable households with the lowest incomes cannot wait any longer for rent arrearage assistance as a crucial support for preventing both eviction and loss of housing. Please join us by funding the rent arrearage assistance program at $7 million in the FY’20 state budget, and help vulnerable families and individuals remain in their homes and communities.

“Thank you very much for your time this afternoon, and for your service in the State Legislature.”

For more information, contact James Saucedo at james@mahomeless.org / 781-595-7570 x 33 or Kelly Turley at kelly@mahomeless.org / 781-595-7570 x17. The RAAP Campaign is a campaign of the Massachusetts Coalition for the Homeless. Learn more at www.mahomeless.org/advocacy.
SAMPLE LETTER TO COMMITTEE ON WAYS AND MEANS

The objectives of sending written letters to the Joint Committee on Ways and Means are:

1. To demonstrate ongoing, growing public support for the RAAP Campaign, our goal of restoring and funding the rent arrearage assistance program;
2. To deliver messages from RAAP Campaign supporters direct to the leaders of the Ways and Means Committee, which is now in the process of drafting the FY’20 state budget; and
3. To ask that Committee members include $7 million in funding for the rent arrearage assistance program in the FY’20 state budget, as a pilot within the existing Residential Assistance for Families in Transition (RAFT) line item (7004-9316).

Legislative offices receive numerous phone calls, emails, and social media messages on any given day, but written letters continue to be among the most effective methods for communicating with elected officials. The letter that follows is intended to be used as a sample for RAAP Campaign supporters to contact the Chairs and Vice Chairs of the Joint Committee on Ways and Means, as the Committee sets out to appropriate funding for the FY’20 state budget. Sharing your letter with other Committee members, top leaders of the State Legislature, and your own State Senator and State Representative by including them in a “CC” line at the bottom of your letter is an optional, helpful way of maximizing the reach of your message.

Your letter should include the following key components:

1. Introduce your organization, its mission, and the communities or populations you serve. Be sure to include your connection to the need for a rent arrearage assistance program that addresses homelessness, housing instability, and poverty.
2. Share the specific ask that the Committee appropriate $7 million in funding for the rent arrearage assistance program, as proposed in House Bill 1264, within the FY’20 state budget; and appropriate this funding as a pilot within the existing Residential Assistance for Families in Transition (RAFT) program (line item #7004-9316).
3. Share your contact information for follow up by the elected official or staff member receiving your letter.

When you are ready to send your letter, you can do so by:

1. Delivering your letter in-person at the appropriate State House office;
2. Sharing your letter with the Massachusetts Coalition for the Homeless (MCH), for a MCH staff member to deliver on your behalf at the State House;
3. Scanning and emailing your letter directly to the elected official recipients; or
4. Placing a copy of your letter in the postal mail.

Once you have sent your letter, please get in touch with MCH. Sharing information on advocacy participation will help us remain best equipped to advocate for restoration of the rent arrearage assistance program. For the names and contact information of legislators on the Joint Committee on Ways and Means, head to the website of the Massachusetts Legislature at: https://malegislature.gov/Committees/Detail/J39.
Dear Chair Rodrigues, Chair Michlewitz, Vice Chair Friedman, and Vice Chair Garlick:

[Introduce your group’s mission, the communities or populations you serve, and your connection to the issues of homelessness, housing instability, and poverty.]

My organization is proud to stand alongside the more than 110 endorsing organizations of the RAAP Campaign, led by the Massachusetts Coalition for the Homeless. Together, we believe we can prevent new instances of homelessness by helping vulnerable people remain stably housed when they are behind on rent, prior to experiencing an eviction. We can achieve this goal by restoring a statewide rent arrearage assistance program.

Please work with your colleagues on the Joint Committee on Ways and Means to appropriate $7 million in funding for the rent arrearage assistance program, as proposed in House Bill 1264, within the FY’20 state budget. We ask that the Committee appropriate this funding as a pilot within the existing Residential Assistance for Families in Transition (RAFT) program (line item #7004-9316).

Led by Representative Marjorie Decker, House Bill 1264 is cosponsored by 71 members of the State Legislature, including Assistant Vice Chair Senator Lewis, Assistant Vice Chair Representative Malia; Committee Member Senators Barrett, Collins, Gobi, Jehlen, and Rush; and Committee Member Representatives Stanley, Ashe, Garballey, Holmes, Keefe, Hunt, Barber, Gonzalez, Tosado, Cassidy, Higgins, Tyler, Williams, and Vargas.

The intersection of rapidly increasing housing costs, an inadequate supply of affordable homes, and wages that aren’t increasing fast enough, often leads to people with the lowest incomes living in homes they cannot truly afford. Across the Commonwealth, 60% of the lowest income renters pay more than half their limited incomes on rent. These households with the fewest resources are often one paycheck, accident, or emergency away from a quick and traumatic downward spiral of missed rent or mortgage payments, eviction, and homelessness. The best way to prevent eviction, and the homelessness that can occur after an eviction, is to prevent that eviction from ever taking place at all.

Vulnerable households with the lowest incomes cannot wait any longer for rent arrearage assistance as a crucial support for preventing both eviction and loss of housing. Please join us by funding the rent arrearage assistance program at $7 million in the FY’20 state budget, and help vulnerable families and individuals remain in their homes and communities.

Thank you very much for your consideration and your service in the State Legislature.

[Signature(s)]

CC: Senate President Karen Spilka, Senate Majority Leader Cynthia Stone Creem, Senate Minority Leader Bruce Tarr, Speaker Robert DeLeo, House Majority Leader Ronald Mariano, and House Minority Leader Bradley Jones.
CC: Joint Committee on Ways and Means Member Senators Jason Lewis, Michael Barrett, Joseph Boncore, Michael Brady, Nick Collins, Barry Finegold, Anne Gobi, Adam Hinds, Patricia Jehlen, Eric Lesser, Joan Lovely, Michael Moore, Michael Rush, Viriato deMacedo, Donald Humason, and Ryan Fattman.

CC: Joint Committee on Ways and Means Member Representatives Elizabeth Malia, Thomas Walsh, Thomas Stanley, James Arciero, Brian Ashe, Sean Garballey, Carolyn Dykema, Russell Holmes, Paul Schmid, Josh Cutler, Carole Fiola, Mary Keefe, Jay Livingstone, Alan Silvia, Daniel Hunt, John Velis, Christine Barber, Carlos González, José Tosado, Gerard Cassidy, John Barrett, Natalie Higgins, Chynah Tyler, Bud Williams, Andres Vargas, Todd Smola, Angelo D’Emilia, Donald Berthiaume, Hannah Kane, James Kelcourse, David Muradian, and Timothy Whelan.

CC: State Senator(s) and Representative(s) serving community/communities of letter writer

For more information, contact James Saucedo at james@mahomeless.org / 781-595-7570 x 33 or Kelly Turley at kelly@mahomeless.org / 781-595-7570 x17. The RAAP Campaign is a campaign of the Massachusetts Coalition for the Homeless. Learn more at www.mahomeless.org/advocacy.
SC�RT FOR CALLING COMMITTEE ON WAY�S AND MEANS

The objectives of calling the offices of the Joint Committee on Ways and Means Chairs and Vice Chairs are:

1. To demonstrate ongoing, growing public support for the RAAP Campaign, our goal of restoring and funding the rent arrearage assistance program;
2. To deliver messages from RAAP Campaign supporters direct to the leaders of the Ways and Means Committee, which is now in the process of drafting the FY’20 state budget; and
3. To ask that Committee members include $7 million in funding for the rent arrearage assistance program in the FY’20 state budget, as a pilot within the existing Residential Assistance for Families in Transition (RAFT) line item (#7004-9316).

When calling, first identify yourself and ask to speak with a staff member that handles matters related to the state budget. You may be asked whether you are a constituent of the office you are contacting. If you are not a constituent, it is still perfectly reasonable to contact the offices of the Ways and Means Committee leaders, given their authority to appropriate funding for programs that impact all residents of Massachusetts.

Once you are on the phone with the right staff member, introduce yourself by sharing who you are and where you live. If you are calling on behalf of your organization, let the staffer know about your organization’s mission and the communities you serve.

Example 1: “Hi, thank you so much for taking my call. My name is [YOUR NAME], and I live in [CITY/TOWN]. I see the lack of affordable housing hitting my community every day, and many of us residents have nowhere to turn for help when we fall behind on our monthly rent.”

Example 2: “Hi, thank you so much for taking my call. My name is [YOUR NAME], and I work for a social services organization in [CITY/TOWN] that addresses the needs of low-income people. We serve people in [COMMUNITIES/CITIES/TOWNS]. We see the high costs of housing having a negative impact on our clients on a daily basis.”

Then, continue by sharing your support for addressing the housing instability that low-income people across the Commonwealth experience, by restoring the rent arrearage assistance program.

“I support the RAAP Campaign and the Massachusetts Coalition for the Homeless’ efforts to restore the statewide rent arrearage assistance program, providing low-income people with a cash assistance resource to help them get caught up on back rent or mortgage payments, stay in their homes, and avoid becoming homeless. This proposal is under consideration in the legislature as House Bill 1264, led by Representative Marjorie Decker. I ask Chairman [CHAIR NAME]/Vice Chair [VICE CHAIR NAME] and the Ways and Means Committee to appropriate $7 million for the rent arrearage assistance program in the FY’20 state budget, as a pilot within the existing Residential Assistance for Families in Transition (RAFT) line item (#7004-9316). Vulnerable households with the lowest incomes cannot wait any longer for rent arrearage assistance as a crucial support for preventing both eviction and loss of housing.”
“Would you like me to send you any follow-up information?

“Thank you very much for your time and service in the State Legislature!”

After your call, please get in touch with MCH to let us know how it went. Sharing any information or feedback you receive from legislative offices well help us remain best equipped to advocate for restoration of the rent arrearage assistance program.

If the person you speak with asks a question to which you don’t have the answer, simply say that you don’t have the answer, and offer to follow up after your call. For any questions or additional information, please call or email the Massachusetts Coalition for the homeless at the contact information at the bottom of this page.

**CONTACT INFO FOR WAYS AND MEANS COMMITTEE LEADERS**

**Senate Chair Michael Rodrigues**
617-722-1481
michael.rodrigues@masenate.gov
State House Room 212

**Senate Vice Chair Cindy Friedman**
617-722-1481
cindy.friedman@masenate.gov
State House Room 212

**House Chair Aaron Michlewitz**
617-722-2380
aaron.m.michlewitz@mahouse.gov
State House Room 243

**House Vice Chair Denise Garlick**
617-722-2380
denise.garlick@mahouse.gov
State House Room 243

For more information, contact James Saucedo at james@mahomeless.org / 781-595-7570 x 33 or Kelly Turley at kelly@mahomeless.org / 781-595-7570 x17. The RAAP Campaign is a campaign of the Massachusetts Coalition for the Homeless. Learn more at [www.mahomeless.org/advocacy](http://www.mahomeless.org/advocacy).
ENDORSING ORGANIZATIONS

The RAAP Campaign is a coalition of 113 organizations and agencies from across the Commonwealth, led by the Massachusetts Coalition for the Homeless, that seeks to restore a statewide rent arrearage assistance program. Together, we believe we can prevent homelessness by helping people remain stably housed when they are behind on rent, prior to experiencing an eviction. Organizations can endorse the campaign by completing our online endorsement form at: https://goo.gl/4pPudU.

ACT UP Boston
Advocacy Network to End Family Homelessness
AIDS Action Committee
AIDS Project Worcester
Alliance of YWCAs of Massachusetts
Allston-Brighton Health Collaborative
Arise for Social Justice
Berkshire Center for Justice
Berkshire County Commission on the Status of Women
Berkshire County Regional Housing Authority
Berkshire United Way
Boston Area Rape Crisis Center
Boston Center for Independent Living
Boston Tenant Coalition
Bridge Over Troubled Waters
Catholic Charities Worcester County
Catholic Social Services of the Fall River Diocese
Center for Living & Working
Central West Justice Center
Citizens for Citizens
Citizens' Housing & Planning Association
City Mission Boston
City of Boston Office of Housing Stability
Community Action Agency of Somerville
Community Teamwork

Cooperative Metropolitan Ministries
DIAL/SELF Youth & Community Services
Disability Policy Consortium
Disability Resource Center
Duffy Health Center
Elizabeth Freeman Center, Inc.
EMPath
Essex County Community Organization
Falmouth Commission on Disabilities
Greater Boston Legal Services
Greater New Bedford Community Health Center
Haley House
Hampden County Commission on the Status of Women
Harvard Law School Tenant Advocacy Project
Holyoke Health Center
Homes for Families
HomeStart
Horizons for Homeless Children
Housing Families, Inc.
Housing Solutions for Southeastern Massachusetts
Jane Doe Inc.
Jewish Family & Children's Service
Justice Center of Southeastern Massachusetts
Justice Resource Institute/YouthHarbors
Kennedy Community Health Center
ENDORsing ORGANIZATIONS CONT.

Lawrence Community Works
Lawyers for Civil Rights
Lowell Alliance
Lowell Transitional Living Center
Lynn Shelter Association
Lynn United for Change
Martin Richard Institute for Social Justice
Massachusetts Coalition for the Homeless
Massachusetts Commission on LGBTQ Youth
Massachusetts Fair Housing Center
Massachusetts Law Reform Institute
Massachusetts League of Community Health Centers
Massachusetts Senior Action Council
Massachusetts Union of the Homeless
MassEquality
Metro Housing | Boston
MetroWest Commission on the Status of Women
National Association of Social Workers – Massachusetts Chapter
New Bedford Commission on Disability
Northeast Arc
Northeast Independent Living Program
Northeast Justice Center
Northern Berkshire United Way
One Family, Inc.
Pax Christi Beverly
Pine Street Inn
Poor People’s United Fund
Project Hope
Public Health Institute of Western Massachusetts
Regional Housing Network of Massachusetts
Rosie’s Place
Salem City Council
Somerville-Cambridge Welfare Coalition
South Coast Regional Network to End Homelessness
Spare Change News/Homeless Empowerment Project
Springfield Partners for Community Action
Springfield No One Leaves
Square One
St. Luke’s Guesthouse
Stavros Center for Independent Living
Tapestry Health
The Arc of Bristol County
The Resistance Center for Peace and Justice
The United Arc, Inc.
Tri-Community Coalition to End Homelessness
Tyngsborough Commission on Disability
United Way of Franklin County
United Way of Hampshire County
United Way of Massachusetts Bay and Merrimack Valley
Upper Middlesex Commission on the Status of Women
Voices Against Violence
Wayfinders
Wayside Youth & Family Support Network
Western Massachusetts Network to End Homelessness
Worcester Area Mission Society
Worcester Commission on Disability
Worcester Interfaith
Y2Y Harvard Square
YWCA Boston
YWCA Central Massachusetts
YWCA Malden
YWCA Northeastern Massachusetts
YWCA Southeastern Massachusetts

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