



The Hon. Senator Brendan P. Crighton, Chair
Joint Committee on Housing

The Hon. Representative Kevin G. Honan, Chair

Re: Testimony in support of H.1264, *An Act to Further Provide a Rental Arrearage Program*

Dear Chairman Crighton, Chairman Honan, and distinguished members of the Committee:

Thank you for the opportunity to submit testimony on behalf of One Family, Inc. in support of H.1264, *An Act to Further Provide a Rental Arrearage Program*, sponsored by State Representative Marjorie C. Decker.

One Family is a Massachusetts nonprofit that prevents family homelessness by helping low-income parents achieve higher education and career success. Our approach to homelessness prevention combines direct-service programs, training and technical assistance, and public policy advocacy. Our direct-service initiatives are the One Family Scholars program, and Credential to Career Coaching.

Through the One Family Scholars program, each year we help 100 low-income single parents pursue college degrees, so they can build family-sustaining careers, and put a roof over their families' heads. We do this through individualized coaching, scholarships, and incentive-based stipends.

And over the past two years, through the Credential to Career Coaching program, we've also helped over 120 more low-income parents find family-sustaining careers that match their skills and interests, and then create and implement individualized plans to earn the credentials they need and enter those careers.

Both the One Family Scholars program and Credential to Career Coaching have helped families make remarkable progress towards greater self-sufficiency and stable housing. But while our One Family Scholars and Credential to Career Coaching Participants – and thousands of other low income parents across the Commonwealth – are determined to succeed, there are many obstacles to overcome.

Valerie Galvao's story¹ illustrates the reality that parents who are working hard to achieve economic self-sufficiency and stable housing are very likely to experience housing crises along the way, potentially derailing progress towards those goals.

Valerie is a single parent living in Methuen. She is also a One Family Scholar, earning her Associate degree in Human Services at Middlesex Community College, and working part time as a mentor empowering at-risk youth through community service projects in Lowell. Over the years, since aging out of the foster care system, she has struggled to maintain stable housing for herself and her son, the result of the sky-high cost of housing in Massachusetts, as well as her financial circumstances and the fact that she is unable to turn to a family support system to help her through a financial crisis.

This past December, Valerie fell behind on rent due to unforeseen medical expenses for a terminally ill family member. When her landlord started to demand the past-due rent, she began to worry that she and her son might become homeless. When she received a court

¹ Valerie is the One Family Scholar who testified before the Committee in support of this legislation.

notice of an eviction proceeding, she became truly concerned that she and her son would soon find themselves on the street.

Thankfully, just last week Valerie received some very welcome news. A housing counselor at Community Teamwork, Inc., told her that she is eligible for rent arrears assistance through the RAFT program. Thanks to CTI and RAFT, she will be able to pay off her past-due rent, and thankfully she and her son won't be evicted. Now that her housing crisis has been resolved, she can concentrate on completing her Associate degree, and continue to make steady progress on her journey to self-sufficiency and stable housing.

While Valerie's story has taken a turn for the better, thousands of Massachusetts families are on the verge of homelessness, facing the threat of eviction due to falling behind on the skyrocketing cost of rent. The good news is that the Commonwealth has the opportunity to prevent a family's housing crisis from becoming a housing catastrophe. A rent arrears assistance program established through statute would help families weather the storm of a housing crisis, and remain in the home they already have. A relatively inexpensive intervention – on average less than \$2,700 per family in the Department of Housing and Community Development's current 'upstream RAFT' pilot program² – can protect parents and children from the dislocation, trauma and long-term impact of eviction and homelessness. This modest investment in a family's housing stability can also make it possible for the Commonwealth to avoid the **\$55,350³** average cost of providing a family with Emergency Assistance shelter, among other cost savings.

Enacting H.1264, *An Act to Further Provide a Rental Arrearage Program* would restore a proven homelessness prevention tool.⁴ It would make a tremendous difference in the lives of families facing the possibility of eviction due to rent arrears, and would give the Commonwealth an effective means of preventing family homelessness, helping families remain stably housed. We urge the Committee to report this important legislation favorably, and we further urge the Chairs, Vice Chairs and Committee members to reach out to House and Senate leadership in support of its enactment.

Sincerely,



Valerie Paric
Executive Director

² Source: DHCD, FY20 Q1 report on the RAFT Upstream Pilot Program.

³ Source: DHCD, FY19 Q3 report on Emergency Assistance, HomeBASE and RAFT at 7 (5/17/2019).

⁴ A 2003 Department of Transitional Assistance analysis of the rent arrearage program that was discontinued in April 2002 due to a funding shortfall found that 97% of recipients did not enter emergency shelter during the following 12 months. Sources: Department of Transitional Assistance, "Do Rental Arrearage Payments Alleviate Homelessness?" (2003) at 9; Massachusetts Coalition for the Homeless and Homes for Families, "Rental Arrearage Payments DO Alleviate Homelessness" (2003) at 1. Further, 75% of families attained self-sufficiency, and did not need additional arrearage payment assistance during the following calendar year. Source: Massachusetts Coalition for the Homeless.