FY25 RFP 1 – RENTAL ASSISTANCE PROGRAMS

Housing Program Application for CPA Funds

Date of Application: October 18, 2024

A. Agency Information

- 1. Agency Name and Address: Community Action Agency of Somerville (CAAS) 66-70 Union Square Somerville, MA 02143
- 2. Non-profit designation (if applicable): Yes No
- 3. Contact name, phone number and email address for program manager: Ashley Tienken, Director of the Housing Advocacy Program atienken@caasomerville.org | 617-623-7370 ext. 145
- 4. Contact name, phone number and email address for contract manager:

Ashley Tienken, Director of the Housing Advocacy Program atienken@caasomerville.org | 617-623-7370 ext. 145

5. Contact name, phone number and email address for invoicing:

Lisa Lewis, Director of Finance llewis@caasomerville.org

Ashley Tienken, Director of the Housing Advocacy Program atienken@caasomerville.org | 617-623-7370 ext. 145

- 6. Agency's DUNS # 119768026
- 7. Agency's Tax ID # *04-2740838*

B. Program Information

- 8. Amount of request (CPA): \$200,000
- 9. Describe details about the number of households or individuals you intend to serve.

CAAS/HAP is requesting a grant award of \$200,000 that will provide \$160,000 of direct client assistance (program budget will include \$40,000 as the maximum amount allowed for staffing/administrative costs). We intend to serve four (4) households who will receive a PASS housing subsidy for 1-2 years.

This target number is based on spending of PASS contract #220147 during the period of July 2021 to present day that provided housing subsidies to five households with a program budget of \$265,000 for direct client assistance. The average household award for current program participants is \$33,639 for 2-years of a housing subsidy. Three of the five households are single adults who leased in one-bedroom apartments which costs significantly less than providing a subsidy to a family requiring two or more bedrooms. Our role in Somerville is to end poverty so our

awareness that today, Somerville is at the center of an affordable housing shortage and low-income residents are bearing the brunt of displacement the quickest has also been factored into setting the target number of households intended to be served.

CAAS/HAP was a first time grantee to administer the PASS program and successful operation meant navigation of the unpredictable and uncontrollable factors affecting program participants that impact program spending. These factors have also aided in the target number of households to serve upon grant award:

- 1. How long it takes for approved participants to find and lease up an apartment in Somerville which has a low inventory of housing
- 2. Landlord participation
- 3. Amount set aside for enrolled participants for the program rent portion is an estimate as the total paid is dictated by the household's income that is likely to fluctuate as well as market rate value of rent set by landlords
- 4. Amount of vouchers is determined by bedroom size of applicants who score the highest self-sufficiency points and approved by the PASS panel

CAAS' mission is to help local families and individuals achieve financial security while working to eliminate the root causes of economic injustice. The Housing Advocacy Program staff have the knowledge to navigate a housing market characterized by the gentrification that is prevalent in Somerville. If we are able to serve more than the four households intended, the program budget will be stretched to secure safe & affordable housing for as many as possible.

- 10. Timeframe for performance: January 1, 2025- December 31, 2028
- 11. Describe the need within the community for the type of program proposed. List other agencies that may be addressing it. If there are differences between this proposal and the operation of other agencies administering this or a similar program, please note the differences. Is there a gap in funding to meet the need within the community? If so, describe how the amount/size of the gap is determined/measured.

CAAS conducts a community needs assessment every 3 years. In our most recent 2021 study, the top need identified by more than 85% of low-income Somerville residents was the need for safe, affordable, dignified housing. Today, Somerville is at the center of the regional housing affordability shortage, coupled with one of the hottest real estate markets in the United States. The residents who are bearing the brunt of displacement the quickest are low-income renters, homeowners, and business owners; immigrants from Central and South America and the Caribbean, many who have multi-generational households; parents of school-aged children, often single mothers juggling multiple jobs; and residents working in the cash and gig economies. These tenants are experiencing the worst impacts of the housing crisis, eviction and displacement, which create ripples of disruption and trauma for entire neighborhoods. If Somerville continues to lose its low-income, working-class, and immigrant residents and business owners, the entire city will suffer the loss of diversity, vibrancy, and depth – the exact features residents love about living here.

With the rapid gentrification of Somerville, we are seeing rent prices increasing at an unsustainable rate. In addition to the lack of real affordable housing, discriminatory practices within the application process are keeping tenants from securing housing. Subsidies like PASS allow low-income households the

opportunity to secure housing with dignity—they are able to find housing that fits their needs, to turn a house into a home while paying a rent amount that offers stabilization and ongoing services, lessening the chance of future displacement by increasing the self-sufficiency of the household.

The Somerville Homeless Coalition (SHC) had been the sole administrator of PASS until the Somerville Affordable Housing Trust Fund approved additional funds to expand the program in 2020 and CAAS/HAP was approved to duplicate the program. Given the multiple barriers that low-income families often face, collaboration with other organizations is critical to achieving client objectives. Strong partnerships and a robust information and referral component facilitate connections between clients and other service providers. CAAS & SHC have a long history of collaboration to prevent homelessness in Somerville and as partners in the administration of PASS, more households have been able to secure safe and affordable housing.

Given the multiple barriers that low-income families often face, collaboration with other organizations is critical to achieving PASS success. Strong partnerships with not only SHC as a co-administrator of the program but with the Somerville Office of Housing Stability, Cambridge and Somerville Legal Services, De Novo and Elder Services not only contribute to positive outcomes for program achievement but also close the loop on service gaps.

12. Describe other sources of funding available for the type of program proposed. Describe the degree to which your agency is leveraging other sources.

CAAS has been awarded \$1,350,000 in Somerville Affordable Housing Trust Fund (SAHTF) Flex for a grant period of 12/1/2023 to 11/30/2025. Under the contract scope of work, eligible households may receive assistance to cure rent arrears, stabilize their housing with up to six months of prospective rent payments, secure affordable housing with start-up assistance and prevent utility shut off.

CAAS is a current recipient of CPA funds for Tenancy Stabilization Programs with a grant period of 1/1/2024 to 12/31/2025 of \$200,000 of spending. Under the contract scope of work, eligible households may receive assistance to cure arrears or secure housing in Somerville. With a lifetime limit of \$3,000 maximum assistance, many recipients access the fund to prevent eviction from affordable housing (project-based, public housing or mobile voucher) after following behind on rent due to an unexpected expense of life event while living off fixed income.

13. Provide the income level of targeted beneficiary/beneficiaries. See Appendix 2 for Fiscal Year 2025 income limits.

Income eligibility for PASS participants restricts households who earn above 100% AMI; however, as a federally designated anti-poverty agency, CAAS services are specifically for those living at or below the 200% federal poverty line. 71% of PASS participants served under current contract had income at or below 200% federal poverty line at time of application.

14. Description of who the program will benefit (veteran population, chronically homeless, fragile elderly, youth aging out of foster care, etc.) and please note the extent to which beneficiaries are Somerville residents):

This program will benefit Somerville residents (or those working in Somerville) who meet the income restriction and are at risk of homelessness or experiencing homelessness. PASS focuses on households

that would benefit most from longer-term rent subsidies and stabilization support to increase self-sufficiency within one year through affordable housing or increased income. Careful evaluation of self-sufficiency scores is critical to participant success in the program to avoid a cliff effect that may lead to future risk of displacement.

15. Will your agency provide case management services and quarterly follow-up with clients after assistance is provided using other sources of funding beyond CPA funds? Please describe.

Upon approval of the PASS subsidy, the assigned HAP staff will conduct a housing needs assessment then prioritize the identified needs that will shape the individualized housing search plan. The housing needs assessment will ask questions to determine medical accommodations, neighborhood preference, accessibility to public transit, domestic violence safety plan, etc., all factors that will be taken into consideration during the housing search process. The participant barriers to lease up will be identified as another means to individualize housing search and once identified, the Case Manager will create an action plan to prevent barriers from interfering with housing search. Barriers to be anticipated may include: poor credit (or no credit), outstanding rent or utilities arrears or lack of landlord references. With 90-days to identify housing that meets City of Somerville standards for suitable housing, the Case Manager will provide housing search assistance, making best use of available resources, including but not limited to: apartment search websites, social media, realtors and less traditional sources such as churches, immigrant networks, and public bulletin boards or flyers posted on public transit. CAAS has an established network of trusted Somerville landlords and brokers who may help find housing in our challenging market.

Once housed, participants will receive support through monthly case management that is individualized, culturally-appropriate, and client driven. Participants will receive stabilization services designed to explore and pursue strategies for increasing housing stability, preventing any threat to future instability. Stabilization services will include:

- Develop Housing Stability Plans (or Individualized Service Plans) that directly name barriers to stable housing then create action steps to achieve stabilization goals. Potential barriers may include:
 - Lack of education, employment and/or job training, medical care, childcare, transportation; immigration status and credit issues
- Monitor progress of action steps by holding monthly case management meetings
- Empower clients to prioritize tasks that will address their barriers through the use of Motivational Interviewing
- Refer and assist with access to mainstream resources and benefits to address unmet needs (including public benefits, healthcare, health insurance, mental health supports, legal services, employment/education services, childcare, budgeting resources, credit counseling, CORI expungement, etc.)
- Addressing utility arrearages by applying for financial assistance and/or help understanding payment options to prevent future shut off notices or high, unattainable balances.

Program Impacts

16. Describe the program's performance objectives, and how outcomes of the program will be

measured and tracked:

PASS is based on the philosophy of the Housing First model, an evidence-based approach to ending homelessness (or housing instability) by providing safe, stable, and affordable housing without prerequisites, and followed up with services as needed. The model emphasizes that by first having a stable place to live, with the right support, the household's quality of life will improve. Studies have linked the Housing First model to positive health outcomes, greater educational engagement, and steadier income for the household—which is measured by stabilization services. The intensive, individualized stabilization services provided by CAAS/HAP staff will target household barriers to housing stability by working with the family to become self-sufficient without being rent burdened.

As a federally designated anti-poverty agency, CAAS employs the strategic use of National Performance Indicators (NPI) to track many outputs and outcomes relevant to HAP's objectives (e.g. clients avoiding eviction, obtaining safe and affordable housing). 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. 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.

In accordance with CSBG National Performance Indicators, the following outcomes can be measured: (to comply with reporting requirements, this list will be modified to reflect the data results required to demonstrate success of PASS):

- The number of households who obtain safe and affordable housing
- The number of participants with increased food access
- The number of participants who increased their net worth

17. Note if your agency 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 has been an administrator of CPA funds since 2019 for a total of \$440,000 that has provided awards to cure rent arrears that have preserved Somerville tenancies and start-up assistance that secured safe and affordable housing. From May 2019 to September 2024, 189 households were served. Of those households, 47 received awards for start-up assistance that created Somerville tenancy while the remaining 142 preserved their tenancies by avoiding displacement.

In the prior fiscal year (July 1, 2023- June 30, 2024), CPA funds have prevented nine of households from being evicted; no start-up assistance was provided during this time period.

PASS funding since 2021 has allowed for five (5) households to secure safe and affordable housing. CAAS/HAP will soon reopen applications for a sixth voucher. Of the five successfully enrolled households, there was one family that required program assistance for just one year because they met the program objective to increase self sufficiency by obtaining permanent affordable housing. Notable demographic breakdown of households served is as follows:

- 58% of households are Hispanic or Latino.

- 59% of households receive income from wages; however, lack meaningful employment to pay housing costs
- 71% of households did not consider themselves to be disabled and report that through case management interventions of job training and education resources, they will be able to obtain meaningful employment
- 55% of households do not have an education beyond high school/GED
- Two households have a family composition of single mothers

Financial Information

18. Please attach a complete program budget and include the status of all funding sources (note any funds pending or already received) and all sources and uses and the amount of funds that will be leveraged.

See attachment.

19. Describe whether the proposed activity will be carried out with or without any other funding from the Trust.

The PASS program will be carried out within the context of our existing Housing Advocacy Program. HAP is funded through a variety of Federal, State, and private sources, as well as other existing funding from the Somerville Affordable Housing Trust Fund. No additional funding specifically for PASS will be required in order to carry out this activity.

20. If the agency has operated this program in the past, what is the average amount that each tenant contributes to their rent?

\$522.00

21. If the agency has operated this program in the past, what proportion of clients served were tenants in market-rate housing? What percentage of clients served were tenants in affordable housing?

Three of the five households were leased with a PASS subsidy in market-rate housing and two were leased at SCC 100 Homes.

22. If the agency has a current contract to operate this program, what is the current balance on the contract? Provide a time frame for when you anticipate the remainder of the funds will be spent down, and what is the basis for your expectation. How many households do you expect to serve with the balance?

The current PASS contract has an available balance of \$209,934.00. Four households have funding set aside to allow them to engage in the program for two full years that will be spent into November 2026. We will release a sixth voucher by Dec. 1, 2024 by opening the application waitlist mid-November and will set aside two full years of assistance for the awarded household. If any of these participants are not eligible for a second year of funding, we will reopen the application waitlist and reallocate the set aside to serve more households.

Organizational Capacity

23. 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 operated by the agency and how they relate to other programmatic activities. Does your agency have adequate staffing to manage the program's administrative requirements?

Ashley Tienken has been the Program Director of the Housing Advocacy Program since 2020, bringing to the role a high level of relevant knowledge and approximately 13 years of experience providing effective housing first services. She has a Master's degree in Human Services Leadership from Northeastern University, specializing in nonprofit management. Since joining CAAS, she has built relationships with the Somerville housing provider network, collaborating to address the housing crisis through several initiatives, along the way deepening an understanding of the economic injustice faced by the low-income community in the city.

Under Ashley's management, in response to the Somerville housing crisis, that included the implementation of the first-ever PASS contract, the program staffing structure has expanded from its original model of four direct service staff (3 full times Housing Advocates and one part-time Benefits Specialist) to its current model of 2 Housing Advocates, 1 Stabilization Specialist (MVP), 1 Benefits Specialist Case Manager and 1 Rental Assistance Specialist. Each role is designed to prevent homelessness from a holistic perspective through case collaboration. Ashley's role is supplemented by the Housing Advocacy Program Supervisor, a full-time employee who provides additional program management by providing supervision to the Housing Advocates and collaborates with the Program Director to ensure low-income households receive high quality supportive services that comply with contract regulations. Finally, a part time Coordinator/Intake Specialist helps to document and assign cases as appropriate. In total, HAP employs 7.7 FTEs. If awarded this contract, the PASS scope of work will continue to be carried within the caseloads of the current HAP staffing structure. Unlike three years ago, if awarded this contract, CAAS/HAP will be able to immediately carry out the program scope of work as the operational infrastructure is already in place.

24. Is your agency monitored by HUD or another funder for housing programs? Yes

No

- 25. If yes, has the monitoring resulted in any currently open findings?

 Yes

 No
- 26. Does your agency agree to in person monitoring by OSPCD staff when/if possible? Yes No

Compliance with Requirements for Use of Funds

27. Does your agency agree to share completed client application documents with the Housing Division? These documents will include those used to establish eligibility for each client according to program requirements, and to those used to determine the sustainability of each client's tenancy after assistance is provided.

Yes

No

Does your agency agree to administer the program in accordance with Trust guidelines, and if

necessary, agree to work with OSPCD Housing to implement any new guidance or to ensure uniformity?



Does your agency agree to in person monitoring by OSPCD staff when/if possible? Yes

Furthering the City of Somerville's Housing Plans and Objectives

28. 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).

Since inception from the 1964 Economic Opportunity Act to fight poverty, CAAs across the country have served as the primary vehicle for the War on Poverty for providing services, assistance and other activities to eliminate poverty by opening the doors to economic prosperity. Since 1981, CAAS has been the CAA/anti-poverty agency in Somerville, working to end poverty in our community. The programs provided under this program match the city anti-poverty strategy.

According to the city's 5 Year Consolidated Plan, the anti-poverty strategy aims for the city to 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; providing rental assistance and funding for other housing-related costs to families at risk of homelessness through other rental assistance programs and activities.

This program will address the city's priority need to take immediate and direct action to meet the needs of the most vulnerable residents by providing housing subsidies as a foundation for self-sufficiency. PASS will prevent homelessness and with long term case management, future risk will be minimized as part of the fight to lift the households served out of poverty which aligns with the goals of the 5 Year Consolidated Plan. We are an agency with a community focused mission that has a strong history of coordinating activities with the city of Somerville and OSPCD to meet community development goals.

29. 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 2040 aims to increase the proportion of affordable housing, stop forced displacement, protect immigrants, and end chronic homelessness. One goal is to create a diversity of programs that prevent homelessness and address the housing needs of the homeless and those at risk of homelessness. Under this goal, the City is to ensure that a cohesive network exists to prevent individuals and families from becoming homeless. By actively seeking additional funds for programs to support households on the verge of becoming homeless, the vision to create a more equitable Somerville can be achieved. PASS will utilize funds to provide housing subsidies to households in need in order to prevent their becoming homeless which will inch SomerVision 2040 closer to the goal of building a sustainable future for our most vulnerable residents.

PHILANTHROPY MASSACHUSETTS COMMON PROPOSAL FORM PROJECT & ORGANIZATION BUDGET SUMMARY

Overanization Name	Cit	. A ation Amon	av of Companyilla			
Organization Name Federal ID #		-	cy of Somerville			_#
rederal ID #	04-2740838					
Developed Developed	Start Date	End Date				
Budget Period	1/1/2025	1/1/2028				
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	This	Project	Total	O	rganization	Total
Income Sources	Request	Budget			Budget	
Government Grants	200.000	200.000	100.0%		0 000 050	91.5%
	200,000	200,000	0.0%		9,336,353	•••••••••••••••••••••••••••••••••••••••
Foundation and Corporate Grants United Way			0.0%		169,400	1.7% 0.0%
Individual Contributions	-	-	0.0%		-	0.0%
Earned Income	-		0.0%		-	0.0%
Interest Income	-	-	0.0%		-	0.0%
In-Kind Support	-	-	0.0%		- 1	0.0%
Other Income-Donation	-	-	0.0%		699,138	6.9%
Total Income	200,000	200.000	100.0%		10,204,891	100.0%
rotal income	200,000	200,000	100.076		10,204,091	100.0%
Expenses (fill in your own line items here)						
Salaries & Benefits	40,000	40,000	20.0%		7,141,828	71.6%
Consultant Services			0.0%		301,822	3.0%
Travel/Workshops	_	ri li	0.0%		58,800	0.6%
Occupancy	-	T I	0.0%		606,589	6.1%
Consumable Supplies	_	··	0.0%		176,746	1.8%
Other Direct Expenses	-	T I	0.0%		296,087	3.0%
Food Service	_	"i _ i	0.0%		200,000	2.0%
Fundraising Expense	-	_	0.0%		8,400	0.1%
Direct Assistance to Clients	160,000	160,000	80.0%		1,179,559	11.8%
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Total Expenses	200,000	200,000	100.0%		9,969,831	97.7%
Excess of Revenue Over Expenses	-	-	0.0%		235,060	2.3%

Enter Footnotes Here

A. Footnotes

Organizational Excess of Revenue over Expenses is almost entirely restricted funds related to our Head Start program.

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