

FY26 RFP 1 – RENTAL ASSISTANCE PROGRAMS

Housing Program Application for CPA Funds

Date of Application : December 30, 2025

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 | 617-623-7073 ext. 145*

4. Contact name, phone number and email address for contract manager:

*Ashley Tienken, Director of the Housing Advocacy Program
atienken@caasomerville.org | 617-623-7073 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 | 617-623-7073 ext. 145*

6. Agency's DUNS # *119768026*

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

B. Program Information

8. Amount of request (CPA): *\$400,000*

9. Describe details about the number of households or individuals you intend to serve.

CAAS's mission is to help local families and individuals achieve financial security while working to eliminate the root causes of economic injustice. Through the Housing Advocacy Program, low- to moderate-income residents rely on housing assistance services to prevent displacement, and the expansion of PASS subsidies is a vital resource for many of the vulnerable households served by CAAS.

We are requesting a grant award of \$400,000 that will provide \$320,000 of direct client assistance (program budget will include \$80,000 as the maximum amount allowed for staffing/administrative costs). We intend to serve approximately eight (8) households, each with a PASS housing subsidy

for 1-2 years.

This target number is based on the following factors:

- *spending projections of our current PASS contract (#250367) which has a spending term through June 30, 2027. During the period of July 1, 2024 to present day, we have administered seven (7) housing subsidies which has nearly exhausted the allowed direct client assistance;*
 - *Three (3) participants have successfully graduated from the program and obtained safe, affordable housing.*
 - *Two (2) participants will graduate in 2026 after completing two successful years of program participation.*
 - *Two (2) participants will apply for a second year of assistance in 2026.*
 - *One (1) housing subsidy was approved in November 2025, and this participant is actively engaged in a housing search to secure an acceptable apartment for program participation.*

**Please note: We will accept applications at the start of 2026 to admit one household using the remaining available client funds.*

- The average household award for current program participants is \$33,633 for 2-years of a housing subsidy and utility allowance. Six of the seven households who have participated in the subsidy program 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.

- Calculations for \$320,000 in direct client assistance, based on spending under our current contract as explained above, are as follows: \$320,000 divided by \$33,632 (the average two-year housing subsidy) equals approximately 9.5 households. However, taking into consideration that some households may require two or more bedrooms, we will target eight (8) households.

There are unpredictable and uncontrollable factors affecting the target program participants that impact program spending. These factors have also aided in the target number of households to serve upon grant award:

- *The length of time it takes for approved participants to locate and lease an apartment in Somerville, given the city's limited housing inventory.*
- *Landlord participation.*
- *The amount set aside for each enrolled participant's program rent portion is an estimate, as total payments are dictated by household income—which may fluctuate—and by market-rate rents set by landlords.*
- *The number of vouchers issued is determined by bedroom size for applicants who receive the highest self-sufficiency scores and are approved by the PASS panel.*

10. Timeframe for performance: *July 1, 2026 - June 30, 2029*

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 needs within the community? If so, describe how the amount/size of the gap is determined/measured.

CAAS conducts a community needs assessment every three years. In our most recent study, completed in 2021, more than 85% of low-income Somerville residents identified safe, affordable, and dignified housing as their top need. Today, Somerville sits at the center of the region's housing affordability crisis, compounded by one of the hottest real estate markets in the United States.

Those bearing the brunt of displacement are low-income renters, homeowners, and small business owners; immigrants from Central and South America and the Caribbean, many living in multigenerational households; parents of school-aged children—often single mothers balancing multiple jobs; and residents working in the cash and gig economies. These communities are experiencing the most severe impacts of the housing crisis, including eviction and displacement, which create ripple effects of instability and trauma across entire neighborhoods. If Somerville continues to lose its low-income, working-class, and immigrant residents and business owners, the city risks losing the diversity, vibrancy, and depth that define and enrich the community.

Rapid gentrification has driven rent increases at an unsustainable pace, with the average one-bedroom apartment now costing approximately \$2,600 per month. In addition to the severe shortage of truly affordable housing, discriminatory practices within the application process further limit access for low-income tenants. Subsidies such as PASS provide households with a dignified pathway to housing stability, allowing participants to secure homes that meet their needs while paying rents that promote long-term stability. Coupled with ongoing supportive services, these subsidies reduce the risk of future displacement by strengthening household self-sufficiency.

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 was approved to duplicate the program which permitted more households to access 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. We communicate regularly with SHC leadership and direct service staff to share resources that support households, case-conference complex cases to determine the best possible outcomes. It is because the Somerville Homeless Coalition is such a close ally that CAAS has been able to successfully implement the PASS program over the past several years.

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.

PASS works with participants to help them become self-sufficient, with the goal of achieving enough financial stability to remain housed after one to two years of housing subsidy. For CAAS, this approach aligns with our broader strategy of stabilizing housing crises in order to identify barriers and develop attainable action steps that reduce the risk of future crises.

Thanks to the Affordable Housing Trust Fund's commitment to preserving Somerville tenancies through continued funding of PASS, this vital housing resource has been available to CAAS clients for nearly five years. While CAAS has been fortunate to administer other rental assistance programs that help preserve and create tenancies, these funding sources do not provide the same level of support as PASS. A key distinction is the intensive case management component unique to PASS, which is essential to participants' success in securing stable housing upon program graduation.

While our goal is to secure additional PASS vouchers, we are able to leverage a large amount of rental assistance to accomplish positive outcomes such as: we have been awarded \$1,950,000 in Somerville Affordable Housing Trust Fund (SAHTF) Flex for a grant period of 12/1/2023 to 6/30/2026. 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. Recipients are strongly encouraged to follow a housing stability plan while working with a Housing Advocate to identify their barriers to stable housing and create action steps to achieve their goals but recipients are limited to only six-months.

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. We have not fully allocated the direct client assistance funds during the current spending term and are therefore seeking an extension to allow us to continue serving our clients. 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. We know this funding is too restrictive for many households but without this local resource, we would be limited in our ability to prevent evictions.

13. Provide the income level of targeted beneficiary/beneficiaries. See Appendix 2 for Fiscal Year 2026 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. 40% 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. *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.*

Upon approval of the PASS subsidy, the Case Manager 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 individualized, culturally responsive, and client-driven support through monthly case management. Participants will also receive stabilization services designed to identify and address factors that may threaten long-term housing stability.*
- *Stabilization services will include:*
- - *Developing Housing Stability Plans (or Individualized Service Plans) that identify barriers to stable housing and outline actionable steps to achieve stabilization goals. Potential barriers may include lack of education, employment and/or job training; access to medical care, childcare, or transportation; immigration status; and credit challenges.*
 - *Monitoring progress on action steps through monthly case management meetings.*
 - *Empowering participants to prioritize and address barriers through the use of Motivational Interviewing techniques.*
 - *Referring participants to and assisting with access to mainstream resources and benefits to address unmet needs, including public benefits, healthcare and health insurance, mental health supports, legal services, employment and education services, childcare, budgeting resources, credit counseling, and CORI expungement.*

- *Creating a household budget and savings plan, and completing referrals to financial literacy programs.*

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Program Impacts

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

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*
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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; awarding a total of \$372,716.00 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 November 2025, over 200 households were served. Of those households, 46 received awards for start-up assistance that created Somerville tenancy while the remaining 158 preserved their tenancies by avoiding displacement.

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.

At this time it is not possible to anticipate every source of funding that we will have available for the period in question. However, the Community Services Block Grant and the funding from the City for the Municipal Voucher Program and the OHS funds that support one of our Housing Advocates are committed. CSBG and the OHS funds in particular provide the foundational support that allows us to administer other housing-related programs, including the program described in this proposal.

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

This activity will not require any additional funding from the Trust.

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

PASS is currently administered by CAAS. Of the seven (7) households assisted, the average tenant rent contribution is \$5.

21. If the agency had 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?

Five (5) households used their PASS vouchers to lease inclusionary units with rents set below market-rate standards and deemed affordable.

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 \$63,477 (uncommitted); however, \$33,623 has been set aside for the recently approved household who is working with program staff to identify an apartment for lease up. In January 2026, we will accept applications for the remaining balance of direct client assistance.

There remains \$56,776.55 of staffing & administrative spending which has been budgeted for the PASS Case Manager, supervision time for the Program Director as well as various administrative costs that are expected to be invoiced prior to the expiration of the current contract.

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 15 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 to its current model of 3 Housing Advocates, 1 Stabilization Case Manager for MVP and PASS), and 1 Rental Assistance Specialist as well as 1 Program Manager

who provides supervision to the Housing Advocates. At this time, there are no staffing vacancies so upon award of grant, contract execution will start immediately.

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?

Yes No

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

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.

Both the City of Somerville's Five-Year Consolidated Plan Needs Assessment and the CAAS CARSP found that housing cost burden—particularly among extremely low- and very low-income households—is the most significant need facing Somerville residents. As home values and rental costs continue to rise, the supply of affordable housing will further tighten, making housing vouchers and other rental assistance subsidies more difficult to utilize and increasing the risk of resident displacement.

The City has adopted numerous initiatives to address the housing affordability crisis which CAAS has been part of as a contract grantee for PASS as well as CPA with successful outcomes of preventing homelessness and stabilizing tenancies. The consolidated plan sets the goal that activities should be implemented that directly address the lack of affordable housing through a combination of programs

and focused priorities- PASS addresses the top priority 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).

Concerns about displacement were a central consideration in the development of the goals of SomerVision 2040. Displacement represents the most immediate threat to community stability in Somerville, as each occurrence weakens the social and economic networks that contribute to the city's long-term resilience. One goal of SomerVision 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.

Housing Advocacy Program						
Budget Year: 7/1/2026 - 6/30/2027				This Grant	Program	
<i>Note: This budget shows one year of a 3 year proposed budget, for a total PASS amount of \$400,000.</i>						
Ordinary Income/Expense						
Income						
Grant and Contract Revenue - Federal						
			Community Services Block Grant (CSBG)	\$0	\$350,000	
City of Somerville						
			Municipal Voucher Program (OHS)		\$106,447	
			Somerville Office of Housing Stability		\$72,000	
			AHTF PASS	\$133,334	\$400,000	
Total 4002 · Grant and Contract Revenue				\$133,334	\$578,447	
4010 · Foundations and Corporation					\$4,000	
Total 4010 · Foundations and Corporation				\$0	\$4,000	
4040 · Donation Revenue						
			4043 · Donation to HAP/CERP	\$0	\$15,000	
Total 4040 · Donation Revenue				\$0	\$15,000	
Total Income				\$133,334	\$947,447	
Gross Profit				\$133,334	\$947,447	
Expense						
Salaries and Benefits						
			5000 · General Salary Expense	\$26,667	\$447,206	
			Taxes and Benefits	\$0	\$220,641	
Total Salaries and Benefits				\$26,667	\$667,847	
Consultant Services						
			5410 · Program Consultant		\$20,300	
			5420 · Payroll Services		\$4,659	
			5430 · Legal Consultants		\$2,329	
			5440 · Audit Expense		\$7,862	
			5480 · Data Contracts		\$4,076	

		Total Consultant Services		\$39,226
		Travel		
		5200 · Staff Travel (local)		\$500
		5230 · Program Transportation		\$500
		Total Travel		\$1,000
		Occupancy		
		5601 - Rent Expense - Union Square		\$32,121
		5610 · Telephone Expense		\$5,070
		5611 · Communications		\$23
		5620 · Electricity		\$3,222
		5640 · Gas		\$1,381
		5645 · Water		\$1,289
		Total Occupancy		\$43,106
		Consumable Supplies		
		5300 · Office Supplies		\$2,329
		5315 - Office Furniture		\$971
		5320 · Computer Supplies		\$3,000
		5325 - Computer Software		\$6,406
		5380 · Meeting Supplies		\$466
		Total Consumable Supplies		\$13,172
		Other Direct Expenses		
		5871 · Client Assistance - Housing	\$106,667	\$106,667
		5870 · Client Assistance - Other+CERP		\$46,500
		5700 · Advertising Expense		\$8,347
		5702 · Bank Fees		\$97
		5705 · Postage Expense		\$272
		5709 · Leased Equipment		\$0
		5710 · Printing and Copying		\$3,882
		5720 · Insurance		\$7,765
		5725 · Professional Dues and Fees		\$400
		5730 · Staff Training		\$5,000

			5781 - Program Staff Appreciation		\$2,000	
			5782 - Volunteer/Staff Appreciation		\$971	
			5790 - Miscellaneous		\$971	
			5795 - Interest		\$0	
			5796 - Fees & Penalties		\$19	
			Total Other Direct Expenses	\$106,667	\$182,891	
			Total Expense	\$133,334	\$947,242	
			Net Ordinary Income	\$0	\$205	