 ORIGINAL

Cover Sheet – Social Service Activity

AGENCY NAME: Family Outreach of Amherst

AGENCY ADDRESS: 401 Main Street Suite 12 Amherst, MA 01002

AGENCY PHONE NO: 413-549-5548 CONTACT PERSON: Laura Reichsman

CONTACT PERSON EMAIL: lreichsman@chd.org

2015 CDBG FUNDING REQUEST: \$50,000

1. Project Name Community Housing Support Program

2. Project Description: The Community Housing Support Program will assist low-income residents in Amherst who are in danger of eviction from their home. On-going support will be given to ensure residents stabilize their housing and remain in Amherst.

3. Project Location 401 Main Street Suite 12 Amherst, MA 01002

4. Budget Request: \$50,000

5. Type of Activity (check one):

- Family stabilization
- Individual Stabilization
- Support services for homeless and homelessness prevention programs
- Youth development
- Economic self-sufficiency (adult education)
- Food and nutrition
- Health services
- Emergency & preventive services: rental assistance, fuel assistance, and shelter services.
- Other – please explain

6. National Objective: Objective #1, benefiting low and moderate-income households.

Total number of beneficiaries: 100

Total Low/Mod beneficiaries: 100

National Objective Description

Family Outreach of Amherst's Community Housing Support project meets national objective #1, benefiting low and moderate-income households. Low and moderate income families and individuals will benefit from the project by ensuring that they do not become homeless, they learn the skills necessary to avoid future housing crisis and to stabilize their lives. FOA will document participant eligibility by asking participants to complete and sign a self-declaration form declaring household size and income.

Demonstrate Consistency with Community Development Strategy

The proposed project is consistent with the Community Development Strategy priorities of family stabilization, homelessness prevention, and emergency and preventative services. The project will ensure that families and individuals in danger of becoming homeless will receive assistance to resolve their housing crisis, learn the skills needed to avoid future housing issues and receive on-going support if they experience a problem that could interrupt their progress.

Agency Information

Family Outreach of Amherst (FOA), a program of the Center for Human Development, was established in 1989 in response to the closing of an Amherst homeless shelter for women and children. Although the shelter staff found housing in Amherst for the six families who had been staying there, they were concerned that these families were not stable enough to sustain their housing. With funds from the Town of Amherst and private donations, an outreach program was created to follow the families into the community to ensure that they would not become homeless again.

Twenty-nine years later FOA has expanded both its mission and its capacity. We have gone from serving those original six families to serving over four hundred and fifty families each year with multiple programs. All of the FOA caseworkers are fluent in Spanish, ensuring that many immigrant residents of Amherst have access to services. In the past year, Amherst families were supported as they struggled with:

- Housing crises
- Intervention by the Department of Children and Families due to poor parenting choices
- A mental health episode that required hospitalization
- A diagnosis of a serious medical condition
- Loss of benefits because of uncompleted paperwork
- Loss of income because of illness or lay-off
- Utility shut-off
- The deportation of a family member
- A domestic violence episode
- A substance abuse relapse

Many of these issues that FOA caseworkers helped our clients resolve directly impacted their housing status. FOA caseworkers work daily with families and individuals to ensure that whatever they are struggling with, they will always have a safe, warm, secure home.



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Project Budget Information

The budget is prepared by the FOA program director and a budget analyst from the Center for Human Development. Analysis of personnel costs included examining comparable salaries of current staff members as well as an assessment of current payroll tax and fringe rates. Non-personnel costs reflect typical costs needed to support field caseworkers-staff training & development, office costs (ie. postage, copier, telephone), staff mileage expenses, etc. Assessment of existence of matching funds to support this initiative was confirmed. The budget was developed by a MBA senior budget analyst at the Center for Human Development with over 20 years of experience in business, grant accounting and administration.



Project Description

Amherst is a wonderful place to live. It is safe, beautiful, and the schools are great. However, if you are poor and have lost your housing because you have fallen behind on rent or due to a lease violation, the chances of being able to stay in Amherst are very slim. Eviction from your home is devastating for a variety of reasons. First, having an eviction on your record makes it very difficult to find a new landlord who will be willing to rent to you. Second, moving is very costly, as it often includes payment of first and last month's rent, a security deposit, and in some cases in Amherst, a broker's fee. Tenants also have to pay for a moving truck and storage of their belongings which is expensive. The rental market in Amherst is strong, making it very difficult for low-income families to find units that are affordable for them. In addition, tenants who are evicted from subsidized or public housing are not eligible for Emergency Assistance, the state's program that places homeless families in shelter. Because of this rule families or individuals who are evicted from subsidized or public housing find themselves sleeping on the floor of a friend or family member's home, often not knowing where they will be from day to day. There are a number of reasons a tenant's housing can become jeopardized:

- Loss of income from job lay-off or firing. If their car breaks down or if a family has a sick child and the parent has to miss too much work to care for the child, they will often lose their job.
- A newly diagnosed medical condition that makes it impossible to work which can lead to a precarious housing situation since there is often a lag between the initial diagnoses of the illness and the ability to apply for benefits.
- Unexpected expenses such as a costly car repair that is needed so that the tenant can get to their job which can lead to rental arrears.
- Poor budgeting choices such as paying other bills before rent.
- Complex issues such as substance abuse, domestic violence, or a mental health crisis.

To address these problems Family Outreach of Amherst proposes to implement the Community Housing Support (CHS) program. This program will work closely with landlords and tenants to prevent evictions and offer support and education to tenants to increase housing stability. Referrals to the program will come from landlords, other social services programs, housing court, and tenants. Staff from the CHS program will work closely with the Amherst Housing Authority to engage tenants as early as possible when their housing is in danger. During Housing Authority intakes and recertification meetings tenants will be given the option to sign a release of information to FOA's CHS program. This release will be used by the Amherst Housing Authority to make a referral to the CHS program if a tenant's housing is ever in jeopardy. This will ensure that as soon as there is an issue, the housing worker can make a referral to FOA. This model will also be offered to all landlords in Amherst as an option to ensure that low-income families and individuals get the assistance they need to stabilize their housing. In addition, brochures for the CHS program will be distributed to all housing complex offices with the request that the brochures be attached to Notice to Quit documents when they are given to low income families and individuals.

When a family or individual who is in danger of losing their housing is referred to the CHS program, a staff member will meet with them and create a plan to resolve the issue. Staff



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will assist tenants to access emergency funds, create a realistic repayment plan for arrears, develop a budget plan, and will communicate with landlords to assure them that the assistance for the tenant is on-going. CHS staff will maintain a relationship with the RAFT emergency funds program, Community Action, Inter-Faith counsel, and the Amherst Emergency fund.

All participants will be strongly encouraged to create a budget and (for those who have identified problems with budgeting) to meet monthly with CHS staff who will help them develop a system of paying bills so that they don't get behind in their rent again. All participants will create an organization system (such as a binder or portable file box) with staff. In addition, the CHS program will offer a series of budgeting and organizational workshops throughout the year.

Mental health issues also play a role in housing de-stabilization. When a tenant has a chronic mental health illness they are often stable and successful while they are on medication. However, their lives can spiral quickly downward if they stop taking their medications or the medication stops being effective. Mental health disorders such as hoarding can also lead to loss of tenancy. CHS program staff will implement a collaborative team approach with therapists, home visitors and family members to assist a tenant in resolving the issues that endanger their tenancy. In addition, CHS staff will make referrals and help participants access services as needed. Weekly visits will be offered to families and individuals with the most complicated cases, with a monthly check-in for anyone enrolled in the program.

CHS staff will assist participants in obtaining and retaining all benefits for which they are eligible, such as Transitional Assistance for Families, Social Security Benefits, and Food Stamps, as well as offering them employment assistance through FOA's Strive to Thrive program. Julie Federman, Director of the Amherst Health Department, stated that in her work managing the Town of Amherst Emergency Fund, she was struck by how many people didn't utilize the meal distribution sites in town which would greatly stretch their monthly budget. The CHS program will provide rides using the FOA van so that participants can access these sites more frequently, thus supplementing their income.

The CHS staff will work closely with the clerk of courts and judges of the Hampshire County Housing Court based in Hadley, MA to create a referral system so that Amherst tenants have the information and help they need to stabilize their housing. CHS staff will review the docket for the upcoming month to identify any Amherst residents in danger of losing their housing and will attempt to contact the tenant to offer assistance. CHS staff will attend court with tenants when appropriate.

Project Need

This past year Amherst Municipal Affordable Housing Trust committee members spoke with the director of the Amherst Housing Authority, Debbie Turgeon and the Amherst Veterans Services director Steve Connors who both agreed there was a need for more housing support in Amherst. Mr. Connors reported that he has repeatedly observed Amherst tenants in Housing Court without anyone to assist them or to whom the judge may refer for assistance. The committee also did a partial analysis of

Housing Court appearances by Amherst residents using an online system and found that over a recent one year period there were Fifty-two cases in which complaints were made against Amherst residents. In addition, Family Outreach of Amherst already works with approximately ten tenants a month to assist them in housing related issues who never reach the court system.

Community involvement and support

The CHS program will work closely with Debbie Turgeon, director of Amherst Housing Authority, Julie Federman, Director of Amherst Health Department (and coordinator of the Amherst emergency fund), as well as Jessica Weiss from Craig's Doors Emergency Shelter. All have enthusiastically agreed to collaborate with the CHS program and believe that Amherst needs such a program.

The CHS staff will hold monthly tenant gatherings to ensure that the needs of the community are being met and to receive feedback on what tenants have found helpful and what other services are needed.

Project Feasibility

Family Outreach of Amherst has twenty-nine years of experience working with families and individuals on housing issues. All of our caseworkers are housing specialists and are familiar with housing laws, Hampshire County Housing Court, and landlord and tenant rights and responsibilities. FOA has a good working relationship with Community Legal Aid and the Massachusetts Justice Project and the CHS staff will work closely with both organizations for training and advice when assisting court-involved tenants.

In interviews conducted by AMHT committee member Nancy Schroder with area housing complex managers, the managers reported that they tried to work with tenants before going to court, whether the problem was non-payment or for cause (behavior). All housing managers said that they could use assistance from a case manager prior to going to court. In addition, the director of the Amherst Housing Authority and FOA have agreed to collaborate on this project thereby creating an immediate referral source when the program begins.

We see strong evidence for the success of this approach in Western Massachusetts. Both the Northampton Community Housing Support care coordinator and the CHD Director of Homeless Programs spoke with AMHT committee members about how valuable the CHS program is for its Northampton clients in stabilizing their housing.

Project Impact

By assisting low-income families and individuals to stabilize their housing and avoid eviction, we will ensure that a child's education is not disrupted, long-time residents of Amherst can remain in Amherst, landlords can avoid the costly task of taking a tenant to court, and other assistance-based entities such as shelters, therapists, and doctors will know that help is available.

Furthermore, collaborating with Town of Amherst staff, the Amherst Housing Authority, local landlords and the Hampshire County Housing Court will improve the housing assistance services offered to Amherst residents and will ensure more families and individuals will have the help they need to stay in Amherst.

Family Outreach of Amherst
Community Housing
Support Budget



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July 1, 2018 thru June 30, 2019

PERSONNEL	
PROGRAM MANAGER	21,590
PROGRAM DIRECTOR	3,862
FAMILY CASEWORKER	21,830
SUB-TOTAL SALARIES	47,282
F.I.C.A.	3,571
UNIVERSAL HEALTH INSURANCE TAX	86
UNEMPLOYMENT TAX	0
WORKMAN'S COMPENSATION	502
Total Payroll Taxes	4,159
LIFE INSURANCE & DISABILITY	709
HEALTH INSURANCE	6,761
DENTAL INSURANCE	288
PENSION	1,255
Total Fringe Benefits	9,013
Total Personnel Costs	60,453
DIRECT PROGRAM COST	
STAFF MILEAGE/TRAVEL	
STAFF MILEAGE	252
PROG. SUPPLIES/CLIENT EXPENSE	
MISCELLANEOUS CLIENT EXP	500
SUPPLIES/EDUCATIONAL	
SUPPLIES/PROGRAM	400
SUB-TOTAL PROGRAM SUPPLIES	900
PROGRAM SUPPORT	
EQUIPMENT RENTAL	219
INSURANCE PROFESSIONAL	284
INTERNET CONNECTION	264
POSTAGE	100
PRINTING/REPRODUCTION	150
STAFF INCENTIVES	
SUPPLIES/OFFICE	320
TELEPHONE MOBILE	420
SUB-TOTAL PROGRAM SUPPORT	1,756
OCCUPANCY	
PROGRAM FACILITIES	
RENT OFFICE	2,460
SUB-TOTAL PROGRAM FACILITIES	2,460
Other Direct Costs	5,368
Total Direct Costs	65,822
INDIRECT COST	7,700
GRAND TOTAL	73,522
REVENUE SOURCES	
INCOME - AEC	14,000
INCOME - FUND RAISING	9,522
INCOME - GRANT CDBG	50,000
Total Revenue	73,522
SURPLUS/DEFICIT	0

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Amherst Housing Authority

33 Kellogg Avenue, Suite 81
Amherst, MA 01002-2169

Housing Management
(413) 256-0206

Section 8, MRVP, AHVP Programs
(413) 256-8128

TDD Available
FAX (413) 256-8551

January 19, 2018

Laura Reichsman
Family Outreach of Amherst
401 Main Street, Suite 12
Amherst, MA 01002

Dear Laura:

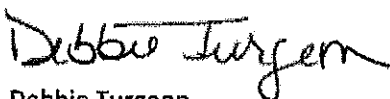
Last June I participated in a discussion with the Amherst Municipal Housing Trust to bring a Community Housing Support Program to Amherst.

I feel strongly that a program like this would have a positive impact on Amherst Housing Authority (AHA) clients and tenants. We currently house 191 individuals and families in buildings that we own and operate. In addition, we receive funding for 413 Section 8 Housing Choice Vouchers (HCV) and a total of 42 State Rental Assistance Vouchers for households that rent directly from other Amherst landlords. Occasionally, both our own tenants and households on voucher programs, encounter problems in paying rent and utilities. These problems can and have led to eviction.

AHA staff are trained to assure that individuals are eligible for these HUD-funded programs, to maintain their eligibility and compliance with HUD rules, and to assure that the rental property meets HUD standards. Our role is not case management or social work, nor is our staff trained or expected to take on this role. When a tenant is faced with eviction, we are not advocates for the tenant. Our primary responsibility is to protect the integrity of State and Federally funded programs.

Presently, we have no one to refer our tenants or program participants to for assistance when their tenancy is in jeopardy of eviction or termination of assistance. The proposed Community Housing Support Program would provide these individuals and families with an opportunity to access assistance before eviction or termination of assistance. I understand that similar programs have been successful in Northampton and believe they would be successful in Amherst as well.

Sincerely,



Debbie Turgeon
Executive Director

Town of

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AMHERST

Massachusetts

TOWN HALL
4 Boltwood Avenue
Amherst, MA 01002-2351

AMHERST MUNICIPAL AFFORDABLE
HOUSING TRUST
(413) 259-3040
(413) 259-2410 [Fax]

January 19, 2018

To the Community Development Block Grant Advisory Group:

The Amherst Municipal Affordable Housing Trust (AMAHT) has responsibility both for supporting the development of affordable housing and assuring access to shelter and other services to individuals and families who are homeless in Amherst. Understanding that one of the best strategies for reducing homelessness in a community is to prevent it, we have been seeking to establish a community housing support program in Amherst. We have described key program elements, as follows:

Populations to be Served: Low income individuals and families at risk of homelessness, primarily beneficiaries of subsidized housing programs, most needing short term assistance, but including a small number of persons who need continued support. Referrals may come from other social services programs, landlords, housing court, and persons to be served.

Key Program Goals:

- Prevent evictions
- Increase housing stability
- Improve financial literacy and household budget management
- Maximize income through employment and/or public benefits, as appropriate
- Assure access to mental health and substance abuse services, as necessary

Critical Services:

- Assistance with Housing Court
- Housing crisis intervention to maintain stability
- Landlord mediation
- 1:1 mentoring
- Budget workshops
- Referrals to other social services providers, employment, entitlement programs, etc.

With our encouragement, Family Outreach of Amherst (FOA) is now proposing to develop such a program. They will submit a proposal to be funded with Community Development Block Grant funds. At its meeting of January 11, 2018, the Housing

Trust met with Ms. Laura Reichsman, executive director of FOA. She described both the program that she is proposing to develop, as well as FOA's experience in providing such services. The Trust voted 8-0 (one member absent) to support this proposal. Without reservation, we strongly urge the Community Development Block Grant Advisory Group to recommend funding this proposal to the Town Manager.

Thank you for your attention.

John Hornik, Chair
Amherst Municipal Affordable Housing Trust