

Community Preservation Act Committee—Proposal Request Form for FY 2020**Project Title: Rental Subsidy Program for Amherst Residents with Insecure Housing****CPA funding category:** Check all that apply

<input checked="" type="checkbox"/>	Community Housing
<input type="checkbox"/>	Open Space
<input type="checkbox"/>	Historic Preservation
<input type="checkbox"/>	Recreation

Amount of COA Funds requested: 116,280**Submitting Entity: Amherst Community Connections****Contact Person: Hwei-Ling Greeney****Phone: 413-345-0737****Email: ACCinAmherst@gmail.com****Please complete this form in its entirety and include the following in your proposal.****Overview and Feasibility Analysis:**

Amherst Community Connections (ACC) is seeking a three-year grant for a total of **\$116,280** in CPA funds to create a Rental Subsidy Program for individuals in Amherst who experience housing insecurity. **Housing insecurity** is defined as “the lack of security in an individual shelter that is the result of high housing costs relative to income, poor housing quality, unstable neighborhoods, overcrowding, and/or homelessness”¹.

The Rental Subsidy Program will provide six (6) rental subsidies, each worth up to \$400 per month, to help pay for rent. The subsidy holders can spend up to 40% of their income on rent and can either share a house with others or be the sole leaseholder. The housing is to be in Amherst, on a bus route, and in a village center. It is allowed for two subsidy holders to rent housing together. ACC will provide case management to assist subsidy holders to achieve the following: a.) Obtain permanent affordable housing, b.) Increase income, and c.) Address various housing obstacles such as lack of rental history, lack of money to pay for last month and security deposit, lack of affordable housing options to address environmental sensitivities, and other factors.

Goals of the Project: ACC strongly believes that housing is the solution to homelessness and that having affordable and decent housing is a basic human need. ACC strives to make homelessness “rare, brief and non-recurring” by working with people who are living on the margins.² The goals of ACC’s Rental Subsidy Program are threefold: a.) Make homelessness rare by preventing homelessness; b.) Make homelessness brief by rapidly rehousing people after they experience housing insecurity/crisis; c.) Make homelessness a non-recurring experience by connecting people to the support they need so they do not become homeless again. Through the program, individuals can secure permanent, affordable, decent housing.

¹ https://en.wikipedia.org/wiki/Housing_insecurity_in_the_United_States

² <http://westernmasshousingfirst.org/wp-content/uploads/2018/11/Report-on-Homelessness-in-Western-Mass-Nov-16-2018-1.pdf>

Rationales of the Project: Based on ACC’s decade of work since 2009, we have concluded that the fundamental contributing factor to homelessness and housing insecurity in Amherst is lack of affordable and decent housing. Nearly 40% of Amherst households spend more than 50% of their incomes on housing, meeting HUD’s definition of “extreme rent burden”^{3,4}. Every year, ACC serves over 650 individuals, a majority of whom are Amherst residents. Approximately 100 of these Amherst residents are homeless, staying on the streets or living in emergency shelters. We estimate that another 200 of them are rent-burdened or are in housing crisis—such as behind on rent, facing evictions, or electricity shut-off. Altogether, over 300 of ACC’s clients are Amherst residents who are facing housing insecurity.

The six (6) vouchers in ACC’s Rental Subsidy Program will be made available to those who are eligible including the 300 or so of Amherst residents who come to ACC’s One Stop Resource Center for help with their housing insecurity challenges.

In 2018, the average rent for 1-bedroom and 2-bedroom apartments in Amherst is \$1,087 and \$1,423, respectively⁵. This monthly rent is certainly outside of the affordability price range of nearly everyone who seeks help at ACC. The average monthly income for a person on social security disability is less than \$800 a month. Even if they spend their entire monthly income on rent, they would still not be able to afford the units. The combination of having an income less than 25% AMI (there is not a federal term for this level of income; 30% AMI is termed “extremely low income”) and high housing costs is a recipe for homelessness and housing insecurity here in Amherst.

In recent years, multiple reports have named a lack of affordable housing as a root cause of homelessness^{6,7,8}. This holds true for our community as well: in Massachusetts, there are only enough affordable housing units for less than half of the people who are eligible for them, leaving an affordable housing gap⁹. Therefore, house sharing is the only other option for Amherst residents who are unable to afford the private rental market. In an unconventional way, ACC’s Rental Subsidy program will help to meet the housing needs of this “sub-extremely low income” population.

Providing these subsidies will allow ACC to respond immediately with a housing-based intervention that enables rapid rehousing. Rapid rehousing interventions have been found to be a cost-effective way to achieve long term outcomes that can “translate to system level effects”¹⁰. Availability of rental subsidies has been linked to reduction in the overall homelessness rate in communities.¹¹ In this way, the program will not only benefit subsidy recipients, but also impact the Amherst community.

Another Tool in the Tool Box:

a.) **Seasonal emergency shelter:** Even though ACC strongly supports building more affordable housing and using homeless shelter for emergency purpose, as a community, we need to avoid using shelter as a holding zone for people who are waiting for affordable housing. Our agency’s data from the past three years suggests that every year about 300 people out of ACC’s 600+ clients experience homelessness, rent-burden, or housing crisis - faced with evictions and electricity shut off. We need to

³ <https://www.amherstma.gov/DocumentCenter/View/43889/Amherst-Housing-Production-Plan?bidId=>

⁴ https://www.huduser.gov/portal/pdredge/pdr_edge_featd_article_092214.html

⁵ <https://www.rentcafe.com/average-rent-market-trends/us/ma/amherst/>

⁶ <https://endhomelessness.org/ending-homelessness/policy/affordable-housing/>

⁷ <https://www.nationalhomeless.org/factsheets/why.html>

⁸ https://www.innovations.harvard.edu/sites/default/files/hpd_0203_wright.pdf

⁹ <http://westernmasshousingfirst.org/wp-content/uploads/2018/11/Report-on-Homelessness-in-Western-Mass-Nov-16-2018-1.pdf>

¹⁰ https://www.urban.org/sites/default/files/publication/99153/rapid_re-housings_role_in_responding_to_homelessness_2.pdf

¹¹ <http://www.evidenceonhomelessness.com/topic/rental-housing-subsidies/>

identify additional housing strategies to help people quickly exit from housing insecurity and housing crisis. Since the shelter in Amherst was established in 2010, taxpayers and generous donors have spent more than \$2,000,000, at the cost of over \$250,000 a year, for a 28-bed emergency seasonal shelter. Without more supports to help people quickly transition into housing, homeless shelters in general becomes a costly and inadequate housing solution.

b.) **Building studio apartments for individuals:** The Town of Amherst, in 2008 commissioned Valley Community Development Corporation (Valley CDC) to study the feasibility of housing homeless individuals¹². The study, released to the Town in 2009, identified several potential sites for building studio apartments and various financing and funding sources. The study estimated there were 10-12 homeless individuals living on the street. Ten years later, although some of these individuals have gotten housing, the number of homeless residents in Amherst who need housing has continued to increase. At this time, no studio apartments have been built for the homeless individuals.

c.) **Rental Subsidy program:** While Amherst is waiting to build housing for the chronically homeless and the Amherst seasonal emergency shelter is serving an ever-transient population coming from all over the Valley¹³, Amherst continues to see its downtown streets lined all year round by people who have no place to call home.

The Rental Subsidy program proposed here can alleviate the strain placed on low-income and homeless individuals by the affordable housing gap. The \$38,760 per year for six subsidy vouchers (or \$4,800 per voucher per year) is less costly and has a longer lasting impact than prolonged shelter stays. Coupled with the individualized engagement plan (IEP) provided by ACC, the Rental Subsidy Program will be another tool that can allow people to exit from their housing crisis and having a safe place to call home while boosting their income, working on their budget, and advancing on the public housing waitlist.

Rental subsidies are an evidence-based intervention and have been proven to help long-term welfare recipients find and retain jobs.¹⁴ Expanding access to subsidies is a policy recommended by the American Academy of Social Work and Social Welfare, as they “exten[d] affordable housing to low-income individuals who might otherwise use shelters and other costly institutions such as jails and hospitals.”¹⁵ ACC’s Subsidy Program is unique in that it addresses the needs of those with incomes less than 25% AMI, responding to those in the most need.

Rental Subsidy Program Operation Logistics:

1) **Multi-agency Networking:** ACC will collaborate with Amherst agencies, such as the Amherst Survival Center, Craig’s Doors, Amherst Housing Authority, Town of Amherst Emergency Funds, to publicize the Rental Subsidy Program and the application process.

2) **On-line:** ACC will have the Subsidy information and application form online for public access.

3) **In-house:** ACC currently serves several hundred members of the community who could benefit from this subsidy and will incorporate Subsidy application assistance into their ongoing case management efforts.

4) The Rental Subsidy application is a **two-step process:**

Step 1: Those who are eligible and have submitted all documents are invited to interview. It is a rolling enrollment process. See below for eligibility criteria.

Step 2: At the interview, eligible applicants who are committed to working on individualized

¹² <https://www.amherstma.gov/DocumentCenter/View/1798/RFP---homeless-feasibilitynewi?bidId=>

¹³ December 6, 2018 Homeless Systems Meeting, Town Room, Town Hall, Amherst

¹⁴ <https://www.cbpp.org/archiveSite/6-27-00hous.pdf>

¹⁵ <https://csd.wustl.edu/Publications/Documents/PB6.pdf>

engagement plan are placed on the preliminary waitlist.

5) **Pre-subsidy individualized engagement plan:** Once on the preliminary waitlist, based on the individualized engagement plan, ACC will start immediately working with those individuals on budgeting, career building, and completing affordable housing applications.

6) **Individualized engagement plan:** Once they begin receiving the subsidy, subsidy holders will continue to work with ACC based on the engagement plan tailored to their needs until they graduate from the Subsidy program.

7) **Rolling enrollment:** Once a participant graduates from the Subsidy program, another participant from the waitlist who has been working with ACC on their individual engagement plan will become the subsidy holder and the process will begin again.

Tenants must meet the eligibility criteria (see ‘Eligibility’ below), remain tenants in good standing and participate in ACC’s individual engagement plan to increase their income and obtain long-term affordable housing. Both house-sharing and apartment rental are part of the housing options within this Program.

ACC’s proposal would create six affordable rentals and would last for three years. Three years is needed to ensure that individuals have ample time to increase their income, to create and live within a solid budget plan, to strengthen their rental history, and to transition to permanent public or subsidized housing. Although some individuals may move more quickly through the program, commitments of less than three years would be insufficient to help most individuals reach greater self-sufficiency.

At the same time, ACC has every incentive to help people graduate from the subsidy voucher as soon as possible so that others who are in need can also benefit from the Rental Subsidy program. In order to speed up the process and to allow more people to access the Subsidy program, ACC will begin to work with people as soon as they enter the waitlist—very much like the Supportive Housing program ACC has operated successfully for the past two years. ACC’s continued collaboration with other local agencies will allow us to help waitlisted applicants begin to work toward greater income and connect them with wrap-around services and other potential housing supports.

Eligibility:

Eligible applicants are non-student Amherst residents who:

1. Have annual income no more than 25% AMI¹⁶,
2. Are homeless OR are paying more than 50% of their income on rent and are facing eviction, and
3. Have a lease before receiving the subsidy.

Participants in the subsidy program must:

4. Continue to have sufficient income while in the Program,
5. Agree to attend the ongoing support service tailored to meet individual needs, and
6. Ensure that the rent paid by the subsidy holder does not exceed 40% of his/her income and the rental subsidy does not exceed \$400 maximum

¹⁶ 25% AMI is calculated to be \$14,125/year or \$1,177/month. This is based on the Springfield AMI. See <https://www.mass.gov/files/documents/2018/04/03/AMIApril12018.pdf>

Criteria	Description	Documentation
1. Have to have gross income below 25% of AMI (in 2018, it is <14,125/year)	25% AMI is lower than the Extremely Low-Income category (which is <30% AMI). ACC terms it as “Sub-Extremely Low-Income” group	<ul style="list-style-type: none"> • Tax filing, or • 3 months’ pay stubs or • Government benefit letter
Subsidized rent has to be < \$400; and renter’s rent portion has to be <40% of one’s gross income	<ul style="list-style-type: none"> • Housing units have to be in Amherst; on bus route or in village centers • Landlord or house leaseholder has to agree to participate • The unit has to have Amherst Rental Permit Certificate to prove the housing has met Town of Amherst’s rental housing requirement 	<ul style="list-style-type: none"> • Lease vetting, and rent calculation • Consent letter from landlord or house leaseholder • A copy of Amherst Rental Permit Certificate on file
2. Amherst resident	Must be an Amherst resident	<ul style="list-style-type: none"> • Lease proof, or • Bank statement, Medical/electric/cable bills with Amherst address, or • Local shelter residency proof, or • Third party case worker verification letter
Housing burdened, eviction, shut-off, or housing insecurity	<ul style="list-style-type: none"> • Paying >50% of gross income toward rent, AND • Received 30-day notice to quit or electricity shut-off notice, AND • Does not have any housing subsidies • Or being homeless 	<ul style="list-style-type: none"> • Lease, and • Eviction notice or electricity shut-off notice • Or residency proof from Amherst homeless shelter. or • Third party case worker verification letter

Permanent Affordable Housing Goals:

Subsidy holders work with ACC case workers to achieve long term housing stability by

- a. Increasing income,
- b. Strengthening personal budgeting skills,
- c. Building solid rental history, and
- d. Securing long-term affordable housing.

Feasibility Analysis:

The proposed Program would provide immediate affordable rental housing for six (6) Amherst residents who are rent-burdened, and have received eviction or electricity shut-off notice or are currently homeless, by turning market-rate units into affordable units via a subsidy. With this rental assistance, individuals can afford to either share a house with roommates or rent a studio or one-bedroom apartment.

Based on ACC's research, the average rent for a shared room in Amherst is about \$650-700 a month, which is lower than the average price for a 1- or 2-bedroom apartment. Currently, the average monthly social security income (SSI) for individuals with disability is about \$750 per month¹⁷. This person, based on the 40% rule in this Rental Subsidy Program, would pay 40% of \$750 toward rent (which is \$300 per month). In this scenario, the person can find a housing situation where the rent is \$700 or less (\$300 from one's income; \$400 from the subsidy). Thus, it becomes feasible for the person to rent a room if they share a house with other housemates. See **Question #8** below for housing examples demonstrating the various scenarios of calculations.

Individuals will receive a rental subsidy on a first come/first serve basis. People who already receive public housing vouchers will not be eligible to participate. Application forms will be made available both online and in person. Applicants must be fully income qualified and provide independent third-party income verification (such as bank statements, pay stubs, or social security benefit verification letter). Applicants and their landlords/leaseholders must agree to participate in the program. Subsidy checks will go directly to the landlord for tenants who are in good standing and are paying her/his portion of the rent on time.

This Program would assist the neediest residents quickly while long-term 16-40 units of studio apartments are being built. The Valley CDC anticipates that construction will start in 2019 or 2020¹⁸ and will be completed in 2021 or 2022 – almost 15 years after the 2008 Feasibility Study. Until then, the proposed Subsidy Program will support better long-term housing outcomes by allowing participants to work toward greater self-sufficiency while minimizing their time spent without suitable housing.

Rental subsidies have been shown to be a cost-effective intervention that supports recipients to achieve stable, long-term housing. The American Public Health Association (APHA) recognizes housing subsidies as “critical to assisting individuals in accessing safe, affordable housing without being too cost burdened to meet other basic needs such as food and transportation”.¹⁹ Rental assistance has been found to reduce future incidents of homelessness, while being “significantly less expensive” than services provided at emergency shelters.²⁰ Additionally, rental subsidies have the potential to relieve some of the burden placed on emergency shelters by preventing initial homelessness or diverting recipients from using emergency shelter as long-term housing and creating increased shelter access for community members experiencing emergencies. Adding this Rental Subsidy program to Amherst's housing crisis toolbox creates an evidence-based response to recent policy recommendations from the U.S. Interagency Council on Homelessness to supplement emergency shelter interventions with “pathways back to safe living arrangements or directly into housing for people in emergency shelter, as well as for people who never enter emergency shelter.”²¹ Supporting the transition of individuals out of emergency shelter stay will in turn support effective use of shelters by allowing them to function as short-term emergency

¹⁷ <https://www.ssa.gov/oact/cola/SSIamts.html>

¹⁸ Approved Nov. 8, 2018 minutes of Amherst Municipal Affordable Housing Trust

¹⁹ <https://www.apha.org/policies-and-advocacy/public-health-policy-statements/policy-database/2018/01/18/housing-and-homelessness-as-a-public-health-issue>

²⁰ <https://www.cbpp.org/blog/major-study-housing-vouchers-most-effective-tool-to-end-family-homelessness>

²¹ <https://www.usich.gov/goals/setting-a-path/>

supports rather than a long-term housing solution. As a result, this program will strengthen Amherst's ability to both respond to immediate housing crises and support smooth transitions back into stable housing after crises.

Describe how your requests meets the CPA criteria:

1. Description of funding needed, including:

a) **Documentation of Estimated Costs, budget:** There are two parts to the Rental Subsidy program costs: the Rental Subsidy costs and the support service costs. CPA will pay for Rental Subsidy costs and ACC will pay for support services costs. ACC will also absorb the overhead of running an office that serves the voucher holders. After taking all these costs into account, the split between CPA and ACC is about 60/40: for every \$.60 CPA gives, ACC would put forth \$.40.

For the estimated costs, please see the attachment: **Rental Subsidy Program Budget, FY 2020-2022.**

b) **Other sources of funding, e.g. grants, self-funding, fund-raising**

1.) As mentioned earlier there are two types of program costs. For rental subsidy costs, CPA will be the only source of funding;

2.) For the support service funding, ACC will absorb the cost. ACC is applying for CDBG funding for the One-Stop Resource Center for FY 2020. The Agency received CDBG \$40,000 funding for its One-Stop Resource Center for FY 2019. In addition, ACC has applied for \$10,000 funding from Diocese of Springfield, MA. We are due to be notified soon.

3.) In addition, ACC will do self-funding and fund-raising to meet the budget needs of the Project. ACC is a mission-driven and volunteer-based 501 (c) 3 non-profit organization. Our workforce is enhanced and augmented by our college interns and seasoned community volunteers. With every dollar given to ACC, we are able to generate five dollars' worth of service.

c) **Timeline on how CPA funds would be spent, including multiple years**

If the Rental Subsidy program is funded, ACC will be able to begin with the program on July 1, 2019 and end on June 30, 2022. Since we serve between 650- 700 households a year, we have a very strong base of clients who we can readily identify to be interested in the Program. Thus, we expect to be able to get off the ground once funding is approved.

2. Urgency of the Project

It was estimated that more than 40% of Amherst residents experience severe rent burden and are paying more than 50% of their income toward housing. In 2018, the average rent in Amherst for a 1-bedroom, and 2-bedroom apartments are \$1,087 and \$1,423. This means in order to afford this level of rent, residents have to have an income of \$45,000 for 1 BR apartment; \$57,000 for a 2 BR apartment in Amherst.

Timely intervention has been shown to significantly affect outcomes for those experiencing homelessness: HUD cautions that "the longer a household experiences homelessness, the poorer the outcomes will likely be in a variety of areas," and found that rapid rehousing practices lead to higher rates of permanent housing placement.²² This project will allow ACC to respond to participants' immediate needs with a housing-based intervention, supporting better outcomes for our participants as we work to make homelessness in our community brief and non-recurring.

²² <https://www.hudexchange.info/resources/documents/Rapid-Re-Housing-Brief.pdf>

For those at 30% AMI income level, they are called “extremely low income”. And yet the reality for those who are at or below 15% of AMI (which comes out to be about \$9,000/year or \$750/month---the average income of SSI recipients) where there is no federal terminology for it----- we will suggest calling them as “sub-sub-extremely low income”, they are surely not going to be able to live in Amherst to afford the 1 BR apartment with their current income level.

These are people who are homeless staying in shelters, behind the Jones Library, on the door steps of the Unitarian Society of Amherst, inside of Northampton Cooperative Bank ATM lobby on Triangle Street, or out in the woods behind Big Y supermarket on University Drive. Or if they are lucky, they stay with family members and friends for a couple of nights at a time. They have to bounce around and continue to be on the search for temporary lodging.

For others this could mean forgoing medicines, food, or heat to just to pay rent. Their margin of error is so low; oftentimes it takes just a sickness or an accident to throw them into the tailspin of eviction and electricity shut-offs. The affordable housing gap is such that those experiencing extreme rent burden have been shown to spend significantly less on food and healthcare, and face further barriers to accumulating emergency savings, causing “significant disruptions in critical services and economic stability,” and increasing the vulnerability of the extremely rent-burdened to further obstacles to health, wellbeing, and continued stable housing and income²³.

Many who would be eligible for this Program are already on public housing waitlists, where wait times can be years, and are left in limbo as they wait to advance on the lists. Those who are currently living unsheltered risk their health and safety, which can further impede their search for stable, long-term housing and create additional cost-burden to hospitals and law enforcement. The National Alliance to End Homelessness found that although most people who are unsheltered are not chronically homeless, living unsheltered can lead to greater vulnerabilities such as longer histories of homelessness, more health concerns, and increased engagement with the criminal justice system.²⁴ Additionally, individuals experiencing homelessness are more likely to use emergency medical services such as emergency room visits and ambulance transportation, which leads to higher costs for treatment.²⁵ Because emergency shelter is only available seasonally in Amherst, many of ACC’s participants experience unsheltered homelessness at some point throughout the year, which makes them more vulnerable in these areas. A housing-based intervention such as our proposed subsidy Program will be key to keeping individuals from experiencing extended periods of unsheltered homelessness and preventing these additional burdens to an already vulnerable population.

ACC has seen the worsening conditions of the poor and disenfranchised up close in the recent three years. Based on ACC’s data collection, the number of people who came to our office for assistance has grown from a little more than 500 households to nearly 700 households between 2016 and 2018. The majority of their visits have to do with housing-- rent arrears, eviction, utility shut-off, and lack of safe housing. On average, they work with our workers 7 or 8 times a year to fend off housing challenges and other financial disasters. In conclusion, it is urgent for CPA to fund this project.

Please see the **attachment** for ACC’s clients statistics.

²³ https://nlihc.org/sites/default/files/gap/Gap-Report_2018.pdf

²⁴ <https://endhomelessness.org/exploring-crisis-unsheltered-homelessness/>

²⁵ <https://www.apha.org/policies-and-advocacy/public-health-policy-statements/policy-database/2018/01/18/housing-and-homelessness-as-a-public-health-issue>

3. Estimated timeline from receipt of funding to project completion

Based on ACC's prior experience running a similar housing program in 2013 and 2014 that housed and serviced over 20 individuals with various housing needs, ACC has the capacity to begin the Rental Subsidy program on July 1, 2019 and complete it on June 30, 2022.

4. Acquisition and/or preservation of threatened resources

Not applicable

5. Population(s) to be served by the Project

As described earlier, the Project will serve non-student individuals who are at or below 25% AMI and pay more than 50% of their income on rent and are being evicted by landlord, or individuals who experience homelessness, have income, and can secure a rental lease.

6. How will the CPA investment in your property, facility or project be maintained over time?

Because ACC recognizes that the CPA housing voucher is a short-term fix to the affordable housing gap, ACC is discussing with the Amherst Housing Authority (AHA) to create more long-term housing vouchers such as HUD's newest voucher program for the homeless---the Section 811 Mainstream Housing Choice Voucher Program²⁶, which grants permanent housing vouchers for individuals who are homeless or at risk of becoming homeless.

ACC's goal is to assist AHA to obtain Section 811 vouchers for the people who are homeless or at risk of becoming homeless. In 2014 and 2015, in multiple meetings, ACC discussed with the AHA executive director at that time about securing more vouchers under the Alternative Housing Voucher Program (AHVP) to meet the difficult housing challenges of the non-elderly disabled population who regularly seek assistance from ACC. Thanks to the dedication from the staff at AHA, 20 AHVP vouchers were secured in 2015. Since then, 6-8 ACC participants have benefited from the voucher and have secured their own housing as a result. To date, AHA has one of the highest numbers of AHVP vouchers in Mass public housing authorities. It has 32 AHVP vouchers-- surpassing that of the Springfield Housing Authority, which manages nearly ten times the number of housing units as AHA²⁷. With a history of successful advocacy on behalf of ACC's participants, ACC is very hopeful that AHA will secure additional housing vouchers to serve those who are homeless or at risk of becoming homeless. Through continued collaboration with AHA, ACC hopes that the short-term CPA vouchers will be able to benefit more people in the long run.

7. Which relevant Town committees and/or commission are you working with?

ACC is working with Amherst Municipal Affordable Housing Trust and Amherst Housing Authority to explore more affordable housing for people who are at 15% AMI—such as those who receive SSI, additional housing vouchers for the homeless, and housing rental by ACC from AHA. The goal is to increase housing opportunities for people who are sub-sub, or sub-extremely low income and are homeless.

ACC believes that our clients are better served only if there is housing to backup the service.

²⁶ <https://acl.gov/news-and-events/announcements/hud-announces-section-811-mainstream-housing-choice-voucher-program>

²⁷ <https://www.mass.gov/files/documents/2018/11/01/AHVP%20Issuing%20AAs%20FY19.pdf>

8. Other information regarding the Project deemed necessary for CPAC.

Here are three scenarios to demonstrate the subsidy calculation formula and the eligibility matrix:

Scenario #1

Ms. Ortiz, who is 59 years old, shares a two bedroom house with her landlord on Stanley Street, Amherst. Her rent is \$550, including heat and utilities. She works part time at High Horse as a prep cook and has a gross income of \$800 a month. She slipped at work and was not able to continue to work. Soon after, she was sick for a month and fell behind on her rent. Her landlord sent her a 14-day Notice to Quit. Unless she pays her rent, she will be evicted.

Is Ms. Ortiz eligible for ACCs' Rental Subsidy program?

Rental Subsidy Eligibility Chart—Ms. Ortiz

Criteria	Documentation	Eligibility
Income (<14,125/year)	4 paystubs	Yes (Her income=\$800/month or \$9,600/year)
Amherst residency	Proof: via Lease proof	Yes (she lives in Amherst)
Facing eviction	Proof: via the lease termination from landlord	Yes (she has a 14-day notice to quit paper signed by landlord)
Rent/gross income (>50%)	\$550/\$800= 69%	Yes
1) How much rent subsidy does she need –given she can only pay up to no more than 40% of her rent to stay in her current housing? 2) Allowable rent under the Subsidy (<\$400/month)	<ul style="list-style-type: none"> ● 40% x \$550=\$220 (Her portion of rent) ● \$550-\$220= \$330 (Rent subsidy from ACC) 	Yes: <ul style="list-style-type: none"> ● 40% of her income is \$220. ● Her rent subsidy is \$330 which is <\$400 (the max. subsidy allowed under the Program)
Willingness to participate in support service	Based on pre-voucher engagement meeting record	Yes (she met weekly as agreed)

CONCLUSION: Ms. Ortiz meets all the criteria. She IS eligible to participate in the Rental Subsidy program.

Scenario #2

Mr. Lansing, who is 29 years old, works at Walmart and lives on High Street, Amherst. When his lease was up, he could not obtain money to pay for the last month and security deposit. Thus, he became homeless and started staying at a shelter. His monthly income is \$1100. Recently, he found a 1-BR apartment on Amity Street with a monthly rent of \$900/month, which only requires ½ month rent as security deposit. He would like to rent this apartment.

Is Mr. Lansing eligible for the Rental Subsidy program?

Rental Subsidy Eligibility Chart—Mr. Lansing

Criteria	Documentation	Eligibility
Income (<14,125/year)	paystubs	Yes (His income=

		\$1100/month x 12 months= \$13,200/year)
Amherst residency	Proof: via previous Lease proof	Yes (He lives in Amherst)
Homelessness	Letter from the shelter	Yes
3) How much rent subsidy does he need –given he can only pay up to no more than 40% of his rent to stay in his current housing? 4) Allowable rent under the Subsidy (< \$400/month)	<ul style="list-style-type: none"> ● 40% x \$1100=\$440 (His portion of rent) ● \$900-\$440=\$460 (Subsidy needed) 	NO: <ul style="list-style-type: none"> ● 40% of his income is \$440. ● His rent subsidy is \$460 which higher than the \$400 max. allowed. ● His unit is too expensive. ● He needs to find a unit less than \$840 (\$440 + \$400)
Willingness to participate in support service		Yes. He is willing.

CONCLUSION: Mr. Lansing’s subsidy need is higher than the \$400 maximum allowed. He is NOT eligible to participate in the Rental Subsidy program. He needs to find a less expensive unit. Based on his current income, he needs to find a unit less than \$840/month

Scenario #3

Mr. Katz, who is 65 years old, is homeless and has been at Craig’s Place shelter for three winters since 2015. He receives \$750/month from SSI. Recently, he found a room in a house on Main Street, Amherst with a rent of \$625/month.

Is Mr. Katz eligible for the Rental Subsidy program?

Rental Subsidy Eligibility Chart—Mr. Katz

Criteria	Documentation	Eligibility
Income (< 14,125/year)	SSI benefit letter	Yes (His income= \$750/month x 12 months= \$9,000/year)
Amherst residency	Proof: via residency proof from the shelter	Yes (He stays in shelter in Amherst)
Homelessness	Letter from the shelter	Yes
5) How much rent subsidy does he need –given he can only pay up to no more than 40% of his rent to stay in his current housing? 6) Allowable rent under the Subsidy (< \$400/month)	<ul style="list-style-type: none"> ● 40% x \$750=\$300 (His portion of rent) ● \$625-\$300=\$325 (Subsidy needed) 	Yes: <ul style="list-style-type: none"> ● 40% of his income is \$300. ● His rent subsidy is \$325 which is within the \$400 subsidy max. allowed.
Willingness to participate in support service?		Yes, he is willing.

CONCLUSION: Mr. Katz meets all the criteria. He IS eligible to participate in the Rental Subsidy program.