



Testimony in support of
H.1264 An Act to further provide a rental arrearage assistance program
Submitted to the Joint Committee on Housing
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The League of Women Voters of Massachusetts supports H.1264, An Act to further provide a rental arrearage assistance program. At great expense, the Commonwealth has been committed to providing assistance to families and individuals who become homeless, and the League supports continuing this effort at a level to provide housing for all in need. This bill takes a very important step among all the measures to combat homelessness by circumventing the crisis and keeping families in the homes they have.

Experience has shown that the costs of homelessness include personal trauma, particularly for children, as well as loss of property, increased medical costs, disruption of school and established services, and possible job loss. After homelessness occurs, the state responds by providing subsidies for shelter, finding new housing and sometimes vouchers or up-front rental deposits. The rental arrearage assistance program (RAAP) would intervene on behalf of vulnerable families before they are evicted, for a much more effective use of state funds.

The provisions of H.1264 target funds appropriately to low-income families who often must use a high proportion of their income to pay rent. In these families there is little leeway for emergencies or any unusual expenses, so it is easy to get behind on rent. RAAP would be available to those whose incomes are below 50% of the area median income and who face eviction or foreclosure within the next 12 months. Half of the funds appropriated are to go to families with incomes not greater than 30% of the area median income. Cash benefits are limited to the actual liability or four times the monthly rent or mortgage and are paid to the landlord or mortgage holder.

This proposed Rental Arrearage Assistance Program re-establishes a program which operated effectively in the Department of Transitional Assistance for more than 20 years but has not been funded since 2003, when it was cut because of budget constraints. At that time, 96% of recipients maintained stable housing and did not require emergency housing in 12 months, and 75% attained self-sufficiency and did not need additional arrearage assistance during the following calendar year. Avoiding eviction is also important because an eviction record in one's background can decrease housing opportunities for many years and lead to other negative outcomes.

The League of Women Voters of Massachusetts, which represents 47 local Leagues from Cape Cod to the Berkshires, urges the Joint Committee on Housing to report H.1264 favorably out of committee and to do all you can to enact it this session. Thank you for your consideration.