



# 40<sup>th</sup> Anniversary Stories

## Story 8:

### Evolution of HCA's Homelessness Prevention Program

Back in 2001, when HCA was only 6 years old, the Town's Affordable Housing Task Force (this one had been formed in 1999), and some of HCA's early leaders jointly realized that they needed a new program. Around this time, HCA was acquiring its first two-family and restricting it as affordable housing, and had plans to keep creating more affordable units. But it was clear that — while the organization was working hard to create affordable housing — they also had to provide support to the many, many local families who were struggling to pay the rent and remain housed.

A survey the Town conducted in 2001 showed that 59% of respondents felt there was a housing crisis in town. 66% of those were concerned about their own ability to own or rent in Arlington, and another 10% were worried about the same for a friend or family member. Local families could not necessarily wait for future affordable housing.

It was straight forward. They needed to get money directly to families who were facing an unexpected financial crisis so that they would not lose their housing. And HCA's Homelessness Prevention Program was born!

The group then set about raising money. In its first year, the program raised \$50,000 from local families through a special mail appeal, and provided grants to 23 Arlington families who were at risk of losing their housing.

In 2002, the programs' second year, assistance was granted to 34 families, and in 2003, to 37 families.

Since its start, HPP has provided more than 1,000 grants, totaling nearly \$1.5 million. Every one of those grants represents a family that was in a very stressful and dire situation with their housing. Every one of those households had a real fear that they might not be able to keep or secure a safe apartment that they could afford.

The requirements for the program have remained very similar over time. But the demand and need for the program have grown since the COVID pandemic, when our economy changed and became even harder to navigate the less income you have.

HCA prides itself on approving every grant application from a household that is eligible for the program. During 2020, when we were all first grappling with the pandemic, and as so many people suddenly lost work, or became seriously sick, HCA awarded 65 grants — the most ever in one year. The demand slowed slightly in the next two years, but in 2023, when pandemic-era benefits stopped somewhat suddenly, the demand increased again and we made 56 grants.

Now we are seeing a steady demand of around 45 grants per year because the gap between what low- and middle-income families earn and the cost of housing remains horribly large. Many families scrimp and sacrifice and just manage to cover basic costs, but their financial situations are often precarious. The families who come to us for HPP support just don't have enough funds to pay the rent or to move to a new home — even if they cut expenses and stretch every last dime.

A beautiful feature of the Homelessness Prevention Program is how local it is. HPP was mutual aid before that phrase was commonly used. Today, the funds are raised from Arlington donors who want to support their neighbors, and from the Town's Community Preservation Act funding, which comes from a small property tax surcharge on most property owners' tax bills. Final grant decisions are made by the 3-person HPP committee that is made up of Arlington community members. Grants are only made for households who need assistance for an apartment in Arlington.

This is Arlington residents helping Arlington residents at its best!

Another important feature is that the program works. Last year, HCA commissioned a group of Tufts graduate students to conduct a comprehensive evaluation of HPP. They surveyed HPP grant recipients going back 5 years. They analyzed grant size and use, and stress levels before and after grants were provided. They found that 73% of households remain in stable housing for the long term after receiving an HPP grant. The remaining families are provided further assistance as needed. Not only that, HPP grant recipients reported significant drops in overall stress and in anxiety over household finances over time after receiving the grant.

But nothing illustrates the power of the Homelessness Prevention Program better than the words of the grant recipients themselves. Here is just a fraction of the feedback that local families have given to HCA after those funds made it to their landlord, or to a moving company that would take them to a new Arlington apartment that they could afford.

*After losing my job, it was getting more difficult to pay my rent. Notices after notices were delivered to my doorstep [saying] that I could be evicted from my house. I reached out to HCA for help. Renea reached out to my landlord to discuss working out a plan and after many calls they did agree. I am thankful to HCA for the help, if not for them I could be homeless. – Jonathan*

*After months of struggling with Lupus and domestic violence I found myself homeless, it was getting harder to just function. HCA helped me not only pay my security deposit for my apartment but also help me apply for MassHealth and Disability Social Security. I am feeling more comfortable knowing that HCA is there when I need them. – Jamille*

*“The support I got from HCA's HPP program was so important because it allowed me to focus on my health, and recover without having to worry about my rent temporarily. Cancer is scary enough. I was afraid and embarrassed to ask for help, but if I hadn't received this help I would be so far behind, and possibly evicted. – Crystal*

*I turned to this program after facing unexpected family challenges and the sudden loss of my job. It was a very difficult time, and I didn't know how I would keep up with my family's basic needs. The support I received from HCA's HPP program meant everything to us. It helped me pay our housing costs, and gave my family a sense of stability and connection to our community during a time when we felt very vulnerable. The HPP program, is truly life-changing for families who are struggling to stay on their feet. – Roberto*

*It was overwhelming. I broke down a bit. To go without...no food, no money. It's a pretty scary thing. So when I got the grant from HCA, it meant a lot. It gave me hope. – “Richard”*

*My daughter and I were struggling with overdue rent and facing eviction due to changes in our family income. The support I got from HCA's HPP program was so important because it helped my daughter and I get back on our feet and to remain in good standing with our landlord. The HPP program helps families get back to a state where they feel secure and confident about their housing. – Diana*