



CAFCA
Connecticut Association
for Community Action

Connecticut's Community Action Agencies: Proposal to Re-establish an Eviction Prevention Program

Proposal: With the end of UniteCT and looming evictions, the Connecticut Association for Community Action (CAFCA) proposes that the State re-establish its eviction prevention program, to be administered by the state's Community Action Agencies.

CAFCA recommends that state and/or federal funds be set aside for this purpose.

Executive Summary

Connecticut's Community Action Agency Network is the largest statewide safety net service provider, helping 200,000 low- and moderate-income Connecticut residents gain access to critical resources such as food, shelter, heating assistance, child care, job training, and other programs.

People across the state continue to be adversely impacted by COVID-19 and the resulting economic downturn. The eviction moratorium and the UniteCT program helped thousands of residents stay housed; however, both the moratorium and the federal program have ended, and Connecticut faces a wave of evictions, which could result in thousands of our residents facing homelessness.

The Community Action Agency Network is uniquely positioned to provide direct assistance to impacted households and landlords. With funding for an eviction prevention program, Connecticut's Community Action Agencies (CAAs) can provide assistance to tenants and direct payment to landlords, reducing evictions and keeping people housed.

Background

Since 1974, the Connecticut Association for Community Action, Inc. (CAFCA) has served as the state association for Connecticut's nine Community Action Agencies (CAAs), the state and federal designated anti-poverty agencies.

For nearly sixty years, CAAs have connected low- and moderate-income people in all 169 cities and towns (and across the country) with resources that stabilize and improve lives and communities. They are well-known and trusted in their communities, providing locally driven programs and services that speak to the needs of those they serve. These services

and resources include, but are not limited to, food, shelter, heating assistance, employment and training, asset development, and early childhood care and education. They are independent agencies and also part of state and national networks, partnering with other community-based organizations and government agencies to ensure the most efficient and effective method of service delivery.

Community Action Agencies work to address and reduce the causes and conditions of poverty by providing holistic case management services and application assistance for social service programs to the state's poorest residents. They are the front line in outreach and application assistance for a variety of programs that are administered either in-house or by the state.

The network's rich history, years of experience working with neighbors in need across Connecticut, and deep local, state, and community partnerships make CAFCA and Community Action Agencies a key partner in providing essential services to struggling residents during this unprecedented time.

If allocated the necessary resources, our Community Action Agency Network would be able to mobilize and engage impacted households immediately, to help prevent evictions:

- **CAAs are experienced in application assistance.** They provide outreach and enrollment activities for SNAP (formerly Food Stamps) and for the CT Energy Assistance Program (CEAP). In doing so, they collect the majority of the information that would be needed for this program, including income, number of household members, and type/place of residence. Connecticut's CAAs help tens of thousands of Connecticut residents apply for these programs each year – in culturally-sensitive ways, in the languages spoken best by their customers.
- **Connecticut's CAAs already have a successful track record with eviction prevention.** CT's CAAs operated the state's Eviction and Foreclosure Prevention Program for nearly three decades (the program was terminated by the CT Department of Housing in 2016). The comprehensive approach assisted thousands of Connecticut residents, providing direct financial assistance to landlords on behalf of customers, along with mediation services.
- **Agencies have a demonstrated history of being able to mobilize and implement new initiatives in an efficient and effective manner.** CAAs mobilized to engage uninsured individuals/families during the rollout of the Affordable Care Act; assisted evacuees impacted by Hurricane Maria; outreached to hard-to-count populations during Census 2020; and, imminently, will roll out a new Client Support Fund to help address unmet, unique needs of community residents. They will be able to hit the

ground running and immediately begin serving clients facing eviction, without needing time to enhance staffing or infrastructure.

The Need

UniteCT is a \$400 million federally-funded program, administered by the CT Department of Housing and provides up to \$15,000 for rental and electricity payment assistance on behalf of Connecticut households financially impacted by the COVID-19 pandemic. UniteCT has helped stabilize CT's rental housing market by financially supporting those households up to 80% of HUD's Area Median Income (AMI).

The program started in March 2021 and has assisted over 34,000 households to date. The Department of Housing ceased taking applications on February 15, 2022, and will continue to process applications in the queue until March 31. At this time, it appears that any applications not processed by then will become void. That is – tenants and landlords who applied by the deadline, but whose applications have not been processed, will not receive assistance.

With the end of the eviction moratorium, which was in place for most of the pandemic, landlords are now able to start eviction cases against tenants. The legislature and administration wisely implemented a Right to Counsel program, which will help tenants with these cases.

Funding should also be made available to directly pay outstanding rents.

Proposal

Federal stimulus checks, unemployment benefit supplements and extensions, and eviction moratoriums helped ease the financial strain many people faced over the past two years. Now, these programs have ended, and, while the economy has begun to rebound, many Connecticut residents have been unable to thrive financially.

To help prevent the coming wave of evictions, Connecticut's Community Action Agency Network proposes that the State provide funds to establish an eviction prevention program, to be administered by the state's Community Action Agencies. The program would have the same eligibility criteria as UniteCT, focusing on households earning up to 80% of Area Median Income (AMI). Some of the funds would be used for case management services, to ensure that clients are being properly advised and coached through the process.

Projected Outcomes

By partnering with Connecticut's Community Action Agency Network on this proposal, the State can expect to achieve the following anticipated outcomes and benefits:

- Increased housing stability for thousands of residents.
- Needed financial support for landlords.
- Improved opportunity for individuals across income levels and geographies within Connecticut.

Conclusion

For nearly 60 years, Connecticut's Community Action Agencies have been there for people when they need it most and have a demonstrated track record of mobilizing to implement new initiatives in an efficient and effective manner. During this most unusual time, they continue to provide critical services to their customers and help individuals and families navigate things like layoffs, energy bills, and mandated quarantine and isolation periods.

As Connecticut moves into the next phase of the pandemic, the State should partner with Community Action Agencies to make sure that people are able to remain housed, towards better health and economic opportunity for all.

For more information, please contact Deb Polun at CAFCA: 860.832.9438 or deb@cafca.org