Bill as Introduced

SB 128- AS INTRODUCED

1999 SESSION

99-0725
05/02

SENATE BILL *128*

AN ACT replacing the housing assistance fund trust fund with a homeless prevention fund.

SPONSORS: Sen. D'Allesandro, Dist 20; Sen. Squires, Dist 12; Rep. Garrish, Hills 37; Rep. Millham, Belk 4; Rep. Konys, Hills 33; Rep. French, Merr 3

COMMITTEE: Public Institutions, Health and Human Services

ANALYSIS

This bill replaces the housing assistance trust fund with a homeless prevention fund.

Explanation: Matter added to current law appears in ***bold italics.***
Matter removed from current law appears [~~in brackets and struckthrough.~~]
Matter which is either (a) all new or (b) repealed and reenacted appears in regular type.

SB 128- AS INTRODUCED

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STATE OF NEW HAMPSHIRE

In the Year of Our Lord One Thousand Nine Hundred and Ninety-Nine

AN ACT replacing the housing assistance fund trust fund with a homeless prevention fund.

Be it Enacted by the Senate and House of Representatives in General Court convened:

1 Subdivision Heading Amended. The subdivision heading preceding RSA 204-C:80 are repealed and reenacted to read as follows:

Homeless Prevention Fund

2 Homeless Prevention Fund. RSA 204-C:80-85 are repealed and reenacted to read as follows:

204-C:80 Purpose. The purpose of this subdivision is to establish a homeless prevention program and a fund therefor to be used to provide housing assistance on behalf of very low income persons and families in order to help them meet their housing costs, thereby preventing homelessness resulting from their inability to meet such costs, and to maximize the opportunity for homeless families and individuals to obtain housing in the private market. This subdivision is also intended to assist persons and families who are receiving public assistance or have recently graduated from public assistance to low wage jobs and persons with disabilities to enable them to afford decent, safe housing.

204-C:81 Definitions. In this subdivision:

I. "Extremely low income persons or families" means individuals or families whose gross income is 30 percent or less of the median income of single persons or families as adjusted for family size, as applicable, as published periodically by the United States Department of Housing and Urban Development.

II. "Fund" means the homeless prevention fund.

III. "Housing assistance payments" means rent subsidies, security deposit advances, mortgage assistance payments, and any other shelter cost-related payments made on behalf of very low income households.

IV. "Minor child" means a person under 18 years of age.

V. "Severely rent burdened" means a household for which the monthly rent and utility costs exceed 50 percent of the gross monthly income.

VI. "Very low income households" means individuals or families whose gross income is 50 percent or less of the median income, adjusted for household size, as published periodically by the United States Department of Housing and Urban Development.

204-C:82 Fund Established.

I. There is hereby established within the authority a homeless prevention fund. The fund shall be capitalized with moneys raised from the surcharge on the real estate transfer tax pursuant to RSA 78-B:1 and with donations from private persons or entities, grants, set-asides, and

appropriations authorized by law. All revenues collected from the resources described in RSA 78-B:1 or from other government appropriations or grants shall be credited to the fund, but such revenues shall not be deemed to be money received on account of the state, and nothing in this subdivision shall be understood as pledging the faith and credit of the state.

II. The authority shall use moneys deposited in the fund for the following purposes:

(a) Direct housing assistance payments to eligible very low income persons or households.

(b) Payments to property owners to reimburse them for certain financial losses associated with the rental of a housing unit to a participant in the homeless prevention program authorized by this subdivision.

(c) The provision and coordination of services, such as jobs, training, financial counseling, and other supportive services, which are made available to very low income households participating in the homeless prevention program.

(d) The creation of new or rehabilitated dwelling units to be made available to very low income households assisted under this subdivision.

(e) Matching grants to units of local government or local housing authorities established under RSA 203 to support homeless prevention programs for very low income households.

(f) The purchase of existing single family homes by or on behalf of low income households or to prevent the household occupants from becoming homeless.

204-C:83 Program Design. The homeless prevention fund shall be administered so as to promote the following goals and objectives:

I. Applications for the benefits provided under this subdivision shall be streamlined so as to enable the authority to provide assistance to the eligible households as quickly as practicable.

II. The program shall be as flexible as possible in order to maximize housing opportunities for very low income people.

III. Give priority to very low income persons or families who are:

(a) At households which include an employed person or a person in an employment training program.

(b) Households which include a minor child or children, and the household is homeless or at risk of homelessness due to severe rent burden.

(c) Households which are actually experiencing homelessness, and are currently residing in homeless or emergency shelters or receiving services as defined in rules adopted pursuant to RSA 204-C:85.

(d) Households which consist of one or more disabled person(s) as defined in 42 U.S.C. 121026(2).

IV. Only persons who have been residents of the state of New Hampshire for at least 6 months shall be eligible for assistance under this subdivision.

V. Assistance shall only be provided to eligible households for dwelling units located in New Hampshire.

VI. Assistance granted to a household under this subdivision shall terminate after 36 consecutive months, provided however that the authority shall extend the assistance beyond this time limit when it is necessary to:

(a) Enable a household member to complete an education, training or vocational rehabilitation program in which he or she is currently involved when the 36-month time limit expires.

(b) Provide reasonable accommodation for the disability of a household member.

(c) Prevent an employed household member from facing a serious risk of job loss due to inability to obtain affordable housing within a reasonable distance from his or her job.

VII. All households which receive assistance under this subdivision shall, within 60 days of obtaining such assistance, make an application to their local public housing authority or the authority for federal rental assistance.

VIII. No public housing authority created pursuant to RSA 203 shall reject an applicant for federal rental assistance or deny such applicant a priority on its waiting list for which such applicant would otherwise qualify, on the basis that such applicant is receiving rental assistance under this subdivision.

204-C:84 Investment of Funds. Moneys deposited into the fund may be invested by the authority. Income earned from such investments shall be returned to the fund, provided, however, that the authority may use up to 10 percent of any such investment income to defray the cost of administering this subdivision.

204-C:85 The authority shall adopt rules, pursuant to RSA 204-C:53, governing the homeless prevention fund. Such rules shall include:

I. The nature and extent of the rent subsidy authorized under this subdivision.

II. Qualifications of households eligible to receive direct housing assistance payments.

III. The nature and extent of ancillary payments on behalf of eligible households to prevent homelessness.

IV. The types of supportive services which may be eligible for payment from the fund.

V. The application process for benefits under this subdivision.

VI. The method of distribution of program funds.

VII. Any other matters necessary for the administration of this subdivision.

3 New Subparagraph; Exemption from RSA 541-A. Amend RSA 541-A:21, I by inserting after subparagraph (u) the following new subparagraph:

(v) RSA 204-C:53, relative to the housing finance authority.

4 New Section; Coordination with Other Programs. Amend RSA 204-C by inserting after section 85 the following new section:

204-C:86 Coordination with Other Programs. The authority shall ensure that the homeless prevention program supported through the fund is coordinated with other housing assistance programs administered by the authority, the federal government, state agencies, local public authorities, and local governments.

5 New Section; Surcharge for Homeless Prevention Fund. Amend RSA 78-B by inserting after section 1-a the following new section:

78-B:1-b Surcharge for Homeless Prevention Fund. For each real estate transaction that is subject to the transfer tax authorized by RSA 78-B:1, there shall be a surcharge of $100, half of which shall be paid by the grantor, and half by the grantee, which shall be collected in the same manner as the transfer tax. The state treasurer shall, at the end of each quarter, or more frequently if he or she deems feasible, transfer all proceeds from the surcharge to the New Hampshire Housing Financing Authority for the exclusive use of the homeless prevention program authorized by RSA 204-C:80-86.

6 Effective Date. This act shall take January 1, 2000.

Committee Minutes

Date: MARCH 16, 1999
Time: 2:45 PM
Room: LOB 102

The Senate Committee on Public Institutions/Health Human Services held a hearing on the following:

SB 128 replacing the housing assistance fund trust fund with a homeless prevention fund.

Members of Committee present:
Senator Squires
Senator Wheeler
Senator Gordon
Senator Krueger
Senator Pignatelli

The Vice-Chair, Senator Katie Wheeler, opened the hearing.

Senator Lou D'Allesandro, D. 20: Thank you. I'll be very brief. Thank you very much Senator Wheeler and members of the Committee. I'm here to support SB 128, replacing the housing assistance fund trust fund with a homeless prevention fund. Obviously you're all aware of the problem with homelessness and I think the provision of the bill that clearly articulates the purpose of the bill is in the second paragraph which says, "The purpose of this subdivision is to establish a homeless prevention program and a fund therefor to be used to provide housing assistance on behalf of very low income persons and families in order to help them meet their housing costs, thereby preventing homelessness resulting from their inability to meet such costs, and to maximize the opportunity for homeless families and individuals to obtain housing in the private market.

The fund calls for a person, in order to take advantage of in has to be in New Hampshire for at least six months to be eligible for assistance. The assistance shall terminate after 36 consecutive months unless they're currently involved in the process and an extension is given. It's a program that answers a demonstrated need. Anything we can do to get people homes, to allow them to stay in their homes and to move from the homeless area to a homeowner area, I think we should take advantage of that situation.

I might say that there are 13 states that use a mechanism similar to this for a homeless transition fund. The states are Delaware, Florida, Hawaii, Illinois, Iowa, Maine, Missouri, Nebraska, Nevada, New Jersey, South Carolina, Tennessee and Vermont. They use some portion of a real estate transfer tax to fund this program. It's not a situation that would be exclusively unique to New Hampshire.

I thank you very much.

Senator Katherine W. Wheeler, D. 21: Any questions for Senator D'Allesandro? (turn over tape)

Senator Mark Fernald, D. 11: What does the current Housing Assistance Trust Fund do?

Senator Lou D'Allesandro, D. 20: I think someone who's familiar with that could give you a better answer than I could, Senator, so I defer that to people that can answer that.

Senator Katherine W. Wheeler, D. 21: Any further questions for Senator D'Allesandro? Seeing none, thank you very much. Are there other sponsors in the room that would like to testify?

Representative Alida Millham, Belknap, District 4: I'm Alida Millham from Belknap District 4 in Gilford and I'm going to speak for about 15 seconds. I think this is a proactive approach to a compelling issue of homelessness. I, in a previous time, worked as the Executive Director of a home health agency in Laconia and we worked with a number of families from different parts of the community and homelessness was something that was an issue that surfaced from time to time and more often than I would like to admit. I feel that this is a way of addressing that issue. Thank you.

Senator Katherine W. Wheeler, D. 21: Thank you. Any questions? Seeing none, thank you very much for your testimony. Are there any other sponsors in the room who would like to testify? Any other Senators or Representatives that would like to testify? Louis Craig from New Horizons.

Louis Craig, New Horizons: Senator I too will be very brief. My name is Louis Craig and I'm the Executive Director of New Horizons in Manchester, NH. I come to speak in favor of this bill.

I want to tell you that last night we had over 120 people in our homeless shelter. Every single day we serve 200 people in our soup kitchen and we prepare 300 meals a day as many homeless people and many people that come in from the inner-city eat at our soup kitchen. Sometimes it's the only meal that they have so they return for a second meal. In addition to that, last month we handed out 900 bags of food in our food pantry. So everyday my staff and I deal with the very poor people in Manchester, the homeless and the hungry people of Manchester.

During the course of our responsibility we hear a lot of stories about their problems. Stories of despair and of displacement and really stories of hunger, lack of jobs, loss of jobs. So, all the times that we see people who are displaced that come to our shelter are young men, who can't pay their rent. We see families who are displaced and they're referred to other agencies and it's a very common thing.

I'm here to support this bill. I think it's a very important bill. It's not a cure all. I

don't think any bill can be a cure all but it's a wonderful start. It has some very great features to it. It's all aimed to preventing homelessness.

I want to tell you a very brief a couple of weeks ago a family came to our pantry and there was a young boy about 11 years old and he was walking behind his mother and he was holding back. I told him to catch up with his mother and his brother and sister. He told me that it's so very warm in this pantry that he'd like to stay here. I talked to the mother and the mother who we had given food to said that they were living in a third floor hallway. I've got to tell you there's an awful lot of stories like that. Not only in the city of Manchester but throughout the state of New Hampshire and I really hope – with this family we were able to help them – but I sincerely hope that you look with favor upon this bill and it has some great features to it and it would really help us in our job. Thank you.

Senator Katherine W. Wheeler, D. 21: Thank you very much. Are there any questions for Louis Craig?

Senator Edward M. Gordon, D. 2: I appreciate the intent of the bill. I think I generally support the intent of the bill. My concern is the funding mechanism of the bill in that it causes me a great deal of concern because if in fact that we something as a matter of policy think is appropriate for the state it would seem to me that we would fund this out of the general fund as opposed to using a mechanism which will in fact require some people to pay a tax simply because they'd be doing a real estate transaction.

My question is do you think it's fair that individuals who happen to be involved in a real estate transaction it should be those persons responsible for funding this fund?

Mr. Craig: I think that the state of New Hampshire should responsible but I've got to tell you, in my case I would have no problem if I was buying a house to give money for the homeless problem. In addition to that, Senator, I've talked to a number of real estate people and they've told me two things. Number one their association would be against it, however, I wouldn't be opposed to it. These are real estate people that I've talked to including my wife who's in the real estate business.

Senator Edward M. Gordon, D. 2: May I just follow-up on that?

Senator Katherine W. Wheeler, D. 21: Yes, please.

Senator Edward M. Gordon, D. 2: The amount of surcharge is $100. I probably do 100 transactions a year that qualify for the minimum transfer tax which is $40. I was wondering whether you think it's fair to have a surcharge of $100 when the actual transfer tax is only $40?

Mr. Craig: You're asking me, yes I do think it's a good mechanism to help the homeless.

Senator Edward M. Gordon, D. 2: I have one more follow-up.

Senator Katherine W. Wheeler, D. 21: Yes, Senator.

Senator Edward M. Gordon, D. 2: My son's buying a house. He's just getting started in life, right out of college, doesn't have a cent to his name but he's doing the best he can to buy a house. Do you think it's fair that he should have to pay the tax instead of being taken out of the general fund?

Mr. Craig: You know Senator, I have a son that's buying a house too. I discussed that with him. He has a growing family. He has two small children. I asked him if he would mind giving $50 to the homeless problem. He said absolutely not. So, I guess in answer to your question, yeah I think everyone should pay $50 and the real estate people should pay $50 to help this tremendous problem in the state of New Hampshire.

Senator Katherine W. Wheeler, D. 21: Further questions?

Senator Edward M. Gordon, D. 2: If I could just do a "Would you believe" that I believe that's a problem that belongs to all of us. It's all of our responsibility and we shouldn't single out one category of people and decide that they're responsible for solving the problem?

Senator Katherine W. Wheeler, D. 21: Thank you. Senator Pignatelli.

Senator Debora B. Pignatelli, D. 13: I don't know whether you can answer this question for me but how much money is it hoped that would go into this fund in the first year?

Mr. Craig: I would defer that question to somebody else who's more knowledgeable on that than I am.

Senator Katherine W. Wheeler, D. 21: Further questions for Mr. Craig? Thank you very much for coming. I'm going to call on Representative Barbara French and while she's taking her seat I believe I'm speaking for the whole Committee when I say how grateful we are to all of you who are working in shelters and soup kitchens and helping the people of New Hampshire who desperately needs help. Thank you all for the good work that you do.

Representative Barbara French, Merrimack District 3: Thank you. Members of the Committee I'm Representative Barbara French representing Merrimack County, Henniker and Bradford. Sorry I'm late but as you know we've been doing the same thing up in our committee as you've been doing so I've been up and down trying to follow your progress and doing some other things in between.

I'm not going to say a lot because I know there are a lot of people behind me and I'm sure they're going to explain the real need of the fact that there really are a lot more homeless than we realize but there are two things I'd like to say. One of them is as you know I was a school nurse for 27 years and I think there's a group of people that we might forget about and that's youth. It's amazing how many young people are homeless. I don't think we think about it and it is a problem and I'm assuming the

situation is no different than when I was in school. So, along with single people, people trying to get off welfare, young people losing jobs and children being among the homeless we do have teenagers who are homeless and I think we need to think about them too. I've asked Tom Bunnell whether he had any exact figures but I don't think they do.

The other thing, Senator Gordon when you mentioned your concern about the funding mechanism. I can share your concern it would be nice if the legislature would assume it's responsibility but I'm sure this is put in in lieu of, I think if the legislature would assume its responsibility I think the sponsors would be very happy to have this go through Finance Committee and have us assume the responsibility.

There is one concern about that that I discovered when I was talking with our Registrar of Deeds here in Merrimack County, Kathi Guay, and if it's ok I'd like her to come up and explain a concern and the different way to collect it.

Senator Katherine W. Wheeler, D. 21: Would you like to come forward?

Kathi L. Guay, CPO, Registrar of Deeds, Merrimack County: Thank you. One of my concerns about this bill has to do with the funding mechanism as Senator Gordon also brought up. To make you understand what the funding part of this bill is, as the Registrar of Deeds it's my responsibility to collect the transfer tax on behalf of the state of New Hampshire. It is probably the worst job in the world. Unfortunately as agents we get to do it for a 4% commission on the amount sales on a monthly basis.

What this bill doesn't do is specify exactly who's responsible. It just says it's going to be tacked onto the transfer tax. So, are we going to be the collector of this fund. If so, I'd like to bag out please. We have enough irate customers over the amount of the transfer tax as it is. I think as Senator Gordon mentioned, those that do the minimum transactions which is the $40 transfer tax, if all of a sudden they're told that "oh by the way, on top of that there's $100 fee which goes to the homeless fund". I'm sure that they would all be happy to pay it if it was a voluntary, tax deductible contribution. But as you may or may not know, the state transfer tax is not tax deductible.

My concern is so that you understand that even though this may be a state function the county is involved as the tax collector on the behalf of the state so I would like to see the state maybe dig into their pockets and set up a dedicated fund for this worthwhile project. My concern again, on behalf of the registers would be that we not be the collectors. Though it's a very laudable program we would bow to stay out of it.

Representative French: You had a process though that you suggested to me.

Ms. Guay: Well, not being in the Department of Revenue and certainly they have their work cut out for them this year, if you're looking at trying to take a piece of the real estate transfer tax you could certainly take it from the state end after the registers have paid it over on a monthly basis. There're certainly some options is

that was the fund you were looking to dig into to fund this program. What my suggestion would be is after the registers have done their monthly accounting of it and it's been turned over to the state and then it becomes a state function and a state expense not a county expense.

Senator Katherine W. Wheeler, D. 21: Thank you. Any questions for Ms. Guay? Seeing none thank you both for your testimony. Robert Tamposi has submitted written testimony. **See Attachment A.** Mary Sliney.

Mary Sliney, Executive Director, The Way Home, Manchester, NH: Testimony handed in. **See Attachment B.**

Senator Katherine W. Wheeler, D. 21: Thank you. Any questions for Ms. Sliney? Senator Fernald.

Senator Mark Fernald, D. 11: Does your agency provide shelter for homeless people?

Ms. Sliney: My organization in itself works very closely with the shelter providers but we ourselves do not have shelters. We work on a three way work agreement with landlords and tenants so that we can guarantee the security deposits to help people move into an apartment. We do a lot of budget counseling and a lot of assistance to help people learn the skills that they need to be a good tenant in a good landlord/tenant relationship.

Senator Mark Fernald, D. 11: What is the source of your agency's funding?

Ms. Sliney: We have a road race on October 17 coming up which we'd like to distribute information on. The United Way provides some support. We do a lot of individual fundraising. We also receive some federal homeless prevention dollars and we also receive funds through the general fund through the state of New Hampshire's commitment to preventing homelessness has been able to assist us to assist the families we work with. We receive some funds from the Environmental Protection Agency because a lot of families have young children going into old apartments and lead paint is an issue. We do a very wide range of seeking out of funds in order to support the work that we do.

Senator Katherine W. Wheeler, D. 21: Any further questions? Seeing none, thank you for your testimony. Brenda Kern.

Brenda Kern, Citizen, Dunbarton, NH: My name is Brenda Kern and I represent myself but I am a volunteer and the Vice-President of the (inaudible) in Concord, New Hampshire which is a soup kitchen. I stayed on assistance for eighteen years and has served the homeless for the Concord area.

I guess, I can tell you a lot sad stories and probably a lot of people in this room can. I think I'd more like to tell you about the statistics that I see on a daily basis. We serve between 15 and 60 people. Usually an average of 30 people a night, five nights a week. Over 20% of those people are unsheltered or homeless people. Many of

them are intermittently sheltered. The rest have what I would call health problems. They have tremendous health problems, Tuberculosis, Hepatitis, AIDS, a lot of health problems that are not taken care of. We see many of our clients die at the ages of fifty and sixty from a hard life of living on the streets. There isn't anyplace that we can send them. There isn't any place that we can give them shelter. We can call an outreach shelter but there aren't any beds in Concord and if they do find shelter it's temporary and they're out on the streets during the day.

We've had complaints from the City and from the citizens of Concord that our people are on the sidewalk smoking or gathering but they really don't have a home or anyplace else to go to.

That's not a sad story that's a fact. We've moved our residents. We bought a house for a new soup kitchen to get these people out of the center of Concord where they would be such a nuisance and we can give them a much less institutional and a more comfortable and homelike, welcoming setting.

People think that most of our clients are mentally ill. They are not all mentally ill. They are normal people like me. They're women that have been divorced. They don't have any people or family. They don't have any net to catch them. I myself feel very close to them. I'm a divorced woman. I'm an alimony check away from being homeless myself at all times.

I'm on disability and I am fortunate in that I have a family. I have children to catch me. I have friends to catch me and I'm not displaced like the people that I see at the soup kitchen.

I think that what is needed is not just emergency shelter. I think that's a primary example. What is needed is emergency shelter to save lives but I think that shelter that is a home, that is permanent, where people can start to learn life's skills again, where they can learn to enjoy listening to a radio instead of to the wind, where they will learn to miss things if they lose it and then that way they learn to appreciate it and want to keep it. That's about all I have to say.

Senator Katherine W. Wheeler, D. 21: Thank you for coming. I'm sorry that you were not able to get into the room sooner. Any questions from the Committee? Thank you for all the good work that you do as well as coming today. I have about six or seven more people who've signed up to speak and I think your stories are very important. I'll let you use your discretion about how long you want to take and we do have a couple of people who have signed up with concerns so I'll call on Gene Gayda.

Gene Gayda, President, NH Property Owners Association: Testimony handed in. **See Attachment C.** (turn over tape)

Senator Katherine W. Wheeler, D. 21: Any questions from Mr. Gayda? Seeing none. Thank you for your testimony. I'm going to turn the hearing back over to Senator Squires. We have dozens of people who signed up on these sheets and I would prefer not to take the time to read all the names out loud now, but I can

assure you that they will part of our permanent record for this hearing. If there are more people who would like to sign up I will pass the sheet down through Senator Pignatelli.

Senator James W. Squires, D. 12: Keith Bates.

Keith Bates, Director, Welfare Department, City of Portsmouth: Testimony handed in. **See Attachment D.** Also read a letter from Susan Richmond. **See Attachment E.**

Senator James W. Squires, D. 12: Any questions? Thank you. Lorraine DeMinico.

Lorraine DeMinico, NH Association of Realtors: Testimony handed in. **See Attachment F.** (change tapes)

Senator James W. Squires, D. 12: Any questions? Thank you. Mr. Torrez.

Felix Torrez, Executive Director, Manchester Neighborhood Housing Services: Testimony handed in. **See Attachment G.**

Senator James W. Squires, D. 12: Thank you. Katharine Storer.

Katharine Storer, Program Coordinator, YWCA Crisis Service, Manchester: Testimony handed in. **See Attachment H.**

Senator James W. Squires, D. 12: Thank you. Michael LaFontaine.

Michael LaFontaine, NH Community Loan Fund: Testimony handed in. **See Attachment I.**

Senator James W. Squires, D. 12: Thank you. Phyllis Powell.

Phyllis Powell, Department of Health and Human Services, Office of Family Services: Testimony handed in. **See Attachment J.**

Senator James W. Squires, D. 12: Thank you. Reverend Sheri.

Reverend Randal Sheri, United Methodist Church, Suncook: Senator Squires, patient remaining members of the Committee, I'm the Reverend Randal Sheri. I'm Pastor of the Suncook United Methodist Church and I'm here to speak in favor of SB 128.

I was on my way home from this meeting because in doing your civic duty you were delayed and my schedule was busy and I told the folks I had to go ahead. I had another meeting. As I was on the way home I began hearing what I call my still small voice. That voice in my head that says your meeting can wait. You need to go back.

This afternoon I, in my listening mode, overheard a conversation and I will apologize right now to the person who made the statement because it is not my intent to defame that person in anyway and I will not mention who it was. It was someone who made the statement with the regard to the NH Board of Realtors that this meeting this afternoon by the time we got around to getting everybody in that the Senators would be so tired from listening to all the sob stories that the one speaker or however few there were from the NH Realtors would just breeze right through. I understand because I took the time to approach the person. The comment was not made in malice but it bothered me. It bothered me. It bothered me going home and I had to turn back. I had to come back. It bothered me because I fear that this is the attitude that too many people take, ourselves included.

As a church leader I am constantly talking to people who are homeless. Not just single people but families. Families of mother and father and five children living in an old car and working at minimum wage jobs just so that they can pay for an inexpensive motel room to keep their family in.

There are so many of them that I just really get sick listening to them. As they say "been there done that". I've been at the point where I was down to my last can of beans and when my rent ran out that was it. I can sympathize with these people and as it stands right now I will share with you my wife is a Pastor and I am a Pastor and if it weren't for the goodness of the church to provide us our housing we too, might very well be homeless. We could not afford to buy a house. That's for sure.

The churches have tried to take up the cause. Unite to Help is just about bankrupt. They have a couple of thousand dollars in the bank. They can't help people anymore. So the churches have tried to take up the burden. We can't do it anymore. My little church with 50 active members, my wife's church with 800 active members, it's just not possible anymore to help people when they come in and say I need $500 or $600. I can pay my first month's rent. I'm working but I can't afford the security deposit.

So, for me the key word, the buzz word, call it what you want, the word is "NOW". I see the stress that these families are put under. I mean it. Mothers breaking down and crying because they're so embarrassed that they have to expose their children to this. These are working families. We're not talking about homeless, single people. We're not talking about drug addicts. We're not talking about anybody but homeless families.

My wife and I both cry when these people come us because it's so disheartening to hear them. Maybe there is many good ways of funding this and that's fine. I didn't come with a lot of facts. I didn't come with a lot of papers, a lot of statistics that I could read off at machine gun fire. Some of these nice folks that have spoken I couldn't even understand what they were saying they were talking so fast. I am simply here to say the need is there, the need is now. Not after we've investigated it for two years or three years or six months or ten months. The need is now. Please, will you please do something for now and if this is what will solve it for now to get a start on it. To get a start on it, then please do it. Thank you.

Senator Katherine W. Wheeler, D. 21: Thanks for turning back.

Senator James W. Squires, D. 12: Mr. Wilson Napier.

Jim Wilson-Napier, Citizen, Manchester: Testimony handed in. **See Attachment K.**

Senator James W. Squires, D. 12: Thank you. Shawna Haley. I would like to say that this lady standing over here is not responsible for these stories, all be it true, and I'd appreciate it if there were not suggestions, glances or something that would indicate that she somehow contributed to this problem. I appreciate the frustration and I sympathize with you but we do need to be fair during the conduct of this hearing. Go ahead.

Shawna Haley: My name is Shawna Haley and I'm a new resident of Concord, New Hampshire. I moved here from Maine and I volunteer with a local community agency. If I had never done this I would have never known about the poverty. I would have never known about homeless. I would have never know what was right in front of my nose all the time.

I was encouraged to come and speak because I came from a middle class background. I have a college education. I've never been exposed to this. I thought this was a problem that was in D.C. I thought this was a problem that was in New York. I didn't think this was a problem that was in the northeast. Now through my dealings with volunteering with this agency I see clients that we've helped and I see them on the street. I see them face to face in the office and I see them face to face on Main Street.

I'm not an expert but I know that every citizen in New Hampshire deserves an affordable sanctuary and it's deserved and needed. Thank you.

Senator James W. Squires, D. 12: Any questions for Shawna. Thank you very much. Jennifer Poulter.

Jennifer Poulter, Citizen, Concord: I'm Jennifer Poulter. I just moved to Concord three weeks ago from living in a one room motel with a 2½ year old son and a husband that has to commute from Hooksett to Concord to work for $6.50 an hour and gets only 40 – 45 hours a week. I used to have to escape into the bathroom to get away from all my problems. It's hard to go to places to get help because sometimes the money's not there or there's a long waiting list.

Due to my homelessness my son has a lot of mental problems, from moving from one home to another home or staying on a mattress in somebody's basement where it's very cold with no heat. I rented an apartment in Manchester about six months ago. My whole home was red tagged. No heat. No hot water. No way to cook for my child. I don't understand why it's so hard for people to pay $100 when they're going to buy a home to live in it for ten to fifteen years, maybe more.

We are everybody's responsibility. I thought that was what America was all about. I guess that's all I have to say.

Senator James W. Squires, D. 12: Jennifer, I think it may have been hard for you to come here and I appreciate it and so do other members of the Committee.

Mrs. Poulter: Thank you.

Senator Katherine W. Wheeler, D. 21: Jennifer, where are you living now?

Mrs. Poulter: I'm living at 12 Montgomery Street. A lady that testified before from the soup kitchen, she rented the apartment to me. It was originally $1000 to move in. I don't have that kind of money because we're paying $140 a week to live in a one room and fortunately I have people to speak out for me and they got it down to where I pay $116 a week and I got help for the security deposit.

Senator Katherine W. Wheeler, D. 21: Are you going to be able to stay there?

Mrs. Poulter: I'm hoping. We're living from paycheck to paycheck and it's very hard. I do have a son that has ADHD and I do have mental problems myself which we do have to buy medications and sometimes I can only go grocery shopping on $10. Ten dollars doesn't get very far. I have to wash my clothes out in my tub, hang them up around the house to dry. Go to food pantries to get food. I mean, I'd just like for you to think for one minute what it would be like for you to be in my shoes.

Senator Katherine W. Wheeler, D. 21: You're very strong. Thank you for coming.

Mrs. Poulter: Thank you.

Senator James W. Squires, D. 12: Elliott Berry.

Elliott Berry, NH Legal Assistance: Passed out a package and went through. **See Attachment L.**

Senator James W. Squires, D. 12: Any questions? Senator Pignatelli.

Senator Debora B. Pignatelli, D. 13: Thank you Mr. Chairman. Elliott, let me just ask you a question about this green sheet that you passed out about communities. Are communities funding because they are the last resort?

Attorney Berry: As the last resort. They're RSA 165. They are mandated.

Senator Debora B. Pignatelli, D. 13: Are the towns not marinating people and that's why there's a bigger problem?

Attorney Berry: This is a great legal mandate but the need would overwhelm your average municipality and you have some that are heroically trying. Manchester, Nashua, Portsmouth but they can't do it. They try to make it up by a payment here, a payment there. You also asked a good question before about the program it's

replacing. I guess want to get back to that. The problem it's replacing doesn't exist. It never existed except on paper. It was simply never funded and I urge you not to let that happen here.

The other thing is that we think it will raise between $3 million and $4 million a year and could subsidize about 400 households on that.

Senator Debora B. Pignatelli, D. 13: Just a further question. So communities are already paying and I didn't add this up but it's clearly over $1 million or pretty close to a million dollars?

Attorney Berry: This is from the people who bothered to call those in to me. I didn't have a survey.

Senator Debora B. Pignatelli, D. 13: So there are probably more communities? Are you saying that is a program similar to this is in effect that the communities might receive some ....

Attorney Berry: There's not question there will be an improvement. It's not going to take care of all of this but when you're talking about 400 very low income families who otherwise will be directed to the local welfare agency when they're about to get evicted for non-payment. It will be reflected in lower numbers here but I couldn't tell you how much.

Senator James W. Squires, D. 12: Senator Krueger.

Senator Patricia Krueger, D. 16: Thank you. I just have a quick question for you Elliott. Do you have any data in what we've gotten today, I've tried to keep up with this, that gives us a profile of the people who would benefit from this program. Because we heard in an earlier bill relative to transient people I had somewhat of a concern as to who would receive this? And in fact if, and don't take this as being cruel I'm a softy here but, as to people who have incomes according to what you've laid out but in fact are receiving other programs whether it be disability payments or food stamps or other things that help subsidize their living expenses. I just want to be real sure this is no matter what, no matter where it comes from. It's such a large amount of money I would like to know where it's going. I just want to add to my own question a little bit and I'm glad that Senator Pignatelli asked that question because I certainly know that even in the small towns where you vote every year at the town election for your keeper of the poor or whatever the name and I know in those cases, especially in small towns the communities come together and help people. I still have this concern about who and I respect the people that did come and I'll keep your face in my mind but I'm more curious as to who the group is. Is it temporary? What happens if it's temporary and all of a sudden the second people gets a job?

Attorney Berry: Clearly families who are no longer meet the definition of very low income will go off the roll and turn the voucher over to somebody else. Again, I think in the priority if you notice the working families and families that are paying 50% of their income or more for their current shelter for example, what you'll see

there is that there are going to be way more of those than we're going to be able to fund with this program. There's not question about that so in the rule-making process you will probably have initial eligibility criteria that are even more stringent so that poorer people will get the first shot at these things. You don't want to come back and tinker with the legislation every year so we've made overall eligibility cut-off very low income but after that point in time we will get more targeted based on the demand for the program.

Senator Patricia Krueger, D. 16: Just a quick follow-up to that. Because the one thing that I noticed early on was the residency requirement under the former. Again, probably wouldn't have raised a red flag except that we got earlier testimony today relative to transient because some of our surrounding states and I know one of the people who spoke was from Maine, for example. In Massachusetts are trying to eliminate some of these problems sometimes in a good way and sometimes in not a very good way so therefore people crossover. I just want to make sure the good citizens of the state of New Hampshire were helpful but also that they were helpful tot heir own.

Attorney Berry: That's the intent obviously of that provision of a six month residency requirement so obviously people who come up here we're not asking for a huge commitment to the state. I have to be candid with you depending what the US Supreme Court does in the Welfare Migration Case which they'll come out with their opinion in June, that particular provision may or may not be constitutional. I don't want to tell you for sure that it is or it isn't. We'll wait and see but if it's lawful then we'll do it. If it's not then it won't be enforced. The intent of this is all state dollars and there are so many people in the state right now who need it. I understand the impulse to have some kind of residency requirement. I can understand and it's there for now.

Senator Patricia Krueger, D. 16: Do our surrounding states have similar programs?

Attorney Berry: Connecticut and Massachusetts, they have their own state rent subsidy programs. They are not funded with a dedicated real estate transfer tax or any other dedicated fund that I know of.

Senator Patricia Krueger, D. 16: So they're general revenue?

Attorney Berry: As far as I know, yes. I think, yeah only the ones on the list, thirteen on the list, have the dedicated transfer tax or documented tax or sorts. I think none of them are in New England.

Senator Patricia Krueger, D. 16: Last follow-up, I'm very sorry but I just wanted to know what do you think that's true?

Attorney Berry: Why do I think some have dedicated?

Senator Patricia Krueger, D. 16: We're talking about surrounding towns so that was my question. Because I thought we were pretty much in the northeastern real

estate market so I was curious if it is a boom and I think it is all the way around. Why do you think? Not that I care what Massachusetts does. I'm just trying to figure this out here.

Attorney Berry: I think Massachusetts, their tax policy is obviously a lot more liberal. I'm sorry Vermont has a very significant dedication of transfer tax revenue to the housing and conservation trust. As a matter of fact they're going to take in about $9 million next year to split between housing and conservation. So they have their 1¼% real estate transfer tax although it's lower for homes under $100,000 but anyway they have a huge dedication of their transfer tax for this purpose. Massachusetts, because of their traditional tax policy they have been able to take a lot general fund revenue and shovel it in to rent subsidies for the very needy.

Senator James W. Squires, D. 12: Anyone else?

Senator Debora B. Pignatelli, D. 13: Yes, I have another question on funding. In addition to the surtax on the real estate transfer this bill says that this fund is going to accept donations from private persons or entities, grants, set-asides and appropriations authorized by law. Do you have any of these set up?

Attorney Berry: I lifted that language directly from the program that has never gotten a penny so far because you've never done one. I don't know of any and I anticipate any.

Senator Debora B. Pignatelli, D. 13: And just of curiosity. If the towns are mandated by law to help people and they don't have the money to do it, sounds like a lawsuit.

Attorney Berry: We have a long list of towns that we have sued form time to time. It's never fun and once in a while, the trouble is what happens to most of the people who don't get assistance they bounce from one place to another because especially in your smaller towns they've got nowhere to go so they end up in a shelter in Manchester or whatever. It's a very, very tough position. I don't mean to complain about my work burden but trying to police 234 municipalities to so this is enormously difficult and as you probably know, we have four small offices in the state and we meet the civil and legal needs of people and we're the only resource there is for that kind of enforcement. Most of the time for the people who get to us we pick up the phone and find a way to get them what they need. But there's so many and there's so many that don't get to us and if they did we couldn't possibly handle them.

Senator James W. Squires, D. 12: Thank you very much. Claira Monier.

Claira Monier, Executive Director, NH Housing Finance: Testimony handed in. **See Attachment M.** (change tape)

Senator James W. Squires, D. 12: Yes, on page three of the bill in line 21, it says the authority may use up to 10% of any such investment income to defray the cost of administering this subdivision. Are you asking that we amend that or?

Mrs. Monier: Yes. It should be 5%. Ten percent of the income would be very little because we don't view this money as just sitting around so there wouldn't be any investment income off of that. We would just like to use 5% of any money. We think that that's pretty fair and from what we know about running a rental subsidy program I'd like to just put in our amendment.

Senator James W. Squires, D. 12: Did you give us the amendment?

Mrs. Monier: Yes. It should be in the envelope.

Senator James W. Squires, D. 12: Thank you. Anybody else have any questions? Maureen Beauregard. Thank you for your patience.

Maureen Beauregard, Families in Transition, Manchester: Testimony handed in. **See Attachment N and O.**

Senator James W. Squires, D. 12: Any questions?

Senator Debora B. Pignatelli, D. 13: Where do you get your funding for your agency?

Ms. Beauregard: I think part of our funding comes through the rents that the women pay to be in our buildings. They do need to pay a part of their rent and really feel that in order to become self-sufficient you need (inaudible). We receive funding from private foundations, form individuals, from corporations. We receive some state (inaudible) funding. We receive some funding from the City of Manchester. It's an array of funding. Definitely a patchwork.

Senator James W. Squires, D. 12: Thank you. Brenda Perkins.

Brenda Perkins, Kathleen Gallagher Family Realty: Hi, I'm Brenda Perkins with Kathleen Gallagher Family Realty. Just so you know Kathleen Gallagher Family Realty right now is my mother and I. We're both brokers. She's been selling real estate for eighteen years and I've been selling it for, going on four years. I just want to basically say just a few things.

One a friend of mine, Jim Daremus from the Friends Program, was here and did have to leave and did ask me to impart to you one fact out of some of the statistics that he has from the Friends Program. That is that the year before last, two years ago, they had to turn away 115 families from the shelter. The Friends Program is mainly for families. Last year they had to turn away 723 families because they were solid booked. They had no room. They went from 115 to 723 families in one year and that doesn't count the 200 other some-odd families or people that they had to turn away because they didn't fit in to the program stats or how it was supposed to work. He did want me to try to pass that on to you. Because the problem is growing very fast.

Why I'm such an advocate for homelessness and for a need to do something about it and now not next year or the year after, a couple of years ago after recently getting involved with the Realtor Association, state local and also national, I'm working on a committee for Community Service and we do a lot of community service activities. One of the activities that we came up with is a softball game that we do and all the money raised from it goes to the Friends Program.

One of the catalyst that got us to that softball game is I read an article about a man who lived under the Water Street Bridge. He had passed away one winter. Some here even know his name and remember him. I read the article and it touched me so deeply that I took it to the committee meeting, made copies for everyone, made them read it and said we need to do something. I need to do something but I wanted us as a group to do something. That was one of three parts of the catalysts that started the softball game that we have no raised over $5,000 in a softball game in the challenges between the Concord Area Home Builders and the Concord Board of Realtors. We're very proud of that. This year my goal is $5,000 just for this year. We do strive very hard as a realtor group to try to do a lot for our communities and for the homeless cause.

As a realtor I was asked to come because obviously it's going to affect my business. Am I going to lose a sale over it? No. If I ever get a buyer or seller that will not be willing to pay a $50 fee and that's going to keep them from buying, if it's financial, I'd pay it. If it was for financial reasons but just stubbornness I probably wouldn't want to work with them anyway. Because it's for a cause that we should all, whether we own homes or not, be a part of and be participating for.

As a person who will soon be buying a house and works with couples, I do a lot of real estate in the price range of $45,000 to $75,000. Half these houses are barely standing but that's all these people can afford and the funniest, I guess I shouldn't call it funny. I should probably call it ironic. One of the most ironic things of some of the people that I've spoken with, the people who can barely afford their rent and they're calling me to see if I can find them a more affordable rental, my best friend of twelve years, a single mother of two working two jobs, talking to her about it. "Fifty bucks, I'd do it. No problem. What's $50"? Unfortunately then some of the people that I've spoken with are already homeowners, make more money, aren't supporting two small children on two jobs by themselves, that say "$50 why do they have to take it? Why can't they just ask for it"?

One of the prime examples that they gave me is "you know when you see the IRS Form, the 1040's and it says do you want to contribute $3 to the political contributions? You know the one where you just automatically check no". That's the remark she gave and that's exactly why they're trying to pass a bill for it and not give you an option. Because if they give you an option her automatic remark was to say no. That hit home so bad because I am 27 years old. I worked extremely hard but I volunteer somewhere between 5 and 40 hours a month to my local Board of Realtors, my state Association of Realtors, to the Chamber of Commerce, to the Friends Program. I'm on an Advisory Board for them. If I can take the time to do it on my limited income and my five year old car then I don't know why anyone else can't either take the time or the money to try to help.

I'm also thinking of Jen who came up and spoke earlier. Her and her husband are just an extremely nice couple. I've only met them one other time except that I saw him at his job and he's very good and he's worked very hard at it for so many years and it's hard for him to ask. He's worked hard. He's putting in his time but economy isn't giving him a break for it. I think whatever we can do to help out our neighbor. They could be a relative or a friend. I have a 74 year old woman whom I selling a house for and she won't even make enough off the sale of the house to be able to put a security deposit down on another property or on a rental. Her income is $701 a month. Her rent is $725 a month. How do you figure that out? She's 74 years old, working a part time job and when that job is gone all she'll have is that $701 that she gets from Medicaid. That's it. I guess that's all I have to say.

Senator James W. Squires, D. 12: Thank you very much. Senator Pignatelli.

Senator Debora B. Pignatelli, D. 13: Thank you. You're a realtor, you and your mother. You work and volunteer at your realtor organizations. We've heard some negative comments from some realtors before. Is it your experience working with your realtors that that's the view?

Miss Perkins: Overall, I'm sure that $50 isn't going to make or break a transaction coming from either side but yes they are trying to say "stop beating the homeowners".

I, as a renter and totally off the subject, am up for an income tax because I don't want to keep seeing the property taxes go higher. (laughter) Did I just get myself stabbed in the back (laughter). I say that because I'm a renter and I'm not contributing to property tax and you can tell that I'm paying my landlord's taxes but a household of six in one building is paying a lot less property taxes overall than six separate households income wise. So I guess that's why I say that because I tend to go bend over backwards to try to do my part. But I do, I'm sorry that you heard some negative comments today about the Association. They're actually an extremely wonderful group of people that are quick to hand me the $5.00 for this charity raffle that I'm handed them and $10 for this and $50 sponsorships for the softball game. They're quick to turn over this money out of their own pockets. What they're doing is trying to defend the property owners. Please keep that in mind.

Senator James W. Squires, D. 12: Senator Krueger.

Senator Patricia Krueger, D. 16: Just a quick question. I was wondering if you really thought that if people were given the option of contributing $50 to a fund, buyer or seller, when they could that given the feeling of most people and the concern they have about homeless that they actually wouldn't do it?

Miss Perkins: Do I have a concern that they wouldn't?

Senator Patricia Krueger, D. 16: Yeah.

Miss Perkins: I guess that woman's comments do haunt me. In her reaction to that little $3 political campaign, the one you automatically check no.

Senator Patricia Krueger, D. 16: That I can understand.

Miss Perkins: That comment really haunts me and makes me think that maybe quite a few wouldn't and I can understand someone buying a $50,000 house that's going to need $20,000 of work just to make it habitable. I can understand them saying no but I can't understand anyone who like someone else said, can afford to go out to dinner once or twice a week as a couple and with how expensive that gets to be, that can't put this out maybe what three times in their life? A starter home? A middle home? A retirement home? I guess I fear that too many will say no. Granted I would love to see other ideas. As a realtor I'd love to see other ideas to come up with the money but to me this is an issue that needs to be dealt with now and not later and here's an idea that we have.

Senator Patricia Krueger, D. 16: Thank you.

Senator Katherine W. Wheeler, D. 21: The other thing is to swear her into the Senate now. (laughter)

Senator James W. Squires, D. 12: Your reference to the income tax rendered a response. (more laughter) It is a subject that has surfaced occasionally. (more laughter) Andy Labrie.

Miss Perkins: Just so you know I spent six years in Connecticut dealing an income tax. When you're making very little money it's not going to hurt you. It never did me.

Andy Labrie, Executive Director, Merrimack Valley Assistance Program: Testimony handed in. **See Attachment P.** (turn over tape)

Senator James W. Squires, D. 12: Matthew Dupee.

Matthew Dupee, Citizen, Northwood: Thank you Mr. Chairman. I've been listening and have been here since the beginning of the hearing which has been going on as you all know probably too well for quite a long time. The one thing that concerns me there seems to be a unstated premise that one either is not concerned about homelessness or they support this bill and that's not necessarily the case. It is possible to fully support the basic intent of the bill and the goals it sets to achieve without having some reservations as written. I'd like to bring my concerns with it up right now.

Let's talk about how this bill is actually going to be paid for. As I read the bill it's tied to RSA 78-b. The way that law is written right now, the term "non-contractual transfer" in other words those transfers of real estate which are not subject to taxation, that is written so closely and so narrowly it virtually hits everything. Let me give you some examples of transfer of real estate which even today presently are affected by a real estate transfer tax. Number one, banks and private individuals

who have non-performing mortgages that they wish to reclaim their equity to collateral either by foreclosure or deed in lieu of foreclosure they still have to pay that extra $800 or $1000 or whatever it is. That's (inaudible, fire sirens) you back to square one. That's not a happening ending in terms of a real estate transaction but it's what needs to be to be thought about. My neighbors, when I lived in the south end of Concord, I had an elderly couple next to me who had sold their home in Plymouth several years ago. The woman who bought the house paid a mortgage for about the first three years and then she decided she didn't want to anymore so they had a long drawn out affair. By the time they were done with taxes, back interest, legal fees, evictions, etc. these retired folks were out $13,000 and then they had to pay another $950 to get their property back via an auction. They had have a foreclosure. You pay that one way or the other.

Another situation which is not exempt, this is number two under RSA 78-b. Transfers from individuals from themselves to their own personally held corporation or trust, simply many people are doing it in this day and age because they're concerned about legal liability. In order for you to do that today you have to pay the piper and that goes on right now as it is.

Finally let's look at number three. There are still a lot of people in this state who are selling their homes at a loss or a break-even position at best. The real estate market has improved markedly but there are still many people who, in bankers terms, are upside down i.e. they owe more than their property is worth.

So, what is my point? Basically the state has already placed I would say a substantial burden on real estate as it is both by having one of the highest real estate transfer taxes in the country and by exempting so little in terms of what is subject to taxation. Basically they are not exempting transfers which are little more than property going from one pocket to another as I gave you the first two examples of that. So anyhow that's going on right now.

Given all that, I question whether it is advisable or fair to add anything to the transfer tax at the present moment. The problem this bill attempts to address is a real one. I don't anybody, including the Realtor's Association of which I am not a member, but I don't think anyone disagrees that it is a real problem. I would add as well it is a society problem and therefore ought to be viewed and perhaps solved in a more broad manner.

In conclusion and in a nutshell, while I agree with the basic intent of the bill, I'm not sure that private individuals or institutions should be additionally penalized for either reclaiming their equity, seeking shelter from lawsuits or simply trying to get out from a property they wished they'd never bought in the 1980's. That concludes my testimony.

Senator Katherine W. Wheeler, D. 21: Next? You have signed up somewhere?

Unidentified speaker: I signed up but I didn't see the little...

Senator Katherine W. Wheeler, D. 21: That's ok. What is your name?

Carmelina Nims, Southwestern Community Services: Testimony of David Osgood handed in and read. **See Attachment Q and Q-1.**

Senator James W. Squires, D. 12: Thank you. Peter I am not going to embarrass myself by trying to pronounce your last name but perhaps you could just say it for the record.

Peter Lindblad, Citizen, Manchester: Testimony handed in. **See Attachment R.**

Senator James W. Squires, D. 12: Thank you very much. Robert Lamontang.

Robert Lamontang, Citizen, Manchester: Testimony handed in. **See Attachment S.**

Senator Patricia Krueger, D. 16: Mr. Lamontang, I feel very badly for your situation. If you're comfortable and you can say no to answer this but I was just curious what you did for work.

Mr. Lamontang: I work at a furniture store. I'm very lucky to get this job because I had a hard trying to find work out there. I worked at a temporary employment agency for two years before I even landed this job. Through hard work and going to church and praying and everything I was lucky to get this job.

Senator Patricia Krueger, D. 16: I just have a follow-up question. Is it possible for you to work a second job to help your situation for a little while until you could get your...

Mr. Lamontang: Not at this point now because my hours are from 9:00 am to 5:00 pm in the afternoon or 5:30 pm in the evening and because there's other individuals there who want to get overtime we have certain schedules. One week one guy will work overtime the next week the next guy will and then it's my turn. Because I work those hours there's no other way that I can take on another, because other jobs may start at 3:00 pm in the afternoon and work until 11:00 pm and where I don't get out until 5:30 pm. I certainly can't you know I don't know. I just don't know what I'm going to do. I just see that if the cost of rent is going to go higher I don't see myself being that person being out there in a tent. I see a whole field full of tents with people living in them because they can't afford the rent. I get paid on Thursdays and Thursday night I'm broke. I am broke because I have other responsibilities. I have child support that I need to pay because it's my responsibility. I need to pay this. By the end of payday on Thursday, I'm broke. I am broke and I don't know what I'm going to do. I don't know what I'm going to do.

Senator Patricia Krueger, D. 16: Thank you. I didn't mean to get too personal.

Mr. Lamontang: Oh no. I don't mind answering any of your questions.

Senator James W. Squires, D. 12: Mr. Lamontang if it's of some comfort to you I want you to know that some of us are going to try to pass this bill. So don't lose hope and we'll do our best.

Mr. Lamontang: That's all I ask. I've lived in New Hampshire for all my life, for thirty-five years. I've never asked for anything. I've always been independent. I guess it's just one of those things that my father passed on to me and I've always done things on my own. I'm comfortable with that. It's kind of embarrassing to me to come here and ask for help but it's just one of those things that I need to do. I need to start asking for help because I can't do everything on my own. I have to learn to ask. It's hard for me to do this. If I don't ask, I'll never get what I want and I always believed that when you give you're always going to get something back. That's what I believe and one of these days I'm going to be able to get the house of my dreams or a trailer or something. It's going to happen. It's just going to take time but when I'm in this situation that I'm in now it's scary. It's very scary. I think about the cold nights and what's going to happen to me. I go through anxiety. I just don't know what I'm going to do. Pray is all I can do.

Senator James W. Squires, D. 12: Thank you for coming. David.

David Rodrigue: I want to thank you all for your time. I can't say anything that Mr. Lamontang didn't just say other than to echo first of all I'm here as a citizen and I'm here in support of this bill and I'd like to point out that as you guys know there's no fair way of taxation for anybody whether it be real estate, whether it be income tax, there's not fair way of taxation. Yes, this is going to burden some people. As a homeowner would it have been a pain in the neck when I was buying a house to have to shell out another $50? Yes, but would it have stopped me? No. Do I believe it will stop anybody? No. I'd like to say that I think there's a definite need for this as Mr. Lamontang just said.

I want to point out the cycle that he explained of having an extra bill come along in his weekly routine to through a kink in the works. I see that because I volunteer with some of the homeless people. I see that an awful lot. I see families that are working and struggling and by the way we all benefit when we go to buy a gallon of milk and we pay $2.00 or $2.50. We don't want to pay $2.75 so that the cashier can have a raise or so that the bagger can have a raise. When we go to get out oil changed we don't want to pay $30 or $35 so those people can have a raise. So, it's kind of up to all of us to help pitch in and help these people and as you heard there is a real need from a lot of people in New Hampshire.

There's a lot of good programs like I'm sure you heard today but there are still people who wait for four years on Section 8 or for two or three years. Far too long. This bill is set up to help the working people and to help people keep paying what's a fair share, 30%. I believe. I guess that's all I have to say.

Senator Patricia Krueger, D. 16: I just want to make a comment. This is an applicable comment with your permission, Jodi? I came to know Jodi and David because of a fire, even though they were people who had working jobs and a son, who were homeless. Literally stayed with us for a long, long time I think didn't you? But

the one thing that I wanted to bring up was the fact that it was Jodi's birthday once or Joe's and so they said could they use the main house and have a party and I said well sure and all of a sudden the door opened and it was like the King of Hearts movie. People came in and came in and came in and came in and they were the most charming people I had every known. Afterwards Jodi said what do you think of my friends and I said I think they're wonderful and she said to me, "well they're all homeless". I was never the same.

Senator James W. Squires, D. 12: Once again I have completed the list. Is there anybody else who would like to speak? If not I will close the hearing.

Hearing closed at 7:00 pm.

Respectfully submitted,
Merideth Chandler,
Committee Secretary

Attachment A

TESTIMONY S.B. 128

MY NAME IS ROBERT TAMPOSI AND I AM THE WELFARE OFFICER FOR NASHUA.

I AM HERE TODAY IN STRONG SUPPORT OF S B 128.

AS YOU MAY BE AWARE, LOCAL CITIES AND TOWNS ACROSS THE STATE HAVE BEEN SEEING A TREND IN THE PAST 2 YEARS. THERE ARE MORE PERSONS NEEDING HOUSING THAT IS NOT AVAILABLE EITHER DUE TO HIGH COSTS, OR THE HOUSING SIMPLY JUST DOESN'T EXIST.

AND ALTHOUGH SENATE BILL 128 CAN NOT ADDRESS THE ISSUE OF HOUSING THAT DOESN'T EXIST, IT CAN HELP ADDRESS THE COST FACTOR FOR THOSE WORKING POOR AND LOW INCOME FAMILIES THROUGH A VOUCHER SYSTEM AS PROPOSED IN THE BILL.

SOME MAY WONDER WHY LOCAL HOUSING AUTHORITIES ARE NOT DEALING WITH THIS ISSUE. THEY ARE, BUT THE SIMPLE FACT REMAINS THAT DEMAND AND NEED OUTNUMBER THE SUPPLY. CURRENTLY IN NASHUA THERE IS A MINIMUM TWO TO THREE YEAR WAIT FOR SECTION 8 AND THE PUBLIC HOUSING PROGRAMS. WITH

MORE LOW INCOME FAMILIES FINDING THE NEED TO APPLY FOR SUCH SUBSIDIES, THESE WAITING LISTS WILL CONTINUE TO GROW.

AND THOUGH SB 128 CAN NOT CURE THIS PROBLEM, IT IS A VITAL FIRST STEP IN ADDRESSING THE LACK OF AFFORDABLE HOUSING IN NEW HAMPSHIRE. ATTACHED FOR YOUR INFORMATION ARE RECENT NEWS ARTICLES FROM THE BOSTON GLOBE AND THE NASHUA TELEGRAPH.

THANK YOU FOR YOUR TIME.

Homelessness rising despite brisk economy

By Zachary R. Dowdy
GLOBE STAFF

In a disturbing paradox of a booming economy, the number of homeless people in Massachusetts seeking shelter has reached a record high, according to the Massachusetts Housing and Shelter Alliance.

The rise in homelessness, which is also reflected in Boston city statistics, reflects one of the consequences of a soaring real estate market: As paychecks swell and demand for housing rises, rents soar and homelessness peaks.

Last winter, 5,016 people were counted as homeless, up from 4,948 the previous winter and continuing a steady upward trend since the early '90s, when the economy was slower. And, gone are the days when the state could guarantee a family shelter for the night.

Meanwhile, the numbers of public-housing units available to low-income families is dropping, just as the economy pushes rents out of the price range of even the working poor. Also, as many as 8,000 families could lose welfare benefits as soon as Dec. 1, according to the Department of Transitional Assistance, further reducing any income they could devote to housing.

Xavier de Souza Briggs, acting assistant secretary for policy for the federal Department of Housing and Urban Development, said the number of people paying more than half their income for housing, those most at risk of homelessness, is at an all-time high.

"We're finding that economic growth comes at a certain price, a heavy one for those at the bottom," Briggs said. "At the moment, we are seeing a high point in worst-case housing. Those are people who are at risk of becoming homeless tomorrow."

Philip Mangano, executive director of the Massachusetts Housing and Shelter Alliance, said, "The no-

HOMELESS, Page B4

Boston Globe
10-12-98

Boston Globe 10-12-98

Homelessness rising despite brisk economy

■ HOMELESS
Continued from Page B1

tion that an expanding, bullish economy lifts all boats unfortunately doesn't hold true for the poorest people."

He said the link between economic prosperity and homelessness is not immediately apparent, but well-documented, nonetheless.

In 1981, a recession year, the state funded two emergency shelters, Mangano said. By 1989, after six years of rapid economic expansion and a soaring stock market, it funded 150 such shelters. A 1989 study of housing trends in Boston found that condominium conversions, which totaled more than 25,000 from 1981 to 1987, severely cut the city's affordable housing stock.

The period from the mid-'90s to late 1998 has been a similar financial climate, as a richer workforce has driven rents and home prices to higher levels than even the boom years of the late '80s.

Thus, Mangano said, people living on the margins, paying more than half their incomes for rent, quickly become priced out and fall into the shelter system, creating a downward domino effect on even needier people.

The shelter system has accommodated more people than its 4,000-bed capacity for a full eight months this year. That contrasts with 1993, when there were no months of overflow, despite fewer beds.

"Capacity has increased and the shelter system continues to overflow at unprecedented levels," Mangano said.

A Housing and Urban Development report released in April, entitled Rental Housing Assistance – The Crisis Continues, declared "economic prosperity has failed to ease the affordable housing shortage."

The HUD report said 18,000 Boston homes, where 24 percent of low-income renters live, were identified as "worst-case housing needs" households, homes where wage-earners make less than 50 percent of the local median and use half of their income on housing.

Vacancy in Boston's rental housing market in fall of 1997 was 1.64 percent and the average cost of an apartment was $1,047 a month.

'At the moment, we are seeing a high point in worst-case housing. Those are people who are at risk of becoming homeless tomorrow.'

XAVIER DE SOUZA BRIGGS
Department of Housing and Urban Development

Some victims of the shortage sleep on Boston's streets.

"We're seeing more people becoming homeless and it's taking them longer to get housing," said Kelley Cronin, director of Boston's Emergency Shelter Commission.

The city's annual count of the homeless, which occurs on a December day each year, providing a snapshot of the population, shows a rise. Last winter, there were 5,016 people counted. The year before, it was 4,948, a 1.4 percent increase. In 1995, the figure was 4,774, in 1994 it was 5,299, and in 1993 it was 4,809.

Illustrating another paradox, Cronin said, the state Department of Transitional Assistance, which administers the Emergency Assistance program, forces government-funded shelters to reject anyone earning more than just above minimum wage – an amount that still leaves some people homeless and, presumably, living with friends or on the streets.

Under state rules, a mother of two can earn no more than $5.19 per hour, 4 cents over minimum wage, or face ejection from a shelter.

The income limit forces some to choose between earning money and having a place to stay, even though it's only a shelter.

"In this gangbusters economy we've got families who are actually thinking of giving up work or cutting back their hours so they can get into a shelter," said Sue Marsh, executive director of the Massachusetts Coalition for the Homeless.

Richard Ring, executive director of Travelers Aid Boston, which steps in to pay for temporary housing for those families who cannot stay in shelters, said his agency's services are being used more often now than ever before.

In 1996, when the agency's Family Emergency Shelter program began, it housed 75 families in hotels for an average of six days each. In 1997, there were 140 families. By Sept. 30 of this year, there were 138 families with 291 children who had used the service. Ring expects the final numbers for the year to exceed 180.

"It's the assumption among those working with homeless families that the number is growing and will continue to grow," he said. "We anticipate the numbers will grow more once the first class of welfare recipients lose their benefits."

Nashua Telegraph

REAL ESTATE

10-30-98

It's a big job finding a rental in Nashua area

By DAVID APONOVICH
Telegraph Staff

Rents are up, vacancies are almost nil, and would-be renters are scouring the want-ads and begging rental agents to find a place to live.

Things appear not to have changed much in the past year in the Nashua area's hot apartment rental market. And all signs are pointing to more of the same in the foreseeable future.

"The vacancy factor is virtually zero. The reason it's not at zero is it takes X-number of days to turn around an apartment" with paint and maintenance, said Nashua developer John Stabile, whose company H.J. Stabile and Son owns or manages upwards of 900 rental units in southern New Hampshire.

Continuing a trend that's been four years in the making, Stabile and others in the industry continue to see demand vastly outstripping the supply.

The oft-cited reason is the strong job market that's luring workers here in droves. Stabile sees another factor: Almost no rental units have been built in greater Nashua in the past several years while demand has skyrocketed.

"It's the economics of it. To buy land in Nashua, with water and sewer (hookups), is very expensive," Stabile said. Factor in impact fees assessed on new multifamily developments plus rising construction costs, and building a new apartment project is not cost-effective, he said.

"You have a unit that costs $90,000 to $100,000 to build . . . Those don't make economic sense," he said. He said he recently took his bank's advice and called off plans to build a 100-unit, high-end apartment project in Bedford, where rents were to be about $1,100. The development cost was still too high, he said.

Stabile said his local rents are rising modestly this year. He cited the 4 percent rise in one of the complexes he manages, Pine Hill Gardens in Nashua, where rents recently were increased $25 a unit, bringing the cost for a one-bedroom to $640 and a two-bedroom to $700, he said. "We're trying to stay with inflation," he said.

How much are rents rising elsewhere, and what can you expect to pay for an apartment? It depends on whom you ask and what you're looking for.

The New Hampshire Property Owners Association, a landlord group based in Nashua, came out with its annual rental survey earlier this month covering various areas of the state.

Gene Gayda of Nashua is president of the group, which represents landlords who own several thousand units across the state, from one-room inner-city studios to luxury rentals, he said.

In Nashua, the survey cited a rise of 3.5 percent in the median price of a one-bedroom to $476 a month, with a high rent of $640

See RENTALS, Page 16

APARTMENTS IN THE CI

Here is information about the Nashua. The figures are based o The vacancy rate then was 2.8 pe

Bedrooms	Average
1	$493
2	$619
3	$866
4 or more	$893

Source: N.H. Property Owners Association

cent, while the average price is $866.

Others see higher increases. "We've had probably 20 to 25 percent increases (in the past year)," said Walter Crooker of Countryside Realty, a local rental company that finds tenants for landlords.

"I've seen some places that a year ago were $500, now we're getting $650." Likewise, he said, $650 rentals have jumped to $750. Even inner-city rentals are rising – last week he said he had a one-bedroom on Palm Street for $550 a month. "It probably would have been $400" a year ago, Crooker added.

"The problem we have is trying to find properties" for the dozens of callers each week looking for a place to live, he said.

Not only are rents rising, Crooker said, but landlords have the luxury of demanding the perfect tenant. "I feel sorry for the people who come into town who don't have perfect credit or have pets," he said. "Our landlords are asking for perfect credit, no pets, no smoking. Landlords are getting quite demanding in what they're looking for."

As demand has overtaken supply, the rental crunch is hitting the low-income population especially hard, said Dean Christon, the deputy executive director of the non-profit New Hampshire Housing Finance Authority. The authority offers rent subsidies to help low-income families have an affordable place to live and arranges low-interest loans for developers to build or rehabilitate apartment units.

Belknap	$563	$580
Carroll	$612	$584
Cheshire	$650	$671
Coos	$424	$394
Grafton	$541	$529
Merrimack	$669	$718
Strafford	$649	$674
Sullivan	$594	$603
State	**$666**	**$698**

Source: N.H. Housing Finance Authority, September 1998 annual survey

"You have to be aware, when rents are increasing . . . and vacancies are low, it puts pressure on the part of the population that can't pay for it," he said.

At any one time, the authority has 2,500 low-income households receiving rent subsidies, Christon said.

Currently, however, there are more than 4,000 families on a waiting list to receive the subsidies, which pay rent costs that are higher than 30 percent of a household's income. The average subsidy payment is in the $400 to $450 range (a month)," Christon said.

The waiting list has been growing, he said.

"It's a little bigger than it has been. We've been in the 3,000 to 3,500 range (of families) the last couple of years," Christon said. The agency distributes about $14 million in federal apartment subsidies annually.

Even when someone rises to the top of the waiting list, many families today are having trouble finding an available apartment and a landlord

struction, he said. Unlike the mid-1980s, when apartment and condo development was happening every-

David Aponovich can be reached at 594-6446, or via e-mail at dapono@telegraph-nh.com.

IT'S
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Sunday's get hect
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Don't miss out on the
save you money. Stop
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In Hudson at 17 Execut
between 2am - 5pm

In Nashua at 60 Main S
between 8:30am - 5pm
(Closed daily between 1-2)

In Milford at 66 Elm St.
between 8am - 5pm
(Closed daily between 1-2)

TELEGRAPH PH
Now you can order that fav

Attachment B

The Way Home
20 Merrimack Street, Suite B
Manchester NH 03101
Tel: (603) 627-3491
Fax:(603) 644-7949

Providing keys to success in affordable housing

March 16, 1999

Senator James Squires, Chairman
Senate Committee on Public Institutions, Health and Human Services

Dear Senator Squires and Committee Members:

Each year The Way Home works with over 500 families and individuals in the Manchester area who need help to access safe, affordable housing. In a recent review of income levels, I found that over 60% of these families have incomes at or below 30% of the median income. While some of our extremely low income clients are currently on a rent subsidy program, many of them are not. Some of them are not eligible under current rules. Others may have been approved but are on the waiting list. Many of them may end up evicted from an apartment they can't afford. Once evicted, they have a much harder time competing for an apartment.

The Way Home is a social service that works with very needy tenants to help them become self-sufficient. We also work with housing providers to guarantee security deposits and promote housing quality standards. We have learned from our eleven years of service that the high cost of housing compared to the household's income is a major cause of homelessness. My staff and I are very supportive of the creation of a rental subsidy program through a state homeless prevention fund. We hope that it can be crafted in a way to assist families and individuals like those with whom we meet daily who are falling through the cracks of the current system.

The following is the story of one such client:

Mary Jane has lived in the same apartment in Manchester for over 25 years. It has been the home in which she raised her son. She worked steadily until an injury on the job put her on partial disability. Seven years ago, with the help of a rehabilitation program, she was able to go back to work. She has continued on that job, averaging a gross pay of $900 per month. Though her income has remained the same, her rent has increased ~~42%~~ 30% since 1997, bringing her rent from $335/month to $575/month. Her home will now cost her over 60% of her income.

These are some of the written statements made by her landlord to her:

"Mary, I've taken $10.00 off/month. But, as I stated, you need to find some assistance. Have you contacted the welfare department?" (1997 when the rent was raised from $335 to $390)

"I am writing this letter to inform you that I must raise your rent, effective June 1, 1998. ... The new rent, as of June 1, 1998, is $440. I am sorry to do this, but the expenses in maintaining the building have greatly increased."

"I now have a contract for a new fire alarm system ... It is much more expensive than I originally thought. Therefore, I must raise your rent a little more." (bringing the rent to $450 in June 1998)

"I know it is hard for you, but I am running the apartment building as a business, and not a hobby... Your new rent of $450 is probably $100 less than I could get for that apartment! While I will not raise the rent again this year, it is my intention to bring all the rents up to market rates next year. I will raise the rents again in June 1999. I think you need to find either a rent subsidy or else, a less expensive apartment. You are a wonderful tenant and I would hate to lose you, but I must maximize the rents."

"On October 8, 1998, I wrote to you about the increase in rent, effective May 1, 1999. At that time I was unaware that the City of Manchester was going to require that I upgrade the building's entire electrical system (going from fuse to breakers, etc). Therefore, I must revise my rent increase from $550 to $575. This is necessary because of the continuing improvements to the building, as well as the 7% tax increase last November."

Mary Jane is on the verge of losing her home. She pays her bills on time. She works as hard as she can. She has a landlord who, while trying to make some accommodations, has a business to run and is facing increased costs which are, in turn, passed on to the tenants. When I reviewed her situation with the local housing authority regarding her chances for obtaining assistance with rent, I was told that she is probably eligible but would most likely have an indefinite wait.

Mary Jane wanted to come to the hearing today but it would have meant missing a few hours from work. I told her that I would share with you her fear about becoming homeless. She has been a stable, reliable member of our community.

Please pass SB128 with the funding required to keep individuals like Mary Jane from becoming homeless.

Sincerely,

Mary Sliney

Mary Sliney,
Executive Director

Attachment C

NEW HAMPSHIRE PROPERTY OWNERS ASSOCIATION

P.O. Box 422 Nashua, NH 03061 (603) 881-3682

Concord Manchester Nashua Salem/Derry Rochester Seacoast Lakes Region Connecticut Valley

TESTIMONY OF

GENE GAYDA

SB 128

March 16, 1999

Good afternoon. My name is Gene Gayda. I'm the president of the New Hampshire Property Owners Association. We are the all-volunteer trade association for the owners and managers of rental real estate, the landlords.

I'm not "For" or "Against" SB 128. I'm here mostly to share information about my business and to raise issues that possibly have been overlooked. The members of my organization are the day-to-day managers of rental real estate. The $100 tax will not impact the area of my members primary concern. That's not to say that I support the tax, rather, we are more concentrated on management issues. And that is what I want to share information about.

Currently, we recommend that our members stay away from the federal Section 8 program. The feds changed the rules a few years ago and no longer pay for damages caused by the client. The local administrators of the federal program do not honor their own inspections for the period of the lease, rather, they come and place arbitrary burdens on landlords part way though the lease - such as requiring lead paint work for a client in his 60s. The administrators are arrogant - such as withholding rent because of a water spot caused by an ice dam and then refusing to pay ANY rent while the spot was on the ceiling.

As written, SB 128 would seem to overlay the federal program and use the same administrators for the funds and for landlord interface. If SB 128 is intended to replicate the federal program, we would recommend against participation by our members. But, if some improvements are made, this could become a useful program.

ASSISTANCE ELIGIBILITY.

Part 204-C:81, VI defines "Very low income households" as those "whose gross income is 50 % or less of the median income . . ." While this comes from the federal government and sounds restrictive, it doesn't hold up. By itself, and while understanding the mathematics of a skewed bell curve, this seems to mean the poorest 25% of our population, give or take. Statistic: More than 65% of the families in New Hampshire own their own home. That means that less than 35% of our households are renters. Now take a minute to think about all the higher priced fancier complexes in your community. While these folks are renters, they do so for matters of convenience, such as anticipated job transfers or desire to avoid maintenance chores. When you take out the 8% to 12% of folks who choose the fancy complexes, you're left with somewhere around 25% of our population. So this bill means that there can be a subsidy available to just about any renter who doesn't live in a complex! I suggest that the eligibility standards be reviewed to insure that any money available be targeted to someone in need. For example, why not phrase eligibility as the poorest 10% of our populace?

USE OF COLLECTED FUNDS.

In SB 128, 204-C:82, II, (d) states the money will be used for "The creation of new or rehabilitated dwelling units . . ."

This type of effort is in direct opposite of the current policies from HUD. HUD is increasing the amount of money used to assist with rent payments; they are significantly decreasing the amount of money used for construction and rehab. They are doing this for a very simple reason. They have discovered that the private market works much more efficiently and produces more bang for the buck than does the government. In other words, the private landlords can produce housing cheaper than can any government program. For example, about two years ago, the NHHFA funded a project to provide 9 rental units in downtown Manchester. The cost per unit was $140,000 while condos were selling at $50,000. In Nashua, a recent 8-unit project was completed for a cost of more than $97,000 per unit. Respectfully, I submit that if the desire is to make housing units available, apartments and condos can be purchased for $30,000 to $50,000 per unit. Given that there seems to be nothing in this bill to prevent similar astonishingly foolish spending, this portion should be modified, or better yet, eliminated.

LIMITS ON MAXIMUM SUPPORT.

Currently, HUD programs, locally administered, restrict renters to the lower priced apartment, the lowest 40% of the market. However, when we had the local administrator of a HUD Section 8 program address one of my chapter meetings, he explained that about 5% of their Section 8 recipients were then living in the expensive fancy complexes! He specifically mentioned the highest priced complex in town! I did not then, and cannot still now, understand how this administrator could ethically allow this to happen. Considering the number of folks on the waiting lists, by simply eliminating this practice literally hundreds of worthy folks could have been helped. SB 128 has no limits on the reasonableness of any amount that can be requested. And in a similar vein, SB 128 has no limit on the reasonableness of the size - quantity of rooms or amount of square feet - of any residence that can be supported.

OTHER PROGRAMS.

Currently all large communities must write an annual report as part of the requirement of receiving money from HUD. It used to be called Comprehensive Housing Affordability Strategy." Per request of local aldermen, we reviewed the reports from Manchester and Nashua a few years ago. We were astonished by some of the data. For example, in Nashua, the local housing authority owns about 7% of all the apartments in the city! In the two communities, more than 30% of ALL apartments are currently receiving some sort of subsidy, federal, state or local. Now, that level of current support strikes me as pretty decent. I have never seen an analysis of how accurately current resources are being targeted. I would suggest that current practices need be audited to see if what's happening now cannot be made more efficient. If so, there may not be a pressing need for SB 128.

ENCOURAGEMENT OF LOWER PRICED HOUSING

The goals of this bill will never be realized as long as the lowest priced housing in our communities keep being eliminated or keep being prevented from coming into existence. For example, in many communities, if a fire occurs that ruins 51% or more of the building, the property then comes under current zoning restrictions. An example of just one of thousands of buildings, I currently own an 8-family building in Nashua. If a fire were to occur, the size of the lot is such that I would have to ask for special permission to build even a single family home. The users of low cost housing will continue to chase an ever decreasing supply of product until some sort of review of local policies occur. Even if the other suggestions are incorporated into SB 128, we will be forever spending greater amounts of dollars until we unleash the power of the private market. Only the private market can supply low cost housing. SB 128 needs to be tied into local incentives that will allow the local market freer rein in creating lower priced housing.

ADMINISTRATION OF THE COLLECTED FUNDS.

SB 128 puts the New Hampshire Housing Financing Authority in charge of the administration of collected funds. Frankly, their track record of fiscal foolishness, arrogance in dealing with landlords and changing of requirements midstream, does not allow me to feel comfortable that any money will be wisely spent. I suggest there needs to be some sort of policy committee to guide the utilization of any collected money. The NHHFA can be the check writers, but oversight from knowledgeable involved citizens is needed. It would be wrong to give NHHFA a blank check with only the limited guidance of the written words of SB 128.

In a like manner, there needs to be a grievance procedure and an audit procedure. The arrogance that causes abuses to

the providers of housing in the federal program cannot be redressed because there is no place to take a complaint which will be given a fair hearing. If a housing inspector does not like a dirt driveway, the inspector should not be able to require a paved driveway - as has happened to one landlord 6 months into a lease. And, even though we have raised the issues of wasteful spending in different venues, no one has ever looked into the costs of anything done per the current federal program. Therefore, SB 128 should include an audit and grievance authority.

Members of the Committee, SB 128 may be well intended. That is an issue I'll not take a position on. But, the bill as written, will not be well received by the private market landlord. I would suggest that the mechanisms of the bill be better clarified before any formal action is taken.

Thank you for your time. I'll be happy to try to answer any questions. Thank you.

Attachment D

CITY OF PORTSMOUTH

Municipal Complex
1 Junkins Avenue
Portsmouth, New Hampshire 03801
(603) 431-2000

March 16, 1999

Good afternoon Senator Squires and members of the Senate Committee. My name is Keith Bates. I am the Welfare Director for the City of Portsmouth and the President of the NH Local Welfare Administrators Association. I am here this afternoon to speak in support of SB 128.

In the Seacoast, as with many other areas of the state, the largest barrier to financial security and stability is the cost of housing. Housing costs in the Seacoast area are among the highest in the state. HUD's most recent determination of Fair Market Rents, the maximum rents which landlords can charge to tenant participants in HUD Section 8 programs, included a 12% increase exception for Portsmouth and Exeter. FMR for a one-bedroom apartment in is $618, for a two-bedroom apartment, $795, and for a three-bedroom apartment, $1,019. Most rental units in the Seacoast exceed these amounts, thereby placing them out of reach for families who may have waited for years for their Section 8 subsidy, only to find that they have been priced out of the market.

The City of Portsmouth Community Development Department completed a study in February 1998, titled "Report on Subsidized Housing in the City of Portsmouth." This report demonstrates that the City clearly does more than its fair share in the provision of housing alternatives to low and moderate income residents. The report also cites a study done by the New Hampshire Housing Finance Authority which determined that the actual cost (*not* fair market rent) of a two-bedroom apartment in Portsmouth in 1997, two years ago, was $859. Compare this to today's FMR of $795. More to the point, compare this to the 1997 FMR of $653 for a two-bedroom apartment. This study also reported that median gross rent increased 36% between 1995 and 1997.

We are fortunate to be in the midst of good economic times, with low unemployment. Unfortunately, there appears to be a direct relationship between good financial times and high cost of living, with housing the most obvious and insurmountable cost to be borne by our low-income neighbors. In our service economy, full employment does not necessarily mean financial independence. A person living alone in a one-bedroom apartment working full-time at $8 per hour will spend more than half of his or her income on housing alone. This does not factor in transportation costs (a trouble-free vehicle would be a luxury to such a person) or food and clothing costs. If this person, as is likely, is not scheduled full-time hours at work, or if there are children in the family, the percentage of income spent on housing can quickly approach and exceed 90%. One result of this financial stress is the fact that the Portsmouth Welfare

Department provided nearly fifty *working individuals and families* with $60,000 of rental assistance in 1998.

HUD subsidy programs such as Section 8 and Public Housing address the needs of many low-income families and individuals. Twenty percent of Portsmouth's renters receive some form of federal rent subsidy. The waiting lists are dishearteningly long, however, and HUD regulations and guidelines seem mysterious and capricious at best, even to those who work within the system.

I believe that the homeless prevention program which would be established by this bill can help to relieve and prevent the financial and emotional stress faced by hundreds of our citizens who are homeless or on the verge of homelessness. The strategy of funding this program by capitalizing on the increased number of property transactions which occur in our rosy economic times seems to be perfectly logical. This should not be a burdensome cost to those who participate in these transactions

I do not wish my comments about the cost of housing to be seen as a criticism of landlords. Landlords have a right to benefit from a good market, to profit from the value of their holdings, and to keep their properties in good condition. This bill offers protections to landlords who may be concerned about potential financial losses associated with renting to participants in the program. In addition, the administration of the homeless prevention fund established by this bill is very well crafted in meeting the deficiencies of current programs. It is designed to provide a quick and flexible response to homelessness, and to address issues which may have lead to the homelessness in the first place. It also establishes limits to enable the fund to assist more families over time, and to eliminate concerns about system dependency. The New Hampshire Housing Finance Authority, which will administer the program, has an excellent record of managing its properties and, more importantly, its tenants.

In closing, I would like to take a few more minutes to share some information provided to me by Kim Brown, the Director of Cross Roads House, an exemplary homeless shelter located in Portsmouth. Kim reports to me the following:

1. The stay at Cross Roads House for individuals and families has increased because of the lack of housing, the wait for Section 8, and high rents.

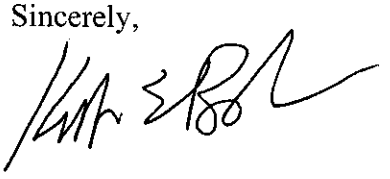
2. Cross Roads House has traditionally had to refer "turnaways" to Strafford County, but now that market is saturated as well. We are concerned about where we can send people now.

3. Many of our 18 to 24 year old residents have no viable emotional, educational, or employment skills. Consequently their stays have gone from three-to-four months to four-to-six months, decreasing turnover for others who may need emergency shelter.

4. The most noticeable trend among our residents is in intact working families, who have been knocked off state aid because of two paychecks and then fall between cracks waiting for Section 8, which may take two to three years.

Again, members of the Committee, I implore you to give favorable consideration to SB 128, and take a role in enabling our neighbors and citizens to live in dignity sand security.

Sincerely,



Keith E. Bates, Director
Portsmouth Welfare Department

SB 128

Attachment E

March 16, 1999

Senator James Squires, Chairman
Members of the Senate Committee on public Institutions, Health/Human Services
58 Pepperill Road, Box 900
Hollis, NH 03049

Dear Chairman Squires and Members of the Senate Committee:

My name is Susan Richmond. I've been a New Hampshire resident for 12 years. I have spent most of that time working as a software developer and software development manager. In late 1998, I took a sabbatical from my software career. During that sabbatical, I volunteered to spend 7 hours every two weeks at a temporary shelter for the homeless. In early 1999, I accepted a temporary position as the project coordinator for the Seacoast Homeless Overflow Facility. Since that time, I have worked with a dedicated group of volunteers who staff the facility. It has been heartwarming to see the outpouring of support from the people, agencies and businesses of the Seacoast. Each day I am fortunate to be able to spend time with homeless individuals and families.

While I am by no means an expert in this area, this experience has been very eye opening for me. I can certainly see some of the results of the lack of affordable housing. I see working families who are struggling to save enough money to be able to afford security deposits so that they can provide a more stable environment for their children. I see individuals and families staying in homeless shelters for extended periods because there are so few affordable housing options. I am fortunate enough to be part of a temporary measure that provides a warm, safe place for people to sleep.

The more I work in this area, the more convinced I am that policies which provide affordable housing are extremely important. I have purchased real estate twice in New Hampshire. Both times I was choosing to move my family into a nicer home. Given the amount of money changing hands during a real estate transaction, I think it is fair and equitable to add a tax to each real estate transfer to benefit people who do not even rent rooms or apartments, let alone purchase homes. I am sure I speak or my neighbors when I say that sharing in our good fortune when purchasing real estate is not an onerous burden.

Very truly yours,

Susan Richmond

Susan Richmond
52 Bassett Lane
Newfields, NH 03856

Attachment F

Testimony on

SB 128, an act replacing the housing assistance fund with a homeless prevention fund.

Lorraine F. DeMinico, Immediate Past President
New Hampshire Association of REALTORS®

Mr. Chairman, members of the committee. For the record my name is Lorraine DeMinico. I am from Hudson and am the principal broker of DeWolfe New England in Nashua. I bring to you the regrets of our State President, Mary Magnell of Hanover, who at the last minute was delayed out-of-state and is unable to be here this afternoon. My comments this morning are made on behalf of our state president and our nearly 4,000 members statewide.

Mr. Chairman I want to clearly state, at the onset of my comments here today, that while I am here in opposition to this bill, as written, my opposition is not against the commendable merits of this bill's objectives. Securing decent, safe and affordable housing for all Americans, especially our very low income families and individuals is a problem we have not yet found the silver bullet for. I commend Senator D'Allesandro, you, Mr. Chairman and the House sponsors of SB 128 for your efforts and your commitment to solving that problem.

While the merits of the bill are to be commended, its method of funding, in our opinion is flawed for a number of reasons.

First and foremost – real estate in New Hampshire already, and overwhelmingly, contributes far more than its fair share to the public coffers at the local, county and state government levels. According to the Department of Revenue administration in 1997, owners of real property in New Hampshire contributed **$1.6 billion in property tax dollars**, an amount greater than *double* the income received from the Business Profits, Business Enterprise, Gas, Rooms & Meals, Interest and Dividends, Tobacco, Estate and Telephone Taxes and the Tax on Liquor, Beer and Wine *combined*. And, in addition to that amount, buyers and sellers of real estate paid another **$32 million in transfer tax fees** to the county and state in 1997. The question is, Mr. Chairman, what is enough?

Secondly I believe it's legitimate to raise the question as to whose problem is homelessness. Is it our problem? — yours and mine and all of ours? Or is it solely the problem of the consumer who buys or sells real property in New Hampshire? I think you would agree that homelessness, along with education, state employees pay and benefits and all the public good that is charged to government, is a shared burden, not to be doled out piecemeal here and there to the quietest voice or to a corner of least resistance.

The Homeless Defense Fund, as commendable as it is, must stand with the other programs that you, as legislators responsible for the state's budget, must weigh. This fund must be measured by the same standards, not different standards, as every other worthy thing the state does, with every obligation that the state has, and it must be prioritized and then funded, fully, partially or not at all, according to the states general fund resources.

Every program, worthy and not so worthy, would like it's own protected revenue source. Who wouldn't? But that is not how the public's business should be done in NH. The reality is that we have

to make choices, we have to set priorities and we have to allocate our resources the best we can. As worthy as the Homeless Prevention Fund is, it must not be exempt from the budget and legislative process. Mr. Chairman we are aware of at least one other proposal that will also seek to do what this bill is attempting and that is to add a fee to the Real Estate Transfer Tax and then use it as their own exclusive and protected source of revenue. We will, with the same passion, oppose that and every other bill that attempts to go down this road.

Finally I would like to ask when is harm done? Over the years our Association has spoken time and time again against raising the Real Estate Transfer Tax, or adding special fees to the transfer tax, or, as in this case, setting aside all or a portion of the transfer tax for a specific purpose. The cry from the proponent of those proposals has generally been, and will likely be today, that the proposed increase does no harm, that it doesn't prevent someone from buying or selling a home – and for the most part they may be right. It adds to the burden, it means the buyer has to save a bit longer, but does it prevent the sale or purchase? Probably not. But is that the issue?

Has it ever been the legislature's intent to tax the people of New Hampshire up to the point where it breaks our backs – the proverbial straw on the camel's back? Clearly our history suggests otherwise. Or is it fairness that drives your decisions? Whether this fee, or any other increase or fee, would stop a sale or even hinder a sale, is not relevant in our opinion. What is fair and right is.

A number of years ago a House committee member asked our president what harm a proposed increase would do to the sale of real estate because it really had little or no effect on the transaction. Our president's responds then is still applicable today — *"whenever government puts its hand into its citizens pockets it has an effect."* It's a good thought to keep in mind as this body deliberates how to fund this proposal.

Mr. Chairman, our members, statewide, have for years rolled up their sleeves and given of their time, talents and resources to help improve our communities and the lot of our less fortunate citizens – we know the need and share the concerns of this bill's sponsors. SB 128 addresses a very significant issue but as compelling as it is, and it is very compelling, we maintain that it must be assessed against the state's other needs and funded, according to the priority established by this legislature at this time, through the General Fund.

I thank you, Mr. Chairman, for your time and your patience. I would be pleased to answer any questions you or the committee members might have at this time.

Thank you.

12 Tobacco Settlement Funds. Any funds received by the state as its initial one time "signing bonus" as part of the settlement with tobacco companies shall be credited to the revenue stabilization account.

13 Estimates of Unrestricted Revenue:

GENERAL FUND	FY2000	FY2001
Beer Tax	$ 11,400,000	$ 11,400,000
Board and Care Revenue	12,500,000	12,400,000
Business Profits Tax	174,000,000	178,900,000
Business Enterprise Tax	76,200,000	80,000,000
Estate and Legacy Tax	49,100,000	52,300,000
Insurance Tax	58,000,000	58,500,000
Securities Revenue	22,500,000	23,500,000
Interest and Dividends	70,800,000	75,700,000
Liquor Sales & Distribution	78,500,000	80,400,000
Meals and Rooms Tax	144,000,000	152,400,000
Dog Racing	1,000,000	1,000,000
Horse Racing	2,200,000	2,200,000
Real Estate Transfer Tax	55,000,000	59,400,000
Communications Tax	49,000,000	52,100,000
Tobacco Tax	76,000,000	76,000,000
Utility Tax	18,000,000	18,000,000
Other	42,000,000	42,000,000
Court Fines and Fees	21,700,000	21,700,000
Subtotal	961,900,000	997,900,000
Medicaid Enhancement Revenues	64,500,000	66,100,000
Net Appropriation for Uncompensated Care Pool	10,000,000	10,000,000
TOTAL	$ 1,036,400,000	$ 1,074,000,000

HIGHWAY FUND	FY2000	FY2001
Gasoline Road Toll	$ 123,778,325	$ 128,078,750
Motor Vehicle Fees	67,630,800	68,556,768
Miscellaneous	9,791,100	10,008,100
TOTAL	$ 201,200,225	$ 206,643,618

LOCAL PROPERTY TAX $ 1,605,000,000

Business Profits Tax/Business Enterprise Tax
$210,000,000

Gas Tax
$125,000,000

Meals and Rooms Tax
$119,000,000

Liquor, Wine and Beer
$72,000,000

Sweepstakes
$54,000,000

Interest and Dividends Tax
$53,000,000

Tobacco Tax
$50,000,000

Estate Taxes
$41,000,000

Telephone Sales Tax
$38,000,000

Real Estate Transfers
$32,000,000

SCALE: 1 INCH = $125,000,000

Source: *New Hampshire Department of Revenue Administration for Fiscal Year ending June 30, 1997*

Actual Closing Statement For The Purchase Of A $115,000 SINGLE FAMILY HOME In Western New Hampshire. Outlining The Costs The "Buyer" Will Have To Pay At Closing

The real names of all parties to the transaction have been removed for their privacy.

BUYER'S SETTLEMENT STATEMENT:

Buyer: John Buyer Date: 1999

Seller: Sally Seller

Property Location: Land & Buildings, Any Road, Your City, NH

The following is an itemized account of the disposition of funds on this date in connection with your purchase of the above propert

			DEBIT	CREDIT
Sales Price:			$115,000.00	
Earnest Money Deposit:				$5,000.00
Mortgage:	Bank of Choice			$109,250.00
Property Transfer Tax:			$575.00	
Attorney's Fees:	Atty. of Choice		$505.00	
Recording Fees:	Deed:	2 pgs.	$16.32	
	Mortgage:		$44.32	
	Other:			
Bank Charges:	Points:	One	$1,092.50	
	Title Ins.:		$462.50	
	Application Fee:			$300.00
	Appraisal:		$300.00	
	Credit Report:		$47.00	
	Interest:	9 days @ $18.33	$163.00	
	Other:	Processing Fee to Bank	$265.00	
		Tax Service	$63.00	
		Mortgage Insurance - 2 mo	$160.24	
Pro-Rations:	Property Ta:	54 da. @ $11.1479	$602.00	
	Oil:	260 gal. @ .79	$205.00	
	Water:			
	Sewer:			
	Gas:	Paid out of Closing		
Miscellaneous:	Flood Hazard Certification		$19.00	
	Plot Plan Charge		$150.00	
Balance to be paid by Buyer:				$5,119.88
Totals:			$119,669.88	$119,669.88

Broker or Agent: _____

Actual Closing Statement For The Cash Purchase Of A $15,000 MANUFACTURED HOME In Western New Hampshire. Outlining The Costs The "Buyer" Will Have To Pay At Closing

The real names of all parties to the transaction have been removed for their privacy

BUYER'S SETTLEMENT STATEMENT:

Buyer: John Buyer Date: 1999

Seller: Sally Seller

Property Location: Manufactured Home, Any Park, Your City, NH

The following is an itemized account of the disposition of funds on this date in connection with your purchase of the above propert

		DEBIT	CREDIT
Sales Price:		$15,000.00	
Earnest Money Deposit:			$100.00
Mortgage:	Bank of Choice		
Property Transfer Tax:	($158.)	$79.00	
Attorney's Fees:	Atty. of Choice	$300.00	
Recording Fees:	Deed: 2 pgs.	$16.32	
	Mortgage:		
	Other:		
Bank Charges:	Points:		
	Title Ins.:		
	Application Fee: - Rate Lock In Fee		
	Appraisal:		
	Credit Report:		
	Interest:		
	Other:		
Pro-Rations:	Property Taxes	$15.93	
	Oil:	$90.77	
	Water:		
	Sewer:		
	Gas:		
Miscellaneous:	Flood Hazard Certification		
	Plot Plan Charge		
Balance to be paid by Buyer:			$15,402.02
Totals:		$15,502.02	$15,502.02

Broker or Agent: _____

Actual Closing Statement For The Purchase Of A $63,500 PROPERTY HOME In Western New Hampshire. Outlining The Costs The "SELLER" Will Have To Pay At Closing

The real names of all parties to the transaction have been removed for their privacy.

SELLER'S SETTLEMENT STATEMENT

Seller:	Sally Seller	Date:	1999
Buyer:	John Buyer		
Property Location:	Land & Buildings, Any Road, Your City, NH		

The following is an itemized account of the disposition of funds on this date in connection with your purchase of the above property.

			DEBIT	CREDIT
Sales Price:				$63,500.00
Mortgage Paid Off:	NH Bank	1st Mortgage	$41,616.37	
		2nd Mortgage	$2,578.57	
Recording Fees:	Discharge:		$34.64	
	Other:	Express Mail Mtg. Payoff	$15.00	
Property Transfer Tax:			$317.50	
Attorney's Fees:	Deed		$100.00	
Commission Due Agent:			$1,905.00	
Co-Broke Agent:			$1,905.00	
Pro-Rations:	Property Taxes		$482.99	
	Oil:			
	Water:		$158.42	
	Sewer:			
	Gas:			
Miscellaneous:	Escrow for Repairs		$7,500.00	
Balance Due Seller:			$6,886.51	
Totals:			$63,500.00	$63,500.00

Broker or Agent: _____

Attachment G

MANCHESTER NEIGHBORHOOD HOUSING SERVICES, INC.

434 Union Street
Manchester, NH
03103-5218

PH: 603-626-HOME
FAX: 603-623-8011

HONORARY BOARD OF TRUSTEES:

Sister Carol J. Descoteaux, CSC, PhD
Sylvio L. Dupuis, O.D.
William T. Frain, Jr.
David Goodwin
Fred B. Kfoury, Jr.
Claira P. Monier
Earl A. Rinker, III
Paul Shea
Earle Tryder
Donna Wilson
David J. Totaro

Testimony
Senate Committee: Public Institutions, Health and Human Services
Senate Bill 128

My name is Felix M. Torres. I am the executive director of Manchester Neighborhood Housing Services, the NHS. I am here on behalf of the NHS to support Senate Bill 128.

The NHS was established in 1992 to revitalize and rebuild the distressed inner city neighborhoods of Manchester. The NHS has had a tremendous impact:

- We have loaned or granted over 3.5 million dollars to assist both new and existing homeowners
- We have developed 64 units of affordable rental housing with another 20 in construction and another 91 waiting financing
- We have developed and sold 16 homes for new owners
- We have help over 65 families become new home owners

In short, we are changing the face of our neighborhood, for the better.

We are active in both the rental and homeownership markets. We will speak as to the need for a homeless prevention fund, as well as its impact on our market.

In the late 80's, the Federal Government changed its' housing production policy abandoning the use of Section 8 project based assistance. Affordable housing production became dependant on the use of a variety of subsidies designed to reduce the costs of acquisition, development and construction. The reduction of these costs was expected to reduce the debt that a project had to carry which in turn reduced the operating costs equaling lower rents. The model by and large worked with one significant flaw. Unlike the Section 8 program, the new approach meant the rents were no longer determined by the family's need, but by how much you needed to cover the operating costs of the property. The result has been that a significant gap has developed and that some families cannot afford affordable housing.

In our affordable portfolio, you need an income of about $20,000 a year to rent one of our apartments. If you do not have an existing Section 8 voucher or certificate, and you are a single parent you need to earn $10 an hour or twice the minimum wage to afford one of our apartments. Ladies and gentlemen, we need this fund so we can serve all our residents.

NeighborWorks®
CHARTERED MEMBER

In order to serve all the residents, and as an active participant in the real estate market, we are more than willing to pay our share of transfer tax surcharge. Moreover, as an agency that has helped over 60 low-income families become homeowners we can state unequivocally that the existence of the surcharge would not have prevented any of our buyers from purchasing or the sellers from selling. Anyone who talks about the chilling effect this will have on the real estate industry is using gross hyperbole.

Please support this bill. Thank you for your time and attention.

Respectfully submitted,

Felix M. Torres

Felix M. Torres
Executive Director

Attachment H

YWCA
Manchester

72 Concord Street
Manchester, NH 03101
(603)625-5785
Fax # 624-4765

March 15, 1999

Dear Senator James Squires and Honorable Committee Members:

I strongly urge your support of Senate Bill 128.

My name is Katharine Storer and I am Program Coordinator of the YWCA Crisis Service in Manchester. We provide crisis intervention and advocacy services for victims/survivors of domestic violence and sexual assault. We are a program member of the New Hampshire Coalition Against Domestic and Sexual Violence. We also own and maintain a six family emergency shelter for women and their children who are in immediate danger of violence by their abuser.

The demand for safe shelter increases each year as our state and community reaches more and more victims with options and resources to counter violence. We are finding it increasingly difficult to help victims find safe and affordable housing on limited incomes. Many women come to us with their children and the clothes on their backs, having broken all economic ties to the abuser. Many women literally start from scratch by applying for City assistance and enter the job market for the first time or as a single income provider.

I'm sure testimony has been presented today which accurately reflects the grim financial picture of incomes vs. housing expenses. I am here to add another dimension which hopefully lends support to the proposed bill.

As requests for safe shelter increase, we are turning more women away who are in immediate danger of violence because there are few housing resources available to those currently residing in our shelter.

Statistically, the length of stay for women and their children has doubled from 1996 to 1998. In 1996, a women's average stay was 32 nights compared to an average stay of 62 nights in 1998. Our shelter was designed to move women quickly to safe, permanent housing. The "log jam" created in our shelter is leaving women at risk of violence in our community or seeking shelter in other parts of the state. We are increasingly receiving more out of town requests as well.

The passage of Senate Bill 128 is not the total answer. It will, however, help resolve a major barrier for victims of domestic violence in trying to rebuild their lives free of violence.

Thank you.

Katharine Storer

Katharine Storer
Program Coordinator
YWCA Crisis Service

To thrust our collective power toward the elimination of racism wherever it exists and by any means necessary.

Attachment I

Michael LaFontaine

Thank you. I am MLaF. The NH CLF is a nonprofit financial institution that's been lending for affordable housing and other community economic development throughout NH for over 15 years. We are capitalized by private individuals, ~~and~~ religious ~~and other organizations~~ and the charitable authorized institutions. We made our first loan in 1984 with money lent to us by the Srs of Mercy. Since then, we have lent over $16M for housing, child care and small business startups.

We like to think that we are reasonably good at what we do. Our borrower groups are extraordinarily skillful at helping people get back on their feet and stay there. The families they serve see real improvement in the ability of wage earners to get and keep jobs; in the performance of their kids in school; and in the stability of these families as families. The NH landscape is crowded with these success stories.

Network

But I will tell you that if you are looking to the private sector alone to serve up enough of these success stories to make the problem go away, you will be waiting forever. For all our success – and it is considerable; for all our belief in the efficacy of private sector solutions – and that is the route we represent -- it is clear to us that state government has to be a full partner in this effort. Solutions are going to occur at the community level; but access to resources on the necessary scale exists only in the public sector.

The Wall St. Journal last week carried an editorial very supportive of the Americans with Disabilities Act. That is not typical of the Journal's editorial policy. The editorial writer, it turns out, has a son in a wheelchair.

We frequently hear – usually as a way of saying "no" - said that state government needs to budget the way a family does. Whatever you think about that analogy, I would encourage you to imagine what your family budget would look like if it were your own son or daughter, working at a low wage job, who couldn't pay next month's rent. Our lenders lend to us because they *can* imagine what that would be like; and while they can't do everything, they want to do something. We take no position on the proposed funding mechanism. But to continue the analogy to the family budget, doing nothing should not be among the options available to state government as you consider this bill.

Thank you.

Attachment J

STATE OF NEW HAMPSHIRE
DEPARTMENT OF HEALTH AND HUMAN SERVICES
OFFICE OF FAMILY SERVICES
BEHAVIORAL HEALTH

Donald L. Shumway
Commissioner

Paul G. Gorman, Ed.D.
Director

105 PLEASANT STREET, CONCORD, NH 03301
603-271-5000 TDD Access: 1-800-735-2964

March 16, 1999

To The Honorable James. W. Squires, Chairperson and Committee Members
Public Institutions, Health & Human Services

Testimony SB128

My name is Phyllis Powell and I administer the homeless and housing programs for the Department of Health and Human Services, Office of Community Support and Long Term Care. I appear before you today to present information relative to SB 128 which replaces the housing assistance trust fund with a homeless prevention fund.

The purpose of this legislation is to assist homeless and other very low and low income persons access to housing in this very tight housing market. The lack of access to affordable housing is a contributing factor to homelessness in New Hampshire. This is evidence by the increased average length of stay in state funded homeless shelters. Based upon reports received from homeless shelters, the average length of stay has increased from 20 days in SFY 1993 to 31 days in SFY 1998. Transitional housing programs funded by the State report long waiting lists and longer lengths of stay. Homeless are backlogged in these programs, in part, because of the limited access to affordable housing. Still others leave state funded temporary housing programs to live in substandard housing.

The prosperous housing market we are experiencing creates considerable hardship for those who are low or very low income households. According to a recent report published by the National Low Income Housing Coalition, in New Hampshire it requires 102 hours of work, at Federal Minimum Wage, to afford a two-bedroom apartment at the Fair Market Rental (FMR) rate established by the U S Department of Housing and Urban Development. This places New Hampshire twelfth highest in the nation for FMR/FMW relationship.

Once homeless, many need a comprehensive array of supportive service in order to regain self-sufficiency. Targeted homeless prevention activities intervene in a proactive manner thereby interrupting the occurrence of homelessness and, for some, the need for extensive supportive services. In a series of statewide community forums, held by the Division of Behavioral Health in 1998, the need for access to affordable housing emerged as a top priority. Additionally, a 1998 survey of homeless persons in New Hampshire shelters ranked access to affordable housing as the single most important need

Thank you for the opportunity to present this testimony. I am please to answer any questions you may have.

attachment K

Good afternoon Ms. Chairman, my name is Jim Wilson-Napier and I reside at 303 Pine St. East in Manchester and I would like to share my views on Senate Bill 128 and the current circumstances which render it a prerequisite.

I am disabled and currently hold a Section 8 Voucher. As memory serves me, I had to wait between 12 to 18 months prior to receiving my voucher. During this period of time, 68% of my income was devoted to rental payments for very basic housing. This imposed severe hardships, and the voucher was not retroactive. When I questioned the duration of this waiting period, I was informed that I was lucky to be disabled or else this time lag would be much longer. I was also told that there was a limited number of vouchers and that to move up the waiting list someone either had to die or lose their eligibility, a rather chilling prospect. I eventually received my voucher, I do not know which precipitated this event.

Unfortunately, this scenario is not unique. I know of many seniors and disabled who could relate similar experiences. I've attended tenant meetings on a regular basis and have learned that not only are these conditions current and widespread but that they also extend to a large growing underclass of the underemployed, many with young children. A rising tide may have lifted the yachts, unfortunately, it also swamped far too many of the dingies. In today's heated real estate market, the profiteers are once again exacerbating an already desperate situation.

You will hear from the lobbyists of realtors. They will claim that a nominal $100.00 surcharge is a deal-breaker, that they will lose sales as a result. These arguments are specious at best.

Ladies and Gentlemen, this afternoon, you have a rare opportunity, you can redress some of the great inequalities in our society, in a most modest fashion, without imposing hardships and without creating a huge bureaucracy. Senate Bill 128 is a good point of departure.

Thank you for allowing me to address you.

Attachment L

SB:128

A NEW HAMPSHIRE RESPONSE TO A SEVERE LACK OF AFFORDABLE HOUSING

In spite of macro-economic indicators which show a healthy economy in the state of New Hampshire, both hard data and anecdotal evidence establish that the problem of homelessness in this state is significantly increasing.

Over the last five years, the number of homeless persons receiving temporary housing and related services have substantially increased. During this period, the average length of time that a person stayed in a shelter has increased, as has the number of individuals turned away from shelters due to full capacity.

A brief look at the housing markets in the state of New Hampshire provides much of the explanation for increasing homelessness. In every metropolitan area of the state the median monthly rent for a two bedroom apartment exceeds the maximum total monthly grant for a TANF family of four ($613/mo). In order for a family to afford the statewide median rent for a two bedroom apartment, ($689/mo. including utilities), a wage earner has to be paid at the rate of $13.25/hr. or $27,560/yr..

This average apartment is well beyond the reach of many people who work full time, particularly single parents. For people entering the work force for the first time (e.g. welfare to work households), even two full time jobs is often not enough to enable a person to pay for decent, secure affordable housing. Waiting lists for the federal rent subsidy program (known as "Section 8") typically range from two to five years in duration. Approximately 18,000 very low income families (those earning 50% of median income or less) must pay over 50% of their gross

income for rent and utilities. For these families, a single unexpected expense often results in eviction and a period of homelessness.

The picture printed by these grim statistics is one of extreme insecurity for all low income renters and the inevitability that the significant number of them will actually become homeless in the near future. Besides the tremendous stress placed on the families themselves, local communities will also experience increasing costs unless specific measures are taken to address the problem. As the market conditions described above would indicate, a significant piece of the state's homelessness problem is rooted in the simple fact that many people - including those with full time jobs - simply do not earn enough money to afford the cost of an adequate dwelling. For such people, a state-funded rent subsidy program to be administered by the New Hampshire Housing Finance Authority (NHHFA), which contains the following features, could provide New Hampshire's low-income families with significant protection from the threat of homelessness and create an efficient means of serving the housing needs of those families.

1. **Vouchers:** Participants in the program would receive vouchers which enable them to rent existing apartments offered by private or not-for-profit owners, paying 30% of the income for rent. This will provide assistance directly to low income families promptly and efficiently.

2. **Program beneficiaries:** The proposed program will service those with the greatest needs, specifically: a) households heads by low wage workers and pay over 50% of their income for rent; b) families residing in temporary shelter (e.g., emergency shelters, transitional housing); c) people with no shelter at all; d) participants in welfare -to-work

programs and households headed by persons who have recently completed such programs; and e) households with one or more disabled persons.

3. **Flexibility:** The program would be designed to provide assistance in a flexible and efficient manner: a) housing quality standards could be more flexible than those of the federal Section 8 program; b) participating property owners would be insured against certain losses; and c) linkages would be created between the program administrators, NHHFA, and local community based organizations so that subsidy vouchers could be expeditiously made available to appropriate families who face the immediate threat of homelessness or are homeless; and d) some assistance would be made available through local housing providers who commit to linking recipients with the necessary support services, including employment training and financial counseling.

4. **Funding:** A substantial program could be created through a $100 surcharge ($50 each for the buyer and the seller) on each transfer of real estate that is currently subject to the real estate transfer tax. Based on approximately 30,000 covered transactions annually, this program could raise approximately $3 million. Conservatively, based on the experience of the Section 8 program, approximately 400-450 families could participate in such a rent subsidy program each year; enough to make a genuine impact on the problem of homelessness in NH.

Families fill the shelters

Chasing Shadows
Homeless youth in New Hampshire



ROBIN SHOTOLA / Monitor staff

Maritza Medina, 4, gives her sister Luisa, 2, a kiss goodnight before she, her mother, Kenda, and baby brother Devon leave Kenda's mother's and go to a Concord shelter for the night. The family is now living in an apartment.

Even full-time work can't guarantee a home

▶ With affordable housing hard to come by, more and more families are turning to homeless shelters. But the shelters are full, too.

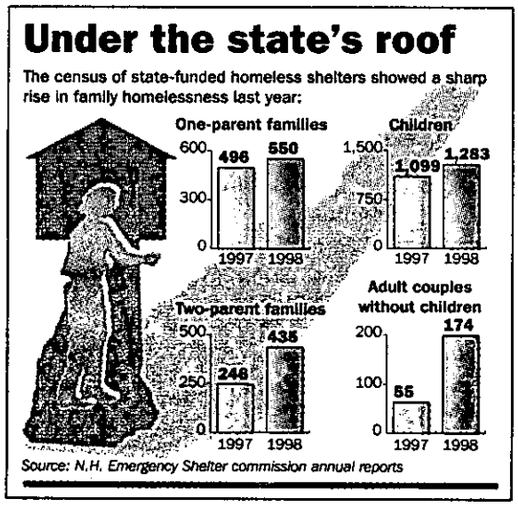
By STEVE VARNUM
Monitor staff

The new homeless have their names on their working shirts and grime under their fingernails.

They punch timecards at day's end and join their families at motel rooms, campgrounds and shelters. They get food from church pantries, medical care from emergency rooms and splurge on an apartment with their tax refund check.

A.C. Poulter hesitates to call himself homeless, least as long as he, his wife, Jennifer, and their 2½-year-old son, Kristopher, have a cramped room at the Park Place Motel in Hooksett. The young couple has known worse since they moved here from Florida a year and a half ago.

But they represent the fastest-growing segment of homelessness. The number of families in New Hampshire's state-funded shelters rose by nearly half last year. According to national surveys, families with children make up more than one-third of the homeless and account for more than half the requests for emergency food assistance.



CHARLOTTE THIBAULT / Monitor staff

"People don't have enough money to live. That's the bottom line," said Pauline LaCroix, director of the Friends Program emergency family shelter in Concord.

A.C. Poulter works full time as a car mechanic in Concord – for an employer generous enough to loan him cab fare so he could keep working when the couple had to take emergency housing in Manchester. Acquaintances have invited them in when they were desperate.

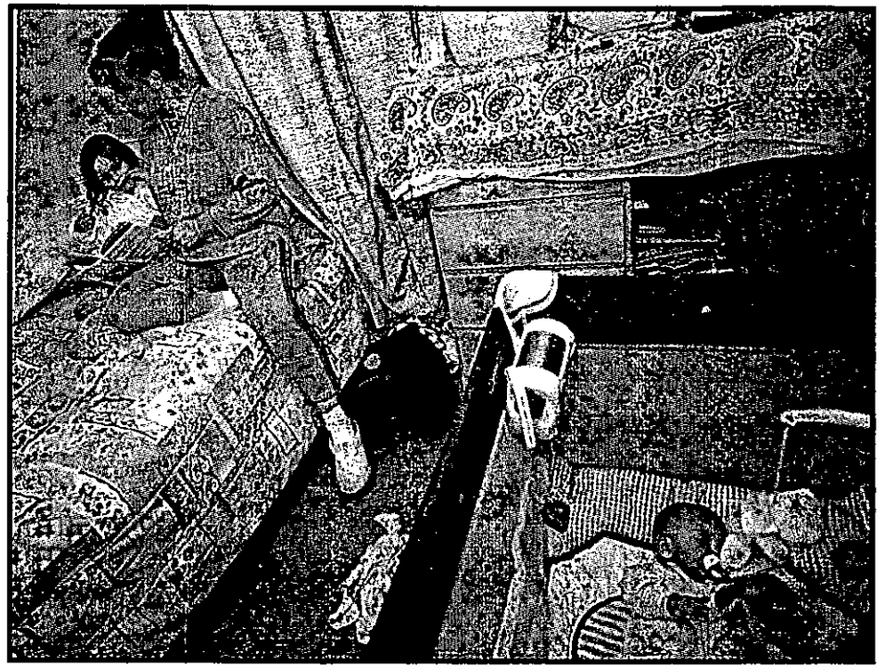
But as long as they spend nearly half A.C.'s weekly take-home pay on the motel room, the young couple has little hope of scraping up enough money to do anything but scrape by.

That means Jennifer goes without therapy for her depression, and she doesn't have the energy to search for apartments and pursue needed Medicaid benefits. It means missing out on subsidized housing when the notification is mailed to an old address. It means Kristopher gets the flu and pneumonia, and medical bills stack up like the cans of generic food in the corner of their room.

It means being unable to save anything. Security deposit on an apartment?

■ See HOMELESS – Page A-11



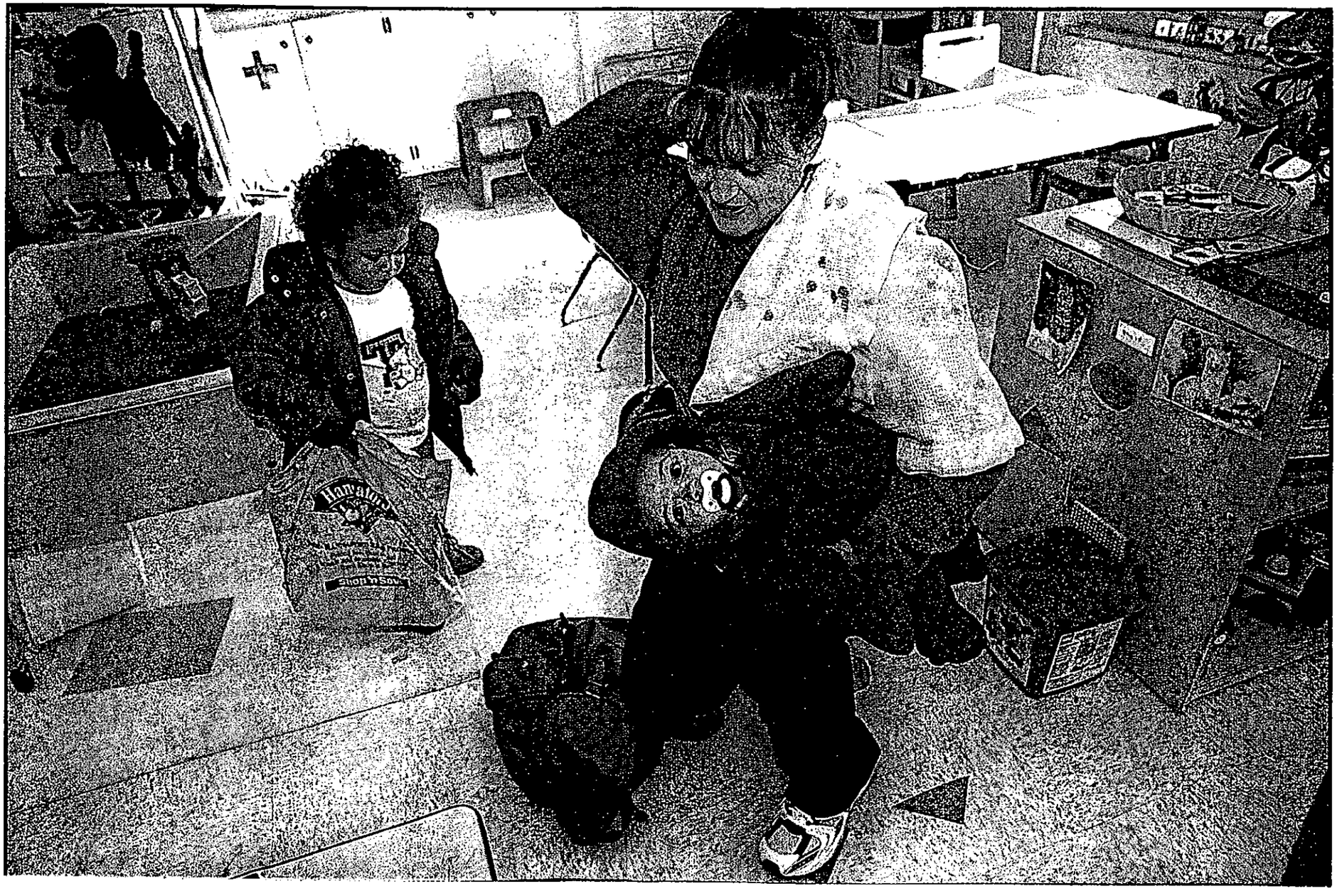


Top left: Kenda Medina waits for a doctor to examine her baby, Devon. *Below left:* Medina reads to Maritza, 4, while Devon lies in his crib in the room the family stayed in at the Friends Program shelter in Concord. *Below:* Dressing and feeding three children can be a challenge.



TOGETHER AND APART

Kenda Medina deals with the chaos and exhaustion of homelessness.



Expenditures of Various Municipal Welfare Departments for Rental Assistance for 1998

(100% Property Tax Funded)

Town/City	Number of Households Assisted	Dollars Paid	% of Assisted Households that had Working Member
Milford	64 households	$57,508	
Claremont	231 Families w/children 206 Single persons	$65,013	N.A.
Salem	117	$75,000 - rental assistance $7,013 emergency shelter assistance	43%
Concord	1,389	$245,000 (July 1-Feb.)[1]	N.A.
Keene	221	$153,262	78%
Laconia		$69,904.56	N.A.
Nashua	1427	$251,986	N.A.
Manchester	1282	$196,825.20 rental assistance $6,250 for motels	N.A.
Conway [2]	102	$26,669.22	31%
Seabrook	49	$38,241	39%
Portsmouth	156	$136,000	30%

[1] 8-month period - July '98-Feb. '99

[2] Includes Jan. & Feb. '99.

Very Low Income Household; 50% or Less of Median Household Income

AREA	1 Person	2 Person	3 Person	4 Person
METROPOLITAN AREAS				
Boston, MA-NH	21,950	25,100	28,200	31,350
Lawrence, MA-NH	20,250	23,150	26,050	28,950
Lowell, MA-NH	21,650	24,700	27,800	30,900
Manchester, NH	18,850	21,550	24,250	26,950
Nashua, NH	21,550	24,650	27,700	30,800
Portsmouth-Rochester, NH-ME	17,350	19,800	22,300	24,750
COUNTIES				
Belknap	15,600	17,850	20,050	22,300
Carroll	15,600	17,850	20,050	22,300
Cheshire	15,600	17,850	20,050	22,300
Coos	15,600	17,850	20,050	22,300
Grafton	15,600	17,850	20,050	22,300
Hillsborough	18,300	20,900	23,550	26,150
Merrimack	17,650	20,150	22,700	25,200
Rockingham	17,450	19,900	22,400	24,900
Strafford	16,550	18,900	21,300	23,650
Sullivan	15,600	17,850	20,050	22,300

Hourly Wage for full-time worker earning: 15,600/yr = $ 7.50/hr
Hourly Wage for full-time worker earning: 18,900/yr = $ 9.08/hr
Hourly Wage for full-time worker earning: 22,400/yr = $10.76/hr
Hourly Wage for full-time worker earning: 25,200/yr = $12.11/hr

State Housing Assistance Programs
Funded at least in Part by Real Estate Transfer Tax Funds

(Please note: the sources of funds set forth below include real estate transfer tax funds and document recording fee or documentary stamp tax fees dedicated to housing trust funds or housing assistance programs. The annual revenue reflected below does not include other revenues which may be available to such entities.)

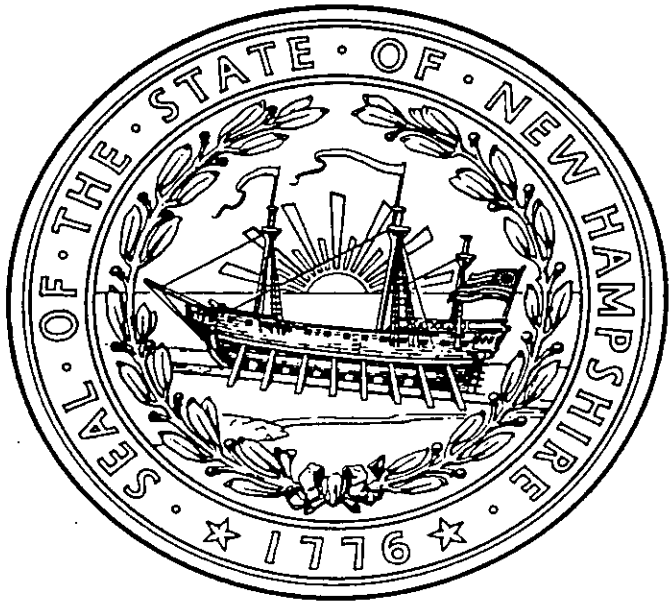
State	Revenue Source	Estimated Annual Revenue
Delaware	Document recording fee	$1 million or less/yr
Florida	Documentary stamp tax	$122 million/yr
Hawaii	Real estate conveyance fee and general obligation bonds	$3 million/yr
Illinois	Real estate transfer tax	$13 million/yr
Iowa	Real estate transfer tax	$350,000/yr
Maine	Real estate transfer tax	$1.25 million/yr
Missouri	Document recording fee	$3.5 million/yr
Nebraska	Documentary stamp tax for homeless trust fund	$1 million or less/yr
	Documentary stamp tax and securities act fund for other affordable housing fund	$4-6 million/yr
Nevada	Real estate transfer tax	$1.5 million /yr
New Jersey	Real estate transfer tax	$16 million/yr
So. Carolina	Real estate conveyance tax	$3 million/yr
Tennessee	Real estate transfer tax, mortgage transfer tax & reserves	$10 million/yr
Vermont	Property transfer tax	56% of the transfer tax revenue (last year $9 million) is dedicated to the Vermont Housing Conservation Trust *

Source:
Housing Trust Fund Project
Center for Community Change

* James Libby, Esq., General Counsel, Vermont Housing and Conservation Trust.

EMERGENCY SHELTER COMMISSION
ANNUAL REPORT

July 1, 1997 to June 30, 1998



State of New Hampshire
Department of Health & Human Services
Office of Community Supports & Long Term Care
105 Pleasant Street, State Office Park South
Concord, New Hampshire 03301

Executive Summary

The Emergency Shelter Commission Report for the period of 7/1/97 to 6/30/98 (FY'98), includes information on homeless programs administered by the New Hampshire Department of Health and Human Services, Office of Community Supports and Long Term Care, Housing and Homeless Unit. Activities and services included in this report are provided as a part of local continuums of care which, together, form the State of New Hampshire Continuum of Care. All homeless activities are accomplished through contracts with non-profit providers statewide with guidance from the Emergency Shelter Commission. Funding for homeless activities is provided in part by the State of New Hampshire, US Department of Housing and Urban Development (HUD), and the US Department of Health and Human Services, Community Mental Health Services Administration.

A total of 6,373 homeless persons received temporary housing (emergency or transitional) and related case management services. Temporary housing was provided for 197,525 bed days in FY'98 compared to 189,977 in FY'97. Average length of stay in shelters increased from 29 to 31 days. Shelters reported 8,523 turnaways due to full capacity. Additional outreach, intervention and prevention activities were provided to 15,387 persons. The State of New Hampshire Housing Security Guarantee Program issued 471 security deposit loan certificates totaling $163,717 in FY'98. Temporary housing and prevention/intervention services were provided through combined state and federal funding.

A reported 995 homeless persons with serious mental illness and/or dual diagnosis were assisted statewide through Projects for Assistance in Transition from Homelessness (PATH) in FY'98. A majority of funding for this program was provided by the US Department of Health and Human Services, Center for Mental Health Services.

The HUD funded Special Needs Assistance Programs provided funding for seven (7) permanent housing programs for homeless persons with disabilities. Six (6) of these programs housed persons with serious mental illness and one program housed those with Acquired Brain Disorder. A total of 88 homeless persons with disabilities were housed through these programs. HUD funding also provided transitional housing opportunities for persons with serious mental illness through a program administered through New Hampshire Hospital. Many of these special needs permanent housing programs maintain a waiting list due to a high demand for these limited housing resources. Increased demands exceeded capacity, availability of resources, and presented significant challenges to homeless service providers statewide.

I. Homeless Shelter Services

The State of New Hampshire, Office of Community Supports and Long Term Care, with advice from the Emergency Shelter Commission, provided funding on a statewide basis to 39 homeless/temporary housing providers in FY'98. Shelter services were funded in the following categories:

PROGRAM TYPE	NUMBER OF PROVIDERS
Domestic Violence Shelters	9
Emergency Shelters	10
Transitional Housing	14
Specialty Shelters	6
TOTAL	39

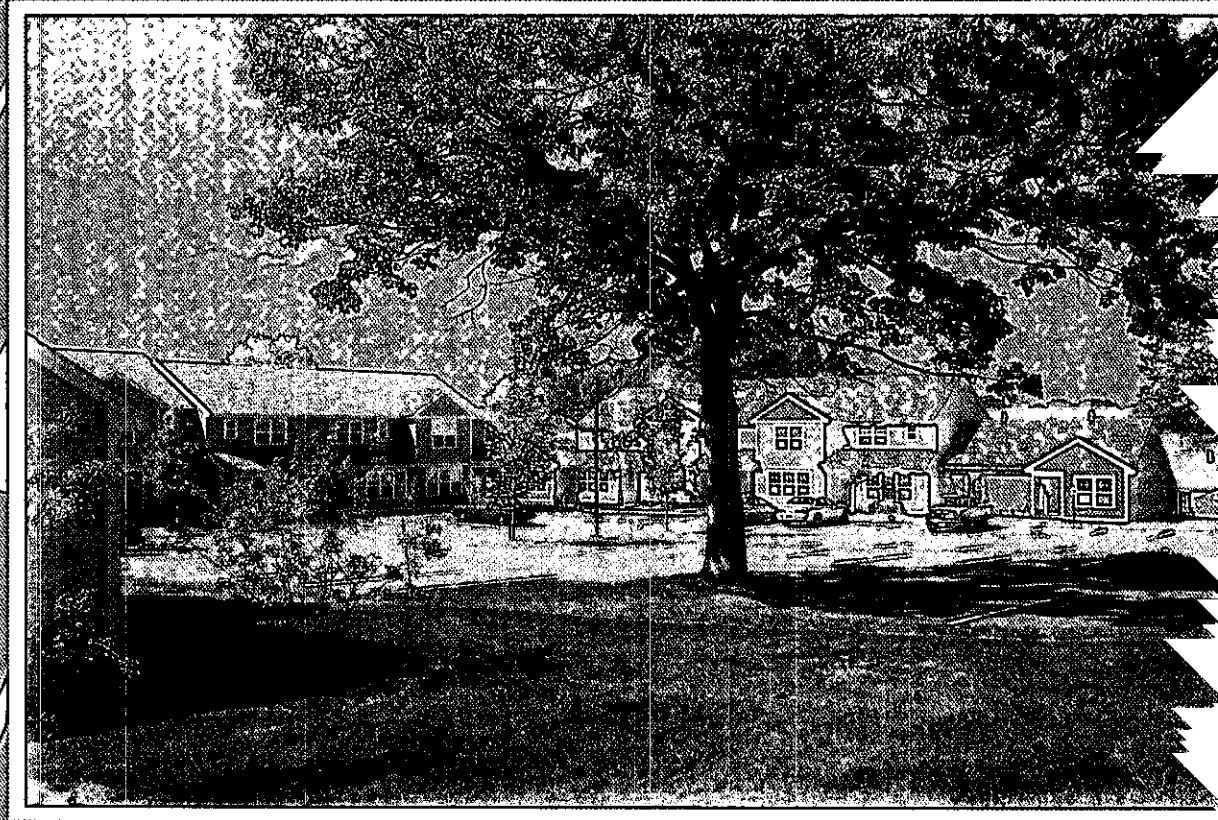
Temporary housing was provided to 6,373 persons in FY'98. Of those sheltered, 3,755 were single adults, 985 were adults in families with 1,283 children; a reported 350 individual adults were in families without children. A reported 1,089 of persons sheltered had a diagnosed mental illness, 2,137 experienced substance abuse problems, 958 were victims of domestic violence, and 644 were veterans.

Shelters faced an increased need for services as presented in the following statistics:

	FY 94	FY 95	FY 96	FY 97	FY 98
Total persons sheltered increased from:	* 5,047	6,027	6,070	6,390	6,373
Total bed days increased from:	113,320	153,121	160,749	189,977	197,525
Average length of stay increased from:	* 22 days	25 days	26 days	29 days	31 days
Shelter capacity turnaway:	----	----	3,735	7,156	8,523

All shelters funded are part of a local continuum of care designed to provide timely access to important community based services such as employment, medical, educational, mental health and substance abuse counseling, housing and other services that facilitate an individual or family's ability to attain and maintain a stable living environment. State funding will continue to focus on the most vulnerable homeless and those providers who offer a comprehensive approach to homelessness.

1998 Residential Rental Cost Survey



NEW HAMPSHIRE
HOUSING FINANCE AUTHORITY

New Hampshire Housing Finance Authority

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RESIDENTIAL RENTAL COST SURVEY

JUNE 1998

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ACKNOWLEDGMENTS: The Authority would like to thank the many property owners and rental managers who cooperated in this survey.

PREPARED BY: The New Hampshire Housing Finance Authority
Planning & Development Division
P O Box 5087
Manchester, NH 03108
603-472-8623
1-800-640-7239 (NH Only)
TDD: 603-472-2089

METHODOLOGY AND DEFINITIONS

The information in this report is the result of a statewide telephone survey conducted by the New Hampshire Housing Finance Authority during April, 1998. The Authority obtained information on 25,124 rental units across the state. Rental properties polled were either included in last year's survey or were added to the polling list from newspaper advertisements published during 1997. For purposes of determining median rents, only a portion of units from projects with more than ten units have been used so as not to bias the results towards larger complexes. As a result, the calculation of median rents is based on a total sample of 9,670 units.

Beginning in 1994 the Authority conducted the statewide telephone survey in the spring. This change allowed for better comparison between statewide median rents and the annual Fair Market Rents proposed by the U.S. Department of Housing and Urban Development (HUD). Future surveys will continue to be held in the spring of each year.

The metropolitan statistical areas (MSA) defined in this report incorporate the changes made in those definitions by the Office of Management and Budget in their announcement of June 30, 1993 (OMB Bulletin 93-17). A listing of the MSAs and the communities that comprise these areas are provided at the end of this document. Some MSAs include communities in neighboring states. The data that are presented on the MSAs only apply to the New Hampshire portions of these areas.

Both 'Contract' and 'Gross' median rents are published. **CONTRACT RENTS** refer to the rates landlords charge their tenants. These are the usual rates advertised by property managers. The utilities included in such rents vary. **GROSS RENTS** are calculated for each property polled by adding dollar allowances for those utilities the tenant is expected to pay to the contract rent. The addition of allowances for tenant paid utilities has the effect of standardizing rental costs. These dollar allowances are determined by the Authority at the time of the rental survey. They are based on physical consumption allowances determined by HUD and current energy costs as determined by a survey conducted by the Authority. Estimates of the average, tenant paid utility costs are reported statewide, by unit size on page 1 of this report.

Median contract and gross rents are presented for various geographic areas and for each unit size. The median represents the rent which is at the middle of the distribution if rents are ordered from lowest to highest. Thus 50% of the sample rental units in each calculation have rents below the median, and 50% have rents above the median. The median differs from a mean average and has some advantages in that the median is less influenced by extremes in rental costs.

In the tables that follow, some medians are not reported because the sample was not sufficient (not large enough) for a reliable calculation. Categories for which there is insufficient data contain the notation "***". In general, medians were not calculated when the sample contained less than twenty units. Despite the suppression of results for categories with small sample sizes, the data for those units have been included in the calculation of the overall medians.

This year's survey includes graphs summarizing results of the Residential Rental Cost Survey from 1988 to present. The median gross rents for two bedroom units are plotted to show general trends. The user should keep in mind that the sample set changes each year, therefore changes in rents may be due to both the change in the sample and changes in utility costs used in calculating gross rents.

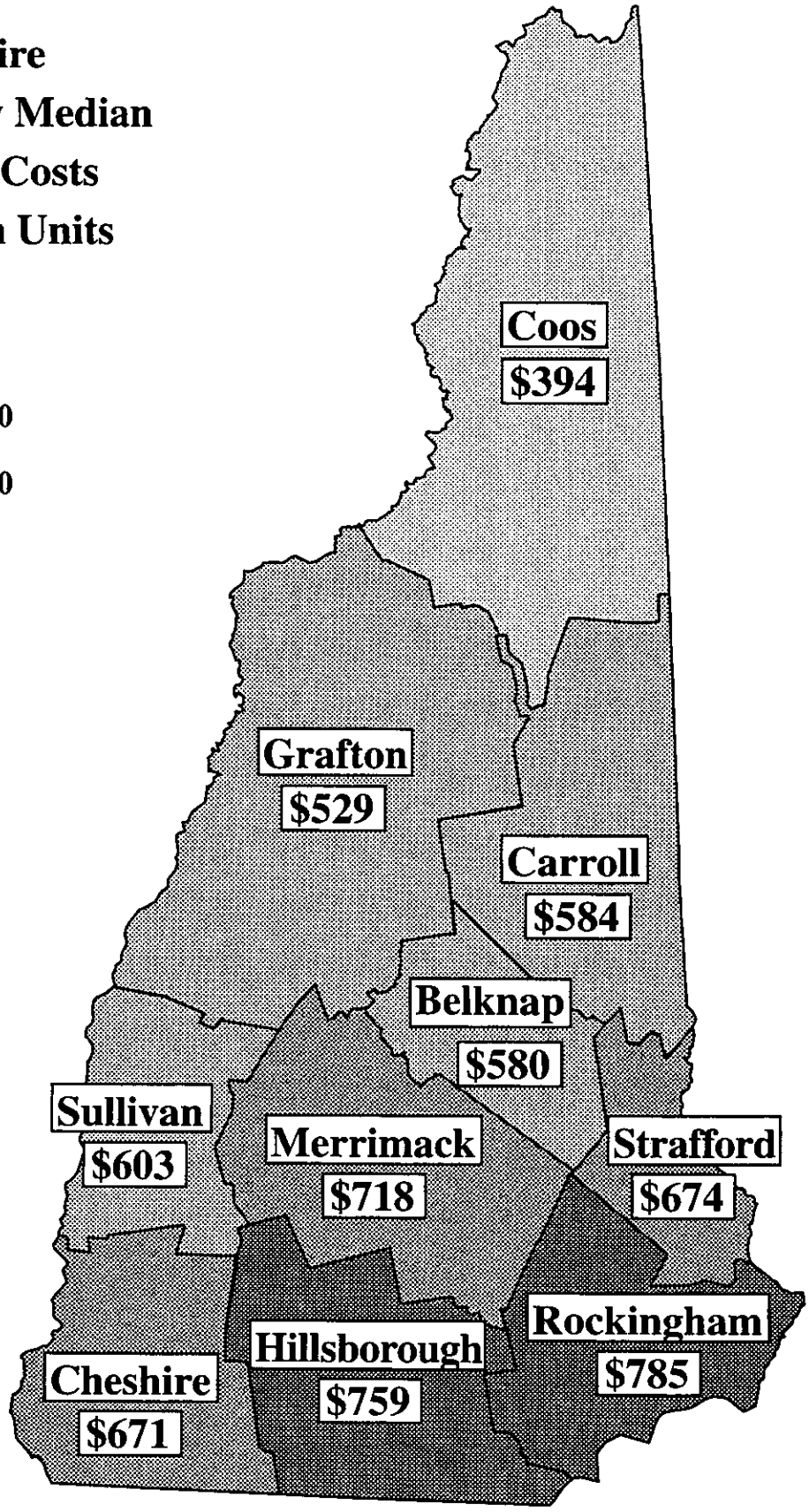
New Hampshire
1998 Monthly Median
Gross Rental Costs
Two Bedroom Units

< $500

$500 - $650

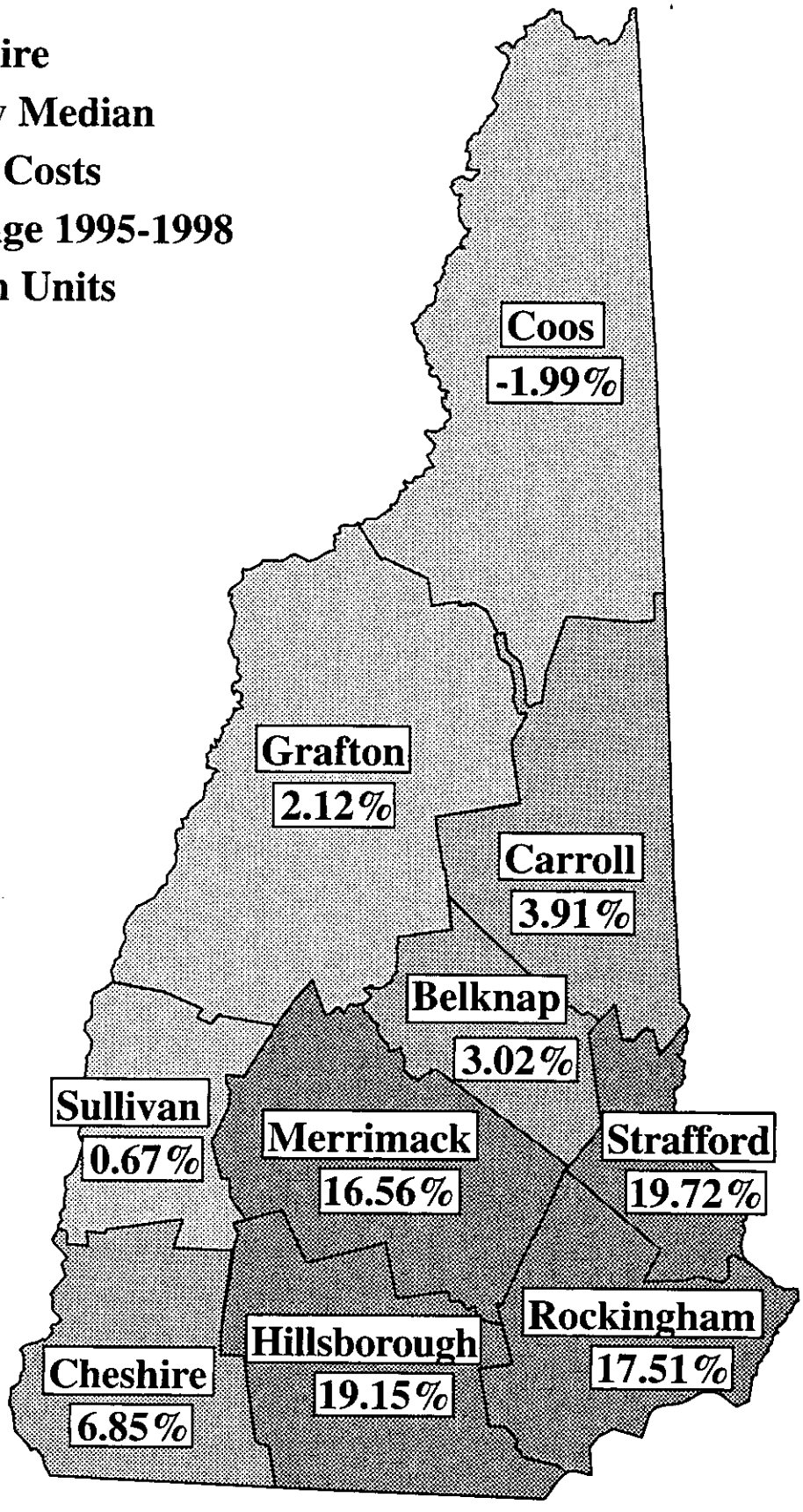
$650 - $750

$750 +

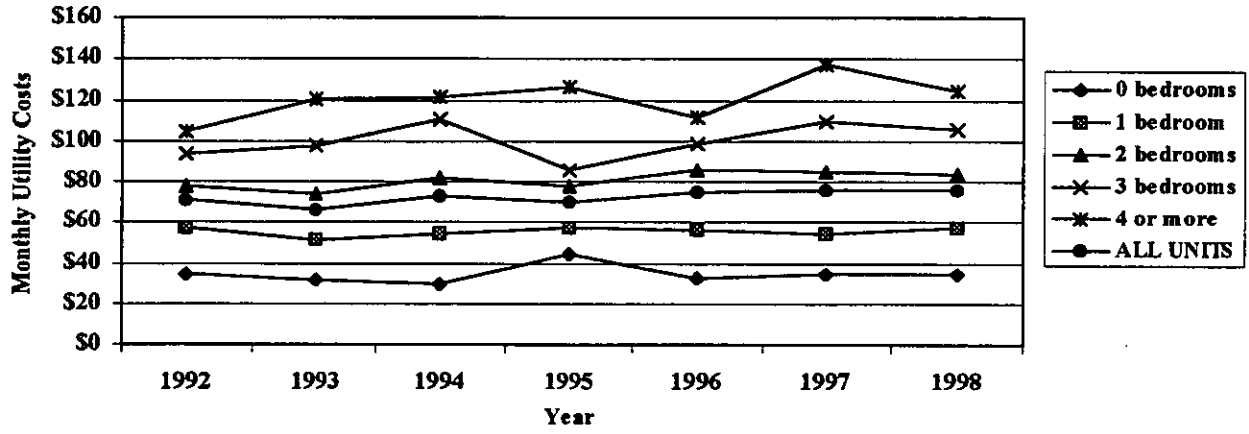


New Hampshire
1998 Monthly Median
Gross Rental Costs
Percent Change 1995-1998
Two Bedroom Units

< 3%
3% – 10%
> 10%



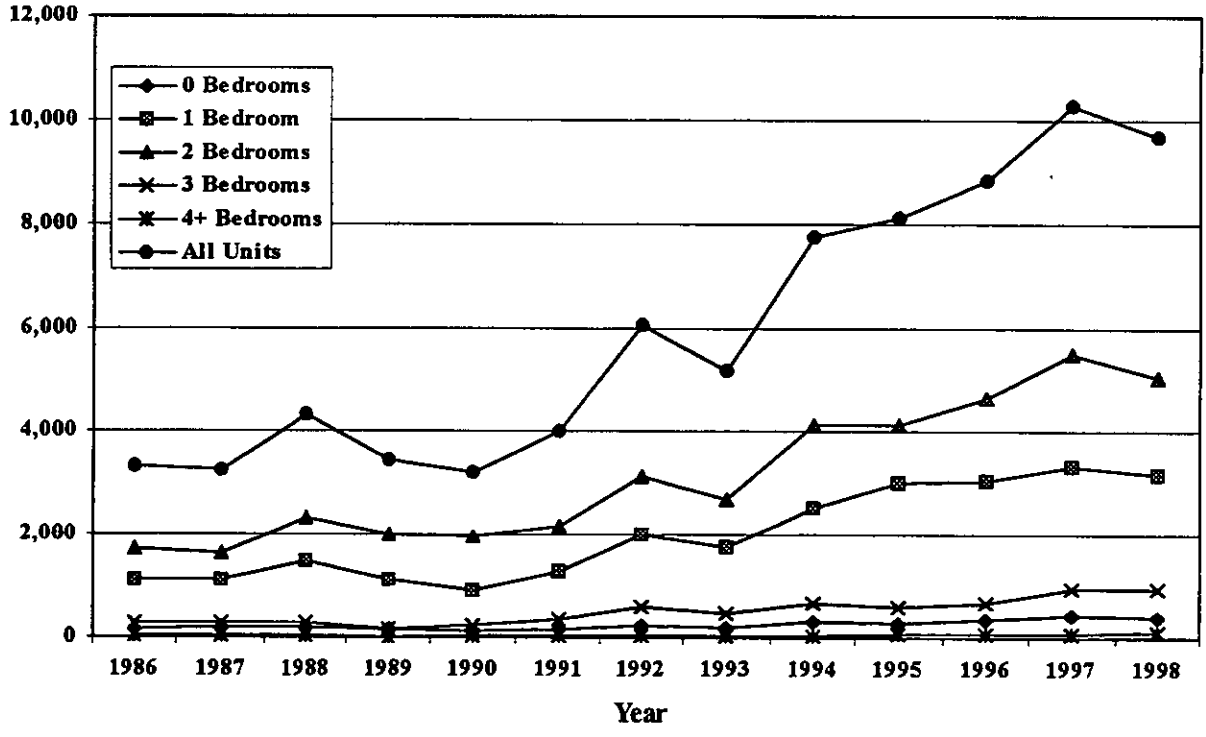
Change in Average Utility Costs



The above chart represents the change in the average monthly amount of utility costs paid by tenants residing in the units which were surveyed each year. Of the two-bedroom units that were sampled each year, the average cost of utilities has decreased slightly over the past two years. This may be due to a decrease in the portion of the sample of two-bedroom units using more costly fuel sources, or a decrease in the portion of the sample of two-bedroom units where the utilities are not included in the contract rent.

The following table displays the difference in overall sample size from one year to the next. Since 1993, there has been an increase in the number of people participating in our survey resulting in a improved sample size.

Sample Size

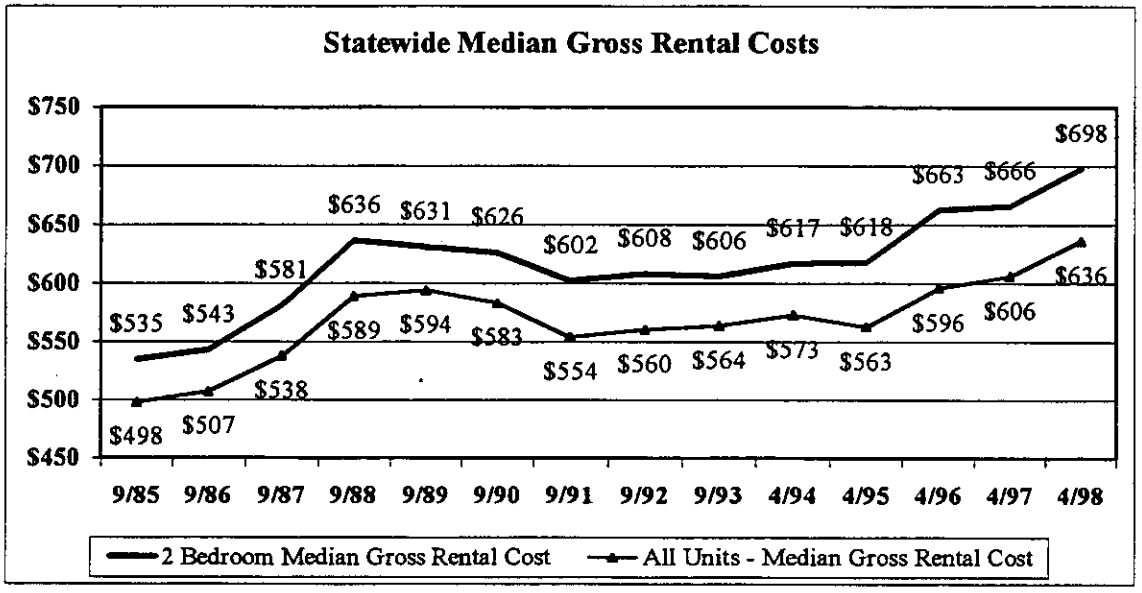


STATE OF NEW HAMPSHIRE

Unit Size (Number of Bedrooms)	Sample Size	Median Contract Rent	Gross Rental Costs			
			Rent Range			Median
0	387	$385	$195	-	$1,100	$422
1	3,159	$480	$180	-	$1,470	$541
2	5,064	$600	$261	-	$1,680	$698
3	948	$630	$351	-	$1,576	$732
4+	112	$690	$460	-	$1,420	$804
All	9,670	$555	$180	-	$1,680	$636

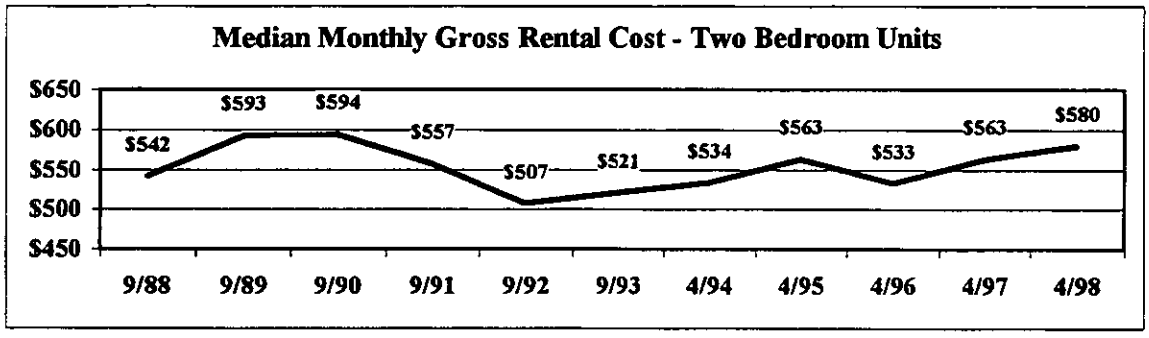
Average Estimated Monthly Cost of Utilities Paid by Tenant: 1998 Survey

Size (# of Bedrooms)	Average Utility Cost to Tenant
0	$34.71
1	$57.63
2	$83.93
3	$105.40
4+	$124.92
All	$75.91



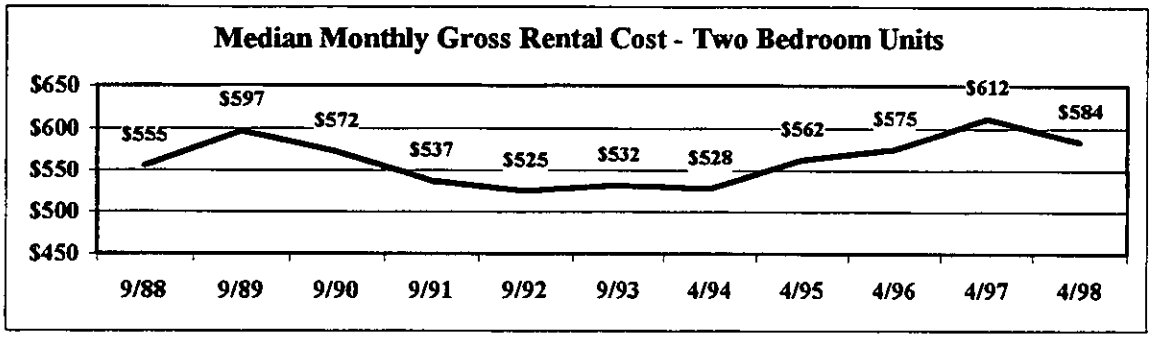
BELKNAP COUNTY

Unit Size (Number of Bedrooms)	Sample Size	Median Contract Rent	Gross Rental Costs Rent Range			Median
0	25	$368	$282	-	$454	$395
1	212	$425	$275	-	$654	$455
2	160	$542	$440	-	$788	$580
3	77	$598	$490	-	$930	$642
4+	19	****	$465	-	$992	****
All	493	$494	$275	-	$992	$529



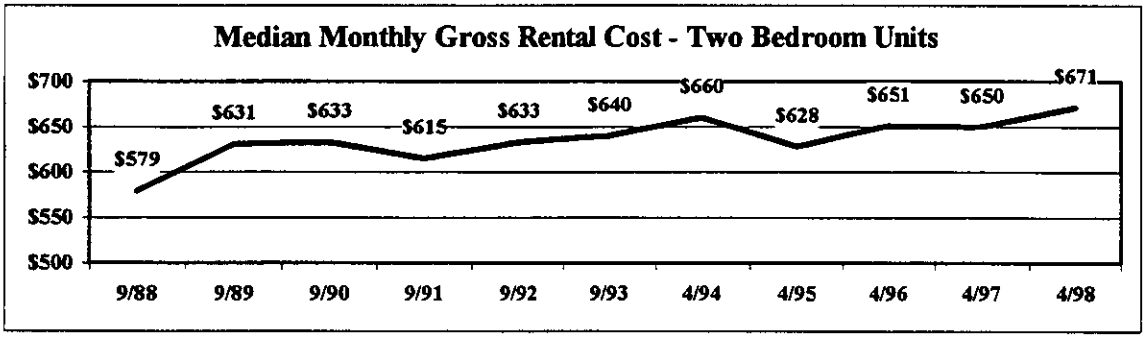
CARROLL COUNTY

Unit Size (Number of Bedrooms)	Sample Size	Median Contract Rent	Gross Rental Costs Rent Range			Median
0	16	****	$195	-	$473	****
1	105	$355	$291	-	$642	$467
2	116	$475	$394	-	$749	$584
3	22	$565	$588	-	$1,112	$737
4+	3	****	$760	-	$832	****
All	262	$410	$195	-	$1,112	$535



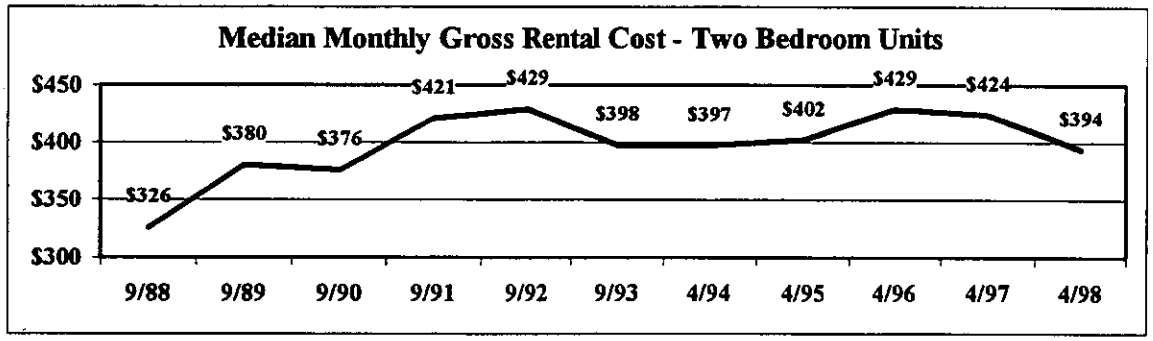
CHESHIRE COUNTY

Unit Size (Number of Bedrooms)	Sample Size	Median Contract Rent	Gross Rental Costs Rent Range			Median
0	22	$435	$280	-	$600	$460
1	152	$500	$304	-	$713	$546
2	185	$575	$369	-	$950	$671
3	52	$650	$542	-	$1,122	$771
4+	7	****	$717	-	$1,021	****
All	418	$550	$280	-	$1,122	$629



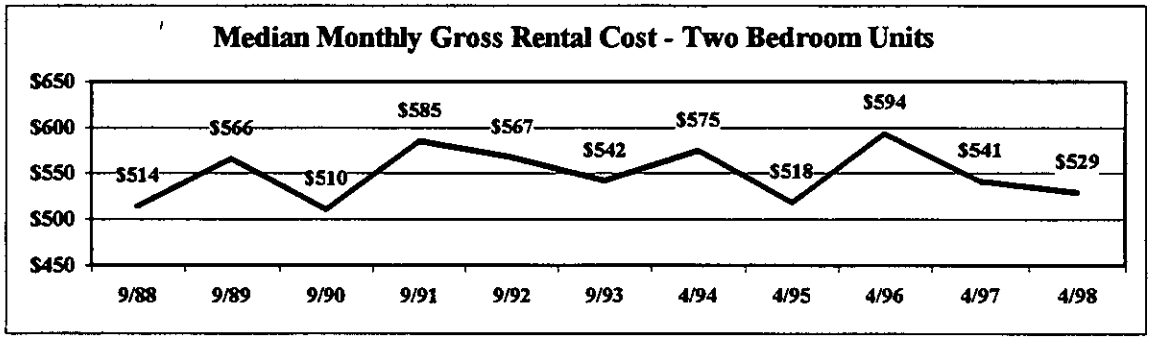
COOS COUNTY

Unit Size (Number of Bedrooms)	Sample Size	Median Contract Rent	Gross Rental Costs Rent Range			Median
0	2	****	$230	-	$330	****
1	94	$315	$180	-	$535	$365
2	139	$350	$269	-	$682	$394
3	35	$400	$351	-	$642	$453
4+	2	****	$460	-	$580	****
All	272	$345	$180	-	$682	$394



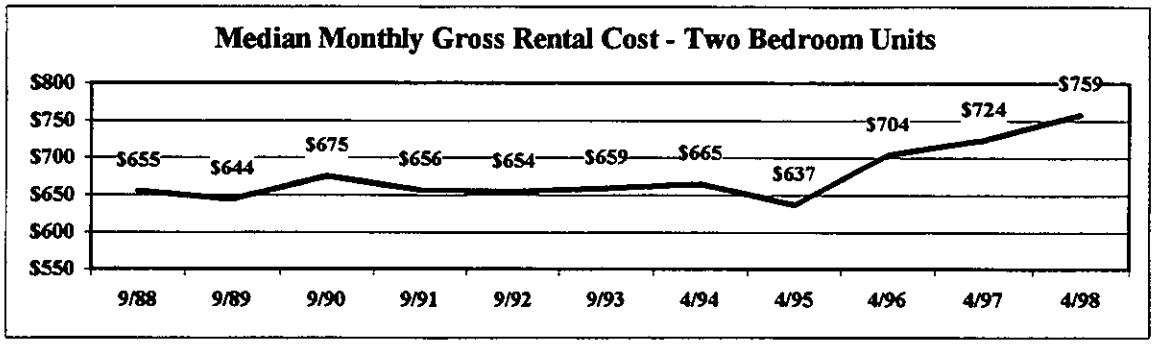
GRAFTON COUNTY

Unit Size (Number of Bedrooms)	Sample Size	Median Contract Rent	Gross Rental Costs Rent Range			Median
0	14	****	$238	-	$375	****
1	162	$368	$310	-	$1,470	$428
2	190	$450	$369	-	$1,680	$529
3	40	$525	$396	-	$1,179	$578
4+	1	****	$804	-	$804	****
All	407	$415	$238	-	$1,680	$488



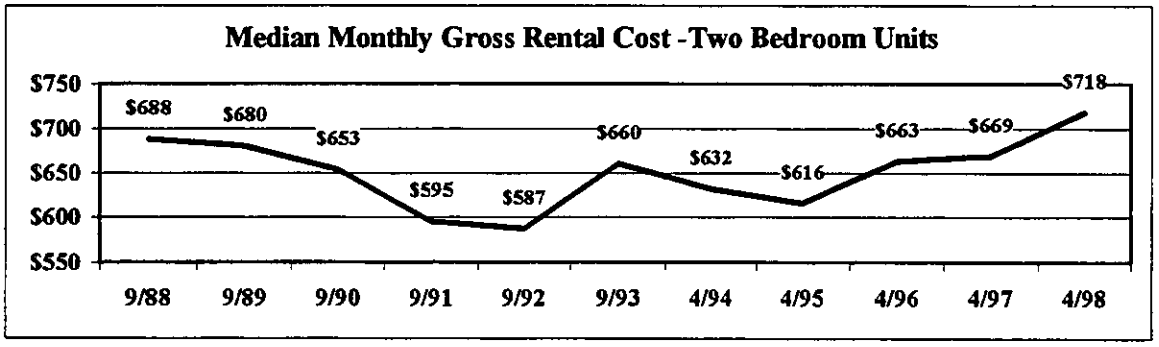
HILLSBOROUGH COUNTY

Unit Size (Number of Bedrooms)	Sample Size	Median Contract Rent	Gross Rental Costs Rent Range			Median
0	155	$395	$236	-	$675	$441
1	1,177	$525	$321	-	$970	$578
2	2,194	$675	$261	-	$1,339	$759
3	458	$650	$443	-	$1,576	$751
4+	31	$700	$597	-	$1,419	$844
All	4,015	$610	$236	-	$1,576	$693



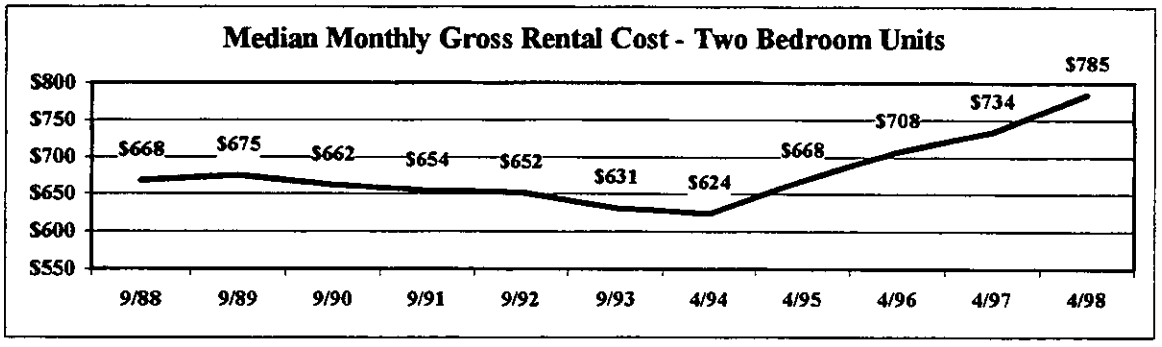
MERRIMACK COUNTY

Unit Size (Number of Bedrooms)	Sample Size	Median Contract Rent	Gross Rental Costs Rent Range			Median
0	25	$350	$288	-	$481	$380
1	314	$450	$361	-	$804	$511
2	474	$575	$383	-	$921	$718
3	40	$650	$628	-	$1,025	$741
4+	12	****	$555	-	$1,051	****
All	865	$550	$288	-	$1,051	$626



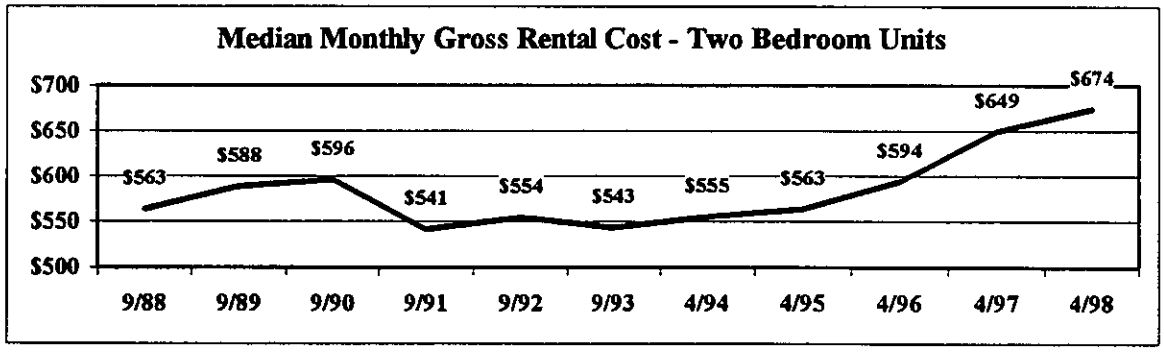
ROCKINGHAM COUNTY

Unit Size (Number of Bedrooms)	Sample Size	Median Contract Rent	Gross Rental Costs Rent Range			Median
0	76	$410	$360	-	$1,100	$440
1	447	$530	$336	-	$986	$566
2	873	$675	$474	-	$1,550	$785
3	108	$900	$560	-	$1,505	$1,036
4+	17	****	$758	-	$1,420	****
All	1,521	$625	$336	-	$1,550	$694



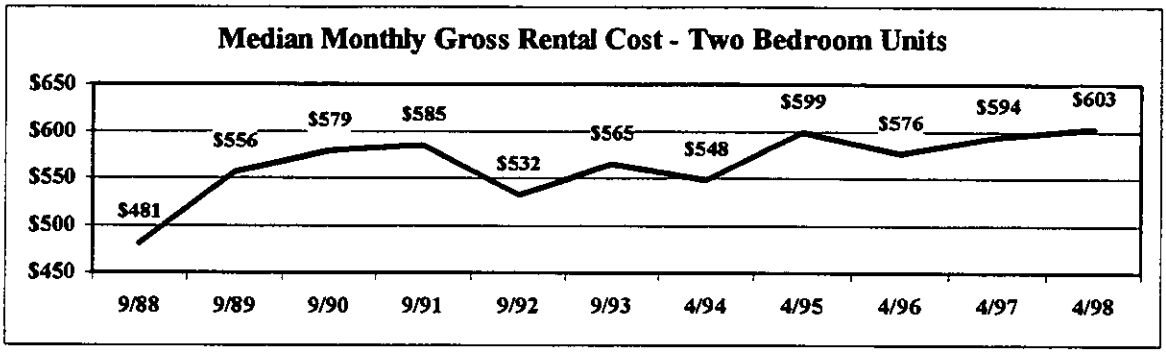
STRAFFORD COUNTY

Unit Size (Number of Bedrooms)	Sample Size	Median Contract Rent	Gross Rental Costs Rent Range			Median
0	41	$400	$327	-	$590	$455
1	420	$470	$250	-	$808	$553
2	605	$555	$400	-	$973	$674
3	89	$625	$489	-	$1,350	$729
4+	16	****	$685	-	$1,302	****
All	1,171	$530	$250	-	$1,350	$619



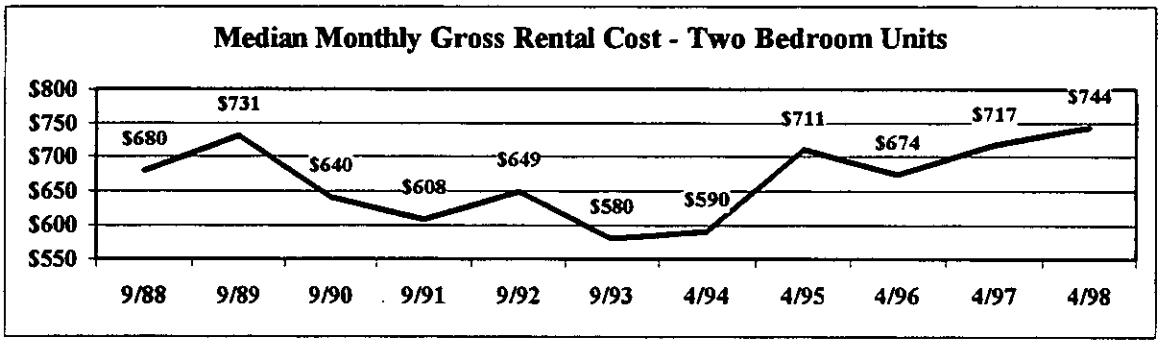
SULLIVAN COUNTY

Unit Size (Number of Bedrooms)	Sample Size	Median Contract Rent	Gross Rental Costs Rent Range			Median
0	11	****	$281	-	$488	****
1	76	$425	$401	-	$597	$461
2	128	$520	$400	-	$785	$603
3	27	$541	$559	-	$920	$673
4+	4	****	$680	-	$812	****
All	246	$476	$281	-	$920	$574



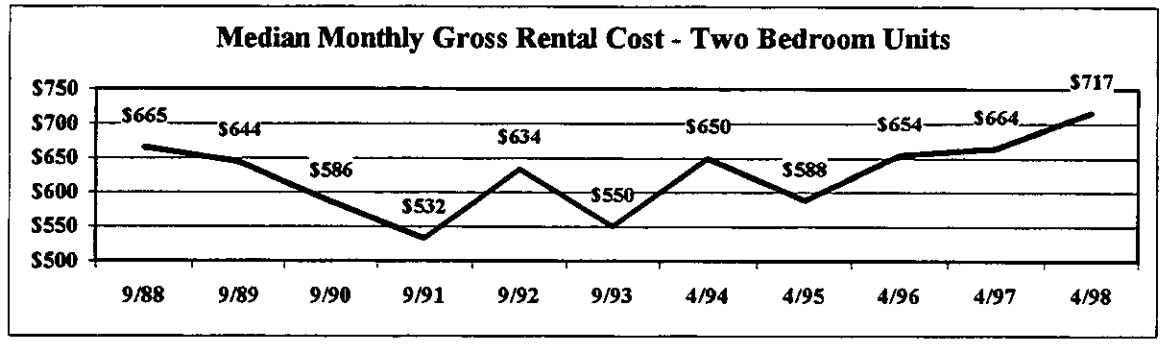
LAWRENCE, MA-NH PMSA

Unit Size (Number of Bedrooms)	Sample Size	Median Contract Rent	Gross Rental Costs Rent Range			Median
0	22	$400	$360	-	$575	$400
1	239	$530	$471	-	$776	$566
2	399	$665	$576	-	$1,125	$744
3	25	$875	$560	-	$1,263	$1,018
4+	3	****	$794	-	$1,047	****
All	688	$620	$360	-	$1,263	$689



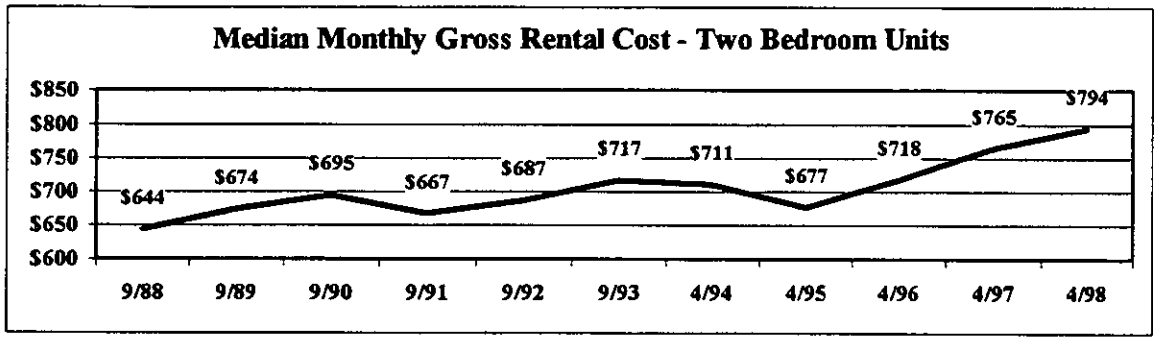
MANCHESTER, NH PMSA

Unit Size (Number of Bedrooms)	Sample Size	Median Contract Rent	Gross Rental Costs Rent Range			Median
0	84	$325	$236	-	$664	$340
1	604	$485	$351	-	$843	$521
2	937	$650	$419	-	$1,199	$717
3	206	$600	$443	-	$1,131	$701
4+	12	****	$737	-	$1,206	****
All	1,843	$570	$236	-	$1,206	$644



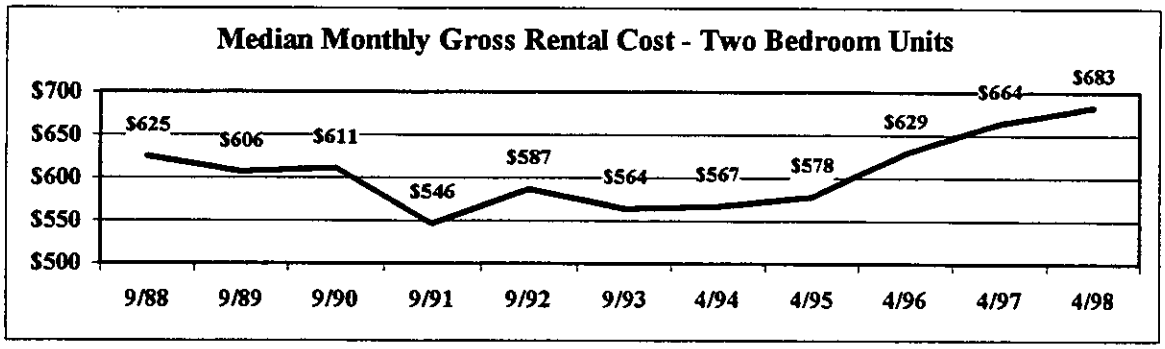
NASHUA, NH PMSA

Unit Size (Number of Bedrooms)	Sample Size	Median Contract Rent	Gross Rental Costs Rent Range			Median
0	54	$475	$315	-	$675	$508
1	526	$585	$346	-	$970	$653
2	1,169	$715	$479	-	$1,339	$794
3	239	$750	$595	-	$1,576	$818
4+	16	****	$600	-	$1,419	****
All	2,004	$685	$315	-	$1,576	$752



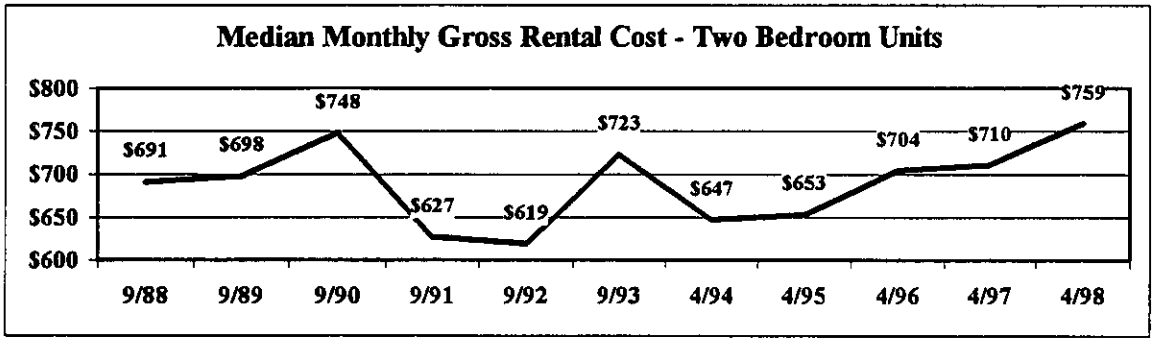
PORTSMOUTH-ROCHESTER, NH-ME PMSA

Unit Size (Number of Bedrooms)	Sample Size	Median Contract Rent	Gross Rental Costs Rent Range			Median
0	84	$400	$327	-	$1,100	$455
1	578	$475	$250	-	$986	$561
2	909	$575	$400	-	$1,550	$683
3	144	$700	$584	-	$1,505	$788
4+	28	$750	$685	-	$1,420	$904
All	1,743	$550	$250	-	$1,550	$643



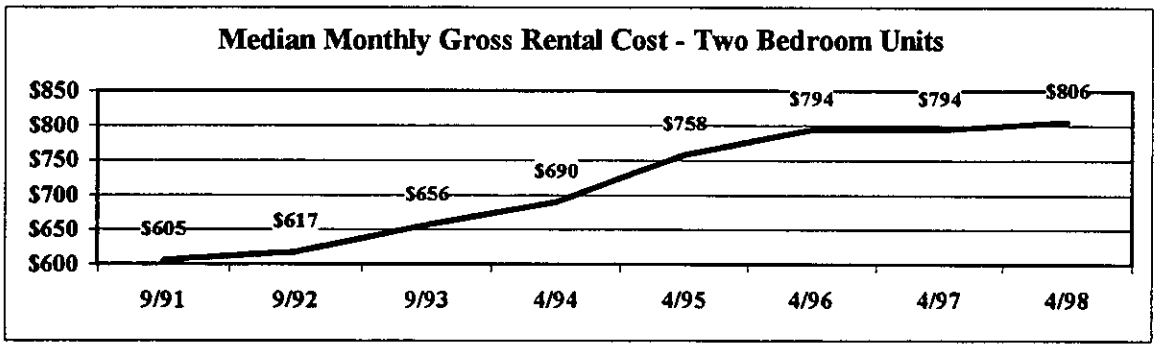
CITY OF CONCORD

Unit Size (Number of Bedrooms)	Sample Size	Median Contract Rent	Gross Rental Costs Rent Range			Median
0	10	****	$380	-	$481	****
1	194	$465	$431	-	$804	$513
2	302	$600	$383	-	$921	$759
3	14	****	$653	-	$882	****
4+	10	****	$555	-	$908	****
All	530	$565	$380	-	$921	$709



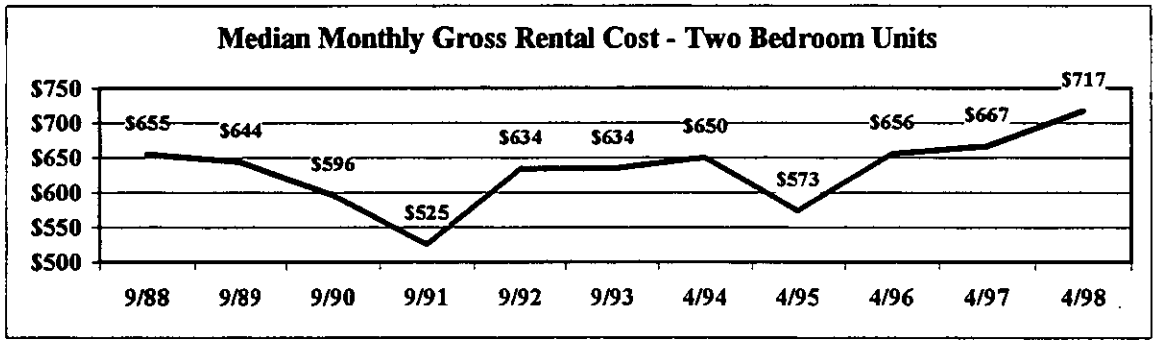
TOWN OF DERRY

Unit Size (Number of Bedrooms)	Sample Size	Median Contract Rent	Gross Rental Costs Rent Range			Median
0	18	****	$360	-	$575	****
1	154	$530	$471	-	$761	$581
2	331	$695	$576	-	$1,125	$806
3	19	****	$560	-	$1,263	****
4+	1	****	$794	-	$794	****
All	523	$645	$360	-	$1,263	$689



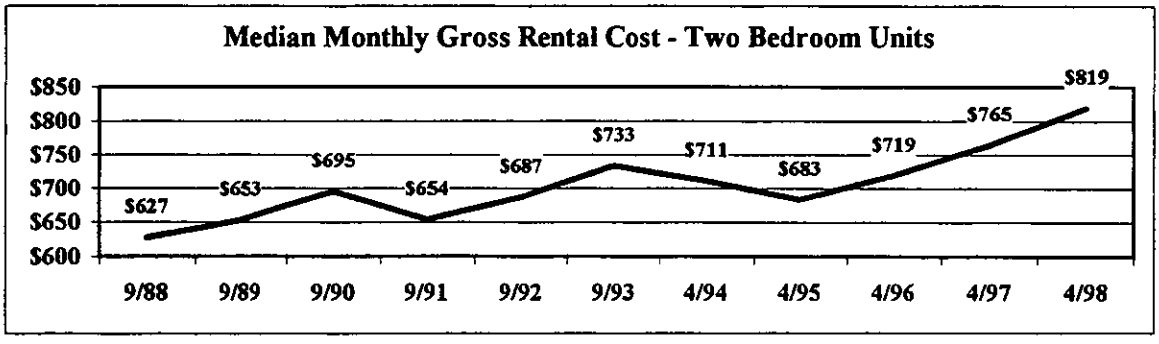
CITY OF MANCHESTER

Unit Size (Number of Bedrooms)	Sample Size	Median Contract Rent	Gross Rental Costs Rent Range			Median
0	79	$325	$236	-	$664	$340
1	551	$485	$351	-	$843	$521
2	820	$640	$419	-	$1,199	$717
3	187	$600	$443	-	$1,105	$676
4+	10	****	$737	-	$887	****
All	1,647	$560	$236	-	$1,199	$631



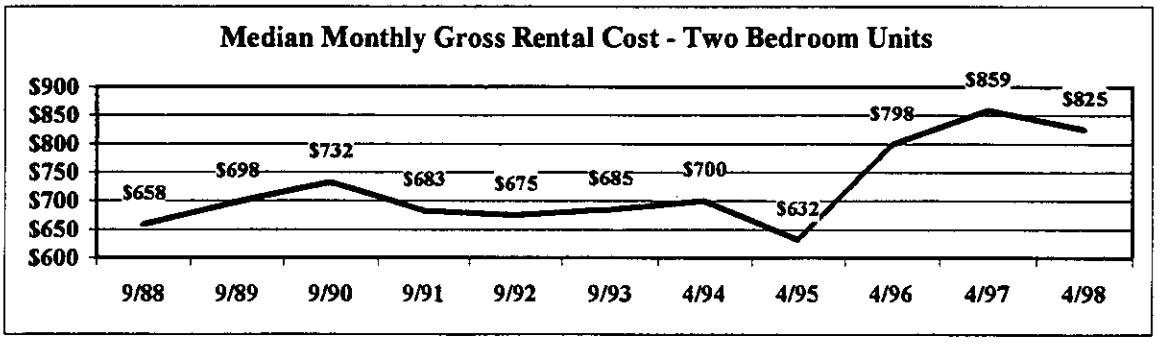
CITY OF NASHUA

Unit Size (Number of Bedrooms)	Sample Size	Median Contract Rent	Gross Rental Costs Rent Range			Median
0	35	$500	$315	-	$675	$530
1	415	$625	$375	-	$970	$678
2	868	$750	$520	-	$1,339	$819
3	193	$775	$595	-	$1,576	$865
4+	11	****	$600	-	$1,419	****
All	1,522	$715	$315	-	$1,576	$764



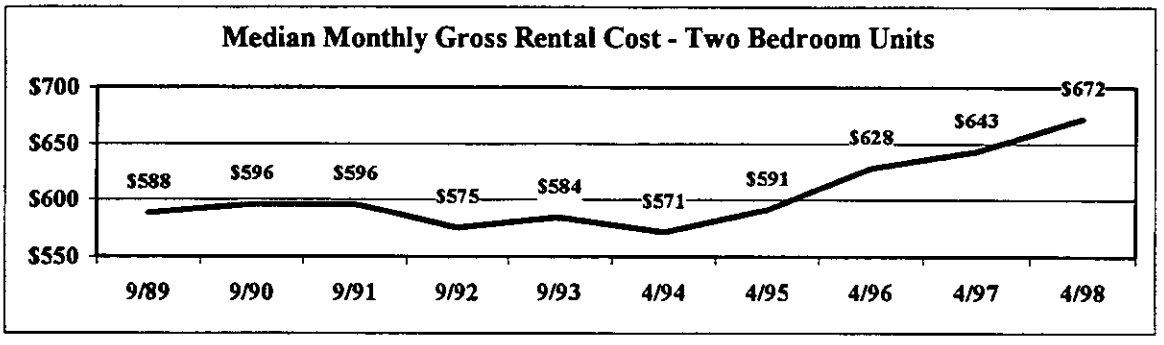
CITY OF PORTSMOUTH

Unit Size (Number of Bedrooms)	Sample Size	Median Contract Rent	Gross Rental Costs: Rent Range			Gross Rental Costs: Median
0	13	****	$425	-	$625	****
1	97	$500	$350	-	$773	$583
2	193	$750	$584	-	$1,300	$825
3	31	$925	$1,036	-	$1,505	$1,036
4+	10	****	$758	-	$1,342	****
All	344	$650	$350	-	$1,505	$773



CITY OF ROCHESTER

Unit Size (Number of Bedrooms)	Sample Size	Median Contract Rent	Gross Rental Costs: Rent Range			Gross Rental Costs: Median
0	7	****	$327	-	$480	****
1	108	$435	$356	-	$614	$536
2	125	$550	$489	-	$804	$672
3	31	$615	$603	-	$880	$750
4+	7	****	$685	-	$843	****
All	278	$500	$327	-	$880	$597



COMMUNITIES IN METROPOLITAN STATISTICAL AREAS

These MSAs and PMSA s were established by the Office of Management and Budget (OMB Bulletin 93-17) on June 30, 1993, for use with HUD published Fair Market Rents, and any appeal thereto. They are consistent with MSA delineations as used by the New Hampshire Office of State Planning.

Boston PMSA

Seabrook, South Hampton

Lawrence PMSA

Atkinson, Chester, Danville, Derry, Fremont, Hampstead, Kingston, Newton, Plaistow, Raymond, Salem, Sandown, Windham

Lowell PMSA

Pelham

Manchester PMSA

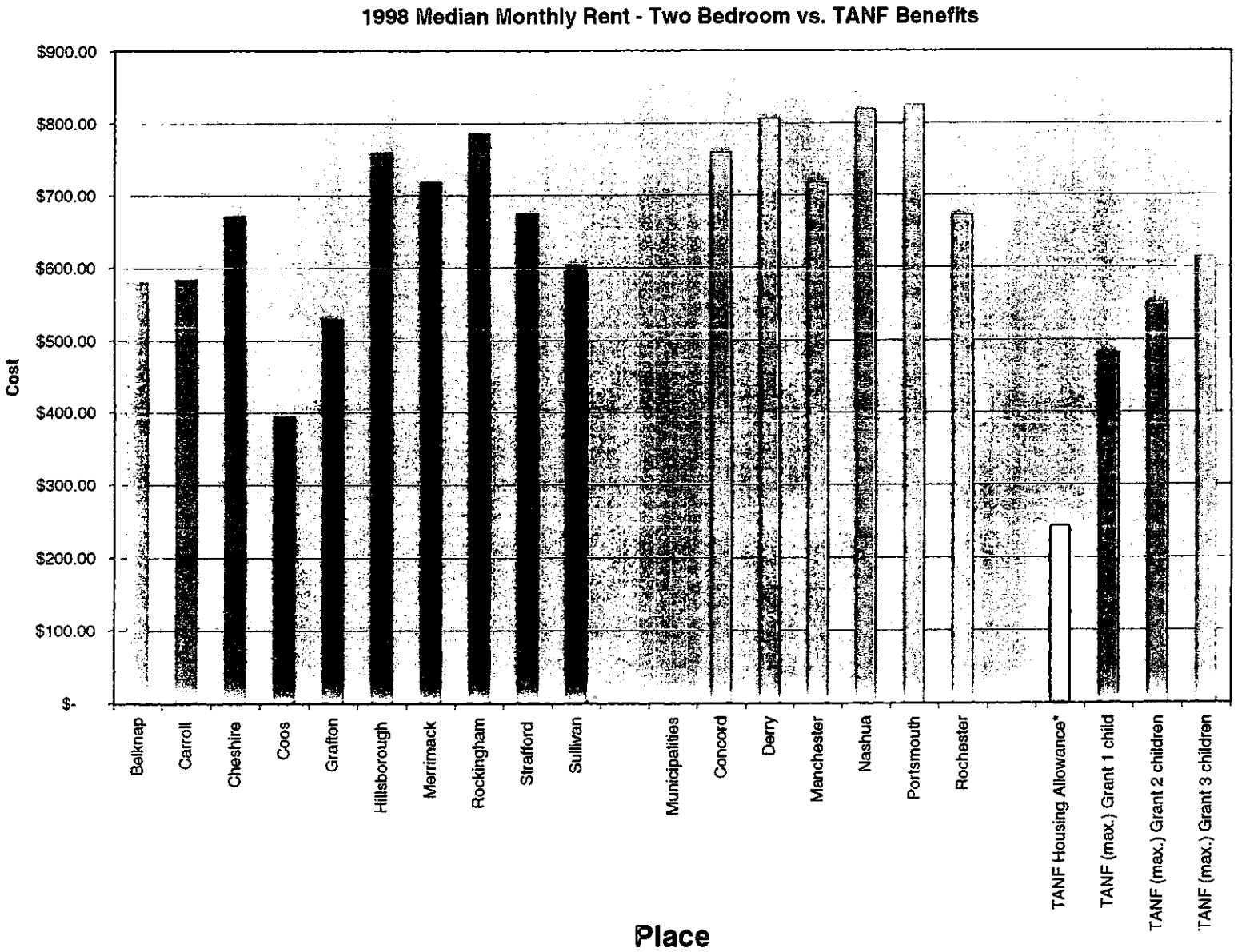
Allenstown, Auburn, Bedford, Candia, Goffstown, Hooksett, Londonderry, Manchester, Weare

Nashua PMSA

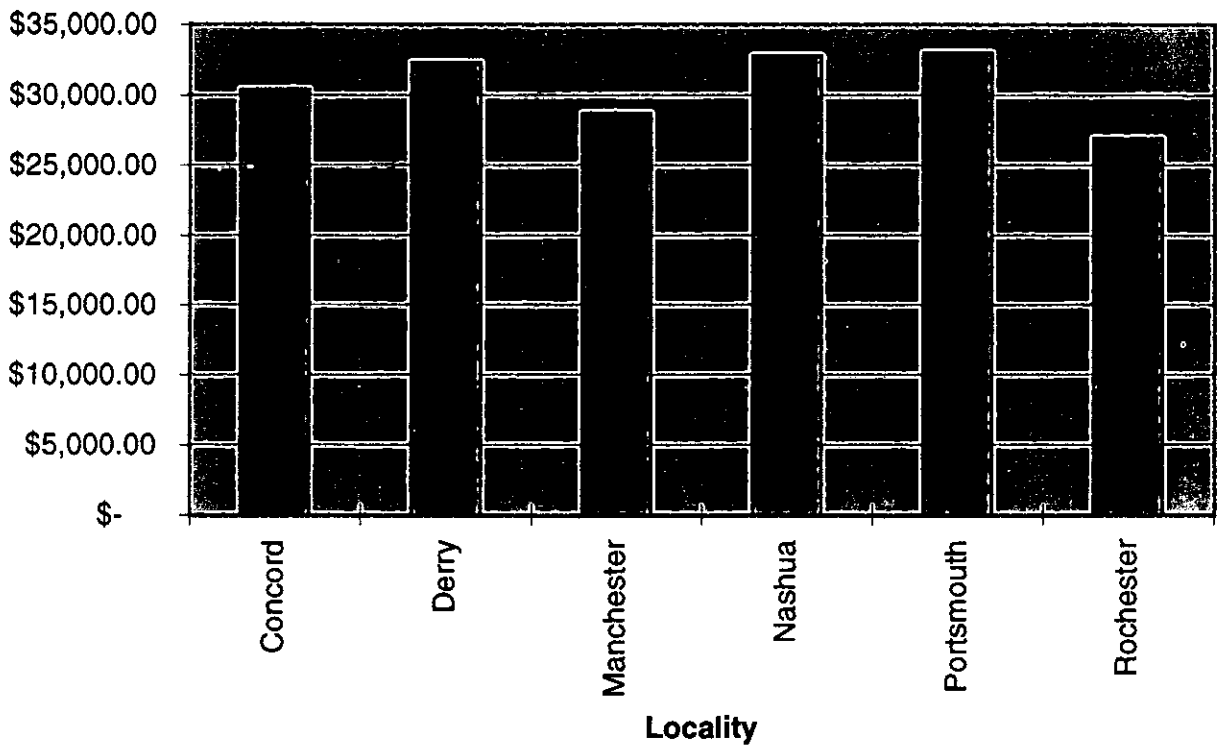
Amherst, Brookline, Greenville, Hollis, Hudson, Litchfield, Mason, Merrimack, Milford, Mont Vernon, Nashua, New Ipswich, Wilton

Portsmouth-Rochester PMSA

Barrington, Brentwood, Dover, Durham, E. Kingston, Epping, Exeter, Farmington, Greenland, Hampton, Hampton Falls, Kensington, Lee, Madbury, Milton, New Castle, Newfields, Newington, Newmarket, North Hampton, Portsmouth, Rochester, Rollinsford, Rye, Somersworth, Stratham


1998 Median Monthly Rent - Two Bedroom vs. TANF Benefits
$900.00
$800.00
$700.00
$600.00
$500.00
$400.00
$300.00
$200.00
$100.00
$-
Cost
Belknap
Carroll
Cheshire
Coos
Grafton
Hillsborough
Merrimack
Rockingham
Strafford
Sullivan
Municipalities
Concord
Derry
Manchester
Nashua
Portsmouth
Rochester
TANF Housing Allowance*
TANF (max.) Grant 1 child
TANF (max.) Grant 2 children
TANF (max.) Grant 3 children
Place

Annual Salaries Required To Sustain 1998 Median 2 Bedroom Rents In NH Localities As Thirty Percent of Income



*Median Rent Amounts by Locality taken from ***1998 RESIDENTIAL RENTAL COST SURVEY*** produced by ***The New Hampshire Housing Finance Authority***, June, 1998

*Housing costs as no more than 30% of income is the standard for most HUD rental subsidy programs. Commercial lenders often use lower percentages such as 25% when qualifying applicants for loans and mortgages.

State of NH Office of Community Supports and Long Term Care Housing and Homeless Unit 9/28/98

A family of 3 earning $6.50/hr ($13,520/yr) would pay:

* 61% of gross income for median rent; 2-BR apartment in N.H. ($689/mo for rent and utilities).

* 72% of gross income for median 2 BR apt. in Nashua ($819/mo).

* 67% of gross income for median 2-BR apt. in Concord ($759/mo).

* 51% of gross income for the cheapest of the 331 2-BR rental units surveyed in Derry ($576/mo).

* 51% of the gross income for the cheapest of the 909 2-BR rental units surveyed in Portsmouth ($575/mo).

* 37% of the gross income for the cheapest of the 937 2-BR units surveyed in metropolitan Manchester.

HOUSING FOR LOW INCOME FAMILY IS NOT DEEMED AFFORDABLE IF THE COST (INCLUDING UTILITIES) EXCEEDS 30% OF HOUSEHOLD INCOME.

Source: Median rents and "units surveyed" are from 1998 Residential Rental Cost Survey, N.H. Housing Finance Authority, June 1998.

THE WORST STATES

Estimated Percent Renters Unable to Afford Two Bedroom FMR		Estimated Percent of Federal Minimum Wage ($5.15/hour) Needed to Afford Two Bedroom FMR		Estimated Hours/Week Needed to Work at Minimum Wage to Afford Two Bedroom FMR	
New York	44%	Hawaii	368%	Hawaii	147
Vermont	44%	New Jersey	309%	New Jersey	124
Alaska	43%	New York	306%	New York	122
Rhode Island	43%	District of Columbia	303%	District of Columbia	121
Wyoming	43%	Massachusetts	293%	Massachusetts	117
Arizona	41%	Alaska	285%	Alaska	114
California	41%	Connecticut	283%	Connecticut	113
Florida	41%	California	279%	California	112
Maine	41%	Illinois	263%	Illinois	105
New Jersey	41%	Maryland	257%	Maryland	103
New Mexico	41%	New Hampshire	256%	New Hampshire	102
Illinois	40%	Nevada	256%	Nevada	102

National Low Income Housing Coalition, Out of Reach, October 1998

Attachment M

Claira P. Monier
Executive Director

NEW HAMPSHIRE
HOUSING FINANCE AUTHORITY

March 16, 1999

The Honorable James Squires
Chair, Committee on Public Institutions/Health
and Human Services
State House Room 105A
107 North Main Street
Concord, NH 03301

RE: SB 128

Dear Senator Squires: Jim

SB 128 charges the New Hampshire Housing Finance Authority (NHHFA) with administration of the Homeless Prevention Fund and the programs created through it. Among these projected activities would be a direct assistance program for low-income households modeled in some respects on the federal Section 8 Existing Housing Assistance Program which NHHFA administers throughout the state.

There is strong evidence of the need for this type of assistance program. New Hampshire is clearly experiencing a renewed housing affordability problem. Rents have been steadily increasing for the last several years and in many market areas currently exceed the high points evident during the affordability crisis of the late 1980's. Rent increases over the last eight years in some market areas, particularly the southern part of the state and seacoast region, equal or exceed 20%. Vacancy rates are also very low, a fact which not only leads to increased rents but makes accessing decent housing especially difficult for low-income households.

Very low-income households -- those earning less than 50% of the median income -- are especially hard hit by this market. Our analysis is, for instance, that in the Manchester market a very low income household (at 50%of area income) has only 80% of the income necessary to afford the median rent. Even this figure is, however, somewhat deceptive as to the real nature of the problem faced by very low-income households. If we consider the average household income of families participating in the federal Section 8 Housing Assistance Program ($14,000) we find that such a household has only about 40% of the income necessary to rent a two-bedroom apartment in the Nashua market area.

These circumstances place a significant strain on the assistance programs already in place to serve low-income families. NHHFA currently administers the federal Section 8 Rental Assistance

32 Constitution Drive, Bedford, NH 03110
Mailing Address: P.O. Box 5087, Manchester, NH 03108
603-472-8623 • 1-800-640-7239 (NH ONLY) • FAX: 603-472-2663 • TDD#472-2089

Program in those areas of the state not served by a local housing authority. Based on federal funding allocations, this program has the capacity to serve approximately 2,500 households at any one time. Demand for this assistance is, however, so strong that more than 3,500 households are on our waiting list and those awaiting assistance can expect to wait at least 24 months to receive a subsidy.

Households which cannot be served by this program -- or other federal or local assistance programs -- are forced to accept substandard housing, devote excessively large portions of their income to meet their shelter needs or face the real risk of homelessness.

SB 128 would create an additional tool to assist these households most in need. Further, we understand and appreciate that the bill has been drafted with the intent of creating a program which is flexible and which is intended to benefit from the experience gained from federal assistance efforts. This should enhance the efficiency of the proposed program and its impact on the state's housing needs.

Given our experience with the Section 8 Program, and other emergency housing assistance programs, we agree that NHHFA is the logical choice to administer this new program and we are prepared to do so if the Legislature chooses to approve and fund SB 128. We are, however, concerned that consideration be given to providing an appropriate level of administrative resources to properly implement this program.

The primary thrust of SB 128, -- direct assistance to low-income people in need -- is a credible and effective approach to preventing homelessness. However, direct assistance programs require substantial administrative effort to ensure timely and effective response to the needs of eligible individuals. In addition, as currently drafted the bill will require that the administering agency undertake a certain level of due diligence to ensure that only appropriate persons are served and that the properties that are subsidized meet some reasonable standard. Although our goal would be to administer this program in a more flexible, and thus more efficient manner than is the case with Section 8 Existing Program, these activities will still require the addition of staff and allocation of other administrative resources.

The Authority appreciates and agrees with the intent of limiting the amount of program funds which must be devoted to administration. However, the Authority is not a state agency and essentially must generate operating funds from the programs it manages rather than through direct state appropriations.

Unless SB 128 includes some provision for a reasonable amount of administrative funds, we are concerned that either our ability to effectively implement this important program will be impacted or that the limited discretionary resources available will need to be diverted from other equally important programs to support this new initiative.

Therefore, if you choose to support passage of SB 128, we respectfully request that you consider inserting a provision to make up to 5% of the revenue generated through the program available to offset the costs of administration. This amount is less than that provided for administrative purposes through most federal programs (usually 7-10%) and reflects our intent to

operate this effort as efficiently as possible and our willingness to, if necessary, supplement any administrative funds which are made available with other resources. This approach will also ensure that at least 95% of any funds which are available will be used for direct services.

We have taken the liberty of drafting an amendment to the bill which would implement this proposed approach (Attachment A) and would respectfully request your consideration of the requested change.

The Authority looks forward to working with you and your Committee as you consider this important legislation.

Sincerely,

Claira

Claira P. Monier,
Executive Director

enclosure

ATTACHMENT A

Proposed Amendment to SB 128

Amend the bill by striking out proposed RSA 204-C:84 and replacing it with the following:

204-C:84 **Administration.** The Authority may allocate up to 5% of the amount deposited in the fund to cover the direct costs of administering this subdivision.

Attachment N

Families in Transition
106 Market Street
Manchester, NH 03101
Tel. (603) 641-9441
Fax (603) 641-1244

March 16, 1999

Public Institutions, Health and Human Services Committee
LOB
Concord, NH 03301

Dear Messrs. J. Squires, M. Fernald, E. Gordon & Mmes. K. Wheeler, P. Krueger, C. McCarley, D. Pignatelli

I am writing to you in support of Senate Bill128. Families in Transition provides transitional housing to homeless single women with and without children for up to 18 months. As a provider of housing and/or services, the impact of providing housing assistance is immeasurable in terms of the family's long-term emotional and economic stability.

In 1997 Families in Transition provided housing and services to 37 mothers with 53 children, 22 single women and had a total of 781 individuals referred to the agency. In 1998 Families in Transition provided housing and services to 39 mothers with 66 children, 18 single women and had a total of 810 referred to the agency. When I began in 1991 we had 50 referrals and I worked with 5 moms and their 8 children. As you can see, as the economy rises, so does the need for more affordable housing. The people entering Families in Transition, or are being referred, are the working poor where their pay does not cover the basic costs of shelter and food, victims of domestic violence, and folks with medical needs. Families exiting Families in Transition have many accomplishments, the biggest being emotional stability. With emotional stability come other successes such as attaining a GED, seeking and keeping a job, better parenting skills, and a more positive outlook for the future.

A key to this continued optimism is affordable housing. With a population of approximately 100,000 people, Manchester is the largest city in New Hampshire. Recently, Manchester was voted the number one city in the country and New Hampshire was ranked #4 nation-wide for quality of life by Money Magazine. What we do not boast of are the 6,390 homeless persons in New Hampshire who received shelter last year or the additional 6,981 turn-aways by shelters due to full capacity (Emergency Shelter Commission Annual Report for the Fiscal Year 1997, p. 31). Manchester provided shelter to 1140 homeless persons and outreach to additional 500 unsheltered homeless. This number represents 26% of New Hampshire's homeless (MAC-4-Housing: Gaps

Analysis, 1998). The 1995 Manchester Consolidated Plan stated that a total of 9803 households were either low or very low income, which represents a quarter of the total number of households in the City. 72% indicated a housing problem with affordability being the primary issues.

New Hampshire's economic health is not such good news either to those who are poor and precariously housed. The heading to a story in The Boston Sunday Globe states, "Healthy economy, rising rents force some poor to the curb" (March 15, 1998). The article shows a graph that illustrates New Hampshire's 1997 monthly median gross rental costs for two-bedroom units. The cost ranges from less than $571 to $675 or more. Hillsborough County, the county in which Manchester resides, is shown at the median rent of $724. The Way Home, an agency that provides housing assistance, security deposits and rental assistance, states that their statistics from June-December 1997 indicates that Manchester's inner city rents have increased by 42.86%. These were the places the poor, the nearly homeless or homeless would go to find warmth and shelter from the cold. Now this affordable housing is no longer an option. "The current minimum wage of $5.15 an hour is far from sufficient,"(Gleason, National Coalition for the Homeless, 1997). Nationally, the median hourly wage needed to afford a one-bedroom apartment is $8.64 (Barnes, R., City's Homeless Coming to a Crisis, Corpus Christi Caller-Times). Families need two to three bedrooms, which drives the rents up even higher. A missed paycheck, a health crisis, or an unpaid bill pushes families over the edge into homelessness (National Law Center on Homelessness and Poverty, Homelessness and Poverty in America).

Please support SB128.

Sincerely,

Maureen Beauregard
President



Families
in Transition

Mission

To provide safe affordable housing and comprehensive social services to individuals and families who are homeless or at risk of becoming homeless, enabling them to gain self-sufficiency and respect.

106 Market Street, Manchester, New Hampshire 03101
603-641-9441 FAX: 603-641-1244

My name is Ann. I am 36 years old. I have a daughter who is 12 and a son who is now 8. Two years ago I became homeless as a result of being a battered woman. I was re-victimized through the courts and my ex-husband succeeded in having me ordered from the marital home. I had $60.00 to my name, and after a two year period of being stalked (my ex lived across the street), with my emotional state diminished, I now had to face homelessness. So many doors kept slamming in my face. Finally, after becoming another name on another years-long list, I stumbled through my desperation onto FIT. At last a door cracked open, and although it wasn't easy, housing was obtained for me and my children.

When I think about it, it isn't what would have happened that could have made my story so sad without the help and support I found at FIT, but it is what wouldn't have happened. I wouldn't have been able to leave an abusive situation. I wouldn't have my children with me. I wouldn't feel deserving of any choices or chances. I wouldn't be in school. I wouldn't have the chance to become a productive member of society. I wouldn't be able to slip my children between clean sheets, knowing they are safe for the night. I wouldn't be able to play my music, dream my dreams, to experience accomplishment and sucess for the first time in my life.

When I contemplate the last two years and what they have meant to my family, I feel so fortunate that the "wouldn'ts" didn't happen. We are all doing fine and well in realizing our potential as individuals and as a family. I don't feel undeserving either. We have worked hard these past two years, and I plan to continue to strive to meet every one of my goals.

It scares me to think that there could be another battered woman coming down the pike having to exist without the necessary assistance that I have received. I want to give back to that woman, and that's why I'm writing this case history. Please give her a chance. She is deserving and not at fault for the situations she finds herself in. She is tenacious and will do right by those who help her and her children. She holds these things precious and wishes, just like anyone else, to hold these treasures and pass them on to her children. Homelessness is a destructive force to one who is all too familiar with destruction.

LOIS SHEA

Families in transition now have a friend

Tricia Tropiano was homeless for the first time at age 17. After one in a long series of battles with her mother – in which she was routinely beaten – she bolted from the house with nothing but a few clothes in a plastic garbage bag.

"I wanted to fight back," she said. "But I didn't want to hurt my mother."

She quit school and lived in her car and with friends.

Eventually, she moved into a rooming house in Manchester. She met a man and fell in love. He moved in with her. She got pregnant.

"That's when things got bad," she says.

Tricia was working the opening shift at McDonald's. Her boyfriend was gambling and drinking. When baby Anthony was born, Tricia quit her job to care for him. She went on public assistance, and each month gave her boyfriend enough money to pay the rent. He gambled with the money and hid the eviction notices. One day the sheriff knocked on the door. It was November, and cold outside. Tricia and her new baby were homeless again.

She said she went back to her boyfriend because, "I just didn't know what else to do." They moved into a new apartment and got new jobs and things seemed better. Then, one night her boyfriend flew into a jealous rage when he saw her talking to a neighbor.

Furniture flew. Tricia got a bloody nose, a black eye and bruised ribs. He broke a chair across her back. She picked herself up, grabbed the baby and ran from the apartment.

Determined not to be homeless again, she bought a used van for $100 and hit the road for Florida with her baby. In a 22-foot trailer in the Sunshine State, she and Anthony began a new life.

But it didn't last. She started seeing a new man, who turned abusive after a few months. After he poured a pot of boiling coffee on Tricia, she grabbed the baby and returned to New Hampshire to start another new life. She moved in with her father, got her high school equivalency and started culinary arts school. But it didn't last.

She moved into another apartment and met another man. He was smart, she says. He knew how to hit her so the bruises didn't show – never in the face. He said he didn't want her to be smarter than him. He shut off her alarm clock so she would be late for classes. He hid her school books and reports. She quit school and started drinking and using drugs.

The beatings became more severe. When Tricia arrived at her father's house one Thanksgiving with a black eye, he gave her the number for Emily's Place, a shelter for battered women. Finally, after a brutal 3 a.m. beating, she called the number. Two advocates for battered women met her at the emergency room.

"They listened to me cry for two hours," Tricia said. It was the first time she had cried in a long, long time.

A few years ago, a number of people had given up on Tricia Tropiano, her family and her few friends, even herself – almost.

But somewhere, somehow, underneath the bruise there remained a shred of desire for self-preservatio

"I realized if I didn't get help then, the next relati ship I got into, I'd end up dead."

The women at Emily's Place referred Tricia to th Manchester Families in Transition program, a spinof the New Hampshire Community Loan Fund. The program provides women with not only a place to sta but also a community of people who care about them want to help them repair broken lives.

Tricia and Anthony moved into one of the progra small but handsome apartments. She agreed to a tou individualized program to address the root of her pr lems. She quit drugs and alcohol. A case manager showed her how to get the services she and her son needed. They both went into therapy. She took pare classes. The program staff asked her to set goals. W she wanted most was for her little boy to forgive her having allowed so many bad people into their lives.

Families in Transition director Maureen Beaure says the program helps women to "clarify their miss to build "self-esteem, self-confidence and to learn to their own voice. Once they have those skills down, th can do the rest." Beauregard said the goal is not to g hand-outs, but to "empower" women to make good choices and do things for themselves.

Tricia, who had never believed she deserved any better than an abusive man and a low-paying job, di ered a new self-worth. Now she looks you right in th eye and tells you she deserves better – and she's goi get it.

Tricia, now 28, was the first graduate of the prog Families in Transition is expanding its services and ing new housing units to meet the demand. Nine sin women and five families are in the program.

Tricia and Anthony live in a tidy, two-bedroom a ment in Manchester. Anthony is 6. First-grade art p ects adorn the refrigerator. His bicycle is locked in shed outside. A miniature blue recliner in the living is just Anthony's size. Every half-hour or so he calls "I love you, Mom."

"I think he finally feels safe," Tricia said. "He kn that there are no more bad men coming."

Tricia is still receiving funds from Aid to Familie with Dependent Children, but is working toward se sufficiency. She has a Volunteers In Service To Am job, doing public education for the New Hampshire alition for the Homeless.

The VISTA job "is kind of my way to give back everybody had given me. I kind of did it to say than you."

Sometimes, she said, she still gets scared, scared this new life won't last.

"Sometimes I wake up and go, 'Oh, God, is this r Sometimes I think this is just going to be another te rary fix . . . but so far I am proving myself wrong."

Attachment O

GRANITE STATE MANAGERS ASSOCIATION

An Organization of Professional Property Managers
Voice Mail: 603-645-4793

March 16, 1999

Honorable James Squires
Chair, Committee on Public Institutions/Health and Human Services
State House Room 105A
107 North Main Street
Concord, New Hampshire 03301

RE: Senate Bill 128, Homeless Prevention Fund

Dear Senator Squires,

The Granite State Managers Association is an organization comprising professional housing managers and owners providing, through a variety of programs, a wide array of affordable and subsidized housing. This housing is intended to expand housing opportunities to low and very low income individuals and families in the State of New Hampshire and does, in fact, offer some significant unmet need for adequate shelter forcing our members to engage the unpleasant task of denying people a decent, affordable and safe environment in which to live. This trend continues as our national and state economy improve making it more difficult for low income individuals and families to locate and afford housing.

This letter is to indicate our complete support for the SB 128 and its intended housing product. The increased housing costs in the state have caused a serious strain on the housing assistance programs within the state and, in effect, reduced the availability of the New Hampshire Housing Finance Authority's as well as all local housing authorities, resources to provide renter households with financial assistance. The net effect of this is to require that housing providers deny, otherwise eligible households, housing because the cost is beyond their financial ability to pay.

The Granite State Managers Association is in support of SB 128 and urges you and your Committee to pass it as presented.

Sincerely,

DeeAnn Bouliot

for Rita Frost, President
Granite State Managers Association

Attachment P

MVP
merrimack
valley
AIDS
project

Main Office:
8 Wall Street
Concord, NH 03301
603.226.0607
Fax 226.9117

Correspondence:
P. O. Box 882
Concord, NH 03302

March 16, 1999

Senator James Squires, Chairman
Senate Committee on Public Institutions
Health and Human Services
Legislative Office Building
Room 102
Concord NH 03301

RE: Senate Bill 128

Dear Senator Squires:

I am writing to you as both a real estate broker and a shelter provider for persons living with and affected by HIV/AIDS who are homeless or at risk of becoming homeless.

First, I would like to speak as a real estate broker who has held a license in New Hampshire for more than 15 years; selling property full time for 10 of those years. During this time I have never had a buyer tell me they could not afford a home because they were $50.00 short nor have I represented a seller who would not sell because of $50.00. However, what I have seen is property not selling because of property taxes. I believe Senate bill 128 will relieve some of the pressure on cities and towns to provide shelter for homeless people. This bill will allow people realizing the American Dream of home ownership to extend a hand up to folks whose only dream is a warm, safe and affordable place to live and raise a family. The vouchers will enable clients to stay in communities with family and friends and for their children to stay in school.

Speaking as a shelter and transitional housing provider this bill will allow for flexibility in designing programs to meet the needs of many different populations. It will allow us to look at programs for the city and for rural areas of New Hampshire. In the 80's when clients had to wait 3-5 years for housing vouchers many died before ever receiving housing assistance. To quote a client "It's hard enough living with AIDS and it's even harder if you have no place to live." This bill will ensure that these situations never occur in New Hampshire again.

Sincerely,

Andy LaBrie

Attachment Q

NEW HAMPSHIRE
COMMUNITY ACTION PROGRAM
EXECUTIVE DIRECTOR'S ASSOCIATION

Mailing Address: c/o Southern New Hampshire Services, Inc.
P.O. Box 5040
(603) 668-8010 Manchester, New Hampshire 03108 FAX # (603) 645-6734

March 2, 1999

President
Gale F. Hennessy

Vice President
William Marcello

Dear Chairman Squires:

On behalf of the New Hampshire Community Action Directors, I would like to submit this letter expressing our support for Senate Bill 128.

All six CAP agencies deal daily with the problems being confronted by the homeless population. We operate many shelters and we are keenly aware of the benefits of the establishment of a homeless fund would bring to these, our most vulnerable of citizens.

Often times through a variety of circumstances, our families find themselves with no warm and secure enviornment. This has catastrophic results on their self-esteem and their ability to focus on their own support. This is particularly sad when children are involved.

The housing opportunities available through the establishment of this fund will pay for itself many times over through reduced costs associated with a multitude of other supports which are needed when a family is homeless.

Sincerely,

David W. Osgood, Deputy Director
Southwestern Community Services, Inc.

Members:

Community Action Program Belknap-Merrimack Counties, Inc.
Executive Director Ralph Littlefield

Tri-County Community Action Program, Inc.
Executive Director Lawrence Kelly

Rockingham County Community Action Program, Inc.
Executive Director Stephen Geller

Southern New Hampshire Services, Inc.
Executive Director Gale F. Hennessy

Southwestern Community Services, Inc.
Executive Director William Marcello

Strafford County Community Action Committee, Inc.
Executive Director Richard Hayes

Attachment Q-1

It's late...

The streets are dark...

The night is cold and damp...

You curl up in your warm bed...



Services for individuals in housing crisis.

Monadnock Area
and
Sullivan County
Housing Coalition

Delegate Agencies of
Southwestern Community Services, Inc.

Cheshire County Shelters	603-357-1654
Sullivan County Shelters	603-542-6502

SECURITY

Shelter guests of Monadnock Area and Sullivan County Housing Coalition's Emergency and Transitional Shelter Program can rest with this same warm feeling of security.

MAHC and SCHC have helped hundreds...

Cheshire County

Averages over 7,000 nights of lodging for over 500 individuals and 75 families yearly.

MAHC's transitional program averages 34 families and over 150 individuals annually

Sullivan County

Averages over 6,000 nights of lodging for over 350 individuals and 46 families yearly.

SCHC transitional program averages 18 families and over 85 individuals annually

EMERGENCY SHELTER

Short term "emergency" lodging and a transitional shelter program for longer term stays are provided by MAHC and SCHC.

The shelters are available to all segments of the homeless population:
Individuals Families Children
Elderly Special Needs population

TRANSITIONAL SERVICES

MAHC and SCHC firmly believe in transitioning individuals and families into permanent housing. All guests are provided with:

Comprehensive Case Management and Needs Assessment.

Psychiatric evaluations and substance abuse.
- Counseling services are provided on site when necessary.

Families and individuals work on:
- individualized action plans,
- establishing goals,
- prioritizing needs,
- participating in job readiness training,
- managing a mandatory savings plan,
- improving life and/or parenting skills while accessing resources in the community.

PREVENTION / INTERVENTION

MAHC and SCHC address the difficulty that low income individuals and families face in trying to obtain decent housing.

Budget counseling, apartment search, and referrals are provided. Also available is the NH Housing Security Guarantee Program which provides no-interest loans for rental security deposits to persons meeting the eligibility criteria.

VOLUNTEER HELPING OUT



OTHER NEEDED ASSISTANCE...

Volunteer coordinator
Respite coverage
Story hour for children
Tutoring
Group facilitator
Fundraising

Donations
Furniture (bureaus, high chairs, cribs, tables and chairs)
Pots and pans, dishes and utensils
Appliances, household items
Pillows and blankets.

Financial Support
$35 supports an entire family for a day.
Any financial support is always welcome and appreciated.



Rural homelessness...

Less visible than urban homelessness, rural homeless are less likely to be "street people" as seen in larger cities.

Homeless families and individuals in rural areas live in cars, at campgrounds, under bridges, in abandoned buildings, and in the woods.

How do people become homeless?

Many families live paycheck to paycheck. Any disruption such as a medical emergency, layoff, or divorce can result in a financial crisis. Some problems lead to decisions by the family whether to feed the children or pay the rent.

How to find us...

24 hours a day, 365 days per year.

Cheshire County:
69-Z Island Street
Keene, NH 03431
603-357-1654

Sullivan County:
96-102 Main Street
Claremont, NH 03743
603-542-6502

Southwestern Community Services, Inc.
Keene: 603-352-7512
Claremont: 603-542-9528

A United Way Agency

Attachment R

MY NAME IS PETER LINDBLAD AND I LIVE IN A ROOMING HOUSE IN MANCHESTER AND I COME BEFORE YOU TODAY TO INDORSE SENATE BILL 126

I AM DOING THESE BECAUSE IN THE LAST SIX MONTHS THE BUILDING I LIVE IN WAS SOLD AND IN THAT TIME THERE HAS BEEN TWO RENT INCREASE TOTALING ALMOST 90%

JUST RECENTLY MY CAR BROKE DOWN AND I HAD A CHOISE BETWEEN REPAIRING MY CAR AND PAYING MY RENT. SENCE I NEEDED THE CAR TO GET BACK AND FORTH TO WORK, I FELL BEHIND IN MY RENT ONE WEEK, EVAN THOUGH I EXPLAINED THE PROBLEM TO THE BUILDING MANAGER. I WAS IMMEDIATLY SERVED WITH A NOTIC TO QUITE. I HAVE SENCE PAID MY BILL IN FULL AS I HAD STATED I WOULD.

I HAVE A FULL TIME JOB, BUT I MAKE TO MUCH FOR SECTION 8, BUT MY TAKE HOME PAY DOES NOT ALLOW ME TO MOVE TO SUITEABLE AFFORDABLE HOUSING. BECUSE OF THIS I AM NOT ABLE TO GAIN CUSTODY OF MY CHILDREN AND ELIMINATE THE FEAR OF HOMELESSNESS

PEOPE EARNING SINGLE DIGIT HOURLY WAGES ARE BEING PRICED INTO HOMELESNESS AND BECAUSE OF THE LAKE OF SUITEABLE AFFORDABLE HOUSING.

THE IMPACT ON PEOPLE WITH FAMILIES OR ON FIXED INCOME PEOPLE IS EVAN GREATER

THERE ARE AT THIS TIME PEOPLE LIVING IN THE HOMELES SHELTER WHO HAVE JOBS BUT CAN NOT AFFORM SUITEABLE HOUSING.

PEOPLE WHO LIVE PAYCHECK TO PAYCHECK CAN NOT AFFORM TO BE SICK OR HAVE UNEXPECTED BILLS WHICH RESOLTS IN EVAN MOORE DIFFICULTY KEEPING UP WITH YOUR RENT

THIS BILL WOULD HELP PEOPLE WHO NEED IT THE MOST AND WOULD PREVENT PEOPLE FROM FALLING THROUGH THE CRACKS IN THE SYSTEM AND WOULD ALLOW THEM TO BECOME MOOR SELF SEFENT, THE PROPOSSED HOMLESS PREVENTION FOND WOULD ASSEST ME AND OTHERS IN BOTH OF THESE MATTERS

THANK YOU FOR HEARING WHAT I HAD TO SAY

Attachment 5

March 16 ,1999
SB128

My name is Robert Lamontagne and I live at 92 Walnut Street, Manchester, NH. I have been living in this building since Dec. 1, 1998. Since I have lived in this building, I have had to choose between buying groceries or paying the high rent. Even with a regular full time job making over minimum wage, I live paycheck to paycheck. I am finding very hard to survive as a human being.

The rent I pay now is over $100 a week for a room at a rooming house which includes my heat and hot water, a shared bathroom and a kitchen. Even after an extensive search in the local papers, I was not able to find another apartment, a room, or any other housing that is within my budget.

As it stands now, I am trapped in this rooming house because I can not afford to save enough money for a security deposit, first month's rent, utilities and food. And I am not qualified for the any housing assistance currently available. I have no where to turn and my future stands on hold. Therefore, this Senate Bill 128 will undoubtedly improve my situation as well as others if passed.

I hope you will take this matter into serious consideration and help the needed with housing.

Truly yours,
Robert Lamontagne

Speakers

COMMITTEE HEARING ON SenB1128

Date 3/16/99 Place Rm 102

NAME: Cynthia Wright

Business Address: CAP Concord Area Center 1 Tremont St

City: Concord Phone: 225-6880

REPRESENTING:

WISH TO SPEAK: YES ___ NO ✓ Time Needed: ___

Supporting Bill: yes Opposing Bill: ___

PLEASE LEAVE COPY OF ANY PREPARED STATEMENT WITH COMMITTEE CLERK

SENATE PI-HHS COMMITTEE

Date 3-16-99 Time 2:45 PM Public Hearing on SB 128

Appearing in FAVOR: (Please print) **Please check box at left to speak:**

Speaking?	Name	Address	Representing
☑	Brenda Kern	13 Town Farm Lane Dunbarton NH	Self
☐	Rep Mary Moriarty	POB 2 Merrimack, NH	Merrimack
☐	Ann Widger	4 Park Concord	National Assoc of Social Work
☐	SAM Mekrut	4 Park Concord	NH Citizens Alliance
☒	Louis J. Lorenz	New Horizons - Manchester, N.H.	
☒	Sheila Evans	POB 1072 Concord	NH Women's Lobby
☑	Robert Tamposi	Nashua City Welfare, 18 Mulberry ST,	City of Nashua
☑	Mary Gluney	The Way Home 20 Merrimack St, Manchester	Homeless + Low Income Tenants
☑	KITTY BATES	City of Portsmouth	Welfare Dept
☑	Felix Torres	44 Penacook Manchester	Manchester NHS

Appearing in OPPOSITION: (Please Print) **Please check box at left to speak:**

☒	GENE GAMM	P.O. Box 422	NEW HAMP PROP OWN
☒	Lorraine F. DeMinico	115A Airport Rd	NHAR
☐			
☐			

SUPPORT

☒	Linda Melhem	Gilford 420 Belknap Mall	Rep Belknap Cty
☒	Katharine Storm	YWCA Crisis Service Manchester, NH	
☒	Michael LaFontaine	NH Community Loan Fund / NH Nonprofit Housing Network	
☐			
☐			
☐			

☑ Information - Phyllis Powell, DHHS Homeless & Housing

SENATE PI-HHS COMMITTEE

Date 3/16/99 Time PM Public Hearing on SB 128

Appearing in FAVOR: (Please print)			Please check box at left to speak.
Speaking?	Name	Address	Representing
☑	Rev Steri	6 Trinity St. Concord	UU Church
☒	Rep Barbara C. French	Merr 3/ Hsun. Ker/ Bradford	
☑	Jim Wilson-Napier	303 Pine St., Manchester	Self
☑	Shawna Haley	17 South State St #2 Concord, NH	self
☑	Jennifer Poulter	12 Montgomery St. Concord N.H.	self
☑	Linda Panori	24 Blue Heron	Portsmouth
☑	Carmelina Nims	Keene Claremont	Southwestern Comm.
☑	Elliott Berry	NH Legal Assistance	
☑	Claire P. Monnie	N. H. Nursing Insurance	
☑	Peter Lindsay	Manchester N.H.	
☑	Robert Lamontagne	Manchester NH.	
~~Appearing in OPPOSITION~~ (Please Print)			~~Please check box at left to speak.~~
☑	Maureen Beauregard	Manchester Families in Transition	
☑	Brenda Perkins	Kathleen Gallagher ~~Self~~ Family Reality	
☑	Andy Sharon	Merrimack Valley Assistance Program	
☑	David Rodrigue	8 Lincoln St. Concord	Myself
☐			
☐			
☐	OPPOSITION		
☑	Matthew Dupee	172 Lucas Pond Rd. Northwood	Self
☐			
☐			

Appearing in Support of SB 128 3/16/99

	Name	Representing
1	Mary Sliney	Manchester Tenant + Homeless Coalition
2	Carmelina Nims	Southwestern Com Servs
3	Abel Calvert Alton	Friend of Homeless Coalition
4	Suzanne Hill	Concord Contemporary Club
5	Katharine Storer	YWCA Crisis Service
6	Robert Tamposi	Nashua City of Nashua welfare
7	Rebecca J. Ayer	Women's Supportive Services
8	Carol L Brown	The Way Home Housing Counselor
9	Cindy Carlson	Friend of homeless formerly homeless
10	Ted J. Key	Manchester Resident
11	Dawn Reams	Rape + Assault Support Services
12	Nadine McNamara	Children's Alliance of N.H.
13	Ann Widger	National Association of Social workers
14	Sam Mekuta	NH Citizens Alliance
15	Louis J. Gray	New Horizons - Manchester N.H.
16	Stephen Kidd	McKenna House - Concord NH
17	Liz Hafidi	New Start Program Conc.
18	Tony Ephraas	Southern New Hampshire Services
19	Brenda Peters	Kathleen Gallagher Family Realty
20	Caolyn Detrent Sullivan	Friend Concord
21	Judy Scothorne	N.H. CAP Directors
22	Linda Lamoe	Rock. Comm. Action/Soho/Shoc
23	Mary Lewis	Laconia Area Community Land Trust
24 written testimony	Rep. Christine Kamys	Nashua co-sponsor
25	Rick Samonte	Manchester N.H
26	Peter N Lindblad	Manchester N.H
27	Walter P. Hancock	Manchester NH

In support of SB 128

	Name	Representing
28	Marianne Feliciano	Health care for the Homeless National Council
29	Michael LaFontaine	NH Community Loan Fund
30	Jim Doremus	The Friends Program
31	Jim Wilson-Napier	303 Pine Street, Manchester Self
32	Martha A. Yager	12 Tanglewood Dr Henniker
33	Felipe M. Flores	Manchester NHS
34	Michael Swack	New Hampshire College, Graduate School of Business
35	Maureen Beauregard	Families in Transition
36	Rev. Randall Scheri	Suncook U.M.C.
37	Brenda Kern	The Friendly Kitchen, Concord, NH
38	Judy Silva	N.H. Municipal Assoc. Concord NH
39	Paula Gram	Manch. N.H. Outreach
40	KATIE BATES	Partnership NH Workforce, NH Youth Work Prog Director
41	Clara F. Mozer	N.H. Housing Finance Authority
42	TOM BUNNELL	N.H. LEGAL ASSISTANCE MANCHESTER, NH

Testimony



New Hampshire Citizens Alliance

SB 128
March 16, 1999

NH Citizens Alliance is a broad-based consumer advocacy group whose mission is to ensure a voice for all consumers on important policy decisions. We focus our efforts particularly on empowering those most often left out of the debate including, among others: minority groups; women; children; seniors; people who are ill or disabled; and those living in poverty. NH Citizens Alliance is a member of Making Welfare Reform Work (MWRW); a coalition of organizations and individuals devoted to improving the quality of life for NH's welfare recipients and low-wage workers. The coalition is composed of consumer groups, children's groups, domestic violence advocates, women's groups, disability groups and community social service agencies. New Hampshire Citizens Alliance and the Making Welfare Reform Work coalition both overwhelmingly support SB 128.

The purpose of this bill is clear. It will establish a homeless prevention program and a fund to provide housing assistance to very low income persons and families in order to help them meet their housing costs. The bill's intent is to help prevent NH's growing problem of homelessness, a problem which most often results from a persons inability to meet shelter costs. This bill will maximize the opportunity for homeless families and individuals to obtain housing in the private market. It is clear that this bill's intent is to assist people and families who are receiving public assistance or have recently transitioned from public assistance to low wage jobs. This bill will help these populations and also people with disabilities to afford decent, safe housing.

NH Citizens Alliance and Making Welfare Reform Work believe that this bill will successfully work to achieve its goals. This bill will provide an essential safety net for individuals transitioning from welfare to work. It is crucial that the state help these individuals who often fall through the cracks during this transition. To prevent people from having to go back onto the welfare roles we must provide people with the support they need. Affordable housing is a crucial support. We urge you to vote in favor of SB128.

4 Park Street, Suite 403 s Concord, NH 03301
phone: (603) 225-2097 s fax: (603) 228-3360 s email: nhca@totalnetnh.net

MARCH 11, 1999

DEAR SENATOR:

I AM AND HAVE BEEN A LANDLORD IN MANCHESTER, NEW HAMPSHIRE FOR OVER 18 YEARS. I OWN SIX DUPLEXES. TYPICALLY, I WILL NOT RENT TO ANY FAMILIES OTHER THAN HIGHER INCOME PROFESSIONALS BECAUSE OF PAST RENTAL PROBLEMS CONCERNING LOW INCOME PEOPLE. IT SOUNDS LIKE I DISCRIMINATE, BUT, THIS ISN'T TRUE. I HAVE TO LOOK OUT FOR MY FINANCIAL WELL BEING. IF I RENT TO LOW INCOME PEOPLE THE RISKS OF THE FAMILY GETTING BEHIND ON THEIR RENT IS HIGHER AND IT TAKES THEM FOREVER TO CATCH UP. BUT, SOMETIMES THE FAMILIES CAN NEVER CATCH UP AND I HAVE TO EVICT THEM.

PRESENTLY, I HAVE A TENANT THAT IS A HARD WORKER. SHE IS A SINGLE MOTHER OF TWO CHILDREN. SHE WORKS AS A HAIRDRESSER AND OBVIOUSLY HAS A TOUGH TIME SUPPORTING HER FAMILY ON A SMALL INCOME. THIS PROGRAM THROUGH THE NH HOUSING FINANCE AUTHORITY WOULD BENEFIT HER AS A STRUGGLING PARENT AND MYSELF AS A RETIRED PERSON WHO DEPENDS ON A STEADY INCOME FROM MY RENTAL PROPERTIES.

I HAVE A ANOTHER TENANT RIGHT NOW WHO IS A SOCIAL WORKER TRYING TO SUPPORT TWO CHILDREN. THEY ARE VERY EMBARRASSED TO GO TO THE FOOD PANTRIES AT CHURCHES TO SUPPLEMENT THEIR FOOD SHOPPING. THEY ARE VERY EMBARRASSED TO BE BEHIND ON THEIR RENT EACH MONTH. I WAIT MANY DAYS, SOMETIMES, TO GET THE RENT. I DON'T WANT THEM TO GET SO FAR BEHIND THAT I HAVE TO EVICT THEM. I CARE ABOUT THE FAMILIES, BUT, I DO HAVE A MORTGAGE.

THIS PROGRAM WOULD BE A DELIGHT FOR A LANDLORD BECAUSE IT INSURES THE LANDLORD THAT THE TENANT WILL BE ABLE TO AFFORD THEIR RENT. PLUS, THE LANDLORD CAN GET REIMBURSED FOR ANY REAL DAMAGES. I WOULD BE WILLING TO TAKE IN MORE LOW INCOME PEOPLE IF I KNEW THAT AN AGENCY LIKE NH HOUSING FINANCE AUTHORITY WOULD BACK THE LANDLORD.

I NEED TO LOOK OUT FOR MYSELF AS A LANDLORD, BUT, IT HASN'T BEEN THAT LONG AGO THAT I HAVE FORGOTTEN WHAT IT IS LIKE TO BE A YOUNG STRUGGLING FAMILY. I DO RECOGNIZE THAT THERE ARE TIMES THAT A FAMILY MAY NEED FINANCIAL HELP FOR A PERIOD OF TIME. THANK YOU FOR CARING ABOUT THE NEEDY.

SINCERELY,

Mrs Paula Budd Mann

MRS. PAULA BUDD MANN
84 HAROLD STREET
MANCHESTER, NH 03103

Re: Senate Bill 128

March 15, 1999

As a life long resident of the state of New Hampshire, I have serious concerns regarding the steady rise in housing costs. This is a major problem for the growing numbers of citizens falling into the low wage catagory.

These members of our population are constantly walking the fine line between maintaining a home and slipping into homelessness. Just one unexpected monthly expense such as an uncovered medical or dental treatment, an automobile repair or missing time from work due to illness or injury can have devastating results. For the many who have no health or dental insurance and no paid time off the options are few. There are no emergency funds stashed away in a cookie jar let alone a savings account.

Concord is my hometown. I've raised my family here. At times I too experienced the fears that accompany not quite making ends meet. My rental and utility expenses have exceeded 50% of my income for many years. Even a college graduate is not immune from holding multiple jobs in order to pay for the basics. By basics I mean rent, food, utilities and keeping a much used vehicle on the road. NO insurances, NO cable television, NO Home computer, NO yearly vacations.... I have been fortunate. My landlord is also a friend. I paid no security deposit and have paid rent late without penalty or eviction. Others are not so fortunate.

Food and shelter is everyones right. I believe we have a responsibility to do whatever we can to prevent any person young or old from

enduring the indignity and trauma of being homeless.

Your support in establishing a Homeless Prevention Fund is a critical step toward solving what is now a growing problem in the State of New Hampshire. Please support Senate Bill 128.

Thank you,

Jan E. Sabean

Jennifer Kayme [redacted] NOT FOR PUBLICATION PLEASE

I wanted to testify today in support of SB 128 but I can't miss the time from work. Please accept my written testimony.

*Five years ago I left an abusive husband and moved to Manchester for safety. I packed up my 3 kids and fled with little more than a suitcase and a beat up car. Now Im just one of the thousand single moms struggling to keep my head above the wave of monthly bills.

The biggest bill I have is rent. The majority of my pay check goes directly to the landlord. So much so, that I had to get a second job just to put clothes on my kids. I don't get child support because it is not safe for my husband to know where we are.

In the last two years my rent has increased 3 times. I now pay almost $700 just for rent. I can't afford to move to a different location because the cheaper apartments are not located in good neighborhoods. and since I have to work my 3 kids are after alone with my 14 year old.

I have recently made an application for the section 8 program but I was told the waiting list is very long. I don't know how long I can wait. As much as my husband was abusive, we never had to struggle like this. He made good money and we owned our own home. My thoughts always question if the abuse of poverty is not worse than the physical abuse. And it makes me feel weak and vulnerable as we are always just one paycheck away from homelessness. Please pass SB128 to extend the section 8 subsidized rent program so that more families can be helped

Jennifer Kayme

Rosemarie Couch
190 Spruce St. #2
Manchester NH 03103

I Support SB 128

I support SB128 because I feel that it will assist families like mine. My husband and I both work to keep our family going. We work oppisite shifts so we don't have to pay daycare for our 2 daughters and we still can't seem to keep above our bills. Our landlord has given us a rent increase every other month for four monthes. He said he can get more rent because of the fair market valve of rentals in Manchester and if we don't like it we can move! We may have too but I've been looking in the paper and I don't know that moving will make a difference, plus we have to add on the expense of moving, and time lost from work.

We pay 65% of our wages to rent now! It doesn't leave much for other things like food, clothing or keeping our junk of a car on the road so we can continue to work. We have applied for subsidized housing assistance and have been on the waiting list, for over a year. We will continve to wait, but the struggle is over-whelming.

We currently pay $650 a month just for rent. then we have to pay our own ulilities. Some monthes especially now we have to choose between paying our gas bill or buying food. It just doesn't seem fair because we are both working.

Its not like we are trying to work the systems. It just that having more funds in programs that do help would help us get section 8 faster then we could get out of poverty. My husband has had job offers that would pay more but because we don't have the extra money to put into our car we can't guarentee his transportation to work as a reliable resource outside the city limits. So he can't accept the positions. When my children reach school age I will be able to work more hours. but for now we don't know how long we can hold on.

Please pass SD 128 so that more funds go to subsidizing affordable housing.

Thankyou.
Rosemarie Couch

Robert Paridise...
67 Cloteau Ct.
Manchester, NH

*Support SB128

I live and work in Manchester. My wife also works part-time and takes care of our 3 children. I want to write this letter in support of extending the section 8 program funding because people like us need a second chance.
Ten years ago we were struggling desperately I felt I was not good enough to take care of my family and I turned to drugs as a way to escape. To make A long story short I spent time in Concord State prison. When I got out I worked all the programs and now I have been clean one day at a time and taking babysteps to change our situation. Because of my history we can't get on the regular programs but if we could it would help our problems alot. Our rent is really high and besides working part-time my wife runs around to clothing and food pantries to keep our family going. When we talk to our neighbors we find that even though our struggles are particular to our situation many people are having trouble paying high rent in Manchester. and some help for low-income people would really help

Robert Paridise

JoAnna Perkins
98 Prospect St 1R
Manchester, NH 03104

My name is JoAnna & I am 52 years old and live in apartment by myself. I have raised 4 children in this city and have worked all the time. I never received any assestance from the State.

Now however I need the help. I became disabled because of a work related injury and ~~was~~ now I have metal pins in my back. I get SS-DI and most of that money goes to rent.

Recently my landlord raised my rent. He bought the building in July of last year and raised it when he bought it and starting the first of this month he just raised it another $55.00. I now pay $595 for a one bedroom in the Northend. This is more than 50% of my income and I still have to pay my electric and phone, and eat. I'm barely making it. My landlord told me yesterday that he is putting the building on the market and I am worried that my rent will go up again. I don't know what to do. I have just made out the application for Section 8 but I have been told the waiting list is very long.

I feel that if there can't be some kind

of rent control then at least there ought to be some way of making the section 8 waiting list shorter. I can't even get into elderly housing yet because I am not consider an elder yet. I feel stuck. My children can't help me because they have families of their own to take care of.

Please consider that the sale of building makes our rent go up and landlords should help to alleviate some of the burden for those of us at risk of homelessness because we can't afford to pay rent at the rates that are being set.

JoAnna Perkins

TO: The Hon. James Squires, Chairman
Re: SB 128
March 16,1999

March

I write to urge passage of SB 128. An excerpt from a N.Y. Times (March 7,1999) Magazine article poingnantly describes homelessness in terms we can all identify with.

Said author Lars Eughner, formerly homeless for three years, . . . "I'd sort of half wake up in the middle of some rain or ice storm when I was getting wet no matter what precautions I'd take against it, where I'd want to chuck it in and go inside and go to bed like you would do if you were a kid camping in the backyard, except there is no place to go in to."

No place to go in to. The funds SB 128 would appropriate from buyer and seller would help people to be inside, housed, like human beings have an inalienable right to--a home, a space to call ones own.

Homelessness, dislocation, could happen to any one of us, but for the Grace of God.

Those of us who are blessed to be able to buy and sell homes would joyfully anti up the fees for this fund, knowing it is the right thing to do.

Carolyn d'Entremont Sullivan
169 Portsmouth St. #185
Concord, NH 03301

Testimony of Representative Christine Konys on Senate Bill 128

I am speaking to you today both as a co-sponsor for this legislation, and as the President of the Board of the Nashua Soup Kitchen and Shelter.

Over the past couple of years, with the increasingly good job market and growing economy, the type of clients who are staying at our shelters has changed. Currently, 93% of the men staying in our Ash Street shelter are employed, some of them holding down two jobs. Most of them, however, are earning minimum wage, and most of them do not have benefits. More and more, our clients are families, or single parents with children. Some of the families in our shelter are homeless because they were living from paycheck to paycheck, and suffered a costly illness or a sudden accident.

These families cannot afford the rent that is currently being charged for apartments in our area. It is nearly impossible to find a decent place for a family of four or five for less than $700 to $800 a month, and even the rental rooms with shared baths and no kitchen facilities cost a minimum of $100 per week. These rates do not fall within the definition of "affordable", where rents should not exceed 30 percent of one's income.

When we experienced the recent recession, we had landlords calling our shelter to see if there were families who wanted to rent. Currently the waiting list for section 8 housing certificates is about two years. The waiting list for public housing is three to five years. Even if our clients do get a section 8 certificate, fewer landlords are willing to deal with section 8 certificates, because there is no need for them to do so.

Whenever the staff or Board of the Nashua Soup Kitchen and Shelter are asked, and it is usually at the onset of the winter months, whether more emergency shelters are needed, our reply is no. We do not need more emergency shelter; we need more affordable housing. This is a problem that affects the entire community, not just those without homes. I believe that this bill is a positive step in the direction of addressing that problem. I thank you for your serious consideration.

Re: SB 128

Senator Squires,

Is there any chance that your committee would be willing to to amend SB 128 by providing 1^{00} funding ?

Obviously I haven't figured out a new funding source but the bill's proponents feel strongly that they would like to present the issue to the HOUSE.

Please let me know what you think

THANKS

Elliott Berry

[redacted]

668-2900 ext 5005

Committee Report

Date: MARCH 16, 1999 Time: 2:45 PM

The Senate Committee on Public Institutions/Health Human Services held its hearing in Room LOB 102, Concord, New Hampshire.

BILL NO.: SB 128 TITLE: replacing the housing assistance fund trust fund with a homeless prevention fund.

Members of the Committee present:

Senator Squires
Senator Wheeler
Senator Gordon
Senator Krueger
Senator Pignatelli

Those appearing in favor:

Name and Address	Representing
See Attached.	

Those appearing in opposition:

Name and Address	Representing
See Attached.	

REPORT OF THE COMMITTEE:

- ☐ Ought to Pass
- ☒ Ought to Pass w/ Amendment
- ☐ Inexpedient to Legislate
- ☐ Rereferred
- ☐ Interim Study
- ☐ Continued Hearing
- ☐ Postponed Hearing

STATE OF NEW HAMPSHIRE

SENATE

REPORT OF THE COMMITTEE

Date: MARCH 16, 1999

THE COMMITTEE ON Public Institutions/Health Human Services

to which was referred Senate Bill 128

AN ACT replacing the housing assistance fund trust fund with a homeless prevention fund.

VOTE: 4-0

Having considered the same, report the same without amendment and recommend that the bill: **OUGHT TO PASS.**

Senator James Squires
For the Committee

STATE OF NEW HAMPSHIRE

SENATE

REPORT OF THE COMMITTEE

Date: January 11, 2000

THE COMMITTEE ON Public Institutions/Health Human Services

to which was referred Senate Bill 128

AN ACT replacing the housing assistance fund trust fund with a homeless prevention fund.

VOTE: 4-0

2000-3160s

Having considered the same, report the same with the following amendment and recommend that the bill: **AS AMENDED OUGHT TO PASS.**

Senator James Squires
For the Committee