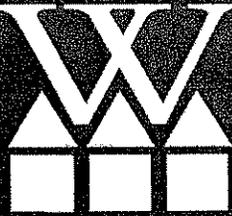


February 11, 2010



*Building Homes and  
Opportunity*

**To Members of the Appropriations Subcommittee on Human Services:**

Thank you for this opportunity to address you today. My name is Betsy Crum, and I am the Director of Real Estate Development for the Women's Institute for Housing and Economic Development. The Women's Institute is a not-for-profit housing development corporation that works with local partners in virtually every corner of the state to help them meet their affordable and supportive housing goals. I am also a Board member of the Connecticut Coalition to End Homelessness and sit on the state's Reaching Home Steering Committee. Today I am wearing both hats – that of a not-for-profit housing developer that works create housing and of an advocate for ending homelessness in Connecticut's cities and towns.

I would like to urge you to hold the line on reductions to housing and homeless services. The Housing and Homelessness line item in the Department of Social Services' budget includes critical funding for tens of thousands of Connecticut residents, including many of our most vulnerable citizens. Programs like rental assistance, emergency shelter and transitional living programs, residence for people with AIDS, Eviction and Foreclosure Prevention, security deposit guarantees, and homelessness prevention intervention are essential to keeping people stable and avoiding the much higher cost of poverty and homelessness. Cutting essential services at this time to people who already have so little can only serve to increase demand on other, more costly state systems.

I would also like you to appreciate the particular importance of the state Rental Assistance Program (RAP) and the role it plays in ensuring that low-income families remain in housing. Connecticut has one of the tightest rental markets in the nation, with a vacancy rate of only 3.7% as compared to 10% nationwide. Those vacancies are primarily at the highest end of the market, far from the reach of low and moderate income families. It is a fact that 25% of all renting households earn less than 50% of the Area Median Income and pay in excess of 50% of that limited income toward housing. This burden leaves little for food, clothing and other necessities and puts the entire family at risk.

State RAPs offer a critical element in the fight against chronic homelessness and poverty by ensuring that these households pay no more than 30% of their income toward housing costs. Approximately 2,500 Connecticut families are served by this program each year, with another 1,200 on the waiting list. The RAP Program has also been an enormously important tool in the creation of supportive housing. RAPs have been issued in conjunction with supportive service dollars to provide a powerful tool to place and serve people in existing private housing. In addition, RAP vouchers have been "project-based" in new housing developments, tying the rent subsidy to the supportive housing unit. This approach enables high-quality supportive housing to operate effectively and efficiently while permanently housing people who would otherwise cycle in and out of expensive emergency and homeless service systems. In short, RAP is a powerful and cost-effective economic tool for preventing and ending homelessness.

Please preserve the RAP Program and reject any cuts to all of our important housing/homeless services. Thank you for your consideration.

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