



State of New Hampshire
Governor's Office
FOR
EMERGENCY RELIEF AND RECOVERY
(GOFERR)
LEGISLATIVE ADVISORY BOARD

PUBLIC MEETING

MONDAY, MAY 18, 2020

1:00 p.m.

in

One Eagle Square

Concord, NH 03301

Legislative Advisory Board Members:

SENATOR	Senator Lou Dallesandro
SENATE PRESIDENT	Donna Soucy
SENATE LEADER	Senator Chuck Morse
SENATOR	John Reagan
SPEAKER	Steve Shurtleff
HOUSE LEADER	Rep. Dick Hinch
CHAIRWOMAN	Maryjane Wallner
REPRESENTATIVE	Erin Hennessey

AGENDA

- Open - Reading of GOFERR 91-A compliant guidance
- Roll Call
- Presentations:
 - 1:10PM - 1:20 PM: Dean Christon, Executive Director, NH Housing Finance Authority,
 - Member Stakeholder Advisory Board
 - 1:20PM - 1:40PM: Elissa Margolin, Director, Housing Action NH
 - 1:40 PM - 2:00 PM: Sarah Mattson-Dustin, Executive Director, NH Legal Assistance
- Open Discussion
- Next Scheduled Meeting

1 P R O C E E D I N G S

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3 JERRY LITTLE: The GOFERR Legislative Advisory was
4 created by Executive Order #2020-6. That order is publicly
5 available on the Governor's website.

6 Today's meeting is an official meeting of the
7 Board. It is open to the public and will be run in a manner
8 compliant with New Hampshire RSA 91-A.

9 We are taking minutes, which will be posted to the
10 GOFERR webpage. As we've said, today's meeting is also
11 being recorded. Should you be a speaking participant and
12 not wish to be recorded, you may disconnect now or at any
13 time.

14 My name is Jerry Little. I am Director of the
15 Governor's Office for Emergency Relief and Recovery, and I
16 will facilitate today's meeting.

17 Because the Board is meeting by phone, under RSA
18 91-A, there are a few initial logistics that we need to
19 establish. First, each of us must state our names, where we
20 are located, and who is in the room with us. We'll do this
21 by roll call.

22 I am Jerry Little, Director of the GOFERR in the

1 GOFERR office at One Eagle Square in Concord, and in the
2 room with me is Rhonda Hensley. Senate President Donna
3 Soucy, are you with us? Senator Soucy? Maybe if you're on,
4 Senator Soucy, if you could hit 5* to unmute your line.
5 We'll move along.

6 JERRY LITTLE: House Speaker Steve Shurtleff?

7 STEVE SHURTLEFF: Thank you, Commissioner. Steve
8 Shurtleff. I'm at my residence in Penacook, and I am alone.

9 JERRY LITTLE: Republican Leader Chuck Morse?

10 CHUCK MORSE: Chuck Morse. I'm at my office in
11 Atkinson, and I'm alone.

12 JERRY LITTLE: House Republican Leader Dick Hinch?

13 DICK HINCH: Dick Hinch. I'm in my office in
14 Merrimac, and I am alone.

15 JERRY LITTLE: Senator Lou D'Allesandro?

16 LOU D'ALLESSANDRO: This is Senator D'Allesandro.
17 I'm in my home in Manchester, and I'm all alone.

18 LOU D'ALLESSANDRO: Thank you, Senator.

19 Chairwoman Maryjane Wallner?

20 MARYJANE WALLNER: Maryjane Wallner. I'm at my
21 home in Concord, and I am alone.

22 JERRY LITTLE: Senator John Reagan?

1 JOHN REAGAN: John Reagan, I'm in my home office,
2 alone.

3 JERRY LITTLE: And Representative Erin Hennessey?

4 ERIN HENNESSEY: Erin Hennessey. I'm at my home
5 in Littleton, and my two minor children are in the house
6 with me.

7 JERRY LITTLE: And Senate President Donna Soucy?

8 DONNA SOUCY: I am here on the line. I am at my
9 home in Manchester, and I am alone.

10 JERRY LITTLE: Thank you very much. As we move
11 through our agenda today, each Board member and anyone else
12 speaking is asked to identify themselves before speaking.
13 Should you choose to take any votes today, they must be done
14 by the roll call process we just used.

15 And finally, before we begin today's
16 presentations, please remember to hit 5* if you would like
17 to ask a question.

18 Also, presenters are asked to hit 5* when their
19 turn comes up, as that allows us to unmute your phones. And
20 for last Tuesday GOFERR circulated the updated cover letter
21 from Senate President Soucy and Senator Morse, which you all
22 approved that letter, as well as your proposed allocation

1 was then sent to the Governor's Office. Today, we will be
2 hearing presentations on housing and homelessness.

3 We're going to start with Dean Christon, from the
4 New Hampshire Housing Finance Authority. Dean, are you with
5 us?

6 DEAN CHRISTON: I am here. I am here, Director
7 Little.

8 JERRY LITTLE: Thank you very much, Dean. Why
9 don't you kick off our presentations, please?

10 DEAN CHRISTON: So thank you, and thank you
11 everyone for the opportunity to speak with you this
12 afternoon. Director Little asked me to summarize some of
13 the comments that were provided to the Stakeholder Advisory
14 Board around housing-related issues about a week and a half
15 ago.

16 And just for quick background on that, that Board,
17 as you know, has been in a parallel manner collecting
18 information for GOFERR and the Governor's Office using a
19 questionnaire that asks the same questions basically of
20 everyone who wants to submit information.

21 The Chair of that body, Donnalee Lozeau, asked me
22 to circulate that questionnaire broadly amongst housing

1 stakeholders and try to generate some information from them.

2 We did in fact do that. We received written
3 comments from about two dozen different individuals and
4 organizations as well as some oral comments from people. It
5 involved individuals who are housing developers, property
6 managers, property owners, service providers, lenders,
7 realtors, a broad range of entities and organizations.

8 And we synthesized that down into a memo that we
9 provided to the Stakeholder Advisory Board about a week and
10 a half ago. The information that I have provided, I hope,
11 to you last week is very similar to that. It is a little
12 tighter, if you will, and a little more summarized further,
13 as we have learned a little more about critical needs.

14 The three most critical areas I think we heard
15 about, all of which involve response to and relief from
16 issues that have been generated as a result of the pandemic
17 in the housing space begin with the issue of rent
18 stabilization.

19 And the concern here is that as the unemployment
20 has increased, as many people have found themselves suddenly
21 unemployed, there is concern about the ability of many
22 individuals to pay rent.

1 And this is exacerbated by the fact that
2 exacerbated by the fact that many of the employment areas
3 that have been hardest hit by this surge in unemployment
4 involve individuals in the service sector and the retail
5 sector, and in other sectors of our economy where data
6 suggests a larger percentage of people tend to be renters.
7 They also tend to be somewhat lower wage earners.

8 And so, the concern not just in New Hampshire but
9 nationally is that as the effects of the sort of short-term
10 stimulus payments and perhaps the extended period of extra
11 unemployment benefits begins to dissipate, that we'll see a
12 real significant difficulty for people to pay rent.

13 We've already heard from property owners that rent
14 delinquencies are up significantly; we've heard numbers
15 ranging from 10 to 20 percent, and there is a significant
16 concern not just here but nationally that these numbers will
17 continue to grow as we get further into this.

18 When I say, "National concern" I will note that
19 the Joint Center for Housing Studies at Harvard, for
20 instance, published a report a couple of weeks ago that
21 identifies this as one of the most critical issues that they
22 think might be facing the state and the nation and the

1 housing sector over the next few months.

2 So one of the major concerns that has been
3 expressed is that as we move through this period, that
4 people will have difficulty paying rent. That has impact on
5 their housing security, it has impact on the property
6 owners, who will not have the revenue that they need to meet
7 their obligations to their lenders to pay property taxes to
8 communities to pay utility bills.

9 Ultimately, when the eviction moratorium is
10 lifted, it is likely that that will generate a significant
11 number of eviction activities, which will also have an
12 impact on the court system.

13 And so, one of the suggestions that came forward
14 was that some of the CARES Act money could be invested in
15 providing short-term emergency rental assistance to
16 individuals who -- or on behalf of individuals, who've lost
17 income, lost the jobs as a result of pandemic-related
18 matters.

19 The concept here is that any such program would be
20 focused on those individuals, and would make payments
21 directly to property owners on behalf of those renters for
22 some period of time in the three to six month range that

1 would ensure that those negative consequences that I alluded
2 to earlier do not in fact occur.

3 And I think that's the first issue. Obviously, in
4 order to be effective and to have significant impact and to
5 serve a lot of people, this would require an investment of a
6 non-insubstantial amount of moneys.

7 And there are ranges of estimates of how much
8 might be necessary to have real impact -- \$25 million at the
9 low end to \$100 million at the high end we have heard from
10 people. I'm not sure anyone really knows exactly, but
11 whatever amount was allocated here would have to be
12 significant in order to ensure that we didn't raise
13 expectations unnecessarily.

14 The network that we would propose to use to do
15 this, in the event that it was something that policymakers
16 wanted to move forward with, would be an expansion of
17 efforts already undertaken by the community action agencies
18 that do some much more limited work in the area of emergency
19 housing support.

20 And we believe that a program could be built on
21 that infrastructure relatively quickly that would move
22 forward and actually be able to serve a significant number

1 of individuals going forward.

2 The second area that was identified is related,
3 and it goes to the issue of homeowners who might be at risk
4 of foreclosure as a result of loss of income from the
5 pandemic.

6 Now here there is a different dynamic, because a
7 significant number of those individuals are likely to have
8 mortgages that are connected to the federal government. And
9 as you probably know, the CARES Act provided some
10 protections for individuals with federally supported
11 mortgages.

12 And basically, providing that they can ask for
13 mortgage forbearance, or basically deferral of their
14 mortgage payments for a significant period of time.

15 But a couple of observations were brought forward
16 there. First, forbearance is not forgiveness, and so it
17 means that at some point those payments are going to have to
18 be made in some manner.

19 And while there's not the suggestion that perhaps
20 resources need to be devoted to helping to make those
21 payments directly, the concern is that people need to
22 understand what their obligations and opportunities are.

1 And one of the things we've learned from the not-
2 that-long-ago experience of the Great Recession was that
3 when people are faced with challenges paying their
4 mortgages, one of the things that's very important is for
5 them to have access to independent, professional counseling
6 support.

7 And so, one of the suggestions that came forward
8 from the community was that we essentially rebuild,
9 rejuvenate a program that had been in place for a number of
10 years during the Great Recession known as Home Health NH,
11 which was a partnership between the Banking Department, the
12 Justice Department and New Hampshire Housing at that time to
13 provide foreclosure counsel-related services to people
14 across the state.

15 Ancillary to that, we have also -- it has also
16 been recommended that some resources be set aside to
17 actually provide direct assistance for individuals who are
18 not going to have the benefit of federal protections.

19 And so, we estimate that about 30 to 35 percent of
20 all of the homeowners who have mortgages in the state -- and
21 that could be as many as 80,000 households, are not covered
22 by the federal protections.

1 And while we've learned from talking to our
2 friends in the banking community that most New Hampshire -
3 based banks and servicers are providing very similar
4 protections to their clients, as the federal government is
5 requesting for federally supported mortgages, not all
6 services across the country are obligated to do that.

7 And so, many New Hampshire homeowners who have
8 difficulty paying their mortgage might have significant
9 financial burdens as a result of this situation.

10 It is particularly true that individuals who have
11 manufactured homes that have mortgages are not likely to
12 have federal protections, since very few of those properties
13 are actually eligible for federally supported mortgages.

14 And so, in addition to the counseling component,
15 it is suggested that some dollars be allocated to a program
16 that could be used to provide direct assistance to
17 homebuyers where no other options are available to keep them
18 from foreclosure.

19 And again, the purpose here is not only to help
20 them as individuals, but also frankly to avoid the negative
21 implications that come to communities, to neighbors, and
22 frankly to the overall real estate market from the

1 significant uptick in foreclosures.

2 And then the last area that was brought to our
3 attention involves homeless shelters. And obviously those
4 of you who have had the opportunity to see a shelter in
5 operation know that they are not designed, frankly, for
6 social distancing. They tend to be very tight spaces when -
7 - particularly during periods of maximum demand during the
8 winter months.

9 And so, those providers have worked very hard in
10 the last few months to try to maximize the number of people
11 they serve, while at the same protecting them with social
12 and physical distancing.

13 And it's led to some extraordinary measures,
14 including as you know the sort of development of tent cities
15 in a couple of places. Others have acquired on a short-term
16 basis other facilities. They're using more staff; they're
17 spending a lot more money on different approaches.

18 So there's been both an operating cost impact and
19 they're looking ahead, and looking to the fact that in the
20 long-term, ultimately there will be a need to fundamentally
21 restructure how these facilities are designed and operated.

22 And that could include physical plant changes

1 inside existing building, the addition of new space, and
2 other accommodations that are designed to make sure that as
3 we go back into the winter months; in particular that
4 there's an opportunity here to shelter people in an
5 emergency situation appropriately and safely.

6 So in that particular area, the ask involves
7 additional operating resources. Some of those have already
8 been provided through the Department of Health and Human
9 Services, but they're basically putting on the table that
10 they're going to need more of those resources; and also, the
11 suggestion that some dollars be allocated to a capital fund
12 essentially that could be used to help with these physical
13 plant improvements going forward.

14 I think those are three core areas. From our
15 perspective at New Hampshire Housing, we've identified where
16 we believe we could be of assistance in any of these three
17 areas.

18 Should it be determined that it's appropriate to
19 move forward, we're happy to step up and do some work here,
20 if that is desired. I'm also happy to try to answer
21 questions about any of these issues, if you have any.

22 JERRY LITTLE: Thank you very much, Dean. Do the

1 members of the Committee have any questions for Mr.
2 Christon? I don't -- Senator Morse, you have a question,
3 sir?

4 CHUCK MORSE: Senator Morse, *5 maybe? Unmute your
5 phone? Or how about Senator Soucy, do you have a question?

6 SENATOR SOUCY: Yes, I did, and it was specific to
7 manufactured housing. I wanted to make sure I understood
8 what the request was, and how we might be able to assist
9 people in manufactured housing, since their circumstances
10 are so unique?

11 DEAN CHRISTON: Thank you for the question,
12 Senator. There are two components here. First, they would
13 obviously be eligible for the housing counseling support
14 that would be available to anyone, really, across the state,
15 who has questions or issues related to their ability to pay
16 their mortgage.

17 But I think with specific regard to manufactured
18 housing, because so few manufactured homes are eligible for
19 federally related mortgage assistance, it means that the
20 bulk of people that have a mortgage on a manufactured
21 property are not likely to be eligible for long-term federal
22 forbearance and other types of supports.

1 And so, it is likely that the funds that we're
2 suggesting be allocated to a direct assistance program would
3 sort of be skewed to a degree towards manufactured
4 homeowners, in the sense that they're not likely to have
5 access to other resources.

6 So that money might be used to help them pay some
7 portion of an arrearage, if it comes down to the fact that
8 that's what stands between keeping them in the home and not.

9 We would suggest that that be done in some form of
10 a deferred payment loan structure, so that you know the
11 people frankly need the assistance, and that ultimately they
12 have an obligation to repay it, but maybe they don't have
13 the capacity to do it right now and you avoid any
14 dislocation in their housing situation.

15 But manufactured housing does in fact pose a
16 unique challenge, and probably an accelerated risk in this
17 environment, relative to other types of housing.

18 SENATOR SOUCY: Thank you, Dean.

19 JERRY LITTLE: Any further questions for Mr.
20 Christon? I don't see any on the Board or hear any. So
21 Dean, were you planning on introducing Ms. Margolin next?

22 DEAN CHRISTON: I didn't know how you wanted to do

1 that, but I'm happy to do that Jerry. So one of the other
2 speakers that adjoined the Stakeholder Advisory Board a week
3 or so ago was Elissa Margolin. Elissa is the Director of
4 Housing Action New Hampshire.

5 And in addition to dealing with a broad range of
6 issues has been very engaged with her team in doing some
7 work with the shelter providers I know and has provided a
8 lot of important information to the Department of Health and
9 Human Services and to us about the needs of that particular
10 community.

11 And I believe Elissa also provided some written
12 comments, and is available to speak to the Board.

13 ELISSA MARGOLIN: Good afternoon. Thank you,
14 Director Little, thank you Dean, thank you Chairman Morse
15 and members of the Legislative Advisory Board. I sincerely
16 appreciate you dedicating this meeting to understanding the
17 impact of the pandemic on housing and homeless services.

18 As Dean said, my name is Elissa Margolin. I serve
19 as Director of Housing Action New HH. We're a statewide
20 coalition of 80 organizations focused on improving state and
21 federal policy so everyone in The Granite State has a place
22 to call home.

1 Our membership includes affordable housing
2 providers, so organizations you're likely familiar with like
3 NeighborWorks of Southern New Hampshire, AHEAD, Catch
4 Neighborhood Housing, but also private developers and
5 property managers like Great Bridge Properties, Stewart
6 Property Management.

7 We also count among our members the state's public
8 housing agency, and our homeless services, including
9 transitional shelters and emergency shelter providers, as
10 well as supportive housing providers.

11 We've obviously been in very close communication
12 with our members since the pandemic hit, and we've done some
13 surveys, and we hold weekly Zoom meetings that are
14 specifically focused on the impact of COVID-19. We've been
15 coming together to listen and learn, identify needs, share
16 resources, form key partnerships and seek solutions.

17 The last eight weeks have really taught us that
18 the challenges of this pandemic are multifaceted and, in a
19 way, they have been impacting various subsectors within our
20 membership a little differently.

21 For example, for a member to provide traditional
22 workforce housing, they're reporting a very similar story.

1 We've just heard Dean articulate about, you know, tenants
2 have been really hard hit by COVID-related job loss, thus
3 impacting their tenants' ability to pay rents.

4 We've also heard anecdotes about -- you know,
5 property managers who have become makeshift social workers.
6 They have found themselves helping tenants advocate for
7 unemployment, connecting their tenants to food banks. And
8 they're also -- you know, doing a really good job working
9 out payment plans where they can.

10 And early interventions like the stimulus checks
11 were really helpful in getting through those April. I think
12 the scariest time for our state's rental market is really
13 just around the corner.

14 Before our shelter providers, the scariest times
15 were pretty immediate. There's no safe place, as Dean just
16 said, to isolate or quarantine in a traditional emergency
17 shelter.

18 So in order to keep shelter residents safe,
19 homeless organizations and the incredible people who lead
20 them, they had to actually locate open staff and manage new
21 sites, in order to what we've been calling decompress their
22 crowded shelters, or kind of lower the [00:21:50

1 indiscernible Census] and the crowding.

2 We worked with the state to provide isolation and
3 quarantine needs to those exposed symptomatic or diagnosed.
4 And all of them had to totally recreate meal planning and
5 meal distribution, because their volunteer-based soup
6 kitchen model really quickly fell apart.

7 I have submitted written testimony, and it
8 includes a number of proposals. I'd like to focus my time
9 with you today on two of them; rent stabilization needs and
10 homeless shelter adaptation needs.

11 I have listened closely to your prior convenings.
12 I really do appreciate your deliberations on the best way to
13 distribute these CARES Act relief resources.

14 And as you have noted in prior discussion, you
15 know, some issues are just foundational to everything else.
16 And housing is definitely one of those foundational issues.
17 You can't rebuild an economy if your housing market is
18 unstable.

19 You can't implement good public health policy, if
20 housing is unstable, and we can't provide education if
21 housing is unstable, and you can insert a lot of things
22 there, and really get to appreciate why housing is so

1 foundational to everything else.

2 And that's why we are concerned with stabilizing
3 the affordable rental market. I think it's been noted
4 recently in both local and national press that we are
5 unfortunate on the brink of an evictions crisis.

6 And for us here in New Hampshire, the pandemic hit
7 at a time when our rental market was already strained. Our
8 lack of afford supply created a market of what we call, "the
9 cost burden tenant" you know, essentially people who pay
10 more than half of their monthly income on rental costs.

11 So we already had this vulnerability in the market
12 before the pandemic hit, and now we've added some severe
13 loss of jobs -- particularly in sectors like hospitality and
14 retail. And the result is unfortunately a growing number of
15 renters what lack the ability to pay.

16 I've described this in some places as, "the
17 perfect storm." Others have called it, "the upcoming
18 evictions tsunami." I'm going to stick to "perfect storm."
19 I really view this as the coming together of a number of
20 concerns.

21 I mentioned the cost-burdened renters with
22 additional economic hardship, the lack of housing supply and

1 just other options, and then you have a growing number of
2 renters who may find themselves very soon owing several
3 months of back rent, which is really hard to overcome.

4 And then you almost have a pent-up demand for
5 evictions from some property owners, as we approach the
6 expiration of the moratorium on eviction.

7 We do not view this as a tenants-versus-landlords
8 issue. Although the moratorium may have frustrated some
9 property owners, it did create much-needed stability in the
10 interest of public health.

11 You know, the big picture that we're asking you to
12 help us address is more about the system -- you know, a
13 system where both parties, landlords and tenants really rely
14 on each other. Rents pay mortgages, capital maintenance
15 property taxes. We've all heard the expression, "Too big to
16 fail." In many ways, our housing market is too essential to
17 fail, and really needs your help.

18 So this is why our proposal includes a request for
19 this rental stabilization fund that Dean described to
20 provide the short-term rental assistance really fortify a
21 weakened system, and to get our rental market on solid
22 ground again.

1 But I'd like to use the remainder of my time to
2 raise the concern about our state's homeless shelter system,
3 particularly our emergency Congregate Living shelters. Now,
4 the bottom line is that we just can't go back to crowding
5 people in bunk beds two feet apart. And we do need to make
6 major changes in how we provide emergency shelter.

7 You know, to date with the support from
8 philanthropy, the Governor's Office, the EOC, DHHS -- you
9 know, homeless organizations have just done tremendous
10 things to keep people safe.

11 They -- you know, as I noted, the regional
12 decompression of the population we've launched new health
13 partnerships, found places for isolation and quarantine, but
14 we unfortunately have seen outdoor encampments grow, and
15 that is really concerning.

16 Where do you go when you know you can't go back to
17 the way things were? If you've ever toured a shelter, you
18 know that they're really just rooms crowded with bunk beds.

19 So that's why we've come together to propose this
20 shelter adaptation program, to make the needed changes to
21 the physical spaces and the operations to support new on-
22 site health protocols and safe social distancing measures.

1 There are just some infrastructure needs that we
2 can't ignore anymore, and, you know, for some shelters this
3 would be a new laundry area or a bathroom facility. Many
4 shelters now need to restructure their cafeterias; they were
5 kind of crowded -- long tables. Probably need, you know,
6 smaller tables spaced further apart.

7 A lot of shelters are talking about adding new --
8 the need to add new entrances and redirect flow, so we have
9 one-way hallways. IT needs the video monitoring and that
10 kind of thing.

11 But we also need to address the encampments, and
12 we do that through outreach workers. You have to rebuild
13 trust and get people sheltered and safely housed as soon as
14 possible.

15 Based on weekly calls with our full statewide
16 shelter system, we anticipate that there's about 75 percent
17 of our state's 40 shelters need some kind of infrastructure
18 improvements.

19 Our shelters have also lost a lot of their
20 volunteers, so we need to make sure they have the staffing
21 we need, and it makes sense wherever possible to move people
22 out of shelters and into housing, with evidence-based

1 supportive services.

2 I'll close with our thanks. Many of you have been
3 part of our efforts over the years to address New
4 Hampshire's lack of affordable housing, and, you know, we
5 were on our way to making good progress. The number of
6 projects in the pipeline were impressive. And last year our
7 homeless numbers in our state were actually down.

8 But with the necessary stabilization of our rental
9 market and needed improvements to our shelter system, I
10 think we could avoid an unraveling and bridge us to a more
11 hopeful future. And thank you again for this opportunity,
12 and I'm happy to take any questions.

13 JERRY LITTLE: Thank you, Ms. Margolin.

14 Questions? Representative Maryjane Wallner?

15 MARYJANE WALLNER: Thank you. Thank you for the
16 information. I was wondering, first of all, how many
17 shelters are there in the state? And what is the present
18 capacity?

19 ELISSA MARGOLIN: So our state has 46 shelters.
20 Some of those are emergency shelters, some of those are
21 transitional shelters. And every shelter is a little bit
22 different. We have -- I don't have the numbers for you, our

1 total number of beds in the state, can certainly get that
2 number and provide it to the Legislative Advisory Board.

3 Our two largest shelters in the state are in
4 Manchester and Portsmouth; Manchester at about 138 beds, so
5 that would be New Horizons, and Crossroads at 120 beds. Due
6 to decompression and some folks leaving shelters, the Census
7 is down, because shelters were not taking new intakes.

8 This is -- the tension between providing health
9 and safety for the residents you're currently sheltering and
10 a difficult decision to not take in the new folks into
11 shelters who need it. So there's been a challenge here.

12 And one of the reasons I think that we really need
13 to rethink our whole emergency shelter system is we need to
14 come up with safe ways to do new intake, so we can previous
15 emergency shelters when it's needed.

16 JERRY LITTLE: Senator D'Allesandro?

17 SENATOR D'ALLESANDRO: Thank you, Chairman Little.

18 Question, Elsie: The number of people who are in the camps
19 that you mention, I know that the number in Manchester is
20 growing quite dramatically, and I've seen the camps in
21 Concord. But the number of homeless people who are now
22 sheltering in tents along the riverbank and in other parts

1 of the city of Manchester and the state, what's the number
2 of people involved? What's your best count, and how could
3 those people be served as we go forward?

4 ELISSA MARGOLIN: Thank you for the question,
5 Senator. It is concerning. I think our state over the
6 years has done a wonderful job of keeping encampments to a
7 minimum. And then I think municipalities during this crisis
8 have really stepped up. You know, GDC advised that we bring
9 portable toilets, meal delivery services, portable showers,
10 handwashing stations to encampments and not disturb
11 encampments.

12 And then in addition to that, some shelter
13 residents became really nervous in the pandemic and left
14 shelter and went to seek encampments. Again, municipalities
15 have been wonderful partners, but they're really not going
16 to tolerate this very long, and we need a more humane
17 solution, you know, for the people who are living there, for
18 the people who are serving, and in the best interests of all
19 of our towns and cities.

20 In order to reverse course, you're going to need
21 outreach workers. And these are essentially folks who go
22 and build trust in the community and bring folks either back

1 in the shelter, or back into support of housing first with
2 services, in order to be successful.

3 What we don't want to do is, you know, have a
4 situation where we just pull all those services away and
5 then just have folks kind of wandering around. This is
6 really an opportunity to do things better. But we really
7 don't have a lot of outreach teams in our state.

8 So our hope is that part of this program would be
9 to shore up some outreach so we can transition these camps
10 to a more humane solution.

11 JERRY LITTLE: Any further questions?

12 ELISSA MARGOLIN: I just also want to say to
13 Representative Wallner, I have come across -- I have the
14 sheet from DHHS on all of the 46 shelters and the number of
15 beds next to each -- the name of each shelter, so I'll go
16 ahead and send that to the Legislative Advisory Board.

17 JERRY LITTLE: Thank you, Ms. Margolin, and we
18 will distribute it out. Our next question is from Maryjane
19 Wallner. Representative Wallner?

20 MARYJANE WALLNER: Thank you, and I appreciate you
21 funding that information. So, as you're talking about the
22 shelters, you're talking about developing spaces that people

1 can be in further distance -- it seems to me that that means
2 that there will actually be less capacity, unless we
3 increase the number of shelter facilities, or unless
4 facilities -- maybe some facilities have enough space.

5 But it seems like if we're going to be increasing
6 the amount of square footage per person, it's going to mean
7 that each of our shelters might have less capacity, and have
8 you factored that in to this request, that we would maybe
9 need additional space?

10 ELISSA MARGOLIN: Yes, I think that's a very
11 accurate observation. The number of beds per shelter is
12 likely to change, if we really want to stick to six-foot
13 distancing and no more bunking. So in some cases, shelters
14 are talking about continuing relationships they have around
15 decompression. So on the Seacoast, they have a long-term
16 lease arrangement with a hotel now, and need support to keep
17 that lease going.

18 In Manchester, they've opened up additional space,
19 essentially having to open a shelter next door to deal with
20 the state's needs. So, you know, some places might need an
21 entirely new wing, a second floor. I think that those would
22 be the larger shelters.

1 And so, a big infrastructure like that, there'd
2 probably be just a handful of them around the state. But
3 there -- really a push to get folks into housing solutions
4 would be the preferred approach, wherever possible, and this
5 really is an opportunity to do that.

6 MARYJANE WALLNER: And that's been factored into
7 your request that you -- I just received some materials that
8 you were requesting for the homeless shelter -- program you
9 were requesting \$25 million dollars, is that correct?

10 ELISSA MARGOLIN: Yes. And we talked to our
11 shelter members -- particularly the large shelters, and
12 asked how they would approach this exact issue that you've
13 named when having fewer beds.

14 And obviously, you know, the state has an interest
15 in making sure that we could at least sustain the number of
16 beds we have available in the state.

17 And some of them already had done some planning on
18 shelter improvements that they could implement -- like New
19 Horizons, for example.

20 And I think other shelters like, you know, Concord
21 Coalition to End Homelessness that runs a winter shelter is
22 really going to be able to only take half of the residents

1 that they had last winter.

2 They're going to have to work in partnership with
3 the other shelters, like the McKenna House, Salvation Army
4 and The Friends Program in order to come up with a space
5 solution for sheltering Concord area homeless residents,
6 particularly in the winter.

7 MARYJANE WALLNER: Thank you.

8 JERRY LITTLE: Any further questions for Ms.
9 Margolin? I don't see any, so thank you very much, Elissa.

10 ELISSA MARGOLIN: Thank you.

11 JERRY LITTLE: Our final presentation this
12 afternoon is from Sarah Mattson Dustin, who's Executive
13 Director of New Hampshire Legal Assistance. Good afternoon,
14 Sarah.

15 SARAH MATTSON DUSTIN: Good afternoon, and thank
16 you very much, Director Little. Good afternoon to the
17 Chairs and the members of the Advisory Board. Thank you all
18 very much for the opportunity to speak with you this
19 afternoon.

20 My name is Sarah Mattson Dustin. I'm the
21 Executive Director at New Hampshire Legal Assistance. We're
22 a non-profit law firm, and we provide civil legal aid here

1 in New Hampshire. I know many of you are familiar with our
2 work.

3 NHLA is part of the civil justice system. So,
4 unlike in the criminal justice system, there is no right to
5 have an attorney appointed in most civil cases, and at NHLA
6 we help people with civil cases that impact their most basic
7 needs -- things like safety, shelter, economy security.

8 We work exclusively with low-income people and
9 people age 60 and over. Many of our clients are
10 experiencing deep poverty. 43 percent are at or below the
11 poverty level, which for context is a bit more than \$500 per
12 week for a family of four.

13 Many of our clients have other vulnerabilities.
14 For example, more than half experience disabilities, and
15 over 40 percent have minor children. We work all around the
16 state. Our offices are in Berlin, Claremont, Concord,
17 Manchester and Portsmouth, and last year we traveled about
18 100,000 miles to reach our clients where they are in every
19 corner of the state.

20 I'm really happy to be able to tell the Advisory
21 Board that we've been able to maintain near total
22 operational continuity during state of emergency. We're

1 continuing to receive new requests for legal services,
2 continuing to take new cases, continuing to represent our
3 clients, including a new form like telephonic hearing.

4 And we feel pretty strongly that we're in the calm
5 before the storm right now. I think Elissa described it
6 really well when she talked about the housing crisis being
7 around the corner.

8 So I want to be abundantly clear that civil legal
9 aid both here in New Hampshire and everywhere else in the
10 country have never had enough capacity to meet demand. So
11 when I talk about a surge in need coming, I'm really talking
12 about exacerbating a shortage that is acute in the best of
13 times, and they're absolutely is a surge on the way.

14 Based on the last recession, we are expecting that
15 the number of people who are eligible for our services will
16 increase by as much as 20- to 25%.

17 I know you want to focus on housing today, so I'll
18 zero in on that as well. Housing is our largest practice
19 area at NHLA. It makes up about 40 percent of our cases
20 overall. And as was described to you, moratoriums on
21 eviction and foreclosure are staving off housing prices
22 right now.

1 But families remain obligated to pay their bills.

2 And as New Hampshire begins to reopen and the
3 moratoriums are lifted, many families are going to be left
4 with significant arrearages and the threat of imminent
5 homelessness.

6 We have an incredibly low vacancy rate in rental
7 housing here in New Hampshire. What that means for our low-
8 income clients is that rehousing can be near impossible,
9 even if folks are able to pull together a large payment of
10 first month's rent and a security deposit, there may simply
11 not be an apartment that's available.

12 We 100 percent support rent stabilization, housing
13 counseling... support for shelter providers has been
14 described today. We know those will be essential efforts
15 and we are behind all of them.

16 The civil legal aid that we provide is also going
17 to be on the front line of these economy relief efforts. In
18 New Hampshire's housing environment, and certainly in this
19 public health environment, we really don't want a single
20 family to be wrongfully evicted. And that's what we do at
21 NHLA. We make sure that evictions and foreclosures move
22 forward on lawful substantive and procedural grounds.

1 Often, that's not through litigation, that's
2 through helping tenants work out reasonable agreements with
3 their landlords. That's through making sure that a
4 homeowner is able to enforce the provisions in the CARES Act
5 that provide certain relief related to mortgage payments.

6 "Housing first" is a mantra that we hear now
7 across human services disciplines. It's the literal and
8 figurative foundation of ability for families. That's why
9 it's always been an absolute top priority for us.

10 So we know that this need for civil legal aid and
11 housing is going to surge. It's not the only need that's
12 going to surge. I outlined our projections in my written
13 testimony, and I hope you'll indulge me to just highlight
14 one other area orally.

15 Our second biggest practice area is domestic
16 violence. We help domestic violence survivors get
17 protective orders. These are the orders that require an
18 abuser to stay away from the person they victimize. We also
19 help survivors get divorced, get child support, get orders
20 related to custody and visitation.

21 And we just recently got the data about the number
22 of protective order cases that were filed in April of this

1 year, and it was the lowest since January of 2019, after
2 what had been a fairly steady upward trend. So that's
3 really scary to me, because we know right now many people
4 are just not in a position to be able to access resources
5 safely.

6 And as the state begins to open back up, I think
7 we'll see the need for legal representation and domestic
8 violence cases go back up dramatically. And we need to make
9 sure that people are able to confront those circumstances
10 with a legal advocate alongside.

11 What we do in our work is really help people solve
12 problems, help families get back on the path to stability.
13 And often the interventions that we can provide can prevent
14 a more expensive problem.

15 Homelessness is really expensive. The long-term
16 effects of having a child living in a home where they're
17 exposed to violence is really expensive. Families that have
18 stable housing, have food on the table, are safe from
19 violence, are much better positioned to hang on to their
20 jobs, to help their kids have success in school.

21 And because our clients are low-income people,
22 they're generally putting money right back into the economy.

1 They're paying rent, they're going to the grocery store,
2 they're putting gas in the car. So making sure that low-
3 income families can keep their housing, keep their job, keep
4 their kids in school is really a profound boost to the
5 community.

6 So we certainly encourage you to think about civil
7 legal aid as part of your housing relief strategy. I really
8 appreciate, once again, the opportunity to speak with you
9 and I'd be very happy to answer any questions. Thank you.

10 JERRY LITTLE: You're welcome. Thank you, Sarah.
11 Are there any questions from members of the Committee? I
12 don't see any, Sarah, so thank you very much.

13 SARAH MATTSON DUSTIN: Thank you.

14 JERRY LITTLE: So those are the three
15 presentations that we had scheduled for you this afternoon
16 on our agenda. We now have item 4, which is open
17 discussion. Are there any other issues that members of the
18 Committee would like to discuss today? Representative
19 Wallner?

20 MARYJANE WALLNER: I have a couple of things that
21 I would just like to see if I could get some information
22 abo. And it's not -- these are not about housing issues,

1 but more about how we're going to keep track of the spending
2 that we've been doing, and particularly I have two issues
3 particularly.

4 Last week, the Governor announced that he would be
5 setting up a number of relief funds; I think there was the
6 Main Street Business Fund, there was a Health Care fund,
7 there was a Child Care Fund. So he's setting up a number of
8 these.

9 And I wanted to know how we will be able to track
10 the spending in those different funds. How will we know,
11 for instance, who gets the grants? What organizations or
12 what businesses get grants? Will that be something that's
13 kept track of at the GOFERR office and then put on the
14 GOFERR website, or how will the public know who's getting
15 those grants?

16 JERRY LITTLE: Yes. The plan represented is to
17 track all of the expenses through the GOFERR office, and to
18 have a system -- a back end system created that will allow
19 the data, the information about who received grants and how
20 much, to be posted very quickly on the GOFERR website.

21 MARYJANE WALLNER: Thank you, thank you, I
22 appreciate that. I do have one further question?

1 JERRY LITTLE: Certainly, go ahead.

2 MARYJANE WALLNER: Okay. So back in mid-March,
3 the Governor set up the first fund. It was the Health Care
4 Relief Fund. It has it was \$50 million dollars. We've had
5 a lot of discussions about that. And some of those funds we
6 were taken from different accounts in the General Fund.

7 I know there were some funds taken from the secure
8 psychiatric unit at New Hampshire Hospital. There were some
9 funds that were taken from the Substance Abuse Fund and put
10 into the special fund. Have those funds gone back, since we
11 now have the \$1.25 billion dollars. Have those funds been
12 replaced in those Health and Human Service accounts?

13 JERRY LITTLE: I would have to check with -- this
14 is Jerry Little -- I would have to check with the Department
15 of Health and Human Services to determine whether or not the
16 funds have actually been brought back in exactly.

17 I do know that basically General Funds were
18 replaced and backfilled with CARES Act funds, once the CARES
19 Act money was received. If you would like, I would reach
20 out to HHS and ask if all of the lines were refreshed to
21 their previous levels.

22 MARYJANE WALLNER: Thank you.

1 JERRY LITTLE: But I would have to check with HHS
2 to get that answer.

3 MARYJANE WALLNER: Oh, thank you, Mr. Little. I
4 would appreciate getting that information. Thank you.

5 JERRY LITTLE: Thank you. You're welcome.
6 Senator Soucy?

7 SENATOR SOUCY: Thank you, commissioner. I
8 actually had two questions as well. One was regarding the
9 Main Street Relief Fund that DRA is administering. Am I
10 understanding its prequalification application for folks?
11 Is that information submitted confidential?

12 JERRY LITTLE: I don't know the answer to the
13 question. So I will find that out for you.

14 SENATOR SOUCY: Okay. That would be helpful.
15 I've had a couple of inquiries, whether or not the fact that
16 somebody has applied or the information they submit, whether
17 or not it would be subject to the Right-to-Know law. So
18 that was one.

19 JERRY LITTLE: Yep.

20 SENATOR SOUCY: And anything you can find out in
21 that regard would be helpful. The second one was regarding
22 -- and I think it was a recent order, but -- the Governor

1 expanded the types of positions at long-term care facilities
2 that would be eligible for the employee stipend. And I was
3 just not able to find specifically who it was that these
4 stipends were being extended to.

5 JERRY LITTLE: Generally, the extension is given
6 to a client or customer or individual focusing [00:50:48
7 indiscernible] and employee. But we are working on fleshing
8 out that extension, so we can provide you further details on
9 that as well, Senator.

10 SENATOR SOUCY: Perfect. That would be wonderful.
11 Thank you.

12 JERRY LITTLE: So could I just go back to your
13 first question?

14 SENATOR SOUCY: Yes.

15 JERRY LITTLE: And I'd like to put it in the
16 context of Representative Wallner's question, and I'm just
17 curious what your preference would be. Because I understand
18 Representative Wallner's question, she wants to make sure
19 that we're going to know everywhere that the money goes --

20 SENATOR SOUCY: Mm-hm.

21 JERRY LITTLE: -- and yours is to make sure that
22 the money -- that the applications and use of the money is

1 confidential.

2 SENATOR SOUCY: Yes.

3 JERRY LITTLE: How would we reconcile?

4 SENATOR SOUCY: Well, I think it's the
5 prequalification application, because no money is going out.
6 It's whether or not there is the possibility for money going
7 out in that instance. I mean, I do understand the
8 expenditure might be subject to the Right-to-Know law, but
9 whether or not someone is eligible is the question.

10 JERRY LITTLE: Okay, thank you.

11 SENATOR SOUCY: Thank you.

12 JERRY LITTLE: Representative Hennessey?

13 ERIN HENNESSEY: Thank you Director Little. I
14 have two questions. One is I'm receiving a lot of questions
15 from constituents on the Main Street funds around the self-
16 employed little button that you have to press if you're
17 self-employed. I think there's some confusion around how
18 they've set up their business, and whether they're self-
19 employed or not.

20 And I was wondering if you could have, like a
21 question and answer or "Frequently Asked Questions" section
22 in the GOFERR, on the webpage there, to help businesses fill

1 out form properly?

2 JERRY LITTLE: So are you asking us to help people
3 determine if they are self-employed or not?

4 ERIN HENNESSEY: I guess that's what I'm asking
5 you. I think some people are confused. I know that the
6 Governor said that self-employed businesses on his website -
7 - I'm sorry, on news conference on Friday -- would not
8 qualify because they are eligible for unemployment payments.
9 But I don't know that that's true for all self-employed
10 businesses or not.

11 So I think I'm seeking some clarification.
12 Because some people consider themselves employed, but not
13 only do they have home expenses, they have business expenses
14 -- rents and costs for furniture and fixtures and employees
15 and all of that.

16 So I think that some of my constituents are
17 seeking assistance on how to fill out the form, and if they
18 are self-employed, or maybe you could direct them to -- in
19 some way to help fill out forms properly, or if they
20 actually are qualified for these funds.

21 JERRY LITTLE: Okay. We'll take a stab at that as
22 well.

1 ERIN HENNESSEY: And I've received many questions
2 on that. The other is on the business -- on the non-profits
3 that will qualify for the non-profit funds, Chambers of
4 Commerce have reached out to me, and are hoping that
5 although they were not eligible for PPP funds, because they
6 are 501(c)(6)s, they are hoping that they would be eligible
7 for these non-profits or for the Main Street funds, because
8 they are non-profit businesses.

9 JERRY LITTLE: Very good. I believe that their
10 specific situation is that they're 501(c)(6)s in particular.

11 ERIN HENNESSEY: Yes, I apologize, did I not say
12 that one?

13 JERRY LITTLE: No, that's fine. Yeah. That's
14 good. I will try to get some clarification on that from the
15 Governor's Office.

16 ERIN HENNESSEY: Thank you.

17 JERRY LITTLE: Any further questions, comments or
18 issues to discuss? So I have a half dozen or so -- seven
19 questions that you'd like me to get back to you on, which we
20 will do. I don't see any other hands up on the screen.

21 That then leaves the last item on your agenda,
22 which is your next scheduled meeting. We don't currently

1 have one.

2 I do know that you are all expecting to come back
3 to Concord sometime in early June. Would you let me know
4 let me know when you would like to get back together, or how
5 would you like to handle this? Representative Wallner?

6 MARYJANE WALLNER: Oh, I do have a question about
7 when we will -- when we'll have a discussion about the
8 funding for the housing issue, and whether or not we'll be
9 making a recommendation about the housing issues to the
10 Governor?

11 JERRY LITTLE: I don't know the answer to the
12 question. I think it will all depend upon when you're going
13 to get back together again. But I do know that the
14 Stakeholder Advisory Board is also working on this issue at
15 the same time. Senator Morse?

16 SENATOR MORSE: Wow, you just -- I think you just
17 answered one of the questions. I don't think the
18 stakeholder group has actually made their recommendations at
19 all. And I'm not sure they're going to do it financially --
20 like do it in [00:56:36 indiscernible millions] and things
21 like that. They were looking at a different way of doing
22 it.

1 But I think we should hear from them. But we did
2 talk about the date of June 3, of coming back and doing
3 additional recommendations.

4 And I think if the speaker and the Senate
5 President and I'm (sic) going to schedule a session day that
6 day, that's probably a good day for us to come back,
7 considering the holiday hitting next week. So it probably
8 makes sense to come back the week after that.

9 And in between then, I think there probably will
10 be questions that we need to get answers to from the sounds
11 of things today. So I think we could probably give that to
12 the committee members, and then come back on the third and
13 make more recommendations.

14 In talking to you this morning, I believe there's
15 about \$400 million left in the account, so.

16 JERRY LITTLE: That's correct. The balance is
17 roughly \$400 million dollars unallocated in the moment in
18 the CARES Act Relief Fund. Any further comments? If not,
19 we will pencil in June 3. Or, if you prefer, we'll put it
20 in ink, unless we hear otherwise from the Senate President
21 and the House Speaker.

22 SENATOR MORSE: Okay, thank you.

1 SENATOR SOUCY: That date is fine.

2 STEVE SHURTLEFF: Steve Shurtleff. Yeah, that
3 date is fine.

4 JERRY LITTLE: Very good. Then we will put it in
5 ink. Next meeting 1:00 p.m. on June 3. And in the
6 meantime, we'll get to work on those questions that you
7 asked today and send out an e-mail to you. Anyone else with
8 a further question? No comments? Are you all set, speaker
9 Shurtleff, did we answer our question?

10 Looks like, sounds like we must have. Very good.
11 This meeting of the Governor's Office of Emergency Relief
12 and Recovery Legislative Advisory Board will end at 2:00
13 p.m. Thank you all.

14 COLLECTIVE: Thank you.

15 [End of Proceedings]