



# community development partnership

Creating opportunities for people to live, work, & thrive on the Lower Cape

## MEMORANDUM

**TO: Lower Cape Housing Trusts**  
**SUBJECT: Guidance on use of local funds for rental assistance**  
**DATE: March 27, 2020**

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As the COVID-19 situation continues to develop, the Community Development Partnership has taken steps to modify our operations and remain “open for business” while protecting the safety of our staff and clients. Staff is working remotely, serving the 100 families who live in our affordable rental apartments and linking them with programs and services to help them navigate this period of extreme financial distress including assistance with making their rent. We are also working closely with our nonprofit partners and service providers, including the Homeless Prevention Council, to provide cross-referrals and coordinated support. And we are strongly connected with state and federal advocates who are working hard to advocate for resources and policy solutions to support our low-income neighbors.

We want to make sure that you are aware of the full spectrum of resources that are either already available or are on their way to assist Cape residents with meeting their housing and other needs. We believe that using state and federal resources is currently the most effective strategy to address the scale of the problem that faces us while protecting our limited local resources. The COVID-19 pandemic has highlighted the urgent need for housing security for all residents as a matter of public health. In the face of job and income loss, this need will only escalate as the pandemic recedes and it will be more important than ever to increase our housing supply. **We believe that at this point, Housing Trust funds are best reserved for building the housing that our communities desperately need. We encourage municipalities to take advantage of state and federal resources to provide rental assistance to residents as much as possible.**

To that end, we have compiled a list of resources including those that are available or forthcoming that can be used for rental assistance.

### Existing rental assistance programs:

- **Homeless Prevention Council:** your first resource for referrals, HPC provides case management to connect residents with appropriate resources and ongoing support <https://www.hpccapecod.org/>.

Examples of resources that residents would be connected to:

- **Rental Assistance for Families in Transition (RAFT):** the RAFT program helps keep households in stable housing situations when facing eviction, foreclosure, loss of

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utilities, and other housing emergencies caused by loss of income, increase in expenses, or both.

- **Lower Cape Outreach Council:** provides emergency assistance of food, clothing and financial support (<https://lcoutreach.org/>).
- **Cape Cod Times Needy Fund:** provides temporary financial assistance to Cape Cod Families in Crisis (<https://needyfund.org/>).
- **St. Vincent de Paul Society**
- **Town-specific funds**
- Initial policies and procedures for **federal rental assistance administered by the Dept. of Housing & Community Development (DHCD):** (<https://www.mass.gov/doc/initial-policies-and-procedures-for-federal-rental-assistance-administered-by-dhcd-during-covid>)

## Updates and Guidance regarding forthcoming resources

- **Housing Stability for Vulnerable Populations:** The Baker-Polito Administration announced steps to keep vulnerable families in their homes, preserve the health and safety of low-income renters and homeowners, and prevent homelessness due to reduced or lost income. Read the Governor's press release here: <https://www.mass.gov/news/baker-polito-administration-announces-extension-of-school-and-non-emergency-child-care-program>. These steps include the following:
  - **Expansion of Rental Assistance for Families in Transition (RAFT):** MassHousing is transferring \$5 million to the Department of Housing and Community Development (DHCD) for a COVID-19 Rental Assistance for Families in Transition (RAFT) fund to assist families facing rent insecurity ([https://www.mass.gov/info-details/covid-19-dhcd-website#residential-assistance-for-families-in-transition-\(raft\)-program-and-covid-19-state-of-emergency-](https://www.mass.gov/info-details/covid-19-dhcd-website#residential-assistance-for-families-in-transition-(raft)-program-and-covid-19-state-of-emergency-))
  - **Rental vouchers:** DHCD is moving to temporarily suspend terminations of federal and state rental vouchers under their purview.
  - **Mortgage relief:** The Division of Banks (DOB) has issued new guidance to Massachusetts financial institutions and lenders urging them to provide relief for borrowers and will advocate for a 60-day stay on behalf of all homeowners facing imminent foreclosure on their homes. Read the DOB guidance here (<https://www.mass.gov/doc/march-25-dob-message-to-industry-regarding-mortgage-loan-borrowers-impacted-by-covid-19>)
  - **Guidance to owners of state aided low-income housing:** <https://www.mass.gov/doc/2020-12-guidance-on-evictions-and-rent-redetermination>
  - **Guidance to affordable housing operators:** <https://www.mass.gov/doc/lease-enforcement-and-evictions-during-covid-19-emergency>
- **Department of Housing and Community Development (DHCD) memo aimed at Local Housing Authorities:** The memo contains information on lowering tenants' rents due to decreased work hours etc. LHAs are encouraged to be "lenient" with documentation. (<https://www.mass.gov/doc/2020-09-interim-redeterminations/download>)
- **Department of Public Utilities (DPU) Orders Moratorium on Utility Shut Offs:** on March 13th, the DPU issued a moratorium on the shutting off of residential utilities while the COVID-19 state of emergency remains declared. To read DPU's moratorium letter to National Grid and Eversource, visit: <https://www.mass.gov/doc/covid-19-shutoff-moratorium-eversource-and-national-grid/download>

## National Updates

For the most up-to-date information, please visit the National Low Income Housing Coalition website here: <https://nlihc.org/coronavirus-and-housing-homelessness>

**Federal Covid-19 Stimulus Phase Three Summary:** on March 25, 2020, the Senate unanimously passed a \$2 trillion funding package to respond to the COVID-19 crisis and provide relief to the economy. The bill includes \$12.4 billion in funding for housing and homelessness including:

- \$5 billion for Community Development Block Grants
- \$4 billion for Homeless Assistance Grants
- \$1.25 billion for Tenant Based Rental Assistance
- \$1 billion for Project Based Rental Assistance
- \$685 million for Public Housing Operating Costs
- \$50 million for Section 202 Housing for the Elderly
- \$15 million for Section 811 Housing for Persons with Disabilities
- In the coming weeks, Congress will turn to a 4th stimulus proposal.

## COVID-19 Affordable Housing Updates from the Citizens' Housing and Planning Association (CHAPA)

Monitor CHAPA's website for a comprehensive list of state and national updates regarding COVID-19, as well as housing and non-housing resources, and to find out how you can take action

(<https://www.chapa.org/housing-news/covid-19-affordable-housing-updates>)