

June 2020

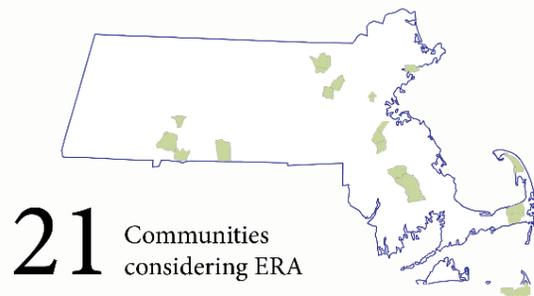
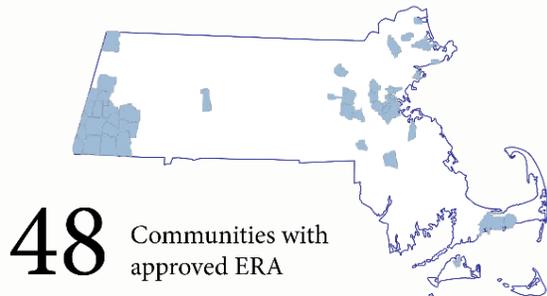
Massachusetts  
Emergency Rental Assistance Programs in  
response to COVID-19

Survey of Local Governments conducted in May 2020



# Emergency Rental Assistance (ERA) Program Survey, May 2020

Data collected between May 8 and May 26, 2020



**\$20,834,699**

Total amount pledged



**\$13,200,000**

Boston  
Newton  
Cambridge  
Chelsea

**\$7,634,699**

44 municipalities

**\$325,542**

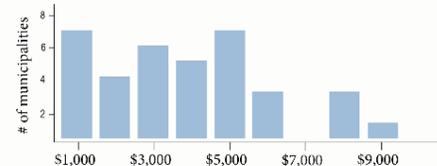
Average rental assistance pledged per community

**\$200,542\***

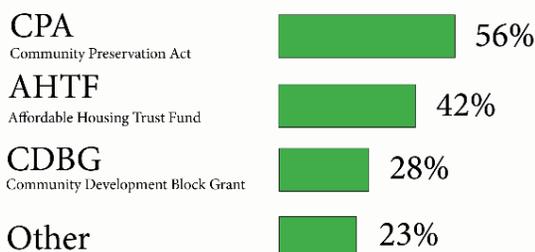
Avg. rental assistance pledged \*excluding Boston

**\$3,718**

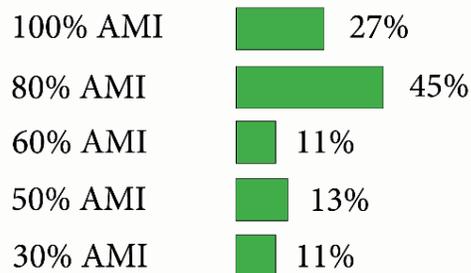
Average maximum assistance allotted per household



## Funding sources



## Targeted Area Median Incomes (AMIs)



## Priority Categories

- Job loss or furlough due to COVID-19
- Households with children
- Households without Section 8/Public Housing Voucher
- Cost-burdened households
- Households ineligible to receive unemployment
- Households at risk of eviction

Survey administered by:  
Massachusetts Housing Partnership (MHP)  
Citizens' Housing and Planning Association (CHAPA)  
Department of Housing & Community Development (DHCD)  
For questions please contact [chris.kluchman@mass.gov](mailto:chris.kluchman@mass.gov)

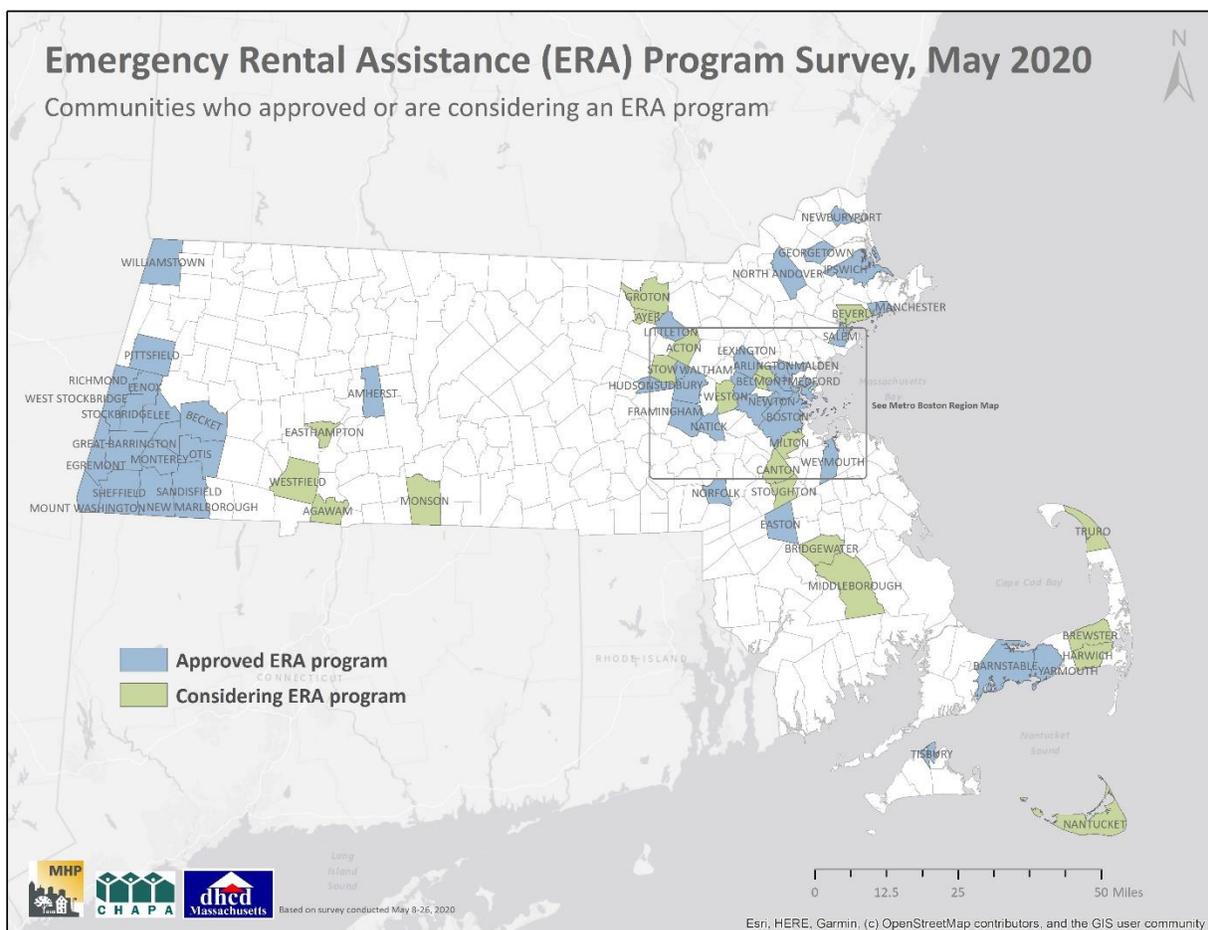


## Summary

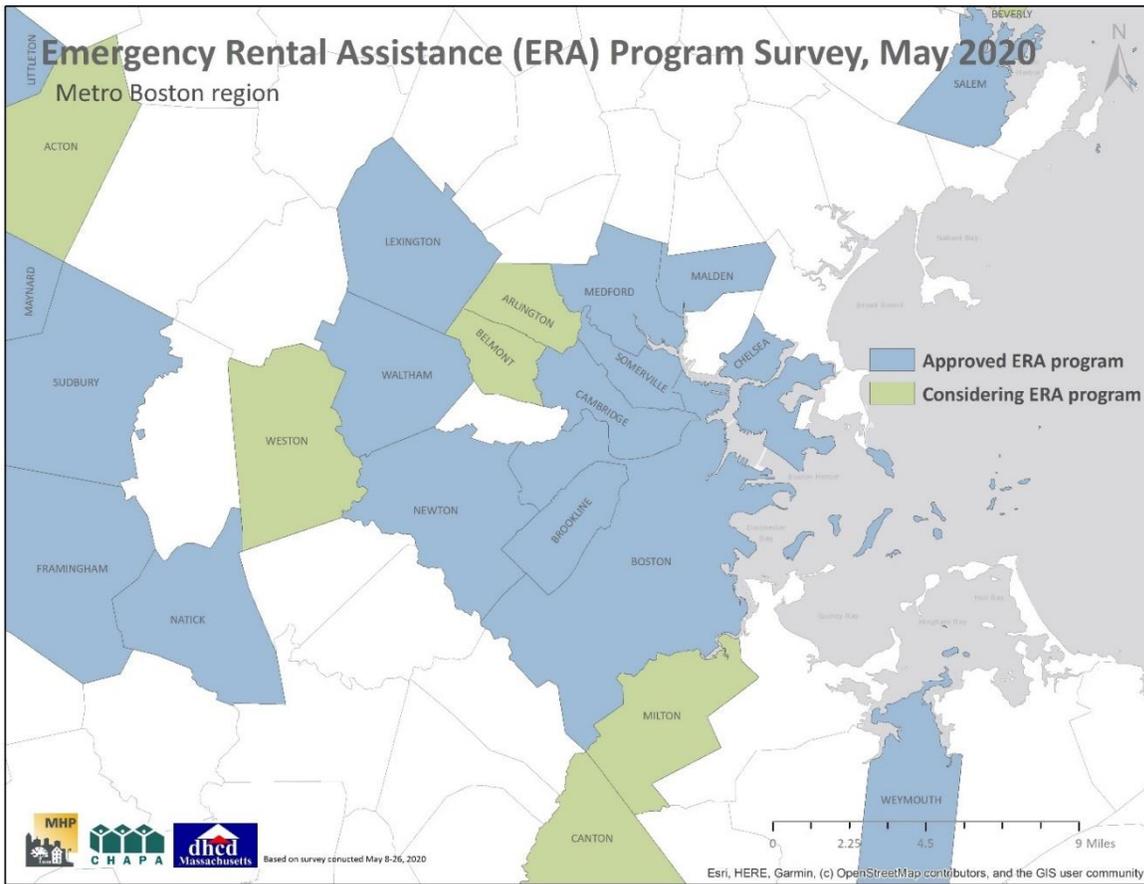
In response to the COVID-19 health emergency, local governments across Massachusetts are seeking ways to help residents who have lost their jobs or have had experienced significant reductions in their income. Housing organizations worked together to provide information and technical assistance to municipalities through webinars and their web sites. The Massachusetts Department of Housing and Community Development (DHCD), Massachusetts Housing Partnership (MHP), and Citizens’ Housing and Planning Association (CHAPA) created a survey instrument to get information from local governments about an emerging trend – locally funded Emergency Rental Assistance (ERA) programs. Included as an appendix is a table of contact information from over 60 respondents so that program operators and municipalities can share information about their programs and lessons they are learning. During the survey response time, many communities were considering programs and others had just established the programs. This report includes data collected between May 8, 2020 and May 26, 2020.

As of May 26<sup>th</sup>, nearly 20% of Massachusetts’s cities and towns were implementing or considering creating rental assistance programs for their residents. Forty-eight (48) communities had an ERA program in place and twenty-one (21) others were considering creating a program. In southern Berkshire County, 14 communities are participating in a regional effort.

**Map 1. ERA programs May 2020**



**Map 2. ERA programs Boston Region, May 2020**



This report covers the following topics:

Introduction

Key Findings

- Who is Receiving Assistance?
- Amount of Assistance per Household
- Duration of Assistance
- Funding Sources
- Who is Administering ERA Programs?
- Priority Categories for Assistance
- Implementing a Program

Next Steps

Appendix A: Communities and Contacts

Appendix B: Survey Form

## Introduction

### *What is Emergency Rental Assistance in response to COVID-19?*

In March of 2020, Massachusetts faced rising cases of the novel coronavirus (COVID-19). On March 10, Governor Charlie Baker announced a State of Emergency in Massachusetts to combat the spread of COVID-19 in the Commonwealth. These orders included direction for all residents to shelter in place, work from home when possible, and shut down or modify the way businesses operated. Over 500,000 Massachusetts residents filed unemployment claims as of early May 2020. There are likely additional households that face challenges to pay for housing due to the sudden loss of income.

On April 20, 2020, Governor Baker signed into law legislation imposing a temporary moratorium on evictions and foreclosures effective until August 18, 2020 or 45 days after the health emergency orders expire, whichever comes first. The federal government also passed a variety of funding and policy measures related to housing including moratoria on foreclosures and evictions for properties with federally backed mortgages. These will expire towards the end of August 2020.

In response to the unexpected and sudden shuttering of businesses and loss of income, cities and towns across Massachusetts began seeking ways to assist their residents to pay for housing. Most local programs target renters since many lenders are allowing affected borrowers to move missed mortgage payments to the “back end” of their loans. For this report and survey analysis, these tenant assistance programs are termed “Emergency Rental Assistance programs” or ERA for short. ERA programs typically consider the following factors:

- Establish a total fund amount from a variety of sources
- Set a maximum income limit for qualifying household
- Limit the duration of time rental assistance is available
- Set a maximum amount of assistance per household
- Contract with a local housing agency to implement the program

Some Massachusetts communities had existing (pre COVID-19) rental assistance programs, including Cambridge, Salem, and Somerville. There are other existing programs that assist individuals who need assistance with rental payments, the largest of which is the state funded Residential Assistance for Families in Transition (RAFT) program, which is administered statewide on behalf of DHCD by Regional Administering Agencies. Normally funded at about \$20 million per year, at the onset of COVID-19, the RAFT program got an additional \$5 million through a contribution from MassHousing. With the passage of the CARES Act, both municipalities and the state were able to expand existing or launch new ERA programs.

For more information about other COVID-19 housing resources, visit <https://www.mass.gov/info-details/covid-19-dhcd-website/>. The Metropolitan Area Planning Commission (MAPC) has reported on the Commonwealth’s unemployment and related housing cost burdens in a report entitled: [COVID-19 Layoff Housing Assistance](#).

### *Who conducted the Survey, Why and How?*

The [Department of Housing and Community Development](#) (DHCD), [Massachusetts Housing Partnership](#) (MHP) and [Citizens’ Housing and Planning Association](#) (CHAPA) each received numerous questions from

municipalities about how and if they could set up locally funded emergency rental assistance programs. MHP’s Community Assistance Team wrote guidelines and created checklists to help communities create effective programs. Materials are posted online at the [Massachusetts Housing Toolbox](#). CHAPA, which works with local governments and residents through its Municipal Engagement Initiative, hosted a Webinar on April 22, 2020 attended by over 500 people. DHCD wanted to understand the breadth and geographic distribution of local ERA programs to inform its allocation of new federal funding in response to COVID-19.

DHCD developed an online survey, which ran from May 8 through May 26, 2020. It was advertised through a variety of mechanisms, including notices by CHAPA and MHP to the webinar participants and existing listservs and providers. The data analyzed here only includes what was submitted during the survey period unless specifically noted. Some communities with ERAs may not have responded to the survey. Others, who at the time of the survey were considering creating programs, may have since had programs approved by their local decision-making body or may have made changes to their proposals since responding to the survey. For additional information about this survey and/or report, listed below is the contact information for each organization:

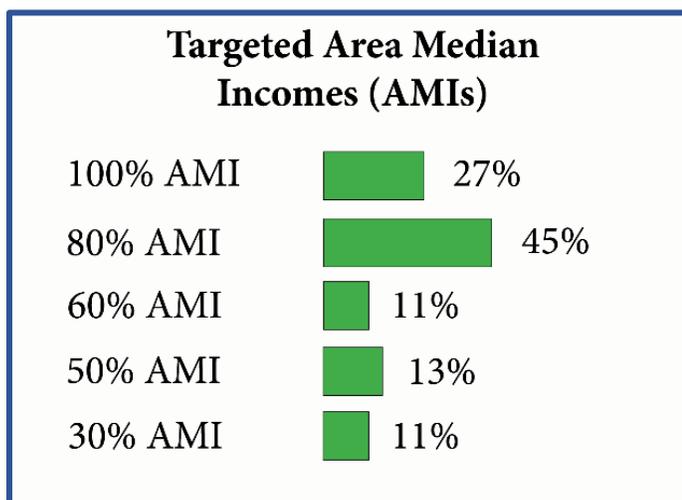
CHAPA: Dana LeWinter	<a href="mailto:dlewinter@chapa.org">dlewinter@chapa.org</a>
DHCD: Chris Kluchman	<a href="mailto:chris.kluchman@mass.gov">chris.kluchman@mass.gov</a>
MHP: Katie Bosse	<a href="mailto:kbosse@mhp.net">kbosse@mhp.net</a>

## Key Findings

Almost 70 communities responded to the online survey conducted over the month of May 2020. In total, **over \$20 million in funding** is pledged across the state to assist individuals with rent payments due to COVID -19. Most funds are for households with incomes at or below 80% of the Area Median Income (AMI) and most programs are being implemented by agencies that have deep experience assisting lower income households with housing. The average maximum allowable rental assistance per household is \$3,718.

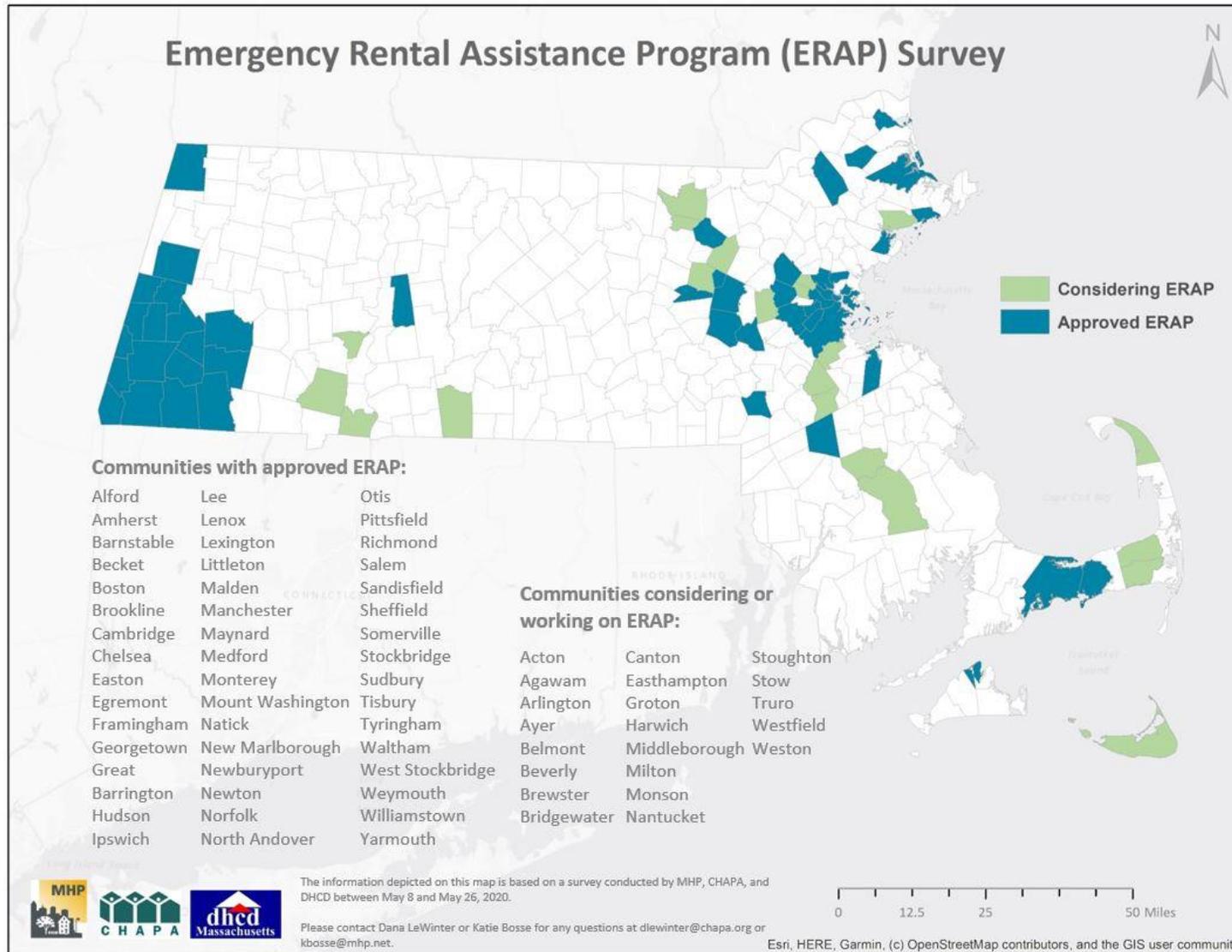
### Who is Receiving Assistance?

Most programs are targeting households at or below 80% of the Area Median Income (AMI). CPA funds may be used for households with incomes up to 100% AMI while CDBG is limited to households with incomes of 80% AMI or below. RAFT serves households at or below 50% AMI, or 60% AMI for those experiencing domestic violence. Some communities have other funding sources that allow for assistance to households at higher income levels.



*Emergency Rental Assistance Programs*

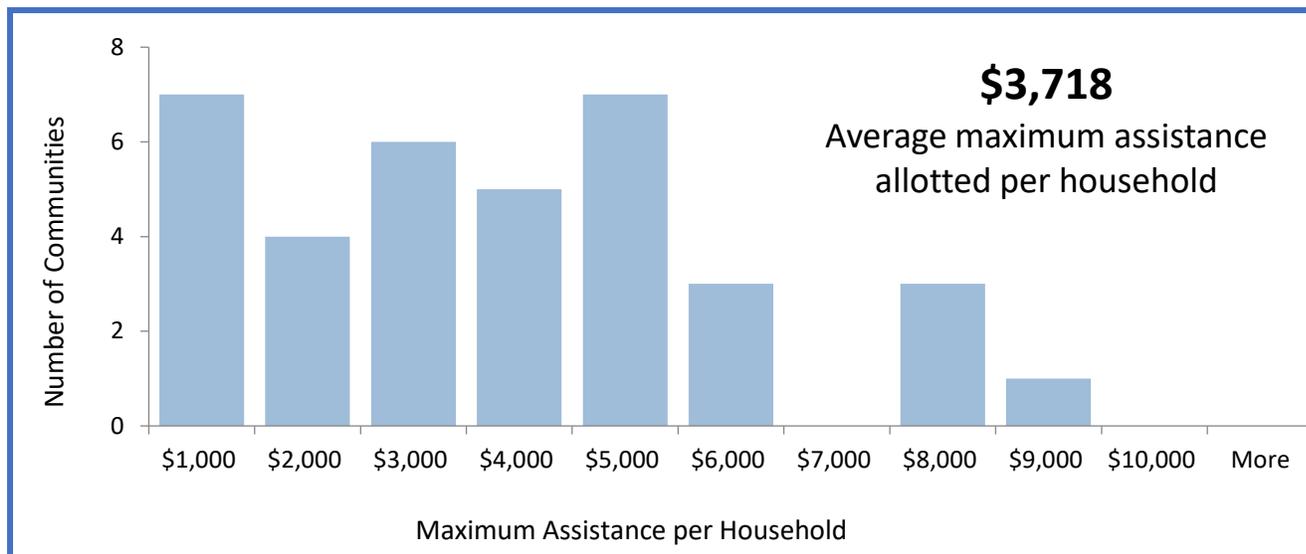
**Map 3. Approved and Considered programs**



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### Amount of Assistance per Household

The average maximum assistance to households is \$3,718 with a range of \$1,000 to \$9,000.



### Duration of Assistance

Most of the emergency rental assistance programs that are in response to the COVID-19 health emergency have a limited duration. Table 1 shows the distribution of the duration of assistance for those that responded to this question.

**Table 1. Maximum Months of Assistance**

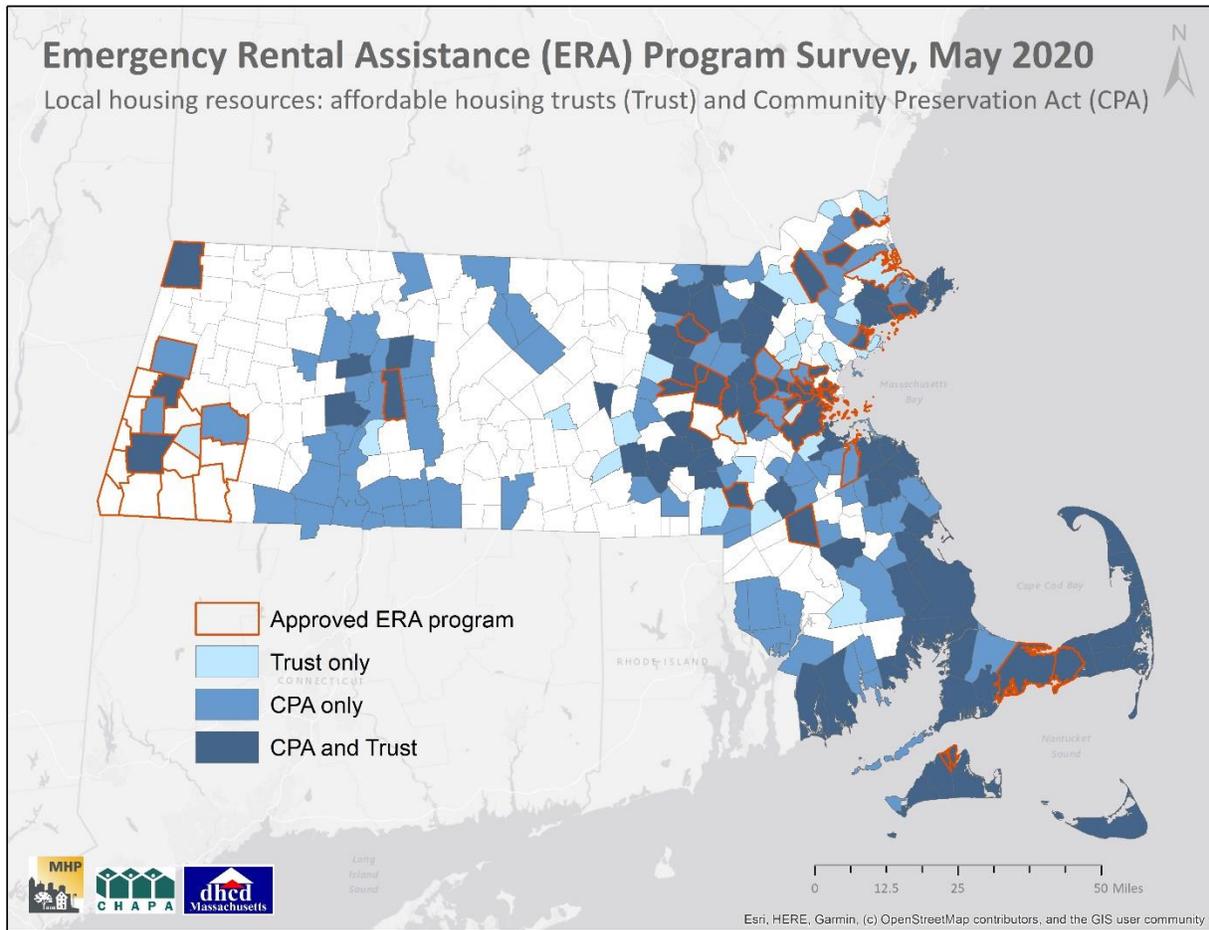
Maximum Assistance Duration	#	%
One Month	4	8%
Two Months	6	12%
Three Months	18	37%
Four Months	4	8%
Six to 12 months	4	8%
No limit on months, but limit on funding	5	10%
No Limit	3	6%
No detail provided	5	10%
<b>Total</b>	<b>49</b>	<b>100%</b>

### Funding Sources

Communities are using a variety of funding sources as shown in Map 4. Some cities and towns have direct access to federal funding through the Community Development Block Grant and three (3) communities are using their CDBG funds for rental assistance. Eight (8) communities use funding from the Community Preservation Act (CPA) and/or Affordable Housing Trusts (Trusts). Sixteen (16) communities use private donations to fund their ERA programs. Fourteen (14) communities are using multiple funding sources such as CDBG, HOME funds, municipal budgets, and CPA. In southern Berkshire



**Map 5. Local Housing Resources – Community Preservation Act and Trusts**



*Who is Administering Emergency Rental Assistance Programs?*

Of the 48 communities that indicated who would be administering their program, 9 (19%) plan to self-administer the program and 39 (81%) plan to contract with an outside agency. The nine communities **administering the program internally** and the department or division responsible for administration include:

<b>Community</b>	<b>Department Administering</b>
Ayer	Ayer Affordable Housing Trust
Cambridge	Mayor's Disaster Relief Fund
Framingham	Community Development Department
Georgetown	Georgetown Affordable Housing Trust
Hudson	Department of Planning and Community and Development
Lexington	Human Services Department
Littleton	Littleton Elder and Human Services Department
Norfolk	Norfolk Affordable Housing Trust
Waltham	Housing Division

The remaining 39 communities have either contracted with or are planning to **contract with an outside agency** to administer their programs. Selected or considered agencies include:

<b>Agencies administering or being considered for program administration</b>
ABCD
Action, Inc.
Berkshire County Regional Housing Authority
Berkshire Housing Development Corp.
Brookline Community Mental Health Center - Safety Net Fund
Community Action Agency of Somerville
Community Action Pioneer Valley
Construct Inc.
Dukes County Regional Housing Authority
Family Promise MetroWest
Greater Lawrence Community Action Council
Hands of Hope Outreach Center
Homeless Prevention Council; Lower Cape Outreach Council
Housing Assistance Corporation of Cape Cod
Housing Families, Inc.
Malden Redevelopment Authority
MCO Housing
Metro Housing   Boston
Metro West Collaborative Development
Milton Residents Fund
Natick Service Council
Neighborhood of Affordable Housing (NOAH)
North Shore Community Action Program (NSCAP)
Pioneer Valley Planning Commission
Regional Housing Services Office (RHSO)
South Middlesex Opportunity Council
Stoughton Housing Authority
Valley Community Development Corporation
Wayfinders
Westford Housing Authority
Worcester Housing Authority

*Priority Categories for Assistance*

Some communities with ERAs identified priorities for funding as shown in the following list.

- Loss of Income or unemployed due to COVID-19
- Households NOT receiving any housing subsidy (Section 8 or Public Housing)

- Households NOT eligible for or receiving other rental assistance (RAFT, unemployment, CARES funding, etc.)
- Lower-income brackets within overall eligibility
- Households with Children
- Cost-burdened households
- Veterans
- Households Age 55+
- Demonstrated rental arrearage
- Households demonstrating no savings
- Mortgage Payments for affordable deed-restricted units

### *Implementing a Program*

This survey identified over 60 communities considering or implementing an ERA program. Appendix A includes a list of those communities with contact names, information about the programs, and if available links to the forms and documents that applicants fill out to apply for the program.

It is important that the operation of the program work as smoothly as possible for the applicants. Here is a list of some of the application related practices identified in a review of all the online forms.

- Provide applications and instructions in multiple languages that match the needs of community residents.
- Clearly identify a name, email, and phone number that applicants can contact for assistance.
- Provide succinct instructions and application requirements.
- Promote the ERA program in as many places as possible on the communities' web pages, preferably on the home page.
- Make it easy for applicants to find out where to access online forms and/or download paper application requirements.
- Consider as many possible methods for applicants to access information (mobile devices, computers and/or paper copies).

### **Next Steps and Resources**

Many communities are still considering or developing their response to this unprecedented time of unemployment and housing instability in the wake of COVID-19. Here is a list of resources to inform activities:

- The [Housing Toolbox for Massachusetts Communities](#) provides a comprehensive guide for the creation of a local Emergency Rental Assistance (ERA) program. Included on the site are key questions that communities should ask when developing an ERA, how to best administer a program, and a compilation of state and federal resources that can be used to meet the need. The Housing Toolbox also includes sample [program guidelines, application](#) and [participation agreements](#) from Metro West Collaborative Development, a community development corporation (CDC) in Greater Boston that has developed and will administer an ERA program for municipalities.

- MHP's [Emergency Rental Assistance Program Guidance](#) and [Emergency Rental Assistance Checklist](#) are designed to guide communities who are interested in creating a program on the many elements that must be considered and make sure the program guidelines are clear and complete. MHP's guidance recommends the following best practices to ensure your program is best able to support lower income people negatively impacted by the spread of COVID-19:
  1. **Consider your funding source** and any restrictions and allocations you must adhere to
  2. **Create clear guidelines and advertise them well**, including purpose, parameters, application process, income eligibility, documents required for application, selection process, reasonable accommodations, and program management
  3. **Clarify that this is a temporary program** and changes may be made to the program if it is expanded into a long-term program
  4. **Be cautious about restricting eligibility beyond income to ensure** to avoid infringing on fair housing and other laws or hindering your goal of supporting your most impacted residents
  5. **Applications should be readily available** and widely publicized
  6. **Rent payments should be made directly to landlords**
  7. **Comply with the Massachusetts Anti-Aid Amendment**
  8. **Partnering with an organization or consultant is advisable** to ensure the program administrator has experience supporting low income tenants
- Communities may also find it helpful to watch the recorded session of MHP and CHAPA's virtual training on [Establishing a Local Emergency Rental Assistance Program](#) and review the [Emergency Rental Assistance Webinar Q&A](#).
- Lastly, communities may want to review the [COVID-19 Housing Resources from the Regional Housing Network Housing Consumer Education Centers](#), the regional one-stop shop for all things housing and collectively provide housing resources for the entire state.

### Appendix A Communities and Contacts

Please note – An excel file with this information is available on the [Massachusetts Housing Toolbox](#) site

Municipality	Other agencies/communities	First Name	Last Name	Email	Program Documents Link/email	May 2020 has adopted	May 2020 considering an ERA	May 2020: Status
Acton	Acton Boxborough United Way (ABUW)	Laura	Ducharme	lducharme@actonma.gov	<a href="https://www.acton-ma.gov/CivicAlerts.aspx?AID=1153">https://www.acton-ma.gov/CivicAlerts.aspx?AID=1153</a>	No	Yes	The Town has received a \$5000 gift from Acton Community Housing Corporation to assist my office with a short-term rental program during COVID-19
Agawam		Jennifer	Bonfiglio	jbonfiglio@agawam.ma.us		No	Yes	On hold
Amherst	Amherst Municipal Affordable Housing Trust	John	Hornik	jhornik123@gmail.com	<a href="https://amherstma.gov/DocumentCenter/View/45363/Emergency-Assistance-Application">https://amherstma.gov/DocumentCenter/View/45363/Emergency-Assistance-Application</a>	Yes	Yes	An RFQ is planned to be released in the next few days. (5/20/20)
Arlington		Erin	Zwirko	ezwirko@town.arlington.ma.us	<a href="https://www.arlingtonma.gov/departments/health-human-services/health-department/coronavirus-information/resources-and-assistance">https://www.arlingtonma.gov/departments/health-human-services/health-department/coronavirus-information/resources-and-assistance</a>	No	Yes	We plan to fund various rental assistance programs via CDBG-CV funds (known at \$400,000), CPA funds (unknown amount), and potentially raised funds (unknown amount).
Ayer	Ayer Affordable Housing Committee	Alicia	Hersey	ahersey@ayer.ma.us		No	Yes	The Town of Ayer is in the process of creating an Affordable Housing Trust. In our upcoming June 2nd election, after having passed 2019 Fall Town meeting vote, the Town is voting on whether or not to increase their CPA surcharge from 1% to 3%. The aim is to increase funds for Affordable Housing in our community. The Town's Affordable Housing Committee plans to go before the Town at its Fall Town meeting with an article to create an Affordable Housing Trust funded partially through CPA funds. The hope is that the Affordable Housing Trust would administer an ERAP for the Town. Approved by STM Fall 2019, Town Election June 2, 2020.
Barnstable	Barnstable County	Irene	Hamman	irene.hamman@barnstablecounty.org	<a href="https://haconcapecod.org/blog/workforce-housing-relief-fund-and-more-new-support/">https://haconcapecod.org/blog/workforce-housing-relief-fund-and-more-new-support/</a>	Yes	Yes	Barnstable County is considering HUD HOME Program funds
Barnstable	Housing Assistance Corp	Laura	Shufelt	lshufelt@cocmas.t.net		Yes		Program has been funded. HAC has been granted the funds as administrator

COVID-19 Emergency Rental Assistance Programs

Survey May 2020

Municipality	Other agencies/communities	First Name	Last Name	Email	Program Documents Link/email	May 2020 has adopted	May 2020 considering an ERA	May 2020: Status
Belmont		Betsy	Lipson	lipsonhousingtrust@gmail.com		No	Yes	Belmont Housing Trust has put forward a proposal to expand the authorized uses of the \$250,000 in CPA funds (awarded to the Housing Trust in 2018) to establish a short-term emergency rental assistance program. The Trust will request that June Town Meeting approve an amendment to the 2018 award to allow the funds to be used for such a program.
Beverly		Deyondree	Gill	deyondregill@gmail.com		No	Maybe	
Boston	*Post survey BOS announced another \$5M in funding for the program which IS included in their estimate.	Domonique	Williams	domonique.williams@boston.gov	<a href="mailto:Gateway@MetroHousingBoston.org">Gateway@MetroHousingBoston.org</a> <a href="https://www.metrohousingboston.org/what-if-i-cant-pay-my-rent-due-to-covid/">https://www.metrohousingboston.org/what-if-i-cant-pay-my-rent-due-to-covid/</a> <a href="https://www.waitlistcheck.com/application/form.php?ID=MA2977&amp;WL=1914">https://www.waitlistcheck.com/application/form.php?ID=MA2977&amp;WL=1914</a>	Yes		Round 1 of a rental relief lottery occurred on 4/13- \$3 million  Round 2 of the lottery is under development and projected for early June 2020- \$5 million
Brewster		Jill	Scalise	jscalise@brewster-ma.gov		No	Yes	The Brewster Affordable Housing Trust will discuss an ERAP at their next meeting on June 4. A task group of the Trust has been exploring an ERAP. Additionally, Trust members and staff have researched RAP and ERAPs, attended numerous Zoom meetings about ERAPs, talked with local non-profit housing agencies, reached out to local housing providers about the present need, and been a part of the Lower Cape Cod group investigating a regional ERAP. CPC members have also participated in ERAP trainings.
Bridgewater		Michael	Dutton	mdutton@bridgewaterma.org		No	Yes	Planning stage preparing for possible rollout prior to July 1. So far, no committees involved.

COVID-19 Emergency Rental Assistance Programs

Survey May 2020

Municipality	Other agencies/communities	First Name	Last Name	Email	Program Documents Link/email	May 2020 has adopted	May 2020 considering an ERA	May 2020: Status
Brookline	Brookline Community Foundation, Brookline Community Mental Health Center	Virginia	Bullock	vbullock@brookline.ma.gov	<a href="https://www.brooklinecenter.org/services/housing-basic-needs/emergency-funds/">https://www.brooklinecenter.org/services/housing-basic-needs/emergency-funds/</a> <a href="https://forms.office.com/Pages/ResponsePage.aspx?id=HQmUXz98lQq6pVjDXQ1mdlObxUNEINUU5YV0dHNU9OSTFWN09TTUlxOUxCSi4u">https://forms.office.com/Pages/ResponsePage.aspx?id=HQmUXz98lQq6pVjDXQ1mdlObxUNEINUU5YV0dHNU9OSTFWN09TTUlxOUxCSi4u</a>	Yes		Utilizing the Town's existing Safety Net Fund we have been able to substantially increase funding to address the current increase in need for rental assistance due to Covid-19. The Safety Net Fund also provides food, medical, utility, and other assistance with basic needs such as childcare, transportation, personal items, etc. although rental assistance is by far the largest unmet need during this public health emergency and a portion of the funds are specifically limited to this use. Managed by experienced social work staff at the Brookline Community Mental Health Center, the Safety Net Fund can also link eligible residents to other benefits including SNAP, subsidized health insurance or MassHealth, homelessness prevention, and childcare vouchers, etc. The fund serves all persons who either live, work, or have children who attend public school in Brookline regardless of legal status. Assistance is limited to an annual \$3,000 per household which is a significant increase over previous limits due to the current public health crisis.
Cambridge		Chris	Cotter	ccotter@cambridge.ma.gov	<a href="tel:617-349-9797">617-349-9797</a> <a href="https://www.cambridge.ma.gov/-/media/Files/citymanageroffice/COVID19/MDRF/2020mayorsdisasterrelieffundforcovid19informationandinstructions_042120.pdf">https://www.cambridge.ma.gov/-/media/Files/citymanageroffice/COVID19/MDRF/2020mayorsdisasterrelieffundforcovid19informationandinstructions_042120.pdf</a>	No	Yes	Two rounds of funding - disaster relief fund which provided SB and RA; 2nd round is RA amount
Canton		Laura	Smead	lsmead@town.canton.ma.us		No	Yes	The Board of Selectmen has allowed the Community Preservation Committee to submit an article to our June Town Meeting. The Community Preservation Committee would like to support a late application on this topic. The Planning Board has voted to sponsor a Community Preservation Committee application. Generally, the CPC are in favor and the Planning Board are in favor. Support from the Board of Selectmen is not clear. We still need to work out some details in the CCPC application, vet potential third party partners, etc. One issue is that only \$52k is being considered which will go fast but is better than nothing. Nothing could be implemented until after July.

COVID-19 Emergency Rental Assistance Programs

Survey May 2020

Municipality	Other agencies/communities	First Name	Last Name	Email	Program Documents Link/email	May 2020 has adopted	May 2020 considering an ERA	May 2020: Status
Canton		Lisa	Lopez	lisaruthlopez@gmail.com		No	Yes	Planning Board submitted a project application to our Community Preservation Committee. If recommend for approval by CPC, will be voted on at June 22 Town Meeting
Chelsea		Helen	Zucco	hzucco@chelsearestoration.org	<a href="https://www.chelseama.gov/sites/chelseama/files/uploads/emergency_rental_assistance_program_guidelines_final.pdf">https://www.chelseama.gov/sites/chelseama/files/uploads/emergency_rental_assistance_program_guidelines_final.pdf</a>	Yes	Yes	The City of Chelsea Office of Community Development has developed a program to assist Renters who are unable to pay monthly rent due to Covid-19. Chelsea Restoration Corporation will assist the Chelsea Office of Community to research and input information that has been documented so the eligible renter will be able to participate in a one-time lottery to receive assistance with rental payments.
Easthampton		Jamie	Webb	jwebb@easthamptonma.gov		No	Yes	We are in the process of formulating an RFP for contracting with an outside social services agency to administer the program. We will be applying to CPA in the next week for funding the program. It is anticipated that this will clear CPA in one meeting and then be sent to the City Council for approval. We hope to have funding in place and contractor on board by the beginning of July.
Easton		Wayne	Beitler	wbeitler@easton.ma.us	<a href="https://nhsmass.org/covid-19/RAFT_hotline_at_781.422.4204">https://nhsmass.org/covid-19/RAFT_hotline_at_781.422.4204</a>	Yes		Affordable Housing Trust voted May 12 2020 to allocate \$80,000 of available AHT funds (almost all the balance of available AHT reserves) for an emergency rental assistance grant program for residents at or below 80% AMI receiving no other rental assistance and with significant recent income loss / reduction. Grants monthly at \$800/1-bedroom, \$900/2-bedroom, and \$1,000/3-bedroom and will run for 3 months. The AHT anticipates contracting with a third party non-profit and hopes to serve approximately 25 households.
Framingham		Nathalie	Jean	nsaj@framinghamma.gov		Yes		It's operational.

COVID-19 Emergency Rental Assistance Programs

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Municipality	Other agencies/communities	First Name	Last Name	Email	Program Documents Link/email	May 2020 has adopted	May 2020 considering an ERA	May 2020: Status
Georgetown	Georgetown Affordable Housing Trust	Paul	Nelson	paul_nelson@verizon.net	<a href="https://www.georgetownma.gov/sites/georgetownma/files/uploads/era_application_1.pdf">https://www.georgetownma.gov/sites/georgetownma/files/uploads/era_application_1.pdf</a>	Yes	Yes	The Georgetown Affordable Housing Trust (GAHT) has voted to establish an ERAP using Trust funds. The current program will deal with both renters in arrears and current rent support - from April 1 thru June.  We will require the renters to provide 30% of their income towards the rent and the GAHT will supply up to \$1000 a month to a (current) limit of \$3000.  Current funding is \$22,000; but additional funds may be added, if required.
Great Barrington		June	Wolfe	jwolfe@constructberkshire.org	<a href="https://www.gbhousing.org/rental-assistance">https://www.gbhousing.org/rental-assistance</a>	Yes		Public Meetings were held by the Great Barrington AHT. Both approved funds for Rental Assistance to be administered by Construct Inc. In addition, the Great Barrington AHT voted to appeal to the Great Barrington CPA to loosen restrictions on funds previously allocated to the AHT for use in rental assistance. This action is pending at ATM, but would allow \$100,000 in CPA/AHT funds to be used for rental in addition to Down payment assistance
Groton		Fran	Stanley	fstanley@townofgroton.org		No	Yes	out of cycle Community Preservation Committee application submitted on May 18, 2020.
Harwich	Outer and Lower Cape (Provincetown to Harwich), CDP	Charleen	Greenhalgh	cgreenhalgh@town.harwich.ma.us		No	Maybe	The Affordable Housing Trust will be taking this up at their May 21st meeting.
Hudson		Jack	Hunter	jhunter@townofhudson.org	<a href="https://www.townofhudson.org/sites/hudsonma/files/uploads/emergency_rental_assistance_application_1_1.pdf">https://www.townofhudson.org/sites/hudsonma/files/uploads/emergency_rental_assistance_application_1_1.pdf</a>	Yes		
Ipswich		Christina	Aubin	christinaa@ipswichma.gov	<a href="https://actioninc.org/email_help@actioninc.org">https://actioninc.org/email_help@actioninc.org</a> or call 978-282-1000	Yes	Yes	It was voted on and is undergoing implementation
Lenox		June	Wolfe	jwolfe@constructberkshire.org	<a href="https://www.townoflenox.com/files">https://www.townoflenox.com/files</a>	Yes		Public Meetings were held by the Lenox AHT and the Great Barrington AHT. Both approved funds for Rental Assistance to be administered by Construct Inc.

COVID-19 Emergency Rental Assistance Programs

Survey May 2020

Municipality	Other agencies/communities	First Name	Last Name	Email	Program Documents Link/email	May 2020 has adopted	May 2020 considering an ERA	May 2020: Status
Lexington		Amanda	Loomis	aloomis@lexingtonma.gov	<a href="https://www.lexingtonma.gov/human-services/pages/emergency-financial-assistance">https://www.lexingtonma.gov/human-services/pages/emergency-financial-assistance</a>	Yes		The Town of Lexington has the LEAF program  <a href="https://www.lexingtonma.gov/human-services/pages/emergency-financial-assistance">https://www.lexingtonma.gov/human-services/pages/emergency-financial-assistance</a>
Littleton		Maren	Toohill	MToohill@littletonma.org	<a href="https://www.littletonma.org/elder-and-human-services/pages/emergency-rental-assistance-program">https://www.littletonma.org/elder-and-human-services/pages/emergency-rental-assistance-program</a>	Yes		Affordable Housing Trust voted to adopt an ERAP and fund with AHT funds that have CPC restrictions. Application, screening, processing to be done by Elder and Human Services Department. Program design and forms based on MetroWest Collaborative Development's guidelines and draft forms.
Malden	Malden Redevelopment Authority	Alex	Pratt	apratt@maldenredevelopment.com	Application period closed no application available. <a href="https://www.cityofmalden.org/735/Rental-Assistance-Program-for-COVID-19">https://www.cityofmalden.org/735/Rental-Assistance-Program-for-COVID-19</a>	Yes	Yes	The MRA and City are awaiting release of HUD funds and will launch our program this week.
Manchester-by-the-Sea	Manchester Affordable Housing Trust	Sue	Brown	browns@manchester.ma.us	<a href="https://actioninc.org/">https://actioninc.org/</a> email <a href="mailto:help@actioninc.org">help@actioninc.org</a> or call 978-282-1000	Yes		The program is funded by the Local Affordable Housing Trust - separate from the Town. But is funded in part with CPA funds previously granted to the AHT. The program has been funded and is being administered by a local/regional non-profit service agency.
Maynard		Rick	Lefferts	rtlefferts@aol.com	<a href="https://www.rhsohousing.org/resident-services/pages/eviction-prevention">https://www.rhsohousing.org/resident-services/pages/eviction-prevention</a> <a href="http://www.metrohousingboston.org/CommunityTeamwork">http://www.metrohousingboston.org/CommunityTeamwork</a> - <a href="http://www.commteam.org/">http://www.commteam.org/</a> <a href="http://www.smoc.org/">SMOC - http://www.smoc.org/</a>	Yes		Voted by the Maynard Affordable Housing Trust. Using CPA funds. To be administered by RHSO with August 1, 2020 rollout. One piece of funding to come at this year's Annual Town Meeting in June.

COVID-19 Emergency Rental Assistance Programs

Survey May 2020

Municipality	Other agencies/communities	First Name	Last Name	Email	Program Documents Link/email	May 2020 has adopted	May 2020 considering an ERA	May 2020: Status
Medford		Andre	Leroux	ACL929@gmail.com	<a href="https://bostonabcd.org/service/rental-assistance-in-medford/">https://bostonabcd.org/service/rental-assistance-in-medford/</a> <a href="https://docs.google.com/forms/d/1y91YXOUvzBrVE_d4hR7CSkG2Q6QxxZMOnE579gA4oxA/viewform?ts=5ece7b3c&amp;edit_requested=true">https://docs.google.com/forms/d/1y91YXOUvzBrVE_d4hR7CSkG2Q6QxxZMOnE579gA4oxA/viewform?ts=5ece7b3c&amp;edit_requested=true</a>	Yes		CPA funds were recommended in early April for two agencies, approved with conditions by the City Council in late April, and award letters provided shortly thereafter. The agencies (ABCD and Housing Families, Inc.) began fielding intakes by early May and have already served several dozen families. Note that the Medford City Council released the first \$125,000 for ABCD and will release the second half of their CPA funding pending a report about the demand for the program, demographics of recipients, average award amount, etc. We expect that the first half of the award will be fully committed soon and the Council will release the second half. We are monitoring demand and actively preparing for the likelihood that we will need to tap into additional CDBG funding from the CARES Act.
Middleborough	NeighborWorks Housing Solutions	Janis	Akerstrom	jakerstrom@middleborough.com			Yes	Determining best use of CARES CDBG funding between business assistance and emergency rental assistance. State CDBG funding must be applied for so which ever program meets COVID-19 CDBG requirements. May be both, or just one depending on amount of funding received and ability to identify low/mod income benefit to meet CDBG requirement. (more obvious in rental assistance).
Milton		Noreen	Kearney Dolan	MiltonResidentsFund@gmail.com		No	Maybe	We have always had the Milton Residents Fund providing emergency rental and utility assistance to Milton Residents so no specific COVID related fund is needed. Town administrators are investigating whether they should set up a United Way COVID Fund/Site through.
Monson		Daniel	Laroche	dlaroche@monson-ma.gov	<a href="https://www.wayfinders.org/residential-assistance-families-transition-raft-413-233-1600">https://www.wayfinders.org/residential-assistance-families-transition-raft 413-233-1600</a>  email: <a href="mailto:housingsupport@wayfindersma.org">housingsupport@wayfindersma.org</a>	No	Yes	

COVID-19 Emergency Rental Assistance Programs

Survey May 2020

Municipality	Other agencies/communities	First Name	Last Name	Email	Program Documents Link/email	May 2020 has adopted	May 2020 considering an ERA	May 2020: Status
Nantucket	Nantucket Interfaith Council d/b/a Nantucket food Fuel, Rental Assistance	Janis	Carreiro	nffra@assistanantucket.org		No		
Natick		Jay	Ball	jayhball@alum.mit.edu	<a href="tel:508-318-4820">508-318-4820</a> <a href="mailto:eliz@familypromisemetrowest.org">eliz@familypromisemetrowest.org</a>	Yes		Natick Affordable Housing Trust has allocated \$15,000 to be expended by a local non-profit (to be named) for rental assistance to Natick residents for a period not to exceed three months
Newburyport		Katelyn	Sullivan	kesullivan@cityofnewburyport.com	<a href="http://www.pettengillhouse.org/newburyport_rent_assistance.aspx">http://www.pettengillhouse.org/newburyport_rent_assistance.aspx</a> <a href="https://form.jotform.com/201394361321143">https://form.jotform.com/201394361321143</a>	Yes		
Newton		Amanda	Berman	aberman@newtonma.gov	<a href="http://www.newtonma.gov/gov/planning/hcd/affhousing/default.asp">http://www.newtonma.gov/gov/planning/hcd/affhousing/default.asp</a> <u>Drive by application or email for application</u> <u>Contact Robyn Rufo at <a href="mailto:robyn@metrowestcd.org">robyn@metrowestcd.org</a> (preferred method) or at 617-923-3505 x5.</u>	Yes		Of the \$2.5 million budget, \$500,000 is coming from CDBG-CV funds, and \$2 million from CPA funds. The CDBG-CV funds have already been approved, and the CPA funds are still under consideration with the City Council (hopefully they will vote tonight). We launched the program on Wednesday, May 13, and the application is due on June 3, with a lottery on June 10.
Norfolk		Susan	Jacobson	sjacobson@norfolk.ma.us		Yes	Yes	We are in process of contacting deed restricted property owners and individuals renting who are below the current HUD guidelines.
North Andover		Laurie	Burzlaff	lburzlaff@northandoverma.gov	<a href="https://www.glcac.org/menus/convid-19-emergency-updates.html">https://www.glcac.org/menus/convid-19-emergency-updates.html</a>	Yes		The program is up and running
Pittsfield		Justine	Dodds	jdodds@cityofpittsfield.org		Yes		The City plans on using funds from its CDBG CV allocation and from CPA funds to establish the program.

COVID-19 Emergency Rental Assistance Programs

Survey May 2020

Municipality	Other agencies/communities	First Name	Last Name	Email	Program Documents Link/email	May 2020 has adopted	May 2020 considering an ERA	May 2020: Status
Salem		Amanda	Chiancola	achiancola@salem.com	<a href="https://app.smartsheet.com/b/form/492061e9133a4026bbe39d40ea299ce7">https://app.smartsheet.com/b/form/492061e9133a4026bbe39d40ea299ce7</a>	Yes		The ERAP was launched on April 24th. We used HOME and City funds to kick the program off. We are planning on using some CDBG-CAREs funding and have applied for Community Preservation funding, but that will need to be approved. It offers \$500 a month for two months (\$1,000 maximum). The program is being administered by the North Shore Community Action Program Inc. (NSCAP). Since \$500 is not going to cover all the rent, for most households it will not even cover a third of it, a key requirement of the program is that the applicant has to have requested a reduction in rent from their landlord. They do not have to receive the reduction, but they need to ask for it. Some of Salem's community banks, are offering homeowners the option to defer at least three months of mortgage payments during this crisis, if their lender is participating and they can demonstrate a financial impact from COVID-19. Deferred payment amounts are added to the conclusion of the mortgage and spread out over the same timeframe. No late fees will be charged and deferrals are not reported to credited agencies. Our hope is that it will also help landlords who work with the participating banks reduce the rent of their tenants.
Somerville	Community Action Agency of Somerville (CAAS) *POST survey, city announced \$1.5M in CDBG-CV/CSBG for RA. They will RFP for implementation.	David	Gibbs	<a href="mailto:dgibbs@caasomerville.org">dgibbs@caasomerville.org</a>	<a href="https://www.caasomerville.org/somerville-cares-fund">https://www.caasomerville.org/somerville-cares-fund</a>	Yes	Yes	Somerville has a general Emergency Assistance fund, the Somerville Cares Fund. It accepts applications for rental assistance, but other needs (food, medicine, diapers) are prioritized over rent, and no rental assistance has been given out of the fund to date. The SCF was established as a partnership of the City of Somerville, United Way, and Community Action Agency of Somerville. June 5 - Somerville City is starting a ERAP with \$1.5 M CDBG/CSBG
Stoughton		Barry	Kassler	bKassler@stoughton-MA.gov		No	Yes	Program being drafted by advisory subcommittee for Board of Selectmen. Anticipate request to CPC shortly, followed by TM warrant article for June vote, if possible.

COVID-19 Emergency Rental Assistance Programs

Survey May 2020

Municipality	Other agencies/communities	First Name	Last Name	Email	Program Documents Link/email	May 2020 has adopted	May 2020 considering an ERA	May 2020: Status
Stow		Mike	Kopczynski	kop01775@gmail.com		No	Yes	Article on the Annual Town Meeting warrant. Community Preservation and Trust are partnering.
Sudbury	Program developed for all RHSO member	Liz	Valenta	evalenta@rhsousing.org	<a href="http://hopesudbury.org/wp-content/uploads/2020/05/HOPE-Sudbury-Application-Budget-May-2020-fillable-PDF.pdf">http://hopesudbury.org/wp-content/uploads/2020/05/HOPE-Sudbury-Application-Budget-May-2020-fillable-PDF.pdf</a>	Yes	Yes	Sudbury has allocated Trust funds, program will likely start 6/1 Weston has a CPC funding article on Town Warrant, Town Meeting date TBD. Bedford is considering allocating Trust funds. Wayland is considering Trust/CPA funds Acton and Lexington will likely not participate, both communities have town sponsored emergency funding programs with various funding sources.
Tisbury	Martha's Vineyard	David	Vigneault	david@housingauthoritymv.org	<a href="https://dcrha.files.wordpress.com/2020/05/eerp-updated-5-11-20.pdf">https://dcrha.files.wordpress.com/2020/05/eerp-updated-5-11-20.pdf</a>	Yes		Three faceted approach: 1,use of existing CPA funded Rental Assistance contracts to access additional emergency assistance; 2, work with all affordable renters on island to access all available sources of support (RAFT, CDBG, local emergency financial assistance); 3. Creation with a private funding from an endowment of Rental Relief for market renters.
Townsend		Laura	Shifrin	laurie8884@gmail.com		No	No	We have none
Truro		Kevin	Grunwald	kevshawn@comcast.net		No	Maybe	

COVID-19 Emergency Rental Assistance Programs

Survey May 2020

Municipality	Other agencies/communities	First Name	Last Name	Email	Program Documents Link/email	May 2020 has adopted	May 2020 considering an ERA	May 2020: Status
Waltham		Deb	Flanagan	dflanagan@city.waltham.ma.us	<a href="https://www.city.waltham.ma.us/housing-division/pages/guidelines-and-facts">https://www.city.waltham.ma.us/housing-division/pages/guidelines-and-facts</a>	Yes		Currently open to applicants. CPC public ZOOM meeting held in April for submission of City's application for CPC funds. We marketed to local social service agencies, school dept., local officials, and landlords and to the general public on City web site, facebook and twitter. We have an online application (paper also) access through the city web site, guidelines and frequently asked questions also in Spanish and English. Application period is open for two weeks ending May 25th. <i>Currently open to applicants. Program marketed to area social service agencies, landlords, govt. officials, school dept. and to the general public on city web site, facebook and twitter. We have an online application with access through the city web site. Guidelines, frequently asked questions and applications are available here in English and Spanish. We have received over 200 applications to date. CPC Public ZOOM meeting was held for submission of the City's application for funding.</i>
Westfield		Kim	Puffer	DomusKp@gmail.com		No	No	
Westford		Rob	Downing	rob@robdowning.com		No	Yes	Awaiting final funding approval from Municipal Trust. Note: started process for a Rental Assistance Program BEFORE COVID-19, will continue to implement but it is more than just an "Emergency" program
Weston		Tracey	Lembo	lembo.t@weston.ma.gov		No	Yes	Approved by CPC. Needs Town Meeting approval. Housing Trust has applied to the Community Preservation Committee for CPA funding of an emergency rental assistance program. Funding amount requested was \$100,000. Unanimously approved by our CPC, and now must go to Town meeting. The Town meeting has been delayed due to Covid, and not sure yet when this CPA article will be voted on at Town meeting. Program would be run by the Regional Housing Services Office (RHSO) in Concord. RHSO is establishing a program to be administered in a number of area Towns who are members of the RHSO.
Weymouth		Christine	Howe	chowe@weymouth.ma.us		Yes		It is undergoing review by the Department of Planning and Community Development to then be approved by the Mayor's Office. It is utilizing CDBG entitlement funding that is being re-programmed.

COVID-19 Emergency Rental Assistance Programs

Survey May 2020

Municipality	Other agencies/communities	First Name	Last Name	Email	Program Documents Link/email	May 2020 has adopted	May 2020 considering an ERA	May 2020: Status
Williamstown		Tom	Sheldon	<a href="mailto:tom.e.sheldon@gmail.com">tom.e.sheldon@gmail.com</a>		Yes		Our ERAP is up and running as of May 13. Agreement signed with Berkshire Housing Development Corp. to administer our Emergency Rental Assistance Program. Application is ready. Flyers and publicity efforts are about to begin. The Williamstown Affordable Housing Trust has conducted appropriately noticed virtual public meetings. After agreeing on program funding, parameters, criteria etc. the Trust appointed a subcommittee to forge an agreement with BHDC
Yarmouth		Mary	Waygan	mwaygan@yarmouth.ma.us	<a href="https://haconcapecod.org/">https://haconcapecod.org/</a>	Yes		Funds awarded by Municipal Affordable Housing Trust to housing agencies to expand current ERAP programs. Contracts under review. CPA money via the MAHT.
14 Communities S. Berkshires	Sheffield, Mt Washington, New Marlborough, Sandisfield, Monterey, Tyringham, Lee, Stockbridge, West Stockbridge, Alford, Richmond, Becket, Otis, Egremont	June	Wolfe	jwolfe@constructberkshire.org	<a href="https://constructinc.org/programs/">https://constructinc.org/programs/</a>			Foundation funding for 14 southern Berkshires communities RA program as implemented by Construct, Inc.

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## Appendix B Survey

# Massachusetts Emergency Rental Assistance Program Survey - May 2020

**Please complete the survey by May 26, 2020**

This survey is intended to assist state, regional and local governments, and non-profit agencies in Massachusetts better coordinate local Emergency Rental Assistance Programs (ERAPs) being developed in response to the COVID-19 health emergency in Massachusetts. Please fill out and submit these answers to the best of your ability. We understand that the ERAP you develop in your community may be evolving, please provide the best estimate of program details. The survey also covers EXISTING Rental Assistance Programs. Massachusetts Housing Partnership, CHAPA and DHCD will publish the results at the earliest opportunity. Below you will find a "Useful Links" section with relevant on-line resources. Please note: Please be advised that this survey is a public record, and therefore subject to the Massachusetts Public Records Law, M.G.L. c. 66 § 10.

If you need help submitting this survey, please contact Chris Kluchman at  
chris.kluchman@mass.gov

### Tell Us about Your Community

1. For what City/Town is this program being designed? Choose from drop down list  
*If you are managing a multi-community program, please list other communities in Question 1.a.  
Also, if you are a private agency list your agency in questions 1.a.*

1.a. For programs not sponsored by a municipality or with more than one community, list other agencies/communities here

2. Name of Person completing survey\*

First Name\*

Last Name\*

2.a. Email address of person completing survey\*

2.b. Phone of person completing survey\*

2.c. Title of person completing survey\*

3. Second Contact Name - if applicable

First Name

Last Name

3.a. Second contact Email

*(If applicable)*

3.b. Second Contact Phone  
*(if applicable)*

4. Provide other contact names, phone numbers and email information below

**Information about your community's Emergency Rental Assistance Program (ERAP)**

Please fill out the next section TO THE BEST OF YOUR ABILITY. We understand that these programs are in development and may not be final. Information you provide will be helpful to coordinate resources, understand gaps and will assist others seeking information about such programs.

5. Has your community adopted an Emergency Rental Assistance Program (ERAP) due to COVID-19?

Yes  No

5.b. Is your community CONSIDERING an Emergency Rental Assistance Program (ERAP) due to COVID-19?

Yes  No  Maybe

*Please answer to the best of your ability*

6. Use the space below to provide information about the CURRENT STATUS of your community's ERAP.

*What committees are/were involved, has a public meeting or hearing been held, what steps are left until a final decision, problems you encountered, etc.*

7. How much funding have you (do you plan to) allocate to the ERAP fund?

*Enter a numeric amount without , or \$*

8. What are the funding sources (or likely funding sources) for your ERAP?

- Community Preservation Act (CPA) Funds
- Community Development Block Grant (CDBG - HUD/Entitlement)
- CDBG - Mini Entitlement
- CDBG - State funded
- Affordable Housing Trust Funds
- Other

*Please select all that apply*

8.a. If you chose "Other" or have more to add, provide a short narrative about your funding sources

8.b. Does your community have an Affordable Housing Trust Fund?

- Yes  No

8.c. Has your community adopted the Community Preservation Act?

- Yes  No

9. Please list agencies that will administer (you are considering administering) the program. If self-administered, please provide contact information for program manager if not already provided and the name of the program

*For information about Regional Housing Agencies, visit the Regional Housing Network at: <http://www.regionalhousing.net/>*

10. What income ranges are eligible for your ERAP? If not yet final, please choose the most likely income ranges

- 30% Area Median Income (AMI) or below
- 50% AMI or below
- 60% AMI or below
- 80% AMI or below
- 100% AMI or below
- Other

*Please select all that apply*

10.a. If you chose "Other" or have more to add, provide a short narrative about eligible recipients

11. What is the maximum amount of funding per household?

*Enter a numeric amount without, or \$*

12. What is the maximum duration of assistance?

- 1 month  2 months  3 months  Other

*Choose one answer*

12.a. If you chose "Other" or have more to add, provide a short narrative about the duration of assistance

13. Who receives payments from your ERAP?

- Landlord  Household member  Other

*Please answer to the best of your ability*

13.a. If you chose "Other" or have more to add, provide a short narrative about the recipient of payments

14. When did your ERAP start (or when do you think it will start)?

*Please answer to the best of your ability*

15. Briefly describe priorities in your ERAP. For example, your community may target households not otherwise receiving assistance, households with "at risk" employment such as food service workers, or certain income levels

*Please answer to the best of your ability*

16. Please upload a copy of your ERAP application form(s) or other materials. Upload ONE FILE only!

17. Please upload a copy of other materials related to your ERAP. Upload ONE FILE only

18. Please use this space to provide additional information about your ERAP or any other

19. HOUSING relief program(s)

*If you have a MORTGAGE relief program, please tell us about it here.*