

**SPRINGFIELD COMMUNITY PRESERVATION
FULL APPLICATION COVER SHEET**

I. PROJECT INFORMATION

CPA program area - check all that apply:

community housing historic preservation open space recreation

Project/Program Title: **Emergency Rental Assistance for COVID-19 (ERA-19)**

Brief Project/Program Summary:

Way Finders will create and implement a program, Emergency Rental Assistance for COVID-19 (ERA-19), to respond to the risk of homelessness for renters in Springfield resulting from the economic impacts of the coronavirus epidemic. Using allowable CPA funds, ERA-19 would expand the safety net provided by RAFT, providing short-term rental assistance to low-income individuals and families who are not covered by the RAFT program. We have included a letter from Way Finders' President & CEO as evidence the organization has approved this submission.

estimated start date: July 2020

estimated completion date: July 2021

II. APPLICANT INFORMATION

Type of Applicant - check one:

City of Springfield Non-Profit Organization For-Profit Business Individual

Name of Organization: **Way Finders, Inc.**

Name of Contact Person: **Annette Hunt, Grants Manager**

Mailing Address: **120 Maple St., 4th Floor**

Mailing City/State/Zip: **Springfield, MA 01103**

Phone: **413-233-1732 / cell: 413-230-9582** Fax:

Email: **ahunt@wayfindersma.org**

Website: **www.wayfindersma.org**

III. BUDGET SUMMARY

Estimated Project Budget: **\$250,000**

CPA Funding Request: **\$250,000**

Will you be seeking multi-year funding Yes No

CPA Request as Percentage of Total Project/Program Budget: **100%**

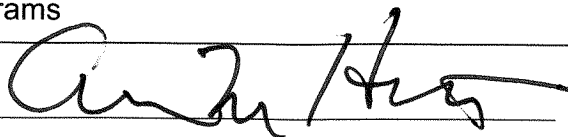
List Other Secured Funding Sources:

N/A

List Other Prospective Funding Sources:

**Private Foundations
State and Federal programs**

Applicant Signature: _____



Date Submitted: _____

7/29/20

I. GENERAL INFORMATION

B. Community Housing Questions

1. What income levels will be the primary target of the project?

All the beneficiaries of the proposed program are low-income families and individuals, as determined by the guidelines for the Commonwealth’s Residential Assistance for Families in Transition Program (RAFT), at 60% of AMI (see the table below).

Springfield, MA MSA

	1 person	2 person	3 person	4 person	5 person	6 person	7 person	8 person
60 % AMI	\$37,260	\$42,600	\$47,940	\$53,220	\$57,480	\$61,740	\$66,000	\$70,260

2. How will a determination of income-eligibility be made?

Applicants will complete a simplified intake assessment form, similar to that of the RAFT intake assessment, and will be required to provide evidence that they have lost income as a result of the COVID-19 crisis, such as pay stubs showing a decrease in wages since the shutdown, or an unemployment claim form.

Payments for rent arrears will be made directly to the landlord. The applicant’s landlord will be contacted, using the process already in place for the RAFT program, to verify rent and make the payment.

3. What marketing will done to make this program known to the public?

Because Way Finders is the regional administrator of the RAFT program and we have access to the population of applicants for RAFT assistance who are not covered. We will do a second assessment of those applications to see if they would qualify for assistance from our proposed Emergency Rental Assistance for COVID-19 (ERA-19) Program and, if they do, we will reach out to them directly.

The RAFT online portal is accessible to everyone, <https://www.wayfindersma.org/residential-assistance-families-transition-raft>, and the RAFT program is made known to residents through the regional Housing Consumer Education Center (HCEC), which currently receives 50 to 100 inquiries per day. The program is also described on DHCD’s website, with a link to the HCEC.

Additionally, flyers, in English and Spanish, are distributed to organizations in the area that provide services to low-income families. To reach families who have not applied for RAFT because they believe they will not be covered, Way Finders will post an announcement on our website that ERA-19 is available to qualifying families and individuals who are not covered by RAFT.

II. NARRATIVE

A. Project Summary

Introduce the project with a summary which notes the CPA category, goals, project scope, and budget. (200 words or less)

Way Finders will create and implement a program, Emergency Rental Assistance for COVID-19 (ERA-19), to respond to the risk of homelessness for renters in Springfield resulting from the economic impacts of the coronavirus epidemic. ERA-19 would expand the safety net provided by RAFT, providing short-term rental assistance to low-income individuals and families who are not covered by the RAFT program. The proposed program is outside the categories of funding for Housing in this application; however, CPA funds can legally be allocated to paying rents, and preventing homelessness is an urgent need in the City. More than 1200 low-income residents have applied for RAFT in April and we anticipate this number will increase in next few months. Not all individuals and families will be covered by RAFT, which can prevent homelessness, despite their documented need for assistance. Although there is a moratorium on evictions, renters who cannot pay rent are accruing debt to their landlords and payment will become due when the moratorium is lifted. By keeping renters up-to-date with rent payments, individuals and families can avoid the potentially devastating effects of debt, keeping them housed and safe as the Commonwealth manages the epidemic.

B. Proposal Description

1. Describe the proposal and how it will benefit Springfield. (200 words or less)

Way Finders will provide rental assistance, up to \$4000 in a one year period, for at least 53 low-income Springfield residents, who are at risk of homelessness as a result of the COVID-19 crisis. Rental assistance for these families will benefit the City by keeping vulnerable individuals and families housed and up-to-date with their rent. Keeping families housed will support and protect public health by ensuring residents can follow recommendations for staying home, and to quarantine if necessary. Stable housing is associated with increased health and well-being, and increased success in finding and keeping employment. There will be a positive economic impact for landlords, as well, who may dependent on rents to meet mortgage obligations. Finally, the City, County, and State are already struggling to access resources needed to house, according to the 2019 PIT study, 1,662 homeless families and 276 individuals in Springfield.

2. Identify what CPA criteria this proposal achieves and how they are accomplished.

This proposal falls outside the criteria for use of the funds as found in the Preservation Plan, but does align with the Community Preservation Allowable Spending Purposes (G.L. c. 44B, § 5),

under Support for Community Housing. Using CPA funds, as allowable, for rental assistance will meet an urgent need to keep vulnerable Springfield residents housed during the COVID-19 crisis and the economic recovery from it. We propose that CPA funds be used to address unmet need for rental assistance for Springfield residents who are not covered by RAFT, but have a documented need for assistance.

3. Describe the need that this proposal will address.

In the period from April 1 to April 27, there were 1,289 applications for the RAFT program, compared to the average 250 per month. These figures clearly demonstrate the need for rental assistance as a result of the COVID-19 shutdown. Because of requirements for the distribution of funds across income categories, some applicants will not be covered by RAFT. Additionally, households who have already benefitted from RAFT and were back on their feet, now find themselves without an income because of the shutdown, find themselves at risk of losing the stability they have achieved.

4. What is the expected outcome of this proposal?

Way Finders expects that it will assist at least 53 households, and as many as 75, who are at risk of homelessness to remain housed and up-to-date with their rent.

C. Feasibility & Sustainability

1. What other funding sources have been secured or are being pursued?

The Springfield CPA will be the sole funder of the ERA-19 Program. Way Finders has applied to receive similar support from private foundations which would benefit residents in our service region, and welcome opportunities to work with the City and other organizations to secure additional support for homeless and at-risk families and individuals.

2. Once the proposal is complete how will it be sustained/maintained?

The program is designed as a temporary intervention to prevent homelessness for renters who have been unable to pay their rent as a result of the COVID-19 shutdown. Similar to the RAFT program, ERA-19 is intended to provide short-term financial assistance to low-income families and individuals who are at risk of becoming homeless.

3. Is there an operating pro forma for when the proposal is complete and what is the basis?

No. Way Finders will work with the Committee to report on the use of funds in whatever manner is requested.

D. Applicant Experience

1. What similar projects/programs has the applicant successfully completed?

Way Finders is the regional administrator for RAFT and the Housing Choice Voucher Program.

2. Describe the professional experience of the applicant/project team.

The Way Finders Housing Support Services team is expert in administering emergency shelter, RAFT, SNAP, and other state and federal programs. Way Finders has been providing housing support in the region for 46 years.

III. TIMELINE

The timeline should identify the estimated start date and estimated completion date along with the completion of phases or important milestones of the project/program. Please provide the timeline in a list format.

Way Finders will implement ERA-19 upon receipt of funds will take applications for the funds on a first come, first served basis throughout a 12-month period, or at the point during the period that the funds are exhausted.

IV. BUDGET

Springfield CPA	\$250,000	
Way Finders Administration Fee @ 15%		37,500
Rent Assistance: 53 cases at \$4,000		212,500
Total	\$0	\$250,000

April 28, 2020

Springfield Community Preservation Committee
Springfield City Hall, 36 Court Street
Springfield, MA 01103

Dear Members of the Community Preservation Committee,

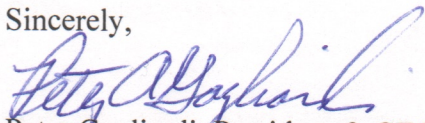
In response to immediate, overwhelming economic and social impacts of the COVID-19 pandemic on the poor and low-income families who live and work in Springfield, Way Finders is requesting that the Springfield CPC consider our proposal to use CPA funds, as legally permitted, to pay rents for families who are at risk of homelessness. Our proposed, year-long program will help those families not covered by the Residential Assistance for Families in Transition (RAFT) Program avoid future homelessness.

Way Finders, the regional administrator of the RAFT Program, has identified gaps in the coverage provided by the Commonwealth's emergency COVID-19 RAFT program. Although the state has released more RAFT funding, restrictions remain in place that exclude some low-income residents from accessing benefits despite their documented need. Way Finders has been receiving requests for assistance from Springfield families who have already used RAFT this past year and are not eligible for assistance now, despite their need. We are also receiving requests from families whose incomes, although at or below 60% AMI, will place them in categories for which funding is not available. By expanding access to rental assistance, more low-income families can remain housed during this crisis and avoid the accumulation of debt to landlords that could place them at risk in the future.

Since April 1st, Way Finders has already received 1,289 requests for RAFT assistance, and we foresee an increase in that number over the next few months. We are requesting \$250,000 to meet the rental assistance needs of these families. With this level of funding, we can provide at least 53 families with \$4,000 in rental assistance, equivalent to that provided by RAFT. Expecting that not every family will need this level of support, we will more likely be able to assist 65 to 70 families. Way Finders is positioned to implement this program upon immediate receipt of funds.

Although we are requesting funds outside the Housing categories identified in the CPA application, we will answer those questions, as applicable, and have attached the required documents, along with a letter of support from Geraldine McCafferty, Director of Housing for Springfield.

Sincerely,

A handwritten signature in blue ink that reads "Peter Gagliardi".

Peter Gagliardi, President & CEO

Office of Housing
1600 East Columbus Avenue
Springfield, MA 01103
Phone (413) 787-6500
Fax (413) 787-6515



THE CITY OF SPRINGFIELD, MASSACHUSETTS

April 28, 2020

Dear Members of the Springfield CPA Committee,

I am writing in support of the application submitted by Way Finders, Inc. for Community Preservation Act (CPA) funds to be used as an emergency rental assistance resource.

While I know that this is not a typical use of CPA housing funds, these are not typical times. The current extraordinarily high rate of unemployment threatens the stability of our housing market, as many households will not have funds to pay rent. This has the potential for a ripple effect, as it will leave landlords unable to pay mortgages. In light of this looming crisis caused by the pandemic, many Massachusetts communities are using CPA funds this year for emergency rental assistance. The Community Preservation Coalition's website provides information confirming that this is an allowable CPA use, and also providing guidance on use of funds for this purpose. See <https://www.communitypreservation.org/home/news/can-cpa-be-used-rental-assistance-answer-yes>.

Way Finders seeks rental assistance to augment the state's emergency COVID-19 Residential Assistance for Families in Transition (RAFT) Program. That program will address some of the need, but it excludes some families from accessing the funds, despite their documented need for assistance. By expanding access to rental assistance, Way Finders can serve more Springfield families who are at risk of homelessness as a result of the pandemic. These at-risk families will remain housed and avoid future, potentially devastating, effects of accumulated debt to their landlords. Since March 26th, Way Finders has already received 1,289 requests for RAFT support and anticipates that number will grow over the next few months.

Please feel free to call me at 413-887-9279 if you have any questions.

Sincerely,

A handwritten signature in cursive script, appearing to read 'Geraldine McCafferty'. The signature is fluid and somewhat stylized, with a large initial 'G' and 'M'.

Geraldine McCafferty
Director