

Report from the Community Preservation Committee's Sub-Committee for COVID-19
Emergency Rental Assistance as of 5-28-2020

Assessment of Need in Beverly

Beverly unemployment is at a record high:

- Using weekly Bureau of Labor Statistics unemployment insurance claim reports and labor force data, Applied Geographic Solutions, Inc., of Thousand Oaks, California, has created an economic model that estimates up-to-date unemployment rates by Zip Code in Massachusetts. The analysis is available from the Pioneer Institute through its "[COVID Unemployment Tracker](#)" tool, which shows that **Beverly's unemployment rate was 2.5% on March 7th, and has soared to 26.6% as of May 2nd. 6,355 Beverly residents are now unemployed.**

More than 11,800 Beverly residents work industries most impacted by the COVID-19 pandemic:

- The Pioneer Institute's April 2020 report "[A Look at the Massachusetts Industries That Are Most Vulnerable due to COVID-19](#)" indicates that of our state's 351 cities and towns, Beverly's workforce is well above average in the four industry "super sectors" most impacted by the pandemic:
 - Hospitality: Beverly is 53rd with 1,946 workers
 - Retail: Beverly 68th of 351 communities with 2,296 workers
 - Health Care & Social Assistance: Beverly is 22nd with 6,708 workers
 - Construction: Beverly is 52nd with 912 workers
- Summary: according to the Pioneer Institute at least 11,862 of jobs held by Beverly residents are in the four most vulnerable job sectors.

Additionally, as part of the Subcommittee's efforts to assess the scope of COVID-19 related Rental Assistance needed in the City the Subcommittee reached out to 10 local agencies: Action Inc, Beverly Housing Association (BHA), Harborlight Community Partners (HCP), North Shore Community Program (NSCAP), St Vincent DePaul Society, City of Beverly Veteran's Agent, United Way, Beverly Bootstraps, Salvation Army, YMCA.

The Agencies were asked (1) if they had experienced an uptick in requests for rental assistance over the last 2 months; (2) did they believe the uptick was a result of COVID-19 related measures.

A summary of their responses is attached.

Following an effort to determine current need for rental assistance among Beverly residents, the subcommittee then reviewed the elements of five existing rental relief programs that were launched in response to the impact of the COVID-19 pandemic. The programs include Action, Inc. administered on behalf of the City of Gloucester, NSCAP, administered on behalf of the City of Salem, the City of Waltham, the City of Newton, and the Metro-West Collaborative. Attached is a matrix identifying the elements of each program.

Discussion by the CPC Subcommittee on Rental Housing Relief Regarding Possible Parameters of the Program

It is currently unclear as to which segments of the Beverly community are most affected and are not eligible for other forms of assistance such as RAFT, Unemployment Insurance etc.

The segment most affected may be the segment that is least aware of available assistance. If funding is made available an increase in demand for assistance will most likely occur.

It is likely there will be an increase in need when the moratorium on evictions is lifted.

Most agencies expect demand/need to increase in the coming months as stimulus payments end and tax bills become due.

Based on a thorough review of existing local programs and their guidelines as put together in matrix form by Denise Deschamps the following parameters were developed.

Proposed Emergency Rental Assistance Fund to help with Loss of Income due to COVID-19

Parameters

- A local Agency with experience in administering Housing Relief Programs would be selected to administer the fund. The Agency selected would propose a structure for the selection process. The subcommittee has discussed the following parameters for the program:
- No or low administrative fee for the partnering agency.
- Funding would be for Rental Assistance or Mortgage payment assistance. (Mortgage assistance may only be provided if the property is deed restricted affordable housing.)
- Limited to City of Beverly residents.
- To be eligible household would be 100% of AMI or lower.
- One application per household.
- Proof of income, assets and COVID-19 related need.
- Savings not to exceed 3 months rent.
- Proof in writing of domicile and rental amount from the landlord.
- Ineligibility for other forms of Rental Assistance.
- Funding per household up to 60% of Rent for 3 months with a cap of \$3600.
- \$240,000; approximately 50% of the remaining balance in the CPC General Fund, to be available for 3 months after the state of emergency expires, to be reviewed every 3 months by the CPC in collaboration with the partnering agency.

Next Steps for Discussion

- Review this report with the full CPC Committee.
- Invite comment from City Officials.
- Canvas appropriate local agencies against our proposed guidelines.
- Identify potential Agency partner(s) and invite Applications for funding.
- CPC/City Hall/ City Council to approve
- Advertise Emergency Rental housing Relief Program on City Website, Mayor's COVID-19 update calls, City Councilors' social media accounts, Housing Agencies and more.

