



Media Contact: Chris Kazarian, Marketing Manager, ckazarian@haconcapecod.org, (508) 524-0485

Lower Cape Outreach Council and Housing Assistance Corporation Join Forces to Provide Assistance to Lower and Outer Cape

Partnership Offers One-Stop Access for Residents Needing Food, Housing or Other Assistance

September 14, 2020 (Orleans, MA) – Lower Cape Outreach Council (LCOC) has partnered with Housing Assistance Corporation (HAC) to offer one-stop access for residents on the Lower and Outer Cape. Now residents can receive expedited access to all food, housing and other financial services available to help them weather the economic crisis facing our region which has intensified during the COVID-19 pandemic. HAC will have staff on-site at LCOC’s main office in Orleans; program and intake staff from both organizations are trained to provide case-work support to clients, including the full complement of services offered by both organizations.

Now that limited, socially distant in-person contact has resumed, the organizations have joined forces to spread the word about the full-range of support available to residents in need, and to ensure that those who need in-person assistance can easily access it. Both organizations have provided client services remotely and online throughout the pandemic and will continue these options.

“For more than 40 years, the Lower Cape Outreach Council has been a lifeline for people on the Lower and Outer Cape providing essential financial assistance, food pantry, and career development services. LCOC often refers clients to Housing Assistance services but having Housing Assistance staff on site will streamline access for people in crisis so they can get all the types of services they need with one-stop,” said Alisa Magnotta, CEO of Housing Assistance Corporation.

Larry Marsland, CEO of Lower Cape Outreach Council stated, “This alliance is great news for residents of the Lower and Outer Cape. Too many local people struggle just to afford their housing, meet expenses in the off-season, even to keep food on their tables. Now there is one united source to help on each of these fronts, right here in Orleans!”

Since the pandemic shutdown began in March, Housing Assistance saw a 400% increase in calls for assistance across the Cape and Islands. Many people who have never had to ask for help before the pandemic need help now, and they may not be aware that they are eligible for assistance. To help those who aren’t eligible for state and federal funding, HAC established a privately funded *Workforce Housing Relief Fund* to provide urgent assistance with past due rent or mortgage payments or other housing-related expenses for current, year-round Cape Cod and Island residents who are losing income due to the coronavirus. Eligibility is available for households making up to 100% of the Area Median Income (1-person household up to \$67,700; 2-person household up to \$77,300; 3-person household up to \$87,000).

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As Lower Cape Outreach Council continues its important work on the Lower and Outer Cape, it also has seen a surge in need from the pandemic — from April through August of 2020, the number of client households rose more than 100%. During those four months, LCOC helped 1,258 households, versus 610 in the same time period in 2019. The number of adults needing assistance rose from 753 in 2019 to 1,635 in 2020. Children in need of assistance rose from 399 to 741, an increase of 85%, and seniors in need rose from 197 to 398, an increase of 102%.

Housing Assistance intake staff dedicated to the Lower and Outer Cape will be on-site in Orleans every Monday from 9:30 am to 1 pm, and available by phone and email other business hours. During regular Lower Cape Outreach Council office hours, LCOC staff will assist clients in accessing services through HAC's Housing Consumer Education Center — as well as accessing the full spectrum of Housing Assistance services and classes. HAC's online application process is available to reach residents in need; go to haconcapecod.org/contact/get-help.

Housing Assistance Corporation: Housing Assistance Services

- Since 1974, HAC has served as the regional provider of financial assistance for rent/mortgage through town, state and federal programs. HAC established the privately funded Workforce Housing Relief Fund in April 2020 to help in response to the financial impact of COVID-19. Applications for all programs are available online and paper forms are available at HAC's Orleans and Hyannis offices.
 - **Rental Assistance for Families in Transition (RAFT)** — This state-funded program provides payments to prevent homelessness. Eligible clients can make up to 50% of the Area Median Income. Here are the numbers for Barnstable County:
 - 1-person household up to \$33,850
 - 2-person household up to \$38,650
 - 3-person household up to \$43,500
 - **Emergency Rental and Mortgage Assistance (ERMA)** — This state-funded program provides rental or mortgage payments to prevent homelessness. Eligible clients can make between 50% and 80% of the Area Median Income. Numbers below are for Barnstable County:
 - 1-person household up to \$54,150
 - 2-person household up to \$61,850
 - 3-person household up to \$69,600
 - **Workforce Housing Relief Fund** — Housing Assistance established this fund to provide urgent assistance with past due rent or mortgage payments or other housing-related expenses for current, year-round Cape Cod and Island residents who are losing income due to the coronavirus. Eligible clients can make up to 100% of the Area Median Income, and must not be eligible for other state, federal or local relief.
 - 1-person household up to \$67,700
 - 2-person household up to \$77,300
 - 3-person household up to \$ 87,000
 - **Private Prevention Fund** — Up to \$500 to help keep a client housed. There is no annual income limitation for this program. Payments are made directly to landlord, mortgage company or another vendor.



- Other Housing Assistance Programs
 - Money Matters Budgeting, Housing Search, and First-Time Homebuyer Classes
 - Reverse Mortgage and Foreclosure Prevention Counseling
 - Energy audits and weatherization services for eligible households

Lower Cape Outreach Council Community Services

- Financial assistance for food, utilities, medical or rent/mortgage expenses not covered by HAC-administered programs
- **Food to Encourage:** This program involves health monitoring at the Brewster Council on Aging with the Barnstable County Public Health Nurses. Participants receive an extra bag of fresh fruits and vegetables twice a month and free recipes, food samples, and ideas for healthy eating.
- **Career Development:** The Lower Cape Outreach Council is now offering a program to help clients achieve their career goals and job objectives by providing access to training, resources, and mentorship.
- **Food Pantry:** LCOC sponsors 8 food pantries on the Lower Cape and makes monthly food distributions to local Councils on Aging, WIC and Cape Cod Children's Place. The program has helped 4,240 households totaling 11,344 clients with \$612,952 worth of food.
- **Katy's Korner:** Katy's Korner collects and distributes donations of quality clothing and bedding. Clients can select items they need for themselves and family members with dignity and respect. Over 2,200 bags of clothing were distributed in the past year.
- **Micro-Loan Program:** It takes money to make money, especially when you are self-employed, especially when credit is an issue. House painters, landscapers, carpenters, shop owners, everyone knows the end-of-winter pinch that can slow down spring preparations and cut into summer profits. If you're a client of the Lower Cape Outreach Council and you're struggling to get it together, ask your advocate about the micro-loan program.
- **Chatham Elementary Food Pantry:** LCOC partners with Chatham Elementary School to provide non-perishable food for your child or assist him or her when food is not consistently available at home. There is no cost to this program.
- **Chatham Coronavirus Impact Fund:** The purpose of CCIF is to serve as a community resource organization in this time of COVID-19-driven need to provide financial assistance upon application by in-need year-round residents of Chatham.
- **Wellfleet Shellfish Harvester Relief Fund:** The purpose of the Wellfleet Shellfish Harvester Relief Fund is to assist Wellfleet shellfishermen and women and their families who are experiencing financial emergencies which deprive them of basic human needs (housing assistance, utility bills, car payment).

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Frequently Asked Questions

Which agency do I call first?

Call either agency's general information number, and we will get you the information you need.

Lower Cape Outreach Council: 508.240.0694, lcoc@lcoutreach.org

Housing Assistance Dedicated Lower and Outer Cape Intake Staff: Cindy Burns, cburns@haconcapecod.org, (508) 771-5400

What is the office location?

Lower Cape Outreach Council
19 Brewster Cross Road
Orleans, MA 02653

What are the office hours?

Monday, 9:30 AM to 1:00 PM, HAC staff on-site

HAC and LCOC services available at office:

Monday, Tuesday, Thursday 9:30 AM to 3:30 PM

Wednesday, Friday 9:3 AM to 12:30 PM

Can I apply for assistance online?

Yes, you can fill out an application for Housing Assistance programs for financial assistance for rent/mortgage entirely online. HAC's new, streamlined online application process is available to reach residents in need; go to: haconcapecod.org/contact/get-help.

To learn more about the programs that are available for households making up to 100% of the Area Median Income, visit our website: <https://haconcapecod.org/programs/homeless-prevention/>

To start an online application, go to:

<https://www.cognitofrms.com/HousingAssistanceCorporation/applicationforassistance>

About Lower Cape Outreach Council

The mission of Lower Cape Outreach Council is to provide comprehensive assistance to those in need of immediate support and to encourage long term self-sufficiency.

About Housing Assistance Corporation

Housing Assistance Corporation was founded in 1974 as a pilot project to test the use of rental vouchers to help secure housing for year-round workers on Cape Cod. Since that time, our programs have expanded to assist more than 175,000 low- and middle-income households on Cape Cod, Nantucket and Martha's Vineyard. Housing Assistance serves more than 5,000 households each year in three main areas – housing stability, homeless prevention and financial empowerment.