



# Town of Orleans

Community Preservation Committee  
9 School Road Orleans MA 02653-3699  
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## FY26 COMMUNITY PRESERVATION PROJECT APPLICATION

(for consideration at Annual Town Meeting in Spring 2025 or Special Town Meeting in Fall 2025)

### SECTION A

**Submission Date:** November 18<sup>th</sup>, 2024

**Project Title:** Direct Stabilization Assistance for Orleans Residents

**Applicant** (*note if Town, individual or non-profit*): Homeless Prevention Council – non-profit organization

**Mailing Address:** P.O. Box 828 Orleans, MA 02653-3210

**Co-Applicant, if any** (*note if Town, individual or non-profit*): N/A

**Mailing Address:** N/A

**Project Contact Person:** Ellie Zucker, Director of Program Administration

**Telephone:** (508) 255-9667

**E-mail:** [ellie@hpccapecod.org](mailto:ellie@hpccapecod.org)

**Federal Tax Identification Number (if non-profit):** 04-3104858

**Project purpose** (*Check all that apply*):

Open Space  Historic Preservation  Community Housing  Recreation

**Project Location/Address:** 8 Main Street Orleans, MA 02653

**Community Preservation Funding Request:** \$34,500 over three years / \$11,500 per year

**Brief Project Summary, including justification of project category checked above:**

This project will provide direct stabilization assistance to low- and moderate-income individuals and families who live in Orleans. Direct stabilization assistance includes support for move-in costs, heating or other utility costs, rent and/or other unanticipated expenses that put a household in jeopardy of losing their housing. These stabilization funds are improving the quality of life for Orleans residents in need and helping to preserve the community's character.

## SECTION B

**Detailed Narrative:** *A detailed but succinct description of the project including goals and objectives, consistency with Community Preservation Act goals, compatibility with the Orleans Community Preservation Plan and the Orleans Comprehensive Long-Range Plan, and relevance to the community and its needs.*

The goal of this project is to stabilize low and moderate-income households in Orleans. Specifically, CPC funds would be used for direct housing stabilization assistance to year-round Orleans residents who may not qualify for other types of assistance. This stabilization assistance includes support with such things as move-in costs, heating or other utility costs, rent and/or other unanticipated expenses that put a household in jeopardy of losing their housing.

HPC staff regularly see households who are denied opportunities to live in affordable housing or receive housing vouchers because they are over or under-income eligibility requirements. These are the households who fall through the holes of the safety net, do not qualify for shelter, and are our “hidden homeless.”

The availability of housing stabilization funds allows HPC to keep those at the greatest risk of homelessness housed. These are the households that are currently paying upwards of 50% of their income on housing but are in a precarious housing situation if any challenges or emergencies arise. This demographic is growing as an emergency concern as these are the households and individuals who, if they do lose their housing, will not be eligible for shelter, making their housing stabilization essential, especially as housing prices rise and so few year-round rentals are available in our community.

This project is consistent with the Community Preservation Act goals cited in MGL, Chapter 44B. It is specifically aligned with “Support of community housing” which “shall include, but not be limited to, programs that provide grants, loans, rental assistance, security deposits, interest-rate write-downs or other forms of assistance directly to individuals and families who are eligible for community housing, or to an entity that owns, operates or manages such housing, for the purpose of making housing affordable.” The project aligns with the Town of Orleans’s 10-Year Housing Plan, Goal 5, to support the housing stability of year-round low-income renter households. Housing stabilization funds will allow HPC to utilize resources that will support residents who may not be eligible for other resources such as rental assistance, who might benefit from this specific stabilization support.

### NEED

The number of families on Cape Cod requiring basic needs assistance is growing exponentially due to a confluence of factors, led by a seasonal economy, increased housing

costs, shortage of affordable year-round housing, high cost of living, and the effect of the pandemic. The demand for HPC's services has increased as much as 67% over the past four years – an average of 250 new people each year – with many reaching out to HPC for the first time. We are especially seeing a surge in the number of families and working millennials coming to us for assistance, indicating the economic hardships faced by our workforce.

According to the New York Times, the pandemic brought new homeowners and remote workers to the Cape, making it fourth in the nation in the percentage of in-migration in 2020. It also brought record-high housing prices. As reported in the Cape and Islands Realtors Association's Local Market Update, the median sales price for a single-family home in Barnstable County increased 69% from 2019 to 2023 (from \$433,000 to \$730,000), while the inventory of homes for sale decreased 70%.

The impact – homes sold out from under seniors and families; rents exponentially rising and driving locals off Cape or to the brink of homelessness; affordable and low-income housing vanishing; and non-profits like HPC stepping up to keep pace with the rising demand for assistance.

In Orleans, over the past two years, we have seen a 23% increase in residents served through all HPC programming. In FY24, we served 210 residents in 116 households. Most of these were households of working-age families.

Success for HPC's direct stabilization assistance program is keeping Orleans residents out of shelters, helping them access safe, stable housing, and leading them on the road to self-sufficiency. HPC's case management team is thoughtful in providing stabilization assistance to households that can truly be stabilized by the support provided, rather than using it in situations where the funds would only function as a band-aid, prolonging an already unstable situation. The case managers accomplish this by looking holistically at the income and expenses of the clients we work with to determine which types of assistance will stabilize their household, or if other actions need to be taken, such as helping a client reduce their overall expenses through budgeting, or increase their income through employment counseling, or by using similar strategies catered to the unique circumstances of the client.

**Action Plan and Timeline:** *Note the estimated dates for project commencement and completion and list (with an explanation) all action and steps that will be required for project completion, including any legal requirements or any impediments to implementation.*

HPC staff offer direct stabilization assistance on an ongoing basis throughout the year. If the CPC grants this award, HPC could immediately start accessing these funds to help Orleans residents in need.

The types of direct stabilization assistance provided to residents include help paying rent, security deposits, and mortgages.

Residents needing direct stabilization assistance are identified during their intake session with an HPC case manager. The case manager and resident work together to create a plan that is personalized to meet the resident's needs. The plan incorporates access to housing programs and funding, financial resources, budgeting, connection to community resources, and direct stabilization assistance when needed.

Margaret Flanagan, HPC's Director of Program Services, is the key person responsible for implementing and overseeing this project, including setting guidelines for how the funds can be disbursed. She supervises our Case Manager, Jennifer, who provides case management to Orleans residents.

An example of an Orleans resident who benefited from the stabilization assistance we are requesting is Cathy, a single mother of 3 children who supports her family with a cleaning business she owns. Her car broke down in June, right at the start of the busy season for turn-over cleanings. Cathy came to HPC for assistance to repair her car so she would not lose her business and only source of income. She needed a new transmission which was only partially covered by her car warranty. HPC helped Cathy with stabilization funds we had available at that time, to help her pay for the car repair. We also connected her with another local community agency to share the cost with our available resources.

**Financial Data:** *Provide financial information for the project including detailed and total cost, additional revenue sources (public, private, in-kind, volunteer time and services), basis for the fiscal estimates and any other fiscal details currently available. Costs relating to historical rehabilitation/renovation should be clearly identified (if possible) compared to other costs, such as code compliance or accessibility improvements. Applicants are encouraged to submit more than one quotation from potential contractors.*

The total project budget is \$34,500 for 3 years to be spent as follows:

\$10,000 per year – Stabilization Assistance Funds to year-round Orleans residents.

\$1,500 per year – Administrative costs for HPC to provide services and disburse funds to residents.

If the CPC does not allow for administrative budget costs, HPC would request that they still consider providing funding for stabilization assistance to Orleans residents to be disbursed to residents by our case management team.

The costs above are based on FY24 expenses. In FY24, HPC provided direct stabilization financial assistance to 41 people in 25 Orleans households, totaling \$11,224. The average amount given to households was \$363, ranging from \$50 to \$1200.

In 2022, HPC received stabilization funds through an ARPA grant, which enabled our team to support year-round residents who were at risk of losing their housing and/or did not qualify for other types of financial assistance due to income guidelines. Twenty percent of the direct stabilization assistance funds used to help Orleans residents in FY24 came from this stabilization fund. Most of the ARPA stabilization funds have been used and must be spent by 6/30/2025. ARPA funds will not be renewed, but the need to stabilize Orleans residents has not diminished. An award from the CPA funds would enable HPC to continue to provide this critical stabilizing support to Orleans residents.

Other funding leveraged by HPC to provide direct stabilization assistance to Orleans residents included funds from these sources: Lower Cape Outreach Council, the Cape Cod Foundation COVID funds, MA State Residential Assistance for Families in Transition (RAFT) funds, Chatham Ecumenical Council Helping Prevent Homelessness, The Needy Fund and the Cape and Islands United Way.

HPC's Case Managers are familiar with and access a variety of funding sources to help clients resolve financial issues that threaten their ability to remain housed. They are knowledgeable about the parameters of funding available through other community agencies as well as local and state funding sources. Accordingly, they can coordinate these resources to make the best use of available funding in a way that will stabilize a client, rather than simply using funds as a short-term fix for a situation that cannot be remedied.