



**Southeastern PA  
Voluntary Organizations  
Active in Disaster**

## **Housing [in]Security in the Midst of COVID-19 and other community disasters**

### **SEPA VOAD Guidance for Houses of Worship, Community Organizations, Community Centers, Public Libraries, Elected Officials' Offices**

**The Need:** Given that unemployment has jumped several percentage points since March when social distancing began, the health impacts of COVID-19, and other related factors, families are having difficulty meeting expenses for rent, mortgages and essential necessities (food, medicine, clothing). Many expect and eviction and housing crisis in the coming weeks, despite eviction moratorium extensions by the CDC.

#### **County Points of Contact for Urgent Concerns Regarding Homelessness**

Philadelphia: Project Home, [projecthome.org](http://projecthome.org)

Montgomery: Your Way Home, [yourwayhome.org](http://yourwayhome.org)

Chester County, 211, [211sepa.org](http://211sepa.org)

Bucks County, Bucks County Housing Link, [bchg.org](http://bchg.org)

Delaware County, Community Action Agency of Delaware County, [caadc.org](http://caadc.org)

Call 211 in any county for referrals.

#### **State Rental and Mortgage Assistance**

**PA Housing Finance Agency** <http://phfa.org/>. **Applications are available now for people interested in requesting CARES rent or mortgage relief due to COVID-19.** The Commonwealth of Pennsylvania has created a program to assist homeowners, and tenants and their landlords with gap funding through the CARES Act. This funding is made through the Pennsylvania Fair Housing Agency, [PFHA](http://PFHA).

*Challenges:* Applications are coming in incomplete and some landlords are not interested in participating, and their participation on the application is required.

**How you can help:**



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- Familiarize an outreach team about the requirements and read the FAQs on PHFA website.
- Help people who may have language and other barriers, to apply for the program.
- Support landlords in other ways via the community
- There is an agency in each county dedicated to administering this program. Visit or call them to find out the best way to advocate for those in your community.  
<https://www.phfa.org/forms/pacares/rental/rrp-county-contact-list.pdf>

**Housing Alliance of PA** <https://housingalliancepa.org/> The Housing Alliance is a statewide coalition working to provide leadership and a common voice for policies, practices and resources to ensure that all Pennsylvanians, especially those with low incomes, have access to safe, decent and affordable homes.

### **How you can help:**

Register for updates from [Housing Alliance of PA](#) for housing-related news and advocacy.

### **Local Helping Organizations**

Any local helping organizations that provide food, homeless outreach, and other safety networks may be getting requests for rental assistance from families they serve. Reach out to them to find out what assistance they may need in fundraising for rental and mortgage assistance.

### **Federal Moratorium Extensions:**

The Federal Government issued moratorium extensions for mortgage holders and tenants through the end of the calendar year on December 31, 2020. These directives have been put in place to limit the spread of COVID19, while allowing tenants and landlords to work towards a solution for minimizing evictions. Information on the moratoriums can be found at:

For Homeowner Foreclosures: [FHFA Extension, www.fhfa.gov](#)  
For Rental Evictions: [Federal Register, www.federalregister.gov](#)

### ***Challenges:***

With the updated moratorium extensions for both foreclosures and evictions, many households do not understand their rights under the law.

### **How you can help:**

Assist tenants with their understanding of what their rights are under the current conditions. Each tenant will need to complete a declaration and submit a copy of it to their landlord. The link below provides translations to the declaration in 5 languages.



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<https://nlihc.org/national-eviction-moratorium>  
[Arabic](#) | [Mandarin](#) | [English](#) | [Spanish](#) | [Vietnamese](#)

Assist homeowners with questions about foreclosures and if their mortgage is held by either Fannie Mae or Freddie Mac. The link to this portal is [here](#).

**Legal resources**

Legal Aid of Southeastern PA <https://www.lasp.org/>

Philly Tenant <http://www.phillytenant.org/>

Community Legal Assistance of Philadelphia <https://clsphila.org/>

**Other ways you can help homeless in your community**

- Support local food pantries and food banks
- Make hygiene kits for local helping organizations
- Open your restrooms for use by people who are homeless
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For more information on SEPA VOAD, email [info@sepavoad.com](mailto:info@sepavoad.com)