



## COO NOTE 27 – 220713

### Local Move Assistance

13 July 2022

In recent years the financial challenges related to housing have increased significantly. Extreme rent increases have forced members to relocate locally during mid-tour to obtain affordable housing. It has also resulted in some members purchasing houses mid-tour. To assist members faced with these issues, CGMA is modifying its policies regarding local moves. Effective immediately, CGMA assistance normally reserved for PCS moves is now available for members electing to relocate locally during their tour to obtain more affordable housing. Specifically:

**Rental Assistance:** Members may obtain loans for funds needed to move into a new residence (normally first, last and security deposit). Members applying for this loan must provide a CGMA Form 54 (Rental Assistance) and a copy of the lease or rental agreement showing the amount needed.

**Closing Costs:** Per COO Note 21, members may borrow up to \$9000 for closing costs. They need to submit CGMA Form 50 (Closing Costs) and a copy of the FINAL Closing Costs document provided by the lending institution. See enclosure (1) for example.

**PCS Childcare:** Members with dependents under the age of 12 may now apply for the PCS Childcare grant for activities related to a local relocation. See the CGMA website for details and limitations.

**Supplemental DLA.** To assist with unexpected but necessary local moves. Members forced to relocate locally due to circumstances beyond their control may apply for CGMA Supplemental DLA. This is a \$1000 grant to help offset the costs of relocation. Circumstances beyond their control include (but is not limited to): environmental reasons (lead discovered in the house, unsafe environment, etc.); Safety and Security reasons (repeated dangerous crimes committed in their neighborhood, etc); and extreme increases in their monthly rent. (An extreme increase would be any increase of 7.5% or more.) CGMA Reps should email CGMA HQ for determination on any other circumstances. Application is made on CGMA Form 5. Command endorsements are required solely to verify the circumstances. A copy of the new lease or other documentation showing that a move has occurred shall be provided.

**Utility Startup Loan:** Members may obtain a loan to fund the setup of utilities at their new residence. Application shall be made on CGMA Form 5 (not command endorsement required). They shall submit documentation as to the cost (notices, bills, estimates, screen shot from utilities website, etc.)



Sean P. Fennell  
Chief Operating Officer  
Coast Guard Mutual Assistance