

City of Newton, Massachusetts

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Barney S. Heath Director

City of Newton COVID-19 Emergency Housing Relief Program Program Guidelines





Program Overview

In response to the loss of income to Newton households due to the coronavirus (COVID-19), the City of Newton has created the COVID-19 Emergency Housing Relief Program utilizing its federal Community Development Block Grant (CDBG) funds and Community Preservation Act (CPA) funds. This program is designed to provide assistance in an efficient and responsive manner. The program is temporary in nature and funding is limited.

Applicants are eligible for:

- Up to three months of housing assistance
- The program will cover **70% of a household's monthly rent**, with a maximum monthly assistance amount of \$2,500 per household (or \$7,500 per household for three months)**
- Mortgage assistance is only available to those income eligible households who reside in affordable deed restricted units. The program will cover 70% of a household's monthly deedrestricted mortgage payment, with a maximum monthly assistance amount of \$2,500 per household (or \$7,500 per household for three months)

The City of Newton COVID-19 Emergency Housing Relief Program is administered by Metro West Collaborative Development, on behalf of the City of Newton. Metro West is a non-profit community development corporation based in Newton. More information on Metro West can be found here: https://metrowestcd.org/

> Household Eligibility

"Eligible" Household

A "household" shall mean an individual or two or more persons who will live regularly in the unit as their principal residence and who are related by blood, marriage, law, or who have otherwise evidenced a stable inter-dependent relationship.

An "eligible" renter household is one that:

- Currently lives in the City of Newton
- Has reduced income because of COVID-19 (and can demonstrate this financial hardship)
- Has an annual gross income at or below 80% of Area Median Income (AMI) at the time of application to the program
- Households currently receiving rental assistance (e.g. Public Housing tenants, RAFT, Section 8, MRVP or other locally administered support) are also eligible for this program (program assistance is only applied towards tenant's portion of rent)

An "eligible" homeowner household is one that:

- Currently lives in the City of Newton
- Resides in an ownership unit that is deed-restricted affordable (restriction recorded with the Registry of Deeds)
- Has reduced income because of COVID-19 (and can demonstrate this financial hardship)
- Has an annual gross income at or below 80% of Area Median Income (AMI) at the time of application to the program

Income Eligibility

The total income of the applicant and all other members of the applicant's household over the age of eighteen (18) <u>may not exceed 80% of the Area Median Income</u> for the greater Boston area adjusted for family size. An applicant's total household income at the time of application cannot exceed the following limits:

Household size	1 person	2 person	3 person	4 person	5 person	6 person
Income Limits: 80%	\$67,400	\$77,000	\$86,650	\$96,250	\$103,950	\$111,650
AMI						

An example of how the program subsidy would be determined is provided below:

1. At the time of application submission, a 4-person household's annual income is determined to be \$82,000 (less than the 80% AMI threshold, which is \$96,250 for a 4-person household; qualifying the household as income-eligible for the program). One of the adults in the household recently lost their job, resulting in reduced household income. This household's monthly rent for their 3-bedroom apartment is \$2,500.

- a. The program will cover 70% of this household's monthly rent, with a maximum monthly assistance amount of \$2,500, or \$7,500 for three months.
- b. 70% of \$2,500 = \$1,750; therefore, the program will assist the family with \$5,250 of rental assistance (3 months), paid directly to the property owner / landlord

> Preferences

Preference shall be given to households whose annual income is at or below 65% AMI. This preference shall not be applicable after the initial Lottery period.

Process

- All potential participants must complete an application and attach requested documents prior to the deadline. All complete applications will be entered into a lottery.
- The deadline for submitting complete applications is <u>June 3, 2020;</u> however, households who contact the Metro West CD office after the application deadline will be added to the bottom of the Lottery Wait List in the order received.
- Assistance with the submission of the application is available to those with limited computer access.
- Applicants have the right to request a reasonable accommodation(s), which may include a change to a rule, policy, procedure or practice to afford a person with a disability an equal opportunity to participate fully in the housing program or to use and enjoy the housing.
- Free language assistance is available to households with limited English proficiency.
- The Lottery will be held via zoom on June 10, 2020. Applicants will be given access to the zoom meeting information after the close of the application deadline.
- All applicants will then be drawn and assigned a Lottery Wait List number in the order they were drawn.
- Starting at the top of the list, households will be offered the opportunity to enter into a program agreement with their landlord (or mortgage holder) and Metro West CD in the order listed on the Lottery Wait List; however, preference shall be given to households whose annual income is at or below 65% AMI.
- Households who do not respond to phone, e-mail, or mail inquiries or who do not respond to a request for additional information within the 5-day time frame provided by Metro West CD will be skipped and the next highest ranked household will be offered the opportunity. If and when the household responds with the additional requested information, their application will be processed if funding is still available.
- Metro West CD will proceed through the list in this manner until all funds are awarded.
- Households who contact the Metro West CD office after the application deadline will be added to the bottom of the Lottery Wait List in the order received.

> Affirmative Marketing Methods

The City of Newton does not discriminate on the basis of race, color, religion, national origin, disability, familial status, sex, age, marital status, children, sexual orientation, genetic information, gender identify, ancestry, veteran/military status or membership.

Marketing Activities

Marketing activities will be conducted for a three-week period <u>beginning May 13 and ending June 3, 2020.</u> Efforts consist of:

- 1) City of Newton COVID-19-Response website pages
- 2) Distribution of program flyers at food pantries and other food distribution sites
- 3) Newton School Department email blast to all Newton Public School families
- 4) Email outreach to local employers and non-profit organizations in Newton and surrounding communities
- 5) Announcement in Mayor Fuller's email blasts, and other relevant outreach platforms
- 6) City of Newton Planning Department Friday Report
- 7) Email outreach to Newton City Councilors for inclusion in their constituent emails
- 8) Newton TAB
- 9) Email outreach to neighborhood / community list serves

> Applications will be available from Metro West CD in both electronic and paper format

In all cases the process begins by contacting the Metro West CD office. The staff of Metro West CD are available to assist individuals in the completion of their application and are able to accommodate households with disabilities that may impede their ability to complete the application. Metro West CD staff can also arrange for assistance for households that have limited English proficiency.

Applicants have the right to request a reasonable accommodation, which may include a change to a policy, procedure or practice to afford a person with a disability an equal opportunity to participate fully in the housing program.

To begin an application, contact Robyn Rufo at Metro West CD at robyn@metrowestcd.org (preferred method) or at 617-923-3505 x 5

Right to Appeal

An applicant has the right to appeal the decisions of Metro West CD within 5 (five) business days from the date of the written notification. An applicant may in person, or in writing, or via a designee appear before the Appeals Committee chaired by a member of the Board of Directors of Metro West CD, who is not involved in the day-to-day operations of the housing program. At least one member of the Appeals Committee will be a neutral party. At the hearing, the applicant or his/her designee may present supporting information relevant to the reason for rejection. A final decision will be rendered by the Appeals Committee, in writing, within five business days from the date of the hearing.

An applicant concerned with discrimination against them may also contact the Mass Commission Against Discrimination at 617-727-3990 or the US Department of Housing and Urban Development at 617-994-8300.