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City of Newton  
COVID-19 Emergency Housing Relief Program  
DRAFT 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 Community Preservation Act (CPA) funds and federal Community Development Block Grant (CDBG) 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 (future or arrearage payments beginning 4/1/2020)
- 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 deed-restricted 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/>

\*\* Note: Most government housing subsidy programs utilize a 70/30 standard, where residents are responsible for paying approximately 30% of their income toward housing costs, with the government subsidy (such as a Section 8 voucher) covering the remaining amount of rent. In an effort

to streamline this program and identify a payment standard that can be applied across all program cases, the City of Newton has utilized this 70/30 standard to determine the amount of rental or mortgage subsidy that will be provided to each participating household. However, a monthly cap has been set at \$2,500 per household, or \$7,500 per household for three months.

➤ **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)
- Earns less than 100% of Area Median Income (AMI)
- Households currently receiving rental assistance (e.g. Public Housing tenants, RAFT, Section 8, MRVP or other locally administered support) are not eligible for this program

**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)
- Earns less than 100% of Area Median Income (AMI)
- Households currently receiving mortgage assistance under the RAFT program are not eligible for this program

**Income and Asset Eligibility**

The total income of the applicant and all other members of the applicant’s household over the age of eighteen (18) **may not exceed 100% of the Area Median Income** 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
<b>CPA Income Limits: 100% AMI</b>	\$83,300	\$95,200	\$107,100	\$119,000	\$128,520	\$138,040

Funding for assistance for households at or below 80% AMI shall come from federal Community Development Block Grant (CDBG) funds, until this source of funding has been fully expended. At that

time, funding for all assistance payments shall be funded by Newton’s Community Preservation Act (CPA) funds, until the program budget has been fully expended.

Total household income for applicants at or below 80% AMI cannot exceed the following limits:

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

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

➤ **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 **May 27, 2020 by 5:00 pm**; 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 (see details below).
- 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 3, 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.
- If the household is unable to execute a program agreement within five days of being offered the assistance, they will be removed from the Lottery Wait List and the next highest ranked household will be offered the opportunity.
- 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.

### **Removal from the Lottery Wait List**

- 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 shall be removed from the Lottery Wait List.

### **➤ 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 two-week period **beginning May 13 and ending May 27, 2020.** Efforts consist of:

- 1) City of Newton COVID-19-Response website pages
- 2) Email outreach to local employers and non-profit organizations in Newton and surrounding communities
- 3) Announcement in Mayor Fuller's email blasts, and other relevant outreach platforms
- 4) City of Newton Planning Department Friday Report
- 5) Email outreach to Newton City Councilors for inclusion in their constituent emails
- 6) Newton TAB
- 7) 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.**