

Letters of Support Received on May 18, 2020:

10 Leighton Road
Auburndale, MA 02466
May 18, 2020

The Honorable City Council
City of Newton
1000 Commonwealth Avenue
Newton, MA 02459

RE: COVID-19 Emergency Housing Relief Program

Dear Councilors:

I write in support of the proposal from Mayor Fuller through the City of Newton Planning & Development Department to contribute \$2 million in Community Preservation Act (CPA) funds towards the City's emergency rental and mortgage assistance program, to alleviate the effects of the Covid-19 emergency on Newton's most vulnerable residents. As this unprecedented crisis unfolds rapidly, time is not on the side of tenants or homeowners who find themselves, through no fault of their own, with less income, more expenses or both.

For information, I have been working in the field of affordable housing for over forty-five years, serving nonprofits and public agencies. I also serve on the boards of several nonprofit developers and am a Newton Housing Authority (NHA) Commissioner. In all of this work, I have seen directly the extreme difficulties faced by low-income residents and their good faith housing providers. And, while the federal government's response to date provides temporary relief from the consequences of missed rent or mortgage payments, there currently is no direct federal assistance to meet those obligations once the various moratoria are lifted. I am among many who are working to secure that federal assistance, but, based on recent discussions with Congressional staff, there are many hurdles to be overcome before anything can be enacted on the scale of the rental assistance measures in the HEROES Act passed by the House of Representatives last week.

In the face of all this, I believe the City needs a response that is prompt, simple to administer, flexible and fair. There are many possible combinations of program details that could be chosen to satisfy these tradeoffs. The Department of Planning and Development has demonstrated responsiveness to a number of important issues that have been raised in public discussions, regarding administrative cost, the need for outreach (including translation services), targeting to lower income residents, eligibility based on actual Covid-19-related impact, reporting requirements and other factors.

Based on the Department's careful thought given to these issues, I recommend approval of the CPC funding. Continued program performance reporting will be essential, not only for monitoring and oversight purposes, but also to inform any modifications that may become necessary as this rapidly changing crisis evolves. Therefore, I also recommend recognition of the need for a degree of program flexibility. In light of these factors, including the fact that a number of other local and regional organizations were unable to assume the administrative role, I also believe the proposed administrative cost is reasonable

Also, as has been noted, this program will only meet certain short-term economic needs. The City's residents are incurring other difficulties that I believe will require additional social services, and, potentially, longer-term financial assistance. I hope that the administration and the City Council can

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work together going forward to make creative use of CARES Act funds and, hopefully, future federal resources to help meet these needs.

Before the Covid-19 pandemic appeared, many renters and owners in Newton were experiencing housing cost burdens. According to the Metropolitan Area Planning Commission (MAPC), 23% of Newton residents earn less than 80% of area median income (AMI). Over 75% of those Newton households earning less than 80% of AMI are cost burdened, which is defined as paying greater than 30% of income for housing. 15% of *all* Newton households are *severely* cost burdened, meaning they pay more than 50% of their income for rent housing. These disparities affect both renters and owners, although the burden is worse for renters. Many such households are at risk of homelessness or displacement: the economic dislocation caused by a layoff or other loss of income can be a trigger for eviction or foreclosure. The Commonwealth's eviction moratorium and required lender forbearance are assisting in the short run, but do not eliminate a household's ultimate continued payment obligation.

Similarly, although the federal CARES Act provides much-needed protection for many renters and owners, it does not provide actual relief from the financial obligations of tenants not currently receiving subsidies or homeowners. Eviction protection in HUD-assisted housing likewise allows deferral of rent payments, but does not eliminate these obligations. Mortgage forbearance is available for mortgages through FHA, Fannie Mae or Freddie Mac but, again, the deferred payments must ultimately be made up, even if the mortgage is modified.

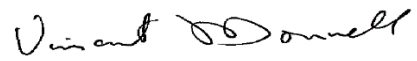
I am pleased that the administration has proposed including tenants who receive rental assistance, either in public housing or through HUD's Section 8 program. I was initially skeptical about this inclusion, because, when these residents experience a loss of income, they have the ability to increase their subsidy and decrease the share of the rent that they pay. However, any tenants who are eligible for this rental assistance are among the lowest-income in the city. The average income in the Newton Housing Authority's (NHA) portfolio is \$14,030/year. I have learned from the experience of the NHA that even after rental subsidies are adjusted after a loss of income, assisted families are experiencing other shocks, including food insecurity. Also, the per-household assistance to this relatively small number of eligible households will be substantially less than the citywide average.

To summarize, this circumstance requires both rapid action, ease of administration, flexibility and fairness. The City of Newton has found a way to allocate existing resources for this purpose, in a way that addresses these criteria. This proposal is a good framework for moving forward because:

- It will serve both homeowners and renters;
- It is an eligible use of currently available funding sources that are under the City's control;
- By blending CDBG and CPA funds, it will cover a wide range of eligible incomes low incomes, while giving priority to those earning less than 65% of Area Median Income (AMI);
- Although It combines two funding sources, from the perspective of the applicant this will functionally be one program;
- The assistance is clearly limited to an emergency time interval of three months, sending a clear message that it is not a permanent rental subsidy;
- It reflects guidance for best practices for emergency rental assistance programs developed by the Massachusetts Housing Partnership (MHP), as well as consultation with peers in other municipalities.

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I also thank the City Council for its past and continuing efforts to support the provision of permanent affordable housing in the City of Newton. This emergency request underscores the importance of continuing that mission, and I look forward to working together in that regard.

A handwritten signature in black ink that reads "Vincent F. O'Donnell". The signature is written in a cursive style with a large, stylized "V" and "O".

Vincent F. O'Donnell

Letters of Support Received on May 18, 2020:

From: Eliza Datta <eliza.datta@gmail.com>

Sent: Monday, May 18, 2020 12:30 PM

To: City Council <citycouncil@newtonma.gov>

Cc: Amanda Berman <aberman@newtonma.gov>; Barney Heath <bheath@newtonma.gov>; David A. Olson <dolson@newtonma.gov>

Subject: Support for Emergency Rental Housing Assistance Program

[DO NOT OPEN links/attachments unless you are sure the content is safe.]

Dear City Councilors,

I write in regard to the Council's consideration of the Emergency Rental Housing Assistance Program. As an affordable housing developer and advocate, I strongly support an immediate start to using CPA funds for this program.

The current pandemic and related job losses in our community have created a strain on the local housing market, particularly for renters with lower incomes who are already cost burdened, and for the landlords who provide homes for these residents. Harvard's Joint Center for Housing Studies has recently published research on the connection between the loss of jobs that are at risk during current crisis (services, retail, recreation, transportation and travel) and the impact on renters. The research finds that the loss of at-risk wages would increase the number of cost-burdened renters and would add to the number of very low-income households, and it suggests that rental housing assistance is one important way to close the gap between lost wages and monthly housing costs for renters in at-risk jobs.

<https://www.jchs.harvard.edu/blog/how-much-assistance-would-it-take-to-help-renters-affected-by-covid-19/>

While the Governor's Eviction and Foreclosure will provide temporary relief, the bill does not cancel missed rent and mortgage payments. To address this urgent issue, communities across the state are finding ways to deploy local resources for emergency rental housing assistance. Massachusetts Housing Partnership (MHP) has provided valuable research and guidance on this issue.

I believe that Newton should move quickly to provide additional resources for rental assistance. With regard to the details of the proposed emergency assistance program, I do not support the City administering the program and believe that the proposed administrative fee of 7.5% to Metro West Collaborative Development is appropriate since it falls below the MHP guidelines of 10-20%. I think it is important that MetroWest provide support to applicants in the application process, which can be daunting.

I understand there was some discussion of making this a permanent use of CPA funding and feel strongly that the City needs to address the emergency caused by the pandemic at this time. Whether this program continues in any form is not something to be decided now because that will delay the decision. The families in need should not have to wait.

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Thank you for your consideration and for supporting this important initiative to support affordable housing in Newton during these challenging times.

Sincerely,

Eliza Datta

40 Homer Street

Letters of Support Received on May 18, 2020:

From: Lynn Weissberg <lweissberg@jsmtlegal.com>

Sent: Friday, May 15, 2020 10:47 AM

To: City Council <citycouncil@newtonma.gov>

Cc: Barney Heath <bheath@newtonma.gov>; David A. Olson <dolson@newtonma.gov>; Amanda Berman <aberman@newtonma.gov>

Subject: Support for Emergency Rental Housing Assistance Program

[DO NOT OPEN links/attachments unless you are sure the content is safe.]

Dear City Councilors,

We write in appreciation for the Council's careful consideration of the Emergency Rental Housing Assistance Program and in strong support of an immediate start to using CPA funds for this program.

This crisis underscores the need for everyone in Newton to have housing that is affordable, so they are not at risk of losing their homes. Housing needs are not met in our city. At this time, we strongly support taking steps to keep current residents housed and will continue to work with you to create more affordable housing in the future.

With regard to the details of the program, we do not support the city administering the program and believe that the proposed administrative fee of 7.5% to Metro West is appropriate since it falls below the Mass. Housing Partnership guidelines of 10-20%. We think it is important that MetroWest provide support to applicants in the application process which can be daunting.

We agree with the Council's concern to ensure that the neediest families are the ones to receive the rental assistance. Metro West should be asked to aggressively market the program and social service non-profits and other community organizations should help in getting the word out about this program so that those most in need will be identified. We know of at least one Councilor who has announced that he will deliver applications in his Ward.

We understand there was some discussion of making this a permanent use of CPA funding and feel strongly that at this time, the city needs to deal with the emergency caused by the pandemic. Whether this program continues in any form is not something to be decided now because that will delay the decision. The families in need should not have to wait.

Thank you for voting to use CPA funds for this emergency rental assistance program once all the important implementation details have been worked out.

Sincerely,

Nancy Zollers
154 Oliver Rd.

Doris Ann Sweet
281 Lexington St.

Marcia Johnson
39 Bemis Street

Fran Godine
19 Crofton St.

Kathleen Hobson
128 Dorset Rd.

Kathy Pillsbury
34 Carver Rd.

Lynn Weissberg
5 Alden St.

Sue Parsons
172 Washington St.

Tamara J. Bliss
9 Lewis St.

Letters of Support Received on May 18, 2020:

**Helen Rittenberg
497 Chestnut Street**

**Rev. Devlin Scott
196 Linwood Ave.**

**Kathryn Scott
196 Linwood Ave.**

**Shelby Robinson
2251H Washington St.**

**Heather Amsden
8 Birch Hill Rd.**

**Lenore Linsky
99 Wlanut Hill Rd.**

**Ellen Lubell and David
Nathan
80 Temple St.**

**Elaine Zecher
104 Audubon Dr.**

**Andrea and Mark Brodin
38 Moreland Av.**

**Geoffrey Sherwood, MD
36 Fairlee Rd.**

**Susan Bookbinder
21 Westbourne Rd.**

**Ellen Cohen Kaplan
37 Wilde Rd.**

**Elizabeth Connolly
95 Longfellow Rd.**

**Elizabeth Schaefer
1762 Beacon St.**

**Louise Freedman
80C Seminary Ave. #261**

**Rosalind Joffe
287 Langley Rd., unit 42**

Letters of Support Received on May 18, 2020:



NEWTON HOUSING AUTHORITY
82 Lincoln Street
Newton Highlands, Massachusetts 02461

Telephone: (617) 552-5501
Telecopier: (617) 964-8387
TD: (617) 332-3802

Amy Zarechian
Executive Director

May 18, 2020

The Honorable City Council
City of Newton
1000 Commonwealth Avenue
Newton, MA 02459

Re: City of Newton COVID-19 Emergency Housing Relief Program

Dear Councilors,

I am writing in support of Mayor Fuller and the City of Newton Department of Planning and Development's proposal to commit \$2 million in Community Preservation Act (CPA) funds to the City's COVID-19 Emergency Housing Relief Program.

As Executive Director of the Newton Housing Authority (NHA), I have seen firsthand the adversity our low-income residents have faced during this public health crisis, including loss of income, unexpected costs, lack of childcare, and insecurity about the future. I have also been impressed and moved by the response of our residents, staff, our many partners in the City, and wonderful neighbor volunteers who have come together with remarkable energy and resourcefulness to support the most vulnerable residents in the City.

In light of these hardships, I was very pleased by the Department of Planning and Development's swift organization of this Housing Relief Program, in particular their effort to reach out to stakeholders, including the NHA, to determine residents' needs and work collaboratively on the design of this necessary program. I am particularly grateful for the CPC and Planning and Development Board's decision to include recipients of rental assistance as eligible participants in the program. As designed, the program will quickly provide urgently needed financial assistance targeted to some of the City's most vulnerable residents in accordance with standard rental assistance program guidelines provided by the Massachusetts Department of Housing and Community Development.

Recipients of rental assistance programs, including Public Housing, the Housing Choice Voucher Program (Section 8), and the Massachusetts Rental Voucher Program, represent residents with the highest need in the City. The average annual gross income for NHA Public Housing residents is \$14,030, well under the Extremely Low-Income income limits published by HUD. The average annual gross income for Section 8 tenants is similarly low at \$19,031.

With average annual income well below the poverty guideline, NHA residents often experience the most significant hardship during difficult economic and social periods. Over fifty NHA residents have reported lost income due to COVID-19. With very low income, NHA residents often have little to no savings and high debt. This leaves them particularly vulnerable to economic suffering. Although NHA can adjust rent calculations for residents who have lost income, their other expenses have not decreased. In fact, with children home from school attempting to receive instruction online and more household members eating meals at home, utility bills and food costs have likely increased during this time.

Despite the current protections from eviction, low-income renters remain responsible for their portion of the rent and postponing rent payments in lieu of paying for other increasing household costs may result in overly burdensome rent arrearage obligations following the expiration of the eviction moratorium. Food insecurity for low-income residents during this crisis is a particularly urgent ongoing need. The NHA has seen a dramatic increase in the need for food pantry assistance, completing 64 new referrals for residents since March 19, 2020. The NHA's Resident Services Department has also delivered food and supplies to over 170 residents every two weeks beginning in March. These requests are tenant-driven and indicate the vast need amongst our residents during this time.

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Thank you for your consideration of this emergency proposal and for all the work you do to support low-income residents in Newton.

Sincerely,

Amy Zarechian
Executive Director
Newton Housing Authority