



**Ruthanne Fuller**  
Mayor

**City of Newton, Massachusetts**  
Department of Planning and Development  
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**Barney S. Heath**  
Director

Community Preservation Committee  
c/o Lara Kritzer, Community Preservation Programs Manager  
City of Newton  
1000 Commonwealth Avenue  
Newton, MA 02459

December 18, 2020

Dear Community Preservation Committee members:

The Department of Planning and Development is pleased to submit this application for additional CPA funding for the COVID-19 Emergency Housing Relief Program. Over the past six months, this critical program has served over 200 Newton households negatively impacted by COVID-19, providing much-needed housing stability during a time of public health and economic uncertainty. Our program administrator, Metro West Collaborative Development, has done an impressive job working with some of our city's most vulnerable households, helping them navigate the application process to receive necessary financial assistance to stay housed as the pandemic continues to tear through our country.

To-date, the program has awarded over \$1.6 million to 211 households. Over half of the households served have an annual income at or below 30% of the area median income (AMI), and over 90% have incomes at or below 65%. As demonstrated through these numbers, the program is supporting those Newton households whose financial income was already taxed by the high cost of living in our community even before the coronavirus added another layer of challenge. Furthermore, approximately 60% of individuals served by the program are people of color, with 16% identifying as Black/African American, 11% as Asian, and 28% as Hispanic/Latino.

Initially conceived as a three-month program, we quickly realized that most households' situation is unlikely to improve until our country "returns to normal." In September and then again in early December, the CPC generously agreed to allow us to modify the program guidelines to provide three-month extensions to program participants to provide up to eight months of housing assistance for those households that can prove continued eligibility at the end of each three months of support. These extensions have provided the opportunity for the 134 initial households who entered the program in July (and have sought continued assistance) to receive assistance through the end of February 2021. As the crisis continues, however, we know that many of these households will still be

struggling to pay their rent or mortgage at that time. With the Massachusetts eviction moratorium having come to an end in October and the CDC eviction moratorium expiring on December 31, 2020, we know that continued financial support to keep individuals and families safely housed through the winter and spring is of the utmost importance as we work to do our part to keep our community safe.

The attached proposal requests an additional \$1,200,000 in CPA funds to continue to directly assist households at or below 80% AMI in providing up to twelve months of rental payments, or mortgage payments for those already living in affordable deed-restricted units. We project that over the life of the program (July 1, 2020 through June 30, 2021), approximately 250 Newton households will be served. This additional funding will not only help to keep the existing 200 or so program participants in their homes over the next six months, but also provides the opportunity for approximately 70 new households to enter the program and receive housing assistance between now and June 30, 2021, the proposed end date of the program.

The City's co-applicant in this application, Metro West Collaborative Development, will continue administer the day-to-day activities of the program, including the application process, applicant certification and re-certification, waiting list, and funding distribution. The Community Development and Housing Division of the Planning and Development Department will continue to work closely with Metro West CD to ensure the success of the program.

I look forward to presenting the additional funding request to the Committee at its meeting on January 12, 2021. Please feel free to contact me in the meantime if you have any questions or would like any further information.

Sincerely,



Barney Heath, Director  
Planning and Development Department

## Newton COVID-19 Emergency Housing Relief Program Projections

### 12-Month Scenario: 7/1/20 - 6/30/21

April 2021 cases (Estimate): April - June 2021 (3 months of assistance)		
Estimated Number of April 2021 cases	Total Amount to Be Paid Out for April (Estimate)	Total for April cases
15	\$19,500.00	\$58,500.00
March 2021 cases (Estimate): March - June 2021		
Estimated Number of March 2021 cases	Total Amount to Be Paid Out for March (Estimate)	Total for March cases
15	\$19,500.00	\$78,000.00
Feb. 2021 cases (Estimate): Feb. - June 2021		
Estimated Number of Feb. 2021 cases	Total Amount to Be Paid Out for Feb. (Estimate)	Total for Feb. cases
15	\$19,500.00	\$97,500.00
Jan. 2021 cases (Estimate): Jan. - June 2021		
Estimated Number of Jan. 2021 cases	Total Amount to Be Paid Out for Jan. (Estimate)	Total for Jan. cases
20	\$26,000.00	\$156,000.00
Dec. cases (Estimate): Dec. - June 2021		
Estimated Number of Dec. cases	Total Amount to Be Paid Out for Dec. (Estimate)	Total for Dec. cases
15	\$19,500.00	\$136,500.00
November cases (Actual): Nov. - June 2021		
Actual Number of November cases	Total Amount to Be Paid Out for Nov. (Actual)	Total for Nov. cases
4	\$5,145.70	\$41,165.60
October cases (Actual): Oct. - June 2021		
Actual Number of October cases	Total Amount to Be Paid Out for Oct. (Actual)	Total for Oct. cases
12	\$15,795.50	\$142,159.50
September cases (Actual): Sept. - June 2021		
Actual Number of September cases	Total Amount to Be Paid Out for September (Actual)	Total for Sept. cases
6	\$5,401.00	\$54,010.00
August cases (Actual): Aug. - June 2021 (11 months of assistance)		
Actual Number of August cases	Total Amount Paid Out for Aug. (Actual)	Total for Aug. cases
29	\$41,042.20	\$451,464.20
July cases (those first processed in June and July for July rent and mortgage payments): July - June 2021 (12 months of assistance)		
Actual Number of July cases	Total Amount Paid Out for July (Actual)	Total for July cases
154	\$192,649.11	\$2,311,789.32
<b>Total amount projected to be paid out</b>		<b>\$3,527,088.62</b>
<b>Total # of households assisted over life of program (estimate)</b>		<b>285</b>
<b>Additional Funding Needed</b>		<b>-\$1,214,588.62</b>

Direct Financial Assistance Budget (not to exceed)	
CDBG	\$462,500
CPA	\$1,850,000
<b>Total</b>	<b>\$2,312,500</b>

**City of Newton COVID-19 Emergency Housing Relief Program: Summary of Program Financials, 12/18/20**

Direct Financial Assistance Budget, original funding, Spring 2020 (not to exceed)	
CDBG	\$462,500
CPA	\$1,850,000
<b>Total</b>	<b>\$2,312,500</b>

Program Funds awarded to households to date (12/10/20):	
June	\$195,439.31
July	\$233,313.51
August	\$234,172.01
September	\$235,264.41
October	\$226,521.11
November	\$226,521.11
December (estimated)	\$250,448.81
<b>Total</b>	<b>\$1,601,680.27</b>

Remaining Direct Financial Assistance Funds as of 12/10/20 for 8-Month Program:	<b>\$710,819.73</b>
Total # of households assisted over life of 8- months program (estimate)	<b>227</b>

Direct Financial Assistance Budget, original funding + new CPA request (not to exceed)	
CDBG	\$462,500
CPA (Spring 2020)	\$1,850,000
CPA (Jan. '21)	\$1,200,000
<b>Total</b>	<b>\$3,512,500</b>

12-Month Funding Scenario (7/1/20 - 6/30/21):	
Total amount projected to be paid out between 7/1/20 and 6/30/21	\$3,527,088.62
Total # of households assisted over life of program (estimate)	285
<b>Additional Funding Needed (beyond original \$2,312,500 budget)</b>	<b>-\$1,214,588.62</b>

Emergency Housing Relief Program, Admin Budget, as of 12/18/20		
	Budget	Remaining Balance
Program Admin Fee to Metro West Collaborative Development (CPA)	\$150,000.00	\$79,750.00
Program Admin Fee to Metro West Collaborative Development (CDBG)	\$37,500.00	\$0.00
<b>Total</b>	<b>\$187,500.00</b>	<b>\$79,750.00</b>



October cases (Actual): October - March								
Actual Number of October cases		Total Amount to Be Paid Out for Oct. (Actual)	Total Amount to Be Paid Out for Nov. (Actual)	Total Amount to Be Paid Out for Dec. (Actual)	Total Amount to Be Paid Out for Jan. (Actual)	Total Amount to Be Paid Out for Feb. (Actual)	Total Amount to Be Paid Out for March. (Actual)	Total for October cases
12	n/a	\$15,795.50	\$15,795.50	\$15,795.50	\$15,795.50	\$15,795.50	\$15,795.50	\$94,773.00
September cases (Actual): September - February								
Actual Number of September cases		Total Amount to Be Paid Out for September (Actual)	Total Amount to Be Paid Out for October (Actual)	Total Amount to Be Paid Out for November (Actual)	Total Amount to Be Paid Out for Dec. (Actual)	Total Amount to Be Paid Out for Jan. (Actual)	Total Amount to Be Paid Out for Feb. (Actual)	Total for September cases
6	n/a	\$5,401.00	\$5,401.00	\$5,401.00	\$5,401.00	\$5,401.00	\$5,401.00	\$32,406.00
August cases (Actual): August - January								
Actual Number of August cases		Total Amount Paid Out for Aug. (Actual)	Total Amount Paid Out for Sept. (Actual)	Total Amount Paid Out for Oct. (Actual)	Total Amount Paid Out for Nov. (Actual)	Total Amount Paid Out for Dec. (Actual)	Total Amount Paid Out for Jan. (Actual)	Total for August cases
29	n/a	\$41,042.20	\$41,042.20	\$41,042.20	\$41,042.20	\$41,042.20	\$41,042.20	\$246,253.20
July cases (those first processed in June and July for July rent and mortgage payments): July - Dec.								
Actual Number of July cases		Total Amount Paid Out for July (Actual)	Total Amount Paid Out for Aug. (Actual)	Total Amount Paid Out for Sept. (Estimated)	Total Amount Paid Out for Oct. (Estimated)	Total Amount Paid Out for Nov. (Estimated)	Total Amount Paid Out for Dec. (Estimated)	Total for July cases
154	n/a	\$192,649.11	\$192,649.11	\$192,649.11	\$192,649.11	\$192,649.11	\$192,649.11	\$1,155,894.66
<b>Total amount projected to be paid out (under 6-month max assistance model)</b>								<b>\$2,309,326.86</b>

Remaining Direct Financial Assistance Budget

\$3,173.14

Direct Financial Assistance Budget (not to exceed)	
CDBG	\$462,500
CPA	\$1,850,000
<b>Total</b>	<b>\$2,312,500</b>

Estimated # of Total HH's Served:

301



Ruthanne Fuller  
Mayor

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Barney S. Heath  
Director

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**MEMORANDUM**

**DATE:** November 12, 2020

**TO:** Councilor Crossley, Chair, Zoning and Planning  
Members of the Zoning and Planning Committee

**FROM:** Barney S. Heath, Director of Planning and Development  
Amanda Berman, Director of Housing & Community Development  
Lara Kritzer, Community Preservation Program Manager

**RE:** **City of Newton COVID-19 Emergency Housing Relief Program Update**

**CC:** Jonathan Yeo, Chief Operating Officer  
Planning & Development Board  
Community Preservation Committee  
City Council

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This memo provides an update on the status of the Emergency Housing Relief Program.

If you have heard from any of your constituents directly regarding their need for housing assistance during the pandemic, please let us know, as we are continually looking for additional data around the state of need in Newton. You can email Amanda Berman at [aberman@newtonma.gov](mailto:aberman@newtonma.gov) to discuss the specifics.

**Households Served and Funding Awarded To-Date:**

As of October 31, the program has successfully assisted a total of **201 households**. Of these 201 cases, 6 households have received mortgage assistance, while the remaining households have received emergency rental assistance. Through the end of October, the program awarded a total of **\$897,453** of direct rental and mortgage assistance to eligible households, at an average monthly housing payment of approximately \$1,410 per household.

When the program first launched in the spring, the maximum amount of assistance per household was capped at three months; however, in early September, the Community Preservation Committee (CPC) voted to extend the timeframe by three months. Planning Department staff and Metro West Collaborative Development, who is administering the program on behalf of the city, believe that since July, the program has served a large portion of the most vulnerable households in Newton who have been financially impacted by COVID-19. As we stated to the CPC in September, while there are surely some households that will enter the program for the first time later in the fall and into the winter as they are let go from their employment, exhaust their savings, or realize that their ability to financially ride out the crisis is becoming more challenging, we feel strongly that the initial cohort of extremely low and low-income households first served in July, August, and September will continue to need the greatest financial support throughout the coronavirus pandemic.

While the marketing for the program launched on May 13<sup>th</sup>, the first batch of assistance was not released until late June, in time for July 1<sup>st</sup> rent and mortgage payments.

- **“July cases”** - 154 households first received emergency housing assistance for the month of July. Under the original program guidelines, the assistance for these July cases would have run out after September, but because of the three-month extension, all “July” households that could still prove program eligibility at that time were offered an extension of three months of assistance in time for October 1<sup>st</sup> rent and mortgage payments. Of the 154 July cases, 134 households (87%) extended their assistance for another three months; 5 households have yet to respond to Metro West’s outreach; 6 households have moved out of Newton; and 9 households no longer needed the assistance.
- **“August cases”** – 29 new households received emergency housing assistance for the first time for the month of August. These “August cases” were eligible to receive assistance for the months of September and October as well. Those that were able to prove continued program eligibility in mid-October were offered an extension of three months of assistance in time for November 1<sup>st</sup> rent and mortgage payments. Of the 29 August cases, 18 households (62%) extended their assistance for another three months; however, Metro West believes that this number will increase over the next week or so.
- **“September cases”** - 6 new households received emergency housing assistance for the first time for the month of September. These “September cases” were eligible to receive assistance for the months of October and November as well. Those that are able to prove continued program eligibility in mid-November will be offered an extension of three months of assistance in time for December 1<sup>st</sup> rent and mortgage payments.
- **“October and November cases”** - 12 new households received emergency housing assistance for the first time for the month of October, and thus far, 4 new households have received assistance for the first time for the month of November. One of the 12 households in October received mortgage assistance.



**Characteristics of Households Served To-Date:**

Over 90% of households served by the program as of the end of October have an annual income at or below 65% AMI (post-COVID). Of these 201 total households, approximately 55% have an annual income at or below 30% of the area median income (AMI), with an additional 26% between 31% and 50% AMI. Approximately 10% of the households have an annual income between 51% and 65% AMI, and the remaining 9% of program households have an annual income between 66% and 80% AMI.

Many of these households were employed in the restaurant industry and gig economy pre-COVID. While some of these individuals have begun working again, many are not back to their normal work schedules and earning levels. Other forces working against these vulnerable households include the October 17<sup>th</sup> expiration of Governor Baker’s eviction moratorium, as well as the July 27<sup>th</sup> expiration of the additional \$600 of federal unemployment benefits provided to Americans out of work because of the virus.

Of these 201 households assisted by the program, six received mortgage assistance (the mortgage assistance is limited to only those Newton households that reside in deed-restricted affordable housing units). The average amount of financial assistance provided to the households assisted is approximately \$1,410 (which represents 70% of a household’s monthly rent or mortgage payment).

The following table shows the racial and ethnic breakdown of these 201 households. Approximately 40% of households identified as white, 16% as Black / African American and 11% identified as Asian. 28% of the households identified as Hispanic/Latino.

<b>RACE/ETHNICITY</b>	<b>% of Total</b>
White:	40%
Black/African American:	16%
Black/African American & White:	0%
Asian:	11%
Asian & White:	0%
Hispanic/Latino	28%
Other Multi-Racial:	5%
<b>TOTAL Households Served</b>	<b>100%</b>

**Max Assistance Extended from 3 to 6 Months:**

When we first conceived of the program back in April, at the beginning of the coronavirus crisis, we assumed a worst-case scenario in terms of the number of households that would qualify for and seek assistance. In addition, when we estimated that the program would serve at least 300 households, we

utilized the max amount of assistance that a household could receive through the program - \$7,500 for three months (\$2,500 per month).

Since May, we have learned a lot about the program and the households that are receiving assistance. Not only are the incomes of those served much lower than we originally expected, with over 90% of participants at or below 65% AMI, but the average monthly rent or mortgage per assisted household is significantly lower than expected (approximately \$2,000 versus the estimated \$2,250). Therefore, the average amount of financial assistance provided per month per household has been approximately \$1,410. This reduction in funds required to date offered an opportunity to both extend the safety net for those vulnerable households currently enrolled in the program and at the same time allow for new eligible households to be assisted for this longer stability period of six months.

Given the actual data we had on-hand in early September from the months of July and August, staff, in consultation with Metro West Collaborative Development, estimated that an additional 25 new households will come into the program each month for the foreseeable future, at an average amount of assistance per household per month of approximately \$1,300. When we looked at projections related to extending the maximum amount of assistance per household to six months, we estimated that the program could serve **approximately 299 households** between July 2020 and June 2021. Under these assumptions, the program would be able to accept new eligible households into January 2021.

Since early September, however, we have seen that fewer new households have entered the program each month. In September, we saw 6 new households; 12 in October; and thus far in November, 4 new households. If we lower the estimated new households per month to 15, rather than 25, we estimate that the program could serve **approximately 300 total households** between July 2020 and October 2021. Under these new assumptions, the program would be able to accept new eligible households into May 2021.

The attached spreadsheet shows updated projections for the program under the new six-month max assistance guidelines.

**Attachment:**

- Direct Financial Assistance Budget Scenario: Max assistance to 6-months (updated November 12, 2020)



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## CITY OF NEWTON, MASSACHUSETTS

### Newton Housing Partnership

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December 18, 2020

Ruthanne Fuller,  
Mayor

Mark Armstrong  
Lara Kritzer  
Community Preservation Committee  
Newton City Hall  
Newton, Ma 02459

Barney Heath,  
Director  
Planning & Development

Members:

Lizbeth Heyer, Chair  
Mark Caggiano  
Eliza Datta  
Chuck Eisenberg  
John Hennessey  
Kathy Marchi  
Josephine McNeil  
Marva Serotkin  
Stephen Tise

Dear Mark and Lara,

Please accept this letter as the Newton Housing Partnership's support for the \$1 million funding request to extend the Covid-19 Emergency Housing Relief Program. The program has been incredibly effective in helping 221 low and very low-income Newton households keep their housing during the national COVID health crisis that has caused extreme economic insecurity and the risk of homelessness.

The program needs to continue, as many participants will likely need help maintaining their housing stability for the remainder of the crisis due to ongoing job insecurity and an end to eviction moratoriums. The requested funding will extend the program through June 2021 and provide a full twelve months of assistance to the initial program participants as well as additional assistance to those who enter the program later.

The Partnership strongly encourages the CPC to grant this \$1 million funding request.

Thank you for your consideration.

Sincerely,

Lizbeth Heyer  
Chair

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Amy Zarechian  
Executive Director

December 18, 2020

Lara Kritzer, Program Manager  
Community Preservation Committee, City of Newton  
1000 Commonwealth Avenue Newton, MA 02459

RE: COVID-19 Emergency Housing Relief Program

Dear Community Preservation Committee,

I write in support of the current proposal from Mayor Fuller through the City of Newton Planning & Development Department to renew funding for the City of Newton's Emergency Housing Relief Program.

The Newton Housing Authority is the largest affordable housing provider in the City of Newton and is directly connected to low-income individuals and families who have been affected by the COVID-19 global pandemic. Many residents are single-parent households that have been forced to reduce hours or leave their employment due to lack of childcare and virtual learning needs of their children. In order to reduce their risk of exposure, other residents with pre-existing conditions have stopped working per recommendations from their medical providers. As the pandemic continues, the financial needs of households affected by COVID-19 will persist.

The Newton Housing Authority believes Newton residents will continue to utilize the support of the City's Emergency Housing Relief Program to preserve their tenancy. **The Emergency Housing Relief Program will provide critical financial relief to vulnerable Newton residents during this pandemic.**

Thank you for your review of this letter.

Best Wishes,

Rebecca Camargo, LICSW  
Director of Resident Services  
Newton Housing Authority  
82 Lincoln Street  
Newton, MA 02461  
617-552-5501  
[rcamargo@newtonhousing.org](mailto:rcamargo@newtonhousing.org)

cc: Amanda Berman, Director of Housing and Community Development, City of Newton Planning and Development Department

**From:** [Bill Humphrey](#)  
**To:** [Amanda Berman](#); [Lara Kritzer](#); [Barney Heath](#)  
**Cc:** [Susan Albright](#); [Rebecca Walker Grossman](#); [Richard Lipof](#); [David Kalis](#)  
**Subject:** Further extending the rental assistance program  
**Date:** Tuesday, December 8, 2020 8:19:57 PM

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Hello –

I watched tonight's CPC meeting extending the rental assistance program by 2 months and projecting the money will be exhausted after that. It was noted that a further extension beyond 8 months would therefore require new funding to be appropriated. The projections stated were: For an additional month it would need \$285k more. To extend it to 12 months, it would need \$1.1 million more.

I firmly believe that we need to make that extension and my understanding is that we have CPA housing dollars still available to appropriate. I know I have constituents depending on that assistance, and I don't expect that things in the economy will turn around fast enough for a program expiring in February to be sufficient, especially given recent indications of delays on vaccine distribution. How soon could this request for approval of more CPA funds to extend the program be sent to the City Council for approval?

I am a bit concerned based on the meeting tonight about a possible "wait and see" approach because the process moves slowly on these things and because residents deserve more of a safety net than a couple month extensions at a time.

Sincerely,  
Bill Humphrey  
Newton Ward 5 Councilor  
712 Chestnut St Newton MA 02468  
617-862-2045

December 18, 2020

Dear Community Preservation Committee,

This letter is to support of allocation of additional funding for the City's Emergency Housing Relief Program. As we await federal relief funding and as the eviction moratorium has run out, we are already seeing eviction cases show up in the Newton District Court. This is a time like no other in memory with a need so great. We know that many of our lower income neighbors have lost their jobs and times are desperate for them. Protecting families at risk of losing housing during this treacherous time is of utmost importance.

Please approve funding for the Emergency Housing Relief Program.

Sincerely,

Doris Ann Sweet  
281 Lexington St.

December 18, 2020

Dear Members of the Community Preservation Committee,

Please support the request before you for additional funding for the City's Emergency Housing Relief Program.

Considering both the degree of need and the success of the program, I urge you to grant the \$1,200,000 to keep the program going through the end of June 2021.

Although we are a privileged community in many ways, now is the time to care for our neighbors and ensure that they may remain safe and in their Newton homes.

Although a more hopeful time seems to be on the horizon, housing can still be a matter of life or death. As we say in the Jewish tradition this time of year, 'l'chayim' – to life!

Thank you.

Fran Godine

19 Crofton Rd

Newton, 02468