



Ruthanne Fuller
Mayor

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

**Community Preservation Committee
Funding Recommendation for COVID-19 Emergency
Housing Relief Program Additional Funding**

Date: January 19, 2021
From: Community Preservation Committee
To: The Honorable City Council
Cc: Her Honor Mayor Ruthanne Fuller

PROJECT GOALS & ELIGIBILITY This proposal requests additional funding to extend the City’s COVID-19 Emergency Housing Relief Program through June 2021. In May 2020, the City partnered with Metro West Collaborative Development (MWCD) to oversee and administer a joint program utilizing CPA and Federal CARES CDBG funding to provide housing assistance to households with incomes below 80% AMI which were negatively impacted by the ongoing COVID-19 pandemic. To date, the program has successfully provided over \$1.6 million to assist 211 households by paying 70% of their monthly housing costs. However, the program’s initial term of three months has proved to be too short a time period to address the negative impacts of the ongoing Covid-19 crisis. Because most program participants needed far less per month than originally anticipated (the average household receives approximately \$1,400 per month in assistance), the City was able to extend the program to first six and then eight months of assistance with the initial funding allocation. The program is anticipated to run out of funding this spring, but it is unlikely that most households will see any improvement in their situations by that time. The current request will allow the program to continue assisting households through June 2021, providing a full year of housing assistance to the majority of recipients who entered the program in July 2020. This project is CPA-eligible as the support of affordable housing.

RECOMMENDED FUNDING On January 12, 2021, the Community Preservation Committee voted unanimously to recommend allocating \$1,200,000 in CPA funds for the support of community housing to the control of the Planning & Development Department for a grant to the Metro West Collaborative Development for the purpose of providing emergency housing relief to income eligible households through June 2021. The funding is proposed to be taken from existing community housing reserve funds and existing FY21 budget reserve as follows:

Sources of Funds	Amount
CPA Housing Reserve Funds (Account 58C10498-57900C)	\$401,837
CPA Housing Reserve Funds – Prior Year Fund Balance (Account 5820-3599)	\$431,305
FY21 Budget Reserve (Account 58R10498-579000)	\$366,858
Total Funds Recommended	\$1,200,000

website www.newtonma.gov/cpa
contact Lara Kritzer, Community Preservation Program Manager
email lkritzer@newtonma.gov phone 617.796.1144

SPECIAL ISSUES CONSIDERED BY THE CPC

CPC members have continued to express their support for providing CPA funds to assist households who have been negatively impacted by the ongoing Covid-19 pandemic since the program was first proposed in May 2020. It was noted at the start of this program that many Newton households were already cost burdened prior to the emergency, and that this condition would only be exacerbated by current crisis. Over the first six months of the program, the CPC received regular updates on the program and twice approved extensions to the length of the program, first to six months in September and then to eight months in December, as it became clearer that economic conditions were not improving. During these reviews, it was noted that the majority of the program's participants are considered to be very or extremely low income households, and that many were in danger of losing their existing units without this assistance. While the program's maximum allowed income was set at 80% AMI, 90% of the households in the program have incomes below 65% AMI and over half of the program's current participants have far lower incomes below 30% AMI. As a result, the program is assisting some of Newton's most vulnerable households to remain in their existing units and avoid homelessness.

ADDITIONAL RECOMMENDATIONS *(funding conditions)*

1. That the program be continued as initially designed through June 2021 with the elimination of the \$7,500 maximum allowed assistance per household and the option that program participants can continue to receive assistance for up to one year with income recertifications at three-month intervals.
2. The program will be made available to all households which meet the income threshold requirements, irrespective as to whether they are already receiving housing assistance from other sources.
3. The CPC assumes all recommended funds will be appropriated within twelve (12) months after the date of this recommendation. If this deadline cannot be met, the applicants should submit a written request to the CPC to extend that deadline.
4. The release of the additional CPA funds will be governed by the existing grant agreement between the City of Newton and the Metro West Development Collaborative which was executed on July 20, 2020.
5. Any CPA funds appropriated but not used for the purposes stated herein should be returned to the Newton Community Preservation Fund.

KEY OUTCOMES

The Community Preservation Committee will continue to evaluate this project based on its success in using Newton CPA funds to support vulnerable, lower income households in Newton who have been negatively impacted by the COVID-19 crisis to remain in their existing housing situation. The success of this program will be measured by its ability to provide assistance and stability to Newton's most vulnerable and at-risk households during the Covid-19 crisis.

ATTACHMENTS

- Additional funding proposal application
- Program presentation made at the January 12 CPC Meeting

The above attachments are also available on the CPC project webpage along with links to additional information not attached to this recommendation. This information is available at:

<https://www.newtonma.gov/government/planning/community-preservation-program/proposals-projects/covid-19-emergency-housing-relief-program>

Newton, Massachusetts Community Preservation Program FUNDING REQUEST

City of Newton



Ruthanne Fuller
Mayor

PRE-PROPOSAL

PROPOSAL

(For staff use)
date rec'd:

Updated December 14, 2020

Please submit this completed file directly – do not convert to PDF or other formats.

For full instructions, see www.newtonma.gov/cpa or contact us:

Lara Kritzer, Community Preservation Program Manager,
City of Newton Planning & Development Department, 1000 Commonwealth Ave., Newton, MA 02459
lkritzer@newtonma.gov 617.796.1144

You may adjust the space for each question, but the combined answers to all questions on this page must fit on this page.

Project TITLE	COVID-19 Emergency Housing Relief Program Additional Funding		
Project LOCATION	Full street address (with zip code), or other precise location. Citywide		
Project CONTACTS	Name & title or organization	Email	Phone
Project Manager	Amanda Berman, Dir. Housing & Community Dev., Planning and Dev. Dept.	aberman@newtonma.gov	617-796-1147
Other Contacts	Barney Heath, Dir., Planning & Dev. Dept.	bheath@newtonma.gov	617-796-1120
Co-Applicant	Jennifer Van Campen, Exec. Dir., Metro West Collaborative Development	jvc@metrowestcd.org	617-923-3505
Project FUNDING	A. New CPA funds requested: \$1,200,000	B. Other funds to be used: \$2,500,000	C. Total project cost (A+B): \$3,700,000
USES OF FUNDS	<input checked="" type="checkbox"/> Rental Assistance		<input checked="" type="checkbox"/> Mortgage Assistance
TARGET POPULATION, TYPE OF HOUSING, SPECIAL FEATURES			
Individuals <input checked="" type="checkbox"/>	Families <input checked="" type="checkbox"/>	Seniors <input checked="" type="checkbox"/>	Homeless/At Risk of Homelessness <input checked="" type="checkbox"/>
Rental <input checked="" type="checkbox"/>	Ownership (including condominiums) <input checked="" type="checkbox"/>	% Area Median Income:	Up to 80% AMI
Project SUMMARY	Explain how the project will use the requested CPA funds. You may provide more detail in attachments, but your PROJECT SUMMARY MUST FIT IN THE SPACE BELOW.		
<p>Additional funding is requested to extend the Covid-19 Emergency Housing Relief Program to provide up to 12 months of assistance to income-eligible households who continue to be negatively impacted by the ongoing pandemic. Established in July 2020, the program was designed to assist households at or below 80% AMI with up to 70% of their housing costs, with a maximum per month expenditure of \$2,500. To date, the program has assisted 211 low and very low-income households, with 90% of households at or below 65% AMI. Approximately 60% of individuals served by the program are people of color. Despite the success of the program, nearly all of the member households are still in critical need of additional housing support. Many will continue to be out of work for the foreseeable future and eviction moratoriums have, or will be, ending in the next month. While the program was originally conceived as a three-month assistance program, the average monthly assistance was much lower than the \$2,500 initially projected. Existing funding was available to cover two approved funding extensions: the first three-month extension allowed for up to 6 total months of assistance and the second two-month extension allowed for up to 8 total months of housing assistance, pending a recertification of program eligibility at the end of each three-months of assistance. For the program recipients who joined in July 2020, the extended 8-month program will end in February, long before economic conditions are expected to improve. The requested funding is the amount necessary to extend the program through June 2021. This will provide up to 12 months of assistance to those initial program participants, and additional assistance to those who entered at later dates in 2020 and 2021. The hope is that this additional funding will help to protect Newton's most at-risk households from losing their homes through the end of the current crisis.</p>			

Project TITLE	COVID-19 Emergency Housing Relief Program Additional Funding		
USE of CPA FUNDS	COMMUNITY HOUSING	✓	Support
COMMUNITY NEEDS	From each of at least 2 plans linked to the Guidelines & Forms page of www.newtonma.gov/cpa , provide a brief quote with plan title, year, and page number, showing how this project meets previously recognized community needs. You may also list other community benefits not mentioned in any plan.		
<p>The COVID-19 Emergency Housing Relief Program supports affordable housing as recognized in the following plans:</p> <p>Comprehensive Plan: The Housing Section emphasizes the importance of protecting the City’s diversity and lists it as the first of the section’s “Housing Goals” (p. 5-12). The section stresses the need to “undertake a program of positive actions that will assure fair and equal housing opportunities for a population that is at least as diverse as at present.” The goal also recognizes the need for this diverse population to be able to “maintain suitable housing at affordable costs.” The proposed Housing Relief program will assist those Newton residents who have been negatively impacted by the COVID-19 pandemic to remain in their existing housing, in the process helping to maintain both the diversity of the City and the affordability of its housing stock.</p> <p>Further, establishing an emergency housing assistance program is specifically suggested as Potential Housing Action 2E, Finance and Development (p.5-20)</p> <p>Consolidated Plan 7/2015 to 6/2020: (p.103) This section states that 29% of Newton households were already cost burdened or extremely cost burdened prior to the current crisis. The program to date has predominantly assisted Newton’s lowest income households with 55% of participants at or below 30% AMI and 90% at or below 65% AMI.</p> <p>Community Outreach: The Mayor, multiple City Councilors, and numerous City residents and affordable housing advocates have taken part in the development of this program and have expressed support for the continued use of CPA funding. Over the last six month, City staff and officials have read numerous articles and attended webinars on the creation of Emergency Housing assistance programs throughout the state, with support from state organizations including the Community Preservation Coalition, Mass. Housing Partnership, Citizens Housing and Planning Association (CHAPA), and the Metropolitan Area Planning Council (MAPC) amongst others.</p>			
COMMUNITY CONTACTS	List at least 3 Newton residents or organizations willing and able to comment on the project and its manager’s qualifications. No more than 1 should be a supervisor, employee or current work colleague of the project manager or sponsor. Consult staff on the community contacts required for your specific proposal.		
	Name & title or organization	Email	Phone
		Mailing Address	
	Fran Godine, Engine 6	godine@comcast.net	6-17-969-2625
	Meghan Kennedy, Director of Social Services, City of Newton Health & Human Services Dept.	mkennedy@newtonma.gov	617-796-1282
	Lizbeth Heyer, Chair Newton Housing Partnership	lheyer@2lifecommunities.org	617-912-8400

You may adjust the space for each question, but the combined answers to all questions on this page must fit on this page.
Full proposals must include separate, detailed budgets in addition to this page.

Project TITLE	COVID-19 Emergency Housing Relief Program	
SUMMARY BUDGET for RENTAL & MORTGAGE ASSISTANCE		
Uses of Funds		
Direct Assistance: Additional program funding to provide up to 12 months of rental and homeowner assistance (deed-restricted ownership units only) between July 2020 and June 2021 for approximately 250 Newton Households (maximum monthly assistance of \$2,500)		\$1,200,000
Program Admin Fee (Funded in Initial Funding Request – No further funding required)		\$ 0
D. TOTAL USES (should equal C. on page 1 and E. below)		\$1,200,000
Sources of Funds	Status (requested, expected, confirmed)	
CPA funding – Additional Funding	Requested	\$1,200,000
CPA Funding (June 2020) Anticipated to continue to fund the program through February 2021	Confirmed	\$2,000,000
CDBG Funding (Initial program expenses through September 2020)	Confirmed	\$500,000
E. TOTAL SOURCES (should equal C. on page 1 and D. above).		\$3,700,000
SUMMARY BUDGET for PROGRAM ADMINISTRATION		
Uses of Funds		
Administrative costs for Metro West Collaborative Development Administration and Oversight of Program are \$500 per approved application for initial review, \$50 per household for later recertifications. The maximum administrative cost is not to exceed 7.5% of original program funding (\$187,500 – includes CDBG and CPA admin costs). This expense does not change with the projected extension of the program.		\$187,500
F. TOTAL PROGRAM ADMINISTRATION COST (should equal G. below)		\$187,000
Sources of Funds		
CPA Funding		\$150,000
CDBG Funding		\$37,500
G. TOTAL ANNUAL FUNDING (should equal F. above)		\$187,500
Project TIMELINE	Phase or Task	Season & Year
	Program Development and Funding Reviews and Approvals	April -May 2020
	First wave of assistance paid	July 1, 2020
	Program extended from three to six months	September 2020
	Program extended to eight months	December 2020
	Proposal for Additional Funding to extend program through June 2021	December - January 2020
	Last month of assistance paid	June 2021

Project TITLE	COVID-19 Emergency Housing Relief Program		
↓ Check off submitted attachments here.			
Separate, detailed budget attachments REQUIRED.	PROGRAM FINANCES printed and as computer spreadsheets, with both uses & sources of funds		
	X	Rental & mortgage assistance budget for the extended period envisioned	
	X	Updated Financial Information on Program to Date	
REQUIRED	PROGRAM MANAGEMENT		
	NA	Draft Program Guidelines and Lottery Process, including Outreach/Affirmative Marketing Plan	
	NA	Draft application/instructions (for applicants)	
	NA	Draft monitoring documents for both CDBG and CPA funds	
REQUIRED.	SPONSOR FINANCES & QUALIFICATIONS, INSTITUTIONAL SUPPORT		
	NA	For sponsoring department or organization, most recent annual operating budget (revenue & expenses) (CDBG FY21 budget)	
	NA	For project manager and third party organization: relevant training & track record of managing similar projects	
	X	COVER LETTER	from Planning & Development Director, confirming commitment of staff time for project management
OPTIONAL for all proposals.	X	LETTERS of SUPPORT	from Newton residents, organizations, or businesses



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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
Total amount projected to be paid out		\$3,527,088.62
Total # of households assisted over life of program (estimate)		285
Additional Funding Needed		-\$1,214,588.62

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

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
Total	\$2,312,500

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
Total	\$1,601,680.27

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

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
Total	\$3,512,500

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
Additional Funding Needed (beyond original \$2,312,500 budget)	-\$1,214,588.62

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
Total	\$187,500.00	\$79,750.00

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
Total amount projected to be paid out (under 6-month max assistance model)								\$2,309,326.86

Remaining Direct Financial Assistance Budget

\$3,173.14

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

Estimated # of Total HH's Served:

301



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Barney S. Heath
Director

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

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 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 13th, the first batch of assistance was not released until late June, in time for July 1st 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 1st 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 1st 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 1st 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 17th expiration of Governor Baker’s eviction moratorium, as well as the July 27th 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.

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

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)



CITY OF NEWTON, MASSACHUSETTS

Newton Housing Partnership

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

1000 Commonwealth Ave.
Newton, MA 02459
T 617/796-1120
F 617/796-1142

www.newtonma.gov



82 Lincoln Street
Newton Highlands, Massachusetts 02461

Telephone: (617) 552-5501
Fax: (617) 964-8387
TDD: (617) 332-3802

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

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

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

The slide features a white background with abstract green geometric shapes on the left and right sides. The main title is centered and written in a large, bold, green font. Below the title, the text is in a smaller, grey font.

Newton COVID-19 Emergency Housing Relief Program \$1,200,000 Funding Request

City of Newton Planning & Development Department

Presentation to Community Preservation Commission
January 12, 2021

Covid-19 Emergency Housing Relief Program

Summary of Program To-Date:

- ▶ 221 Newton households assisted as of 1/7/21 (6 of which received mortgage assistance)
 - 70% of households entered program in July - “July cases” (154 households)
 - 29 August cases
 - 6 September cases
 - 12 October cases
 - 4 November cases
 - 12 December cases
 - 4 January cases (to-date)
- ▶ 191 of the 221 total households served by the program to-date were enrolled to receive assistance in January - approximately 86% of all program HH's
 - Demonstrating the continued need for this assistance for existing and newly enrolled program households

Covid-19 Emergency Housing Relief Program Summary of Program To-Date, cont'd:

- ▶ As of January 10, 2021, approximately \$1.6 million had been awarded to households for rental and mortgage assistance, out of \$2.3 million total assistance budget
- ▶ Average monthly housing payment of \$1,410 per household

221 Households Assisted To-Date

- Over 90% of households have an annual income at or below 65% AMI (at time of application / re-cert)
- Approx. 55% of households are extremely low-income (annual income at or below 30% AMI)
- 5 households reside in Newton Housing Authority units and 1 household is a mobile voucher holder

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

Program Modifications Approved

- ▶ **Max assistance per household extended two times:**



- ▶ Housing Stabilization Program!
- ▶ Under the current 8-month scenario, the 154 “July” households will lose their assistance at the end of Feb. 2021, long before economic conditions are expected to improve
- ▶ CDC Eviction Moratorium ends January 31, 2021

Funding Scenarios: Current (8 months) vs. Proposed (12 months)

➤ Current: Up to 8 Months

- 154 “July” households will lose assistance at the end of Feb. 2021
- Estimated total # of households to be served: 227
- Program would have to close its doors to new households in January or Feb. 2021

➤ Proposed: Up to 12 Months (through June 2021)

- 154 “July” households could receive up to 12 months of assistance
- Estimated total # of households to be served: 285
- Program would likely have to close its doors to new households in April 2021

Recertification of Program Participants (after every 3 months of assistance)

- Continued evidence of reduced income due to COVID-19, including:
 - ▶ written statement from employer detailing reduced income, or
 - ▶ notices from Unemployment Assistance, and
 - ▶ Income Affidavit certifying this continued reduced income, as well as the household's current gross household income (must be at or below 80% AMI); and
 - ▶ Renewal of Landlord Participation Agreement, affirming rent, occupancy, and arrearages, if any

Outreach and Marketing

- ▶ Additional marketing activities will be conducted if additional funding is approved
- ▶ Efforts to consist of:
 - City of Newton COVID-19-Response website pages
 - Announcement in Mayor Fuller's email blasts, and other relevant outreach platforms
 - Distribution of program flyers at food pantries and other food distribution sites
 - Newton Public School Department outreach to families
 - City of Newton Planning Department Friday Report
 - Email outreach to Newton City Councilors for inclusion in their constituent emails

Outreach and Marketing, cont'd

► Additional Outreach Efforts:

- Email outreach to non-profit organizations in Newton and surrounding communities, including, but not limited to:
 - Boys & Girls Club
 - Family ACCESS
 - Plowshares
 - Newton Community Development Foundation
 - REACH
 - The Second Step
 - Riverside Community Care
 - Barry Price Center
 - YMCA
- Email outreach to local employers and Newton Needham Chamber of Commerce and neighborhood / community list serves

Questions & Discussion

▶ Thank you!