

City of Newton, Massachusetts

Department of Planning and Development 1000 Commonwealth Avenue Newton, Massachusetts 02459

Telephone (617) 796-1120 Telefax (617) 796-1142 TDD/TTY (617) 796-1089 www.newtonma.gov

Barney S. Heath Director

MEMORANDUM

DATE: May 21, 2021

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.

After almost a year of operation, the program will be coming to a close on June 30, 2021. **Applications will be accepted through June 30**, pending available funding. Please direct all potential applicants to our program administrator, Metro West Collaborative Development:

Contact Robyn Rufo at robyn@metrowestcd.org (preferred method) or at 617-923-3505 x5. TYY users please call 711.

Free translation assistance is available: Call Robyn at 617-923-3505 x 5.

Households Served and Funding Awarded To-Date:

As of the first week of May 2021, the program has successfully assisted a total of **247 households**. Of these 247 cases, 6 households have received mortgage assistance, while the remaining households have received emergency rental assistance. The program has awarded a total of **\$2,875,109** of direct

rental and mortgage assistance to eligible households (out of a total direct assistance budget of \$3,512,500), at an average monthly housing payment of approximately \$1,100 per household, which represents 70% of a household's monthly rent or mortgage payment (and a median monthly rent of \$1,800).

Initially conceived as a three-month program, staff and Metro West Collaborative Development, who is administering the program on behalf of the city, quickly realized that most households' situations were unlikely to improve until our country could "return to normal." While we knew there would be many households that would enter the program for the first time later in the fall and into the winter as they were let go from their employment, exhausted their savings, or realized that their ability to financially ride out the crisis was becoming more challenging, staff and Metro West felt strongly that the initial cohort of extremely low and low-income households first served in July, August, and September would continue to need the greatest financial support throughout the coronavirus pandemic. Many of these households were employed in the restaurant industry and gig economy pre-COVID. Over the course of the last year, some of these individuals have begun working again, though many are not back to their normal work schedules and earning levels.

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 could prove continued eligibility at the end of each three months of support. Those extensions provided the opportunity for the 154 initial households who entered the program in July (and who sought continued assistance) to receive assistance through the end of February 2021. As the crisis continued, however, we knew that many of these households were still struggling to pay their rent or mortgage. With the Massachusetts eviction moratorium having come to an end in October and the CDC eviction moratorium set to expire on December 31, 2020, staff knew that continued financial support to keep individuals and families safely housed through the winter and spring was of the utmost importance as we continued to do our part to keep our community safe.

In December 2020, staff submitted a proposal to the CPC, requesting 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 projected at that time that over the life of the program (July 1, 2020 through June 30, 2021), approximately 250 Newton households would be served. This additional funding would not only help to keep the existing 200 or so program participants in their homes over the next six months, but would also provide the opportunity for approximately 70 new households to enter the program and receive housing assistance between December 2020 and June 30, 2021, the proposed end date of the program. On January 12, 2021, the CPC voted unanimously to recommend that the additional \$1,200,000 be allocated to the program and on February 16, 2021, the City Council approved this funding request.

Since December 18, 2020, when the additional funding request was submitted to the Community Preservation Committee, 36 new households have entered the program and began receiving emergency housing assistance.

Approximately 79% of total households assisted by the program are still actively enrolled and continuing to receive housing assistance (194 of 247 total households). From the information that Metro West was able to gather, reasons for households exiting the program have included: no longer in need of assistance due to increased employment; household began receiving RAFT assistance through the state; and household moved out of Newton. There were a handful of cases where the household stopped communicating with Metro West altogether, even after repeated attempts to connect with the household.

Month & Year	Number of Households
Jul-20	154
Aug-20	29
Sep-20	6
Oct-20	12
Nov-20	4
Dec-20	11
Jan-21	7
Feb-21	7
Mar-21	7
Apr-21	10
Total	247

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. The table above shows the number of households that entered the program by month. Staff estimates that by the close of the program, approximately 260 households will be served by the program in total.

Characteristics of Households Served To-Date:

As of early May, over 80% of total households served by the program have an annual income at or

below 50% AMI (post-COVID). As shown in the table to the right, of these 247 total households, approximately 55% have an annual income at or below 30% of the area median income (AMI), with an additional 27% 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.

	30%	135	55%
	50%	67	27%
	65%	24	10%
	80%	21	9%
total		247	100%

Of these 247 households assisted by the program, six received mortgage assistance (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 \$1,100 (which represents 70% of a household's monthly rent or mortgage payment).

The following table shows the racial and ethnic breakdown of these 247 households. Approximately 52% of assisted households are minorities, with 13% identifying as Black / African American, 9% as Asian, and 24% as Hispanic / Latino. Approximately 38% identified as white.

RACE/ETHNICITY	% of Total
White:	38%
Black/African American:	13%
Asian:	9%
Hispanic/Latino	24%
Other Multi-Racial:	6%
No Response:	10%
TOTAL Households Served	100%

Moving Forward:

While the program is coming to a close, with a final application deadline set for June 30, 2021, all actively enrolled households will receive more than one month's notice of the termination of their assistance. Communication to each of these households includes the following mention of the robust housing assistance and support resources that still exist through the state and Metro West, as well as available workforce / employment resources. Additionally, the communication highlights the City's Social Services division, who are available to work with individuals and households on their housing and employment needs.

Resources shared by Metro West to all actively enrolled households:

If you still need housing assistance you should apply for RAFT! That program can help with monthly rent and rent arrearages. It can also help with mortgage payments. If you need help with the application, we can work with you on Wednesday evenings via Zoom or in our office at our free Housing Clinics.

RAFT Application here:

https://www.metrohousingboston.org/what-we-do/rental-relief-and-eviction-prevention/#raft-applications

Housing Clinic Sign up: email or call Barbara@MetroWestCD.org or 617-923-3505 x 8.

If you are at risk of Eviction:

The City of Newton has compiled a number of Housing Assistance & Eviction Diversion Resources on the following webpage:

https://www.newtonma.gov/government/planning/housing-community-development/housing/housing-assistance-eviction-diversion

You can also contact the City of Newton's Social Services at 617-796-1420 to work with city staff on which resources may be the best fit for you.

This list of resources is also available in the following languages:

- Click here for Spanish
- Click here for Chinese
- Click here for Arabic
- Click here for Russian
- Click here for Portuguese

If you are looking for work:

You can also contact the City of Newton's Social Services at 617-796-1420 to work with city staff on which resource may be the best fit for you.

Here are a number of resources available to you on your job search or career exploration:

- MassHire Career Centers: For local resources, the State recommends going to the MassHire Career Center in your area. MassHire connects jobseekers across Massachusetts to quality education, skill straining, and employment opportunities. Find your closest MassHire Career Center and learn more at their website here.
- Adult Literacy Hotline: If you want to get a high school equivalency credential or learn English, go to the Massachusetts Adult Literacy Hotline for referrals and resources, by calling (800) 447-8844 or learn more here.
- Pathways to Work: If you get TAFDC or SNAP, the state offers 'Pathways to Work,' a variety of programs that help you plan and achieve your career goals. <u>Learn more here.</u>
- Transportation Resources: Learn more about resources for transportation that is accessible, reliable, and affordable in order to get to jobs, classes, and training programs at this website.
- Seniors' Employment: If you're age 55 or older and unemployed, the SCSEP can help you learn new skills to find a new job. <u>Learn more here.</u>
- Apprenticeship programs: Apprenticeships run the gamut from traditional building and construction trades jobs to those in the technology-powered fields such as cloud computing and healthcare. Find the right earn-while-you-learn opportunity in Massachusetts <u>at this</u> <u>website</u>.
- Job Seekers with Disabilities: If you have a disability, the state's Vocational Rehabilitation can help you choose, train and get a job. <u>Learn more here</u>.