

City of Newton, Massachusetts

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Barney S. Heath Director

City of Newton COVID-19 Emergency Housing & Utility Relief Program Program Guidelines, updated 10/1/21





Program Overview

In response to the ongoing negative economic impacts and harm resulting from or exacerbated by the coronavirus (COVID-19), the City of Newton is launching a new COVID-19 Emergency Housing & Utility Relief Program utilizing its federal American Rescue Plan Act (ARPA) funds. This program is designed to provide assistance in an efficient and responsive manner. The program is temporary in nature and funding is limited.

The City of Newton COVID-19 Emergency Housing & Utility Relief Program is intended to provide a much-needed bridge of financial support for impacted residents as they continue to seek assistance from the Commonwealth's RAFT, ERMA, and ERAP Programs.

The City of Newton COVID-19 Emergency Housing & Utility Relief Program is a collaboration between Mayor Ruthanne Fuller's Office, the Department of Planning & Development, the Health and Human Services Department, and Metro West Collaborative Development. The Program is administered by Metro West Collaborative Development, on behalf of the City of Newton. Metro West is a non-profit community development corporation based in Newton. More information on Metro West can be found here: https://metrowestcd.org/

Applicants are eligible for:

Rental & Mortgage Assistance:

- Up to **two months** of housing assistance, with possible extensions
- The program will cover 70% of a household's monthly rent, with a maximum monthly assistance amount of \$2,500 per household



Mortgage assistance is only available to those income eligible households who reside in
affordable deed restricted units. The program will cover <u>70% of a household's monthly deed-restricted mortgage payment</u>, with a maximum monthly assistance amount of \$2,500 per household

Utility Assistance*:

Up to **\$700 of utility assistance**, with proof of overdue notice from utility company (heat, hot water, or electricity)

*Households with utility arrears over \$1,400 are highly encouraged to work with the City of Newton Social Services Division to access additional resources.

Households that were previously enrolled in the City's COVID-19 Emergency Housing Relief Program may be eligible to receive additional assistance, however, Metro West Collaborative Development will conduct a recertification process for *each of these* households prior to awarding the additional two months of funding and/or utility assistance.

Household Eligibility

"Eligible" Household

A "household" shall mean an individual or two or more persons who will live regularly in the unit as their principal residence and who are related by blood, marriage, law, or who have otherwise evidenced a stable inter-dependent relationship.

An "eligible" renter household is one that:

- Currently lives in the City of Newton
- Has had a negative economic impact because of COVID-19 (and can demonstrate this financial hardship)
- Has an annual gross income at or below 80% of Area Median Income (AMI) at the time of application and/or recertification to the program
- Households currently receiving rental assistance (e.g. Public Housing tenants, RAFT, Section 8, MRVP or other locally administered support) are also eligible for this program (program assistance is only applied towards tenant's portion of rent)

An "eligible" homeowner household is one that:

- Currently lives in the City of Newton
- Resides in an ownership unit that is deed-restricted affordable (restriction recorded with the Registry of Deeds)
- Has had a negative economic impact because of COVID-19 (and can demonstrate this financial hardship)
- Has an annual gross income at or below 80% of Area Median Income (AMI) at the time of application and/or recertification to the program

An "eligible" household seeking utility assistance is one that:

• Currently lives in the City of Newton

- Has had a negative economic impact because of COVID-19 (and can demonstrate this financial hardship)
- Can provide proof of an overdue notice from utility company (electric or gas)
- Has an annual gross income at or below 80% of Area Median Income (AMI) at the time of application and/or recertification to the program

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- Households currently receiving rental assistance (e.g., Public Housing tenants, RAFT, Section 8, MRVP or other locally administered support) are also eligible for this program
- ❖ Additional assistance beyond the two months will only be provided to households at the recommendation of City staff. To be considered for additional assistance, participants must demonstrate proof of a successfully submitted RAFT/ERMA/ERAP financial assistance application or must have successfully connected with the City's Social Service Division to begin the RAFT/ERMA/ERAP application process (see RAFT/ERMA/ERAP section below).

Income Eligibility

The total income of the applicant and all other members of the applicant's household over the age of eighteen (18) **may not exceed 80% of the Area Median Income** for the greater Boston area adjusted for family size. An applicant's total household income **at the time of application** cannot exceed the following limits:

Household size	1 person	2 person	3 person	4 person	5 person	6 person
Income Limits: 80%	\$70,750	\$80,850	\$90,950	\$101,050	\$109,150	\$117,250
AMI						

> RAFT/ERMA/ERAP Financial Assistance Programs

All program participants are **highly encouraged** to work with the <u>City of Newton's Social Services</u> <u>Division</u> to complete a financial assistance application for the programs offered by the Commonwealth of Massachusetts through <u>Metro Housing Boston</u>: Rental Assistance for Families in Transition (RAFT), Emergency Rent and Mortgage Assistance (ERMA), and Emergency Rental Assistance Program (ERAP).

❖ Additional assistance beyond the two months will only be provided to households at the recommendation of City staff. To be considered for additional assistance, participants must demonstrate proof of a successfully submitted RAFT/ERMA/ERAP financial assistance application or must have successfully connected with the City's Social Service Division to begin the RAFT/ERMA/ERAP application process.

Director of Social Services Meghan Kennedy, Assistant Director Jenna Bancroft, and Case Manager Nancy Storer in Health and Human Services and Case Manager Emily Kuhl in the Senior Services Department are available to speak with residents in person and over the phone to help with applications for these financial assistance programs, as well as other programs and resources across the community, including food pantry referrals and mental health and substance use referrals. They

work closely with residents to assess critical concerns and develop a plan to address challenges and areas of need.

For assistance, please contact the City of Newton Social Services Division at 617-796-1420.

 Meghan Kennedy, LICSW Director of Social Services mkennedy@newtonma.gov 	 Nancy Storer Case Manager nstorer@newtonma.gov
 Jenna Bancroft, LICSW Assistant Director of Social Services <u>ibancroft@newtonma.gov</u> 	 Emily Kuhl, LMHC, LSW Case Manager, Senior Services <u>ekuhl@newtonma.gov</u>

> Application Process

All potential program participants must complete an online application.

To begin the application process:

Contact Robyn Rufo at robyn@metrowestcd.org (preferred method) or at 857-999-6532.

Applications will be available in both electronic and paper format. Assistance with the submission of the application is available to those with limited computer access.

The staff of Metro West CD and the City of Newton's Social Workers are available to assist individuals in the completion of their application and are able to accommodate households with disabilities that may impede their ability to complete the application. Metro West CD and City staff can also arrange for assistance for households that have limited English proficiency.

Applicants have the right to request a reasonable accommodation, which may include a change to a policy, procedure or practice to afford a person with a disability an equal opportunity to participate fully in the housing program.

Affirmative Marketing Methods

The City of Newton does not discriminate on the basis of race, color, religion, national origin, disability, familial status, sex, age, marital status, children, sexual orientation, genetic information, gender identify, ancestry, veteran/military status or membership.

Outreach & Marketing Efforts

Outreach and marketing efforts will consist of:

- 1) Metro West will outreach directly to all 253 existing program participants to inform them of the new funding / assistance opportunity, field inquiries and process recertifications
- 2) Social Services will field inquiries and assist new applicants as necessary
- 3) Social Services will inform social workers and other mental health staff and administrators at NPS of the new funding / assistance opportunity
- 4) Program to be listed on City of Newton COVID-19-Response website pages
- 5) Announcement in Mayor Fuller's email blasts
- 6) City of Newton Planning Department Friday Report
- 7) Email outreach to Newton City Councilors for inclusion in their constituent emails

Right to Appeal

An applicant has the right to appeal the decisions of Metro West CD within 5 (five) business days from the date of the written notification. An applicant may in person, or in writing, or via a designee appear before the Appeals Committee chaired by a member of the Board of Directors of Metro West CD, who is not involved in the day-to-day operations of the housing program. At least one member of the Appeals Committee will be a neutral party. At the hearing, the applicant or his/her designee may present supporting information relevant to the reason for rejection. A final decision will be rendered by the Appeals Committee, in writing, within five business days from the date of the hearing.

An applicant concerned with discrimination against them may also contact the Mass Commission Against Discrimination at 617-727-3990 or the US Department of Housing and Urban Development at 617-994-8300.