

Needham Emergency Rental Assistance Program Proposal

The Needham Affordable Housing Trust is proposing the establishment of a short-term Emergency Rental Assistance Program for qualifying Needham renters who have suffered a reduction in income due to the pandemic. Proposed Program parameters include:

- *Funding*

The Community Preservation Committee has approved \$120,000 in CPA funding for this program, subject to Town Meeting approval. The Foundation for MetroWest has secured an additional \$50,000 from the Massachusetts COVID-19 Relief Fund that is being passed on to Metro West Collaborative Development for this purpose. It is estimated that a total program budget of \$170,000 would support approximately 65 participants.

- *Administration*

If Special Town Meeting Warrant Article 10 is approved, the Town would then procure a program administrator, who would be responsible for providing the following services:

- Develop an application form that meets Program parameters;
- Accept applications on a confidential basis;
- Provide assistance in completing applications by phone, online, and potentially at a drive-up event;
- Offer a mechanism to accept applications online and in hard copy;
- Provide translation services to applicants as necessary;
- Fully accommodate those with a disability or in need of some reasonable accommodation;
- Conduct a lottery at the end of the marketing period to establish the order in which funds will be distributed;
- Determine household eligibility and verification of landlord ownership;
- Establish a waitlist should the number of applicants exceed the funding available;
- Enter into agreements with eligible households and landlords;
- Obtain W-9 forms and issue 1099 forms to the landlords;
- Disburse monthly checks to the landlords; and
- Prepare monthly status reports on all operations.

Administrative funding is based on the number of eligible applicants and the procurement process. It has been \$450 per participating renter household for programs administered in nearby communities. The Town would enter into an Agreement with the Program Administrator that would detail the terms and conditions of the Program.

- *Eligibility*

Participation guidelines would restrict eligibility to households with incomes at or below 80% of area median income (AMI), with preference given for those at or below 50% AMI. Participants would also have to document the loss of income due to COVID-19.

Those living in affordable Chapter 40B units would be eligible for Program assistance, however, households living in public housing or having a Section 8 Housing Choice Voucher, the

Massachusetts Rental Voucher Program (MRVP) subsidy, or other housing subsidy would not qualify for assistance as they already are entitled to rent reductions if income is reduced.

Income Limit	Household Size: 1	Household Size: 2	Household Size: 3	Household Size: 4	Household Size: 5	Household Size: 6
50% AMI	\$44,800	\$51,200	\$57,600	\$63,950	\$69,100	\$74,200
80% AMI	\$67,400	\$77,000	\$86,650	\$96,250	\$103,950	\$111,650

- *Duration*

The Town recommends a 3-month maximum term of coverage for rental assistance.

- *Monthly Payment*

Payments are made directly to landlords. The program will cover 50% of a household’s monthly rent with a maximum monthly assistance of \$1,500. It is estimated that this program could serve an estimated 65 households based on a total budget of \$170,000.

- *Marketing*

The Town would be responsible for marketing the Program. Marketing would include press releases, website notifications, support from local entities to get the word out, flyers in highly-visited locations throughout the community including rental developments such as the larger Chapter 40B projects, and other creative ways to inform the public.