



Committee of the Whole Agenda

City of Newton **In City Council**

Monday, May 11, 2020

The Committee of the Whole will hold this meeting as a virtual meeting on Monday, May 11, 2020 at 7:00 pm. To view this meeting use this link at the above date and time:

<https://us02web.zoom.us/j/85998083926>

One tap mobile +16465588656,,85998083926#

Dial by your location +1 646 558 8656 Meeting ID: 859 9808 3926

Items scheduled for discussion:

Referred to Committee of the Whole

#250-20 Approval of \$2.5 million dollars for Emergency Housing Relief

HER HONOR THE MAYOR requesting the approval of two million dollars (\$2,000,000) in CPA funding for the purpose of addressing the emergency housing needs of Newton's low and moderate income citizens through a COVID-19 Emergency Housing Relief Program. In addition, the City will be allocating five hundred thousand (\$500,000) in CDBG funding from the federal CARES Act to emergency housing needs.

with

EMERGENCY PREAMBLE

WHEREAS: It is the opinion of the City Council that the following measure falls within the scope of Section 2-9(b) of the Charter of the City of Newton entitled "EMERGENCY MEASURES", and

WHEREAS: Due to the Coronavirus Pandemic and the Governor's Emergency declaration, some low to moderate income residents of Newton have been unable to earn a living and pay their rent, placing them in danger of being displaced; and

WHEREAS: These funds will provide short-term rental and mortgage payment assistance to Newton households who have been negatively impacted by the ongoing Covid-19 pandemic, the immediate approval of this money is critical to assist with timely distribution of funds to those in need.

NOW, THEREFORE, BE IT ORDERED: That the following appropriation is an EMERGENCY MEASURE and is so declared as defined in this PREAMBLE and therefore shall take effect immediately upon adoption:

**Respectfully submitted,
Susan Albright, President**

The location of this meeting is accessible and reasonable accommodations will be provided to persons with disabilities who require assistance. If you need a reasonable accommodation, please contact the city of Newton's ADA Coordinator, Jini Fairley, at least two business days in advance of the meeting: jfairley@newtonma.gov or (617) 796-1253. The city's TTY/TDD direct line is: 617-796-1089. For the Telecommunications Relay Service (TRS), please dial 711.



Ruthanne Fuller
Mayor

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Barney S. Heath
Director

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

Date: May 7, 2020
From: Community Preservation Committee
To: The Honorable City Council
Cc: Her Honor Mayor Ruthanne Fuller

PROJECT GOALS & ELIGIBILITY This project provides funding for the City of Newton's COVID-19 Emergency Housing Relief Program, a joint program utilizing CPA and Federal CARES CDBG funding to provide housing assistance to households negatively impacted by the ongoing COVID-19 pandemic. The City has partnered with the Metro West Housing Collaborative (MWCD) to oversee and administer this temporary program intended to provide much needed assistance and stability to Newton's at-risk households. The program is available to households below 80% AMI and is anticipated to assist at least 300 households. Applicants will receive 70% of a household's monthly rent or mortgage payment up to a maximum assistance of \$2,500 per month for three months. This project supports and stabilizes community housing by assisting households which have been directly negatively impacted by the current crisis to remain in their existing homes. While the program is primarily intended to assist rental households, it will also be available to homeowners already living in affordable deed-restricted units. The MWCD has extensive experience in managing and maintaining affordable housing programs and lotteries. The program's joint funding through the City's CDBG program ensures that the Community Development and Housing Divisions will be closely involved in the management and development of the program, from drafting the program guidelines and application process to publicizing its availability and overseeing its results. This project is CPA-eligible as the support of affordable housing.

RECOMMENDED FUNDING On May 4, 2020, the Community Preservation Committee voted 8-0 (member Peter Sargent absent) to recommend appropriating \$2,000,000 for purpose of supporting Community Housing from the Community Preservation Fund's FY20 unrestricted reserve, to the control of the Planning & Development Department for a grant to the Metro West Housing Collaborative for the purpose of providing emergency housing relief to income eligible households as stated below:

Uses of Funds		
Direct Assistance for up to 3 months (70% of housing costs per month up to \$2,500 per month)		\$2,312,500
Program Admin Fee		\$187,500
TOTAL USES		\$2,500,000
Sources of Funds	Status	
CPA funding	Requested	\$2,000,000
CDBG Funding	Confirmed	\$500,000
TOTAL SOURCES		\$2,500,000

website www.newtonma.gov/cpa

contact Lara Kritzer, Community Preservation Program Manager

email lkritzer@newtonma.gov phone 617.796.1144

Preserving the Past  Planning for the Future

SPECIAL ISSUES CONSIDERED BY THE CPC

During the CPC's public hearing on this project, members unanimously expressed their support for providing CPA funded assistance to households who are financially struggling from a loss of income or employment due to the COVID-19 situation. Members recognized that many Newton households were cost burdened prior to the emergency, an issue which has only been exacerbated by the current emergency. Discussion during the public hearing focused on how best to focus the CPA funding on the most vulnerable, lowest income households in the community. With this in mind, the CPC conditioned the funding to be used for households below 80% AMI, rather than 100% AMI as is allowed under the Community Preservation Act, and requested that the applicant explore how the funding could be targeted to lower income applicants. The CPC also proposed changes to make the funding more accessible to applicant by extending the application period and allowing households already receiving funding to be eligible to apply. It was noted that this program was an initial attempt to help households struggling at this time, and that additional measures and/or amendments to this program may be needed in the future to continue to address ongoing needs.

ADDITIONAL RECOMMENDATIONS (*funding conditions*)

1. The CPA funding is limited to households which are below 80% AMI at the time of their program application.
2. The application deadline will be extended from May 27, 2020 to June 3, 2020 to provide additional time for applicants to learn about and submit funding applications for the initial lottery.
3. 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.
4. 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.
5. The release of CPA funds for the project will be governed by a detailed grant agreement between the City of Newton and the Metro West Development Collaborative that includes but is not limited to conditions which are generally agreed upon and required for a CPA-funded housing project including a schedule for the release of funds and the agreed upon procedures for evaluating its success.
6. 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 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 successful deployment of this program and anticipated exhaustion of the funds, after assisting at least 300 households, will provide currently needed assistance and stability to Newton's at-risk households.

ATTACHMENTS

- Revised Proposal Application,
- Design Guidelines and Program Application
- Responses to questions received from Councilors Albright, Laredo and Malakie

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:

<http://www.newtonma.gov/gov/planning/cpa/projects/covid19housing.asp>

Questions from City Councilors Albright, Laredo, and Malakie May 7, 2020

Councilor Albright:

1. I need to see a breakdown of how MetroWest will spend its funds. \$187,000 is a lot of money to spend in a very short time. How many people are being hired - and how much will they make. What overhead is being charged by metro west? I just need to see a standard budget that one would expect in a project grant.

The fee is related to the MWCD's partnership with the City in developing and designing the program as well as administering it. The fee to MWCD is set at \$500/per successful application with the total not to exceed \$187,000. MWCD will bill the City based on the number of applications at regular intervals. MWCD has four existing staff members and is not anticipating hiring new staff at this time. The scope of services encompasses the costs of developing and administering the program. Over the last month, MWCD has assisted Newton with the program design and development, consulted with experts across the region on the development of the program, and has had daily calls with staff on the program's design and implementation. Once underway, MWCD will oversee the program website, accept and review applications, hold the lottery as required to meet affordable housing program standards, qualify the applicants, and see to any record keeping and accounting

The maximum amount of \$187,000 is calculated as 7.5% of the overall budget, which is considered to be a reasonable amount for a program of this scope.

2. Will the income be verified before or after the lottery. How will this be done within one week. How will the verification process work?

Income will be verified after the lottery. Each application will be reviewed in the order determined by the lottery. Based on similar programs in Boston and Cambridge, which have seen as few as 25% of their applications initially complete and ready to process, MWCD anticipates that most will be incomplete and will take a week or more to complete. This is a time-consuming process and the MWCD currently envisions processing 100 applications per week.

3. Will there be one lottery or multiple lotteries to make sure the people with a variety of incomes are helped? Please explain how you will assure that all income levels have a chance to receive funds.

There will only be one lottery at the start of the program – this is consistent with what is done when lotteries are used in other affordable housing programs. Each application received by June 3 will be given a number in the lottery and MWCD will begin their review with number 1 and work their way down the list. Because preference will be given to applications which are at or below 65% AMI, as the MWCD goes through the list, they will set aside any application over 65% until they have completed the review process for all of the below 65% applications. Any

Questions from City Councilors Albright, Laredo, and Malakie May 7, 2020

application received after June 3 will be added to the bottom of the lottery list and reviewed last.

4. Will individuals also be eligible to receive funds from the Newton Covid fund? Is that on the application?

The Newton Covid-19 fund is a separate program using a different application.

5. Will we be following fair housing practices? Why does the application ask if you are a Vet? Do we provide veteran preference?

Yes, the program will follow all fair housing practices and requirements. The Veteran question is asked for demographic reasons. This program does not have a Veterans preference.

6. How will we handle non-English speakers? Will the application be in multiple languages?

MWCD has the capacity to handle any requests made for other languages.

7. Will all the information on the application be private and will applicants be assured of that?

Yes, any information provided by the applicants as part of this program will be private. The reporting required for CDBG and CPA funding is focused on the number of applicants at each income level and the amount of funding released.

8. Will there be a person at a phone number for people to call with questions? Multi-lingual?

Yes, MWCD will provide their phone number on the applications and will have people available by phone to answer questions. They also have access to a translation service.

9. What will the city do to assure the funds go to Newton residents? What is the city oversight role?

This program is only open to those currently living in Newton. The program is subject to legal agreements through both the CPA and CDBG programs, and MWCD will be working closely with City staff and reporting on the program's process on a monthly basis. Further, the CDBG funding will have an official subrecipient monitoring completed at some point in the program.

Councilor Laredo:

Questions from City Councilors Albright, Laredo, and Malakie May 7, 2020

1. The legal authority to use the funds in this way (my understanding is that the statute does provide this authority but it would be good to have that in writing).

After members of the public raised questions as to whether CPA funding could be used for this purposed, the Law Department was asked to give their opinion on the proposal. Assistant City Solicitor Marie Lawlor responded as follows:

Can CPA funds be used for rental assistance? The short answer is yes, after the 2012 amendment to the G.L. c. 44B (the CPA). (Acts 2012, c. 39, Sections 69-83.)

G.L. c. 44B, Section 5(b)(2) authorizes the CPC to make recommendations to the legislative body for the "... acquisition, creation, preservation and support of community housing ..." [Emphasis supplied]. The definition of "Support of Community Housing" contained in Section 2 of the chapter specifically includes "rental assistance."

Ms. Lawlor also pointed out that several CPA communities have well established rental housing assistance programs in place, and that many more are considering emergency programs similar to the one proposed here at this time.

2. An estimate for the total need for such funds in Newton and why, given the ban on evictions, this is the best use of funds to provide immediate COVID-19 relief.

While it is difficult in this rapidly changing situation to closely define the need for emergency housing assistance, there is data available to underscore how many households were already cost burdened going into this situation. Prior to COVID-19, **27%** of Newton households were considered to be **low to moderate income** (8,230 households), earning annual incomes at or below 80% of the area median income (AMI). Further, approximately 31% of all Newton households previously met the definition of being **housing cost burdened** (spending greater than 30% of their annual income on housing costs). Housing cost burden is most common amongst Newton households with incomes at or below 50% AMI. Additionally, 58% of these low-income households are considered to be **severely housing cost burdened** (spending greater than 50% of their annual income on housing costs).

Approximately 30% of Newton households are renters (~9,500), and approximately 47% of these renter households are at or below 80% AMI (low- to moderate-income). Unlike mortgage forbearance which is just tacked onto the end of the mortgage, rental tenants who build up big arrearages, particularly those who were already struggling with being housing cost burdened, will find it extremely difficult to make up these funds. Landlords may be temporarily banned from beginning eviction processes at this time, but this only defers the problem to a future if households are not able to make up the missed payments.

Newton's Pre-COVID-19 labor force (2018 ACS 5-year estimate) was 47,377 people. As of April 30th, 24% of Massachusetts civilian workforce had filed for unemployment, submitting 896,616

Questions from City Councilors Albright, Laredo, and Malakie May 7, 2020

claims between March 15-April 25 according to recent Pioneer Institute study. Applying the 24% unemployment rate to of Newton's 47,377 labor force equals an estimated 11,370 Newton residents who are currently unemployed.

3. What other sources (federal, state, local, and non-profit) are available to provide this type of assistance. Will these funds replace or supplement these sources.

The only other program that serves households up to 80% AMI is the State's RAFT program (Residential Assistance for Families in Transition) which has a cap of \$4,000 total funding. Federal ESG CV dollars are available to household up to 50% AMI who are at risk of homelessness once they have an eviction notice in hand.

The current proposal is intended as gap funding and will neither replace nor supplement other programs. It will provide temporary assistance and may be used by those who have previously or are currently receiving assistance through other programs. Funding will be delivered directly to landlords with an agreement that the Emergency Housing Relief funds will not duplicate other payments.

4. Who will be administering the funds and what will be the costs of this administration.

Metro West Collaborative Development will administer the program at a cost of \$500/per successful application up to \$187,500 total administrative costs.

5. What will not get funded because we are using funds for rental assistance.

No programs will go unfunded due to this project. The CDBG funds are specifically intended for this use. The CPA funding will come out of the City's undesignated funding reserve, which has a current balance of just over \$11 million.

6. Who will be eligible to receive funds and how will we verify eligibility. Will the funds be solely for rent or will homeowners be eligible.

Newton households who are at or below 80% AMI (Area Median Income) and who have been negatively impacted by the COVID-19 crisis will be eligible to apply for this funding. This funding is open to all rental households who meet the above requirements and to homeowners who meet these requirements and already live in affordable deed restricted units (as recorded at the Registry of Deeds). MWCD will be responsible for verifying eligibility as part of their administrative duties to the program.

7. How will the funds be distributed (first come, first served; a cap on total amount received).

Questions from City Councilors Albright, Laredo, and Malakie

May 7, 2020

All applications received by the June 3 deadline will take part in a lottery to be held on June 10. Applications received after the lottery will be processed on a first come first served basis after the initial wave has been processed and until all of the funds are disbursed.

8. What efforts will recipients need to make to seek relief from their landlords (or, if homeowners are eligible, mortgage holders) before being able to receive funds and how will we verify those efforts.

The funding agreement with the landlord will include a voluntary concession option where the landlord is free to write in a number if they like or not at all. A landlord concession is not a requirement of the program, however, as we did not want to punish applicants or decline applicants in need because their landlords were not willing or able to give a concession.

9. Will the funds be paid directly to landlords (or mortgage holders) on behalf of recipients or to the recipients to then use for rent.

All funding will be paid directly to the landlord or mortgage holder.

10. Will these funds be loans or grants.

These are grant funds.

11. What post-distribution audit or review will take place.

MWCD will provide regular updates and progress reports as well as a final report on the project and is audited annually. They will also meet any additional CDBG or CPA reporting requirements as specified in the grant funding agreements.

Councilor Malakie:

1. Is there any plan to replenish the \$2M in CPA funds, which to me feels like an operating use?

The CPA funding will come out of the City's undesignated funding reserve, which has a current balance of just over \$11 million. These funds are replenished by unused annual CPA fund distributions but there is no program specific plan to reimburse the fund by this program.

2. If not, would there be a corresponding reduction in funds otherwise available for creation of affordable housing, i.e. projects like Auburn Street?

No, these are undesignated CPA funds which can be used for any purpose. If this funding is approved, there will still be \$9 million in undesignated funds available to create affordable housing or any other CPA eligible purpose.

Questions from City Councilors Albright, Laredo, and Malakie May 7, 2020

3. Is anything known yet about how Covid-19 effect on real estate and state budget will affect the state CPA match in future years? And are lagged payments from prior year still secure?

Lagged payments are secure as the funding has already been allocated and received. Projections for FY21 had initially been significantly higher than previous years because the State's approval of a higher surcharge last year was expected to significantly boost the State's Trust Fund. Projections are down from that initial high to 11.2% but are not far off of last year's pre-funding boost projections of 11.75%.

About the mechanics of the proposed program:

4. Rental assistance can be used on market rate apartments, as long as the household is income-qualified?

Yes – the funding is available to household's who meet the income requirement (below 80% AMI) and have shown a negative financial impact from the COVID-19 crisis. The unit itself is not part of the determination.

5. Is there an asset test?

No – Asset tests are never used in rental housing programs.

6. Would the amount of aid be 70% of rent (up to the max \$2,500/month aid) regardless of the degree of loss of income? (e.g. partial furlough vs loss of job, one person in household losing job vs everyone in household)

Yes – so long as the household meets the requirements of the program at the time of their application, they will receive 70% of their monthly housing payment up to the maximum amount.

7. Would any household with a Covid-related loss of income be eligible to enter and win the lottery, regardless of degree of loss of income?

Yes – so long as the household meets the requirements of the program at the time of their application, i.e. their income after the loss is at or below 80% AMI.

8. Is the income qualification based on what income was before, or what income is after the Covid-related income loss?

Their household income at the time of the application must be at or below 80% AMI - after the COVID-19 negative impact.

9. If household income with unemployment and federal payments is greater than prior income, can household still enter the lottery?

Questions from City Councilors Albright, Laredo, and Malakie May 7, 2020

If a household's pre-COVID-19 income was less than their post COVID-19 income they are not eligible as they must be able to prove a negative impact from the COVID-19 situation.

10. How was the management fee determined?

MWCD will be paid according to the number of applications reviewed and processed at a rate of \$500 per successful application. The maximum amount of \$187,000 is calculated as 7.5% of the overall budget, which is considered to be a reasonable amount for a program of this scope.



Ruthanne Fuller
Mayor

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Barney S. Heath
Director

City of Newton
COVID-19 Emergency Housing Relief Program
DRAFT Program Guidelines



➤ **Program Overview**

In response to the loss of income to Newton households due to the coronavirus (COVID-19), the City of Newton has created the COVID-19 Emergency Housing Relief Program utilizing its Community Preservation Act (CPA) funds and federal Community Development Block Grant (CDBG) funds. This program is designed to provide assistance in an efficient and responsive manner. The program is temporary in nature and funding is limited.

Applicants are eligible for:

- Up to **three months** of housing assistance
- The program will cover **70% of a household's monthly rent**, with a maximum monthly assistance amount of \$2,500 per household (or \$7,500 per household for three months)**
- Mortgage assistance is **only available to those income eligible households who reside in affordable deed restricted units**. The program will cover **70% of a household's monthly deed-restricted mortgage payment**, with a maximum monthly assistance amount of \$2,500 per household (or \$7,500 per household for three months)**

The City of Newton COVID-19 Emergency Housing Relief 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/>

** Note: Most government housing subsidy programs utilize a 70/30 standard, where residents are responsible for paying approximately 30% of their income toward housing costs, with the government subsidy (such as a Section 8 voucher) covering the remaining amount of rent. In an effort

to streamline this program and identify a payment standard that can be applied across all program cases, the City of Newton has utilized this 70/30 standard to determine the amount of rental or mortgage subsidy that will be provided to each participating household. However, a monthly cap has been set at \$2,500 per household, or \$7,500 per household for three months.

➤ **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 reduced income because of COVID-19 (and can demonstrate this financial hardship)
- Earns 80% of Area Median Income (AMI) or less
- 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 reduced income because of COVID-19 (and can demonstrate this financial hardship)
- Earns 80% of Area Median Income (AMI) or less

Income and Asset 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% AMI	\$67,400	\$77,000	\$86,650	\$96,250	\$103,950	\$111,650

Funding for the program shall come from federal Community Development Block Grant (CDBG-CV) funds, until this source of funding has been fully expended. At that time, funding for all assistance

payments shall be funded by Newton's Community Preservation Act (CPA) funds, until the program budget has been fully expended.

An example of how the program subsidy would be determined is provided below:

1. At the time of application submission, a 4-person household's annual income is determined to be \$82,000 (less than the 80% AMI threshold, which is \$96,250 for a 4-person household; qualifying the household as income-eligible for the program). One of the adults in the household recently lost their job, resulting in reduced household income. This household's monthly rent for their 3-bedroom apartment is \$2,500.
 - a. The program will cover 70% of this household's monthly rent, with a maximum monthly assistance amount of \$2,500, or \$7,500 for three months.
 - b. 70% of \$2,500 = \$1,750; therefore, the program will assist the family with \$5,250 of rental assistance (3 months), paid directly to the property owner / landlord

➤ **Preferences**

Preference shall be given to households whose annual income is at or below 65% AMI. This preference shall not be applicable after the initial Lottery period.

➤ **Process**

- All potential participants must complete an application and attach requested documents prior to the deadline. All complete applications will be entered into a lottery.
- The deadline for submitting complete applications is **June 3, 2020**; however, households who contact the Metro West CD office after the application deadline will be added to the bottom of the Lottery Wait List in the order received (see details below).
- Assistance with the submission of the application is available to those with limited computer access.
- Applicants have the right to request a reasonable accommodation(s), which may include a change to a rule, policy, procedure or practice to afford a person with a disability an equal opportunity to participate fully in the housing program or to use and enjoy the housing.
- Free language assistance is available to households with limited English proficiency.
- The Lottery will be held via zoom on June 10, 2020. Applicants will be given access to the zoom meeting information after the close of the application deadline.
- All applicants will then be drawn and assigned a Lottery Wait List number in the order they were drawn.
- Starting at the top of the list, households will be offered the opportunity to enter into a program agreement with their landlord (or mortgage holder) and Metro West CD in the order listed on the Lottery Wait List.
- If the household is unable to execute a program agreement within five days of being offered the assistance, they will be removed from the Lottery Wait List and the next highest ranked household will be offered the opportunity.
- Metro West CD will proceed through the list in this manner until all funds are awarded.

- Households who contact the Metro West CD office after the application deadline will be added to the bottom of the Lottery Wait List in the order received.

Removal from the Lottery Wait List

- Households who do not respond to phone, e-mail, or mail inquiries or who do not respond to a request for additional information within the 5-day time frame provided by Metro West CD shall be removed from the Lottery Wait List.

➤ 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.

Marketing Activities

Marketing activities will be conducted for a two-week period **beginning May 13 and ending June 3, 2020.** Efforts consist of:

- 1) City of Newton COVID-19-Response website pages
- 2) Email outreach to local employers and non-profit organizations in Newton and surrounding communities
- 3) Announcement in Mayor Fuller's email blasts, and other relevant outreach platforms
- 4) City of Newton Planning Department Friday Report
- 5) Email outreach to Newton City Councilors for inclusion in their constituent emails
- 6) Newton TAB
- 7) Email outreach to neighborhood / community list serves

➤ Applications will be available from Metro West CD in both electronic and paper format

In all cases the process begins by contacting the Metro West CD office. The staff of Metro West CD 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 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.

To begin an application, contact Robyn Rufo at Metro West CD at robyn@metrowestcd.org (fastest method) or at 617-923-3505 x 5



CITY OF NEWTON COVID-19 EMERGENCY HOUSING RELIEF PROGRAM

Applicant's First Name: _____ Last Name: _____

Co-Applicant's First Name: _____ Last Name: _____

Street Address: _____

City/Town: _____ State: _____ Zip Code: _____

Telephone: Home: _____ Work: _____ Cell: _____

E-Mail Address: _____

Language Preference (if other than English): _____

Race/Ethnicity:

- | | |
|---|--|
| <input type="checkbox"/> White | <input type="checkbox"/> American Indian/Alaskan Native |
| <input type="checkbox"/> Black/African American | <input type="checkbox"/> American Indian/Alaskan Native & White |
| <input type="checkbox"/> Black/African American & White | <input type="checkbox"/> American Indian/Alaskan Native & Black/African American |
| <input type="checkbox"/> Asian | <input type="checkbox"/> Native Hawaiian/Other Pacific Islander |
| <input type="checkbox"/> Asian & White | <input type="checkbox"/> Other Multi-Racial |

Are you Hispanic/Latino: ____ YES ____ NO

PART 1: HOUSEHOLD & INCOME INFORMATION

Total Number of People in Household (including yourself): _____

Total Number in Household, 18 years or older: _____

Total Number in Household, under 18 years: _____

Is anyone in your hold age 55 years and older? ____ YES ____ NO

This program is for people who have lost income due to COVID-19-related circumstances. Does your household meet this eligibility? ____ YES ____ NO

Number of bedrooms in your home? _____

Is anyone in your household a veteran? ____ YES ____ NO

Do you: ____ Rent ____ Own (Deed-Restricted Affordable Unit)

What is your current rent/mortgage each month? \$ _____

Do you owe back rent? ____ YES ____ NO If yes, how much? \$ _____

Do you have a Section 8 Voucher, MRVP or other housing assistance such as RAFT? ____ YES ____ NO

I have an application for Unemployment Assistance pending ____ YES ____ NO

Indicate the type of income your household is currently receiving:

- ☐ Wages
- ☐ Unemployment Benefits
- ☐ Social Security
- ☐ SSI/Disability
- ☐ Child Support
- ☐ Alimony
- ☐ Pension/Retirement
- ☐ TANF
- ☐ Other: (please specify) _____

PART 2: LANDLORD/LENDER/BANK'S CONTACT INFORMATION*

**Landlord/lender/bank MUST participate in this program. If this is left blank the application is incomplete and will not be considered.*

Name: _____

Street Address: _____

City/Town: _____ State: _____ Zip Code: _____

Best Phone Number: _____ Email: _____

PART 3: CERTIFICATION OF INFORMATION

- I/We certify that all information furnished in this application for affordable housing assistance is true and complete to the best of my/our knowledge.
- I/We certify that our household does not have access to other resources sufficient to cover the rent or mortgage.

- I/We understand that any false statement, made knowingly and willfully, will be sufficient cause for rejection of my/our application.
- I/We understand that landlord participation in this program is required.
- I/We understand that ANY false information on this application or statements given are punishable by law and will lead to cancellation of this application and rental assistance.

Applicant's Signature: _____ **Date:** _____

Co-Applicant's Signature: _____ **Date:** _____

PART 4: RELEASE OF INFORMATION

- I/We understand that this authorization or the information obtained with its use may be given to and used to administer and enforce program rules and policies in compliance with HUD or Massachusetts DHCD or any other federal or state housing program guidelines.
- I/We agree that a photocopy or facsimile or other electronic transmission of this authorization may be used for the purposes stated above.
- I/We understand that all decisions made by Metro West CD are final and that any appeals must be submitted in writing to the Metro West CD Board of Director.

Applicant's Signature: _____ **Date:** _____

Co-Applicant's Signature: _____ **Date:** _____

PART 5: APPLICATION CHECKLIST

- ☐ One most recent paystub for all employed household members over the age of 18.
- ☐ Evidence of reduced income – this might be a second paystub showing reduced hours, or a lay-off notice from your employer, multiple month's bank statements or notices from Unemployment Assistance.
- ☐ Evidence of any other income sources (unemployment, , child support, alimony, pension/retirement, etc.)
- ☐ Most recent bank statement for all bank accounts for all household members over the age of 18.
- ☐ Copy of Lease or letter from landlord evidencing monthly rent or mortgage amount

Newton, Massachusetts Community Preservation Program FUNDING REQUEST

City of Newton



Ruthanne Fuller
Mayor

☐

PRE-PROPOSAL

☒

PROPOSAL

(For staff use)
date rec'd:

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		
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, Director of Housing and Community Development, Planning and Development Department	aberman@newtonma.gov	617-796-1147
Other Contacts	Barney Heath, Director, Planning & Development Department	bheath@newtonma.gov	617-796-1120
Co-Applicant	Jennifer Van Campen, Executive Director, Metro West Collaborative Development	jvc@metrowestcd.org	617-923-3505
Project FUNDING	A. CPA funds requested: \$2,000,000	B. Other funds to be used: \$500,000	C. Total project cost (A+B): \$2,500,000
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>Many Newton households struggled with the cost burden of housing before the current crisis. Recognizing that these households are now also facing the loss of income or employment, the City partnered with the Metro West Collaborative Development (MWCD) to create a COVID-19 Emergency Housing Relief Program to assist Newton households which have been negatively impacted by the ongoing pandemic. The intent of the program is to provide some assistance and stability for Newton's at-risk households by providing short term assistance (up to three months) to those who are below 80% AMI. The program will pay 70% of a household's monthly rent or mortgage payment, with a maximum amount of assistance per household per month of \$2,500 (\$7,500 max. for 3 months of assistance). The program is anticipated to assist at least 300 households. While the program is primarily focused on rental assistance, it may also provide mortgage assistance to households who own existing affordable deed-restricted units.</p> <p>The City has worked closely with MWCD to develop this program based on best standards provided by the Community Preservation Coalition and Massachusetts Housing Partnership. The MWCD will administer the day to day running of the program, including developing the application process, verifying eligibility, and releasing monthly payments directly to landlords or mortgage servicing agencies.</p>			

Project TITLE	COVID-19 Emergency Housing Relief Program		
USE of CPA FUNDS	COMMUNITY HOUSING	✓	Support
COMMUNITY NEEDS	<p>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> <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.</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 use of CPA funding. In recent weeks, there have been numerous articles and webinars on Emergency Housing assistance programs sponsored by the Community Preservation Coalition, Mass. Housing Partnership, Citizens Housing and Planning Association (CHAPA), and the Metropolitan Area Planning Council (MAPC), many of which have also been attended by City staff and affordable housing advocates.</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	617-969-2625	
Vince O'Donnell, Newton Housing Authority Board Member	vincent.odonnell4@gmail.com	617-338-5170	
Jeanne Strickland, Exec. Director Newton Community Development Foundation	jstrickland@ncdfinc.org	617-244-4035	
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: Up to 3 months of rental or mortgage assistance (deed-restricted ownership units only) for at least 300 Newton Households (maximum monthly assistance of \$2,500)		\$2,312,500
Program Admin Fee		\$187,500
D. TOTAL USES (should equal C. on page 1 and E. below)		\$2,500,000
Sources of Funds	Status (requested, expected, confirmed)	
CPA funding	Requested	\$2,000,000
CDBG Funding	Expected	\$500,000
E. TOTAL SOURCES (should equal C. on page 1 and D. above)		\$2,500,000
SUMMARY BUDGET for PROGRAM ADMINISTRATION		
Uses of Funds		
Administrative costs for Metro West Collaborative Development Administration and Oversight of Program are \$500/application with the maximum administrative cost not to exceed 7.5% of program funding (\$187,500)		\$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		April 2020
Community Preservation Committee and Planning & Development Board Public Hearing		May 4, 2020
City Council vote		May 11, 2020
Program launch		May 13, 2020
Lottery application deadline		June 3, 2020
Date of Lottery		June 10, 2020
First wave of assistance paid		July 1, 2020

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 initial period envisioned – See Draft Guidelines listed below	
	X	Program administration budget for the initial period envisioned	
	X	Non-CPA funding: commitments, letters of inquiry to other funders, etc.	
REQUIRED	PROGRAM MANAGEMENT		
	X	Draft Program Guidelines and Lottery Process, including Outreach/Affirmative Marketing Plan	
	X	Draft application/instructions (for applicants)	
	X	Draft monitoring documents for both CDBG and CPA funds	
REQUIRED.	SPONSOR FINANCES & QUALIFICATIONS, INSTITUTIONAL SUPPORT		
	X	For sponsoring department or organization, most recent annual operating budget (revenue & expenses) (CDBG FY21 budget)	
	X	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