

REGIONAL HOUSING SERVICES OFFICE

Presentation for MMA HSC Fall Webinar
November 12, 2020



*Regional Agreement between Acton, Bedford, Concord, Lexington,
Lincoln, Maynard, Sudbury, Wayland and Weston*

Emergency Rental Assistance Programs

LOCAL INITIATIVE TO MEET LOCAL NEEDS

- ❑ **Community Leadership**
 - ❑ Municipal Housing Trust
 - ❑ Town Managers and Administrators
 - ❑ Select Boards

- ❑ **Local Funding Availability**
 - ❑ Community Preservation Act funds
 - ❑ CARES Act Funds

- ❑ **Regional Leadership**
 - ❑ Massachusetts Housing Partnership (MPH) and CHAPA leadership and guidance
 - ❑ RHSO - leveraging resources and created a model program that could be implemented in any of the member towns.

Emergency Rental Assistance Programs

PROGRAM DETAILS

□ Eligibility

- Loss of income due to circumstance related to Covid-19
- Income below 100% AMI
- Resident of the Town
- Rent below FMR guidelines
- Not receiving other rental assistance or in a unit where rent was based on tenant income

□ Assistance Provided

- 4 month period with renewals possible
- \$350/1 BR; \$500/2BR; \$650/3 BR; \$800/4BR

□ Program Materials

- Reviewed and approved by Town Counsel
- Relied on MHP Guidance and other model programs

<https://www.mhp.net/news/2020/guidance-on-setting-up-an-emergency-rental-assistance-program>

Emergency Rental Assistance Programs

	FUNDING SOURCE	TOTAL AMOUNT ALLOCATED
ACTON	CARES Act	\$100,000
BEDFORD	Housing Trust/CPC	\$40,000
MAYNARD	Housing Trust/CPC	\$70,000
SUDBURY	Housing Trust/CPC	\$39,000
WESTON	Housing Trust/CPC	\$100,000

**57 Households Assisted and
\$135,000 committed**

Emergency Rental Assistance Program

ACTON ERAP

- Supported 37 Households
- Allocated over \$80,000



**Partnership with
Community Service Coordinator**

Community Outreach
Direct support for applicants

Emergency Rental Assistance Programs

- ❑ Extremely helpful to have local support available to the applicant households.
- ❑ Much of the assistance went to lower income households that were already rent burdened.
- ❑ Ongoing need as service industry jobs diminish in the winter and unemployment benefits expire.

Emergency Mortgage Assistance Programs

- ❑ Acton and Maynard are utilizing CARES Act Funding for a Mortgage Assistance Program

- ❑ Paying up to \$3000 for Mortgage Principal & Interest (arrears and current payments for December/January)

- ❑ Eligibility
 - ❑ Town Resident; House assessed under median values
 - ❑ Income less than 100% AMI
 - ❑ Maximum allowable equity; no foreclosure; no other assistance received