

Stoughton COVID Emergency Housing Assistance Program FAQs

What is the Stoughton COVID Emergency Housing Assistance Program (EHAP)?

Funded by the town's Community Preservation Fund, Stoughton's COVID EHAP offers emergency financial assistance with rent or mortgage payments to eligible residents of Stoughton. It was approved by Stoughton Town Meeting in June 2020.

Who is eligible for assistance?

Residents of Stoughton – renters and homeowners – whose household income has been adversely affected by the pandemic whose current household income is at or below 100% of the AMI (Area Median Income) who have cash assets below \$25,000. Homeowners must have an Affordable Housing deed restriction in order to be eligible. Participation in other housing assistance programs affects eligibility.

How much assistance is available per household?

Eligible households may receive up to \$9,000 in total assistance. The program covers 70% of monthly rent for renters, and 70% of monthly mortgage payments for eligible homeowners, up to a total grant of \$1,500 per month. Rent is paid directly to the landlord. Mortgage payments are made directly to the mortgage company.

Are back rent or mortgage arrears also eligible, in addition to current payments?

As long as they are owed for monthly payments first due April 1, 2020 or later, arrears are eligible. Arrearages owed prior to that date are not covered.

Does the program cover deposits for renting a new apartment?

Because the focus of the program is on allowing residents to keep their existing housing, deposits for first and last month's rent and security deposits are not covered.

Who administers the program for Stoughton?

The program is administered by the Stoughton Housing Authority, which makes all assistance payments, and is the sole agency determining eligibility.

Is citizenship or immigration status a factor in determining eligibility?

No. Applicants will be required to prove residency in Stoughton through documentation such as utility bills, lease agreements or mortgage documents, etc.

How does someone apply?

There are different application forms depending on whether you are a renter applying for rental assistance or a homeowner applying for mortgage assistance. Applications are submitted to the Stoughton Housing Authority, and are available at their website below.

Who can I contact for questions about the program or help with the application?

Contact the **Stoughton Housing Authority** at **781-344-6599**, or online at <https://stoughtonhousing.com/>