

Town of Stoughton
COVID-19 Emergency Housing Assistance Program
Updated Program Guidelines
as of June 2021

➤ **Program Overview**

In response to the loss of income to Stoughton households due to the coronavirus (COVID-19), the Town of Stoughton has created the COVID-19 Emergency Housing Assistance Program [“the Program”] utilizing its Community Preservation Act (CPA) funds, and potentially any other funding sources which become available. 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 **\$9,000** of housing assistance (current and future rent, including arrearage payments, for a period beginning 4/1/2020 or later).
- The Program will cover up to **70% of a household’s monthly rent**, with a maximum monthly assistance amount of \$1,500 per household, and a total maximum of \$9,000 per household.
- Mortgage assistance is **only available to those income eligible households who reside in deed-restricted affordable housing**. The Program will cover up to **70% of a household’s monthly mortgage payment of principal and interest**, with a maximum monthly assistance amount of \$1,500 per household, and a total maximum of \$9,000 per household.
- Additional information is available in the form of referral information and access to additional resources for residents who do not qualify for direct financial assistance from the Program.

The Town of Stoughton COVID-19 Emergency Housing Assistance Program is administered by the Stoughton Housing Authority [SHA] on behalf of the Town of Stoughton. The SHA is a public Housing Authority chartered under MGL Ch. 121B.

More information on the SHA can be found at: <https://stoughtonhousing.com>.

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 remainder. In an effort to streamline this program and implement a standard that can be applied across all program cases, the Town of Stoughton has utilized this 70/30 standard to determine the amount of rental or mortgage subsidy that will be provided to each participating household. A monthly cap has been set at \$1,500 per household, and a total cap of \$9,000 per household.

➤ Household Eligibility

Eligible Household:

A “household” shall mean an individual, or two or more persons who live regularly in the unit as their principal residence and are related by blood, marriage or law, or have otherwise evidenced a stable inter-dependent relationship. Evidence of residence in Stoughton at the address specified is required, in the form of a signed lease, a mortgage statement, a sworn statement from a landlord, or other suitable documentation acceptable to the administrator of the Program. Evidence of income as defined on the application is required in the form of recent tax returns and bank statements, and other documentation as required by the administrator.

An eligible renter household is one that:

- Currently lives in the Town of Stoughton, and resided in Stoughton as of April 1, 2020.
- Has reduced income because of COVID-19 (and can demonstrate this financial hardship with appropriate documentation)
- Earns less than 100% of Area Median Income (AMI) [see Income Limits table below]
- Households currently receiving rental assistance (e.g., Public Housing tenants, RAFT, Section 8, MRVP or other locally administered support) are not eligible for this Program

An eligible homeowner household is one that:

- Currently lives in the Town of Stoughton, and resided in Stoughton as of April 1, 2020.
- Resides in an ownership unit that is deed-restricted as affordable (restriction recorded with the Registry of Deeds), as required and defined by the CPA statute
- Has reduced income because of COVID-19 (and can demonstrate this financial hardship with appropriate documentation)
- Earns less than 100% of Area Median Income (AMI) [see Income Limits table below]
- Households currently receiving mortgage assistance under RAFT or other publicly funded program are not eligible for this Program

Selection Process:

Applications are being accepted on an ongoing basis. If the need exceeds the resources available, a ranking system and, if also necessary, a lottery will be implemented. Ranking on the Housing Assistance List will be determined first based upon the applicant's AMI category, and second by lottery for placement within that AMI category. Households below 60% AMI are ranked highest, households below 80% AMI are ranked next, and those below 100% AMI are ranked after that. Assistance will be awarded according to ranking, until funding is exhausted.

Income and Asset Eligibility

The total income, as defined by the Program, of the applicant and all other members of the applicant’s household over the age of eighteen, **may not exceed 100% of the Area Median Income (AMI)** for the greater Boston area, as adjusted for family size. An applicant’s total household income **at the time of application** cannot exceed the following limits:

Income Limits: (as statutorily defined under the Community Preservation Act)

Household size:	1 person	2 person	3 person	4 person	5 person	6 person
60% AMI	\$50,736	\$57,984	\$65,232	\$72,480	\$78,278	\$84,077
80% AMI	\$67,648	\$77,312	\$86,976	\$96,640	\$104,371	\$112,102
100% AMI	\$84,560	\$96,640	\$108,720	\$120,800	\$130,464	\$140,128

Total cash assets of the household, as verified by bank and other asset account statements, may not exceed \$25,000.

Example of how the Program subsidy amount would be determined:

In this example, a qualified four-person household has a total income of \$55,000 at the time of application submission. 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 \$1,600.

The Program covers 70% of a household's monthly rent, up to a monthly maximum of \$1,500, and a maximum of \$9,000 total assistance. 70% of \$1,600 = \$1,120; therefore, the Program will grant the household \$1,120 of rental assistance, including arrearage, paid monthly to the landlord, provided the family continues to qualify, until the total cap of \$9,000 is reached.

➤ **Program Process**

Application Process:

- All potential participants must complete an application and attach requested documents.
- Assistance with the submission of the application via postal mail is available by phone to those with limited computer access.
- Applicants have the right to request reasonable accommodations, which may include a change to a rule, policy, procedure or practice, in order to afford a person with a disability an equal opportunity to participate fully in the Program.
- Applications will be accepted on an ongoing basis subject to available funding.

Selection Process:

- Applicants will be assigned a Housing Assistance List ranking first by AMI and second in the order they applied for assistance, with three levels of preference: those with incomes up to 60% AMI, then those up to 80% AMI, followed by those up to 100% AMI.

Distribution Process:

- 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 the SHA, according to their place on the Housing Assistance List.
- If a household is unable to execute a Program Agreement within five business days of being offered assistance, they will be moved to the bottom of the Housing Assistance List and the next highest ranked household will be offered the opportunity.

- Stoughton Housing Authority will proceed through the list in this manner until all funds are awarded or all applicants are contacted, whichever occurs first.
- Assistance for renters will be paid directly to landlords. Program is subject to monthly verification for each household in order for the household to continue to be eligible to receive assistance.

Removal from the Program:

- Households who do not respond within five business days to phone, email, or mail inquiries, or who do not respond to a request for additional information by the SHA, shall be removed from the Housing Assistance Program.

➤ **Affirmative Marketing Methods**

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

Marketing Activities

Marketing efforts shall be reasonably calculated to reach the widest number of eligible applicants, including but not limited to: posting on social media and on the Town website, notice in local newspapers, via email and on local cable, and through any other appropriate medium.

Applications will be available from the Stoughton Housing Authority in both electronic and paper format. In all cases, the application process begins by contacting the Stoughton Housing Authority office online at: <https://stoughtonhousing.com>, or by phone at 781-344-6599. The staff of the SHA are available to assist individuals in the completion of their application and are able to accommodate households with disabilities or language barriers that may impede their ability to complete the application.

Applicants have the right to request a reasonable accommodation, which may include a change to a policy, procedure or practice, in order to afford a person with a disability an equal opportunity to participate fully in the COVID Emergency Housing Assistance Program.

**2021 Affordable Housing Income Limits
Town of Stoughton**

CPA-Based Statistics

Areawide Median Income (AMI)

	Household Size							
	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
100% AMI	\$ 84,560	\$ 96,640	\$ 108,720	\$ 120,800	\$ 130,464	\$ 140,128	\$ 149,792	\$ 159,456
80% AMI	\$ 67,648	\$ 77,312	\$ 86,976	\$ 96,640	\$ 104,371	\$ 112,102	\$ 119,834	\$ 127,565
60% AMI	\$ 50,736	\$ 57,984	\$ 65,232	\$ 72,480	\$ 78,278	\$ 84,077	\$ 89,875	\$ 95,674