



BOXBOROUGH RENTAL ASSISTANCE PROGRAM

PROGRAM GUIDELINES



Fiscal Year 2020

I. Purpose

The Boxborough Rental Assistance Program (BRAP) provides rental assistance to income-eligible households who are renting qualifying housing units in the town of Boxborough. The goal of the program is to provide greater housing stability and housing opportunities to cost-burdened renters in Boxborough. The rental assistance available through the program will be provided for a period of one year in the amount of \$250/month to each participating household.

II. Background and Summary

Only about 22% of Boxborough's housing is affordable to very-low-income households. Unfortunately, the obverse is also true: 78% of the housing is not affordable to very-low-income households. Further, face-to-face contacts in the Council on Aging & Community Services office confirm that a significant number of Boxborough households are severely rent burdened (i.e., spend more than 50% of gross household income on rent).

The objective of the BRAP is to assist households with incomes that are less than those of households aided by Chapter 40B affordable housing. The BRAP assistance offsets participants' rental costs and reduces the risk of homelessness. In a wider sense, it enables cost-burdened households to expend funds on other necessary items, such as medical costs, transportation, and education. This program is intended to help households afford expenditures that will permanently improve their circumstances and will enable them to be self-sufficient. Ongoing contact with the Town's Council on Aging & Community Services office is a requirement of the program.

The BRAP is funded by the Community Preservation Act (CPA). The CPA funding is appropriated at the Annual Town Meeting; as such the BRAP will make funding requests on an annual basis. Household eligibility requirements include being cost-burdened (i.e., the household spends more than 30% of gross income on rent) and having an income less than 60% of the Area Median Income (AMI) for the household size. Participants are selected through a ranking system, and applicants that are not selected will be placed on a waiting list. The eligibility requirements, ranking process and waiting list are described in more detail below. While the BRAP is not limited to current Boxborough residents, assistance will be available only for residential rental units within the Town of Boxborough. Applicants must identify an intended Boxborough address at the time of application. Participants are eligible for a maximum of three years of assistance, subject to funding, based on their individual program-entry date. Households receiving any Federal or State tenant-based housing assistance, such as Section 8, are not eligible to participate in the BRAP.

A third-party organization assists with the administration of the BRAP. The BRAP is currently funded at a level consistent with twelve participant households. These households will be assisted with monthly rental payments of \$250/month for one year, beginning on **October 1**,

2019. The payments will be made directly to the landlord. This is a voluntary program and the landlord must agree to accept the BRAP payments.

The BRAP is managed by the Boxborough Housing Board. Continuation of the program was approved by the Community Preservation Committee (CPC) and by the 2019 Annual Town Meeting. It is entirely consistent with the CPA's support of community housing.

III. Application Process

The formal application period will be open for 60 days. All interested households, including those on the waitlist from previous years, must submit new applications each year. **Applications for assistance will be available by June 17, 2019 and must be submitted by August 16, 2019.** Rental assistance is expected to be disbursed to landlords on **October 1, 2019** and will continue for a one-year duration. Participants will be allowed to renew their assistance annually for a maximum of three years, subject to an eligibility review and the approval of future funding of the BRAP by the CPC and Annual Town Meeting.

BRAP applications and information packets will be available at the Boxborough Town Hall (29 Middle Road), the Sargent Memorial Library (427 Massachusetts Avenue), the Town of Boxborough municipal website (www.boxborough-ma.gov), and by contacting the Council on Aging & Community Services (Lauren Abraham, 978-264-1717). Applicants have the right to request a reasonable accommodation to complete the application, 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 or to use and enjoy the housing.

All prospective households must submit a complete BRAP application form and all required supporting documents by the application deadline in order to be considered for selection. Applicants who submit an incomplete application will be notified of the deficiencies in their application and will have the opportunity to correct them. Applications will not be screened for eligibility or assigned ranking points until they are complete.

IV. Eligibility

A. Applicant Eligibility

Appendix A presents income limits for this area. The U.S. Department of Housing and Urban Development (HUD) annually publishes the Area Median Income (AMI), adjusted for household size, for U. S. communities. For the Boxborough area, the 2019 median income for a four-person household is \$113,300. Area Median Incomes for other household sizes are provided in Appendix A.

For an applicant household to be eligible for the BRAP, it must meet the following criteria:

1. The annual household gross income must be less than 60% of the Area Median Income for the household size. An applicant's annual income will be calculated in a manner that is best suited to an applicant's source of income, e.g., taking seasonal variations into account. The income limits for various household sizes are displayed in Table I below:

Table I
FISCAL YEAR 2020 INCOME LIMITS FOR THE BRAP

Household Size	1	2	3	4	5
Income Must be LESS THAN	\$47,600	\$54,400	\$61,200	\$68,000	\$73,450

2. The household must spend more than 30% of its gross monthly income towards rental housing costs [including rent paid to the landlord and eligible utilities based on a standardized HUD Utility Allowance chart.]
3. After assistance is awarded, a household must not pay more than 50% of its gross income on rent.
4. No household member can own a home or have any other ownership interest in real property.
5. The household must not be receiving assistance from a tenant-based rental assistance program funded and administered by the federal or state government, or any other entity.
6. The household must occupy the rental housing unit assisted through the BRAP as their primary residence.
7. The household must agree to work with the Town of Boxborough Council on Aging & Community Services office to develop a strategy that supports a sustainable long-term housing situation.
8. Once a household has been offered a participation slot in the program the landlord must agree to accept BRAP payments, and the rental agreement between tenant and landlord must be at least a Tenancy-at-Will Lease. A copy of the landlord and tenant participation agreements is attached for your information.

B. Participant Renewal Limitations

1. So long as a household remains income eligible for the BRAP and lives in a qualifying unit, the household will be allowed to renew participation for a total of three years based on the first month of assistance for each household.
2. Participating households must submit documents to verify income and rent burden eligibility on an annual basis.

C. Unit Eligibility

1. Housing unit must be located in Boxborough, Massachusetts.
2. Housing unit must meet minimum safety standards.
3. The landlord must sign a BRAP participation agreement accepting payments from the Town of Boxborough toward the participating tenant's rent and submit a completed W-9 to the Town Accountant prior to disbursement of any funds.

V. Ranking and Selection Process

All households that qualify for the BRAP will be ranked according to Preference Criteria, and first preference for rental assistance will be awarded to the highest ranked households. Each household will be awarded Preference Points according to the Preference Criteria described below.

A. Low Income

Up to 20 Preference Points will be awarded for low income. The awarded Points will be based on the household income, expressed as a percentage of the HUD 100% Income Limit (IL) for the household size of the applicant, as shown in the Table II.

Table II
LOW-INCOME PREFERENCE POINTS

Points	HOUSEHOLD INCOME	
	From and Including	To Less Than
20	0 % IL	20 % IL
19	20 % IL	28 % IL
18	28 % IL	32 % IL
16	32 % IL	35 % IL
14	35 % IL	37 % IL
12	37 % IL	39 % IL
10	39 % IL	41 % IL
8	41 % IL	43 % IL
6	43 % IL	45 % IL
4	45 % IL	48 % IL
2	48 % IL	52 % IL
1	52 % IL	60 % IL

Appendix B further explains the low-income Preference Points and shows how they would be assigned to one-, two-, three-, and four-person households, according to their incomes. Preference-Point tables for other household sizes are available on request.

B. Rental Burden

A household will be awarded 6 Preference Points if it pays more than 50% of its gross income towards rent.

C. Residence, School, or Work

A household will be awarded 6 Preference Points if it currently resides in Boxborough, if a member of the household attends the Acton-Boxborough Regional School System, or if a member of the household works in Boxborough. Additional Points will not be awarded if more than one condition is satisfied.

D. Young Children

A household will be awarded 6 Preference Points if at least one household member is a child under the age of 18.

E. Seniors

A household will be awarded 6 Preference Points if one or more members are age 60 or older.

F. Disabilities

A household will be awarded 6 Preference Points if one or more members are disabled (as defined under the American with Disabilities Act).

After the Preference Points are assigned, an ordered list of households will be created according to the number of Points that have been awarded. Once all program-eligible applicants are ranked, all households will be notified of their ranking position and whether they will receive assistance. If two or more households receive the same number of Preference Points, a lottery will be used to determine which household will have the opportunity to participate in the program. The lottery will be held in a publicly accessible space and applicant households will be invited to attend, but attendance is not required.

Households that are awarded rental assistance through the BRAP will receive a Commitment Letter from the administering entity detailing the terms of the rental assistance, including the amount of assistance provided, schedule of payments, program requirements, and the obligations of the tenant, landlord, and administering entity. Applicants will be required to sign and return the *Boxborough Rental Assistance Participation Form* acknowledging their intent to participate. If a household fails to return the *Boxborough Rental Assistance Participation Form* within 10 business days from the date of the Commitment Letter the household will lose its opportunity to participate in the BRAP. In addition, landlords will be required to sign a *Boxborough Landlord Participation Form*.

VI. Right to Appeal

An applicant has the right to appeal decisions within 10 business days from the date of the written notification. An applicant may in person, in writing, or via a designee appear before an Appeals Committee. At the hearing, the applicant or his/her designee may present supporting information relevant to rejection or ranking. A final decision will be rendered by the Appeals Committee, in writing, within five business days from the date of the hearing.

VII. Applicant Pool and Waitlist

Households that have qualified for the BRAP, but were not ranked high enough to receive assistance, will remain in the applicant pool until the next application period opens. All applicants must reapply at the opening of each application period. A two-tiered waitlist will be maintained until the next open application period as follows:

- A. Tier 1 - Applications received by the deadline
Eligible households that submit completed applications by the deadline will be placed on Tier 1 of the waiting list in order of Preference Point ranking. Households on the Tier-1 waitlist will have priority over households on the Tier-2 waitlist.
- B. Tier 2 - Applications received after the deadline
Once the program is full, applications will be accepted to the Tier-2 waitlist on a rolling basis. All completed applications received after the application deadline will be reviewed. Eligible households that submit completed applications after the deadline will be placed on the Tier-2 waitlist in order of Preference Point ranking. Households on the Tier-2 waitlist will re-ranked monthly according to preference points.

- C. If a program opening becomes available midway through the assistance period, for example due to a previously assisted household moving, then replacement households will be selected in rank order from the Tier-1 waitlist and then from the Tier-2 waitlist.

Households who do not respond to phone or mail inquiries or who do not respond to a request for additional information within the time frame provided shall be removed from the applicant pool.

VIII. Affirmative Marketing Methods

Affirmative marketing efforts will be intended to encourage maximum participation from low- to moderate-income households and members of the region's traditionally underserved racial and ethnic communities. The BRAP will not discriminate on the basis of race, color, religion, national origin, disability, familial status, sex, age, marital status, children, sexual orientation, genetic information, gender identity, ancestry, veteran/military status or membership.

IX. Privacy

The entire application will be submitted to the Council on Aging & Community Services at Boxborough Town Hall. Personal information will be kept confidential to the extent permitted by law except for necessary communications between a program participant, the landlord, and the program representatives. The application will be qualified and ranked by a small committee, who will review only the data relevant to qualification and ranking. This data will be stripped of any identifying information to ensure that your identity is kept confidential from the committee.

Appendix A
INCOME LIMITS

The median income for Boxborough is published annually by the U.S. Department of Housing and Urban Development (HUD). For the Boxborough area, the 2019 median income for a four-person household is \$113,300. Income limits for other income categories and household sizes are provided in Table III below.

The BRAP requires that the income of a household be less than the 60% income limit, which is highlighted. For example, a three-person household with an annual income greater than \$61,200 would not qualify for the BRAP.

TABLE III
HUD 2019 CALENDAR YEAR INCOME LIMITS

Income Category	Household Size				
	1	2	3	4	5
30% Income Limit	\$23,800	\$27,200	\$30,600	\$34,000	\$36,750
50% Income Limit	\$39,700	\$45,350	\$51,000	\$56,650	\$61,200
60% Income Limit	\$47,600	\$54,400	\$61,200	\$68,000	\$73,450
70% Income Limit	\$55,550	\$63,500	\$71,450	\$79,350	\$85,700
80% Income Limit	\$63,500	\$72,550	\$81,600	\$90,650	\$97,950
90% Income Limit	\$71,400	\$81,600	\$91,800	\$102,000	\$110,200
100% Income Limit	\$79,350	\$90,650	\$102,000	\$113,300	\$122,400

Incomes for household sizes of one through five are shown in Table III. A method is given by HUD for the calculation of an arbitrarily sized household. The income limits in Table III are rounded up to the nearest \$50.

A household's income can be expressed as a percentage of the HUD 100% Income Limit for the household. For example, for a four-person household, the 100% Income Limit is \$113,000, from Table III. The percentage of the Income Limit for a four-person household with an annual income of \$40,000 is

$$\frac{\text{Household Income}}{\text{Household Income Limit}} = \frac{40,000}{113,300} = 35.3\%.$$

According to Table II above, this household would receive 14 Preference Points for low income.

As another example, for a two-person household, the 100% Income Limit is \$90,650, from Table III. The percentage of the Income Limit for a two-person household with an annual income of \$40,000 is

$$\frac{\text{Household Income}}{\text{Household Income Limit}} = \frac{40,000}{90,650} = 44.1\%.$$

According to Table II above, this household would receive 6 Preference Points for low income.

APPENDIX B
LOW-INCOME PREFERENCE POINTS

The low-income Preference Points are described in Table II in terms of percentages of Income Limit. These percentages can be translated into annual income ranges for a given household size using Table III in Appendix A. For example, 18 Preference Points will be assigned if a household's annual income is between 28% and 32% of the Income Limit, according to Table II. The 100% Income Limit for a three-person household is \$102,000, according to Table III. Then, for a three-person household, 18 Preference Points will be assigned if the household has an income between \$28,560 (28% x \$102,000) and \$32,640 (32% x \$102,000).

Table IV below gives the income ranges that apply to households of sizes one through four.

Table IV
FISCAL YEAR 2020

LOW-INCOME PREFERENCE POINTS FOR SEVERAL HOUSEHOLD SIZES

Points	One-Person Household		Two-Person Household		Three-Person Household		Four-Person Household	
	From and Including	To Less Than	From and Including	To Less Than	From and Including	To Less Than	From and Including	To Less Than
20	\$0	\$15,870	\$0	\$18,130	\$0	\$20,400	\$0	\$22,660
19	\$15,870	\$22,218	\$18,130	\$25,382	\$20,400	\$28,560	\$22,660	\$31,724
18	\$22,218	\$25,392	\$25,382	\$29,008	\$28,560	\$32,640	\$31,724	\$36,256
16	\$25,392	\$27,773	\$29,008	\$31,728	\$32,640	\$35,700	\$36,256	\$39,655
14	\$27,773	\$29,360	\$31,728	\$33,541	\$35,700	\$37,740	\$39,655	\$41,921
12	\$29,360	\$30,947	\$33,541	\$35,354	\$37,740	\$39,780	\$41,921	\$44,187
10	\$30,947	\$32,534	\$35,354	\$37,167	\$39,780	\$41,820	\$44,187	\$46,453
8	\$32,534	\$34,121	\$37,167	\$38,980	\$41,820	\$43,860	\$46,453	\$48,719
6	\$34,121	\$35,708	\$38,980	\$40,793	\$43,860	\$45,900	\$48,719	\$50,985
4	\$35,708	\$38,088	\$40,793	\$43,512	\$45,900	\$48,960	\$50,985	\$54,384
2	\$38,088	\$41,262	\$43,512	\$47,138	\$48,960	\$53,040	\$54,384	\$58,916
1	\$41,262	\$47,610	\$47,138	\$54,390	\$53,040	\$61,200	\$58,916	\$67,980

APPENDIX C

SAMPLE LANDLORD PARTICIPATION AGREEMENT

**BOXBOROUGH RENTAL ASSISTANCE PROGRAM
Landlord Participation Agreement--SAMPLE**

TENANT NAME: SAMPLE TENANT ADDRESS: SAMPLE

1. Purpose

The Boxborough Rental Assistance Program (BRAP) is a voluntary program that provides financial assistance to Boxborough tenants. This Landlord Participation Agreement describes the obligations of the Landlord of a rental unit occupied by a Household that is receiving receive assistance from the BRAP. It assumes that the Household is renting an apartment from a Landlord under a lease or other Tenancy Agreement, and that the Household has entered into a Tenant Participation Agreement with the BRAP.

Under these agreements the Town of Boxborough will make rental-assistance payments to the Landlord to assist the Tenant in renting the unit from the Landlord.

2. Program Scope and Landlord Participation

The BRAP provides financial assistance only. The BRAP does not function as a Landlord in any capacity nor does it intervene in Landlord-Tenant disputes. The Landlord is responsible for complying with all guidelines and regulations outlined in the unit tenancy agreement and with complying with regulations outlined by any private homeowner or condo association overseeing the participating unit.

A household may receive assistance from the BRAP for up to three years (36 months). Participation is renewed annually if the household remains eligible for the program. Each participating Household must complete annual recertification paperwork, and the Landlord will be offered an annual opportunity to continue or decline participation in the BRAP. The Landlord must also submit a current W-9 tax form with this Participation Agreement in order to receive payments from the BRAP.

3. Rental Assistance

At the beginning of each month the Town of Boxborough will make a **\$250** housing assistance payment to the Landlord on behalf of the Household. Your tenant's current BRAP funding term begins for the month of **October, 2019** and ends on **September 2020**; your tenant will have the option to renew at that time. Assistance from the BRAP will end on the month following a termination of the Tenancy Agreement. Summarizing,

Rent to paid by the Tenant to the Landlord	XXX
Rental Assistance paid by the Town of Boxborough to the Landlord	\$250
Total Rent paid to the Landlord	XXX

4. Use of Rental Unit

During the term of the rental assistance, the rental unit must be the Household’s only residence. The Tenant may not sublease or rent the unit. The Tenant may not assign the lease or transfer the unit. The Tenant and Landlord agree to inform the BRAP if and when the Household ends tenancy in the identified unit for any reason.

5. Changes in Lease or Rent

The Landlord agrees to follow all applicable state, local, and/or federal statutes with regard to changes in lease terms or rent. The Landlord agrees to notify the BRAP in writing at least one month in advance of any proposed changes in the Tenancy Agreement.

6. Notices

Any eviction or other notice under the Tenancy Agreement by the Tenant to the Landlord or by the Landlord to the Tenant must be in writing. The Landlord agrees to provide any information pertinent to the Landlord Participation Agreement or the Tenant Participation Agreement that the BRAP may reasonably require.

7. Rental Unit

a. Location

Street Address	SAMPLE	Unit No.	
Town	SAMPLE		
State	SAMPLE	Zip	

b. Safety

The Landlord certifies that this unit meets minimum safety standards in accordance with Massachusetts general laws and housing requirements.

c. Local taxes and fees

The Landlord certifies that all taxes, fees, or other financial obligations associated with the participating unit are paid and up to date. The Landlord understands that property tax arrears may result in termination from the BRAP.

8. Landlord Mailing Address

Rental-Assistance payments will be mailed to the address below

Name	SAMPLE		
Street Address	SAMPLE	Town	
State	SAMPLE	Zip	

9. Signatures: SAMPLE ONLY