



BOXBOROUGH RENTAL ASSISTANCE PROGRAM

FISCAL YEAR 2026

July 1, 2025, to June 30, 2026



PROGRAM GUIDELINES

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 20% of rent¹ capped at \$500/month but no less than \$250/month per participating household.

I. 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 Boxborough Community Services office confirm that a substantial 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 Community Services office is a requirement of the program.

The BRAP is funded by the Community Preservation Act (CPA). The CPA funding for BRAP is appropriated at the Boxborough Annual Town Meeting. Household eligibility requirements include being rent-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. Based on their individual program-entry date, participants are eligible for a maximum of three years of assistance, subject to funding and the recertification of the household's income. 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 fourteen participant households. These households will be assisted with monthly rental payments of 20% of rent capped at \$500/month but no less than \$250/month per participating household. Tenants must notify the Town of any rent increases or decreases and must provide a new lease in order for the monthly stipend to be adjusted. The stipend will not be adjusted for rents increases prior to the notification. If rent has decreased and

¹ Rent is defined as living space only and does not include garage, storage, pet fees, etc.

the Town has not been informed, then a subsequent stipend will be adjusted by the total of any stipend adjustments that should have occurred in the past. The assistance payments are 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. FY26 funding for BRAP was approved by the Community Preservation Committee (CPC) and at the May 2025 Annual Town Meeting. It is entirely consistent with the CPA's support of community housing.

II. Application Process

Applications are accepted on a rolling basis. Rental assistance is expected to be disbursed around the 3rd or 4th week of each month so that landlords can receive it before the beginning of the month. 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 are available at the Boxborough Town Hall (29 Middle Road), the Sargent Memorial Library (427 Massachusetts Avenue) and the Town of Boxborough municipal website (<https://www.boxborough-ma.gov/167/Boxborough-Rental-Assistance-Program-BRA>). Applicants have the right to request a reasonable accommodation to complete the application.

All prospective households must submit a complete BRAP application and all required supporting documents 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.

III. Eligibility

A. Applicant Eligibility

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 HUD 1FY25 median income for a four-person household is \$160,900.

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

1. The annual household gross income² 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 2025 INCOME LIMITS FOR THE BRAP

Household Size	1	2	3	4	5
Income Must be LESS THAN	\$69,480	\$79,440	\$89,340	\$99,240	\$107,220

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

² Gross Income is the income before any deductions, such as for taxes, benefits, or pensions.

standardized HUD Utility Allowance chart.] Exceptions: Families that have less <30% of gross monthly income towards rental expenses, may still qualify based on discretion of the Community Services Coordinator in conjunction with the Housing Board.

3. No household member can own a home or have any other ownership interest in real property.
4. 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.
5. The household must occupy the rental housing unit assisted through the BRAP as their primary residence.
6. The household must agree to work with the Town of Boxborough Community Services office to develop a strategy that supports a sustainable long-term housing situation.
7. Once a household has been offered a participation slot in the program, the household's landlord must agree to accept BRAP payments, and the rental agreement between tenant and landlord must be at least a Tenancy-at-Will Lease. Copies of the landlord and tenant participation agreements are included in Appendices B and C 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 disbursal of any funds.

IV. 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. Preference Point are discussed in more detail in Appendix A

A. Low Income

Up to 20 Preference Points will be awarded for low income. The awarded Points will be based on the household size and income, as shown in the Table II.

Table II
PREFERENCE POINTS

Preference Points	Household Annual Income				
	1 Person	2 Person	3 Person	4 Person	5 Person
20	to \$27,800	to \$31,780	to \$35,740	to \$39,700	to \$42,890
19	\$27,800 to \$34,740	\$31,780 to \$39,720	\$35,740 to \$44,670	\$39,700 to \$49,620	\$42,890 to \$53,610
16	\$34,740 to \$41,690	\$39,720 to \$47,660	\$44,670 to \$53,600	\$49,620 to \$59,540	\$53,610 to \$64,330
11	\$41,690 to \$48,640	\$47,660 to \$55,610	\$53,600 to \$62,540	\$59,540 to \$69,470	\$64,330 to \$75,050
5	\$48,640 to \$55,580	\$55,610 to \$63,550	\$62,540 to \$71,470	\$69,470 to \$79,390	\$75,050 to \$85,780
2	\$55,580 to \$62,530	\$63,550 to \$71,500	\$71,470 to \$80,410	\$79,390 to \$89,320	\$85,780 to \$96,500
1	\$62,530 to \$69,480	\$71,500 to \$79,440	\$80,410 to \$89,340	\$89,320 to \$99,240	\$96,500 to \$107,220

Appendix A explains how the low-income Preference Points are computed.

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 eighteen.

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 ten 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*.

V. Right to Appeal

An applicant has the right to appeal decisions within ten business days from the date of the written notification. An applicant may appear before an Appeals Committee in person, in writing, or via a designee. 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.

VI. 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 be 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.

VII. 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.

VIII. Privacy

The entire application will be submitted to the Community Services Coordinator 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 PREFERENCE POINTS

The income guidelines and preference points are based on the Multifamily Tax Subsidy (MTSP) Income Limits³, which are published annually by the U.S. Department of Housing and Urban Development (HUD). The FY2025 MTSP income limits for Boxborough are given by Table III below. In order to qualify for BRAP, a household's annual income must be less than the 60% AMI income limit for the household size.

TABLE III
FY 2025 MTSP INCOME LIMITS

Income Limit Category	1 Person	2 Person	3 Person	4 Person	5 Person
80% AMI	\$92,640	\$105,920	\$119,120	\$132,320	\$142,960
70% AMI	\$81,060	\$92,680	\$104,230	\$115,780	\$125,090
60% AMI	\$69,480	\$79,440	\$89,340	\$99,240	\$107,220
50% AMI	\$57,900	\$66,200	\$74,450	\$82,700	\$89,350
40% AMI	\$46,320	\$52,960	\$59,560	\$66,160	\$71,480
30% AMI	\$34,740	\$39,720	\$44,670	\$49,620	\$53,610
20% AMI	\$23,160	\$26,480	\$29,780	\$33,080	\$35,740

The income Preference Points depend on the fraction of a household's income to the appropriate 60% AMI limit,

$$\text{Income Percentage (IP)} = \frac{\text{Household Income}}{\text{Appropriate 60% AMI Limit}}$$

The relation of income Preference Points to the Income Percentage is shown in Fig. 1 below.

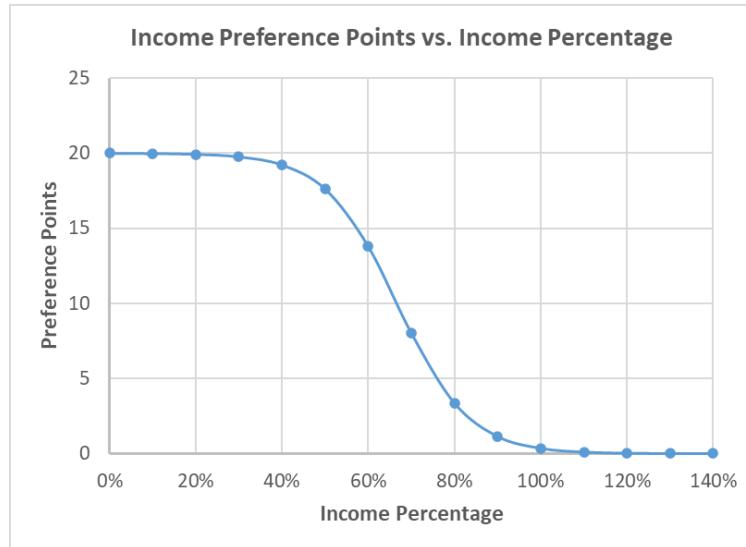


Figure 1. Dependence of income Preference Points dependence on Income Percentage (IP). IP is the fraction of a household's income to the appropriate 60% AMI limit,

³ <https://www.huduser.gov/portal/datasets/mtsp.html>

Table IV is derived from the curve of Fig.1.

Table IV
ASSIGNMENT OF PREFERENCE POINTS

INCOME PERCENTAGE	PREFERENCE POINTS
0 to 39.999%	20
40 to 49.999%	19
50 to 59.999%	16
60 to 69.999%	11
70 to 79.999%	5
80 to 89.999%	2
90 to 99.999%	

Table V below uses the appropriate 60% AMI limit to translate a household's Income Percentage to its income and shows income Preference Points for households with one to five members.

Table V
PREFERENCE POINTS

Preference Points	Household Annual Income				
	1 Person	2 Person	3 Person	4 Person	5 Person
20	to \$27,800	to \$31,780	to \$35,740	to \$39,700	to \$42,890
19	\$27,800 to \$34,740	\$31,780 to \$39,720	\$35,740 to \$44,670	\$39,700 to \$49,620	\$42,890 to \$53,610
16	\$34,740 to \$41,690	\$39,720 to \$47,660	\$44,670 to \$53,600	\$49,620 to \$59,540	\$53,610 to \$64,330
11	\$41,690 to \$48,640	\$47,660 to \$55,610	\$53,600 to \$62,540	\$59,540 to \$69,470	\$64,330 to \$75,050
5	\$48,640 to \$55,580	\$55,610 to \$63,550	\$62,540 to \$71,470	\$69,470 to \$79,390	\$75,050 to \$85,780
2	\$55,580 to \$62,530	\$63,550 to \$71,500	\$71,470 to \$80,410	\$79,390 to \$89,320	\$85,780 to \$96,500
1	\$62,530 to \$69,480	\$71,500 to \$79,440	\$80,410 to \$89,340	\$89,320 to \$99,240	\$96,500 to \$107,220

Appendix B

LANDLORD PARTICIPATION AGREEMENT

I. Purpose

The Boxborough Rental Assistance Program (BRAP) provides rental assistance to income eligible households leasing qualifying housing units in the Town of Boxborough. 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.

II. 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 condominium 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 to receive payments from the BRAP.

III. Rental Assistance

At the beginning of each month the Town of Boxborough will make a **\$XXX** housing assistance payment to the Landlord on behalf of the Household. Your tenant's current BRAP funding term begins for the month of **October 2025** and ends in **September 2026**; 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	\$XXX
Total Rent paid to the Landlord	XXX

IV. 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 when the Household ends tenancy in the identified unit for any reason.

V. Changes in Lease or Rent

The Landlord agrees to follow all applicable state, local, and/or federal statutes regarding 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.

VI. 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.

VII. Rental Unit

A. Location

Street Address		Unit No.	
Town			
State		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.

VIII. Landlord Mailing Address

Rental-Assistance payments will be mailed to the address below

Name	SAMPLE		
Street Address	SAMPLE	Town	
State	SAMPLE	Zip	

IX. Signatures:

A. For the Boxborough Rental Assistance Program:

Print Name of BRAP Signatory

Print Title of BRAP Signatory

Signature

Date

B. For the Landlord:

Print Name of Landlord

Date

Signature

Date

Appendix C

TENANT PARTICIPATION AGREEMENT

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. This Tenant Participation Agreement describes the obligations of a Household that is receiving 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 Landlord has entered into a Landlord 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.

II. Program Scope and Household 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 Household is responsible for complying with all guidelines and regulations outlined in the unit Tenancy Agreement.

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 opportunity to continue or decline participation in the BRAP and prove continued eligibility under the program guidelines. BRAP assistance will be terminated if the Household or Landlord is found ineligible or if the Landlord declines participation.

The participating Household is responsible for applying to long-term affordable housing programs and maintaining placement on waitlists. The Community Services Coordinator is available to assist with applications and other stabilization programs.

III. Rental Assistance

At the beginning of each month the Town of Boxborough will make a \$XXX housing assistance payment to the Landlord on behalf of the Household. Your BRAP funding term begins for the month of **October 2025** and ends on **September 2026**; you will have the opportunity to renew participation annually for a total of three years. Assistance from the BRAP will end on the month following a termination of the Tenancy Agreement.

Summarizing,

Rent to be paid by the tenant to the Landlord	<u>XXX</u>
Rental Assistance to be paid by the Town of Boxborough to the Landlord	<u>\$XXX</u>
Total Rent to be paid to the Landlord	<u>XXX</u>

IV. 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 when the Household ends tenancy in the identified unit for any reason.

V. Household Information

The tenant will inform BRAP of any changes in household composition from that described in the BRAP application, such as adding or removing a household member. The tenant agrees to follow occupancy guidelines established by the landlord.

VI. Notices.

Any notice under the Tenancy Agreement by the tenant to the Landlord must be in writing and copied to the BRAP.

VII. Rental Unit

The rental unit is located at:

Street Address		Unit No.	
Town			
State		Zip	

VIII. Signatures:

a. For the Boxborough Rental Assistance Program:

Print Name of BRAP Signatory

Print Title of BRAP Signatory

Signature

Date

b. For the Household (all adult members of the Household must sign):

Print Name of Adult Household Member

Signature

Date

Print Name of Adult Household Member

Signature

Date

Print Name of Adult Household Member

Signature

Date