



COMMUNITY PRESERVATION APPLICATION FOR FUNDING

City of Newburyport
Community Preservation Committee

Applications for funding are due by **Thursday, February 4, 2021 at 4:00 p.m.** with the Community Preservation Committee, c/o Office of Planning and Development, City Hall, 60 Pleasant St., Newburyport MA 01950.

Application Instructions:

- Applicants should file ten (10) paper copies and one electronic copy of the completed application and all accompanying documents.
- Applications should be stapled or clipped. Bound applications are not required.
- Please be mindful of extraneous paper – double sided copies are acceptable.

PROJECT NAME: **Newburyport Emergency Rental Assistance Program /
Newburyport General Rental Assistance Program**

PROJECT ADDRESS: **Newburyport City Hall
60 Pleasant Street
Newburyport, MA 01950**

APPLICANT NAME: **Judy Tymon, Affordable Housing Trust (Group or Committee
Affiliation)**

CONTACT PERSON: **Katelyn Sullivan, Office of Planning and Development**

TELEPHONE/FAX NO: **978-465-4400**

ADDRESS: **Newburyport City Hall
60 Pleasant Street
Newburyport, MA 01950**

EMAIL: **KESullivan@cityofnewburyport.com**

AMOUNT OF COMMUNITY PRESERVATION FUNDING REQUESTED: \$200,000

COMMUNITY PRESERVATION CATEGORY: *(Please check all that apply)*

Open Space **Historic Resource †** **Affordable Housing *** **Recreation**

† Applicants seeking Historic Preservation funds for the preservation, restoration or renovation of historic structures must, as a condition of funding award, record a perpetual Preservation Restriction (PR) on the subject structure(s) prior to any distribution of funds. Applications should attend a meeting of the Newburyport Historical Commission (NHC) as early as possible to discuss and confirm the nature and scope of the required Preservation Restriction. The NHC's advisory opinion will be incorporated as appropriate into any Community Preservation Committee (CPC) recommendation, City Council appropriation, and/or grant award letters or agreements thereunder. *Please Note: The Newburyport Historical*

Commission (NHC) is an official City board and should not be confused with the local Newburyport Preservation Trust (NPT), a non-profit advocacy group.

PROJECT SUMMARY: Provide a description of the Project, including the property involved and its proposed use.

Overview

The Newburyport Affordable Housing Trust (the “Trust”) seeks Community Preservation Act (“CPA”) funding for reimbursement to support its existing Emergency Rental Assistance (ERA) Program in the amount of \$110,000 as well as \$90,000 of funding to support a new General Rental Assistance Program.

Newburyport Emergency Rental Assistance Program

The Trust designed and initiated this emergency program in response to the specific housing challenges faced during our current public health crisis and time of uncertainty. On April 16, 2020, at a meeting of the Trust, the Mayor made a motion to fund a new ERA Program in the amount of \$100,000 plus up to \$10,000 in administrative expenses for those making up to 100% Area Median Income (“AMI”). Please note that this percentage was subsequently revised to those making 80% AMI. The meeting minutes from the April 16, 2020 Trust meeting are attached for your reference. The program has been in effect since June 10, 2020.

After consulting the guidelines provided by the Massachusetts Housing Partnership (attached to this application), the Trust defined the purpose of the program which was to provide short term relief to low and moderate income individuals and families whose incomes have been adversely affected by the COVID-19 pandemic. To be eligible to receive a grant, the applicant must occupy property in Newburyport and have a household income that is no greater than 80% of AMI. The ERA Program provides up to three (3) months of rental assistance per household up to \$1,500 per month which means a household could receive a total grant of \$4,500.

The City of Newburyport, through its Trust, has been providing funds since June 2020 to financially assist qualified households during the current public health crisis in partnership with the Pettengill House. The Pettengill House, Inc. is a nonprofit community social service agency serving nine Massachusetts communities including Newburyport. The Pettengill House is fully administering the program for the Trust and is contracted with the City per a Memorandum of Agreement. The Pettengill House accepts applications and determines eligibility. To date, sixteen (16) Newburyport households (5 elders, 17 adults and 9 children) have been assisted totaling **\$45,641.00** in rental assistance. There are also currently seven (7) applicants that staff is actively working with to obtain documentation and two (2) new applicants.

So far, the following marketing and public outreach has been completed and repeated to get the word out about the program and reach as many people in need as possible. These efforts will be on-going and refined as needed and alternative outreach outlets are constantly being considered.

- Mayor’s televised updates
- Websites
 - Mayor’s Blog
 - Planning webpage- tab has been created
 - City COVID webpage
 - City homepage news announcements
- Social Media
- Nonprofit outreach: area churches, civic groups and social service agencies
- Pettengill House Newsletter and social media posts
- Food pantry note cards on site

- Hard copy flyers posted around town (see attached copy of the flyer)
- Still images of flyer on local TV channels
- Flyer sent around to school administrators
- Flyer sent to landlord list provided by Pettengill

Based on the above project summary, the Trust is requesting funding reimbursement to support the Emergency Rental Assistance (ERA) Program. Given the immediacy of the need for emergency rental assistance in our community earlier this year, the Trust voted to allocate their own funds for the program rather than waiting for this upcoming CPA grant cycle. The Trust is requesting the Community Preservation Committee vote to reimburse the Trust for both the program grant funds and the administrative costs allocated associated with the Pettengill House. The Memorandum of Agreement with the Pettengill House is attached to this grant application.

Newburyport General Rental Assistance Program

Additionally, the Trust is requesting \$90,000 of CPA funding to begin a new General Rental Assistance Program. This new option for assistance will be a sister program run by the Pettengill House and will be able to provide security deposit, first and last month's rent to those looking to rent an affordable unit in the city of Newburyport. According to reports by the Pettengill House, as staff has been working with applicants, there are often residents looking for general rental assistance and this new program will be able to help address this existing need. The program guidelines and application will need to be developed and refined but will most likely be similar to those of the ERA Program.

The number of affordable units available in the city is about to be increased with the completion of the new development by the MTBA now called Newburyport Crossing. This development will offer 19 affordable units. This new general assistance program would be able to help not only the new residents of that particular development but others around the city that find themselves needing assistance to get started in a new unit.

PUBLIC BENEFIT*: Describe in detail the benefits Newburyport will receive from the Project and how the Project fulfills the Community Preservation Committee's Project Evaluation Criteria.

In terms of the CPC's evaluation Criteria for the Affordable Housing category, this program fulfills the following:

- Rental assistance is an allowable use under the community housing category. According to MGL Chapter 44B, Sec 2., CPA funds to support of community housing shall include, but not be limited to, *"programs that provide grants, loans, rental assistance, security deposits, interest-rate write downs or other forms of assistance directly to individuals and families who are eligible for community housing or to an entity that owns, operates or manages such housing, for the purpose of making housing affordable."*
- Promotes a socioeconomic environment that encourages a diversity of income. The ERA Program and a General Rental Assistance Program encourages socioeconomic diversity by providing assistance to lower-income and working families.
- Addresses the needs of range of qualified household, including very low, low and low-to moderate income families and individuals. Applicants with a household income of 50% or below AMI are eligible for the ERA Program but they must first apply for the state run Residential Assistance for Families (RAFT) in Transition financial assistance program.

- Provides affordable rental and affordable ownership opportunities. The ERA Program will help individuals and families stay in their homes in Newburyport during the current public health crisis and time of uncertainty. The General Rental Assistance Program will help residents more easily secure a new affordable unit.

CONTROL OF SITE: Indicate whether the applicant owns or has a purchase agreement for the Project site. If the property is under agreement, include a description of the agreement and the timing and conditions. If the applicant does not have site control, explain.

- The rental properties eligible for both Rental Assistance Programs are privately owned.

FEASIBILITY: List all steps that may be required for completion of the Project, such as environmental assessment, zoning or other approvals, agreement on terms of any required conservation, affordability or historic preservation restrictions, and any other known issues. For projects that may impact abutters or the neighborhood, describe support or objections from those affected.

- The Trust has long been the recipient of CPA funds and has a proven track record of utilizing these funds appropriately to create and maintain affordable housing in Newburyport.

PROJECT TIMELINE: Describe the anticipated steps or phases for completion of the Project. Demonstrate whether the Project will be ready to proceed in the coming fiscal year.

- The ERA Program will be on-going as funds remain available.

FUNDING:

- A. **Amount of Newburyport Community Preservation Funding Requested:**
\$200,000
- B. **Other Sources of Funding Available:** There are other state and federal housing assistance programs that offer rental assistance to those falling behind on rent or facing eviction. One such program run by the Massachusetts Department of Housing and Community Development (DHCD) and as mentioned above is called the Residential Assistance for Families (RAFT) in Transition financial assistance program. The Pettengill House directs applicants to first apply for RAFT funding before receiving Trust assistance. DHCD also offers the Emergency Rental and Mortgage Assistance program. DHCD works in partnership with regional rental assistance agencies. Newburyport's regional agency is Community Teamwork, Inc. The Trust Chair is routinely in contact with Community Teamwork to understand the most recent DHCD programmatic updates, administrative challenges and program application refinements.

ATTACHMENTS:

Include the following with ALL copies of the application:

- N/A Assessor's map showing location of the Project
- N/A Photographs
- N/A Recent written estimates of cost with detailed scope of work
- X Proposed oversight and management plan for the Project

- N/A If the project involves public property, provide verification that the applicable public agency or department supports the project as presented and will oversee the project if funded.
- N/A Historic resources include buildings, structures, vessel real properties, documents or artifacts that are listed or eligible for listing on the state register of historic place or determined to be significant in the history, archeology, architecture or culture of the city by the local historic preservation commission. If the project involves a historic resource, please provide evidence (date of listing on the state register or a letter from the Newburyport Historical Commission confirming its determination of significance) with the application that it meets these criteria

Include the following, if applicable and available:

- N/A Architectural plans and specifications, for new construction or rehabilitation
- N/A Maps, renderings, site plans
- N/A Historic structures report, existing conditions report
- N/A Names and addresses of project architects, contractors and consultants
- N/A Budgets

Attach additional sheets as necessary to answer all questions.

- **ERAP guidelines**
- **ERAP application**
- **Trust meeting minutes applicable to the establishment of the ERAP**
- **MHP rental assistance program advice and guidelines**
- **ERAP flyer**
- **MOU with the Pettengill House**

YOU MAY BE REQUESTED TO PROVIDE ADDITIONAL INFORMATION.

For questions contact: Office of Planning and Development
Newburyport City Hall
cpc@cityofnewburyport.com
(978) 465-4400



Emergency Rental Assistance Programs

In these unprecedented times, your community may be exploring the idea of creating an emergency rental assistance program.

The following information provides guidance as you consider developing a short-term program to support lower income people negatively impacted by the spread of COVID-19.

CONSIDER YOUR FUNDING SOURCE

If the funds you are considering using are Community Preservation Act (CPA) resources, allocations still need to be confirmed by your legislative body. In towns with Town Meeting, this means that CPA funds are not an immediate resource.

Additionally, your funding source may set a household income limit to receiving funds. For example, the CPA statute sets a household income ceiling of 100 percent of the area median income (AMI).

WE ARE ALL IN THIS TOGETHER

Municipalities that undertake emergency rental assistance to support individuals and families adversely affected by this pandemic are also helping their landlords. In order to maximize limited public resources, consider asking local landlords to contribute as well. Rent reductions, combined with emergency rental assistance, could allow us to reach more households in need.

For example, if a household's rent must be reduced by \$300 per month to make it feasible with its reduced income, can the landlord reduce the rent by a portion of that amount and the rental assistance program make up the difference?

CREATE CLEAR GUIDELINES, ADVERTISE THEM WELL

1. **Purpose** – Clearly state the intent of the short-term program: that it is for individuals and families whose incomes have been adversely affected by the COVID-19 pandemic, who it serves (e.g., income limits) and how long you expect to run the program.
2. **Parameters** – How much assistance will you provide a household each month, for how many months and what is the total assistance allowed per household? Revisit eligibility periodically, perhaps every 90 or 120 days. Or is the assistance for a set number of months or when the client is back to full employment? Do applicants need to be paying over 35 percent of their gross income on housing costs to qualify?

The benefit should generally be consistent across clients, unless, for example, you are offering to pay the difference between the monthly rent and 35 percent of the client's gross monthly income. In this situation, the constant is that clients are paying 35 percent of their gross income on housing.

3. **Application** – An existing application for another program could be adapted, but be mindful to request only the information you truly need for an emergency rental assistance program. Make the application an online document or a fillable Word or PDF document that can be completed online and submitted electronically, with a paper option for those who cannot file electronically.

4. Income eligibility – Long-term rental assistance programs generally require significant proof of total household income. Given the unique circumstances today triggered by significant loss of work income in our communities, you may consider a less onerous burden of proof. However, given that you are distributing public resources, you must still be prudent. The following are possible recommendations:
 - a. Copy of current lease or documentation from landlord of rental rate
 - b. Termination letter from employer, if applicable
 - c. Paystubs or print-out from employer to verify decreased income
 - d. If unemployed or furloughed, acknowledgement from the Department of Unemployment Insurance.
 - e. One to three months of bank statements
 - f. Total household income (self-certified)
5. Documents – Clearly state the documents you require for a complete application. Provide guidance for submitting the application electronically, with a paper option.
6. Selection process – Will you have a monthly deadline for applying or a “rolling” deadline? “First come-first served” structures often impede equal opportunity for some applicants, including some applicants with disabilities. If demand exceeds supply, a random selection may promote the most fairness.

When necessary, some communities have qualified applicants and then run a lottery to allocate “rental vouchers” worth up to a certain amount.
7. Accommodations – Even in these extraordinary times, we need to make sure that all of our low income residents can access our housing programs. Reasonable accommodations should be made to assist those with physical, mental or language challenges. This assistance could include connecting with organizations and programs that serve people with disabilities or who do not speak English as a first language.
8. Program management – In addition to creating clear program guidelines for external audiences, the municipality or its agent should document the internal structure and processes used. This includes how funds are distributed and tracked. Regular reports should be submitted to the appropriate oversight board or entity.

CLARIFY THAT THIS ASSISTANCE IS A TEMPORARY PROGRAM

Typical rental assistance programs require a rigorous review of all forms of income, generally submitted in hard copy. Because an emergency program created in response to hardship caused by the COVID-19 pandemic is directly responding to loss of work income, proof of income requirements could potentially be limited to paystubs and/or proof of unemployment. In addition, you should allow applications and attachments to be submitted electronically.

If, in the course of supporting an emergency rental assistance program, your municipality decides to expand into a long-term program, the program structure should be modified to reflect this new status.

BE CAUTIOUS ABOUT RESTRICTING ELIGIBILITY BEYOND INCOME

If the purpose of your emergency rental assistance program is to stem the financial impact of COVID-19 and provide rent relief for low income households, be careful with adding additional criteria to qualify for assistance. Many people across multiple industries are being impacted by the pandemic. The more restrictions you put on qualifying (e.g., live *and* work in the community, work in a particular industry) the more you may infringe on fair housing and other laws, as well as hinder your goal of supporting your most impacted residents.

APPLICATIONS SHOULD BE READILY AVAILABLE

When distributing public funds, the availability of this support should be widely publicized. Notice of the program should be posted on the municipal website, where there is local information about COVID-19 resources and with local service providers.

Additionally, given the nature of this pandemic, applicants should have the option to submit applications and attachments online and utilize electronic resources, such as email and smart phones.

RENT PAYMENTS SHOULD BE MADE DIRECTLY TO LANDLORDS

It is standard that payments for rent assistance be paid directly to the landlord. This may require obtaining a Form W-9 from the landlord, which can be completed online.

COMPLY WITH THE MASSACHUSETTS ANTI-AID AMENDMENT

Anti-aid Amendment applies when public funds are given to a non-publically owned and controlled entity. These allocations must be serving a public good and in fact, be purchasing a service to benefit the municipality (DLS No. 2006-75).

MA Department of Revenue has provided the following guidance when distributing CPA resources that may provide guidance for the use of other municipal resources, in addition to CPA:¹

DLS recommends each community, in consultation with municipal counsel, develop a CPA grant agreement to:

- Clearly define grant terms
- Ensure timely completion of project
- Implement and protect project's community preservation purpose
- Ensure compliance with the Anti-aid Amendment, if applicable

Even if a municipality is distributing the emergency rental assistance funds, a grant agreement, contract or lease addendum should be executed by the municipality, landlord and household, to make sure all parties understand the parameters of the program. The agreement should include language that specifies the purpose of the funds, how much assistance is being provided and for how long.

¹ Division of Local Services. "Community Preservation Act & Fund." MA Municipal Lawyers Association, 19 May 2016.

An existing grant agreement used by the Community Preservation Committee (CPC), for example, could be modified to fit the needs of an emergency rental assistance program.

IT IS ADVISABLE TO PARTNER WITH AN ORGANIZATION OR CONSULTANT

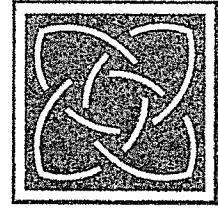
The administration of affordable housing programs can be complicated. It is advisable to partner with an existing entity that has experience supporting low income tenants. This organization (e.g., housing non-profit, housing authority) or municipal department could apply for funds from your municipality, CPC or housing trust fund to then develop an emergency rental assistance program.

For example, Waltham's City Council has allocated \$150,000 (non-CPA resources) to its municipal Housing Division for emergency rental assistance. This division already has experience managing federal CDBG and HOME funds to benefit low and moderate income households.

If working with an external partner, be prepared to pay an administration fee to cover the costs of implementing, and reporting on, your emergency rental assistance program. Administration costs are allowed when using CPA funds.

For additional support, please contact:

Shelly Goehring
Senior Program Manager
Massachusetts Housing Partnership
sgoehring@mhp.net
857-317-8525



THE PETTENGILL HOUSE, INC.

CITY OF NEWBURYPORT

EMERGENCY RENTAL ASSISTANCE PROGRAM GUIDELINES

Purpose

The purpose of the Emergency Rental Assistance Program is to provide short term relief to low and moderate income individuals and families whose incomes have been adversely affected by the COVID-19 pandemic. The City of Newburyport, through its Affordable Housing Trust, will be providing grants to financially assist qualified households during this crisis. The City of Newburyport has partnered with the Pettengill House, Inc. to administer the rental assistance program.

Eligibility

To be eligible to receive a grant, the applicant must occupy a property in Newburyport and have a household income that is no greater than 80% of the area median income (AMI). Applicants with a household income of 50% or below AMI must apply for the Residential Assistance for Families in Transition (RAFT) financial assistance program before applying for the Newburyport Rental Assistance Program. Please see [here](#) for more information on how to apply for RAFT financial assistance. Please also contact Community Teamwork, Inc. at (978) 459-0551 for more information on the RAFT Program.

You must fall within 80% of the HUD annual median household income in the Boston Area as indicated below (revised 4/1/20):

Household Size: 1	Household Size: 2	Household Size: 3	Household Size: 4
\$67,400	\$77,000	\$86,650	\$96,250

In addition to the application, the following documents must be provided to be eligible to receive a grant:

- Copy of current lease or documentation from landlord of rental rate and when the rent is due.
- Utility bill in applicant's name
- Termination letter from employer, if applicable
- Paystubs or verification from employer of decreased income

- If unemployed or furloughed, acknowledgement from the Department of Unemployment Assistance (“DUA”) or employer. If the applicant is unable to obtain an acknowledgement from either the DUA or employer, the applicant must submit a statement made under the penalties of perjury explaining (1) that the applicant has lost income, (2) the reason for the income loss and (3) that the applicant is unable to obtain an acknowledgement from the DUA and the employer.
- Photo identification (driver’s license, passport, etc.)
- Most recent bank statement

Program limits and guidance

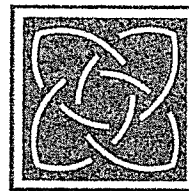
- The program will provide up to three (3) months of rental assistance per household.
- The maximum monthly dollar amount paid by the City per household is up to \$1,500, which means that the total grant amount a household can receive is \$4,500.
- The asset limit for all applicants is \$10,000. Assets are items of value, such as IRAs, CDs, and checking and savings accounts. Interest received from assets are included as part of your income. Assets do not include necessary personal property such as clothing, furniture, automobiles, jewelry, etc.
- The City of Newburyport is encouraging the applicant to provide match of the funds if they can wherever possible.
- Grant funds will be made directly to the landlord identified in the submitted lease documents on a monthly basis.

Application

Applications for the City of Newburyport Rental Assistance Program may be found on the Pettengill House website at <http://www.pettengillhouse.org/home.aspx> . You can apply by filling out the application form online and uploading the required documentation or you can print a copy of the application and mail it along with the required documentation to the Pettengill House, Inc. 21 Water Street, Suite 4A, Amesbury, MA01913.

You can also request a hard copy of the application be sent to you by calling the Pettengill House at 978-463-8801.

Applications will be reviewed on a rolling basis. Applications will be accepted until funds run out.



The Pettengill House, Inc.

CITY OF NEWBURYPORT APPLICATION FOR EMERGENCY RENTAL ASSISTANCE

Applications for the City of Newburyport Rental Assistance Program may be found on the Pettengill House website at <http://www.pettengillhouse.org/home.aspx>. You can apply by filling out the application form online and uploading the required documentation or you can print a copy of the application and mail it along with the required documentation to the Pettengill House, Inc. 21 Water Street, Suite 4A, Amesbury, MA01913.

You can also request a hard copy of the application be sent to you by calling the Pettengill House at 978-463-8801.

CONTACT INFORMATION:

APPLICANT NAME: _____

CURRENT ADDRESS: _____

CITY, STATE, ZIP CODE: _____

HOW MANY BEDROOMS: _____ AMOUNT OF MONTHLY RENT: _____

HOME PHONE: _____ ALTERNATE PHONE: _____

NAME AND ADDRESS OF LANDLORD: _____

TELEPHONE NUMBER OF LANDLORD: _____

*The landlord must participate in this program. If this is left blank, the application is incomplete and will not be considered. Providing the above information for your landlord authorizes the Pettengill House, Inc. to release and obtain verbal and written information, documentation and records from the landlord.

HOUSEHOLD INFORMATION:

Please list the Head of Household and all other members who will be living in the unit. Give the relationship of each family member to the head.

<u>Member's Full Name</u>	<u>Relationship</u> <u>Head of Household</u>	<u>Date of Birth</u>

RACE OF HEAD OF HOUSEHOLD (CHECK ONE) - OPTIONAL

This information is being collected to assure compliance with fair housing and equal opportunity rules.

- White Black Asian/Pacific Islander
 Native American/Alaskan Native Other: _____

Also, do you consider yourself Hispanic? Y N

INCOME INFORMATION:

Please list total annual income of all household members. (Include wages, salaries and tips; other income such as alimony, child support; and Social Security, AFDC or other benefits)

<u>Member's Full</u> <u>Name</u>	<u>Source of Income</u> <u>(Wages, Child Support,</u> <u>Public Asst.)</u>	<u>Amount</u> <u>Received</u>	<u>Payment Basis</u> <u>(weekly, monthly,</u> <u>etc.)</u>	<u>Total per year</u>

PLEASE ANSWER THE FOLLOWING QUESTION:

Do you owe back rent? ___yes ___no

If yes, how much _____

PLEASE CHECK THIS BOX IF IT APPLIES TO YOU:

- I have less than \$10,000 in assets

Assets are items of value, such as IRAs, CDs, and checking and savings accounts. Interest received from assets are included as part of your income. Assets do not include necessary personal property such as clothing, furniture, automobiles, jewelry, etc.

PLEASE FILL OUT THIS SECTION:

Applicants with household income at 50% or below AMI must apply for Residential Assistance for Families in Transition (RAFT) financial assistance **first** before applying for the Newburyport Rental Assistance Program. Please fill out the below section.

- Applicant has applied for RAFT funds and was approved. Amount \$_____ Date _____
- Applicant has applied for RAFT funds and is pending approval. Date applied _____
- Applicant has applied for RAFT funds and was denied. Please provide the reason for denial.

- Applicant is over 50% AMI

CERTIFICATION OF INFORMATION:

- I/we certify that all information furnished in this application for affordable housing assistance is true and complete to the best of my knowledge.

THE FOLLOWING DOCUMENTATION IS ATTACHED:

- Copy of current lease or documentation from landlord of rental rate and when the rent is due.
- Utility bill in applicant's name
- Termination letter from employer, if applicable
- Paystubs or verification from employer of decreased income
- If unemployed or furloughed, acknowledgement from the Department of Unemployment Assistance ("DUA") or employer. If the applicant is unable to obtain an acknowledgement from either the DUA or employer, the applicant must submit a statement made under the penalties of perjury explaining (1) that the applicant has lost income, (2) the reason for the income loss and (3) that the applicant is unable to obtain an acknowledgement from the DUA and the employer.
- Photo identification (driver's license, passport, etc.)
- Most recent bank statement

APPLICATION CERTIFICATION:

I/we understand that the above information is being collected to determine if I/we are eligible to receive emergency rental assistance. I/we certify that all information furnished in this application for affordable housing assistance is true and complete to the best of my knowledge. I/we authorize the Pettengill House to verify all information provided on this application. We understand funds must be returned to the City of Newburyport should the applicant misrepresent their income or situation. Your signature below gives authorization for the Pettengill House, Inc. to release and obtain verbal and written information, documentation and records with the City of Newburyport.

Head of Household Signature:

Date:

Spouse/Other adult Signature:

Date:

Neither the City of Newburyport nor the Pettengill House is responsible for any payments being received late by the landlord. Once approved, the applicant is encouraged to inform the landlord that a portion of the rent will coming from the City of Newburyport for the three months.

Newburyport Affordable Housing Trust
Meeting Minutes

Meeting Date: Thursday, April 16, 2020
Meeting Location: Online
Members in Attendance: Judy Tymon, Mayor Holaday, Madeline Nash, Karen Wiener, Susanne Cameron
Staff Present: Katelyn Sullivan and Andy Port
Minutes Taker: Katelyn Sullivan

Discussion: Emergency Rental Assistance Program

Affordable Housing Trust (Trust) Chair Judy Tymon called the meeting to order at 6:30 p.m. and explained that the main topic of discussion will be centered on creating an emergency rental assistance program to address the specific housing challenges faced during our current public health crisis and time of uncertainty. The Office of Planning & Development and Trust members circulated example program documents from a rental assistance program created in North Andover, MA provided by Tracy Watson, Newburyport Housing Authority over the past few weeks such as guidelines, application and grant agreement. Tymon also sent around Massachusetts Housing Partnership (MHP) checklists and MHP program creation guidance.

Discussion ensued about the necessary program criteria and a baseline payment for each applicant. The Trust members decided that the program would be for Newburyport renters only. MHP suggests paying the difference between the rent and 35% of the applicant's income. North Andover pays difference between rent and 30% of income. North Andover also established a maximum per month per household - \$1,000, has a three month limit and a method for processing - first come, first serve, until funds are exhausted

Tymon and Mayor Holaday reported that they have had preliminary conversations with the Pettengill House and staff there would be willing to administer the rental assistance program. Trust member Karen Wiener wanted to talk about the application and how applicants would be submitting the application and documentation during the public health emergency. Tymon thought that the application would be online and that it is important to ask for just the right amount of information so it is not too cumbersome for the applicant. Mayor Holaday added that the rental assistance program needs to be a fairly simple process, a cap per person is important and that the application and grant agreement need to be finalized.

Trust members Wiener and Madeline Nash agreed that the program should be offered to Newburyport renters and members thought that \$100,000 would be an appropriate amount to fund this program with parameters. The members discussed parameters including offering \$1,000 per household per month, paying the difference between rent and 30% of income, and limiting the program those that make 100% Area Median Income (AMI). The members also wanted to set a fee for Pettengill House to administer the program. The members discussed that a \$10,000 fee would be appropriate. Mayor Holaday said that she would work with Pettengill on the fee agreement.

Wiener made a motion to authorize the Mayor to sign a grant agreement with the Pettengill House to administer a rental assistance program. The motion was seconded by Nash. All were in favor.

Mayor Holaday made a motion to fund a rental assistance program in the amount of \$100,000 plus administrative expenses to be negotiated with the Pettengill House up to \$10,000 maximum for those making up to 100% AMI with a three month limit. Wiener seconded the motion. All were in favor.

Members discussed that Katelyn Sullivan from the Office of Planning & Development would gather information for the application and put together the program guidelines. Trust members also discussed that there needs to be a comprehensive marketing plan to get the word out about this program. Mayor Holaday said that the City has multiple ways to get the word out such as the City website, the televised weekly broadcasts, Newburyport Connects and the Mayor's Blog.

The Trust members also discussed the importance of reporting the status of applications and tracking the data related to the need for this program.

Mortgage Refinance Request

Sullivan reported that the Planning Office has been contacted by DHCD to support a mortgage refinance request. The owner needs written consent from the City. Sullivan said that DHCD has provided a template form to fill out. The Trust members supported the request.

The meeting adjourned at 8 p.m.

Newburyport Affordable Housing Trust
Meeting Minutes

Meeting Date: Wednesday, May 13, 2020
Meeting Location: Online
Members in Attendance: Judy Tymon, Mayor Holaday, Madeline Nash, Karen Wiener, Susanne Cameron
Staff Present: Katelyn Sullivan and Andy Port

Brown School / NYS Feasibility Study discussion:

Affordable Housing Trust (Trust) Chair Judy Tymon called the meeting to order at 6:30 p.m. Tymon asked if there was an update on the Brown School/ NYS Feasibility Study. Andy Port, Director of Planning & Development said that tonight there will be an update from Mike Lindstrom of Studio MLA Architects. Director Port said that he and the Mayor have been working with Andi Egmont, Director of Newburyport Youth Services (NYS) and Studio MLA to conduct the study and reminded the group that there is only a limited overlap with the housing at the Brown School as StudioMLA is not conducting a housing study at the Brown School but rather an existing conditions study of properties at Low Street and the Brown School.

Lindstrom gave an overview of the scope of work that his firm has taken on so far. He explained that his firm has taken on the feasibility study which includes evaluating the existing buildings on the Low Street and Brown School sites as well as evaluating the space needs and programming possibilities for Youth Services. StudioMLA has begun focus groups and has sent out a survey to parents to understand more what people would be looking for in a new space. StudioMLA plans to produce preliminary designs and a report on the options of having NYS at the Brown School and at Low Street.

Trust member Madeline Nash asked Lindstrom for clarification that his firm was not looking at residential uses or programming at the Brown School. Lindstrom responded that his scope of services is focused on the youth services portion of the project (ground floor). Port pulled up an image of the ground floor existing conditions plan and said that StudioMLA is looking at the plan for NYS which was the scope that was agreed to and funded by the City Council. This is why Port said at a prior meeting that StudioMLA's role in the housing portion of the Brown School redevelopment project is somewhat limited. Port said that concept plans are still being worked out for the ground floor and if NYS ends up staying at the Brown School that obviously it will be a little more complicated to integrate the residential uses in the upper floors with the ground floor uses which would need to integrate arrival space for the upper floor uses. Port felt it makes much more sense to move NYS to Low Street and have Brown opened up completely for residential redevelopment depending on the costs and plans developed.

Mayor Holaday said that she understands the limited scope of work that StudioMLA is working on and has reviewed their portfolio of work but was curious if they have ever worked on a project like the Brown School where there would be a shared use. Lindstrom said that his firm has developed youth services space within a mixed use building with the most recent example being the Epiphany School in Dorchester, MA. In this example, the housing is on the top floors for teachers and the ground floor is for a youth center, early education space and support space so the whole building program is directly related. Mayor Holaday asked if the building and program was up and running. Lindstrom answered that it was and he could send along more information or photos to help the Trust understand more about the setup. Mayor Holaday said it was her preference that the entire Brown School site be used for housing and that NYS would be moved to Low Street but it is a complex process.

Newburyport Affordable Housing Trust
Meeting Minutes

Nash echoed Port's prior comment that there needs to be some sort of lobby space at the Brown School if there were to be a mixed use redevelopment there and that the neighborhood has said that there is a need for senior housing at the site and for seniors there always needs to be some sort of drop off and meeting area. Nash felt that indoor community space for seniors is important and it's more than just the need for a lobby or entry space. Lindstrom said that Nash's comment was helpful and that going forward, leaving enough space at the ground floor will be considered and kept in mind as options are considered. Tymon wanted to sure that when Port and StudioMLA look at the ground floor that street access and entrance location is considered as they think about seniors and a drop off area. Tymon asked that they consider which side of the street would be best for accessibility.

Finally, Port mentioned that the Council has adopted an ordinance for the Brown School that caps the number of units total to go at the Brown site with or without NYS.

Nash asked Lindstrom if he was looking at a financial feasibility analysis and looking at historic tax credits as a potential funding source. Port answered that the cost estimating that StudioMLA is looking to do is a comparison as to what each project may cost to construct at either site (Brown vs. Low Street) and not necessarily looking into how that is financed. Nash responded that if historic tax credits were a potential funding source, there is a limit on what you can do regarding changes to the building. Port responded that he understands that there are many in the neighborhood that like the historic presence of the building and he has preliminarily discussed what features can be preserved and restored (ex. windows) as the City would want to remain eligible for those mentioned funding sources. Nash wanted to note that she has seen issues with school conversions and removing certain interior historic elements of the buildings like auditoriums. Port noted the concern but didn't think that the City would run into much of an issue with renovating the interior of the building. Lindstrom thought that perhaps the substance of what Nash brought up should be noted as a risk factor as he has seen issues like this complicate other projects. Port did not dispute making a note of the above mentioned risk factor.

Members thanked Lindstrom for the presentation and commented that it was much appreciated and helpful.

Emergency Housing Assistance Program:

Tymon moved on the next agenda item on the agenda which was the emergency rental assistance program. Katelyn Sullivan from the Planning Office gave an overview saying that we discussed creating an emergency rental assistance program to address the specific housing challenges faced during our current public health crisis and time of uncertainty. A draft application and guidelines which have been adapted from the program in North Andover had been circulated. The Pettengill House staff has reviewed both documents to ensure what we were asking for is reasonable and the procedures are correct. The contact at the Pettengill House will be Assistant Director, Tiffany Nigro. The Planning Office, with help from the Mayor's Office, plans to provide a press release and community notifications via Daily News, Pulse Radio, City Council Meeting, Mayor's COVID19 announcement. The City and the Pettengill House will also communicate with other agencies to spread the word of this new program. Sullivan said the group needs to draft a MOU for services with the Pettengill House.

Tymon reviewed the documents to be put into place which included the MOU with Pettengill House, application, guidelines and asked the group if there needs to be any other documents on the Trust's end to be formalized. Tymon thought that some sort of documentation would be needed related to the

Newburyport Affordable Housing Trust
Meeting Minutes

landlord which is who the payments would be going to. Nash and Trust member Karen Wiener discussed if there needed to be some sort of agreement with the landlord back to Pettengill in the form of a receipt confirming that the landlord is accepting the rental assistance as rent. Sullivan mentioned that she thought North Andover was putting together lease amendments that would be between the landlord and tenant which required signatures by the landlord and tenant ensuring that the landlord understood that the tenant would be using emergency rental assistance for a portion of the total rent payment. Sullivan said she would inquire with Pettengill about the need for this type of document to aid in the administration of the program. (Note: Currently the Pettengill House financial assistance coordinator follows-up directly with the landlord to complete a tenant /landlord verification form, W-9 form. Once approved, a check is cut directly to the landlord and the cancelled check is the receipt.)

Wiener brought up that the application should require that the applicant be required to apply for RAFT before they received Trust funds. Sullivan responded that right now the application asks if the applicant has applied for RAFT funds. Members discussed the application and program eligibility requirements especially related to income eligibility and asset limits. Wiener said they can't over complicate the application process and eligibility requirements but perhaps there should be some sort of asset limit. Nash referred to an earlier email she sent out citing current Massachusetts Housing Partnership (MHP) guidance that says if your emergency rental assistance program is directly responding to the impact of COVID-19, income eligibility based on current income is advisable, with applicants showing a loss in income due to the pandemic. Chair Tymon referred to the MHP emergency rental assistance guidance and commented that Nash was correct.

Trust member Susanne Cameron suggested having a question on the application that asked if you were behind on rent and also thought that understanding the applicant's assets was an important step in determining eligibility. Members agreed to have specificity on the application related to the amount of back rent owed.

Tymon asked that the group go back to the income eligibility question. At the last meeting it was voted that applicants needed to be at or below 100% AMI because those are terms set out to use Community Preservation Act funds. Tymon questioned the 100% AMI requirement and cited the Trust's charter which is to support, preserve, and create housing that is affordable to low- and moderate-income households in the City of Newburyport. Tymon said that to her, low-and-moderate-income households are at 80% AMI or less. Wiener clarified that technically moderate income goes up to 120% AMI. Wiener did not think that the Trust's charter would limit the rental assistance program to be for those making 80% AMI or less and that the Trust could vote on what the members agreed would be the appropriate income eligibility level.

Nash moved to make a motion that the income limit for the program be at 80% AMI. Wiener seconded the motion. All were in favor.

Members discussed the right asset limit. Cameron reminded the group that we may have a couple of rounds of assistance granted and there may be a need to pivot. Cameron said that we may find as the program gets up and running that there are enhancements we can make. Tymon agreed and cited MHP guidance that said to not make this process too complicated when you first start. Wiener suggested that the Trust require a \$10,000 limit on assets to be eligible for assistance.

Newburyport Affordable Housing Trust
Meeting Minutes

Mayor Holaday made a motion to establish an asset limit of \$10,000 for all applicants for the rental assistance program. Member Wiener seconded the motion. All were in favor.

Finally, members discussed the monthly progress reports due from the Pettengill House and the appropriate format and required information that would go into the reports which should not include personal information of applicants. Mayor Holaday also discussed that she planned to update the City Council on this program as well as update the public during weekly public service announcements and could have staff get the word out via social media.

Members discussed building in flexibility for applicant contribution as well determined the amount per month per applicant. Members thought that \$1,500 per month for three months made sense and could be reevaluated as the program evolves with the understanding that Pettengill staff may need to exercise discretion with regards to assistance match on a per applicant basis.

Mayor Holaday made a motion to authorize up to \$1,500 per month for the Affordable Housing Trust's rental assistance program for a maximum of 3 months with client contribution whenever possible. Member Cameron seconded the motion. All were in favor.

Mayor Holaday commented that she was pleased at the team effort made to pull the rental assistance program together.

The Reserve at Bashaw Farm:

The Trust members reviewed the draft marking plan to be in the LAU application for the Reserve at Bashaw Farm. The members suggested the following edits: YMCA should be YWCA and Judy Tymon's email needs to be in there not Ksmith. Nash said that she needs an idea of schedule and a better idea of how this will all work with the current public health emergency. Nash said we need the application to reflect the current situation we are in (Covid 19). Members also pointed out that there should be a section that says the Trust provides Down Payment Assistance. Sullivan said that she would pass on the suggested edits to the applicant and will provide a revised draft hopefully for review and approval at the next meeting.

The meeting adjourned at 7:55pm.



City of Newburyport Emergency Rental Assistance Program

If you are a Newburyport resident who is having difficulty paying rent due to the economic impacts of COVID-19, you may qualify for Newburyport Rental Assistance.

Purpose

The purpose of the Emergency Rental Assistance Program is to provide short term relief to low and moderate income individuals and families whose incomes have been adversely affected by the COVID-19 pandemic. The City of Newburyport, through its Affordable Housing Trust, will be providing grants to financially assist qualified households during this crisis. The City of Newburyport has partnered with The Pettengill House, Inc. to



Eligibility

To be eligible to receive a grant, the applicant must occupy a property in Newburyport and have a household income that is no greater than 80% of the area median income (AMI):

Household Size: 1	Household Size: 2	Household Size: 3	Household Size: 4
\$67,400	\$77,000	\$86,650	\$96,250

For more info and full list of eligibility requirements, please visit pettingillhouse.org/nbpt_rent_assistance.aspx

**If you are falling behind on your rent payments and/or you have received a 14-day notice from your landlord,
DON'T WAIT! GET HELP NOW!**

To learn more and apply for assistance online, please visit:
www.pettingillhouse.org/newburyport_rent_assistance.aspx

To request a hard copy application, please call The Pettengill House, Inc. at **(978) 463-8801**. All inquiries, requests, and info provided are confidential.

CITY OF NEWBURYPORT, MASSACHUSETTS

GRANT AGREEMENT

This GRANT AGREEMENT (this "Agreement") is made on this _____ day of May, 2020, by and between the **City of Newburyport Affordable Housing Trust Fund**, an affordable housing trust organized under the provisions of G.L. c. 44, §55C, established as set forth in Chapter 28 of the By-Laws of the City of Newburyport, having an address of 60 Pleasant Street Newburyport, MA 01950 (the "Trust") and **The Pettengill House, Inc.**, a Massachusetts non-profit corporation, having a mailing address of 21 Water Street, Suite 4A Amesbury, MA 01913 (the "Grantee").

WITNESSETH:

WHEREAS, the Trust, intends to award the sum of One Hundred and Ten Thousand 00/100 (\$110,000.00) Dollars to the Grantee to be used for the administration of a Tenant Based Rental Assistance Program (the "Program") for low and moderate income families as defined by the Community Preservation Act.

WHEREAS, the Trust and the Grantee desire to enter into a grant agreement for the purposes set forth herein.

NOW THEREFORE, the Trust and the Grantee agree as follows:

1. Funding. The Trust grants to the Grantee the amount of One Hundred and Ten Thousand and 00/100 (\$110,000.00) Dollars (the "Funds") on the condition that the Grantee shall use the Funds only for the purposes of the Program consistent with conditions set forth in Section 2 of this Agreement. Ten thousand Dollars (\$10,000) of the Funds shall be used for administration costs associated with the Program.
2. Conditions.
 - a) The Grantee agrees to use the Funds to provide emergency rental assistance to low and moderate income families in accordance with the income guidelines attached hereto as Addendum A.
 - b) The Grantee agrees to administer the Program in accordance with the Program Guidelines attached hereto also as Addendum A, which Program Guidance may be amended from time to time by the Trust. In the case that the Trust amends the Program Guidelines and notifies the Grantee in writing, the Grantee agrees to administer the Program in accordance with such amended Program Guidelines.
 - c) The Grantee understands and agrees that projects funded through this Agreement are made pursuant to and must comply with the requirements of the Community Preservation Act, M.G.L. c. 44B. The Grantee also agrees to comply with all requirements of this Grant Agreement.

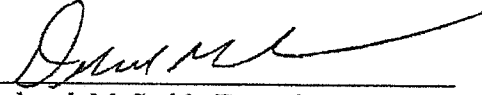
- d) Any unused funds shall be returned to the City of Newburyport Affordable Housing Trust Fund.
3. Liability of the Trust. The Trust's liability hereunder shall be to make the payment specified in Section 1 of this Agreement, provided that the conditions set forth in Section 2 are followed, and the Trust shall be under no further obligation or liability. Nothing in this Agreement shall be construed to render the Trust or any elected or appointed official or employee of the Trust, or their successors in office, personally liable for any obligation under this Agreement, or permit the Grantee to act on behalf of the Trust or to bind the Trust as an agent, employee, or representative, it being agreed that the Grantee is an independent contractor.
 4. Indemnification. The Grantee shall indemnify, defend, and hold the Trust and its departments, officers, employees, servants and agents harmless from and against any and all claims, demands, liabilities, actions, causes of actions, costs and expenses, including attorneys' fees, arising out of or relating to the Grantee's performance of the Program or the negligence or misconduct of the Grantee or the Grantee's agents or employees.
 5. Inspections and Reports. The Grantee shall provide the Trust with progress reports at one (1) month intervals (or as often as the Trust may reasonably request) beginning thirty (30) days from the date of the signing of this Agreement until such time as all funds are expended. The Trust reserves the right to require supplementary information from the Grantee regarding the reports. The Trust shall have the right, upon reasonable request, to inspect all document related to the program, including, but not limited to applications, approvals and financials of the Grantee.
 6. Assignment. The Grantee shall not assign, subcontract or otherwise transfer this Agreement or its rights hereunder, in whole or in part, without the prior written consent of the Trust.
 7. Compliance with Laws. The Grantee shall comply with all federal, state and local laws, rules, regulations and orders applicable to the Project, such provisions being incorporated herein by reference.
 8. Notice. Any and all notices, or other communications required or permitted under this Agreement, shall be in writing and delivered by hand or mailed postage prepaid, return receipt requested, by registered or certified mail or by other reputable delivery service, to the parties at the addresses set forth on page 1 or furnished from time to time in writing hereafter by one party to the other parties. Any such notice or correspondence shall be deemed given when so delivered by hand, if so mailed, when deposited with the U.S. Postal Service or, if sent by private overnight or other delivery service, when deposited with such delivery service.
 9. Severability. If any term or condition of this Agreement or any application thereof shall to any extent be held invalid, illegal or unenforceable by a court of competent jurisdiction, the validity, legality, and enforceability of the remaining terms and conditions of this Agreement

shall not be deemed affected thereby unless one or both parties would be substantially or materially prejudiced.

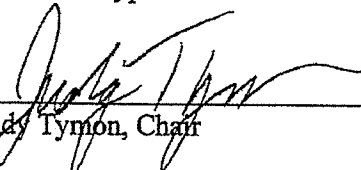
10. Governing Law. This Agreement shall be governed by, construed and enforced in accordance with the laws of the Commonwealth of Massachusetts and the Grantee submits to the jurisdiction of any of its appropriate courts for the adjudication of disputes arising out of this Agreement.
11. Entire Agreement. This Agreement constitutes the entire agreement between the parties hereto, and may be amended only in writing executed by both the Trust and the Grantee. Signatory below acknowledges and avers that he/she has the authority to execute this Agreement on behalf of the Grantee.

IN WITNESS WHEREOF, the parties hereto have executed this Agreement on the day and year first written above.

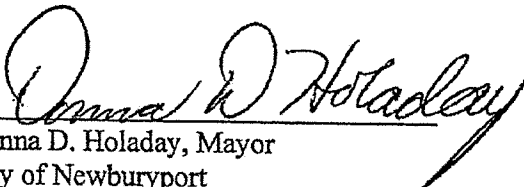
The Pettengill House, Inc.

By: 
Deborah M. Smith, Executive Director

City of Newburyport Affordable Housing Trust

By: 
Judy Tymon, Chair

APPROVED:

By: 
Donna D. Holaday, Mayor
City of Newburyport