

Newburyport Affordable Housing Trust

Meeting Minutes

Meeting Date: Thursday, November 4, 2021
Meeting Location: Online
Members in Attendance: Co-Chair Susanne Cameron, Co-Chair Madeline Nash, Member Robert Currier, Member Brian Raiche, Member Karen Weiner and Member Meo Young
Staff Present: Katelyn Sullivan
Members of the public: Tiffany Nigro, Pettengill House, John Feehan, YWCA and Marianne Vesey

Welcome and Introductions

Affordable Housing Trust (AHT or Trust) Chair Susanne Cameron called the meeting to order at 6pm and welcomed Trust members, staff and guests.

Emergency Rental Assistance Program Workshop

Co-Chair Cameron outlined the agenda for the meeting which included discussion of an expanded Emergency Rental Assistance Program. The AHT has new funds to devote to a modified program that will expand offerings of the successful program. Tonight, the agenda will mainly be a workshop to hear from the Trust and community partners about the needs of the community and additionally, the Trust will discuss the Housing Rehabilitation Program and how this program could be modified to have more people take advantage of the program perhaps by adding energy efficiency attributes to the program. The Trust members discussed the existing Covid-19 Emergency Rental Assistance program guidelines and parameters below:

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):

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

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 statements*

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.*

Co-Chair Cameron asked Pettengill House Executive Director Tiffany Nigro for thoughts on how to best expand the current program (Pettengill Housing currently administers the Newburyport Rental Assistance Program). Nigro said that beyond addressing the medical hardship that may have resulted from the Covid-19 pandemic, community needs that could be addressed by an expanded program are hardship due to acute medical/mental health needs for someone who is out of work, rising housing costs or other hardships like losing a voucher for daycare or utilities get shut off.

Co-Chair Cameron wanted to know if there are other programs that offer help for people if they become behind on utility bills especially heating. There are programs in Newburyport offered by groups like Salvation Army, Howard Benevolent Society, Newburyport Charitable, St Paul’s, etc. and can be funding specific and amount specific depending on the grant itself. John Feehan, YWCA Executive Director, said these groups could be seen as a starting point for people looking for assistance. Additionally, RAFT funds could be applied for as well. John Feehan said more recently what he is seeing is that staff living in apartments now are being evicted as rents are increasing and not increasing gradually. Staff have had to leave Newburyport as the increases are not sustainable and transportation barriers add to difficulties as well. There are a lot of barriers that a person can run into and the goal is sustainability.

In thinking about how to best improve and expand the existing program, Co-Chair Nash asked the Pettengill House if the existing program in some way didn't meet needs. Nigro said that situations change and her staff reviews requests for funding on a case-by-case basis.

Member Weiner said that she wants to make sure the dollars go where they will be the most helpful which is when there is a truly temporary barrier and to cover a temporary gap. If a person's rent is too high to begin with, then temporarily assistance will not be helpful in the long run. Nigro agreed and said that is why her staff looks at the whole picture at time of funding request.

Feehan asked if the Trust allows the funds to be used for security deposit and first and last month's rent. Co-Chair Cameron answered that the current program does not offer security deposit and first and last month's rent but that is being considered to be added to the expanded program. Cameron said we are also starting to see broker's fee which adds to the costs. Member Brian Raiche confirmed that he is also seeing that added cost.

Nash said we are looking at two things. One is our existing program which made an impact and we are asking if this program should be continued now that Covid seems to be trending downward and should we be creating a new or expanded program to allow people to move into or stay in Newburyport. There is a new CPA grant on the table that will allow the AHT to expand this program now that there will be a new influx of rentals at Newburyport Crossing and that the 80% AMI continues to increase. The goal is to make those units more accessible. Nash said that it seems we do not need to focus on only income-restricted units and build off the effective Covid-19 related emergency rental assistance program and bring the program to this new level being more long-term while still being responsive to local needs.

Cameron asked if we could use the funds to address temporary barriers like job loss or temporary under employment or loss of child support and the gap has to be filled. Temporary assistance has to be the focus until people can get on their feet. Grants also available to move into Newburyport (first, last and broker fee based on income eligibility).

Weiner commented that she liked the idea of a lump sum to be paid to the landlords to help residents get into a unit much like the Malden Start-Secure Program example that the Trust members reviewed in preparation for this meeting. The Malden Start-Secure program will pay move-in costs including first and last month's rent, providing up to \$5,000 per household. The use of funds from Malden's Start-Secure program must be connected with renting an apartment (or room) with a Malden address.

Raiche said that he is seeing a lot of landlords are waiving security deposits. Member Robert Currier said that MINCO's building is full with 19 affordable units. Currier was curious about how many of those people needed assistance getting into the units. Nash commented that it is a little unclear and that maybe we should reach out to MINCO to ask that question. Cameron said that the MINCO setup is a little different than the small landlord situation and we should think more broadly. The new program does not need to be limited to deed-restricted affordable rentals like the units at MINCO's project but would not exclude those renters if assistance was needed.

Nash and Cameron again stressed the temporary nature of this new program. There needs to be a cap in the grant amount to allow for a sustainable program. Trust members discussed keeping the parameters and criteria of the existing program but adding the requirement to submit a narrative of the temporary barrier that the applicant is experiencing.

Feehan encouraged the Trust to not adopt a requirement that the applicant already be a Newburyport resident at time of application but to instead be moving into to Newburyport otherwise there could be fair housing issues that could arise. Cameron agreed.

Cameron asked if Sullivan had what she needed to move ahead with drafting the guidelines and application. Sullivan said she had what she needed and would work with the Pettengill House over the next few weeks to have full drafts ready for Trust approval by the next meeting.

Housing Rehabilitation Program Discussion

Members of the Trust reviewed the Housing Rehabilitation Program description below in an effort to begin to think about ways to get the word out about this available program and think through program tweaks to make the program more useful and relevant. Sullivan let the Trust know that the CPC and City Council appropriated \$30,000 to this program in FY16. No funds have been spent. The Program Manager reports that the problem is not the rules and guidelines, but that it's a huge problem to get any contractors that will go by them and as we presently stand, we have none that want to "sign on". The Program Manager reports that one of her next steps is try to get some contractors that qualify to agree to the program process.

The Newburyport Housing Rehabilitation Program (NHRP) has been providing housing assistance in the form of deferred payment loans to income eligible households since 1992. Using grant funding from the CPC, property owners can take advantage of no-interest loans to assist with renovations. Through this program the City is able to preserve affordable housing for those who need it. Typical housing rehab projects include roof replacement, insulation, new heating, plumbing and electrical systems, window/door replacement, asbestos and lead paint removal, painting, and structural and general carpentry to bring your property up to current housing quality standards. The property being rehabilitated must:

- *be located in Newburyport*
- *must have a clear need for correcting code violations*
- *be occupied primarily by low- and moderate-income households*

Due to funding limitations, loans are currently capped at \$7,500 per unit.

Cameron wanted to know if the grant amount could be increased. Currier agreed that would be a smart move. Cameron wanted to look at the onerous process to make it more streamlined so the homeowner could take advantage of the program. Finally, Cameron would like to add not just a clear need to correct code violation but a demonstrated need for energy efficiency (windows, insulation, etc.) with an eye to keep energy costs down. The Trust agreed to look into the existing CPA grant and how changes would be allowed and if there needed to be a supplemental grant applied for during an upcoming CPC cycle.

The next meeting of the Trust will be 12/2/21.

The meeting adjourned at 7 p.m.