

## Georgetown Affordable Housing Trust(GAHT)

### Emergency Rental Assistance Program

In response to the loss of income to households due to Covid-19, this program has been created and funded by the Georgetown Affordable Housing Trust, utilizing their Community Preservation Act and other non-federal funds. This program seeks to be efficient and responsive. It is temporary in nature and will end when Massachusetts businesses are reopened. Applicants are eligible for:

- Rental assistance for a particular household will be based on their income beginning April 1 and will continue until Massachusetts is 'reopened' or 3 months - whichever comes first.
- Actual rent may be lowered by the landlord to an agreed upon level.
- Amount for a particular client will be based on their rent minus 30% of their income, if any, during the Covid-19 Massachusetts State business 'shutdown'.
- GAHT will provide 50% of the remainder of the rent up to \$1000/mo to a total of \$3000 per household for this Covid-19 event.

#### Household Eligibility

An eligible household is one that:

- Has **reduced income** because of Covid-19 state business shutdown.
- Is currently (during the crisis) earning less than 80% of Area Median Income for the family size.
- Households currently receiving government-funded rental assistance such as Section 8, MRVP or RAFT are not eligible. Households living in units subsidized with Project Based Section 8 shall not be eligible.

A "household" shall mean an individual or two or more persons who will live regularly in the unit as their principal residence and who are related by blood, marriage, law, or who have otherwise evidenced a stable inter-dependent relationship.

#### Income and Asset Eligibility

**Income Limits:** The total income of the applicant and all other members of the applicant's household over the age of eighteen (18) may not exceed 80% of the Area Median Income for the greater Lawrence area adjusted for family size. An applicant's total household income cannot exceed the following limits:

Household size	1 person	2 person	3 person	4 person	5 person	6 person
Income Limit 80%AMI	\$67,400	\$77,000	\$86,650	\$96,250	\$103,950	\$111,650

**Asset Limits:** \$5,000 per household member

## Process

- All potential participants must complete an application and attach requested documents. All complete applications will then be evaluated by the GAHT.
- Assistance with the submission of the application is available to those with limited computer access - call GAHT Administrator: 978-234-5060 or 978-337-3064
- Applicants have the right to request a reasonable accommodation(s), which may include a change to a rule, policy, procedure or practice to afford a person with a disability an equal opportunity to participate fully in the housing program or to use and enjoy the housing.
- The goal of the program is to aid Georgetown residents affected by the state shutdown. The GAHT, if demand clearly overwhelms available funds, may move to a lottery process.
- Applicants, at that point, would then enter a lottery selection process.
- All applicants will then be drawn and assigned a Lottery Wait List number in the order they were drawn.
- The list will then be reviewed for re-ordering based on any funder-designated preferences, creating a Reordered Lottery Wait List.
- The GAHT will proceed through the list in this manner until all funds are awarded.
- Households who contact the GAHT office after the deadline will be added to the bottom of the Re-ordered Lottery Wait List in the order received.
- All awarded households will be required to enter into a ERAP Rental Assistance Agreement/Contract with their landlord and the GAHT.

## Removal from the Lottery Wait List

- Households who do not respond to phone, e-mail, or mail inquiries or who do not respond to a request for additional information within the time frame provided shall be removed from the Lottery Wait List.

## Preferences

Participating funders may have established additional preference categories. Those preferences shall be disclosed to all households prior to the lottery.

## Selection Methods

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

## Selection Activities

The GAHT will work with current participants in the RAP Program and will accept new ERAP rental support requests during the Mass 'business shutdown period'.

Applications will be available on-line at the Georgetown website(?), or from the GAHT office on the second floor of Georgetown Town Hall at 1 Library Street. The GAHT Administrator will be available to assist individuals in the completion of their application and will be able to accommodate households with disabilities that may impede their ability to complete the application