



Arlington Tenant-Homeowner Assistance Fund Application Guide



ABOUT THE ARLINGTON TENANT-HOMEOWNER ASSISTANCE FUND

The Town of Arlington is administering an emergency tenant and homeowner assistance program utilizing funds distributed to the Town through the American Rescue Plan Act. This assistance is offered to Arlington households that rent or own their home and have demonstrated inability to make rent or mortgage payments due to the impacts of the COVID-19 pandemic.

ABOUT THIS GUIDE

This guide will help you complete the Arlington Tenant-Homeowner Assistance Fund pre-application form and understand the process for requesting assistance. ***Please review this guide before starting your pre-application.***

- [1. Who is eligible for the program?](#)
- [2. How do I apply?](#)
- [3. What do I do if I can't fill out the form online because of a disability, lack of Internet access, a language barrier, or some other reason?](#)
- [4. How does the Arlington Tenant-Homeowner Assistance Program pre-application period work?](#)
- [5. What type of assistance is available?](#)
- [6. If I apply, will I receive assistance?](#)
- [7. I own a property in Arlington that I rent out. Is this property eligible for mortgage assistance?](#)
- [8. How do I know if I earn less than or more than 80% of the area median income?](#)
- [9. How do I calculate my household size?](#)
- [10. What is considered a negative financial impact related to Covid-19?](#)
- [11. If I am selected to submit a full application, what documents will I need to submit?](#)
- [12. Am I eligible if I'm an immigrant? Is this assistance included in the public charge rule?](#)
- [13. Am I eligible for assistance if I live with roommates?](#)
- [14. How soon will I receive the assistance? What month will the assistance apply to?](#)
- [15. Is there a maximum amount of assistance I can receive?](#)
- [16. How do I calculate my gross household income?](#)
- [17. Do I need to let my landlord know I am applying for rental assistance?](#)
- [18. What if I submit materials after the deadline?](#)
- [19. Why do you need to know if I live in public housing or receive a Section 8 voucher?](#)
- [20. What do I do if I'm being evicted for non-payment of rent?](#)
- [21. What do I do if I am homeless?](#)
- [22. Why are you asking about my race and ethnicity?](#)
- [23. Will there be more funding available later? Will I be eligible for future programs?](#)
- [24. Can the grant be used for expenses besides rent or mortgage payments?](#)

1. Who is eligible for the program?

Applicants must meet the following criteria to be eligible for the Tenant-Homeowner Assistance Fund:

- ✓ Have a primary residence in Arlington, Massachusetts, where they reside for more than 50% of the year.
- ✓ Be able to demonstrate current or previous inability to pay rent or mortgage due to a financial challenge caused by the COVID-19 pandemic. One of the missed payments must have occurred between March 2020-March 2022.

For homeowners to be eligible, there must not be a municipal lien on the property.

2. How do I apply?

The application process has several phases.

1. Pre- Application (Lottery) Phase : Eligible households may complete a pre-application form by the **April 13, 2022 11:59 PM deadline**. The form is estimated to take 5 minutes and is available here: <https://www.surveymonkey.com/r/ARPA-PreApp>

2. Fund Eligibility Phase: After the pre-application period closes, applicants eligible on a preliminary basis will be entered into a lottery to determine the order in which applicants will be reviewed for full eligibility. Those who are selected will be contacted by email by the Town of Arlington's certification specialist, SEB Housing. Selected applicants will have 5 days after notification to submit the requested documentation.

3. Income Verification: Once applicants' full eligibility has been confirmed, SEB Housing will request income documentation to determine the amount of assistance applicants are eligible to receive.

4. Approval: Applicants approved by SEB Housing, along with their landlord or mortgage servicer, will be notified by the Town of Arlington regarding their eligibility. At this time, landlords or mortgage servicers will be required to submit a Form W-9 to the Town of Arlington, which will enable the Town to cut a check.

5. Grant Award: Generally, checks for approved applicants will be sent to landlords or mortgage servicers within 30 days of the applicant's approval. However, the timeline may be delayed if the applicant, landlord, or mortgage loan servicer does not provide the requested information in a timely manner. Upon receipt of payment, the landlord or mortgage loan servicer is required to provide a receipt to their tenant or client, detailing the period which the assistance covers.

3. What do I do if I can't fill out the form online because of a disability, lack of Internet access, a language barrier, or some other reason?

If you need assistance completing the form, you may contact ArlingtonFund@sebhousing.com or 617-782-6900 x3. Please include your name, address, and phone number. If you do not speak English, please indicate the language you speak and we make accommodations to provide interpretation services.

4. How does the Arlington Tenant-Homeowner Assistance Program pre-application work?

After you submit a pre-application, the Town's contracted certification specialist, SEB Housing, will make a preliminary determination of which households are eligible for this program. Pre-screening will be used to verify your residency in Arlington, your financial impact related to Covid-19, and your inability to make a full rental or mortgage payment for at least one month since March of 2020.

After the pre-application period closes, SEB Housing will review pre-applications for preliminary eligibility; those determined to be eligible will then be entered into a lottery, which will determine the order in which applicants will be selected to complete a full application. All eligible pre-applicants will be notified via email regarding the date and time of the lottery. Applicants will also be notified of the order established by the lottery immediately after the lottery. Please note that submission of pre-application and full application materials does not guarantee that you will receive assistance.

5. What type of assistance is available?

Eligible households that are selected will receive assistance of up to \$2,500 per month, not to exceed the actual monthly rental or mortgage amount. Households earning 80% or less of the Area Median Income may receive up to four months of assistance. Those earning more than 80% of the Area Median Income are eligible to receive up to two months of assistance. *See Question 8 to determine your Area Median Income level.* Assistance is paid in the form of a check and mailed to the landlord or mortgage loan servicer.

| Income Level | Maximum months of assistance | Maximum assistance per month |
|-------------------------------------|------------------------------|------------------------------|
| Up to 80% of the Area Median Income | 4 | \$2,500.00 |
| Over 80% of the Area Median Income | 2 | \$2,500.00 |

6. If I apply, will I receive assistance?

There is no guarantee that eligible applicants will receive assistance. The Town has contracted with a certification specialist, SEB Housing, to ensure a fair allocation of funds. The Town reserves the right to fund eligible applicants at lower levels or for fewer months than requested in order to ensure a fair allocation of funds.

7. I own a property in Arlington that I rent out. Is this property eligible for mortgage assistance?

No. Those applying for mortgage assistance are advised that mortgage assistance is restricted to owner-occupied properties. However, if your tenant has missed rental payments due to the pandemic, they may be eligible. Applications cannot be submitted by landlords on behalf of tenants.

8. How do I know if I earn less than or more than 80% of the area median income?

The table below, sourced from the U.S. Department of Housing and Urban Development, can be used to determine whether you earn more than or less than 80% of the Area Median Income. Households with income up to 80% of the Area Median Income are eligible for up to four months of assistance, while households earning more than 80% of the Area Median Income are eligible for up to two months, payable to their landlord/mortgage loan servicer.

| Number of people in your Household | Household Income <i>80% Area Median Income or Less</i> <i>Eligible for up to 4 months of assistance</i> | Household Income <i>Greater than 80% Area Median Income</i> <i>Eligible for up to 2 months of assistance</i> |
|------------------------------------|---|--|
| 1 | \$70,750 or less | \$70,751 or more |
| 2 | \$80,850 or less | \$80,851 or more |
| 3 | \$90,950 or less | \$90,951 or more |
| 4 | \$101,050 or less | \$101,051 or more |
| 5 | \$109,150 or less | \$109,151 or more |
| 6 | \$117,250 or less | \$117,251 or more |
| 7 | \$125,330 or less | \$125,331 or more |
| 8 | \$133,400 or less | \$133,401 or more |

9. How do I calculate my household size?

A “household” is defined as an individual or two or more persons who will live regularly in a unit as their principal residence and who are related by blood, marriage, law, or who have otherwise evidenced a stable inter-dependent financial relationship. Include any spouse, partner, parent, sibling, child, cousin, or other family member, friend, and anyone else who lives with you *and* has a stable, inter-dependent financial relationship with you. If someone in your household lives in multiple locations, count them as part of your household if they live with you more than 50% of the time.

Roommates who are not related by blood, marriage, or law, and who have not otherwise evidenced a stable inter-dependent financial relationship are generally not considered to be part of the same household. These individuals may apply as one-person households. If all roommates are individually eligible and wish to apply as a household, they may do so.

10. What is considered a negative financial impact related to Covid-19?

There are a variety of negative financial impacts that are considered eligible, but the reason for it *must* be related to COVID-19. Examples include: job loss, job furlough or loss of hours worked, extended time off of work due to a COVID-19 diagnosis, increased childcare expenses above pre-pandemic expenses, increased healthcare expenses, funeral expenses, reduction in self-employment income, or reduction in rental income. If none of these describes something your household experienced, but you believe that you are eligible, complete the “Other negative financial impact related to Covid-19” section in the pre-application. Please note that termination from employment or declined employment opportunities due to an applicant voluntarily opting out of Covid-19 vaccination for personal reasons is not considered an eligible financial hardship in the Arlington Tenant-Homeowner Assistance Fund. All applicants will be required to submit documentation demonstrating the negative financial impact.

11. If I am selected to submit a full application, what documents will I need to submit?

While your exact situation may vary, households will generally be required to provide the following information in their full application. **Please do not submit any documentation until it has been requested.**

| Full Application Submission Requirements | |
|---|---|
| Renter Households | Homeowner Households |
| Documentation to verify your residence (a copy of your driver's license, passport, lease, or a utility bill that includes your name and address). | Documentation to verify your residence (a copy of your driver's license, passport, mortgage statement, or a utility bill that includes your name and address). |
| A copy of your lease/rental agreement | A copy of your most recent mortgage statement Evidence of Homeowners Insurance Policy |
| Proof of all household income (may include pay stubs, tax returns, profit and loss statements for business owners, social security statements, pension statements, child support payments, dividends and interest from investments, unemployment earnings). | Proof of all household income (may include pay stubs, tax returns, profit and loss statements for business owners, social security statements, pension statements, child support payments, dividends and interest from investments, unemployment earnings). |
| Landlord name and contact information. | Loan servicer's name and contact information. |
| Documentation of a Covid-19 financial impact. | Documentation of a Covid-19 financial impact. |
| Documentation showing your inability to pay all or some of your rent since March 2020. | Documentation showing your inability to pay all or some of your mortgage payments since March 2020. |

Your application for income verification cannot be considered without submission of the backup documentation requested. The Town is committed to your privacy, and will only share your information with our administrator as needed for the administration of this program. **Do not submit any documentation until it has been requested.**

12. Am I eligible if I'm an immigrant? Is this assistance included in the public charge rule?

We do not collect information about immigration status. Immigration status does not affect eligibility for this program. The type of assistance available through the Arlington Tenant-Homeowner Assistance Fund is not included in the public charge determination.

13. Am I eligible for assistance if I live with roommates?

Yes, as long as you are eligible based on the criteria in Question 1, you are eligible for this program. See Question 9 for determining your household size. Please note that you are only eligible for the amount of rent that you are responsible for paying each month. The amount you are eligible for cannot exceed the actual amount you pay per month, and cannot exceed an amount proportional to the number of residents in the unit, if the lease is shared. For example, if you, a one-person household, split a \$2,000 per-month lease with one other person, the most you are eligible to receive per month is \$1,000.

14. How soon will I receive the assistance? What month will the assistance apply to?

This is a multi-step process, with three separate applications required: The Pre-Application (for the Lottery), the Fund Eligibility verification (to verify residency and negative financial impact related to Covid-19) and Income Verification (to verify if a household is eligible for 2 months or 4 months of assistance). The process from Pre-Application to Income Verification will likely take 2-3 months. Households who complete each step of the certification process will be recommended by SEB Housing to the Town for final approval and payment.

The Town will generally provide payment to landlords or loan servicers within 30 days of the administrator providing an approval, but the timeline is dependent on how quickly the full applications are completed and the necessary documentation is received from landlords or loan servicers. Please note that the Town is unable to expedite payments. The assistance will apply to rental or mortgage bill(s) that are due after the approval letter has been sent. Assistance from multiple sources cannot be used to cover a single expense.

15. Is there a maximum amount of assistance I can receive?

Yes. You may receive rental assistance up to \$2,500 per month, for no more than the actual amount of your monthly rent or mortgage payment. Households with incomes of 80% or less of the Area Median Income are eligible for up to four months of assistance. Households earning more than 80% of the Area Median Income are eligible for up to two months of assistance. Please note that your eligibility does not guarantee you will receive the maximum amount of assistance. *See Question 9 to determine your household size.*

16. How do I calculate my gross household income?

A household's income is the total anticipated amount of money received by ALL members of the household over the next 12 months (starting from the date of application and projecting forward 12 months) based on their current income and assets. In an effort to provide as accurate an income estimation as possible, SEB Housing will also review historical income data to provide a basis for future income estimates. Any monies you anticipate receiving in the next 12 months will be counted as income and monies received over the previous 12 months will be analyzed to help estimate future income. This includes, but is not limited to, Social Security, alimony, child support, overtime pay, bonuses, unemployment, severance pay, part-time employment, matured bonds, monies to be received in court settlements, and actual or imputed interest and dividends on bank accounts and other assets. ALL SOURCES OF INCOME ARE COUNTED with the exception of income from employment for household members under the age of 18 and any income over \$480/year for full time students who are dependents (but note that all such income must still be documented even if it is exempt from the household income calculation).

It will be assumed that all applicants will continue to receive any monies they have received over the past 12 months unless supporting documentation proves otherwise. It is also not up to the household to determine what monies received over the past year should and should not be counted as their calculated income. Therefore, all monies should be listed on the application and the inclusion of these monies in determining a household's eligibility will be based on affordable housing guidelines.

17. Do I need to let my landlord/loan servicer know I am applying for rental assistance?

If you are selected to receive rental or mortgage assistance, you must let your landlord, property manager, or loan servicer know, and you will need to submit contact information for your landlord or property manager. They will be required to submit a completed form W-9 in order to receive payment from the Town of Arlington.

18. What if I submit materials after the deadline?

Due to the high volume of applications expected, we cannot offer applicants additional time to submit materials. It is the applicant's responsibility to submit the completed pre-application form and additional application materials within the stated time frames. Failure to provide accurate information will result in your removal from the program.

19. Why do you need to know if I live in public housing or receive a Section 8 voucher?

Living in public housing or receiving a Section 8 voucher does not impact your eligibility. We may require different documentation of rent when we process your application. If you live in public housing or receive a Section 8 voucher, and you have experienced a loss of income, you should consider asking your landlord or voucher sponsor about a re-certification of income. This could reduce the amount of rent that you are responsible for paying.

20. What do I do if I'm being evicted for non-payment of rent?

If you are being evicted for non-payment of rent, you should contact Greater Boston Legal Services at 617-603-1807 or an attorney immediately.

21. What do I do if I am homeless?

If you are homeless, please contact the [Somerville Homeless Coalition](#) which offers a range of services for homeless and near homeless families and individuals. The Somerville Homeless Coalition can be reached at 617-623-6111.

22. Why are you asking about my race and ethnicity?

We collect this information for data collection purposes only. Your race and ethnicity do not impact your eligibility for rental assistance or your likelihood of being selected. We use the aggregate data to ensure that our program is accessible to everyone in our community.

23. Will there be more funding available later? Will I be eligible for future programs?

There is currently no funding available to fund this program after this round of assistance. If funding becomes available and the program runs again, the Town reserves the right to change the eligibility criteria, amount of assistance, and other aspects of the program.

24. Can the grant be used for expenses besides rent or mortgage payments?

No. Only housing costs including rent and mortgage are eligible. Other housing costs, such as condo fees, escrowed insurance or taxes, lines of credit, utilities, or second mortgages are excluded from this program.