

# Town of Sudbury

## Housing Trust

HousingTrust@sudbury.ma.us

Flynn Building  
278 Old Sudbury Road  
Sudbury, MA 01776  
978-639-3387  
Fax: 978-639-3314  
www.sudbury.ma.us/housingtrust

### **AGENDA**

**Thursday, February 10, 2022**

**8:00 AM**

**Virtual Meeting**

Pursuant to Chapter 20 of the Acts of 2021, this meeting will be conducted via remote means. Members of the public who wish to access the meeting may do so in the following manner:

Please click the link below to join the virtual Housing Trust Meeting:

<https://us02web.zoom.us/j/85164326118>

For audio only, call the number below and enter the Meeting ID on your phone keypad:

Call In Number: 978-639-3366 or 470-250-9358

Meeting ID: 851 6432 6118

No in-person attendance of members of the public will be permitted and public participation in any public hearing conducted during this meeting shall be by remote means only.

Welcome and Announcements

#### Board Operations

1. Minutes: Approve Meeting Minutes of December 9, 2021, and January 13, 2022, if presented

#### Housing Trust Initiatives

2. 67-73 Nobscot Road – Site Feasibility Analysis Update
3. Sudbury Rent Relief Program
  - Update on Phase 1 Initial Applications
  - Discuss and Possible Vote for Additional Funds
  - Discuss and Possible Establishment of Task Force Future Enhancements
4. Mortgage Assistance – Review Program Materials

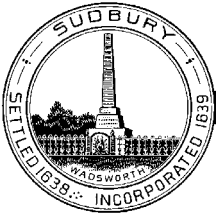
#### Board Operations (continued)

5. Financial Update
  - Vote to Ratify the FY22 December Transactions, if presented

#### Public Comment

#### Other or New Business

*These agenda items are those reasonably anticipated by the Chair which may be discussed at the meeting. Not all items listed may in fact be discussed and other items not listed may also be brought up for discussion to the extent permitted by law.*



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### **DRAFT MINUTES**

**DECEMBER 9, 2021 AT 8:00 AM**

### **VIRTUAL MEETING**

**Housing Trust Members Present:** Vice Chair John Riordan, Kelley Cronin, Janie Dretler, Carmine Gentile, Karl Pops, and Susan Scotti

**Housing Trust Members Absent:** Chair Cynthia Howe and Robert Hummel

**Others Present:** Director of Planning and Community Development Adam Duchesneau, Director of the Regional Housing Services Office (RHSO) Liz Rust, and Liz Valenta from the Regional Housing Services Office (RHSO)

Mr. Riordan called the meeting to order at 8:03 AM.

#### **1. Minutes: Approve Meeting Minutes of November 18, 2021, if presented**

Ms. Dretler made a motion to approve the minutes of November 18, 2021. Mr. Gentile seconded the motion. Roll Call Vote: Mr. Riordan – Aye, Ms. Cronin – Aye, Ms. Dretler – Aye, Mr. Gentile – Aye, Mr. Pops – Aye, and Ms. Scotti – Aye.

#### **2. Financial Update**

- Vote to Ratify the FY22 October Transactions

Ms. Rust provided a brief overview of what the transactions entailed.

Ms. Cronin made a motion to ratify the FY22 October Transactions. Mr. Gentile seconded the motion. Roll Call Vote: Mr. Riordan – Aye, Ms. Cronin – Aye, Ms. Dretler – Aye, Mr. Gentile – Aye, Mr. Pops – Aye, and Ms. Scotti – Aye.

#### **3. Housing Trust Meetings**

- Note Upcoming Meetings, 8:00 AM: January 13, 2022 and February 10, 2022

Mr. Riordan noted the above future meeting dates and asked the Housing Trust members to mark their calendars accordingly.

#### **4. Dutton Road – Debbie Hoak (Executive Director Greater Worcester Habitat for Humanity) Attending**

Debbie Hoak, Executive Director of the Greater Worcester Habitat for Humanity, was in attendance to discuss the property at 490 Dutton Road. She provided a brief overview of the situation at the property. Ms. Hoak indicated the property owner had been making payments on the unit and then, unfortunately, suddenly passed away. There was then an extensive legal process to determine who owned the property as the only remaining family member had only recently turned 18 years of age. Once the house was vacated, after a bit of time had passed, a pipe burst and was left unrepaired for a significant portion of time which caused water damage to the unit, and this is currently being addressed. Ms. Hoak stated Habitat for Humanity would like to partner with the Housing Trust on addressing these unit repairs so the dwelling can be sold, including assisting with some of the financial matters until the property can be transferred (upfront funding for repairs).

Ms. Cronin inquired as to how much of the cost the insurance company would be covering for the repairs. Ms. Hoak stated she had not received a scope or amount just yet, so she was unsure.

Ms. Cronin asked how much of the mortgage was outstanding Ms. Hoak indicated about 90,000 was still outstanding, but the dwelling unit could sell for about \$175,000 to \$180,000 prior to any capital improvements.

Ms. Cronin inquired if Habitat for Humanity currently owned the unit. Ms. Hoak stated they did not and noted the dwelling was still in the probate court process at this time.

Mr. Riordan asked when the Housing Trust would know about the scope of work for the remediation and the insurance payment estimates. Ms. Hoak stated she was expecting to have the scope of work prior to the Housing Trust meeting, but still did not have it. She noted she was very unsure of the timeline, but was hoping it would only take a few more weeks to receive the scope.

Mr. Riordan inquired who will become the owner of the dwelling unit as part of the probate process. Ms. Hoak stated the 18-year-old family member will retain formal ownership of the unit until a new owner purchases the dwelling.

Mr. Gentile stated he was anticipating a written agreement with the owner to reimburse Habitat for Humanity and the Housing Trust upon sale of the property would be implemented. Ms. Hoak stated the goal was to make both Habitat for Humanity and the Housing Trust whole at the time of the re-sale of the dwelling unit.

Mr. Riordan asked if any Housing Trust funds had been expended on this matter to this point. Ms. Rust indicated no funds had been spent regarding this situation. She recommended the Housing Trust vote to have the Chair and Vice Chair work with Town staff and Habitat for Humanity to draft a formal agreement to bring back to the Housing Trust for a vote at a future meeting.

Mr. Riordan made a motion to authorize the Housing Trust Chair and Vice Chair to work with Town staff and Habitat for Humanity to draft a formal agreement for the remediation situation at 490 Dutton Road to bring back to the Housing Trust for a vote at a future meeting. Mr. Gentile seconded the motion. Roll Call Vote: Mr. Riordan – Aye, Ms. Cronin – Aye, Ms. Dretler – Aye, Mr. Gentile – Aye, Mr. Pops – Aye, and Ms. Scotti – Aye.

## **5. Rental Assistance – Review Proposed Changes**

Ms. Rust indicated the Housing Trust had received \$388,500 in Community Preservation Act funds for additional rental assistance and to create one unit of affordable housing at the 2021 Annual Town Meeting. Ms. Rust noted Ms. Valenta was in attendance to walk through some of the proposed modifications to the Rental Assistance Program which had been voted upon at the last meeting.

Mr. Riordan indicated he was hoping at least some of this money could be used to create a new affordable housing unit for the community. He also inquired about the possibility of American Rescue Plan Act (ARPA) funds being allocated to the Rental Assistance Program and wondered about the timeline for any awarding of this funding. Ms. Dretler indicated the Select Board had extended the deadline for possible ARPA projects to the end of December 2021 and, as such, the Select Board has not yet begun to review all of the requests which had been submitted.

Mr. Gentile indicated the \$75,000 he had requested in House Bill 4269 to assist Sudbury residents with their mortgage payments was included and now the Town of Sudbury was just waiting on a check from the state before the program could be implemented.

There was then discussion regarding the proposed parameters for the Rental Assistance Program in the outline document which Ms. Rust had prepared, including need, household income limits, and amount of assistance.

Ms. Rust made a suggestion of the program being rolled out with the parameters as outlined, reviewing how it goes, and then possibly revising the program if and as needed.

Mr. Riordan made a motion to allocate \$125,000 of the \$388,500 Community Preservation Act funds which were awarded to the Housing Trust at the 2021 Annual Town Meeting to fund the Rental Assistance Program. Ms. Cronin seconded the motion. Discussion ensued regarding the \$125,000 amount as Mr. Gentile and Mr. Pops felt a lesser amount to start might be more appropriate. Ms. Cronin noted the amount of funding for the program could always be increased at a later time. Mr. Riordan then withdrew the motion.

Mr. Pops made a motion to allocate \$80,000 of the \$388,500 Community Preservation Act funds which were awarded to the Housing Trust at the 2021 Annual Town Meeting to fund the Rental Assistance Program. Mr. Gentile seconded the motion. Roll Call Vote: Mr. Riordan – No, Ms. Cronin – Aye, Ms. Dretler – Aye, Mr. Gentile – Aye, Mr. Pops – Aye, and Ms. Scotti – Aye.

Mr. Pops made a motion for the Rental Assistance Program to provide rental assistance to reduce a household's rental payment to 30% of their household income, so the assistance payment would be up to the amount listed in item 2.a. of the memorandum (1-bedroom: \$500, 2-bedroom: \$750, 3-bedroom: \$1,000, 4-bedroom: \$1,250), or to assist the household by reducing the household's income amount expended on rent to at least 30%, whichever amount was greater. Mr. Gentile seconded the motion. Roll Call Vote: Mr. Riordan – Aye, Ms. Cronin – Aye, Ms. Dretler – Aye, Mr. Gentile – Aye, Mr. Pops – Aye, and Ms. Scotti – Aye.

Mr. Riordan provided some comments regarding his concerns about the initial application period timeline for the Rental Assistance Program and he recommended it be lengthened as much as possible.

## **6. 67-73 Nobscot Road – Site Feasibility Analysis Update**

Mr. Duchesneau indicated he did not have a significant update on the site feasibility analysis and was still awaiting information from the consultant, Beals + Thomas. He noted approximately 40% of the funding allocated for this project had been spent through the end of November 2021.

### **Public Comment**

There were no public comments.

### **Other or New Business**

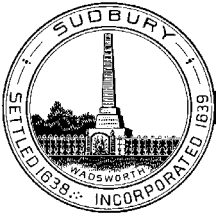
There was no discussion under this topic.

## **2. Financial Update**

### **o American Rescue Plan Act (ARPA) Funds Update**

Mr. Duchesneau provided a brief update noting the Select Board had extended the project ideas submission deadline until December 31, 2021 and would be reviewing all of the possible projects for funding in early 2022. He also indicated it seemed the current project funding requests already well exceeded the amount of ARPA funds that would be allocated to the Town of Sudbury.

At 9:50 AM, Mr. Gentile made a motion to adjourn the meeting. Ms. Dretler seconded the motion. Roll Call Vote: Mr. Riordan – Aye, Ms. Cronin – Aye, Ms. Dretler – Aye, Mr. Gentile – Aye, Mr. Pops – Aye, and Ms. Scotti – Aye.



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### DRAFT MINUTES

JANUARY 13, 2022 AT 8:00 AM

### VIRTUAL MEETING

**Housing Trust Members Present:** Chair Cynthia Howe, Vice Chair John Riordan, Janie Dretler, Carmine Gentile, Robert Hummel, and Karl Pops

**Housing Trust Members Absent:** Kelley Cronin and Susan Scotti

**Others Present:** Director of Planning and Community Development Adam Duchesneau, Director of the Regional Housing Services Office (RHSSO) Liz Rust, and Liz Valenta from the Regional Housing Services Office (RHSSO)

Mr. Riordan, as the Acting Chair, called the meeting to order at 8:09 AM.

#### **1. Minutes: Approve Meeting Minutes of December 9, 2021, if presented**

Mr. Riordan noted the minutes from December 9, 2021 were not included in the meeting materials and therefore the topic would be deferred to the Housing Trust's February 10, 2022 meeting.

At this time Ms. Howe joined the meeting and resumed duties as Chair.

#### **2. Financial Update**

- Vote to Ratify the FY22 November Transactions

Ms. Rust provided a brief overview of what the transactions entailed.

Ms. Dretler made a motion to ratify the FY22 November Transactions. Mr. Hummel seconded the motion. Roll Call Vote: Ms. Howe – Aye, Mr. Riordan – Aye, Ms. Dretler – Aye, Mr. Gentile – Aye, Mr. Hummel – Aye, and Mr. Pops – Aye.

At this Ms. Dretler left the meeting.

- Financial Statements – Completed for FY21

Ms. Rust indicated the audit for the fiscal year ending on June 30, 2021 had been completed.

### **3. 2021 Annual Report**

Ms. Rust noted the general topics covered in the Annual Report were the same from previous years and overall the report provided a summary of the Housing Trust's activities in 2021.

Ms. Howe felt the first paragraph was not as strong as it could be and was hoping to perhaps make a few changes with more details.

Mr. Riordan made a motion to approve the 2021 Annual Report and to authorize the Chair to modify the first paragraph of the report at their discretion. Mr. Pops seconded the motion. Roll Call Vote: Ms. Howe – Aye, Mr. Riordan – Aye, Ms. Dretler – Aye, Mr. Gentile – Aye, Mr. Hummel – Aye, and Mr. Pops – Aye.

### **8. Rental Assistance – Review Program Materials**

Ms. Valenta provided an overview of the parameters of the program and felt the details were fairly close to being finalized. She discussed the proposed monthly rent thresholds and monthly utility assistance payments. Ms. Valenta also covered the details of the application process for the program.

Mr. Riordan stated he wanted to see the Section 8 rental assistance removed from the proposed ineligibility criteria for the program. He felt these were people in the community who were on the razor's edge of making ends meet and they should be afforded as much housing assistance as possible.

Ms. Howe noted the parameters of the program would loop in most people, but the idea of the program was to not be a long-term rental assistance program. However, she stated she would be supportive of making modifications where these Section 8 households could sometimes qualify (in emergency situations) for assistance from the program.

There was then discussion on how to handle Section 8 households and how they would or would not be eligible for the program.

At this time Ms. Dretler rejoined the meeting.

The Housing Trust determined they desired to eliminate the Section 8, MRVP, and Housing Authority programs from the ineligibility requirements.

Mr. Riordan made a motion to adopt the parameters of the rental assistance program with the removals of the Section 8, MRVP, and Housing Authority programs from the ineligibility requirements. Mr. Hummel second the motion. Roll Call Vote: Ms. Howe – Aye, Mr. Riordan – Aye, Ms. Dretler – Abstain, Mr. Gentile – Aye, Mr. Hummel – Aye, and Mr. Pops – Aye.

Ms. Rust noted the intent was to make a February 1, 2022 rollout of the rental assistance program.

At this time Mr. Hummel left the meeting.

#### **4. Sudbury Housing Trust – Draft Bylaw**

Ms. Howe noted she had sat in on the last Select Board meeting where this matter was discussed and it had been deferred to their January 18, 2022 meeting.

Ms. Rust indicated the Town had never adopted a local bylaw for the Housing Trust as agreed upon when the Declaration of Trust was created and recorded. As such, the creation of this local bylaw is somewhat of an administrative action, but at the same time it presents an opportunity to perhaps make some adjustments to the Declaration of Trust.

Mr. Riordan expressed his frustration with the deadline requested by the Select Board to provide comments back to them. He felt more time was needed to review the proposed draft bylaw to provide thoughtful comments.

Ms. Rust noted that without a local bylaw the Housing Trust cannot operate differently than the parameters laid out in the Massachusetts General Laws (MGL). She indicated that since there was currently no local bylaw in place, there were certain parameters laid out in the Declaration of Trust by which the Housing Trust did not technically need to adhere to. The proposed local bylaw would formally put these parameters in place. Ms. Rust noted the local bylaw was only required if the community wanted to do something different than what was required in the MGL. Since some of the agreed upon parameters were different from what was in the MGL, it would seem appropriate to implement the local bylaw.

Mr. Gentile indicated it would be helpful to have a memorandum which summarized the proposed changes to the Declaration of Trust and what they would mean for the operational parameters of the Housing Trust. He noted there was plenty of time to bring this matter before the Housing Trust earlier.

Mr. Gentile made a motion to express reservations to the proposed local bylaw presented by the Select Board, to reject the proposed local bylaw as there had been no explanation as to why this was necessary as opposed to the status quo, to reject any currently proposed implementation of the local bylaw and due to inadequate ability for timely consideration of the matter, and that the Housing Trust would commit to reviewing and commenting on the proposed bylaw within 120 days. Mr. Riordan seconded the motion. Discussion on the motion ensued.

Ms. Howe questioned that since the Housing Trust had been operating for 16 years, was there any rush to bring this matter forth to the May 2022 Annual Town Meeting. Ms. Dretler indicated there was nothing requiring this matter to be brought forth to the next possible Town Meeting.



Mr. Riordan wondered if the Housing Trust should engage independent counsel on the matter. Ms. Howe stated it was probably a good idea to, at a minimum, speak with Town Counsel on the matter. Ms. Rust clarified Town Counsel had indicated the proposed local bylaw essentially contained the same operational items currently laid out in the Declaration of Trust.

Pat Brown of 34 Whispering Pine Road noted the appointment of the Housing Trust members was already laid out in MGL and even though these steps had been omitted from the proposed local bylaw, the language was already in MGL.

Mr. Riordan stated he felt concerned about the perceived need to move forward quickly with this issue and it did not sit well with him.

Ms. Dretler indicated she could make the request to the Select Board that the matter be deferred to a future Town Meeting, beyond May of 2022, to allow more time for all parties involved to review and understand the proposed local bylaw.

Mr. Gentile then made the following revised motion:

- To request additional time to review any currently proposed bylaw since there is presently inadequate ability for timely consideration of the matter.
- To express reservations to the proposed bylaw presented by the Select Board as there has been no explanation as to why, at this time, this is new bylaw is necessary as opposed to the status quo.
- To commit to reviewing and commenting on the proposed bylaw within 120 days, including requesting to meet with Town Counsel to review the matter, if approved by the Town Manager.

Mr. Riordan seconded the revised motion. Roll Call Vote: Ms. Howe – Aye, Mr. Riordan – Aye, Ms. Dretler – Aye, Mr. Gentile – Aye, Mr. Hummel – Absent, and Mr. Pops – Aye.

Mr. Riordan noted there was no language regarding holding meetings, appointment of Trustees, etc. within the proposed local bylaw and he requested the Housing Trust follow up on these points. Ms. Rust noted these particular points are listed in the Declaration of Trust.

## **5. Update on Community Preservation Coordinator Position**

Mr. Duchesneau provided a positive update and indicated the proposed position was still tracking to be a part of the FY23 Town Budget for the May 2022 Annual Town Meeting.

## **9. 67-73 Nobscot Road – Site Feasibility Analysis Update**

Mr. Duchesneau indicated he did not have a significant update on the site feasibility analysis and was still awaiting information from the consultant, Beals + Thomas. He noted approximately 40% of the funding allocated for this project had been spent through the end of November 2021.

Mr. Duchesneau then read into the record a recent email he had received from David LaPointe at Beals + Thomas which indicated they had been working on the study, including performing the wetland delineation, surveying of the property, and preparing a base plan of the study area. The email also indicated Beals + Thomas had prepared drafts of three development scenarios: one keeping the existing structures (which may not be feasible/economical) and adding additional units; one with single-family units; and one with a combination of single-family units and duplexes.

The Housing Trust agreed a 67-73 Nobscot Road Subcommittee meeting should be scheduled in the near future and Beals + Thomas should provide their materials to the Subcommittee at least one week in advance of the meeting.

Ms. Rust advocated for the Housing Trust and Sudbury Housing Authority to explore the possibility of implementing some three-bedroom units in any proposed project.

#### **6. HOME Program – Annual Action Plan Discussion**

Ms. Valenta noted it was the Annual Action Plan time of year so she would be exploring any possible projects for Sudbury to use their annual funding allocation. She also indicated the amount of funding the Town received on an annual basis was very small and there may not be an opportunity this year to use any of the HOME Program funding.

There was then discussion as to which types of households in a potential project could qualify for the usage of this funding.

#### **7. Mortgage Assistance – Review Program Materials**

Discussion on this topic was deferred to the February 2022 meeting.

#### **Public Comment**

There were no additional public comments.

#### **Other or New Business**

There was no discussion under this topic.

At 9:51 AM, Mr. Riordan made a motion to adjourn the meeting. Ms. Dretler seconded the motion. Roll Call Vote: Ms. Howe – Aye, Mr. Riordan – Aye, Ms. Dretler – Aye, Mr. Gentile – Aye, Mr. Hummel – Absent, and Mr. Pops – Aye.

**Sudbury Housing Trust  
Financial Projection - Detail**

Description	Line#	FY20	FY21		FY22			FY23	Total	
		Actual	Actual	Planned	Actual	Remaining	Projected	Planned		Projected
<b>Housing Unit Creation</b>										
Cumulative #units created	1	14	14							
Cumulative per unit subsidy of created units	2	\$181,812	\$181,812							
Annual #Trust Created Units	3	0	0							
Annual \$Trust Created Units	4	\$0	\$0							
Total subsidy of created units	5	\$2,545,366	\$2,545,366							
#Trust Assisted Units	6	126	126							
\$Trust Assisted Units	7	\$650,000	\$650,000							
Cumulative per unit subsidy of assisted units	8	\$5,158.73	\$5,159							
<b>Detailed Statement of Revenues and Expenditures</b>										
Carry Forward	10	\$222,566	\$155,241	\$181,406	\$129,310.94	\$0	\$129,311	\$98,989	\$343,184	
Fees - 712543/430000	20	\$70,332	\$89,115	\$93,450	\$18,613	\$76,849	\$95,462	\$102,030	\$90,400	\$966,291
Resales	25	\$5,382	\$10,675			\$10,000	\$10,000			\$30,199
<b>External Contracts (sum of below)</b>	<b>30</b>	<b>\$64,950</b>	<b>\$78,440</b>		<b>\$18,613</b>	<b>\$66,849</b>	<b>\$85,462</b>		<b>\$90,400</b>	<b>\$924,272</b>
<i>Bedford Woods</i>	31		\$2,000		\$4,000	\$10,200	\$14,200			\$16,200
<i>Harvard - Pine Hill Village</i>	32	\$4,200	\$5,000			\$7,500	\$7,500		\$7,500	\$24,200
<i>Lexington Meadows</i>	33		\$2,000			\$8,000	\$8,000			\$10,000
<i>Natick Graystone Lane</i>	34				\$1,000	\$3,000	\$4,000		\$5,500	\$9,500
<i>Medford Wellington Woods</i>	35	\$1,000	\$9,000			\$11,000	\$11,000		\$19,000	\$41,000
<i>Holliston - Holliston Trust</i>	36	\$1,000				\$0	\$0			\$1,000
<i>Holliston - Village Green</i>	37					\$6,000	\$6,000		\$5,000	\$12,000
<i>Rental Recertification: Messenger, Corey St</i>	38	\$3,750	\$3,650		\$1,750	\$1,600	\$3,350		\$3,400	\$36,150
<i>Monitoring - MassHousing, Cold Brook</i>	39		\$20,790		\$9,863	\$19,549	\$29,412		\$30,000	\$80,202
<i>Harvard - Trail Ridge</i>	40	\$3,500	\$4,500		\$2,000	\$0	\$2,000			\$22,500
<i>Completed</i>	299	\$51,500	\$31,500				\$0		\$20,000	\$671,520
CPA/Financing - 712549/497000	30	\$0	\$0.00	\$220,000	\$388,500	\$0	\$388,500	\$388,500	\$0	\$3,153,393
Other	315	\$0.00	\$0.00				\$0	\$0	\$0	\$3,897
CPA	32	\$0	\$0	\$220,000	\$388,500	\$0	\$388,500	\$388,500	\$0	\$3,148,996
Escrow Deposits - 712548/481000	40	\$0.00	\$0.00		\$0	\$0	\$0	\$0	\$0	\$0
Interest - 712548/482000, 712548/489000	41	\$16,311	\$638	\$11,000	\$874	\$1,126	\$2,000	\$2,000	\$1,000	\$67,305
Expenditures - 712557/522100	50	-\$153,032.88	-\$113,434	-\$332,000	-\$65,852	-\$203,737	-\$269,589	-\$502,500	-\$309,000	-\$3,995,428
Legal/Parcel Feasibility	52	\$0	\$0				\$0	-\$30,000	\$0	-\$33,600
RHSO/Other Contract Assistance	54	-\$42,416	-\$44,525		-\$44,889	\$0	-\$44,889	-\$45,000	-\$45,000	-\$264,796
<b>Programs - sum of below</b>	<b>56</b>	<b>-\$97,326</b>	<b>-\$57,704</b>		<b>-\$15,177</b>	<b>-\$195,523</b>	<b>-\$210,700</b>	<b>-\$413,500</b>	<b>-\$250,000</b>	<b>-\$3,339,281</b>
<i>Undesignated</i>	560	\$0	\$0			\$0	\$0	-\$288,500	\$0	-\$288,500
<i>Development/Nobscot</i>	561	\$0	-\$3,528		-\$7,727	-\$17,273	-\$25,000	\$0	\$0	-\$28,528
<i>Program - Small/Home Preservation Grants</i>	562	-\$16,900	-\$4,286		-\$6,750	-\$18,250	-\$25,000	-\$25,000	-\$25,000	-\$240,126
<i>Program - ERAP</i>	563	\$0	-\$41,200		-\$700	-\$80,000	-\$80,700	-\$100,000	\$0	-\$141,200
<i>Project - H4H, Dutton Road</i>	564	\$0	\$0			-\$80,000	-\$80,000	\$0	\$0	-\$48,249
<i>Project - Grant: Coolidge/SHA</i>	565	-\$50,000	\$0			\$0	\$0	\$0	\$0	-\$450,000
<i>Project - Home Preservation</i>	566	-\$30,426	-\$8,690			\$0	\$0	\$0	-\$225,000	-\$1,298,898
<b>Lottery Expense (sum of below)</b>	<b>57</b>	<b>-\$13,291</b>	<b>-\$11,205</b>		<b>-\$5,786</b>	<b>-\$8,214</b>	<b>-\$14,000</b>	<b>-\$14,000</b>	<b>-\$14,000</b>	<b>-\$235,015</b>
<i>Advertising/Insurance</i>	571	-\$13,291	-\$11,205		-\$5,786	-\$8,214	-\$14,000	-\$14,000	-\$14,000	-\$174,086
Trust portion of Salaries - 712551/511100	60	-\$934.79	-\$2,249	-\$2,500	-\$951	-\$1,549	-\$2,500	-\$2,500	-\$2,500	-\$224,258
Ending Balance	70	\$155,241.43	\$129,310.94	\$171,356	\$470,494.31		\$343,184.34	\$86,519.00	\$123,084	



# 67-73 Nobscot Road

Sudbury, Massachusetts



Summary	
Units	17
Bedrooms	41





# Regional Housing Services Office

Serving Acton, Bedford, Concord, Lexington, Lincoln, Sudbury, Wayland, and Weston

Office Address: 37 Knox Trail, Acton, MA 01720  
Phone: (978) 287-1092

Website: WWW.RHSOhousing.org  
Email: INFO@RHSOhousing.org

## PROGRAM GUIDELINES

### SUDBURY RENT RELIEF PROGRAM (SRRP)

The program, sponsored by the Sudbury Housing Trust, will provide temporary rental assistance in the form of a grant for the purpose of supporting eligible households in maintaining housing.

#### GRANT DETAILS:

- **Grant Amount:** Monthly assistance will be calculated as the amount necessary to reduce housing costs\* to 30% of current gross income (before taxes), *but* shall be at a minimum the amounts listed below but no more than 50% of actual monthly housing costs.

*For example:* if you are in a one bedroom and the rent is 32% of your income and the 2% to reduce the rent to 30% is less than \$500, the monthly assistance amount would be \$500. Or if you are paying 55% of your income and the 25% is more than 50% of your housing costs, the monthly assistance amount would be 50% of your housing costs.

- 1 Bedroom Unit - \$500/month
- 2 Bedroom Unit - \$750/month
- 3 Bedroom Unit - \$1,000/month
- 4 Bedroom Unit - \$1,250/month

\*Housing Costs - defined as the contract rent the tenant pays plus a utility allowance\*\*

\*\*Utility Allowance – amount will be as reported by applicants, but not more than the current utility allowances published by South Middlesex Opportunity Council (SMOC).

(<https://www.mass.gov/service-details/2022-regional-section-8-utility-allowances>)

- **Utilities Assistance Payment-** With proper documentation, the program will make a one-time payment of up to \$1,000 for utility (gas, electric, water/sewer) arrears (past due amounts) to be paid directly to utility provider. However, the tenant continues to be responsible for ongoing utility payments as the housing costs include a utility allowance.
- **Rental Arrears:** Grants can be applied to rental arrears and will be the lesser of four times the amount of assistance as calculated for each applicant *or* the actual amount owed (as verified by landlord), but doing so will shorten the duration of the grant.
- **Grant Duration:** Grants will be issued for a six-month period (including the month(s) that can be applied to back rent payment) and can be renewed, upon re-certification of income and availability of funds, for a total of two grant periods or up to 12 months.



# Regional Housing Services Office

Serving Acton, Bedford, Concord, Lexington, Lincoln, Sudbury, Wayland, and Weston

Office Address: 37 Knox Trail, Acton, MA 01720  
Phone: (978) 287-1092

Website: WWW.RHSOhousing.org  
Email: INFO@RHSOhousing.org

- **Participation Agreement:** Participation agreements will be executed between the Sudbury Housing Trust, the beneficiary (applicant/tenant) and the landlord to satisfy anti-aid considerations. Landlords must agree to participation in the program. All payments will be made directly to the landlord and the utility providers directly.

## HOUSEHOLD ELIGIBILITY:

- **Residency Requirement:** Applicants must be currently living in Sudbury, Massachusetts.
- **Demonstration of Need:** Applicants must demonstrate that they currently spend more than 30% of their gross annual income on rent and certain utilities, including heat, electricity and water sewer, if applicable. Households spending less than 30% but over 20% of their income on housing may be eligible if they demonstrate an emergency situation that has occurred within the past 90 days (loss of a car/large repair bill, loss of a job, large medical or other non-discretionary expense). *(Note: households currently (in past 60 days) receiving state or federal rental assistance are not eligible for the program)*
- **Unit Requirements:** Landlord and applicant must certify the property is in satisfactory condition and free of any health and safety hazards. A current lease, or similar documentation must be in place for the duration of the grant. Rental amount must be below the following:

Maximum Rental Amounts			
1 Bedroom	2 Bedrooms	3 Bedrooms	4 Bedrooms
\$2,021	\$2,273	\$2,726	\$2,990

- **Income Eligibility:** Household\* income must be below 100% AMI as published periodically by HUD. The program will follow Section 8 guidelines for determining annual income, income for all adult household members (over age 18) must be included. Current limits are as follows:

Effective: 4/1/2021	100% AMI Income Limits					
Household size	1 person	2 person	3 person	4 person	5 person	6 person
Income Limit	\$84,560	\$96,640	\$108,720	\$120,800	\$130,464	\$140,128

\* Household is defined as 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.

- **Ineligible for Rental Assistance:** Households do NOT qualify if any of the following apply:
  1. You receive rental assistance from a local, state or federal program currently (received payments in past 60 days from RAFT, ERAP, ERMA, etc.); or
  2. Own any real estate property.





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## **APPLICATION PROCESS**

- Initial program applications will be available for 10 days.
- Applications will be available electronically and can be mailed upon request.
- 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 program.
- Applicants must submit completed application with sufficient documentation to determine eligibility, prior to the deadline, to be considered for a grant.
- All submissions should be made electronically in PDF format, or mailed to or dropped off at RHSO's address or with the Town of Sudbury. Assistance with the submission is available to those with limited computer access.

## **LOTTERY PROCESS**

- After the 10 day initial application period, it will be determined if the requests exceed available funding. If so, a lottery will be held to select program participants using a random selection with no preferences besides program eligibility.
  - Lottery will be held via a Zoom meeting. Applicants will be given access to the Zoom meeting.
  - Each applicant will be assigned a numbered lottery ticket. Lottery tickets will be assigned a number in the sequence in which they are drawn and recorded in the order of selection on the Lottery Drawing Lists. No preferences will be utilized other than the meeting program eligibility criteria set out here within.
- If the requests do not exceed program fund availability, the program will remain open and accept applications on a first-come, first-served basis. (“first-come” means date complete application was submitted)



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## GRANT AWARD PROCESS

- RHSO will proceed notifying applicants of grant awards from the ordered list from the lottery until all funds are awarded. All lottery participants will remain on the waitlist for the duration of the program and will be offered grants if additional funding becomes available. If grants are offered to applicants after the initial application period, applicants may be required to resubmit income certification and documentation.
- If available funding exceeds initial applications, grants will be awarded on a first-come, first-served basis until funds are exhausted.
- Applicants will be emailed program award letters and grant agreements. Funds will be set aside for the applicant for 14 days. After 14 days, if the grant agreement is not returned fully executed, the funds are released to the program, and the applicant is able to reapply. The program administrator is able to grant short extensions to the 14 days.
- Applicant must execute grant agreement with landlord and obtain W-9 from landlord and submit both to the RHSO. This is the sole responsibility of applicant. And utility
- RHSO will process the executed grant agreement and submit to the Town for payment.

## AFFIRMATIVE MARKETING

RHSO and member towns do not discriminate on the basis of race, color, religion, national origin, disability, familial status, sex, age, marital status, children, sexual orientation, genetic information, gender identity, ancestry or, veteran/military status or membership. Applicants may request reasonable accommodations, which may include a change to policy, procedure or practice to afford a person with a disability an equal opportunity to fully participate in the housing program.

Applications will be available electronically and posed on Town websites and RHSO website. Applications will also be available by mail by request. RHSO can also arrange for assistance for households who have limited English or computer access or proficiency.

Outreach will be conducted in coordination with the town to reach as many households as possible. This will include, but not limited to outreach to local boards, committees and community organizations including:

- a. Town wide electronic announcements
- b. Direct outreach to multi-family landlords
- c. Council on Aging
- d. Housing Authority
- e. Town Social Worker
- f. School Department
- g. Local food pantries
- h. Other community based organizations and places of worship



## **MORTGAGE ASSISTANCE PROGRAM (MAP)**

The Sudbury Housing Trust recognize that people are struggling during the COVID-19 pandemic, due to loss of employment and income. With federal ARPA funds, the Sudbury Housing Trust has received funds from the state to fund this COVID-19 Mortgage Assistance Program to help residents maintain housing stability. The Program will provide mortgage assistance in the form of a grant to be paid directly to lenders for eligible properties and owners.

Funding will be provided to owners who meet the eligibility requirements and complete this application process, including ALL ATTACHMENTS. Funding is available on a first-come, first-served basis until funds are exhausted.

### **Grant Amount:**

Up to \$3,000 of assistance, in monthly payments payable to the holder of first mortgage, towards arrears of outstanding principal (since April 2020) or upcoming payment. Other housing costs (e.g., condo fees, escrowed insurance or taxes, home equity line of credit, or second mortgages, etc.) are not covered expenses.

### **Eligible Properties and Owners:**

- Properties must be located in Sudbury and be occupied by Owners.
- Owners must have a reduction of income due to COVID-19.
- Household\* income cannot exceed HUD's 100% AMI.

	100% AMI Income Limits					
Household size	1 person	2 person	3 person	4 person	5 person	6 person
Income Limit	\$84,560	\$96,640	\$108,720	\$120,800	\$130,464	\$140,128

\* Household is defined as an individual or two or more persons who will live regularly in the property as their principal residence and who are related by blood, marriage, law or who have otherwise evidenced a stable inter-dependent relationship.

- Owners must be current with tax and sewer payments with no outstanding fines, payments or balances due to the Town.
- Property is either a single family home or condominium.
  - Property must be assessed under 100% of the FY22 median assessment (\$739,600 for single family and \$628,800 for condominium).
- Property cannot be in foreclosure, or forbearance, and Owner cannot have filed for bankruptcy.
- Owner cannot be receiving other state or federal assistance; such as RAFT or ERMA.

### **Program Details:**

- Applications are accepted on a rolling basis, and eligibility is determined.
- Once approved, Owner provides Lender's W9, and Owner and Trust sign Participation Agreement.
- Town issues payment/s payable to the Lender, forwarded by Owner to Lender. Owner is responsible for remaining amounts for taxes and insurance portion of payment.

## MORTGAGE ASSISTANCE (MAP) APPLICATION

**Return electronically to:** [info@RHSHousing.org](mailto:info@RHSHousing.org) (in a PDF legible format)  
**Mail or Drop-off hard copy to:** 37 Knox Trail, Acton MA 01720 (Black mail box at bottom of steps)

*Please use fillable form to complete electronically or print clearly and complete all information requested. Do not leave blanks or we may be unable to process your application. NOTE that funding will be provided to owners who are able to meet the eligibility requirements and complete the application process. Funding will be available on a first-come, first-served basis, until funds are exhausted.*

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### I. OWNER INFORMATION

**Applicant Name:** \_\_\_\_\_ **Last 4 SS#:** \_\_\_\_\_

Telephone: \_\_\_\_\_ Email: \_\_\_\_\_

Current monthly Income (List total amount from all sources): \_\_\_\_\_

Average Monthly Income for pre- April 2020 (or 2019 gross annual income): \_\_\_\_\_

Brief summary of loss of income and job description: \_\_\_\_\_

**Co-Applicant Name:** \_\_\_\_\_ **Last 4 SS#:** \_\_\_\_\_

Telephone: \_\_\_\_\_ Email: \_\_\_\_\_

Current monthly Income (List total amount from all sources): \_\_\_\_\_

Average Monthly Income for pre- April 2020 (or 2019 gross annual income): \_\_\_\_\_

Brief summary of loss of income and job description: \_\_\_\_\_

**Other members of the household** (names, relationship to applicant(s), and whether over 18):  
\_\_\_\_\_  
\_\_\_\_\_

### II. PROPERTY INFORMATION

Property Address: \_\_\_\_\_ **Town:** \_\_\_\_\_

Primary Mortgage Balance: \$ \_\_\_\_\_ **Loan #:** \_\_\_\_\_

Balance(s) of Other Mortgages, Home Equity Lines of Credit, Property Liens: \$ \_\_\_\_\_

Current monthly mortgage payment: \$ \_\_\_\_\_

- Principal and Interest: \$ \_\_\_\_\_
- Taxes: \$ \_\_\_\_\_
- Insurance: \$ \_\_\_\_\_

Do you owe past mortgage payments? \_\_\_\_\_ (Y/N)

- If yes, how many months and starting when? \_\_\_\_\_

○ If yes, how much in arrears? \$ \_\_\_\_\_

Is your mortgage currently under forbearance or under a loan modification? \_\_\_ (Y/N)

○ If yes, provide details. Use a separate sheet if needed: \_\_\_\_\_

**Lender's Contact Information:**

Name: \_\_\_\_\_

Street Address: \_\_\_\_\_

City/Town: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Best Phone Number: \_\_\_\_\_ Email: \_\_\_\_\_

**III. HOUSEHOLD INCOME:**

Include all forms of income for *all adult household members (over 18 years of age)*, including but not limited to: Employment Income, Self-Employment Income, Unemployment Compensation, Social Security, TANF, Disability Income, Child Support, Pensions, Baby-Sitting Income, etc. See application checklist for required documentation.

Household Member Name	Income Source:	Current Gross Amount	Frequency i.e. every week, month, year
	Employer Name:		
	Employer Name:		
	Unemployment Assistance:		
	Unemployment Assistance:		
	Child Support		
	SSI/SSDI		
	Pensions/Retirement:		
	Other: Please specify		
	Other: Please specify		

	Other: Please specify		
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#### IV. HOUSEHOLD ASSETS

Please provide all information on assets accounts held by all family members

Household Member Name	Account (Bank Name)	Current Balance
	Checking:	
	Checking:	
	Savings:	
	Savings:	
	IRA, 401K, specify:	
	Investment/retirement/trust, etc.: Specify	

**APPLICATION WILL NOT BE CONSIDERED COMPLETE WITHOUT THE FOLLOWING DOCUMENTATION:**

- Mortgage Information: Current Mortgage, Home Equity Line of Credit, other lien Statement, showing outstanding amount
- Property Tax and Sewer Statement.
- Current Income: Recent paystubs, unemployment statement, explanation of bank deposits, social security or other government assistance, child support, alimony, etc.
- Pre-Pandemic Income: Provide brief description of job and how income was lost (reduction of hours, laid off, etc.) Provide prior paystub or 2019 tax return showing annual gross income.
- Bank Statements: Copies of last 2 statements all pages from all bank accounts (Checking, savings, IRA, Investment, Retirement, Pensions, Annuities, etc.)
- Other information as may be relevant

**The Sudbury Housing Trust and/or the Regional Housing Services Office may request additional information if necessary to make a determination of eligibility.**

**V. Signatures/Certification of True and Correct Information**

**Please be sure you have answered all questions. Otherwise, we will be unable to process your application.** All completed applications will be reviewed for eligibility to receive mortgage assistance under the program guidelines. If it is determined that your household is eligible you will be asked to obtain the W9 form from the bank and sign a Participation Agreement with the Town.

By signing below, you certify the following:

**Certification of application:** I/We hereby affirm that the answers to the foregoing questions are true and correct, and that I/we have not knowingly withheld any fact or circumstances which would, if disclosed, affect this application unfavorably. I/We hereby authorize inquiries to be made to verify the information given in this application. **Assistance will be cancelled and/or application will be rejected if any information or statements given are found to be false or information has been withheld.**

**Release of Information:** I/We agree to and authorize the information obtained with this application may be given to and used to administer and enforce program rules and policies in compliance with program guidelines.

I/We understand that all decisions made by the Regional Housing Service Office are final and that any appeals must be submitted in writing to the Trust which has authority over the program funding.

The parties acknowledge and agree that this application may be executed by electronic signature, which shall be considered as an original signature for all purposes and shall have the same force and effect as an original signature. Without limitation, "electronic signature" shall include faxed versions of an original signature or electronically scanned and transmitted versions (e.g., via pdf) of an original signature.

\_\_\_\_\_  
(Owner Signature) ( Date )

\_\_\_\_\_  
(Co-Owner Signature) ( Date )