



Regional Housing Services Office

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

37 Knox Trail

Acton, MA 01720

(978) 287-1091

info@RHSOhousing.org

Bedford Initial Rental Assistance Program (TBRA) – Program Guidelines

The Town of Bedford is offering rental assistance to low-to-moderate income-qualified residents for security deposits and first month's rent. Applicants moving into Bedford are also eligible. The program is designed to provide Federal HOME funding to assist households in obtaining and retaining permanent housing, helping to eliminating housing barriers. The Program will serve low income (60% AMI) households with The program will operate on a first-come, first-served basis as long as funding is available and will be designed to meet all HOME requirements (CFR 92.209).

Eligible Costs and Payment of Rental Assistance

Only security deposits will be paid by the program. Security deposits may include any funds required to secure the apartment. This may include both the security deposit and first month's rent payment. No payments shall exceed the equivalent of two month's rent. For applicants with a voucher, only the portion required to be paid by the tenant will be paid. TBRA payments **do not** assist with pet deposits or with Rental Agent/Realtor fees.

Requested funds for the security deposit will be paid directly to the landlord from the Town upon approval of the rental housing by the Town. Tenant is fully responsible for all ongoing, monthly rental payments to the landlord for the term of the lease.

The assistance will be in the form of a grant. There is no repayment due to the Town. The security deposit will be returned directly to the tenant at the end of the lease term, in accordance with the lease provisions.

Program Eligibility:

Households will be determined eligible if they meet the following requirements:

Income Eligibility: In order to be eligible for Program assistance, applicants' annual income must not exceed the 60% Area Median Income limits established by HUD. Annual income is defined in 24 CFR 5.609. 24 CFR Part 5 ("Part 5") definition of annual income is the gross amount of income of all adult household members (over 18) that is anticipated to be received during the coming 12-month period. The 60% AMI income limits, effective May 16, 2023, are:

<i>Effective 5/16/23</i>	1	2	3	4	5	6
60% AMI	\$62,340	\$71,280	\$80,160	\$89,040	\$96,180	\$103,320



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Other eligibility restrictions:

- Eligible applicant must be currently applying for housing in the Town of Bedford or have a current Section 8 Voucher issued by the Bedford Housing Authority.
- Eligible applicant cannot own real estate property
- Eligible applicant has documented income to make the rent payments to the landlord
- Eligible applicant has never been granted assistance in the Bedford TBRA program before
- Eligible applicant has a Social Security number
- Applicants must not be obligated to a Housing Authority for any past due funds

What is an eligible property?

The program applicant is responsible for locating a qualified unit. The unit must be approved by the Town as eligible and meet the following criteria:

- The apartment must be located in the Town of Bedford
- The property may be publicly or privately owned.
- The property must be the primary residence of all of the applicants for the full term of the rental lease, which must be at least one year
- The rent must not exceed the rent standard. The payment standard is the greater of the current Fair Market, DHCD/ LIP or MassHousing affordable rents

Effective 10/1/2023	1BR	2BR	3BR	4BR
LIP/DHCD 80% Rents	\$2,370	\$2,666	\$2,961	\$3,198
MassHousing 40B	\$2,221	\$2,666	\$3,080	\$3,436
FMR FY23	\$2,377	\$2,827	\$3,418	\$3,675
Bedford TBRA Payment Standard	\$2,377	\$2,827	\$3,418	\$3,765



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- The property must meet Housing Quality Standards established by HUD.
- Property must comply with Federal and State lead paint regulations.
- The household size of the apartment must be appropriate to the unit size
- Landlords and tenants cannot be related

Program Administration:

Applicant Process

1. Potential applicant complete the application, typically with a referral from the prospective landlord/property owner.
2. Submitted applications are reviewed by the Program Administrator for eligibility in order of submission.
3. Phone interview is scheduled after the applicant is preliminarily determined to be eligible. The applicant submits electronically the required backup materials, including income verification documents, and a valid Social Security card to the interview.
4. Applicants are then notified regarding their final eligibility determination by email.
5. Once an applicant receives a determination of eligibility, funds will be set-aside for that applicant for 90-days. After 90-days, 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 90-days.
6. If there is no money available, applicants will be placed on a waiting list. Once funding is again available for the Program, it will be offered to the next person on the waiting list in order.

Apartment Rental

7. Once eligible, the applicant then starts the unit approval process.
8. The applicant selected unit must meet the following criteria:
 - a. The unit rent must be at or below the Bedford Payment Standard, current limits are:

1BR	2BR	3BR	4BR
\$2,377	\$2,827	\$3,418	\$3,765

- b. The unit must meet Housing Quality Standards and, federal and state lead paint regulations. The Town will arrange with the property manager for an inspection to take place.
9. Once the unit is approved, the Program Administrator will complete the contract with the landlord, which constitutes the final approval by the Town.
 10. The tenant signs the lease (minimum one year) and the HOME Lease Addendum with the landlord.
 11. Applicants are expected to sign a lease within 90 days of final eligibility. The program administrator is able to grant short extensions to the 90-days.



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12. Payment is then requested by Program Administrator and sent to the property owner from the City of Newton on behalf of the Town.
13. The security deposit is then between tenant and landlord/property owner. There is no additional role or any repayment for the Town in any circumstances.



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Bedford HOME TBRA Payment Standard

Bedford has established this local Payment Standard for its HOME TBRA (Tenant Based Rental Assistance) Program, locally described as IRA (Initial Rental Assistance Program) in order to give the best opportunity to TBRA participants who are currently applying for housing in Bedford to locate eligible, affordable units

This Payment Standard is designed to enable the TBRA Program to be used for tenants to rent at restricted affordable units at properties in Bedford. Therefore, the Bedford HOME TBRA Payment Standard is proposed as the higher of Fair Market Rent (FMR), DHCD LIP (Local Initiative Program) Rent or MassHousing 40B Rent (for 80% AMI households) for each available bedroom size.

By way of background, each TBRA program must establish a payment standard for units of each available bedroom size, as required by the HOME Program. This standard is intended to represent the rent and utility costs of moderately priced units that meet the Housing Quality Standards (HQS) in the jurisdiction. HUD notes that it is important to establish the payment standard carefully. A standard that is set too low in comparison to the market will result in assisted families having trouble in finding housing. A payment standard that is set too high will result in excessive subsidies and fewer families being assisted.

The Bedford FMR amounts are proposed for the payment standard for the TBRA Program since they are the payment standard for households for they primarily as they do not track to the regulated rent of either DHCD or MassHousing for regulated units, and the regulated units are the target apartments for the TBRA Program. Not only are the rents within the payment standard, but an Eligible Tenant (earning below 60% of the AMI) is able to afford the rent (paying 35% of their income on housing). As the table below shows, the FMR is below the regulated rents for 1BR and 2BR units, and higher for 3BR and 4BR units.

The TBRA Program is not designed to support market rate rental units given the Eligible Tenant income limitations (an Eligible Tenant would spend over 40% of their income on rent at a market rate unit). Therefore, the regulated unit rents are below the documented local market conditions that the proposed Bedford HOME TBRA Payment Standard is based on.

The table below supports the establishment of a Bedford HOME TBRA Payment Standard as proposed. The rents shown are 2023 'gross rents,' which include rent and utilities.

<i>Effective 10/1/2023</i>	1BR	2BR	3BR	4BR
LIP/DHCD 80% Rents	\$2,370	\$2,666	\$2,961	\$3,198
MassHousing 40B	\$2,221	\$2,666	\$3,080	\$3,436
FMR FY23	\$2,377	\$2,827	\$3,418	\$3,765
Bedford TBRA Payment Standard	\$2,377	\$2,827	\$3,418	\$3,765