



Regional Housing Services Office

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

141 Keyes Road
Concord MA 01742
(978) 287-1090

www.RHSOHousing.org
info@RHSOhousing.org

Bedford Initial Rental Assistance Program

The Town of Bedford is offering rental assistance to income qualified residents to help pay for initial leasing costs. The program is aimed at helping to eliminate housing barriers and will provide low income (60% AMI or less) households with security deposit and first month's rent for affordable apartments. The program will operate on a first come, first served basis as long as funding is available and will be designed to meet all Federal HOME requirements (CFR 92.209)

Frequently Asked Questions

Who is eligible?

An eligible applicant is one who:

- Resides in Town, or works in Town, or has a child at the Bedford Public Schools.
- Does not own real estate property.
- Has documented income that shows the household can afford monthly rent payments (household should pay <40% of gross monthly income for rent).
- Has never been granted assistance in the Bedford Initial Rental Assistance Program before.
- Has a social security number.
- Is not obligated to a Housing Authority for any past due funds.
- Has income within the guidelines set by HUD – 60% or below the Area Median Income (AMI). See chart below for qualifying incomes based on household size:

Household Size	1	2	3	4	5	6
60% AMI	\$43,440	\$49,680	\$55,860	\$62,040	\$67,020	\$72,000

Note: The Town of Bedford may make exceptions to the eligibility requirements listed above if an applicant has extenuating circumstances, as long as the exceptions are not in conflict with the mandatory eligibility requirements specified in the HOME regulations.

How is the Initial Rental Assistance Program Funded?

The Program is funded from Bedford's annual HOME Program allocation. Use of the funds is governed by the regulations found at CFR 92.209 - <http://www.gpo.gov/fdsys/pkg/CFR-2004-title24-vol1/pdf/CFR-2004-title24-vol1-sec92-209.pdf>.

Which rental costs can the Program cover?

Eligible participants can receive financial assistance from the program to cover their security deposits, including first month's rent and one month of security, and utility deposits (if needed). Payments will be made directly to the landlord or utility company, where applicable, after approval of the rental housing by the Town of Bedford. It is the responsibility of the tenant to make ongoing full rent payments to the landlord for the remaining term of the lease starting with the second month.

The Program cannot assist with pet deposits or with rental agent/realtor fees.

The Program can only assist with utility deposits for electricity, gas, water, and trash. The Program **cannot** assist with telephone and cable television.



Regional Housing Services Office

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

141 Keyes Road
Concord MA 01742
(978) 287-1090

www.RHSOHousing.org
info@RHSOhousing.org

Is it necessary to pay back the Town of Bedford?

The assistance provided is in the form of a grant. There is no repayment due to the Town. The security deposit will be returned to the tenant at the end of the lease term as long as all lease requirements have been fulfilled by the tenant.

What is an eligible property?

The Town of Bedford must approve the apartment, and it must meet the following criteria:

- The apartment must be located in the Town of Bedford, and be either publically or privately owned.
- The apartment must be the primary residence of all applicants for the full term of the rental lease, which must be at least one year.
- The rent must not exceed the Bedford Payment Standard which allows for all affordable restricted rents. See the chart below for the maximum gross rent (including utilities) for different bedroom sizes:

Unit Size	1 Bed	2 Bed	3 Bed	4 Bed
Bedford Payment Standard	\$1,461	\$1,759	\$2,116	\$2,331

- The property must meet Housing Quality Standards established by HUD. The Bedford Housing Authority will inspect the apartment before the unit is approved by the Town.
- The property must comply with Federal and State lead paint regulations. Lead Paint Grant Assistance is available to the landlord/homeowner. Lead must be abated before occupancy.
- The size of the apartment (number of bedrooms) must be appropriate to the household size.
- Landlords and tenants cannot be related.

How can I apply for assistance?

- The Regional Housing Services Office (RHSO) will administer the Initial Rental Assistance Program on behalf of the Town of Bedford. Contact Lara Plaskon at the RHSO for an application and more information – 978-287-1092 or lara@RHSOhousing.org. Please also see the RHSO website – www.rshohousing.org – for more information on how to apply.
- Submit a completed application to Lara Plaskon at the RHSO office (141 Keyes Road, Concord, MA 01742) along with the required verifications including identification, income verification, bank statements, and copies of tax returns.
- Applications will be reviewed by the RHSO in order of submission.
- Once an applicant is determined to be preliminarily eligible, the RHSO will contact the applicant to set up an interview to determine final eligibility.
- The RHSO will mail a letter with the applicant's determination of eligibility.



Regional Housing Services Office

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

141 Keyes Road
Concord MA 01742
(978) 287-1090

www.RHSOHousing.org
info@RHSOhousing.org

What happens after a household is determined to be eligible for the Program?

- Eligible applicants must find a qualifying apartment within 90 days, but may apply for an extension, if necessary.
- After finding an apartment, an applicant must request that the landlord complete the Request for Unit Approval and submit it to the RHSO.
- The RHSO will contact the Bedford Housing Authority to arrange for an inspection.
- The Bedford Housing Authority will inspect the apartment and let the landlord and the RHSO know whether the apartment meets HUD's Housing Quality Standards (HQS).
- If the apartment meets the HQS, the RHSO will request that the landlord sign the Bedford Initial Rental Assistance Program Contract.
- The landlord will return the signed Program Contract to the RHSO along with the amount needed for security deposit and first month's rent.
- The RHSO will issue a final approval to the applicant and let them know the amount of assistance they will receive.
- The applicant will sign the lease with the landlord.
- The RHSO requests payment and it is mailed directly to the landlord.
- All applicant files will be retained by the RHSO for five years. Files will be kept in a safe and secure location to preserve confidentiality.