



City of Framingham Security Deposit Assistance Program Guidelines

Application and copies of this Security Deposit Assistance Program Policy are available from the City of Framingham Community Development Department. Funds will be disseminated on a first come, first serve basis. Applicants are encouraged to call with questions or to review a submitted application. All applications must be fully completed including correct mailing address and current telephone number. As completed applications are received they will be stamped with the date of arrival if by hand or the date of postmark if by mail.

Staff will review applications to determine eligibility. This review will be based upon the applicant's stated income(s), household size, etc. Applicants either will be qualified and offered assistance, placed on a waiting list or rejected because they do not appear to meet the minimum criteria.

They must have verifiable income that is sufficient to pay rent on the leased unit. No applicant will be provided security deposit funds if rent payments are not affordable to the household. The program will pay for Security Deposit only, which may include the tenant's portion of the first or last month's rent as required for initial move-in to the unit. The total amount of assistance may not exceed the equivalent of two months' rent.

In accordance with applicable equal opportunity statutes, executive orders, and regulations, the City does not discriminate against any person because of race, color, religion, sex, national origin, age, national origin, ancestry, marital status, sexual orientation, genetic information, veterans history, source of income, families with children or disability; excluding the income limits, size of households and other criteria established in this document.

TBRA Waiting List

If funding is unavailable, an annual waitlist will be maintained for qualified applicants. At the end of the one-year period, waitlisted applicants will be notified that the waitlist will be discarded, and they must re-apply if they want to be considered for TBRA First Month and Security Deposit Assistance in the next cycle. It is the applicants' responsibility to notify the Community Development Department (CDD) if there is any change of address for proper notifications to be received. Income must be re-verified when applicants are chosen from the wait list.

Minimum Qualification Guidelines

1. Households must meet income limits

The US Department of Housing and Urban Development (HUD) determines the median income. Total household income, in relationship to household size is considered when approving an application. Ninety percent of TBRA funding is reserved for those households that are at or below 60% of the area

median income. Ten percent of TBRA funds will be used for households earning up to 80% of the area median income.

Area Income Limits for 2018

| FY18 | FY2018 Income Limit Category | Persons in Family | | | | | | | |
|---|------------------------------|-------------------|----------|----------|----------|----------|----------|-----------|-----------|
| | | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 |
| Boston-Cambridge-Quincy MA-NH HUD Metro | Very Low (60%) | \$45,300 | \$51,780 | \$58,260 | \$64,680 | \$69,900 | \$75,060 | \$80,220 | \$85,380 |
| | Low Income (80%) | \$56,800 | \$64,900 | \$73,000 | \$81,100 | \$87,600 | \$94,100 | \$100,600 | \$107,100 |

2. Geographic requirement

Applicants must have established Framingham residency or plan to move into the community.

The definition of a resident is someone who currently lives in, or works in, and/or has accepted a bona fide job offer in Framingham.

3. Household size must be appropriate to the unit size

Generally, the following guidelines apply:

| Unit Size | Household Composition |
|----------------|---|
| Studio | One to two adults, One adult with one child |
| One Bedroom | One to two adults with one young child |
| Two Bedrooms | One to two adults with up to two children |
| Three Bedrooms | One to two adults with up to four children |
| Four Bedrooms | One to two adults with up to six children |

4. Applicants must provide a valid social security card

Valid U.S. Social Security numbers are required for all applicants and all members of the applicant household. Although undocumented immigrants are not eligible for HUD housing assistance if at least one member of a household has an eligible immigration status, the housing can receive pro-rated assistance.

5. Applicants must be willing and able to enter into a lease agreement

Lease agreements must be for at least one year and must comply with the requirements in 24 CFR 92.253 (Tenant and Participants Protection). It may NOT contain any of the following provisions:

1. Agreement by the tenant to be sued or to admit guilt, or a judgment in favor of the owner in a lawsuit brought in connection with the lease;
2. Agreement by the tenant that the owner may take, hold or sell the personal property of the household members without notice to the tenant and a court decision on the rights of the parties (this does not apply to personal property left by the tenant after move-out);
3. Agreement by the tenant not to hold the owner or its agents legally responsible for any action or failure to act, whether intentional or negligent;
4. Agreement by the tenant that the owner may institute a lawsuit without notice to the tenant;
5. Agreement that the owner may evict the tenant (or other household member) without a civil court proceeding where the tenant has the right to present a defense, or before a court decision on the rights of the tenant and the owner;
6. Agreement by the tenant to waive a trial by jury;
7. Agreement by the tenant to waive tenant's rights to appeal or otherwise challenge a court decision; or
8. Agreement by the tenant to pay attorney fees or other legal costs, even if the tenant wins in court.

6. Landlords must agree to use the HOME lease addendum

The tenant will be responsible for signing the lease with the landlord, who must agree to use the HOME Program Lease addendum as part of their lease agreement. Lease agreements must be for at least one year. The City of Framingham will issue a security deposit and first month's rent payment to the landlord upon receipt of a signed lease agreement between the tenant and the landlord.

Application Rejection Criteria

The Community Development Department may reject any and all applications for one of more of the following reasons:

1. Applicants unable to meet one or more of the Minimum Qualification Guidelines listed above.
2. Applicant's rent exceeds fair market rents as published per HUD.
3. Applicants submit an incomplete, unsubstantiated or unreadable application.
4. Applicants submit false or unsubstantiated information about themselves or any household member, or misrepresent the size and configuration of the household.
5. Any household member has a poor landlord reference including
 - a. Indication of habitual late payment of rents due.
 - b. Violation of previous lease or rental agreements.
 - c. Indication of conflict with management and/or other residents.
6. Rents cannot exceed the following fair market rent limits.

2018 Rent Standard*

| Fair Market Rent Limit | Efficiency | 1 BR | 2BR | 3BR | 4BR |
|------------------------|------------|---------|---------|---------|---------|
| Per month | \$1,253 | \$1,421 | \$1,740 | \$2,182 | \$2,370 |

*Rents are based on Boston-Cambridge-Quincy, MA HUD Metro FMR Area.

Payments are in the form of a HOME grant that does not have to be re-paid by the applicant. The City of Framingham will provide a first month's rent and security deposit payment directly to the landlord. Security deposits are returned to the tenant when they move.

No assistance will be provided in excess of two months of actual rent.

Applicants must not be obligated to a housing authority for any past due funds.

TBRA payments do not assist with pet deposits.

TBRA payments do not assist with rental agent/realtor fees.

Approved applicants must find housing.

Housing must meet Housing Quality Standards and City codes.

Housing must be Lead Paint Compliant.

Housing Assistance is provided one time only.

The City of Framingham is not responsible for any rent payment past the security deposit and first month's rent.

Applicants determined to be eligible will provide the Community Development Department with a completed request for unit approval form. This form will be provided to the applicant prior to their housing search. When permanent housing is located, the applicant will ask the landlord to complete the form and submit to CDD.

The tenant will provide to CDD the completed form and a copy of the landlord's lease agreement. CDD will inspect the property for HQS Standards and complete the contract for the security deposit and first month's rent with the landlord. This program is provided for rental units that are located primarily in Framingham and in some instances WestMetro Consortium member communities if client cannot find a unit in Framingham within 60 days.