



City of Waltham

Housing Department

HOME PROGRAM Security Deposit Program

The City of Waltham administers HOME funds from the Federal Department of Housing and Urban Development (HUD) to provide security deposit assistance to income eligible Waltham residents. Eligible applicants cannot own property. An eligible applicant is one who does not have sufficient deposits of their own for a security deposit, whose income is within the guidelines set by HUD and one who has documented income for rent payments to a landlord of a home. Please refer to additional minimum qualifications are listed in the Tenant Selection Criteria.

HUD HOME Income Guidelines effective June 15, 2023

Area Median Income	1 person	2 person	3 person	4 person	5 person	6 person	7 person	8 person
60% AMI	62,340	71,280	80,160	89,040	96,180	103,320	110,460	117,540

In order to be eligible for Program assistance, beneficiaries must meet income limits established by HUD. Under this Program, annual income is defined in 24 CFR 5.609 which is used by a variety of federally-assisted programs. The Part 5 definition of annual income is the gross amount of income of all adult household members 18 and over that is anticipated to be received during the coming 12-month period. The three principal steps in the income verification process for the Program include the following:

1. Document applicant's source(s) of income. Sources of income may include: employment/unemployment, social security, alimony, pension, monthly rental payments, child support, etc.
2. Calculate the applicant's projected income using the source documentation submitted in step 1. This calculation includes all sources of income including assets and any regular financial contributions and gifts from persons not living in the household.
3. Compare the applicant's household projected income with HUD's income limits. Applicants whose household income does not exceed the 60% income limit, based on household size, are determined to be income-eligible for Program assistance.

Calculating annual income: Inclusions and exclusions:

This is a partial list, please refer to the Technical Guide for Determining Income and Allowances for the HOME program for the full list. The Technical Guide can be found at: <https://www.hudexchange.info/resources/documents/HOMEGuideForIncomeAndAllowances.pdf>

Sources of income 24 CFR 5.609 (b)	Sources of income that are included in calculating household income
1. Income from wages, salaries, tips, etc.	The full amount, before any payroll deductions, of wages and salaries, overtime pay, commissions, fees, tips and bonuses, and other compensation for personal services. Overtime earnings must be based upon the average of the year to date and projected over the next 12 months.
2. Business income	The net income from the operation of a business or profession. Expenditures for business expansion or amortization of capital indebtedness shall not be used as deductions in determining net income
3. Interest and dividend income	Interest, dividends, and other net income of any kind from real or personal property. If assets in excess of \$5,000, annual income shall include the greater of the actual income derived from all net family assets or a % of the value of such assets based on the current passbook savings rate, as determined by HUD.
4. Retirement and insurance income	The full amount of periodic amounts received from SS, annuities, insurance policies, retirement funds, pensions, disability or death benefits, and other similar types of periodic receipts, including a lump-sum amount or prospective monthly amounts for the delayed start of a periodic amount.
5. Unemployment and disability income	Payments in lieu of earnings, such as unemployment and disability compensation, worker's compensation, and severance pay (except as provided in number 3 of Income Exclusions).
6. Welfare assistance	If the welfare assistance payment includes an amount specifically designated for shelter and utilities that is subject to adjustment by the welfare assistance agency in accordance with the actual cost of shelter and utilities, the amount of welfare assistance income to be included as income.
7. Alimony, child, gift support,	Periodic and determinable allowances, such as alimony and child support payments, and regular contributions or gifts received from organizations or from persons not residing in the dwelling.
8. Armed Forces	All regular pay, special day and allowances of a member of the Armed Forces.
Sources of income 24 CFR 5.609 (c)	Sources of income that are excluded from calculating household income (<i>Partial list. Other exclusions include reparations; income from full-time students; adoption assistance payments; deferred periodic social security and SSI benefits; property tax refunds; home care assistance and other federal exclusions.</i>)
Income of children	Income from employment of children (including foster children) under the age of 18 years.
Foster Care payments	Payments received for the care of foster children or foster adults (usually persons with disabilities, unrelated to the tenant family, who are unable to live alone).
Inheritance and insurance income	Lump-sum additions to family assets, such as inheritances, insurance payments (including payments under health and accident insurance and worker's compensation), capital gains and settlement for personal or property losses (except as provided in number 5 of Income Inclusions).
Medical expense reimbursements	Amounts received by the family that are specifically for, or in reimbursement of, the cost of medical expenses for any family member.
Income live-in aides	Income of a live-in aide (as defined in 24 CFR 5.403).
Gifts	Temporary, nonrecurring, or sporadic income (including gifts).

Eligible Rental Property

- The property must be the primary residence of all of the applicants for the full term of the rental lease.
- The rent must not exceed the Housing Choice Standard Rates rent limits as determined by the Housing Division and The Waltham Housing Authority. Effective 11/1/2023.

Rent Limit	Efficiency	1 BR	2BR	3BR	4BR
Per month	\$2,433	\$2,614	\$3,109	\$3,759	\$4,141

Rents are based on the Waltham Housing Authority Housing Choice Voucher Payment Standard and includes all utilities. The maximum rent for units, that do not include utilities supplied by the owner will be determined by the Housing Division when it is disclosed what utilities are a responsibility of the tenant. A utility allowance will be applied to all rent amounts.

- The property must meet Housing Quality Standards established by HUD.
- All properties must comply with Federal and State lead paint regulations if a child under 6 years old will reside in the property. An HQS inspection will determine if a lead paint risk assessment will be necessary on all units.
- Lead Paint Loan Assistance is available to the landlord/homeowner.

Security Deposit, First and or Last Month's Rent Assistance

- Applicants must have income to provide rent payments to landlord.
- The program can provide assistance totaling two months payments directly to the landlord on behalf of the approved household. These payments are for any combination of a security deposit, first month's rent or last month's rent.
- In the case of a subsidized rental unit. The security deposit and rental payment will be determined by the local housing authority.
- It is the responsibility of the tenant to make full rent payments to the landlord for the lease term. The City is not responsible for any other rent payments other than the security deposit, first month and / or last month's rent. This payment will not exceed the value of two months of rent.
- The assistance is in the form of a grant. There is no repayment due to the City. 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.
- The security deposit payment will be refunded to the City by the landlord if the tenant has not complied with the terms of the lease.
- The lease term must be for at least one year.

- The property must meet HUD Housing Quality Standards (HQS) and city building code.
- **Program assistance is one time only and the amount of TBRA assistance cannot exceed an amount that is above two months' rent payment. The security deposit is returned to the tenant when moving. Program Staff will determine the amount of assistance provided on a case by case basis.**
- Eligible households will have 90 days to find an apartment once approved. If an eligible applicant cannot find a unit within the 90 days an extension may be granted if there are available funds and there is no wait list. Income verifications will have to be repeated if more than 6 months lapse and no unit is found.

Application Process

- A potential borrower must fill out an application, which includes the submission of all required income documentation and identification that is identified on the application checklist and applicable to your household.
- Applications will be reviewed for initial eligibility in order of submission.
- All applicants will be notified by mail that either they are not eligible or are granted a preliminary eligibility determination. A preliminary eligibility determination by the City is not a financial or legal commitment on the part of the City to issue assistance.
- Once an applicant receives a preliminary determination of eligibility, funds will be set-aside in his or her name if the City has funds available. If there is no money available at that time, the applicant's name will be placed on a waiting list.

Apartment Rental

- 1) When an applicant is notified that s/he is eligible and that funds are available, s/he is then must find an apartment/house to rent. The City does not provide assistance in finding housing.
- 2) An applicant must receive approval from the City prior to entering into a lease agreement with a landlord.
- 3) The Waltham Housing Department will also inspect the property to determine if it meets Housing Quality Standards and if repairs are required to meet these standards. No property can be occupied with federal funding that is not up to HQS Standards.
- 4) Landlords and tenants cannot be related.

Lead Paint

Landlords that want to participate in the TBRA program and lease to an eligible household do not have to de-lead if there are no children under 6 years old who will live in the unit. If children under 6 years old will reside in the unit the landlord must provide proof that the property is lead compliant. Any landlord who leases to a low to moderate income household can apply for de-leading funds from the City of Waltham to abate the unit as long as he/she agrees to lease to a program participant for at least one year.

Once an application is accepted you will be required to schedule an appointment for interview. This interview will allow Housing Staff to obtain required signatures from applicant(s) to verify all financial information submitted. The verification process can take 2-4 weeks to be completed. All applicant and co-applicants must attend the scheduled briefing interview for the process to begin.

Additional information and applications can be found on our website at <http://www.city.waltham.ma.us/Housing/index.html>



Program Contact:
Waltham Housing Department
25 Lexington Street, Waltham, MA 02451,
(781) 314-3380

Affirmative Marketing

In accordance with 24 CFR 92.350, and to further the City's commitment to nondiscrimination and equal opportunity, the City of Waltham will not discriminate on the basis of race, color, national origin, religion, or sex. The City will follow all procedures outlined in West Metro Consortium Affirmative Marketing Policy

In addition to the federal Fair Housing Act, Massachusetts has enacted additional protections against housing discrimination. The Massachusetts Antidiscrimination Law, [M.G.L. c. 151B](#), prohibits discrimination in advertising, public housing, and actions taken by realtors, landlords, mortgage lenders and brokers.

[M.G.L. c. 111, s. 199A](#) prohibits landlords from discriminating against families with children under the age of six because a unit does or may contain lead paint. Landlords have an obligation to abate lead hazards if a child under the age of six lives in a unit and landlords may not reject a family to avoid their obligations under the lead paint laws.

**APPLICATION FOR
TENANT-BASED SECURITY DEPOSIT PROGRAM**

Please complete all information requested in ink. Do not leave blanks or we may be unable to process your application. Always keep your application information and address up-to-date with this office. Please print. Thank you and we look forward to assisting you.

Return to: **City of Waltham**
 Housing Department
 25 Lexington Street
 Waltham, MA 02452

**PLEASE USE THE APPLICATION
CHECKLIST AT THE BACK OF THIS
APPLICATION AND SUBMIT ALL
APPLICABLE INCOME
DOCUMENTATION WITH THIS
APPLICATION.**

Telephone number: **781-314-3380**

Date of Application _____ Email Address _____

I. Applicant Information

Applicant Name _____ Date of Birth _____

Address (where you live now) _____ Social Security No. _____

City _____ State _____ Zip Code _____ Telephone _____

Mailing Address (if different) _____ City _____ State _____ Zip Code _____

II. Household Member Information: Please list all persons who will live in the TBRA-assisted unit beginning with the applicant.

Name	Sex	Relationship to Applicant	Date of Birth	Place of Birth	Social Security Number	*Race or Hispanic
_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____

*Race: White, Black, American Indian/Alaska Native, Asian or Pacific Islander, Hispanic, Other

You are not required to answer if someone in your household has a disability. However, if a household member has a disability you may qualify for additional deductions in your rent amount. Does any household member have a disability? ☐ Yes ☐ No If yes, list

Name _____

You can voluntarily provide information on an alternate contact person. If we are unable to contact you, we will try to contact the alternate person on your behalf. NAME: _____ TELEPHONE NUMBER: _____

ADDRESS: _____

III. Household Income:

Please provide all income/earnings information below for all adult household members. This income may include but is not limited to: Employment Income, Self-Employment Income, Unemployment Compensation, Social Security, TANF, Disability Income, Child Support, Pensions, Baby-Sitting Income, etc. If you have no income, write NONE below.

Name of Household Member Receiving Income	Employment or Self-Employment Gross Weekly Income and Employer Name	Weekly Unemployment Benefits	Social Security/SSI Monthly Benefits	TANF Monthly Income	Child Support Monthly Income	Other Income List-Type and Monthly Amount
_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____

Does anyone in your household have any other earnings/income or receive any money not listed above? ☐ Yes ☐ No

If yes, list type and monthly amount: _____

Does anyone help you pay your bills? ☐ Yes ☐ No If yes, list name and monthly amount: _____

Do you file income tax returns? Yes _____ No _____

IV. Assets:

Do you have a checking account? ☐ Yes ☐ No Balance _____ Bank _____

Do you have a savings account? ☐ Yes ☐ No Balance _____ Bank _____

Do you own any real estate/property? ☐ Yes ☐ No Type _____ Value _____ Address _____

Do you have any of the following: Money Market Account? ☐ Yes ☐ No Certificate of Deposit? ☐ Yes ☐ No

IRA Account? ☐ Yes ☐ No Stocks? ☐ Yes ☐ No Bonds ☐ Yes ☐ No Other (list) _____

Have you disposed of any assets for less than Fair Market Value during the two preceding years? ☐ Yes ☐ No

If yes, please list _____

Do you have any life insurance? Yes _____ No _____ If yes, please provide insurance name and address: _____

V. General Information:

Do you currently live in subsidized housing? ☐ Yes ☐ No If yes, give name of agency or complex _____

Do you have a Section 8 Voucher? ☐ Yes ☐ No

Have you previously lived in subsidized housing? ☐ Yes ☐ No Approximate date, address and agency name of each instance. _____

Do you owe money to any Housing Agency? ☐ Yes ☐ No If yes, list agency and amount owed. _____

Have you or anyone in your household been evicted from federally or state-assisted housing, including public housing, for any reason which interfered with the health, safety or right to peaceful enjoyment of the premises by other residents in the last three years?

☐ Yes ☐ No If yes, give names, dates and details of incidents for each occurrence: _____

All applications will be verified with the Waltham Housing Authority for good standing. If you owe funding to a Housing Authority you will not be eligible for assistance.

VI. Signatures/Certification of True and Correct Information:

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. **Please be sure you have answered all questions. Otherwise, we will be unable to process your application.**

(Applicant Signature)

(Date)

(Spouse Signature)

(Date)

WARNING: Section 1001, of Title 18 of the U.S. code, makes it a criminal offense to make willful false statements or misrepresentation to any department or agency of the United States as to any matter within its jurisdiction.

Please note that in the event that there are any changes in your household income, the applicants must notify the Housing Department within 30 days of the income change. This is the responsibility of the applicant. Failure to provide information of changes in household income will result in the applicant/household file being closed and the household will not be eligible for assistance.

INTAKE APPLICATION ADDENDUM

HOME Investment Partnerships Program

Beneficiary Name: _____

Project Address: _____

The City of Waltham Housing Division HOME program requests this information in order to comply with HUD's required reporting requirements. Although we would appreciate receiving this information, you may choose not to furnish it. You may not be discriminated against on the basis of this information, or on whether or not you choose to furnish it. If you do not want to provide this information, please initial below.

_____ I do not wish to provide information composition.

Applicant Initials

Household Composition

Ethnicity Codes:

A – Hispanic: a person of Cuban, Mexican, Puerto Rican, South or Central American, or other Spanish culture or origin, regardless of race. Terms such as “Latino” or “Spanish Origin” apply to this category.

B – Not Hispanic

Race Codes:

A – White

F – American Indian/Alaskan Native/White

B – Black-African American

G – Asian/White

C – Asian

H – Black/African American/White

D – American Indian/Alaskan Native

I – American Indian/Alaska Native/Black- African American

E – Native Hawaiian/Other Pacific Islander

J – Other Multi-Racial

Special Needs Codes:

A- Elderly

F – Victim of Domestic Violence

B – Person with Disabilities *

G - Homeless

C – Person with HIV/AIDS

H – Public Housing Resident

D – Person with Alcohol /Drug Addiction

*Disabled Definition: A physical or mental impairment which substantially limits one or more major life activities; a record of such an impairment; or being regarded as having such an impairment. Does not include current illegal use of/or addiction to a controlled substance.

Household Member	Gender	Age	Ethnicity	Race	Special Needs
------------------	--------	-----	-----------	------	---------------

(Use codes above)

1	_____	_____	_____	_____	_____
2	_____	_____	_____	_____	_____
3	_____	_____	_____	_____	_____
4	_____	_____	_____	_____	_____
5	_____	_____	_____	_____	_____
6	_____	_____	_____	_____	_____
7	_____	_____	_____	_____	_____
8	_____	_____	_____	_____	_____

APPLICATION CHECKLIST

The following is a list of information needed to determine income-eligibility for Program assistance. Please provide all *applicable* information with your completed application. All adult household members (age 18 or older) must provide all income documentation.

Income Tax Documentation:

_____Copies of recent year of *signed*, filed, income tax returns, include all documents (1040, 1098, All schedules) including W-2 forms and 1099 statements for all adult household members (age 18 or older).

Financial Institution Account Information:

_____Copies of last three (3) months of Statements from all checking, savings, IRA, etc.
_____Copies of interest/dividend income of over \$100.00/annually
_____Copies of any stock statements for previous three months

Verification of Income:

_____Payroll stubs - 8 most recent consecutive weeks
_____If self-employed, include year-to-date Profit and Loss statements (2 complete years) and last four (4) quarterly tax payment documents. Self-employed applicants may be required to provide additional information.
_____Alimony - court order
_____Child support payments - DOR payment printout or court order
_____Social Security (annual benefit statement) retirement, disability, dependent or SSI benefits
_____Pension statement - most recent statement
_____Unemployment - benefit statement
_____Government assistance (this includes any benefit awards for housing subsidies)
_____Life Insurance policies (identify policy and type) face page of policy
Please provide proof of any benefits your household receives (SNAP, Section 8 Contract, Fuel Assistance, etc.)

CATEGORICAL VERIFICATIONS

_____Identification - please provide proof of identification for all household members, (Copy of driver's license, passport, birth certificate, etc.)
_____Submit evidence of citizenship or of legal permanent residence.
_____Submit evidence of disability
_____Full-time student status
(If you have any children age 18 or older that are full-time students you must provide notice from the high school or post-secondary institution of their full-time student status)

You may provide any additional information if you feel it is applicable to you and your household.

The City of Waltham may request additional information if necessary to make a determination of eligibility.

Next Steps

1. You have a completed application with all required income documentation ready.
2. Submit your application along with supporting documentation by:
 - a. Email to HousingApplication@city.waltham.ma.us
 - b. Fax to 781-314-3385
 - c. Mail with proper postage to 25 Lexington St., Waltham, MA 02452, or
 - d. Drop in gray city business mailbox located behind City Hall near back door. Please put application and required supporting documentation in envelope labelled "To Housing Department"
3. Once your application is reviewed by staff (will take 1-2 weeks), you will be contacted for next steps. Staff will explain how the program will work for you and you may be asked to sign some documents related to the program. Please be sure to include your phone number and email address (if you have one) so we can contact you in a timely manner.

The Housing office can be reached at 781-314-3380.