

Littleton Rental Assistance Program

Affordable Housing Trust Fund Board of Trustees

Program Guidelines Updated July 1, 2025

Updates approved for implementation by the Affordable Housing Trust at the April 30, 2025, meeting.

I. Purpose: The Littleton Rental Assistance Program (LRAP) provides rental assistance to income-eligible households who are renting qualified housing units in the Town of Littleton. The goal of the program is to provide greater housing stability and housing opportunities to cost burdened renters in Littleton. The rental assistance available through the program will be provided to up to 20 households for a period of one year in the amount of up to \$500/month to each participating household.

II. Background and Summary: Littleton residents who are renters tend to have high levels of housing cost burden, according to the U.S Census Bureau American Community Survey 2016-2020 5-year estimate. It is estimated that 12.5 percent of Littleton renters are cost-burdened, spending more than 30% of their income on housing expenses, and an additional 31.7 percent of Littleton renters are severely cost burdened, spending over 50% of their income on housing. This data is supported with current contacts in the Elder and Human Services office and Littleton Housing Authority, confirming that a significant number of Littleton households are severely rent burdened.

The objective of the LRAP is to assist households with incomes that are less than those of households aided by Chapter 40B affordable housing. The LRAP assistance offsets participants' rental costs and reduces the risk of homelessness. In a wider sense, it enables cost-burdened households to expend funds on other necessary items, such as medical costs, transportation, and education. This program is intended to help households afford expenditures that will permanently improve their circumstances and will enable them to be self-sufficient. Ongoing contact with the Town's Elder and Human Services office is a requirement of the program.

The LRAP is funded by the Community Preservation Act (CPA). The CPA funding by Town Meeting appropriations will fund the LRAP, through the Littleton Affordable Housing Trust. Households are eligible for assistance if they are cost- burdened (the household spends more than 30% of gross income on rent). Participants are selected through a ranking system which is described in more detail below. While the LRAP is not limited to current Littleton residents, assistance will be available only for residential units within the Town of Littleton. Applicants must identify an intended Littleton address at the time of application. Participants are eligible for an initial maximum of three years of assistance, following their first approval, subject to funding, based on their individual program entry date. Households receiving any Federal or State housing assistance, such as Section 8, are not eligible to participate in the LRAP.

The Littleton Elder and Human Services Department assists with the administration of the LRAP. For FY26, LRAP is funded at a level consistent with up to twenty (20) households. These households will be assisted with monthly rental payments of up to \$500/month for one year beginning as early as one month after being approved to enroll in the program. The payments will be made directly to the landlord. Calculation of housing (rental) cost burden for the purposes of determining eligibility for the LRAP shall include utilities.

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The LRAP is managed by the Elder and Human Services Department. Initiation of the program was approved by the Community Preservation Committee (CPC), by the 2019 Annual Town Meeting, and the Littleton Affordable Housing Trust Fund Board of Trustees. It is entirely consistent with the CPA's support of community housing.

III. Application Process: The formal application process will be open for rolling admissions until all 20 slots are filled. All interested households must submit new applications each year. Applications for assistance are available by contacting the Elder and Human Services Department. Rental assistance is expected to be disbursed to landlords as early as one month following approval of the application and is anticipated to continue for a one-year duration. Participants will be able to renew their assistance annually for a maximum of three years, subject to an eligibility review and the approval of future funding of the LRAP by the Affordable Housing Trust.

LRAP applications and information packets will be available at the Town of Littleton website and at the Elder and Human Services Department/Council on Aging. Applicants have the right to request a reasonable accommodation to complete the application, which may include a change to a policy, procedure, or practice to afford persons with a disability an equal opportunity to participate fully in the housing program or to use and enjoy the housing.

All prospective households must submit a complete LRAP application form and all required supporting documents in order to be considered for selection. Incomplete applications will not be reviewed by the administering entity.

Applicants who submit an incomplete application will be notified of the deficiencies in their application and will have up to 2 weeks to correct those deficiencies.

IV. Eligibility. Appendix A presents income limits for this area. The US Department of Housing and Urban Development (HUD) annually publishes the Area Median Income (AMI), adjusted for household size, for US communities. For the Littleton area, the FY25 median family income for a four-person household is \$ 160,900. Area Median Incomes for other household sizes are provided in Appendix A. Income limits have been updated by the Affordable Housing Trust based on new HUD income limits published in April 2025.

For an applicant household to be eligible for the LRAP, it must meet the following criteria:

A. Applicant Eligibility

1. The annual household gross income must be less than 60% of the Area Median Income for the household size. An applicant's annual income will be calculated in a manner that is best suited to an applicant's source of income, for example, taking seasonal variations into account. The income limits for various household sizes are displayed in Table 1 below:

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Table 1
Income Limits for the LRAP

Household Size	1	2	3	4	5
Income must be LESS THAN	\$69,480	\$79,440	\$89,340	\$99,240	\$107,220

2. The household must spend more than 30% of its gross monthly income towards rental housing costs (including rent paid to the landlord and eligible utilities based on a standardized HUD Utility Allowance chart).
3. After assistance is awarded, a household must strive to pay no more than 50% of its gross income on rent.
4. No household member can own a home or have any other ownership interest in real property.
5. The household must not be receiving assistance from a tenant-based rental assistance program funded and administered by the federal or state government, or any other entity.
6. The household must occupy the rental housing unit assisted through the LRAP as their primary residence.
7. The household must agree to work with the Town of Littleton Elder and Human Services outreach program to develop a strategy that supports a sustainable long-term housing situation.
8. The landlord must agree to accept LRAP payments, and the rental agreement between tenant and landlord must be a Tenancy-at-Will Lease.
9. The household must not have assets of \$50,000 or more, excluding Health Savings accounts and retirement accounts.

B. Participant Renewal Limitations

1. So long as a household remains income eligible for the LRAP and lives in a qualifying unit, the household will be allowed to renew participation for a total of three years based on the first month of assistance. The annual renewal date is July 1 to coincide with the municipal fiscal year.
2. Participating households must submit documents to verify income and rent burden eligibility on an annual basis.
3. AHT understands that not all households will be able to meet the 3-year program goal of becoming self-sufficient for reasons outside of their control. Issues such as disability, age, economic hardship, and similar will be considered on a case-by-case basis by the AHT to allow extensions past the 3-year program goal of self-sufficiency.

C. Unit Eligibility

1. Housing must be located in Littleton, Massachusetts
2. Housing units must meet minimum housing standards outlined in 105 CMR 410: Minimum Standards of Fitness for Human Habitation (State Sanitary Code, Chapter II).

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meeting. The landlord must sign an LRAP participation agreement accepting payments

from the Town of Littleton toward the participating tenant's rent and submit a completed W-9 to the Town Accountant prior to disbursal of any funds.

V. Ranking and Selection Process: All households that qualify for the LRAP will be ranked according to Preference Criteria, and first preference for rental assistance will be awarded to the highest ranked households. Each household will be awarded Preference Points according to the Preference Criteria described below.

A. **Low Income:** Up to 4 Preference Points will be awarded for low income. The awarded Points will be based on the household income, expressed as a percentage of the Area Median Income, as show in Table 2.

Table 2: Low-Income Preference Points

Points	Household Income	
	From and Including	To Less Than
4	0 % AMI	30% AMI
3	30% AMI	60% AMI

Appendix B further explains the low-income Preference Points and shows how they would be assigned to one-, two-, three-, and four-person households, according to their incomes. Preference Point tables for other household sizes are available on request.

B. **Rental Burden:** A household will be awarded 2 Preference points if it pays more than 50% of its gross income towards rent.

C. **Residence, School, or Work:** A household will be awarded 3 Preference Points if it currently resides in Littleton, if a member of the household attends Littleton Public Schools, or if a member of the household works in Littleton. Additional Points will not be awarded if more than one condition is satisfied.

D. **Children:** A household will be awarded 2 Preference Points if at least one household member is a child under the age of 18.

E. **Seniors:** A household will be awarded 2 Preference Points if one or more members are age 60 or older.

After the Preference Points are assigned, an ordered list of households will be created according to the number of Points that have been awarded. Once all program-eligible applicants are ranked, all households will be notified of their ranking position and whether they will receive assistance.

Households that are awarded rental assistance through the LRAP will receive a Commitment Letter from the Town detailing the terms of the rental assistance, including the amount of assistance provided, schedule of payments, program requirements, and the obligations of the tenant, landlord, and Town. Applicants will be required to sign and return the Littleton Rental Assistance Participation Form acknowledging their intent to participate. If a household fails to return the Littleton Rental Assistance Participation Form within 10 business days from the date of the Commitment Letter the household will lose its opportunity to participate in the LRAP.

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VI. Right to Appeal: An applicant has the right to appeal decisions within 10 business days from the date of the written notification. An applicant may in person, in writing, or via a designee appear before an Appeals Committee – consisting of at least one representative of the Affordable Housing Trust and a representative of the Elder and Human Services Department. At the hearing, the applicant and their designee may present supporting information relevant to rejection or ranking. A final decision will be rendered by the Appeals Committee, in writing, within five business days of the date of the hearing.

VII. Applicant Pool and Waitlist: Households that have qualified for the LRAP, but were not ranked high enough to receive assistance, will remain in the applicant pool until an opening in the program is available.

If assistance becomes available, for example due to a previously assisted household moving, then replacement households will be selected in order of Preference Point ranking.

VIII. Marketing Methods: Marketing efforts will be intended to encourage maximum participation from low- to moderate-income households and members of the region's traditionally underserved racial and ethnic communities. The LRAP will 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, veteran/military status or membership.

IX. Privacy: The entire application will be submitted to the Elder and Human Services Department at Littleton Town Hall. Personal information will be kept confidential to the extent permitted by law except for necessary communications between a program participant, the landlord, and the program representatives. The application will be qualified and ranked by a small committee, who will review only the data relevant to qualification and ranking. This data will be stripped of any identifying information to ensure that the applicant's identity is kept confidential from the committee.

Appendix A
AREA MEDIAN INCOME

The median income for Littleton is published annually by the U. S. Department of Housing and Urban Development (HUD). For the Littleton area, the FY2025 median income for a four-person household is \$160,900. Area Median Incomes (AMI's) and income limits for other income categories and household sizes are provided in Table 3 below.

The LRAP requires that the income of a household be less than 60% income limit, which is highlighted. For example, a three-person household with an annual income greater than \$89,350 would not qualify for the LRAP.

Table 3
FY2025 Income Categories

Income Category	Household Size				
	1	2	3	4	5
Extremely Low (30% AMI)	\$34,750	\$39,700	\$44,650	\$49,600	\$53,600
Very Low (50% AMI)	\$57,900	\$66,200	\$74,450	\$82,700	\$89,350
LRAP Limit (60% AMI)	\$69,500	\$79,450	\$89,350	\$99,250	\$107,250
Low (80% AMI)	\$92,650	\$105,850	\$119,100	\$132,300	\$142,900

Incomes for household size of one through five are shown in Table 3. A method is given by HUD for calculation of an arbitrarily sized household. The income limits in Table 3 are rounded up to the nearest \$50. Income limits have been updated by the AHT based on new HUD income limits published in April 2025.

A household's income can be expressed as a percentage of the median income for the household. For example, the percentage of the median income for a four-person household with an annual income of \$49,650 is

$$\text{Income as \%AMI} = 49,650/160,900 = 30.9\%$$

According to Table 2 above, this household would receive 3 Preference Points for low income.

As another example, the percentage of the median income for a two-person household with an annual income of \$66,200 is

$$\text{Income as \% of AMI} = 66,200/160,900 = 41.1\%$$

This household would receive 3 Preference Points for low income.

Appendix B **Low-Income Preference Points**

The low-income Preference Points are described in Table 2 in terms of percentages of Area Median Income. These percentages can be translated into annual income ranges for a given household size using Table 3 in Appendix A. For example, 3 Preference Points will be assigned if a household's annual income is between 30% and 60%, according to table 2. Then, for a three-person household, 3 Preference Points will be assigned if the household has an income between \$44,650(30% AMI) and \$89,350 (60% AMI). (Rounded up to the nearest \$50.)

Table 4 below gives the income ranges that apply to households of sizes one through four.

Table 4
Low-Income Preference points for Several Household Sizes

Points	One-Person Household		Two-Person Household		Three-Person Household		Four-Person Household		%AMI
	From and Including	To Less Than	From and Including	To Less Than	From and Including	To Less Than	From and Including	To Less Than	
4	\$0	\$34,750	\$0	\$39,700	\$0	\$44,650	\$0	\$49,600	0-30%
3	\$34,750	\$69,500	\$39,700	\$79,450	\$44,650	\$89,350	\$49,600	\$99,250	30-60%

The income limits in Table 4 are rounded up to the nearest \$50.