

2020 Mayor's Disaster Relief Fund for COVID-19

Information and Instructions for Mayor's Disaster Relief Fund: COVID-19

The Mayor's Disaster Relief Fund: COVID-19 (Fund) has been receiving donations to provide emergency assistance to individuals and families in Cambridge who are experiencing financial hardship caused by the current Coronavirus/COVID-19 crisis. The City of Cambridge seeks to assist as many people as possible through these funds. Explained below are the criteria that have been established for eligibility and use of funds.

We ask that all applicants read the information below. Sections 1 and 2 outline who is eligible and what the funds may be used for. Section 3 provides application instructions including steps for submitting the application online.

Residents may complete this application online or over the phone with a staff person by calling 617-349-9797. For those applying online, a link to the application can be found at the end of this document.

Note that City staff will be able to assist applicants by phone in filling out the application and, in many instances, uploading supporting documents. If it is not possible for an applicant to upload documents, staff will work with the applicant to mail necessary documents or to drop them off at the Payment Mailbox located behind City Hall (795 Massachusetts Ave.).

Section 1 Who is eligible

Eligibility Requirements

- Applicants must be Cambridge residents.
- Applicants must be Cambridge tenants or an owner of a home purchased through the City of Cambridge Affordable Homeownership Program.
- Applicants' income must have been at or below 100% of the Area Median Income (AMI) prior to loss or reduction of income due to the Coronavirus/COVID-19 crisis (see below).
- Applicants must demonstrate a loss of income as a result of the Coronavirus/COVID-19 crisis.

2020 HUD Area Median Income Chart

Household Size	1 Person	2 Person	3 Person	4 Person	5 Person
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50% Area Median Income	\$44,800	\$51,200	\$57,600	\$63,950	\$69,100
80% Area Median Income	\$67,400	\$77,000	\$86,650	\$96,250	\$103,950
100% Area Median Income	\$83,300	\$95,200	\$107,100	\$119,000	\$128,520

*Proof of Cambridge Residency must be demonstrated with **one** of the following documents:*

- A current photo I.D. with a Cambridge address,
- A current signed lease, mortgage statement, or signed tenant agreement,
- School enrollment documentation of a dependent child for the 2019-2020 or 2020-2021 school year,
- 2019 or 2020 program enrollment documentation from a City of Cambridge program that requires residency,
- Two pieces of mail postmarked and addressed to applicant at their Cambridge residence within the past 15 days,
- Other valid documentation such as a utility bill for the applicant's Cambridge residence dated within the past 30 days or current car registration with the applicant's Cambridge residence.

*Proof of income eligibility must be demonstrated in **one** of the following ways:*

- A 2019 federal income tax return (first page),
- A 2018 federal income tax return (first page) and 2019 W-2(s),
- A 2018 federal income tax return (first page) and 2019 1099 Form.
- An affidavit concerning 2019 income. (download affidavit [here](#))

The City does not require Social Security numbers, so please delete them or cross them out prior to submitting.

*Proof of loss or reduction of income due to COVID-19 must be demonstrated in **one** of the following ways:*

- Two paystubs, one showing income before loss or reduction of income, and one paystub showing income after loss or reduction of income and dated after March 1, 2020.
- A letter from employer that indicates change of income due to COVID-19,
- A business closure notice from the applicant's employer dated March 1, 2020 or after,
- A Massachusetts Department of Revenue (DOR) statement that shows reduction of child support payments since March 1, 2020,

- An affidavit from a family or child support provider indicating that they are unable to pay applicant because of COVID-19 (download affidavit [here](#)), OR
- An affidavit of loss of income and wages since March 1, 2020. (download affidavit [here](#))

*Applicants who apply for rent or mortgage must provide **one** of the following:*

- Copy of Lease or copy of a rental agreement,
- Copy of cancelled rent check with all bank account information crossed out or copy of money order receipt,
- Signed affidavit that includes signature from both the applicant and, if possible, the lease holder (download affidavit [here](#)), OR
- Mortgage statement and also if applicable invoice or proof of payment for condominium fee.

Applicants who apply for utility assistance must provide the following:

- A utility bill for the applicant's Cambridge residence from the month prior to the date of application for each utility that the applicant is seeking funding assistance.

(Note: Affidavits are available as needed for downloading on the application)

Other Important Eligibility Information:

- The City of Cambridge does NOT require social security numbers to apply for these funds. Please cross out or delete social security numbers from any documents submitted.
- Immigration status will not be considered in determining eligibility (i.e., undocumented residents are eligible).
- All applicants will be asked for a picture I.D. to prove identity.
- The City reserves the right to request additional information from applicants as needed to ensure the integrity of the program.
- Income reduction may include, but not be limited to: reduction of hours of employment, loss of employment, loss of other income sources (such as reduction or loss of family or child support, or other significant income disruption).
- Loss of income does not include loss of investment income.
- Tenants may be primary tenants or co-inhabitants of a unit.
- Individuals who reside in University dormitories are not eligible for these funds.
- **Cambridge Housing Authority voucher holders or tenants: Click [here](#)** and complete an interim recertification to reduce your rent portion. Others who live in subsidized housing or have a mobile /tenant-based voucher that allows interim recertifications should contact their housing authority, housing agency or management company. Subsidized tenants who are eligible to apply for interim

rents are not eligible for rent payments from this fund but are eligible to apply for utility and/or household needs assistance.

To determine income eligibility based on the requirement that incomes be 100% Area Median Income (AMI) please see the AMI chart below:

2020 HUD Area Median Income Chart

Household Size	1 Person	2 Person	3 Person	4 Person	5 Person
50% Area Median Income	\$44,800	\$51,200	\$57,600	\$63,950	\$69,100
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100% Area Median Income	\$83,300	\$95,200	\$107,100	\$119,000	\$128,520

Section 2

What can the funds be used for

The funds will be allocated for rent or mortgage payments and/or utility payments. The Fund may also be available to assist with other household needs as detailed below.

While residents may be eligible for 3 out of the 4 identified categories, a maximum payment per household will apply; no household will be eligible for more than an overall total payment of \$4,000 at this time.

Rent Payments

- Payment may be made for 1 month's rent due between March 10, 2020 and May 15, 2020. Maximum payment guidelines per unit size will apply.
- Rent payments will be made by the Fund directly to the landlord or to other appropriate payees, as applicable.

Mortgage Payments

- Payments may be made for 1 month's housing costs, including mortgage, taxes, insurance and/or condo fees due between March 10, 2020 and May 15, 2020 for owners of homes purchased through the City's affordable homeownership programs. Maximum payment guidelines per unit size will apply.
- Mortgage payments will be made to the lender.

Utility Payments

- Payments for one month of utility charges will be made based on a current bill or for payments due between March 10, 2020 and May 15, 2020.

Household Need Funds

- Payments may be made for household needs. A cap of \$250 per person and maximum cap of \$1000 per household will apply.

Other Important Information

- A “family” or “joint household” is defined as 2 or more household members for whom income and expenses are combined and/or a household where members are related.
- A “single applicant” is defined as someone who lives alone or, is an individual living in a roommate situation in which each roommate is responsible for their individual portion of the total rent.
- The Mayor’s Disaster Relief Fund is not for overdue rent, or utility payments that accrued prior to loss of income due to Coronavirus/the COVID-19 crisis. If you are in need of assistance for back rent, or utility bills owed prior to March 1, 2020, please contact the Multi Service Center at 617-349- 6340. If you are in need of mortgage assistance, please contact the Housing Division at the Community Development Department at 617-349-4634.
- The Maximum rent or Mortgage payment that will be paid cannot be more than the applicant is paying each month and cannot be more than the following unit size caps:
 - Studio: \$2,450
 - One bedroom: \$2,700
 - Two bedrooms: \$3,300
 - Three or more bedrooms: \$4,000

Please note- A payment of funds from the Mayor’s Disaster Relief Fund for COVID-19 to the applicant, or to someone else on an applicant’s behalf, is not income for the applicant because such a payment of funds is a qualified disaster relief payment under 26 U.S.C. 139 and both a federal and a state disaster have been declared. Because a payment of funds is not income, the City will not provide a 1099 form for any payment of funds to or on behalf of an applicant. If an applicant has further tax questions, the applicant should contact a tax professional.

Section 3 How can residents apply

Applicants can apply online by accessing the application at the link below. Once submitted, the application will be reviewed by City staff and applicants will be able to receive email updates about the status of their application as it is processed.

Applicants can also apply by calling [617-349-9797](tel:617-349-9797). Staff will make best efforts to return calls to applicants within 2 business days to assist in completing the application by phone. Messages may be left in English, or in separate voicemail boxes in Spanish, Haitian Kreyol, Amharic, Bangla, Chinese, Arabic and Portuguese. Staff support is

available in each of these languages.

The four basic steps to submitting this application:

- Complete the application
- Upload supporting documents
- Sign and date the Statement of Verification
- Confirm and submit

Step 1: Complete the application

- Applicants will complete the application by answering all required fields.
- Applicants may save work and call for assistance as needed.
- To review income guidelines and determine whether the applicant is at or below 100% of the AMI, please see the chart below:

2020 HUD Area Median Income Chart

Household Size	1 Person	2 Person	3 Person	4 Person	5 Person
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100% Area Median Income	\$83,300	\$95,200	\$107,100	\$119,000	\$128,520

Step 2: Upload required documents*

The City of Cambridge does NOT require social security numbers. Therefore, prior to submitting, please make sure to cross out all social security numbers where present.

All applicants will upload:

- A copy or picture of a photo I.D. to confirm their identity (the ID does not have to be current or have a Cambridge address for this purpose).

All applicants will upload **ONE** of the following as proof of Cambridge residency:

- A current photo I.D. with a Cambridge address,
- A current signed lease, mortgage statement or signed tenant agreement,
- School enrollment documentation of a dependent child for the 2019-2020 or 2020-2021 school year,
- 2019 or 2020 program enrollment documentation from a City of Cambridge program that requires residency,

- Two pieces of mail postmarked and addressed to you at your Cambridge residence within the past 15 days,
- Other valid documentation such as a utility bill with applicant's Cambridge residence dated within the past 30 days or applicant's current car registration with a Cambridge residence.

All applicants will upload **ONE** of the following as proof of income eligibility:

- A 2019 federal income tax return (first page). Please cross out all social security numbers,
- A 2018 federal income tax return (first page) and a 2019 W-2. Please cross out all social security numbers, OR
- A 2018 federal income tax return (first page) with a 2019 1099 form. Please cross out all social security numbers.
- An affidavit concerning 2019 income. (download affidavit [here](#))

All applicants will upload **ONE** of the following as proof of loss of income due to COVID-19

- Two paystubs, one showing income before loss or reduction of income, and one paystub showing income after loss or reduction of income and dated after March 1, 2020.
- A letter from an employer that indicates change of income due to COVID-19,
- A business closure notice from the applicant's employer dated March 1, 2020 or after,
- A DOR statement that shows reduction of child support payments since March 1, 2020,
- An affidavit from a family or child support provider indicating that they are unable to pay you because of COVID-19,
- An affidavit of loss of income and wages since March 1, 2020. (download affidavit [here](#))

(Note: affidavits are available as needed for downloading on the application)

Applicants who are applying for rent, mortgage and/or utility assistance will also upload other documents as they pertain to what is being applied for below:

Applicants will upload **ONE** of the following if applying for rent or mortgage assistance:

- Copy of lease or copy of a rental or tenant agreement,
- Copy of cancelled rent check with all bank account information crossed out or copy of money order receipt, or
- Signed affidavit that includes signature from the applicant and, if possible, the lease holder (download affidavit [here](#)),

- Mortgage statement and also if applicable invoice or proof of payment for condominium fee

Applicants will upload the following if applying for utility assistance:

- A current utility bill for your Cambridge residence from the month prior to the date of application for each utility that the applicant is seeking funding assistance.

Step 3: Certification of Information Provided

Upon completion of the Application, the Applicant will electronically sign the following certification:

Under the pains and penalties of perjury, I certify that all information in this application is true and accurate. I also give permission to the City of Cambridge to verify all information provided. Additionally, I agree that anywhere my signature is included on this Application, including my signature on any affidavits, whether it be a scanned copy of my original signature, a photograph of my original signature, or an electronic signature indicated by typing my name, my signature has the same force and effect as an original manual signature.

If the Application is completed with the assistance of a City staff member over the phone, and the Applicant is not able to fill out and upload the required affidavits, the City staff member will read aloud over the phone the language of any necessary affidavits and will complete the affidavits on behalf of the Applicant. The City staff member will then e-mail copies of any necessary affidavits to the Applicant, and the Applicant will respond to the e-mail stating that the Applicant authorizes City staff to sign on the Applicant's behalf.

If the Application is completed with the assistance of a City staff members over the phone, the City staff member will also e-mail the Applicant the above-certification, and the Applicant will respond to the e-mail stating that the Applicant agrees to the above certification and authorizes City staff to sign on the Applicant's behalf.

City staff will upload these e-mail confirmations from the Applicant and append to the Application.

If the applicant is unable to receive email or respond by email, a City staff person can read the required information to the applicant who can handwrite the affidavit and either mail to Mayor's Disaster Relief Fund, c/o Michelle Kincaid, 795 Mass Ave, Cambridge MA 02139, or deposit in the Payment dropbox at the rear of City Hall. The document will be scanned and uploaded to the application.

Step 4: Applicants will confirm and submit

Applicants will receive an email acknowledgement of the Fund's receipt of their application. The Fund will thereafter notify applicants of either an award of relief funds, a denial of funds. Denials are not subject to appeal. If an award is made, the award notification will indicate the total amount and for what purposes the award was made.