

City of Portland

CARES Act Emergency Assistance Payment Program

In response to the Coronavirus Aid, Relief, and Economic Security (CARES) Act the City of Portland will make available up to three (3) months of rent, or utility payment(s) to alleviate the housing burden for low income households that have lost their employment income as the result of the COVID-19 pandemic.

Program Goal:

- To alleviate financial pressure for low income households as the result of the COVID-19 pandemic.
- To provide greater economic security to rental property owners.

Estimated Funding Available:

Starting on July 1, 2020, the City of Portland will make available \$500,000 through an Emergency Assistance Payment Program. The program will provide up to \$2,250 (\$750/month for 3 months) for rent assistance and a maximum of \$250 in utility expense assistance.

Eligible Applicant Requirements:

- Renters living in the City of Portland;
- Household Income is at or below 80% of area median income as defined by the U.S. Department of Housing and Urban Development, as noted below;
- Lost household income as a result of COVID-19 (examples include being laid off, your place of employment closed, reduced hours of work, having to stay home to care for your children because your day care or school has closed, being medically compromised or caring for someone that is medically compromised);
- Provide documentation of income received, including any governmental response program due to COVID-19 (such as unemployment compensation); **and**
- A gap exists between household income prior to COVID-19 and now.

| | Number of Persons in Household | | | | | | | |
|----------------------------------|--------------------------------|----------|----------|----------|----------|----------|----------|-----------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 |
| 80% Income Limits | \$54,950 | \$62,800 | \$70,650 | \$78,500 | \$84,800 | \$91,100 | \$97,350 | \$103,650 |

Ineligible Applicants

- Renters who receive rental housing assistance vouchers (Section 8 for example) or who live in public housing are not eligible. These renters should contact the agency or Public Housing Authority who provides the voucher.

Type of Assistance:

Applicants that meet all of the criteria listed above are eligible to apply for an Emergency Assistance Payment for rent and may be eligible to receive up to a total of \$250 in utility assistance for electricity or fuel costs for a period not to exceed three (3) months. Assistance will be provided for rent and/or utility payments incurred on or after July 1, 2020. All payments made on behalf of the applicant will be paid directly to the landlord, or utility company. Under no circumstance will the payment be made directly to the household.

Program Requirements:

- Applicants will be required to provide household income, assets and expenses for the timeframe of when the household lost income (pre and post COVID-19); documentation of rent owed; documentation of any relief programs applied for including the history of benefits received or estimated benefits;
- Sign and comply with a Declaration of Benefits (DOB) statement and agreement to pay City back if funding is received from another state, federal or local resource.
- Renter must provide documentation from the rental property owner that no evictions were pending prior to COVID-19;
- A signed Lease Agreement or a letter/email from the rental property owner indicating the amount of rent the tenant pays and a statement that the household was in good standing with the property owner and not subject to an eviction for failure to pay rent prior to January 20, 2020 (coincides with President declaring Maine a Major disaster)
- If the landlord agrees to participate in the program, the landlord is postponing the balance of the payment, not forgiving it. The landlord may, at their discretion, agree to forgive the balance of the payment, however that is not a requirement of this program. In addition the landlord is agreeing not to evict the renter for non-payment of rent during the month(s) in which the rental assistance payment is made.
- Participation in the MaineHousing COVID-19 Rental Relief Program does not prohibit participation in this program.
- We encourage that applicants first apply for assistance through the MaineHousing COVID-19 Rental Relief Program.

Review and Approval:

The Opportunity Alliance (TOA) will review the contents of the application and may use 3rd party verification methods to document income, assets, and expenses for all applicants. The Opportunity Alliance will use the income determination table on page 3 of the application. Current income and expenses provided by the applicant will be analyzed and an analysis will be

prepared to determine if the applicant meets income guidelines as well as the gap in income. TOA staff will send a performance report listing the approved applicants, landlord names, address, and payment. If approved, TOA staff will notify the applicant and forward the approved application to the City of Portland who will process the payments. If denied, the applicant will be provided a *“Notice of the Right to Appeal”*. This notice will detail the reasons for the denial and will provide instructions of the appeal process.

The applicant may appeal TOA’s decision to City of Portland’s Planning and Urban Development Department Director, through the Housing and Community Development Division and will use the following procedure:

- The request for a hearing must be made in writing to the Department Director within 30 days of the date of decision; requests can be sent to mpd@portlandmaine.gov.
- No new information may be presented by the applicant, only clarification of information that was originally provided, which, in the applicant’s point of view, may not have presented their complete financial condition.
- The applicant may provide a written explanation or may request a meeting, which may be on Zoom, conference Call or equivalent.
- The Department Director will review the information and make a determination on the appeal. The Department Director will contact the Housing and Community Development Division Director with the decision. The Department Director’s decision is final.

To Apply for the Emergency Assistance Payment Program:

Applications are available by contacting the City of Portland’s Housing and Community Development Division at (207) 874-8698 or via email rej@portlandmaine.gov. The application is available online at <https://portlandmaine.gov/775/Housing-and-Community-Development>. Applications are also available through the Opportunity Alliance by contacting Val Fitzgerald at 207.552.5937 or val.fitzgeralc@opportunityalliance.org. Completed applications should be returned via email to: Val Fitzgerald at val.fitzgerald@opportunityalliance.org or by fax to: 207.874.1182, or by mail to: Valerie Fitzgerald, The Opportunity Alliance, 222 St. John Street, Suite 302-B, Portland, ME 04102

Program Marketing:

- Public hearing on May 18, 2020 and upon HUD approval the Mayor will do an announcement
- City will send out notification to Landlords Association
- City Website, social media, Press release

CDBG Eligibility and National Objective:

This program is eligible for CDBG funding under 570.207(b)(4) and the National Objective is LMI Limited Clientele 570.208(2)(C).

Environmental Review Requirements:

This program is considered to be classified as 24 CFR 58.35(b) (2) a Categorical Exclusion Not Subject to 58.5.

ATTACHMENTS:

Portland CARES Application Form