

City of Portland

CARES Act Emergency Income Payment Program

In response to the Coronavirus Aid, Relief, and Economic Security (CARES) Act the City of Portland has allocated \$500,000 in Community Development Block Grant (CDBG) funds to establish the CARES: Emergency Income Payment Program (EIP).

The City of Portland CARES: EIP will provide eligible Portland residents up to three (3) months of rental and utility assistance to alleviate the housing burden for low income households affected by 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:

Funding will be available beginning July 1, 2020. The program will remain open until all funds are exhausted.

The program will provide eligible households a maximum of \$2,250 (\$750/month for 3 consecutive months) for rent assistance and a maximum of \$250 in utility expense assistance.

Eligible Applicant Requirements:

- You must be a renter in the City of Portland, Maine; AND
- 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; AND
- 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);

	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.
- Households whose income exceeds 80% of the Area Medium Income as defined by the U.S Department of Housing and Urban Development (HUD).

Type of Assistance:

Applicants that meet all of the criteria listed above are eligible to apply for an Emergency Assistance Payment for rent (up to \$750) 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. In accordance with federal regulations, 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:

- Sign and comply with statements 1-10 on the application form, including a Declaration of Benefits (DOB) statement and agreement to pay City back if funding is received from another state, federal or local resource.
- If the landlord agrees to participate in the program, the landlord is postponing any balance of payment accrued since March 2020, 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.
- Applicants will be required to submit an application for each month they are seeking rental assistance

Review and Approval:

The Opportunity Alliance (TOA) will review completed applications for program eligibility. Once an application has been approved, or denied, The Opportunity Alliance will notify applicants directly. If approved, TOA staff will forward the approved application to the City of Portland who will process the payments. Payment will be made directly to landlords and utility companies. 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 through both the City of Portland and The Opportunity Alliance.

To access an online application click here: <https://portlandmaine.gov/775/Housing-and-Community-Development> Applications are available in a fillable pdf format.

Applications are also available by contacting Val Fitzgerald at The Opportunity Alliance:

(Phone) 207.553.5937 *Option 1*

(Email) val.fitzgerald@opportunityalliance.org.

Completed applications should be returned to:

Email: Val Fitzgerald at val.fitzgerald@opportunityalliance.org

Fax: 207.874.1182

Mail: Valerie Fitzgerald
The Opportunity Alliance
222 St. John Street, Suite 302-B,
Portland, ME 04102

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.