

## CITY OF CHELSEA DEPARTMENT OF HOUSING & COMMUNITY DEVELOPMENT

#### CHELSEA RESILIENCE FUND APPLICATION

Instructions: Please complete the following form.

If you need assistance to complete the application, staff from the Department of Housing & Community Development can provide support filling out application forms or obtaining necessary documentation. Applicants seeking support with the application process should contact the Department at (617-466-4187).

Completed applications should be dropped off at:

City Hall, 500 Broadway, Room #101, Chelsea, MA 02150

Applications are accepted on a rolling basis. Eligibility is restricted to Chelsea residents with incomes below 80% of the Area Median Income, who have experienced an unforeseen emergency. Please reference the Program Guidelines for the program's official definition of *unforeseen emergency*. Additionally, residents may only receive assistance from the Resilience Fund once every two-years.

For additional information about the program please contact Ana Sofia Amieva-Wang, Sr. Project Manager of Housing & Economic Stability by phone (617-466-4187) or email (awang@chelseama.gov).

#### **Applicant Information**

Name		
Address		
Do you receive	If your answer is	
mail at this	no, please provide	
address (Y/N)?	your mailing	
	address	
Phone Number		
Email Address		

, , , , , , , , , , , , , , , , , , , ,	preferred language fo	r contact:			
□English	□Spanish □Arabic □Vietnamese		□Vietnamese	e □Haitian Cre	
□Somali	□Portuguese	□Other:			
Family Composition	Information				
Please complete the the primary applican		each memb	er of your family, s	tarting with the name	
Name	Relationship to the Applicant (For example: child, spouse, grandparent, etc.) Applicant	Date of Birth	Gender	Disability Status (Y/N)	

### **Household Income Information**

Please list all sources of income for any household members over the age of 18. If your family has multiple sources of income, please list each source separately. Please see "Appendix B" for the complete income verification procedures.

complete income verification	procedures.	
Household member name	Source of income (For example: wages/job, TAFDC/cash benefits, Social Security, child support, Unemployment Insurance, etc.)	Amount received per month
		\$
		\$
		\$
		\$
		\$
		\$
		\$
		\$
		\$
_	any of the following benefits? Please □ WIC □ TAFDC/EAEDC □	check all that apply.  MassHealth
☐ Social Securi	ty □ Social Security Disability □	☐ LIHEAP/Fuel Assistance
Household Income Information	on	
Do you rent or own yo	our home? □Rent □Own	
If you are a renter, how	w much is your monthly rent? \$	<u> </u>
	you have any of the following types of ges based on your income?	fincome based housing assistance
	□MRVP □Public Housing be of income based housing assistance	_

□I do not have an income based voucher or live in public housing.

#### **Unforeseen Emergency**

Qualifying households must have experienced an unforeseen emergency ninety-days prior to applying to the Resilience Fund. For the purpose of this program, an unforeseen emergency is defined as a fire, flood, climate emergency, medical emergency, instance of violence, or the loss of an income earner, jeopardizing a resident's housing and economic stability.

Please indicate which of the following emergencies your household experienced:  □Fire □Flood □Climate Emergency □Medical or Dental Emergency						
□Loss of a household member □Instance of violence						
On what date did this emergency occur?						
Was your hou	Was your household displaced from your home due to the emergency? □Y □N					
Was your household permanently displaced from your home due to the emergency? $\square N$					ency?	
Please provide a narrative description of the emergency:						
Which of the following negative economic impacts did your household experience?  □Loss of housing □Loss of wages/income □Loss of childcare						
□Loss of perso	onal belonging	S	□Physical damage t	o your property	/	
□Elevated me	edical costs		□Funeral expenses			
□Other, please describe:						

### **Documentation Requirements**

Please see "Appendix A" for a full list of documentation requirements and acceptable documentation. Applicants must provide:

- 1. **A form of identification** with the head of household's name and date of birth.
- 2. Verification of Chelsea residency.
- 3. **Verification of the unforeseen emergency** experienced by the household.

All documentation should be included with the application. The Department is available to assist residents with obtaining the necessary documentation.

					Yes	No
Are you (or anyone in your household) a municipal employee or locally appointed official?						
Do you (or anyone in your household) currently work as a consultant or agent to the community?						
, ,	yone in your household) cur City funded programs for the	•		er agency that		
If yes, what is position?	your current title					
In what agend	cy or department?					
	assistance preparing this ap					
Name of Assist Organization / Phone Numbe Email Address	o provided assistance.  ting Advocate:  Affiliation:  r:  allow the City of Chelsea to					
Name of Assist Organization / Phone Numbe Email Address	o provided assistance.  ting Advocate:  Affiliation:  r: :	commur	nicate with the	e advocate nam		
Name of Assist Organization / Phone Numbe Email Address Do you their or	o provided assistance.  ting Advocate: Affiliation: : allow the City of Chelsea to	commur	nicate with the	e advocate nam		
Name of Assist Organization / Phone Numbe Email Address  Do you their or  Signature  ETHNICITY/RA If you choose, ethnicity or race	o provided assistance.  ting Advocate:  Affiliation:  :  allow the City of Chelsea to rganization, regarding this approximate as a second control of the con	commuroplication	nicate with the n?	e advocate namo o i <b>s optional.</b> self and your fa	ned above, ar	nd/or rs by

Hispanic: ☐ Yes ☐ No

## Appendix A Documentation Requirements

- 1. A form of identification clearly displaying the name and date of birth of the primary applicant. Examples of acceptable identification include a state-issues driver's license or ID, a passport from any country, a birth certificate, etc.
- 2. Verification of Chelsea residency: Applicants to the Chelsea Resilience Fund must supply the Department with current verification that their primary residence is in the City of Chelsea. Residency can be verified with the provision of:
  - a. A utility bill, dated within 90 days of application submission, displaying the name and current Chelsea address of the head of household.
  - b. For renters: A current lease, Tenancy at Will agreement, rent-share agreement, or letter from the landlord of a property, displaying the name of the head of household.
  - c. For homeowners: The City will verify ownership by querying property records to verify the owner is listed on the property deed.
  - d. At the discretion of the Department and as a last resort, a letter from a doctor, social worker or housing advocate providing verification of the head of households' address, in Chelsea.
- **3. Verification of the unforeseen emergency** experienced by the household.

Emergency	Acceptable Documentation
Fire, Flood, or Climate	Fire report, inspectional services report, or other public
Emergency	documentation of the emergency
Medical or Dental Emergency	Letter from a health care provider
Loss of Household Income	Death certificate, obituary, deportation records
Earner	
Instance of Violence	Police report or a letter from a third-party advocacy
	organization, social worker, or health care provider

At the discretion of the Department, letters from a social worker, medical providers, or a third-party advocate may be used to verify an emergency. In some cases, the Department may request additional documentation to verify that the unforeseen emergency has negatively impacted the household's housing and economic stability.

# Appendix B Income Verification Requirements

#### **Income Verification**

Below are the current Program income limits, comprising the FY2023 income limits for Boston, Cambridge, Quincy, MA-NH MSA.

HUD FY23 Income Limits – 80% AMI			
Household Size	Income Limit		
1	\$82,950		
2	\$94,800		
3	\$106,650		
4	\$118,450		
5	\$127,950		
6	\$137,450		
7	\$146,900		

- Household income will be verified by Program staff by examining all sources of household income that must be reported and self-certified, under the pains and penalties of perjury, by applicants.
- Applicants shall report on gross household income of all members of the household over the age of 18, including all income derived from:
  - Wages from employment, including regular wages, overtime pay, and tips;
  - Self-employment (sole proprietorship, partnership, corporation, and income from odd jobs);
  - Unemployment Insurance benefits;
  - Social Security benefits;
  - Aid to Families with Dependent Children (TAFDC);
  - o Emergency Aid to the Elderly, Disabled and Children (EAEDC);
  - Veterans Administration benefits;
  - Retirement, pensions, etc.;
  - Worker's compensation;
  - Alimony, child support;
  - Interest income;
  - Income from rental properties;
  - Recurring gifts or contributions from persons not residing in the household;
  - Other income if applicable.

The City reserves the right to examine all sources of income.

Household income is defined as follows.

Household Income is defined as the anticipated total income from all sources received by the Family head and spouse (even if temporarily absent) and by each additional member of the family, including all net income derived from assets, for the 12 month period following the effective date of certification of income.

Upon documentation, projected household income is determined and compared to the published HUD Income Limits to identify low-income persons. The application will be used to collect data on household composition, income, and asset sources.

- Household income shall be defined as the income of all household members, 18 years and older, who are not full-time students.
- To be "Income-Eligible", applicant household(s) must have total household incomes that do not exceed the limits established by HUD as listed above.