

# CITY OF BOSTON: RENTAL RELIEF FUND



# RENTAL RELIEF FUND

Supports Bostonians at risk of losing their rental housing due to COVID-19.

To learn more about eligibility and how to apply, visit **boston.gov/rental-relief** 

**CITY of BOSTON** 



The City of Boston's Rental Relief Fund was established to help Bostonians at risk of losing their rental housing due to the COVID-19 pandemic. This fund is administered and managed by the Office of Housing Stability (OHS) in partnership with nonprofit housing agencies.

#### WHAT DOES THE RENTAL RELIEF FUND DO?

The Rental Relief Fund provides up to \$17,000 in rental and utility assistance for income eligible households for up to 18 months. Eligible households can receive assistance for both back rent and rent going forward. Households receiving assistance for future rent will need to recertify income every 3 months to verify continued need.

# The City of Boston's Rental Relief Fund can help renters with the following expenses:

- Past due (from March 13, 2020), current, and up to three months of expected rent costs
- Past due (from March 13, 2020), current, or up to three months of expected utility (incl. internet) and home energy expenses (\$2,000 utility allowance)
- Moving costs within the City of Boston



# Funding cannot be used for the following:

- Rental arrears or utility bills from before March 13, 2020
- Payments to sober houses
- Payments to landlords that are relatives or family members (unless relative has incorporated as LLC)

### WHO IS ELIGIBLE TO RECEIVE RENTAL ASSISTANCE?

# Applicants must:

- be a City of Boston resident; AND
- have a verified household income at or below 80% of Area Median Income (AMI);
  AND
- be at risk of homelessness and/or housing instability; AND
- Not be a full time college or graduate student

#### Subsidized households

• The City of Boston and the Boston Housing Authority have set up a dedicated fund for BHA public housing residents with rental arrears. Households with arrears in BHA properties for the period March 13, 2020 to date must contact their property manager to complete an application. You can also email rental.relief@bostonhousing.org.



# FREQUENTLY ASKED QUESTIONS

#### **ELIGIBILITY (WHO CAN APPLY)**

# Who is this program for?

The City of Boston Rental Relief Fund is designed for income eligible renters in Boston who have been economically impacted by the COVID-19 pandemic and need help paying their rent and/or utilities. Qualified residents earn less than 80% of <u>Area Median Income (AMI)</u> annually, which is approximately \$77,000 for a two person household.

# What counts as being economically impacted by the COVID-19 pandemic?

Economic impact due to COVID 19 includes:

- Losing your income due to a shut down of employer operations
- Working fewer hours due to employer reduction
- Loss of childcare and/or school closures due to COVID-19
- Job loss and/or inability to work because of increased risk to COVID-19
- Job loss because of caring for an ill or quarantined family member with COVID-19

# I live in public housing. Am I eligible?

The City of Boston and the Boston Housing Authority have set up a dedicated fund for BHA public housing residents with rental arrears. Households with arrears in BHA properties for the period March 13, 2020 to date must contact voucher issuing agency or email rental.relief@bostonhousing.org.

#### I receive a Housing Choice Voucher (Section 8). Am I eligible?

Yes, recipients of the Housing Choice Voucher program are eligible for rental arrears assistance only.

#### I live in a LITHC sponsored rent restricted affordable housing unit. Am I eligible?

Yes, applicants who live in designated affordable housing are eligible.

#### One or more of my family members is undocumented. Am I eligible?

Yes, you are eligible. Immigration status does not affect eligibility.



# I live with roommates. Should all members of the household apply?

If you are applying for your portion of the rent, your name must be on the lease.

If you are applying for the full rent amount, you will need the income of all household members to determine the household's eligibility for assistance. If you choose this option please submit one application per household.

# I am subletting a room. Am I eligible?

Yes, applicants who are subletting are eligible but will need to provide a lease agreement or use our template for a tenant agreement.

# I have an eviction pending. Am I eligible? Can this program assist me?

Yes. If you have a pending eviction due to COVID-related nonpayment of rent you may still apply, provided you have not been evicted and removed from the unit. Please inform your landlord, legal representation, financial counseling agency, and/or county judge (if applicable) that you have applied for this program.

#### Are homeowners eligible for this program?

No, the Rental Relief Fund is only available to renters in the City of Boston. Homeowners who are experiencing difficulty with mortgage payments should consider Emergency Rent & Mortgage Assistance (ERMA) that may meet your needs (further information on both programs is available <a href="here">here</a>)

#### What about residents that don't meet the criteria for the Rental Relief Fund?

We know we cannot help every resident in the City of Boston impacted by COVID-19. The staff at the Office of Housing Stability are ready to help residents find other sources of funding or support from the state and federal government, or local and national nonprofits. Please call the Office of Housing Stability at 617-635-4200 or email <a href="https://housingstability@boston.gov">housingstability@boston.gov</a>.



#### **USES OF FUNDS (WHAT TYPES OF EXPENSES CAN BE COVERED)**

#### How can residents utilize these funds?

Eligible households can receive up to \$17,000 to preserve their tenancies or access new permanent housing in the City of Boston by paying at least a portion of their first and last month's rent, security deposit, and moving expenses. Funds can also be used for utility assistance.

#### What utilities are covered?

Eligible utility expenses include electricity, heating oil, natural gas, and yes, internet service.

#### What other costs are covered?

Other expenses related to housing incurred due, directly or indirectly, to COVID-19 are also covered by this funding. Those costs include:

- Moving and storage expenses;
- Security Deposit for a rental unit in the City of Boston;
- First month's rent for a rental unit in the City of Boston;
- Last month's rent for a rental unit in the City of Boston; and
- Reasonable late rent fees incurred.

The above expenses shall not exceed \$17,000 and will not be provided for a period exceeding 18 months.

#### Will any services be offered to displaced families that may require additional cost?

Yes. Wrap-around services including housing search, legal assistance, tenant rights counselling and additional referrals may be provided by OHS and its partner agencies.

#### **DISTRIBUTION OF FUNDS (HOW ARE FUNDS ALLOCATED AND DISTRIBUTED)**

#### How are payments made?

- For rent, payments are made directly to landlord
- For utilities, payments are made directly to utility provider
- Payments will be sent via check or ACH directly to the landlord and/or utility providers. Payment should arrive within 7-10 days after notification of an approved application.



#### How do you decide who gets assistance?

Applications will undergo a preliminary review after they are submitted. Following this initial check for eligibility and complete materials, applications will undergo a final verification with one of the fund's three partner agencies. During the final verification process, staff at partner agencies will verify AMI eligibility, conduct a calculation of need, and request required documentation from the applicant's landlord/property manager.

# If I apply for assistance, am I guaranteed to receive it?

No. We anticipate that we will receive many applications for the Rental Relief Fund. Unfortunately not every applicant will receive assistance. We have a limited amount of funding available at this time and will issue payments until funding is exhausted.

#### Do I need to apply again if I have already received assistance?

Yes. This is a new program with new funding, you will need to submit a new application.

# APPLICATION PROCESS (WHAT DO I NEED TO APPLY AND WHAT HAPPENS AFTER I SUBMIT AN APPLICATION)

# What documentation will I need to provide?

- Copy of signed lease or tenant agreement (Sample tenant agreement available here)
- Photo documentation for the head of household
- Current pay stubs (two most recent pay stubs), or no income/cash income verification form, or benefit determination letter for programs for households at or below 80% AMI
- Documentation of unemployment benefits (if applicable)
- Documentation of enrollment in MassHealth (optional)
- Documentation of SNAP/EBT (optional)

#### What if I do not have a lease?

We have created a tenant agreement template (here) that applicants can use to meet this documentation requirement. You will need to have your landlord/property manager sign this form. Electronic signatures are acceptable. We will also accept a written statement from your landlord/property manager or paid utility bill with address listed as proof of residency.

#### What if I didn't live in my current rental when COVID-19 started?

You can still apply for assistance with your rent and/or utility bills. There is no requirement for a specific length of residency in your current rental property.

#### What if I do not have an email address?

Please call the Office of Housing Stability to complete an application via phone.



# Is there a paper application or another way to apply?

At this time there is no paper application for the Rental Relief Fund. If you encounter difficulty completing the online form, please contact the Office of Housing Stability to complete via phone. If you have access to a mobile device but do not have access to the internet, please visit one of the city's public wifi locations. Several Boston Public Library branches currently offer free outdoor wifi:

- Brighton
- Codman Square
- Connolly
- East Boston
- Egleston Square
- Grove Hall
- Honan-Allston
- Hyde Park
- Lower Mills
- Mattapan
- Parker Hill
- Roxbury
- South End
- West Roxbury

The Boston Public Library also has WiFi hotspots available for borrowing (more information here) and offers public computer access appointments at the Central Library in Copley Square (more information here).

#### What happens after I submit my application?

You will receive an email confirming that your application has been submitted. Upon submission your application will be reviewed for completeness. After initial review, your application will be assigned to a partner agency. A case manager at your assigned agency will be in contact with you and your landlord/property manager for any additional documents or information that may be necessary to complete your application.

If you did not receive email confirmation after submitting your application, please resubmit your application.

# What if I received notification that I am not eligible, but I believe that I am?

Your notification email will include an overview of the documentation you can provide to verify eligibility. Please submit these verification documents to the Office of Housing Stability (email: <a href="mailto:RRF@boston.gov">RRF@boston.gov</a>) within 5 days of receiving the notification that you were ineligible.



# What should I do if I realize that I made a mistake on my application?

Please email <u>rrf@boston.gov</u> about any changes to your application. If your application has been assigned to a partner agency, please be in touch with your assigned case manager.

#### What if my landlord is unresponsive or refuses to participate in this program?

In situations where landlords are non responsive or refuse participation, funding can be used for the following:

- Security deposit to secure new housing in the City of Boston
- First/last month rent to secure new housing in the City of Boston
- Moving expenses to secure new housing in the City of Boston

#### **MISCELLANEOUS QUESTIONS**

#### How is this program funded?

The City of Boston and the Department of Neighborhood Development are using federal funds for the Rental Relief Fund.

#### What legal protections are in place for tenants impacted by COVID-19 related events?

The Centers for Disease Control (CDC) has issued a federal eviction moratorium for which you may qualify. More information and the required declaration form that invokes the order can be found <a href="here">here</a>.

If you have received a legal notice from your landlord asking you to vacate your rental unit, please visit this <u>website</u> for legal assistance..

OHS is committed to ensuring that City of Boston tenants have access to all of the legal resources available and encourage tenants to visit <u>boston.gov/housingstability</u>, contact our office at 617-635-4200 or email <u>housingstability@boston.gov</u> with any questions.

#### Are stimulus payments counted as household income?

No, household stimulus checks are not included in calculation of income.

#### Why are you tracking race and ethnicity data?

This is requested by the Federal Government to ensure our compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. For race, you may check more than one designation. If you do not wish to furnish the information, please check the appropriate box.



#### What is duplication of benefits or what if I have received rental assistance elsewhere?

Rental Relief Funds cannot be used to cover rental and/or utility assistance that has already been covered by other funding sources. If you have already applied or plan to apply for assistance from other sources, your request for rental assistance through this fund must cover different months of service. For example, if you have already received/applied for rental assistance from other sources for March and April, your request to this fund cannot include those months.

# Is rental assistance from the Rental Relief Fund considered a benefit by the public charge test?

No, the Rental Relief Fund is not considered in the federal "public charge" test. Assistance from the Rental Relief Fund is not one of the "cash" or "non-cash" benefits listed in the public charge rule.

The Mayor's Office for Immigrant Advancement has a guide of resources regardless of immigration status at <u>boston.gov/immigrants</u>. We also encourage residents with concerns about the public charge test to connect with Greater Boston Legal Services at 617-371-1234 and MA Law Reform Institute at 617-357-0700.

#### I have lost my job due to COVID-19, how do I apply for unemployment benefits?

If you have not yet applied for unemployment assistance, please visit the Mass.Gov site for Important Employment Information to apply. The fastest way is to apply online, but if you need assistance, you can also fill out the contact form <a href="here">here</a> or call 617-626-6800 or 877-626-6800 (Spanish and Portuguese assistance available). There is also a <a href="step-by-step">step-by-step</a> guide on how to apply. In this <a href="FAQs for Job Seekers">FAQs for Job Seekers</a>, you can find out more about the expansion of unemployment benefits through the CARES Act to cover the self-employed, independent contractors, "gig" workers (i.e. car-share drivers) and others.