Chelsea Eats Direct Cash Assistance

Funding provided by The American Rescue Plan Act (ARPA) State and Local Fiscal Recovery Funds

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Chelsea Eats Direct Cash Assistance Program Guidelines

PROGRAM OVERVIEW

Throughout the pandemic and economic downturn, communities such as Chelsea have been disproportionately impacted. The abrupt wave of business closures directly attributable to the virus has further burdened the community. Seemingly overnight, the virus has profoundly changed the social, economic, and cultural fabric of the City. Home to a myriad of cultures, the City contains dense, residential neighborhoods, an array of small businesses, and infrastructure and enterprises critical to the regional economy. Given its proximity to Boston, City residents comprise a large share of the essential workforce, becoming unduly exposed to COVID-19. As residents continue to serve the Commonwealth throughout the pandemic, the extent of household insecurity has precipitously grown, aggravated by inflation and economic turbulence.

Stifling the recovery, widespread household insecurity is increasing instability, especially for low-income residents, communities of color, seniors, and the most vulnerable residents. With rising food, housing, and energy costs, residents are experiencing unemployment, reductions in household purchasing power, and mounting housing, food, and healthcare expenses. As such, low-income households require immediate infusions of capital to mitigate the disproportionate impacts of the COVID-19 pandemic.

To provide a small, but meaningful remedy to help stabilize impacted and disproportionately impacted residents of Chelsea, the City of Chelsea allocated \$800,000 to the Chelsea Eats Direct Cash Assistance Program (the "Program").

The objectives of the Program include:

- 1) provide direct financial assistance to disproportionately impacted low-income households to mitigate the consequences of the pandemic; and
- 2) stabilize disproportionately impacted low-income households during a period of waning economic growth, mounting inflation, and a dim economic outlook, which pose meaningful risks to energy security, housing and economic stability, and public health.

The Program is administered by the City of Chelsea's Department of Housing and Community Development, in accordance with the ARPA Final Rule, promulgated by the U.S. Treasury Department. The Program consists of direct financial assistance, based on household size, to income-eligible households. This is a temporary program, designed to respond to exigent circumstances that threaten the health and wellbeing of low-income residents.

ELIGIBILITY CRITERIA

The Program seeks to aid disproportionately impacted low-income residents of Chelsea. Eligible applicants may qualify for funding if their annual gross household income is at or below 30% of the Area Median Income, as set forth by the U.S. Department of Housing and Urban Development for the Boston-Cambridge-Quincy-NH FMR Metro Area.

Eligibility for funding is determined after the complete application is received and reviewed by the Program staff, and should not be understood as a guarantee for approval. Program staff will inspect all applications for completeness.

Failure to submit a complete application with all required supporting documentation would result in the disqualification of an applicant.

The Department reserves the right to seek additional documentation, if obtaining such documentation is reasonably necessary to determine income limit compliance and program eligibility.

The Program has the following criteria for eligibility:

- <u>Income Qualification and Guidelines</u>: The income limits set forth for this program allow households with gross household income up to 30% of the Area Median Income;
- Residency: The program is available exclusively for Chelsea residents. Under no circumstances shall this section be waived, modified, or altered;

INCOME LIMITS

In order to direct aid towards disproportionately impacted low-income households, the Department has set forth program income limits for this program.

Below are the current Program income limits, comprising the 2022 income limits for Boston, Cambridge, Quincy, MA-NH MSA.

Household Size	30% AMI Low Income
1	\$29,450
2	\$33,650
3	\$37,850
4	\$42,050
5	\$45,450

6	\$48,800
7	\$52,150

Income Verification

- 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 assets, public benefits, divorce, alimony, and other sources, as instructed on the self-certification form. 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.

APPLICATION PROCEDURES

The application forms necessary to apply for the Chelsea Eats Program are available through the City of Chelsea, Department of Housing + Community Development, 500 Broadway, Room 101, Chelsea, MA 02150 and the City's website. The applicant must supply all information required in order to submit a complete application. At a minimum, a complete application shall consist of:

A complete application is defined as a (i) signed and dated application form, containing the responses to all mandatory questions, including completion of the household income self-certification section of the application.

In order to objectively and transparently carry out this program, applications shall not be accepted after the deadline set by the Department. Applications mailed to the Department shall be postmarked by the application deadline.

It is expected that applications will be received, clocked in, and checked for obvious errors and omissions. The Program staff will consult with the applicant regarding issues as well as other errors, discrepancies, or missing information on the application. Subsequently, Program staff will conduct a preliminary examination of the application to ensure completeness, conformance with the household income limits, and adherence to all program policies.

RESIDENT SELECTION AND LOTTERY PROCEDURES

The application process will culminate with the scoring of applications. Subsequently, a lottery will be administered to objectively select grantees based on program criteria. Upon completion of the intake process, complete applications shall be cataloged with a unique numerical identifier, the number that represents the application in the lottery pool, and assigned a score based on the number of local preferences the application satisfies. The score will determine placement in the local preference lottery pool.

The Department shall incorporate certain local preferences, determined to be necessary to stabilize disproportionately impacted low-income households, curtail displacement, and lessen risks to health and wellbeing. Each preference category is assigned one point. Applicants must substantiate their preferences by attaching to their application supporting documentation that clearly demonstrates the household satisfies any local preference categories they seek to qualify for.

Applications will be assigned a score based upon the following self-reported preferences:

- Families with children under 18 residing at home as dependents (1 point);
- Applicant or family over the age of 65 (1 point);
- Veteran status of a member of the household (1 point);
- Families with a female head of household (1 point);
- Applicant or family member self-identifying with a minoritized/marginalized genderidentity (1 point);
- Disability status of a member of the household (1 point); and
- Family is ineligible for state and federal benefits (1 point).
- All applicants receive 1 point for their participation.

Funds are generally available until they are exhausted. In the event funds are exhausted, Program staff may create a waiting list for additional funds if they become available at a later date. Selected applicants shall be placed on the waiting list in the order in which lottery selection occurred.

All lottery proceedings will be transcribed for public record.

PROGRAM GRIEVANCE PROCEDURES

Persons dissatisfied with or aggrieved by administrative or operations decisions made during the Program will have access to the following complaint resolution hierarchy:

- 1. Persons aggrieved should prepare an appeal in writing specifying the nature of the complaint and suggested remedies, if applicable, and submit it to the Program Manager. If the complaint involves a decision to deny, modify, or set conditions on assistance or benefits, the person(s) making the complaint will establish standing to appeal the decision. "Standing" is limited to individuals who applied for and were denied assistance or were otherwise required to meet certain requirements that had the effect of denying assistance. The Program Manager will respond to a written complaint within 15 days of receiving it, and may hold a meeting with any persons involved to attempt to resolve the complaint. Aggrieved persons with standing may request a meeting with the Program Manager within a commercially reasonable timeframe and the Program Manager shall attend such a meeting at a mutually agreeable time in City Hall.
- 2. If the Program Manager cannot resolve the complaint, the aggrieved persons may request in writing a meeting with the Director of Housing and Community Development. The Director will respond to a written complaint within 15 days of receiving it, and may hold a meeting with the persons and Program staff or other parties together or separately, depending on the nature of the complaint and the potential to resolve the complaint by mediation. Preference will be given to mediation wherever possible and appropriate.
- 3. If the persons aggrieved are not satisfied with the Director's decision, a written appeal may be submitted to the City Manager. The City Manager and/or his designee will respond to a written complaint within 30 days of receiving it. The City Manager and/or his designee may meet with the aggrieved persons and Departmental staff, separately or together, depending on the nature of the grievance and its potential for being resolved by mediation. Preference will be given to mediation wherever possible and appropriate. The decision of the City Manager is final, and will be issued within 45 days of receiving the appeal.
- 4. Administrative actions that are not eligible for appeal include a denial of assistance based on an applicant's household income exceeding the permissible limits, fraudulent or misleading income representations, a lack of residency in Chelsea, and requests for types of assistance not funded by the Program.

EQUAL OPPORTUNITY POLICY

It is the policy of the City of Chelsea to carry out the Program as effectively as possible and without regard for race, color, creed, religion, national origin, ancestry, sex, age, children, marital status, immigration and citizenship status, sexual orientation, gender identity, disability, public assistance, or rent-subsidy status. This Program shall be carried out in conformance with all local, state, and federal equal opportunity laws and affirmatively further equity by proactively addressing racial, ethnic, economic, social, and cultural disparities.

The City will not discriminate against any person because of race, color, immigration status, religion, national origin, sex, sexual preference, familial status, disability, or any other specific classes protected by applicable laws.

The City is committed to language justice. All Program materials, correspondence, and communications shall be performed in English and Spanish, with translation and interpretation available for speakers of other languages by contacting Lourdes Alvarez at lalvarez@chelseama.gov. If the City needs to accommodate non-English and non-Spanish speaking persons, it will take all administratively feasible steps to provide translation assistance upon request at no cost, nor penalty, to the applicant.

The City's objective is to reduce barriers to all programs and public services. This policy is exemplified by the City's commitment to complying with and surpassing the minimum requirements of all federal, state, and local fair laws, while proactively eliminating barriers to public services.

In accordance with Title II of the Americans with Disabilities Act of 1990 and Section 504 of the Rehabilitation Act of 1974, the City will reasonably accommodate qualified persons with disabilities in all programs and services. All programs will be offered in accessible locations (e.g., those meeting the requirements of the Americans with Disabilities Act Accessibility Guidelines), or redesigned and modified to be accessible when barrier-free facilities are unavailable for program delivery. The City of Chelsea will provide auxiliary services, written materials in alternative formats, and reasonable modifications in policies and procedures to persons with disabilities upon request and at no cost to the applicant. Reasonable accommodation for other types of disabilities will be made at the request of the affected person. Accommodations are available for persons with disabilities and non-English speaking residents by contacting the City's ADA Coordinator by calling 311 (617-466-4209).

CONFLICT OF INTEREST

The City of Chelsea shall adhere to the provisions of Massachusetts General Laws, Chapter 268A, with respect to the Conduct of Public Employees and all applicable federal laws, regulations, and policies. In addition, no member, officer, elected official, and/or employee of the City, or its designees, or agents, and no member of the governing body of the locality who exercises any function or responsibility with respect to the Program during his tenure or for (1)

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year thereafter shall be eligible for the Program, nor have an interest in any contract or subcontract, or the proceeds thereof, for work to be performed in connection with this Program.

TERMINATION

The City of Chelsea has the right to reject the Program application or terminate any agreement if a participant is found to be in violation of any conditions set forth in these guidelines.