

City of Boston - AFSCME Council 93, AFL-CIO Housing Trust Fund

Emergency Assistance Eligibility Criteria

The City of Boston - AFSCME Council 93, AFL-CIO Housing Trust Fund (“the Trust”) will enable members to receive a 0% interest loan, up to a maximum of \$2,000.00 to pay for housing-related emergencies. You are eligible for this benefit if:

- You are currently a member in good standing of AFSCME, Council 93 and have been for at least two (2) years;
- Your base yearly income (not your household’s total income) is less than \$72,050/year

Explanation of Benefit

This benefit is designed to pay for housing related hardships, which may include but are not limited to: emergency home repairs, loss of tenant or the loss of a partner’s income. Documentation of the emergency will be required at the time of the application and may include repair estimates, bills, and/or a signed affidavit describing the emergency.

Reimbursement: Members may apply for reimbursement up to three months from the onset of the emergency.

The City of Boston Employees’ Credit Union will lend funds to AFSCME members. The Trust will pay the costs associated with the originating and servicing of the loan. Once Trustees of the Trust have approved the loan, the member will complete the Credit Union application and arrange for the Credit Union to structure a repayment plan through a payroll deduction.

The funds will be sent from the Credit Union to the member.

If you receive a loan up to \$1,900, then the loan should be repaid within (2) two years. However, the Credit Union may extend the repayment period, if the two-year repayment schedule would create a hardship for the member.

If you receive a loan of \$2000, then the loan can be repaid within (3) three years. However, the Credit Union may extend the repayment period, if the three-year repayment schedule would create a hardship for the member.

The AFSCME member agrees to repay the loan in its entirety regardless of employment status with the City of Boston.

A member cannot reapply for another emergency loan or for other Trust loan programs until the loan has been repaid.

A member can only receive up to 2 loans from the Trust in a 3-year period.

Members who have received the Homebuyer Benefit from the Trust must wait one year from the date of the award of the Homebuyer Benefit before being eligible for the Emergency Benefit.

The Loan Application Process

- a) As a first step, member must **pick up an application form**, which is available at the AFSCME office or can be downloaded from www.afscmecouncil93.org;
- b) Member **completes the application form**;
- c) Member secures a “**letter of good standing**” from AFSCME, Council 93 or your Local President or delegate and gives the completed application to the Trust Program Administrator at AFSCME, Council 93;
- d) The Trust Program Administrator reviews the application for completeness and forwards the application to the Trustees;
- e) The Trustees review the application:

If the application is not approved, the Trustees inform the member in writing of the reasons the application was denied.

If the application is approved, the Trustees issue a loan commitment letter.

- f) Once approved, if the member belongs to the Credit Union, he/she **completes the Credit Union application**. If the member does not belong to the Credit Union, he/she joins. The Credit Union works with the member to develop a repayment plan and the member arranges for a payroll deduction to repay the loan. The check is issued by the Credit Union, payable to either the landlord or to the member.