

## **Policies and Procedures of the Melrose Emergency Fund**

### **I. Overview:**

The Melrose Emergency Fund has been an effective resource City officials have used and residents have relied on for over 24 years to help Melrosians in need. The current COVID-19 pandemic has had and continues to have the potential to impose significant long term adverse economic effects on residents. Anticipating a significant increase in resident needs, the following comprise the policies and procedures that are intended to ensure that the fund is governed and operates as effectively as possible in support of those residents in need.

### **II. Mission:**

The Melrose Emergency Fund connects and provides Melrose residents in need with the resources, programs, and financial assistance they require in order to strengthen our community.

### **III. Governance**

The governance of the Melrose Emergency Fund is a function that is exclusive under the jurisdiction and control of Mayor of Melrose. In accordance with his/her authority, the Mayor hereby establishes the Melrose Emergency Fund Board of Advisors (“the Board”) and such board shall be responsible for advising the Mayor in connection with matters related to the Emergency Fund which he is otherwise empowered to perform in his sole discretion. The Mayor may, with or without receipt of a recommendation from the Board, authorize financial grants beyond the recommendation of the board, or in the absence of their consent.

#### **a. Fund Administrator**

The Executive Director of the Council on Aging shall serve as Fund Administrator. The Fund Administrator is authorized to use employees and volunteers of the Council on Aging in the performance of duties related to administration of the Fund.

#### **b. Composition of the Emergency Fund Advisory Board**

The Board shall be appointed by the Mayor, and shall serve at the Mayor’s sole discretion. The purpose of the Board is to provide advice and assistance to the mayor and staff regarding the administration and management of the Fund.

The Board shall consist of seven members, one of whom shall be the Mayor or their designee, one of whom shall be the Superintendent of Schools or their designee; and one of whom shall be the Executive Director of the Melrose Council on Aging. The other four appointees shall reflect a variety of skills and experience including but not limited to social work, non-profit administration, human services, anti-poverty advocacy, health care, and employment training.

#### **c. Duties of the Emergency Fund Advisory Board**

1. The Board shall at all times be governed by policies and procedures relative to its own functioning, grant recipient eligibility, criteria for the disbursement of funds, the reporting of the status of the fund, its and its officers’ activities, and other functions as necessary
2. The Board shall meet at least twelve (12) times annually to review and make recommendations about requests which exceed the limits imposed by these policies and

procedures, ascertain trends in need within the community, recommend improvements in outreach and administration, identify partners for provision of assistance, direct communications to the public at large through the Office of the Mayor, and/or for any other purpose the Mayor deems necessary.

3. The Mayor and the Board shall issue a written report of its activities on a quarterly basis, and in doing so, shall ensure that identifying information or identifying characteristics of the clients of the fund or its anonymous donors is published. The Mayor and the Board will make the report publically available.
4. The Board shall serve as a resource for the Fund Administrator, may consult on individual cases, and help connect fund clients to programs and resources.

#### IV. Policies

##### A. Eligibility

1. Only residents of Melrose are eligible to receive financial aid from the Melrose Emergency Fund. Applicants may demonstrate their residency through any of the following means:
  - A copy of a bill from the City of Melrose bearing the applicant's name and address, the name of their spouse, child, or parent;
  - A copy of a lease bearing the signature of the applicant, their spouse, child, or parent;
  - A copy of a deed bearing the name of the applicant or their spouse, child, or parent;
  - A copy of a bill issued by the Commonwealth of Massachusetts or the United States Government in their name, the name of their spouse, child, or parent;
  - A copy of a bill issued by a utility registered with the Commonwealth of Massachusetts to them, their spouse, child, or parent;
  - Correspondence from the Melrose Public School system addressed to the applicant, the applicant's child, spouse, parent, or guardian; or
  - Some other method found to be sufficient by the Fund Administrator

##### B. Criteria for Grant Making

1. Emergency Fund clients must demonstrate, and when possible, document their need to the Fund Administrator.
2. Melrose Emergency Fund disbursements must contribute toward a longer term solution to a client's current demonstrated need.
3. If possible, the Fund Administrator must meet with the applicant and the applicant must be willing to work with the Fund Administrator or their designee.
4. To the extent possible, Melrose Emergency Fund disbursements should supplement and leverage financial support from government agencies and other non-profits.
5. Fund disbursements for basic human needs such as clothing, education, communication, shelter, certain healthcare expenses such as co-pays and deductibles, or food shall be prioritized.
6. Fund disbursements should be made to third party vendors such as, but not limited to, landlords, utility companies, grocery, clothing, or home goods stores on behalf of the client, and only in exigent circumstances shall a direct payment be made to an Emergency Fund client.

7. The Fund may not be used to pay taxes, fees or other charges to the City of Melrose, the Commonwealth of Massachusetts, the US Government or any of its political subdivisions or agencies, with the exception of public education providers.
8. The Fund Administrator may disburse funds to qualified first time applicants in an amount not to exceed \$1,000.00. Any disbursement exceeding that amount, or multiple disbursements whose total exceeds that amount during a six-month period must be recommended for approval by the Board, and authorized by the Mayor.  
Notwithstanding the Board's ability to recommend disbursements, the Mayor may unilaterally authorize expenditures above this limit, and will report such expenditures to the Board within a reasonable period of time thereafter.
9. The Fund Administrator shall be available to present to the Board by the first day of each month anonymized reporting regarding the grants and activities of the previous month in a format prescribed by the Board.
10. Clients referred to the Fund from community partner organizations shall be given priority.
11. The Fund shall not be drawn below \$5,000.00 unless otherwise authorized by recommendation of the Board, and approval of the Mayor.
12. To the extent possible the Fund Administrator or their designee should make reasonable attempts to work with vendors to reduce the owed debt of the client or delay collection.

C. Management of Funds

1. The Fund shall be managed by the Chief Financial Officer of the City of Melrose, at the direction of the Mayor. The Board shall receive and review reports monthly regarding expenditures and the current balance. The Mayor shall process and acknowledge all donations, and shall continue to provide donors with the opportunity to donate online and/ or anonymously.

D. Reporting

1. The Fund Administrator, in conjunction with the Mayor, and other City staff or volunteers, shall be responsible for regularly communicating both actively and passively, the status of the fund and its activities. This shall be achieved using the communication platforms and practices maintained by the City, including a static web page for the Emergency Fund on the City website.
2. In conjunction with the Fund Administrator, the Mayor and the Board shall publish each October an annual report which encompasses the quarterly public reports for the year prior.