

# Behind on Your Rent? New Emergency Rental Assistance Program May Help.

We know that many of our residents have suffered job and income loss during the pandemic and may struggle to pay rent. If you find yourself in this situation, here are some recommendations.

1. **Talk to us!** Don't wait until you miss your rent payment to reach out. We want to work with you to help you through this difficult time. We may be able to set up a payment plan for you or help you access federal or charitable financial support.
2. **Review the sources of financial aid detailed below, including a new federal Emergency Rental Assistance Program.** If you need help applying for benefits, charitable grants or other aid, let us know. We may be able to help.

## NEW! Federal Emergency Rental Assistance Program

In December, Congress approved \$25 billion in Emergency Rental Assistance for residents suffering financially from the COVID-19 pandemic. That money was distributed to the states, some localities and other eligible grantees at the end of January, and each grantee is charged with distributing it via existing or new programs. In March, Congress approved another \$27.4 billion for rental assistance.

### Who Is Eligible?

Any household where at least one or more individual meets at least one of the following criteria:

- Qualifies for unemployment or has experienced a reduction in household income, incurred significant costs, or experienced a financial hardship due to COVID-19;
- Demonstrates a risk of experiencing homelessness or housing instability; and
- Has a household income at or below 80 percent of the area median.

Some states and localities may add prioritization factors as they distributed their limited funds.

### How Much Assistance is Available?

Eligible households can receive up to 12 months of assistance, plus an additional three months if necessary, to ensure housing stability. Assistance can only be allowed in three-month increments, after which an eligible household must re-apply for funds. The assistance can be used to cover rental payments and arrears beginning after March 13, 2020.

**Funds are limited, however, and most states are allocating their funds on a first-come, first-served basis so it is important to apply as early as possible if you qualify.**

### How Do I Apply?

Since every state and participating locality is developing their own programs, there is no single application point or even a database of all the assistance programs. In Maryland, you can apply to Maryland DHCD.

<https://dhcd.maryland.gov/>

### How Does the Program Work?

Renters can apply for aid or apartment firms can apply on behalf of their residents. Our firm IS participating in the program so if you are approved for assistance, the rental assistance will be paid directly to us.

### Where Can I Learn More?

The Treasury Department has issued Frequently Asked Questions on the program (<https://bit.ly/3q4vmpm>) as well as a list of grantees and how much funding they received (<https://bit.ly/37YzPUh>). An interactive map of state programs is available at <https://bit.ly/3l9DnZl>.

## Additional Financial Resources for Residents

- **United Way's 211.org.** Dial 211 from any phone or visit 211.org and you can search by zip code for assistance with rent, utilities, food assistance, mental health and other supportive services.
- **Salvation Army** (<https://www.salvationarmyusa.org/usn/covid19/>). Searchable database of support services by zip code, city or state. They also offer counselors available via phone (in English and Spanish) to help people connect with local services—844-458-4673.
- **Catholic Charities** (<https://www.catholiccharitiesusa.org/find-help/>). Reliable source of financial support for housing and more.
- **NCSHA Summary of State Rental Assistance Programs** (<https://bit.ly/3l9DnZl>)
- **NLIHC Database of Renter Assistance Programs** (<https://nlihc.org/rental-assistance>). Regularly updated database identifying state and local renter aid programs.
- **Unemployment Insurance** ([www.usa.gov/unemployment](http://www.usa.gov/unemployment)). Learn how to apply UI as well as other welfare or temporary assistance programs.
- **Resident Relief Foundation** (<https://residentrelieffoundation.org/our-programs/>). Helps responsible residents stay in their apartments during an unexpected financial emergency.
- **Rent Assistance** ([www.rentassistance.us/](http://www.rentassistance.us/)). Directory of rental assistance agencies and organizations that can help renters pay rent.
- **Community Action Agency** (<https://communityactionpartnership.com/find-a-cap/>). Helps residents find out what services they might be able to access locally, such as emergency payment assistance for rent or utilities.
- **Help with Bills** ([www.usa.gov/help-with-bills](http://www.usa.gov/help-with-bills)). Information on government programs to help pay for utilities and other expenses.
- **Grantspace by Candid** (<https://grantspace.org/resources/knowledge-base/covid-19-emergency-financial-resources/>). Database of national and state grant funds available to help with a wide variety of situations, including special grants for occupations (e.g., nurses, bartenders, hospitality workers, freelancers, first responders) as well as needs (e.g., pet care expenses).

**We remain committed to our residents during these trying times and understand how important it is to have stable housing during the pandemic.**

