

2021 RENT RELIEF PROGRAM Tenant & Landlord FAQs

Tenant FAQs

When can I apply?

You can apply beginning on Monday, March 1 at 12 pm. MaineHousing will have an "Apply Now" button on its website, which will take you to the application.

Who is eligible for rent relief?

Tenant applicants must meet all these criteria to be considered for rent relief:

- Your household income must meet certain income limits. Limits vary by location and household size. Click here to see Income Limits
- You must have had your income reduced, had significant costs, or had other financial hardship because of COVID-19 **OR** qualified for unemployment benefits between March 13, 2020 and the date of your application.
- You must show you are at risk for becoming homeless or that you might lose your housing. This may include submitting past-due rent and utility bills or eviction notices when you apply.

I live in subsidized housing. Can I apply?

Yes. Even if you have a Housing Choice Voucher, are on Section 8, or live in public housing or a USDA Rural Development property you can apply for your part of the rent. Before you apply, please make sure you have told the program administrator so they can make any changes to your rent if needed.

What will the rent relief fund cover?

The Emergency Rental Assistance Program can pay for rent and some utilities owed back to March 13, 2020. The program will also cover up to three months of upcoming rent and utilities. Utilities include electricity, water, sewer, trash, and heat. The program can also cover late fees for rent as long as the late fees are legal and included in your lease. The program can also cover

expenses such as internet or relocation and other moving expenses. You may apply for help with paying for utilities even if you do not need help paying for rent.

How much rent will this program cover for me?

There is no monthly cap on eligible rent relief. The monthly amount is determined by the rent payment agreed to in your lease. You may apply for back rent owed back to March 13, 2020, as well as up to 3 months of upcoming rent at one time. For example, you can apply in March 2021 and the application could cover April, May, and June 2021 rent AND any back rent you owe. This program can cover up to a total of 15 months of your rent..

Do I have to be behind on rent to benefit from the new rental assistance program?

No. You may apply for rent relief (and/or utility payment relief) to cover past AND/OR upcoming rent payments. You will be able to apply for rent back to March 13, 2020 if needed and up to 3 months of upcoming rent at one time.

Will I still be able to get help paying my rent after the first three months the program covers?

Yes. You can get up to 15 months in past due and current rent. When the first 3 months are up, you will be contacted (by phone if you sent a paper application or by email if you applied online) to ask if you still need help. You will need to give income information again if you gave only one month of income information the first time. You will also need to show you still are at risk for homelessness or might lose your housing. Then you may be able to get up to three more months of help with rent/utility payments.

Do I have to be on unemployment to qualify?

No. As long as you can show need and meet the income requirements you do not need to be on unemployment to qualify for this program

I had to reduce my hours/have increased costs because of childcare issues related to COVID-19. Can I apply?

Yes.

Can I apply for funds to help with utilities, even if I don't need rent relief?

Yes, renters may apply for help paying for utilities even if they do not need help paying for rent. You will need to show past and current amounts due by providing a recent statement from the utility company/companies.

What information do I need to apply? In addition to the information below, we encourage tenants and landlords to talk to each other about participating in the program because both will need to provide information when applying.

INCOME VERIFICATION:

You will need to provide your 2020 annual household income OR your current monthly household income.

2020 Annual Income Option Items:	Current Monthly Income Option Items:
 Your household's annual income for 2020. 2020 IRS Form 1040s for all household members 18 years or older OR Wage statements, pay stubs, IRS Form W-2, IRS Form 1099 and Schedule C if self-employed, interest statements, Form 1099 G or benefit statements from DOL ReME account if unemployed, and other income proof for all household members 18 years or older Submit eligibility determination letter from government agency dated January 1, 2020 or later (such as TANF, HEAP, or SNAP.) 	 Your household's monthly income as of the application date. Submit your household's last months of wage statements, pay stubs, interest statements, unemployment benefit

Plan to provide as much of your income information as you can.

If you qualify using the 2020 Annual Income Option and need help from this program later you will not need to provide this information again.

If you qualify using the Current Monthly Income Option and need help from this program later you will need to provide your monthly household income again.

RESIDENCE & RENT PROOF

You will need to provide your lease or a utility bill to prove your residence. You will also need to provide your lease or rent payment receipts as proof of how much rent you owe. If you can't provide these documents we will reach out to your landlord to confirm your residence and how much you owe.

UTILITY ASSISTANCE

You will need to provide utility bill(s) or notice you need help with.

LANDLORD INFORMATION

Make sure you have the name, phone number, and email address for your landlord or property management company who will receive the payment, if approved.

You can notify your landlord that they will need to fill out a W-9 form and fill out a separate application. The Community Action Agency (CAA) will send them the application to fill out and sign. The rent payment cannot be made until your landlord provides the W-9 form and signed application to your local CAA. You do not need to worry about W-9 forms from utility companies.

Can I be evicted while waiting for these funds?

It is unlikely landlords will be successful in evicting tenants for nonpayment of rent during COVID-19 due to the federal eviction moratorium in effect until March 2021. Landlords can still file eviction cases in Maine courts. If you are facing eviction, or fear you might, <u>please contact</u> Pine Tree Legal Assistance.

How will my landlord get paid?

After you submit all of your documents and your landlord has submitted all their documents the CAA reviews and approves eligible applications. Then the payment will be sent to the landlord as soon as possible via check or direct deposit. You will be notified when your application is approved.

How do I apply?

Once the program has launched, you will be able to apply via:

- Online on MaineHousing's website (the most efficient way to apply) here: https://www.mainehousing.org/programs-services/rental/rentaldetail/covid-19-rental-relief-program
 - Paper applications. We will update how you can get paper applications once the program is launched.

What is the deadline to apply?

Applications will be accepted on a rolling basis through September 2021. If there are additional federal funds for rent relief, we will update this page when we find out.

What happens if my landlord won't participate in the program? *

You can still apply. Even if your landlord won't participate, include their contact information in your application. Once they get a notice that you applied they will have 10-14 days to fill out their documents and return them. If they do not fill out the documents or contact us, we will work with you and send you the payment.

If your landlord doesn't participate and you cannot show a lease or rent receipt with your rent amount we will pay you up to 100% of Fair Market Rate (FMR). You can <u>find the FMR for your</u> area on MaineHousing's website.

What happens after I submit my application? *

If you apply online, after you submit your application you will be directed to a page with more information about what comes next. Once your CAA imports your application you will get an email that the application is being processed. You will also get an email when the application is approved for payment. Maine's Community Action Agencies (CAAs) will run the program locally and be your primary point of contact for questions. If you apply with a paper application, you will get an email if you included it in your application or a phone call. They will call you or email you when they get your application and when it is approved for payment.

What's new to this round of rent relief?

The new Emergency Rental Assistance Program offers several advantages.

- This is a long-term program instead of month-to-month. This means requirements are consistent and applications will be streamlined.
- This program can cover up to 15 months of your rent payments. It covers unpaid rent to March 13, 2020 plus three months into the future with one application. You also will have the option to confirm if you want to extend the benefits after the first three months.
- This program may cover the cost of some utilities whether or not you need help paying your rent.

If you are at-risk of homelessness, you may also qualify for other services. More information will be provided about this soon.

Landlord FAQs

Where will the Emergency Rental Assistance Program money come from?

The Emergency Rental Assistance Program is funded by the Federal Government. The program is administered by MaineHousing (Maine State Housing Authority). It will be managed locally by Maine's Community Action Agencies.

What do I need to do if I have tenants applying?

You will be notified of the need to fill out and sign a short, standardized application. You can see a sample agreement on MaineHousing's website. You will also need to provide a W-9 if you have not participated in previous rent relief programs.

How will I get paid?

Depending on what information was provided on the application and agreement, you will receive funds via Direct Deposit or check.

For both renters and landlords, who do I call if I have questions about this program?

If you have general questions about the program, please call MaineHousing at 1-800-452-4668 or email us at rentrelief@mainehousing.org. If you have a specific question about your application, please call your local CAA.