

Montgomery County COVID Rent Relief Program

The Montgomery County Department of Health and Human Services (DHHS) is currently accepting applications for the COVID Rent Relief Program. Please find answers below to frequently asked questions. Additional information and link to apply is available at www.mc311.com/rentrelief.

I am struggling to pay my rent. Is there assistance available?

If you are behind on your rent because of a COVID related loss, assistance may be available through the DHHS' Housing Stabilization Services. Please complete the online application available <u>HERE</u>. If you are unable to complete the online application yourself or with assistance from your property/landlord, please call 311 (240-777-0311) to request assistance. A county employee will call you back to help you complete the application.

How do I apply?

You can apply online directly from the COVID Rent Relief website at www.mc311.com/rentrelief. You will be asked to answer questions about your COVID related impact, household members, income, and rent. Please be prepared to upload supporting documents and have your landlord's information available. Please note you will need an email address to complete the application. If you don't have an email address, please consider setting one up or connecting with your property/landlord or anyone elsethat may be able to assist you.

I do not have access to the internet, nor able to receive assistance completing the application from myrental office, how do I apply?

If you do not have internet access or need other accommodations to complete the application, you may call MC 311 (240-777-0311) to request a County representative call you for assistance. MC311 will collect basic information from you and a program representative will get back to you for assistance in completing the application.

Is there a deadline to submit my application?

No, there is no set deadline for application submissions; however, applications will be accepted until all program funds are fully expended. Funds are limited.

Who is eligible for the COVID Rent Relief Phase 3 Program?

Households must meet the following minimum eligibility requirements:

- Have experienced a COVID-19 related <u>financial hardship</u> (not just a loss of income)
- Gross household income from previous 30 days at or below 50% of AMI
- Have been a Montgomery County resident since at least August 2020
- Owe at least \$1000 or more to current landlord

Is there a US citizenship requirement? Do you require a Social Security Number as part of the application?

Evidence of legal status is not required. The funding for this program is part of the Coronavirus stimulus bill passed by Congress; because it is emergency assistance, documentation of household legal status is not required. Similarly, social security numbers are not required.

What do you mean by financial hardship?

A financial hardship caused or related to Covid-19 can take many forms. For example, you may have lost a job or had your hours cut, but you may also have needed to stop working in order to provide childcare, to look after sick loved ones, or to spend time in the hospital yourself. There is room in the application to explain exactly how Covid-19 has impacted you and your household.

What is AMI and how do I know if my income is below 50% of AMI?

AMI is Area Median Income. It is a calculated by looking at the "middle" income of all households in the area. The table below lists the maximum annual or monthly gross income amounts.

Family Size	Max. Annual Gross Household Income 50% AMI	Max. Monthly Gross Household Income 50% AMI
1	\$45,150	\$3,763
2	\$51,600	\$4,300
3	\$58,050	\$4,838
4	\$64,500	\$5,375
5	\$69,700	\$5,809
6	\$74,850	\$6,238
7	\$80,000	\$6,667
8	\$85,150	\$7,096

What income needs to be reported and what do I need to include to show this?

Applicants must submit an accurate count of every member of their household and the income generated by all members of the household 18 and over who are not full-time students.

Income can be reported as either your household income as shown on your 2020 tax return or your gross (pre-tax) income from the previous 30 days. Gross Income should be reported prior to any deductions such as taxes and insurance. This includes but is not limited to: wages, social security, benefits/pensions, public assistance, unemployment, interest income, or child support. Please do not include Economic Impact Payments (Federal or State) or Federal Pandemic Unemployment Compensation (this is the extra \$300-\$600 provided with your unemployment benefits) when reporting your gross income.

To verify income, applicants must provide documentation from either their 2020 tax return or previous 30 days. This can include pay stubs, interest statements. unemployment compensation statements, IRSForm 1040 filed for the 2020 calendar year, or self-attestation/certification that clearly notes pre-COVIDand current income. You can use the self-certification form available on this page if you need it.

Your income in 2020 and/or for the last 30 days must be below 50% of the Area Median Income for your household size.

What if I've had to move since August 2020, am I still eligible?

As long as you still have a rent responsibility and have been a resident in Montgomery County since at least August 2020, even if you have moved within the County after that date, we can provide assistance where you have a current rent responsibility.

I have an agreement with a friend to pay for some of the household expenses, but do not have myown lease, am I still eligible for assistance?

As long as you have an obligation to pay rent you are eligible for assistance, even if you have an informal lease. Whomever you have agreed to pay rent to will certify in writing how much you are expected to pay monthly and how much you have paid/owe. However, we cannot help you pay rent if you are related to your landlord by birth or marriage.

I receive assistance to pay my rent from a housing subsidy program (housing choice voucher, rental assistance program, etc.), am I still eligible to apply?

Yes. You are still eligible to apply but assistance can only be provided on the portion of rent that is your responsibility. Additionally, we strongly encourage you to notify your subsidy provider of your change in income.

How much money am I able to get?

Eligible households may receive up to \$12,000. Households with gross income below 30% AMI may be eligible for additional support. The funds are specific for rent and will take into account any previous funds received through COVID Rent Relief or other local, state or federal funds for COVID related rent support.

I received assistance in earlier rounds of CRRP, but I am still behind, can I get more help?

Yes. Even if you have already received COVID Rent Relief Program funds in earlier rounds of the program, you are eligible to apply againfor additional funds, up to the program limit. If you have already received funds for the current phase, you may not reapply.

How will you process applications? Is it first-come, first-serve?

Applications will not be processed on first-come, first-serve, but instead will be processed based on a number of criteria, including location, employment status, and eviction status.

DHHS developed a Homeless Prevention Index to evaluate all neighborhoods in relation to COVID-19 impact, housing stress, and social determinants. This index will be used to prioritize assignment of applications for processing. You can view the map of priority areas at bit.ly/mc-hpi-map.

Additionally, households who have a member that has been unemployed for the previous 90 days or households with current eviction notices or judgements from the District Court will be prioritized.

These prioritizations will enable to the program to ensure that an equity lens is utilized, recognizing that communities of color have been significantly impacted by COVID, disproportionately experience homelessness, and are more likely to get evicted.

What if I do not live in one of the targeted "high impact" neighborhoods?

Phase 3 of the COVID Rent Relief Program will prioritize households renting in "high impact" neighborhoods. Households that are eligible, but do not live in the targeted "high impact" neighborhoods will be contacted as program capacity allows.

Will I receive the money directly?

In most cases, the grant goes directly to the property owner/landlord as a credit against your rent bill. If we are unable to coordinate with your landlord, the payment may be issued to you directly.

What documents do I need?

You will need the following documents to complete your application

- **Photo Identification:** Copy of a Driver's License, passport or other official photo ID for each adult member.
- **Verification of Residency/Address:** You will be required to provide documentation that you live at the address you are applying for assistance for. You can do this with a bank statement, officialpiece of mail, utility bill or other documentation that confirms your address.
- Income Verification: You will be required to provide documentation and/or self-certification that you have a gross household income that does not exceed the program limits based on household size. This can be your 2020 tax return, pay stubs, letter from employer, unemployment letter or self-attestation/certification. A template for the self-certification has been provided.
- **Rent Confirmation.** You will need to provide documentation to show your rent responsibility, paymenthistory and amount owed. This can be through rent ledger, lease, or other documentation that in combination provides the required information.
- Landlord Documentation: Your landlord is requested to register with the County's vendor registration system and provide documentation that confirms tenancy, rent information including amount of monthly rent and how much is owed.

I do not have a letter from an employer, I am self-employed, or I do not have regular work hours. What do I do to verify my income?

You will be able to upload a self-certification in the application portal. This should include your employment/income information before COVID and your current employment/income information. Please see our self- certification form for guidance.

I already received funding from the first phase of the HHS COVID Rent Relief Program or another rental assistance program earlier this year. Can I apply again for more funds?

If you have already received assistance through the DHHS COVID Rent Relief Program, the State Assisted Housing Relief Program, HOC COVID Rental Assistance Program or any other program to provide rental assistance, you **ARE** eligible to receive COVID Rent Relief Funds.

For all other HHS rental assistance programs, the standard 12-month benefit cap has been waived during this public health emergency. If you meet the other eligibility requirements, you may still receivea benefit.

Will I have to report this money on my 2021 taxes?

No, in most cases the grant goes directly to the property owner as a credit against your rent bill. Landlords do need to report as rental income as a rental payment.

Will accepting this assistance be counted as public charge?

DHHS is not a legal authority on public charge. We will recommend you contact the following legal resources if you have a concern:

- National Low Income Housing Coalition
- Protecting Immigrant Families
- Gilchrist Center
- Maryland Health Connection
- One Nation AAPI-Asian American and Pacific Islander (frequently asked questions in Spanish and multiple Asian languages)
- Justice in Aging

I was able to pay my rent up until now, but do not think I will be able to pay next month, can I get help?

Unfortunately, this program is only available to households that owe at least \$1000 on their rent. If you find yourself in that position, please apply at that point.

Will I have to pay this money back?

No, this is not a loan. You will not have to pay the County back.

My landlord says I need to leave immediately if I cannot pay everything in full. Where am I supposed to go?

Only a sheriff, with a court order can evict you. Please reach out to Landlord and Tenant Affairs at 240-777-0311 and the Police Department non-emergency line at 301-279-8000. Additional information is available on the <u>Department of Housing and Community Affairs (DHCA) COVID-19 website</u>.

I have a Court summons for an eviction hearing, what should I do?

Please attend your hearing in person. We encourage you to participate in the court proceedings as you may be eligible for a COVID relateddelay in eviction. Please review the information available on the DHCA COVID-19 website.

How will I know if I receive funds?

When your case has changed to "Payment Requested" status the check is being processed and will be mailed/available within 2 business days. An award letter will also be mailed to you and your landlord.

What should I write in my Covid impact statement?

This must be a clear statement about how your household experienced a financial hardship related to COVID-19. Please outline your household's loss of income if you incurred significant costs or another financial hardship during the pandemic. Be sure to include your pre-pandemic income and current income if you are unable to provide income documentation.

I forgot to attach documents to my application before I submitted it. Can I make updates?

After you submit your application, you cannot make any changes to it. Unless your eviction status has changed or you need to update your contact information, it is best to wait until a case worker contacts you. If your status has changed or you need to update your contact information, please email hss@montgomerycountymd.gov with the updated info.

Can I add additional months that I owe rent for after I submit my application?

You cannot change your application after it is submitted; however, your case worker will ask what your current debt total is when they review your application. You may provide updated information at that time.

I have moved since I submitted my application. Am I still eligible?

So long as you have lived in Montgomery County since at least August 2020, you satisfy the local residency requirement. However, we can only pay for rental debt at your current address. if you have moved since you submitted your application, we cannot pay any rental debt from the old address. Additionally, you will only be eligible if you owe at least \$1,000 to the landlord at your current address.

I need assistance paying for my utilities. Can you help?

DHHS provides heating and electricity utility assistance for past due and ongoing benefit. The benefit ranges from \$175-1700 depending on income and fuel type. If you are at risk of a shut off, call 240-777-4450.

I need to move but cannot afford to do so. Can you help?

CRRP funds can be used to help pay your security deposit and up to three months of rent, assuming you meet program eligibility requirements. If you have already applied for CRRP funds, please coordinate your move with your case worker.

If you are not eligible for CRRP funds, we can provide financial assistance for moving and storage costs, security deposit and first months' rent. If this is a non-COVID related need to move, call 311 and explain that you are facing eviction.

My case worker contacted me. Do I need to respond?

Please respond to your case worker as soon as they contact you. If you do not respond, you may risk having your application denied. Case workers want to process applications as quickly as possible, so communicating with them helps to reach a decision on your application sooner. If your case is assigned, look for messages from your case worker in Unqork, by email or by phone, depending on what contact information you supplied.

My landlord wants to help me apply. What can they do?

Your landlord can submit their own application in support of your case. They should get an email automatically when you apply (if you share their contact information) but they are always welcome to apply using our website (mc311.com/rentrelief) and do not have to wait for an email from us. We can match landlord and tenant applications using your address.

Is a Landlord able to get RRP for tenant who refuses to complete his/her portion of the application? Unfortunately, no. While we are able to process applications if a landlord does not participate, we must receive an application from a tenant in order to provide assistance.

What happens if the system says applicant is not eligible and they should be based upon income/situation? Eligibility is based upon several factors such as income; length of time in the home; circumstances are COVID related. If all of these have been checked off in the pre-eligibility quiz, then you should be eligible. If not, try again and check off everything that applies to you.

I am trying to apply but am experiencing technical issues. What do I do?

The "Need to reach us" button should be available on every page of the application while it is being completed, as well as the first page of the eligibility screening. If it is not, try navigating back to that page in a new web browser, or try clearing your cookies and logging in again. Let us know the technical issue you are facing and someone from the program team will get back to you.

Technical Questions

What is Unqork?

Unqork is the name of the software provider hosting the rent relief application. You must create an account with Unqork to apply for rent relief.

How do I log into Ungork?

Use this link from our home page www.mc311.com/rentrelief

Unqork is not loading, what do I do?

Make sure you are NOT using Internet Explorer. Unqork works best with Google Chrome, Firefox or Microsoft Edge.

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