



MARYLAND
Association of
COUNTIES

Briefing to Environment & Transportation Committee: Effects of COVID-19 on Housing

Presented by:

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Questions Presented

What actions have been taken by federal, state, and local governments with regard to mortgage forbearance, eviction and foreclosure prevention, and the development of new programs to assist renter's and homeowners during the ongoing COVID-19 pandemic?



Questions Presented

What actions have been taken by federal, state, and local governments to protect landlords and lenders facing lost revenue?

Do any of these solutions require landlords or lenders to agree to certain protections for the tenants or homeowners served by these individuals, and what are those protections?



**Highlights of County
Actions to Assist
Renters, Homeowners,
Landlords for
Housing Issues Related
to COVID-19**



Baltimore City

- **Baltimore City COVID-19 Renter Relief Act**
 - Prohibits landlords from imposing rent increases for existing tenants during the Governor-declared State of Emergency and for 90 days after it has been lifted.
 - The prohibition includes fees for late payment or non-payment of rent
- **Temporary Rental Assistance Program**
 - \$13 million of CDBG-CV funds committed to its establishment



Baltimore County

- **COVID-19 Eviction Prevention Program (EDD)**
 - **Phase 1:**
 - Financial assistance of up to two months' worth of rent to be paid directly to landlord of eligible households on a first-come, first-served basis
 - Funded at \$1M = using \$500k in CARES Act (CRF) funding and \$500k in DSS Emergency Assistance for Families with Children (EAFC) funding
 - Estimated that the \$1M will be able to help approximately 300 households
 - Received over \$6M in requests from about 1500 applications
 - **Phase 2:**
 - \$2M+ in CDBG-CV funds to enter into grant agreements with eligible organization(s) to address homelessness and expand eviction prevention efforts
 - The RFP response application deadline is 6/30/2020 at 2 pm



Baltimore County COVID-19 Eviction Prevention Program

FACT SHEET

APPLY HERE: www.BaltimoreCountyMD.gov/EvictionPrevention

On June 9, 2020, Baltimore County will begin accepting applications for the first phase of its COVID-19 Eviction Prevention Program, providing rental assistance to County residents who have lost income due to COVID-19 and are at risk of losing their housing. **Applications will be accepted from 10am on Tuesday, June 9th through 5pm on Friday, June 12th.** Completed applications will be reviewed on a first-come, first-served basis and are subject to available funding.

INCOME LIMITS

Applicants must have gross monthly income at or below the following levels to be eligible:

Household Size	Gross Monthly Income Limit
1	\$2,127
2	\$2,873
3	\$3,620
4	\$4,367
5	\$5,113
6	\$5,860
7	\$6,607
8	\$7,353
9	\$8,100
10	\$8,847

PROGRAM REQUIREMENTS

- Baltimore County resident with a valid lease agreement
- At risk of losing rental housing due to COVID-19 income loss
- At or below the household income limits detailed below
- Must have applied for Unemployment Insurance or be able to document ineligibility

Baltimore County residents receiving a Housing Choice Voucher or other rental subsidy through the Baltimore County Office of Housing should contact the office directly at 410-887-2766 to update current income for rent payment recalculation.

HOW TO APPLY

Go to the link above, "Apply Here". You will be prompted to answer a few qualifying questions to confirm your eligibility for the Program. If you do not have computer/internet access and require help completing the application, you can contact one of the following community-based organizations for assistance:

- Community Assistance Network: 410-285-4674
- Epiphany Community Center: 410-252-4465, Extension 115

REQUIRED DOCUMENTATION

Applicants will be required to provide documentation supporting their eligibility. Applications will not be considered complete unless these documents are included:

1. Verification of household income for May 2020 (e.g. pay-stubs and/or government benefit letter)
2. Verification of any assets or resources available to the household in May 2020 (e.g. bank statement)
3. Notice or letter from landlord indicating the applicant is behind in rent payments for April, May and/or June 2020 and the total amount needed to eliminate the past due balance
4. Rental/lease agreement or sublease
5. Proof of paid household expenses for May 2020 (e.g. utility bills, housing costs, car payments/insurance, food costs, etc.)

PARTNERSHIP WITH THE FAIR HOUSING ACTION CENTER

The County has partnered with the Fair Housing Action Center (FHAC) to provide County residents with additional resources, such as: financial coaching/counseling, assistance negotiating with landlords, referrals to legal services and Renters' tax credit applications.

OTHER RESOURCES

Other COVID-19 resources available to Baltimore County residents can be found here: www.BaltimoreCountyMD.gov/Coronavirus



Cecil County

- **Eviction Prevention/Short Term Rental Assistance Program**
 - County Health Department received an additional \$173K in COVID funding via the Emergency Solutions Grant from the State. It is anticipated that 50% of that funding will be used for short term rental assistance for individuals impacted by COVID-19.
 - Department of Community Services through Housing and Community Development Division has applied for a new round of Community Development Block Grant funding directly related to COVID including \$100K for short term rental assistance (3 months) to individuals and families impacted by COVID.
 - Local Housing Counselor is exploring setting up Zoom meetings for people with potential mortgage issues in an effort to be proactive about managing their loans during this time.
 - If a rental property owner receives CARES assistance for their business, they will be subject to the HUD moratorium on evictions.



Garrett County

- **Partnership with Garrett County Community Action Committee, Inc. (GCCAC)**
 - **Homeless programs**
 - County allocated a portion of its COVID monies to GCCAC to open a second homeless shelter and GCCAC raised funds from federal and state sources to operate the shelter.
 - **Emergency shelter programs**
 - Redirected CDBG funds to greatly expand emergency shelter in the form of motel rooms and a domestic violence facility.
 - **Rent Assistance**
 - GCCAC was able obtain some funding (FEMA, ESG HSP) for one time rent assistance payment for a limited number of household.
 - County has applied to DHCD for CDBG funds to support a three month rental assistance program for those households who fell behind as a result of COVID. GCCAC will administer the program.

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Garrett County

- **County Office of Emergency Assistance**
 - Initiated a network of providers who are making regular telephone contact with its identified vulnerable population to assess ongoing needs that include housing including referrals to shelter and housing programs.
- **Landlord Assistance**
 - GCCAC contacted landlords and obtained a list of tenants who are not able to keep up with rent. GCCAC is initiating direct rent payment to landlords on behalf of tenants prior to the lifting of the moratorium to help with cash flow.
 - Property owners receiving assistance are expected to provide quality housing and with inspection prior to the assistance being provided and when a tenant complaint is received.
- **By the numbers:**
 - Survey of approximately one third of the low income rentals in the County, the percentage of households not paying rent went from 6% in March to 16% in April to 19% in May.
 - If elderly renters are removed from the survey the rates are 9%, 21% and 23%.



Kent County

- Has applied for CDBG CARES funding
- If approved, it would provide about \$500K to help residents with rental payments



Howard County

- Howard County has committed \$1.5M in rental/mortgage payment assistance for residents affected by COVID-19.
- Funding is made up of \$300K in local Disaster Relief and Recovery funds, \$500K in Moderate Income Housing Unit (MIHU) fee-in-lieu payment revenue from developers and \$770,356 in CDBG-CV funds received from the CARES Act.
- Beginning July 6th, residents may apply for up to 3 months of assistance to pay past due rent and/or mortgage payments to prevent eviction and/or foreclosure.
- The Howard County Housing Commission is working with the County's CoC to provide extra vouchers for those individuals or families experiencing homelessness during COVID-19.

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Howard County

- The County is partnering with Making Change, Inc. to provide free financial counseling to residents affected by a loss of income due to COVID-19. The counseling will include budget preparation and contacting creditors for assistance.
- The County Council signed Council Bill 33 into law on May 22, 2020. This bill prohibits eviction of tenants that suffered a loss of income due to COVID-19 until 90 days after the County's State of Emergency order is lifted.



Howard County COVID-19 Rental Assistance and Eviction Prevention

FACT SHEET

Beginning July 6, 2020, Howard County residents may contact one of the participating providers to complete an application for assistance to pay past due rent and/or mortgage payments and/or to prevent eviction. Maximum assistance per household is 3 months of housing expense.



Calvin Ball
Howard County Executive

Maximum Household Income Limits
based on 80% of Howard County Area
Median Income

Family Size	Amount
One Person	\$64,723
Two Person	\$73,969
Three Persons	\$83,215
Four Persons	\$92,461
Five Persons	\$99,858
Six Persons	\$107,255
Seven Persons	\$114,651
Eight Persons	\$122,048

Residents may contact one of the participating providers for an application beginning July 6th:

Provider	Website	Email Contact for Residents	Phone Contact for Residents
Community Action Council	cac-hc.org	n/a	410-313-6440
The United Way	uwcm.org	n/a	211 (Comm. Res. Specialist)
Grassroots	grassrootscrisis.org	evictionprevention@grassrootscrisis.org	410-531-6677
Family and Children's Services	fcsmd.org	lspivey@fcsmd.org	443-864-0379
FIRN	firnonline.org	housinghelp@firnonline.org	443-276-3166 (Kristin Lilly)



Preliminary application criteria:

1. Applicant must be a Howard County resident and provide proof of home address.
2. Applicant must provide evidence of loss of income due to COVID-related job loss, reduction in hours and/or medical illness.



Special Exceptions:

If you are a housing choice voucher tenant or rent a unit in a property owned by the Howard County Housing Commission, you may be eligible for rental assistance from the Howard County Housing Commission. Residents may contact the Housing Commission directly at househoward.org or (443) 518-7800.

If you rent a unit owned or managed by Bridges to Housing Stability, you may be eligible for rental assistance from Bridges to Housing Stability. Residents may contact Bridges to Housing Stability directly at bridges2hs.org or (410) 312-5760.

Partnership with Making Change

The County is partnering with Making Change, Inc. to provide free financial counseling to residents affected by a loss of income due to COVID-19. The counseling will include budget preparation and contacting creditors for assistance. The request form is available at makingchangecenter.org or by emailing info@makingchangecenter.org.

Howard County Eviction Orders Suspended

The County Council signed Council Bill 33 into law on May 22, 2020. This bill prohibits eviction of tenants that suffered a loss of income due to COVID-19 until 90 days after the County's State of Emergency order is lifted. Residents facing eviction can contact the County's Office of Consumer Protection for assistance at howardcountymd.gov/Departments/Community-Resources-and-Services/Office-of-Consumer-Protection or (410) 313-6420.

For more information, visit
howardcountymd.gov/Departments/COVID-19-Coronavirus-Countywide-Updates



Prince George's County

- **Emergency Rental Assistance Program (ERA)**
 - Rent and utility assistance for those whose employment incomes were impacted by the crisis
 - Applicants were eligible for a maximum of \$1,800 per month for up to 3 months of emergency assistance
 - Payments made directly to landlord or utility
 - Temporarily closed due to overwhelming response



Talbot County

- **Talbot County Individual Assistance Program**
 - **CARES Individual Assistance Program provides emergency cash assistance for individuals who are out of work or whose income has been reduced because of the COVID-19 public health emergency.**
 - **CARES assistance can help with rent, mortgage or other housing costs, utilities, and other emergency needs, and payments are made directly to the landlord, mortgage company, utility company or other vendor.**
- **Additional assistance**
 - **Food Pantry**
 - **Legal Assistance Support (in development)**



Talbot County, Maryland
CARES Individual Assistance Program

GENERAL INFORMATION (5.28.2020)

What is the CARES Individual Assistance Program?

The CARES Individual Assistance Program provides emergency cash assistance for individuals who are out of work or whose income has been reduced because of the COVID-19 public health emergency. The Program can also assist those who are unable to meet the cost of a COVID-19-related expense. CARES assistance can help with rent, mortgage or other housing costs, utilities, and other emergency needs, and payments are made directly to the landlord, mortgage company, utility company or other vendor.

The Coronavirus Aid, Relief, and Economic Security (CARES) Act was passed by Congress to provide economic assistance for workers, families, and small businesses, and preserve jobs. Some of these funds were distributed to States and then to local governments. Talbot County, Maryland has set aside a portion of these funds to provide individual assistance as described above.

How do I apply for the CARES Individual Assistance Program?

Applications are available from the Talbot County Department of Social Services. While our office is closed to the public to slow the spread of COVID-19, applications can be obtained by calling 410.820.4347 and leaving a message including your phone number. Your call will be returned by the next business day and we can mail, fax, or email an application to you.

Once completed, the application can be mailed to or placed in the drop box at:

Talbot County Department of Social Services
301 Bay Street, Unit 5
Easton, MD 21601

Completed applications can also be faxed to 410.820.7117 or emailed to talbot.customer@maryland.gov

Applications are also available at the Neighborhood Service Center and at St Vincent de Paul Food Pantry.

Neighborhood Service Center
126 Port Street, Easton, MD 21601

St Vincent de Paul Society
29533 Canvasback Drive
Easton, MD 21601

Walk-ins welcome (limited access)
Monday – Friday, 8:00 AM – 5:00 PM

Tuesday, 1:00 PM – 4:00 PM
Saturday, 9:00 AM – 12:00 Noon

Or call 410.822.5015
Or email info@nsctalbotmd.org

Or call 410.770.4505 and leave message
asking for information on the CARES
Individual Assistance Program

Who is eligible for the CARES Individual Assistance Program?

Talbot County residents who are unable to meet an expense between March 16, 2020 and December 30, 2020 because of the current COVID-19 public health emergency may apply for CARES Individual Assistance.

How do I find out more?

For more information on the CARES Individual Assistance Program, please call 410.820.4347 and leave a message, including your phone number. Your call will be returned by the next business day.



Thank You

Contact:

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