

Emergency Rental Assistance Program

Maine's Emergency Rental Assistance Program provides rental and utility relief payments to help eligible renters. Maine's Community Action Agencies will review applications, check eligibility, and process payments for eligible expenses on behalf of households.

If you are facing eviction, or fear you might, please contact <u>Pine Tree Legal Assistance</u> or <u>Legal Services for the Elderly</u>. They have funding to help you even if you don't qualify for this program.

Tenant Frequently Asked Questions

If I've already applied for this program, do I have to reapply?

No. If you have applied and have been approved or if you have applied and have not heard back about your application yet no need to apply again! If you applied and were denied on the basis of whether your financial problems were COVID-related contact the Community Action Agency or cultural based organization participating in the program.

Who do I call if I have questions about this program?

If you have a specific question about your application, <u>please call your local CAA or cultural based organization participating in the program.</u> If you have general questions about the program, please call MaineHousing at 1-800-452-4668.

Can I be evicted while waiting for these funds?

If you are facing eviction, or fear you might, please contact <u>Pine Tree Legal Assistance</u> or <u>Legal</u> Services for the Elderly. They have funding to help you even if you don't qualify for this program.

Will the program run out of money?

Though we cannot guarantee, we expect that Maine has enough funds to help all those renters who qualify for assistance.

Where can I get updates on this program?

Please fill out the form below to join our email list for Emergency Rental Assistance Program updates. We will share updates on this program via the email list, posting here, and on our social media platforms.

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 5-7 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.

Application Process Questions

How do I apply?

You can apply on this page by scrolling up to where it says "Application."

- <u>Apply online</u>: Click the dropdown menu and select your county. Click "Apply Online Now" and fill out your application.
- Apply by paper application: You can download the application above and print it. Mail or
 drop off your completed application and copies of the documents you need to apply to your
 local CAA or cultural based organization participating in the program. You can also call
 MaineHousing at 800-452-4668 and we can mail you a paper copy.

What is the deadline to apply?

Applications will be accepted on a rolling basis through September 2022.

What information do I need to apply?

Both tenants and landlords are asked to provide information when applying. (If you are a tenant and your landlord will not participate, we can send the payment to you.). Tenants need to provide basic information and answer application questions. You need to include your landlord's contact information. You do not need to upload any documents when you apply. Your local CAA or cultural based organization participating in the program will contact you to work with you if they need additional information or documents.

Landlords will be contacted by the CAA or cultural based organization participating in the program when it's time for them to fill out information and submit documents.

Does my landlord need to send any documents?

To be paid directly, your landlord must send documents. If you do not have a lease or rental agreement, your landlord will need to prove that they own the property. They can use a tax receipt or the property deed. If you have a property management company, they will need to prove they manage the property.

Your landlord will also need to send in a W9 and fill out a separate application/attestation. Your landlord will get an email when your application is pulled from the system that provides them with this information.

What happens after I submit my application?

If you apply online:

After you submit your application, the system will send you to a page with more information about what comes next. Once your CAA or cultural based organization participating in the program pulls your application in, you will get an email that they are processing it. This could take 4-6 weeks. You will also get an email when the CAA or cultural based organization participating in the program approves or denies your application for payment. Maine's Community Action Agencies (CAAs) or cultural based organization participating in the program run the program locally and you should call them if you have questions. Click here to find your local CAA or cultural based organization participating in the program. If you have internet access you can go to the ERA client portal to check the status of your application.

If you apply with a paper application:

You will get an email or a phone call. They will call you or email you when they get your application and email or call you to tell you if they have approved or denied your application. If you have internet access you can go to the ERA client portal to check the status of your application.

How will my landlord get paid?

Once the CAA or cultural based organization participating in the program has everything they need from you and your landlord, they will review and approve your application. Then they will send the payment to the landlord as soon as possible via check or direct deposit. You will be notified when your application is approved. If your landlord is not participating, the CAA or cultural based organization participating in the program will work with you for payment.

I need help filling out the application. Can someone help me?

Yes. You can call your <u>local CAA or cultural based organization participating in the program</u> and they can do the application over the phone with you. You can also ask a family member or friend to help you fill it out online.

What if I am denied? Can I appeal the decision?

Yes. If you want to appeal the decision, you may call the CAA or cultural based organization participating in the program who denied your application and tell them you want to appeal. A different person at the CAA or cultural based organization participating in the program will review your application. If they make the same decision, you may appeal through MaineHousing by calling us at 1-800-452-4668.

Eligibility Questions

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 financial difficulty during the pandemic (beginning on March 13, 2020).
- You must have a hard time paying for your rent or your utilities. You may also qualify if you are homeless.

I live in subsidized housing. Can I apply?

No.

Do I have to be on unemployment to qualify?

No. As long as you meet program 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.

I live in a mobile home and rent the land I'm on. Can I apply for this program?

Yes. This program will cover lot rent and/or the mobile home rent. Park fees are not covered.

I'm not a renter, I have a mortgage. Is there assistance available for me?

Unfortunately, the Emergency Rental Assistance Program is only available to renters. The Maine Bureau of Consumer Protection will run the Homeowners Assistance Fund. <u>They will post updates</u> here. You can also call them at 1-888-664-2569.

What if I don't have income? Can I still apply?

If you do not have income, you may still apply for the program. You will sign a legal document saying that you do not have income.

I borrowed money to pay rent/utilities or I paid my rent/utilities with a credit card. Can I get reimbursed through this program?

No we can't reimburse you. This program is only for rent and electricity that haven't been paid yet. However we consider needing to borrow money to pay rent as proof that you need help from this program. You would need to meet other eligibility requirements as well.

Do I need to have lost my job or have my income reduced to apply?

No. You just need to meet <u>income requirements</u>, have financial trouble during the pandemic, and have a hard time paying your rent or utilities.

What if I am just over the income limit for my area? Is there anything I can do?

Talk with your <u>local CAA</u> or <u>cultural based organization participating in the program</u> for more information.

I am renting to own. Can I apply?

Yes. You can apply as long as no one in your household owns the unit or is on the current mortgage for the property. You or your landlord will need to provide your lease or rental agreement.

I rent from my parents or another relative. Can I apply?

You may apply only if you live in a separate unit from your landlord. This means that you have to have kitchen and bathroom facilities in your unit. You must have a preexisting written lease and evidence of a history of consistent rent payments.

You are not eligible if you are related and paying rent informally. If you are not sure you can contact MaineHousing at 1-800-452-4668 and we can help.

I have a roommate and I need help paying rent but my roommate doesn't. Can I apply? Yes.

You can apply for your portion of the rent. You do not need to include your roommate's income on the application. Your landlord can be paid for your portion of the rent if you are eligible. If you pay your landlord directly, your landlord will be asked to provide certain documents. They will get that information in an email once you apply. If you pay rent to your roommate, you need to send payment history documentation.

Do I have to be behind on rent to apply?

No. You may apply to cover past AND/OR upcoming rent payments. You will be able to apply for up to 12 months of rent including rent back to March 13, 2020 if needed and up to 3 months of upcoming rent at one time.

Program Coverage Questions

What will the rent relief fund cover?

The Emergency Rental Assistance Program can pay for rent and electricity owed back to March 13, 2020. The program will also cover up to three months of upcoming rent at one time.

The program can also cover security deposits if you need to move. You may apply for help with paying for electricity even if you do not need help paying for rent.

How much monthly rent will this program cover for me?

There is no monthly cap on eligible rent relief that is reasonable and comparable to FMR rents for the area. If you are eligible the program will pay the rent payment agreed to in your lease. You may apply for rent owed back to March 13, 2020, as well as up to the next 3 months of upcoming rent at one time. For example, you can apply in August 2021 and the application could cover September, October, and November 2021 rent AND any back rent you owe. This program can cover up to a total of 12 months of your rent and/or electricity.

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 12 months of total rent. When the first 3 months are up, contact your Community Action Agency or cultural based organization participating in the program.

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 electricity 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 electric company.

Can the program pay my future utility bills like it does for rent?

No. We need the current statement or bill to pay your electric company.

Landlord Frequently Asked Questions

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

Your local CAA or cultural based organization participating in the program will send you a short, standardized application to fill out and sign. You can see a sample agreement here. You will also need to provide a W-9 if you have not participated in previous rent relief programs. You will also need to provide the lease or rental agreement between you and the tenant applying for the program. If you do not have a lease or rental agreement, you will need to send proof that you own the property (like a deed or tax bill). If your tenant submits an application, your local CAA or cultural based organization participating in the program will send you an email or call you and let you know how to submit the documents. You must provide your tenant with copies of your signed program documents.

You need to reply to the CAA or cultural based organization participating in the program within a certain number of days: 5 days if they call, text, or email you, or 7 days if they contact you by mail. If you do not reply in that timeframe, your tenant will get the program funds instead.

What am I agreeing to if I participate?

When you participate in this program, you agree not to take any action to evict your tenant for nonpayment of rent or any related costs for any months from March of 2020 to date or for any months they are paid from this program. You also agree not to increase the tenant's rent more than 5% within a 12-month period. If your tenant is or becomes a tenant at will, you agree not to initiate a no-cause eviction during the months you are paid by the Emergency Rental Assistance Program.

Can I apply for rent relief on behalf of my tenants?

You may help tenants complete their application. You may also start the process by calling your local CAA or cultural based organization participating in the program and asking for a landlord application. From there, you will fill it out and submit it. Your CAA or cultural based organization participating in the program will contact your tenant.

Is there a limit to how many tenants I have using this program? No.

How will I get paid?

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

What if I am paid for the upcoming few months and my tenant moves out? Do I have to repay the program?

Yes. You must repay the program for any month your tenant did not occupy the unit.

What if I decide I don't want to participate?

We hope that landlords want to participate in the program but we cannot require that you do. However, your tenant may apply for this program without you and get the funds. If you do not want to participate, please let the CAA or cultural based organization participating in the program know when they contact you.

What if my tenant refuses to participate? Can I still apply on their behalf?

We hope that tenants participate but we cannot make them apply. You may not apply on their behalf.

Can my tenant appeal the decision if their application is denied?

Yes. If your tenant wants to appeal the decision, they may call the CAA or cultural based organization participating in the program and tell them they want to appeal. A different person at the CAA or cultural based organization participating in the program will review their application. If the CAA or cultural based organization participating in the program makes the same decision, your tenant may appeal through MaineHousing by calling us at 1-800-452-4668.

Can I appeal the CAA's or cultural based organization participating in the program decision on my tenant's behalf?

No. However, you may initiate an appeal on your own behalf.

My tenant applied for this program and then moved. They still owe me back/unpaid rent. What do I do?

Fill out the paperwork as requested. We will pay back/unpaid rent as long as the tenant was living in your unit when they applied AND they are eligible for the program.