

Asset Management Notice

To: All Owners and Managers

Notice # 2020-17

From: Bob Conroy, Director of Asset Management

Issued: November 4, 2020

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I. COVID-19 Rent Relief Program – Revised and Extended

Beginning Monday, November 2, Maine income eligible renters whose income has been impacted by the COVID-19 pandemic will once again be able to apply for rental assistance. The program is reopening to assist with the months of October and November, and at a later date for December providing funding remains available. Applications will be taken online by going to MaineHousing's website or the appropriate Community Action Agency website for the county in which the renter lives. The program is for up \$1,000 of rental assistance for each month and those who have applied before and received assistance are eligible for this phase of the program.

Please note:

Unlike prior Rent Relief Programs, the current program <u>is not administered through the</u> <u>MaineHousing Asset Management Department.</u> Applications submitted for the current Rent Relief program should be sent to your local Community Action Agency (CAP).

Please see attached COVID 19 Rent Relief FAQs Updated 10/29/2020 for more information

II. Upcoming MREMA Training Opportunity

On December 4th, MREMA will be offering a 2 hour webinar on Fair Housing & COVID-19 Pandemic with Debbie Piltch. Please see the attached flyer for more information about the training and on how to register.

There is a cap on the number of participants, so please register early if you are interested.

Attachments:

- COVID-19 Rent Relief FAQs
- MREMA training flyer
- Audit Corner 4th Quarter



Please note that MaineHousing provides notices as a service to our partners. Notices are not intended to replace ongoing training and do not encompass all compliance and regulatory changes that may occur on the wide arrange of housing programs in which we work. MaineHousing recommends partners establish an ongoing training program for their staff.

MaineHousing does not discriminate on the basis of race, color, religion, sex, sexual orientation, national origin, ancestry, physical or mental disability, age, familial status or receipt of public assistance in the admission or access to or treatment in its programs and activities. In employment, MaineHousing does not discriminate on the basis of race, color, religion, sex, sexual orientation, national origin, ancestry, age, physical or mental disability or genetic information. MaineHousing will provide appropriate communication auxiliary aids and services upon sufficient notice. MaineHousing will also provide this document in alternative formats upon sufficient notice. MaineHousing has designated the following person responsible for coordinating compliance with applicable federal and state nondiscrimination requirements and addressing grievances: Louise Patenaude, Maine State Housing Authority, 353 Water Street, Augusta, Maine 04330-4633, Telephone Number 1-800-452-4668 (voice in state only), (207) 626-4600 (voice) or Maine Relay 711.





COVID-19 Rent Relief Program – October/November/December Frequently Asked Questions

Program Summary

The COVID-19 Rent Relief Program is for renters who cannot afford to pay their rent due to the COVID 19 pandemic. This program expands upon previous rent relief programs through MaineHousing. You can apply for this expanded program even if you applied and received funds before. This program now includes people who live in <u>MaineHousing financed properties</u> and do not have a Section 8 voucher or receive other governmental rental assistance.

This program is first come, first served and can help cover October, November, and December rent. You can apply for up to \$1000/month for each month, even if you received funds in other rounds of the program.

You may apply for October and November rent as of November 2, 2020. December program applications begin on November 23, 2020.

Renters apply and the benefit is paid directly to the landlord/property management company. Landlords/property managers agree to postpone the balance of the payment, not forgive it, when they agree to participate. The landlord/property manager also agrees not to evict for non-payment of rent for the month(s) for which the COVID-19 Rent Relief was applied.

**Note: Please list the best contact information for you and your landlord/property manager when applying.

Eligibility:

Income & Assets: You may qualify if your monthly income is within the income limits on the table below. These limits are based on household size and your county. If you can afford to pay your rent from income of any sort or from savings or other liquid assets, you are not eligible.

Location: Lewiston has its own rent relief program. If you live in Lewiston, you must apply for that program. You can <u>find it by clicking here</u>. If Lewiston runs out of funds, you may apply for this program.

<u>Ability to Pay</u>: You may qualify if you cannot pay your rent due to circumstances directly related to the COVID-19 pandemic. Examples include but are not limited to:

- being laid off;
- having your place of employment closed;
- reduction in hours of work;
- having to stay home to care for your children;
- -or other loss of income due to the COVID-19 pandemic.

Some Subsidized Housing Excluded:

You are not eligible if you:

- Get a Section 8 Voucher
- Live in Section 8 apartments
- Get Rental Assistance from USDA's Rural Development
- Live in public housing

<u>Mobile Home Pad Rents</u>: If you own a mobile home and rent space in a mobile home park you may be eligible for this program. If you are eligible for the program, it is only for lot rent or the mobile home rent. Park fees are not included.

Frequently Asked Questions:

1) How much will the program pay?

The program may pay up to \$1,000 per month per household for October, November, and December rent.

2) How do I apply?

Go to mainehousing.org/covidrent. Click on the 2020 COVID-19 Rent Relief Application. Select your county and fill out the application and submit it as directed. If you do not have access to a computer, call your local Community Action Agency. They are listed below.

3) How often can I apply? Can I apply for rent due in the same month or only rent that is already due?

You can apply for October and November rent at the same time for a maximum total of \$2,000 (maximum of \$1,000 per month). If you still need help paying your rent in December, you may apply on November 23, 2020.

4) What if my rent is not \$1,000? What if it is more? What if it is less?

If your rent is lower than \$1,000 each month, your landlord/property manager will receive a check for your actual rent amount. If your rent is more than \$1,000, please talk with your landlord/property manager about different payment options. This benefit will help but you still must pay the rest of your rent.

5) If the \$1,000 maximum benefit is all I can pay right now, will I be evicted?

You will not be evicted for the month that your landlord/property manager accepts the payment. By accepting payment, they agree not to evict you for non-payment of rent for the month in which the payment is made. This protection from eviction does not extend to evictions due to other non-compliance with the lease provisions or failure to pay rent for other months' rent not covered in this program.

6) Should I tell my landlord/property management company that I am applying?

Yes. Communication between you and your landlord/property manager is very important. Most do not want to lose good tenants and good communication can only help. It is also important for them to know that you've applied because they are required to fill out paperwork to receive these funds.

7) How will the application be processed? How will my landlord/property management company get paid?

When you submit your application, your local Community Action Agency will process the application. They will contact you directly to confirm the information provided on the application. Then they will contact your landlord/property manager. Once the landlord agrees to accept payment, to not evict you for that month, and fills out required paperwork, the Community Action Agency will make a payment directly to them. It is very important to remember that payments cannot be made until all required documentation has been submitted by the applicant the landlord/property manager.

8) How long will the program run?

The program will run until the funds are exhausted or the program ends.

9) What if my landlord/property management company won't participate? We hope that landlords and property management companies will participate in this program and accept payments. However, there is nothing we can do to require them to participate.

	Family Size							
County	1	2	3	4	5	6	7	8
Androscoggin	\$39,150	\$44,750	\$50,350	\$55,900	\$60,400	\$64,850	\$69,350	\$73,800
Aroostook	\$37,700	\$43,100	\$48,500	\$53,850	\$58,200	\$62,500	\$66,800	\$71,100
Cumberland	\$43,750	\$50,000	\$56,250	\$62,500	\$67,500	\$72,500	\$77,500	\$82,500
Franklin	\$37,700	\$43,100	\$48,500	\$53,850	\$58,200	\$62,500	\$66,800	\$71,100
Hancock	\$39,400	\$45,000	\$50,650	\$56,250	\$60,750	\$65,250	\$69,750	\$74,250
Kennebec	\$42,250	\$48,250	\$54,300	\$60,300	\$65,150	\$69,950	\$74,800	\$79,600
Knox	\$38,200	\$43,650	\$49,100	\$54,55 0	\$58,950	\$63,300	\$67,65 0	\$72,050
Lincoln	\$41,250	\$47,150	\$53,050	\$58,900	\$63,650	\$68,350	\$73,050	\$77,750
Oxford	\$37,700	\$43,100	\$48,500	\$53,850	\$58,200	\$62,500	\$66,800	\$71,100
Penobscot	\$37,700	\$43,100	\$48,500	\$53,850	\$58,200	\$62,500	\$66,800	\$71,100
Piscataquis	\$37,700	\$43,100	\$48,500	\$53,850	\$58,200	\$62,500	\$66,800	\$71,100
Sagadahoc	\$44,000	\$50,250	\$56,550	\$62,800	\$67,850	\$72,850	\$77,900	\$82,900
Somerset	\$37,700	\$43,100	\$48,500	\$53,850	\$58,200	\$62,500	\$66,800	\$71,100
Waldo	\$37,700	\$43,100	\$48,500	\$53,850	\$58,200	\$62,500	\$66,800	\$71,100
Washington	\$37,700	\$43,100	\$48,500	\$53,850	\$58,200	\$62,500	\$66,800	\$71,100
York	\$44,250	\$50,600	\$56,900	\$63,200	\$68,300	\$73,350	\$78,400	\$83,450

Income Limits

MAINE REAL ESTATE MANAGEMENT ASSOCIATION

Fair Housing & Covid-19 Pandemic Training & Business Meeting

Friday, December 4, 2020 Virtual ZOOM Meeting ~ 9am – 12pm

Fair Housing and the COVID-19 Pandemic:

2 Hour Webinar with Debbie Piltch, ESQ

Our obligations under Federal, State and local Fair Housing laws haven't changed during the COVID-19 So why focus on Fair Housing?

During the COVID-19 Pandemic:

• Our country has seen a dramatic increase in discriminatory incidents and harassment based on national origin, which raises significant concern regarding how we effectively address such complaints given that some of the tools we would standardly use may not be available to us.

• The number of incidents of domestic violence have increased, while our capacity to make external emergency transfers may have decreased.

• We have had to significantly change our business operations in order to maintain the health and safety of staff and residents and comply with required and recommended social distancing initiatives leaving us potentially vulnerable to allegations of discriminatory treatment.

• People impacted by the virus are requesting reasonable accommodations, raising questions about whether they meet the definition of a disability and if so, whether their request is "reasonable."

• The importance of communicating effectively with applicants and residents with limited English proficiency has been heightened.

 \cdot There is a lot of confusion regarding what questions we can legally ask an applicant/resident due to health and safety concerns.

During this webinar we will discuss these and other Fair Housing related concerns, and provide ideas as to how to effectively address them.

AGENDA for December 4, 2020

9am-10am- MREMA Business Meeting

10am – 12pm – Fair Housing Training & the Covid -19 Pandemic

Register by November 20th

100 Max Participants

E-mail address is required to register for each participant

A link to the Zoom meeting invite will be emailed to attendees once registration is

P.O. Box 643

Dover- Foxcroft, ME 04426

FEE: \$99 Per Person (Member) \$129 (Non Member) - Make Checks Payable to MREMA

Send registration and payment to:

MREMA

NAME	E-MAIL	PHONE	COMPANY	



If you require any special considerations, please state your request along with your registration by November 20, 2020



TAX CREDIT TIPS

Utility Allowance Chart Guide

MaineHousing has created a guide that can be found at the following link https://mainehousing.org/docs/default-source/asset-management/rent-income-charts/utility-allowanceguide.pdf?sfvrsn=46a98b15_0. This guide will assist you in determining which utility allowance chart you can use depending on the project/subsidy type and placed in service date.

Reasonable Accommodation Request

All properties must comply with reasonable accommodation request.

What does this mean to you?

Housing providers (owners and their property managers) must make reasonable adjustments to their rules, policies, practices and procedures in order to enable an applicant or resident with a disability to have an equal opportunity to use and enjoy the unit and the common areas of the project or to participate in or have access to other activities conducted or sponsored by the provider. Requests can be made orally or in writing and can be made by either the person with the disability, a family member or someone else acting on the individual's behalf. Not all requests rise to the level of a 3rd party verification. If the disability is obvious, the provider cannot request verification of the disability. If the disability is obvious and the request is reasonable, the provider must grant it without requiring any verification. If 3rd party verification is necessary, it must be applied in a consistent manner with your Reasonable Accommodation policy. If the requested accommodation would cause an undue financial and/or administrative burden or a change in the fundamental alteration in the nature of the program, the provider must engage with the person or the person's representative to consider alternatives that will meet the needs of the person with a disability. The provider must make any accommodation that would not result in an undue financial and administrative burden fundamental change to the nature of the program.

What should owner/managers do?

Review your Reasonable Accommodation request policy and procedure to ensure compliance with the law.

Stay Safe and Healthy

If you have any questions regarding this guidance, please contact your Asset Manager.