Frequently Asked Questions - COVID- 19 Rental Assistance Program

1. ***What is the COVID-19 Rental Assistance Program?***
   - Recognizing that the COVID-19 pandemic is causing an unprecedented financial hardship for many Montgomery County residents, the COVID-19 Rental Assistance Program is a program that provides financial assistance in the form of a rent subsidy payment. This program seeks to fill the gaps for those who have lost income during COVID-19.

2. ***What are the eligibility criteria?***
   - You must be a Montgomery County resident who has resided in Montgomery County for a minimum of six (6) of the past 12 months;
   - You have no more than $5,000 in liquid assets (including funds in bank accounts, stocks, certificates of deposit, etc.);
   - You have documented loss of income or an unexpected increase in medical, childcare, or utility expenses due to COVID-19;
   - You are not receiving a subsidy as a participant in a housing assistance program, including the Housing Choice Voucher Program;
   - You have demonstrated a need for assistance due COVID-19;
   - You are able to demonstrate that you could pay your rent in full before COVID-19 and that you will have the ability to pay your rent in full during the assistance period (up to 3 months) if you receive assistance under this program;
   - You must be a U.S. citizen or a qualified alien (as defined by 8 U.S.C. 1641) (applicants can self-certify);
   - If you are unemployed, your unemployment must be a result of COVID-19 and you must have applied for unemployment assistance;
   - You must submit your application and documentation by the required dates and times. Applications and documentation are due by June 5, 2020 at 2:00 pm;
   - You must have a gross household income that does not exceed the program limits in the chart below based on household size. Your household income must remain within the program limits at all times for continued participation.

FY 2020 Income Limit Area	Median Family Income	FY 2020 Income Limit Category	Persons in Family							
			1	2	3	4	5	6	7	8
Washington-Arlington-Alexandria, DC-VA-MD HUD Metro FMR Area	$126,000	Low (80%) Income Limits ($)	55,750	63,700	71,650	**79,600**	86,000	92,350	98,750	105,100

3. *How much is the payment?*
   - Assistance will be based on current household income and total monthly rent amount. Each household is eligible for assistance of up to $500 per month for a maximum of three (3) months for a total of $1,500.

4. *Will individuals who received COVID-19 Rental Assistance have to pay the money back?*
   - No. This is not a loan; it is a grant and will not have to be paid back.
   - However, if we discover that a recipient has falsified documents or has somehow defrauded the program, the money will need to be repaid.

5. *Will I have to pay 2020 taxes on this money?*
   - No, the assistance is not income and will not be taxed.
   - The payment will not affect income for purposes of determining eligibility for other Federal Government assistance or benefits.

6. *How will I get the money?*
   - COVID-19 Rental Assistance will be distributed directly to landlords.

7. *Are there preferences for households with children or the elderly?*
   - No. All households will be treated the same.

8. *Is the process of choosing awardees equitable and fair?*
   - Yes. Under the Montgomery County Code, it is illegal to discriminate on the basis of race, sex, marital status, physical or mental disability, color, religion, national origin, ancestry, presence of children, source of income, sexual orientation, age and family responsibilities.

9. *What documentation is needed? (this documentation must be submitted by Friday, June 5, 2020 by 2:00 pm)*

   Verification of COVID-19 Impact (<u>ONE</u> of the following is required):
   - Layoff, furlough or termination letter from former employer
   - Letter from employer (or other documentation) indicating reduced work hours/income
   - Documentation of unexpected increased in medical, childcare, or utility expenses, if applicable

   Income verification (<u>ALL</u> of the following, if applicable, are required for each adult member (18 years of age and older) of the household):
   - Check/pay stubs for the past four (4) months. The paycheck stub must have the year-to-date gross income listed. If you are paid in cash or by personal check, you must provide a letter from your employer stating your year to date pay (that is, you must show how much money you have earned since January 1, 2020). Your employer's letter must be on company letterhead with the employer's phone, email and fax number for verification.
   - Letter from current and/or past employer documenting income.
   - Self-Employment record books for the last six (6) months.

- Award letters from pensions, military allotments, education loans, grants and scholarships.
- Any and all Income for the household (wages, unemployment benefits, SSI, child support, alimony, investment income, and retirement income (including pensions) etc.).
- Bank Statements for the past (90) days (checking and savings accounts) for all household members.
- Documentation of your landlord's rental license (e.g., rental license number) and your landlord's completed W9 form.
- Proof of applying for unemployment benefits (or a statement indicating why you are not eligible).
- A copy of the most recent tax return for each adult member.
- Copy of a Maryland's Driver's License or Maryland Photo ID for each adult member. Out-of-State Driver's Licenses or IDs are not accepted. Passports are not accepted.
- A copy of documentation received from your landlord stating that you are at least one month behind in paying your rent.
- Proof of unemployment benefits, if applicable.

Verification of Residency
- Front/first and last page of current executed lease.

10. *When can I submit an application?*
- Your application must be completed and submitted between Monday, June 1, 2020 at 10:00 am and Friday, June 5, 2020 at 2:00 pm.

11. *What is the application review and approval process?*
- Applications received by the submission deadline of 2:00 pm on June 5, 2020 will be included in a randomized selection process. Applicants that are selected through this process and have submitted all required supporting documentation will be considered for assistance. Applications will be reviewed for completeness of application, submission of required documentation, and eligibility. Selected applicants who have submitted complete applications, submitted all required supporting documentation, and are deemed eligible will receive assistance.

- If your application is selected in the randomized selection process, HOC will email you (if you have provided an email address) and send you a letter (via USPS) informing you whether you have been approved or denied. If your application is not selected in the random process, HOC will **not** contact you.

12. *If I am denied assistance, can I appeal the decision?*
- Yes. Applicants who are denied participation or terminated from the program may appeal the decision to HOC's Resident Services Director. Appeals must be requested in writing and received by HOC within five (5) days of the date of HOC's notice of denial of participation or termination of continued participation. Upon receipt of an appeal request, HOC will schedule an in-person (or virtual) interview for case review with the applicant within 10 days of receiving the request. Applicants/former participants shall be

allowed to present their case for an appeal at the review (including presenting documentation, explanations and clarifications). HOC's Resident Services Director will make an appeal decision and notify applicants within 10 days of the case review. The decision of the HOC's Resident Services Director is final and cannot be appealed.

- **If an applicant or former participant is successful in their appeal, their ability to receive assistance will depend on whether any COVID-19 Rental Assistance Program funds are available on the date of the appeal decision. A successful appeal decision does not guarantee receipt of assistance.**