

# COVID-19 RELATED HOUSING/RENTAL ASSISTANCE RESOURCES & LEGISLATION Date: July 6, 2020

# Mecklenburg County-wide Rental, Mortgage & Utility Assistance

## √ Veterans Bridge Home

A Charlotte-based organization that connects veterans and their families, in any state of transition, to the community.

Through our network of partners, we help veterans navigate employment, create social connections and settle their families. In addition to these resources, Veterans Bridge Home can help find affordable housing for vets and their families. Click here for more information.

# ✓ Community Link

This program assists homeless individuals and families find and keep rental housing. 704-943-9490

Click here for more information.

## √ Charlotte Family Housing

Temporary Shelter: to meet immediate needs

Housing Placement: subsidies for housing placement in rental units

704-335-5488

Click here for more information.

#### ✓ INLIVIAN (Formally Charlotte Housing Authority)

Housing Voucher Program (Section 8) designed to assist extremely to very low-income families, the elderly and the disabled to rent decent, safe and sanitary housing. Provides Low-Income Housing, Mixed Income Housing and Workforce Housing

(704) 336-5183

Click here for more information.

#### √ The Housing Partnership

A broad-based, private, nonprofit housing development and financial corporation organized to expand affordable and well-maintained housing within stable neighborhoods for low and moderate-income families in the City of Charlotte and Mecklenburg County.

704-342-0933

Click here for more information.

#### Socialserve

Socialserve is a nonprofit, bilingual organization that connects people to housing and provides supportive, second chance employment and professional housing location and listing services.

704.334.8722

Click here for more information.

# City of Charlotte COVID-19 Mortgage & Rent Relief

For residents experiencing a financial hardship with paying their rent due to COVID-19, the Emergency Rent Assistance Program for the City of Charlotte (ERAP-CLT) may be able to assist. For eligibility requirements and to complete the online application, or learn more, click on the link. <a href="https://charlottenc.gov/HNS/Housing/Homeowners/Pages/Charlotte-Mortgage-Relief-Assistance-Program.aspx">https://charlottenc.gov/HNS/Housing/Homeowners/Pages/Charlotte-Mortgage-Relief-Assistance-Program.aspx</a> Questions? Please email <a href="mailto:erapclt@cmhp.org">erapclt@cmhp.org</a> or call (704) 351-6382.

## City of Charlotte Property Manager Rent Relief Application Program

**Attention Property Managers/Owners!** If your residents are experiencing a financial hardship and cannot pay rent due to COVID-19, the Emergency Rent Assistance Program for the City of Charlotte (ERAP-CLT) may be able to assist. By completing the Property Manager Application your tenants will become eligible to apply to receive emergency funds to cover their out of pocket cost for rent.

For more information and to apply, click here.

**United Way/FFTC - COVID-19 Response Fund** for residents in the Charlotte-Mecklenburg County area was established to support residents who are impacted by COVID-19 and need assistance with their housing costs and other needs. The <u>COVID-19 Response Fund</u>, which is administered by the United Way of Central Carolinas and Foundation for the Carolina continues to actively raise money through a public campaign. Residents would have to apply directly to nonprofit recipients of this fund to access assistance. Click here to see the list of nonprofit recipients for this fund: <a href="https://www.fftc.org/covid19">https://www.fftc.org/covid19</a> response fund grants

# Crisis Assistance Ministry – Greater Charlotte Apartment Association Partnership

The GCAA has partnered with Crisis Assistance Ministry who will work directly with apartment community properties to speed up the process of payments for residents in arrears before the eviction process is initiated. Crisis is accepting Partner Agency applications for emergency financial assistance.

## How it works:

Upon completion of a questionnaire seeking the residents' name, address, contact information, amount owed and confirmation of permission to receive a call from the agency, caseworkers are standing by to conduct an individual assessment. Crisis will contact the property after the assessments are complete to make payments. Removing the burden of a court backlog, reducing legal costs and ensuring timely payments are the goals of Crisis Assistance Ministry. Send an email to <a href="mailto:landlords@crisisassistance.org">landlords@crisisassistance.org</a> to begin the process.

NCDHHS Announces \$26 Million to Help Mitigate the Economic Disruption of COVID-19 NC Community Action Agencies (CAAs) have begun to receive flexible funds that can be used to help low-income individuals and families meet a variety of needs caused by the economic disruption of the COVID-19 pandemic. These funds are part of the federal Community Services Block Grant (CSBG) and can, among other allowable uses, help

eligible residents facing eviction with unmet rent and utility expenses.

To be eligible for CSBG-funded services, individuals and families must be at or below 200% of the federal poverty level. To apply for help, contact your local Community Action Agency. For additional information on the CSBG funding or contact information for the 33 Community Action Agencies in North Carolina, visit <a href="mailto:ncdhhs.gov/csbg-contacts">ncdhhs.gov/csbg-contacts</a>

# ADOPTED LEGISLATION

# House Bill 1208 – Funding for Workforce Housing Loan Program Signed by Governor Cooper

This bill was signed by the Governor on June 19, 2020 The act would appropriate \$20,000,000 from the General Fund to the NC Housing Finance Agency to be used for the Workforce Housing Loan Program to be fully allocated during the 2020 housing credit award cycle. The Act becomes effective on July 1, 2020. To view a copy of the bill click here <a href="https://www.ncleg.gov/Sessions/2019/Bills/House/PDF/H1208v4.pdf">https://www.ncleg.gov/Sessions/2019/Bills/House/PDF/H1208v4.pdf</a>

# SC Housing authorizes \$5M for COVID-19 rental assistance

SC Housing will provide approximately \$5 million in emergency rental assistance to South Carolinians facing financial hardships as a result of the COVID-19 health crisis.

The program will provide emergency housing assistance on behalf of renters affected by shutdowns, closures, layoffs, reduced work hours or unpaid leave. Eligible households could receive rental assistance of up to \$1,500, with payments made directly to landlords or management ... Click <u>here</u> to read more.

# **PENDING LEGISLATION**

#### House Passes \$3 Trillion H.E.R.O.E.S. Act

Last month, the House passed the **Health and Economic Recovery Omnibus Emergency Solutions** (H.E.R.O.E.S) Act, the largest spending bill in American history that included a laundry list of items, some not related to coronavirus. Now that the bill has passed the House, but a Republican-held Senate seems likely to view the bill with a great deal of scrutiny. In order for a bill to become law, it must pass both the House and Senate, and then be signed by the President.

The Act includes economic relief provisions including:

- Additional direct cash payments to households, including \$1,200 per individual earning up to \$75,000 per year. Families with dependent children could receive up to \$6,000.
- An extension of enhanced unemployment benefits (which is an additional \$600 per week) to January 2021.
- Housing assistance to help renters and homeowners with rent and mortgage payments.
- Billions of dollars dedicated to Coronavirus testing and contact tracing initiatives....to read more click here

### NC HOUSE BILL 1134/Senate Bill 827- Housing and Foreclosure Prevention Assistance.

An act to provide financial assistance on behalf of individuals affected by the covid-19 pandemic to prevent foreclosures, to establish an emergency housing office within the department of health and human services, and to direct the department of health and human services to study and provide data on homeless individuals and individuals facing homelessness. Individuals eligible for the Program meeting all of the following criteria: a. The individual is a property owner in this State experiencing financial hardship from job loss as a result of the COVID-19 pandemic and unable to make mortgage payments.

- b. The individual is currently enrolled in the State's unemployment programs, and
- c. The individual's household income may not exceed three hundred fifty 29 percent (350%) of the federal poverty level.

Click <u>here</u> for more details of the bill. Click <u>here</u> to check the status of the bill.

## HB 1135: Housing & Utilities Assistance/COVID-19.

AN ACT TO APPROPRIATE FUNDS FROM THE CORONAVIRUS RELIEF FUND UNDER THE CORONAVIRUS AID, RELIEF, AND ECONOMIC SECURITY (CARES) ACT TO PROVIDE ASSISTANCE TO INDIVIDUALS AT RISK OF LOSING CERTAIN TYPES OF HOUSING AND PROVIDE ASSISTANCE WITH HOUSING UTILITIES DUE TO THE COVID-19 PANDEMIC. \$100M appropriated from the Coronavirus Relief Fund to the Department of Health and Human Services (Department) in nonrecurring funds ....To review the status of this bill, a full copy of the bill, click here. To view the status of this bill, click here.

# HB 1200 - Foreclosure Prevention Grants/Rental & Utility Assistance

House Bill 1200 provides for \$1.4 million in rental and utility assistance to residents at or below 100% AMI from Federal CARES Act funding. The AANC has been working along with the NC Realtors Association with bill sponsors on changes to the rental assistance portion of the bill to make sure that all those who need the funds can access them and make the process as seamless as possible. After many attempts to push the bill forward sooner than later, it is expected to be addressed later this summer when the legislature has more information from the Federal government about how they can spend the CARES Act funding.

To read the full summary of this bill, click here. To follow the status of this bill, click here.