



Emergency Rental Assistance Program Overview

Maine has \$200 million in rent relief funds from the federal Emergency Rental Assistance Program. This program will provide rental and utility relief payments to help eligible renters maintain housing stability. Maine's Community Action Agencies will review applications, check eligibility, and process payments for eligible expenses on behalf of households. The program begins on Monday, March 1 at 12 pm. You can apply online at mainehousing.org/covidrent or by getting a paper copy from MaineHousing.

Tenant Frequently Asked Questions

When can I apply?

You can apply beginning on Monday, March 1 at 12 pm.

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. See income limits in the attached document.
- You must have had your income reduced, had significant costs, or had other financial hardship because of COVID-19 **OR** qualified for unemployment benefits between March 13, 2020 and the date you apply.
- You must show you are at risk for becoming homeless or that you might lose your housing. This may include submitting past-due rent and utility bills or eviction notices when you apply.

I live in subsidized housing. Can I apply?

Yes. Even if you have a Housing Choice Voucher, are on Section 8, or live in public housing or a USDA Rural Development property you can apply for your part of the rent. Before you apply, please make sure you have told the program administrator so they can make any changes to your rent if needed.

What will the program cover?

The Emergency Rental Assistance Program can pay for rent and some utilities owed back to March 13, 2020. The program will also cover up to three months of upcoming rent and utilities. Utilities include electricity, water, sewer, trash, and heat. The program can cover late fees for rent as long as the late fees are legal and included in your lease. The program can also cover expenses such as internet or relocation and other moving expenses. You may apply for help with paying for utilities even if you do not need help paying for rent.

How much rent will this program cover for me?

There is no monthly cap on eligible rent relief. The monthly amount is determined by the rent payment agreed to in your lease. You may apply for back rent owed back to March 13, 2020, as well as up to 3 months of upcoming rent at one time. For example, you can apply in March 2021 and the application could cover April, May, and June 2021 rent AND any back rent you owe. This program can cover up to a total of 15 months of your rent.

Do I have to be behind on rent to benefit from the new rental assistance program?

No. You may apply for rent relief (and/or utility payment relief) to cover past AND/OR upcoming rent

payments. You will be able to apply for rent back to March 13, 2020 if needed and up to 3 months of upcoming rent at one time.

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 15 months in past due and current rent. When the first 3 months are up, you will be contacted (by phone if you sent a paper application or by email if you applied online) to ask if you still need help. You will need to give income information again if you gave only one month of income information the first time. You will also need to show you meet other program requirements. Then you may be able to get up to three more months of help with rent/utility payments.

Do I have to be on unemployment to qualify?

No. As long as you can show need and meet the income requirements you do not need to be on unemployment to qualify for this program.

I had to reduce my hours/have increased costs due to COVID-related childcare issues. 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 will not be covered.

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 utilities 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 utility company/companies.

What information do I need to apply?

In addition to the information below, we encourage tenants and landlords to talk to each other about participating in the program because both will need to provide information when applying.

INCOME VERIFICATION:

You need to provide your 2020 annual household income OR your current monthly household income.

2020 Annual Income Option Items:	Current Monthly Income Option Items:
<p>Your household's annual income for 2020.</p> <p>2020 IRS Form 1040s for all household members 18 years or older OR</p> <p>Wage statements, pay stubs, IRS Form W-9, IRS Form 1099 and Schedule C if self-employed, interest statements, Form 1099 G or benefit statements from DOL ReME account if unemployed, and other income proof for all household members 18 years or older</p> <p>Submit eligibility determination letter from government agency dated January 1, 2020 or later (such as TANF, HEAP, or SNAP)</p>	<p>Your household's monthly income as of the application date.</p> <p>Submit your household's last month's wage statements, pay stubs, interest statements, unemployment benefit statements (available on DOL ReME account), and other income proof for all household members 18 years or older</p>

Plan to provide as much income information as you can.

If you qualify using the 2020 Annual Income Option and need help from this program later you will not need to provide this information again.

If you qualify using the Current Monthly Income Option and need help from this program later you will need to provide your monthly household income again.

RESIDENCE & RENT PROOF

You will need to provide your lease or a utility bill to prove your residence. You will also need to provide your lease or rent payment receipts as proof of how much rent you owe. If you can't provide these documents we will reach out to your landlord to confirm your residence and how much you owe.

UTILITY ASSISTANCE

You will need to provide utility bill(s) or notice you need help with.

LANDLORD INFORMATION

Make sure you have the name, phone number, and email address for your landlord or property management company who will receive the payment, if approved.

You can notify your landlord that they will need to fill out forms. The Community Action Agency (CAA) will send them an application and W-9 to fill out and sign. The rent payment cannot be made until your landlord provides the W-9 form and signed application to your local CAA. You do not need to worry about W-9 forms from utility companies.

How will my landlord get paid?

After you submit all of your documents and your landlord has submitted all their documents the CAA reviews and approves eligible applications. Then the payment will be sent to the landlord as soon as possible via check or direct deposit. You will be notified when your application is approved.

How do I apply?

Once the program has launched, you will be able to apply via:

- Online (the most efficient way to apply).
- Paper applications. Please call MaineHousing at 1-800-452-4668. We will take your name and mailing address and send you a paper application. You can also download a copy of the application at mainehousing.org/covidrent to print, fill out, and mail to your local Community Action Agency. You can find your local agency in the attached document.

What is the deadline to apply?

Applications will be accepted on a rolling basis through September 2021. If there are additional federal funds for rent relief, we will update this page when we find out.

Will the program run out of money?

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

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 10-14 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 and send you the payment.

If your landlord doesn't participate and you cannot show a lease or rent receipt with your rent amount we will pay you up to 100% of Fair Market Rate (FMR). You can find the FMR for your area in the attached document.

What happens after I submit my application? Who should I contact about my application once it is submitted?

If you apply online, after you submit your application you will be directed to a page with more information about what comes next. Once your CAA imports your application you will get an email that the application is being processed. You will also get an email when the application is approved for payment. Maine's Community Action Agencies (CAAs) will run the program locally and be your primary point of contact for questions. See the attached document to find your local CAA. If you apply with a paper application, you will get an email if you included it in your application or a phone call. They will call you or email you when they get your application and when it is approved for payment.

What's new to this round of rent relief?

The new Emergency Rental Assistance Program offers several advantages.

- This is a long-term program instead of month-to-month. This means requirements are consistent and applications will be streamlined.
- This program can cover up to 15 months of your rent payments. It covers unpaid rent back to March 13, 2020 plus three months into the future with one application. You also will have the option to confirm if you want to extend the benefits after the first three months.
- This program may cover the cost of some utilities whether or not you need help paying your rent.
- If you are at-risk of homelessness, you may also qualify for other services. More information will be provided about this soon.

I applied to the previous program before it was closed on December 30, 2020, but my application was not processed/my landlord wasn't paid. What do I do?

If you have questions about applications or payments from the previous rent relief program, please send us an email at rentrelief@mainehousing.org. Please include your county of residence and phone number when emailing.

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.

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

If you have general questions about the program, please call MaineHousing at 1-800-452-4668 or email us at rentrelief@mainehousing.org. If you have a specific question about your application, call your local CAA.

Can I be evicted while waiting for these funds?

It is unlikely landlords will be successful in evicting tenants for nonpayment of rent during COVID-19 due to the federal eviction moratorium in effect until March 2021. Landlords can still file eviction cases in Maine courts. If you are facing eviction, or fear you might, please contact Pine Tree Legal Assistance.

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. If you have a MaineHousing loan, please contact your loan servicer and ask how to get help through a MaineHousing program. For mortgages through other lenders, we encourage you to contact your mortgage servicer (the agency that sends you your mortgage statements) and talk with them.

Emergency Rental Assistance Program Landlord FAQs

Where will the Emergency Rental Assistance Program money come from?

The Emergency Rental Assistance Program is funded by the Federal Government. The program is administered by MaineHousing (Maine State Housing Authority). It will be managed locally by Maine's Community Action Agencies.

When will this program open?

We will begin accepting applications on Monday, March 1 at 12 pm.

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

You will be notified of the need to fill out and sign a short, standardized application. You will also need to provide a W-9 if you have not participated in previous rent relief programs. You will need to submit a copy of the lease or verification that you are the property owner or managing agent of the property.

If you get the documents from the Community Action Agency (CAA) by email, you will have 10 calendar days to fill out the application/W-9 and return them and any other documents.

If you get documents from the CAA by mail, you will have 14 calendar days to fill out and return the forms and any other documents.

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 submitting a landlord application with tenant information. From there your local Community Action Agency will contact your tenant.

Is there a limit to how many tenants I have utilizing the program?

No.

If a tenant does not qualify for the funding can they be evicted?

Landlords can still file for eviction in Maine courts, however there is a federal eviction moratorium through March 2021, which allows a tenant to block the eviction.

How will I get paid?

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

My tenant applied previously, but I did not receive funds. What do I do?

If you have questions about landlord payments through the previous rent relief program, please send us an email at rentrelief@mainehousing.org. Include your phone number and the county where your tenant lives.

Community Action Agencies: Emergency Rental Assistance Program Contacts

ANDROSCOGGIN AND OXFORD COUNTIES AND TOWN OF BRUNSWICK

Community Concepts, Inc.

240 Bates Street
Lewiston, ME 04240
Tel. 1-800-866-5588
Fax 207-784-6882
Email: rentrelief@community-concepts.org

AROOSTOOK COUNTY

Aroostook County Action Program

771 Main Street
P.O. Box 1116
Presque Isle, ME 04769-1116
Tel. 207-764-3721
Fax 207-768-3021
E-mail: rentrelief@acap-me.org

CUMBERLAND COUNTY - EXCEPT FOR THE TOWN OF BRUNSWICK

The Opportunity Alliance

222 St. John Street, Suite 302
Portland, ME 04102
Tel. 207-553-5937
Fax 207-874-1182
Email: rentrelief@opportunityalliance.org

FRANKLIN COUNTY

Western Maine Community Action

P.O. Box 200
East Wilton, ME 04234-0200
Tel. 207-860-4470
Fax 207-645-3270
Email: info@wmca.org

KENNEBEC AND SOMERSET COUNTIES

Kennebec Valley Community Action Program

101 Water Street
Waterville, ME 04901
Tel. 207-859-1500 or 1-800-542-8227
Fax 207-873-3812
Email: rentrelief@kvcap.org

LINCOLN AND SAGadahoc COUNTIES

Midcoast Maine Community Action

34 Wing Farm Parkway
Bath, ME 04530
Tel. 207-442-7963
Fax 207-442-0122
Email: rentrelief@mmcacorp.org

KNOX, PENOBSCOT AND PISCATAQUIS COUNTIES

Penquis Community Action Program

262 Harlow Street
P.O. Box 1162
Bangor, ME 04402-1162
Tel. 207-307-3344
Fax 207-973-3699
Email: covidrental@penquis.org

WALDO COUNTY

Waldo Community Action Partners

9 Field Street
P.O. Box 130
Belfast, ME 04915-0130
Tel. 207-338-6809
Fax 207-930-7325
Email: rentrelief@waldocap.org

WASHINGTON AND HANCOCK COUNTIES

Downeast Community Partners

248 Bucksport Road
Ellsworth, ME 04605
Tel. 207-664-2424
Fax 207-664-2430
Email: rentrelief@downeastcommunitypartners.org

YORK COUNTY

York County Community Action Corp.

6 Spruce Street
P.O. Box 72
Sanford, ME 04073
Tel. 207-206-1263
Fax 207-459-2828
Email: rentrelief@yccac.org

Income Limits – Emergency Rental Assistance Program

Maine State Housing Authority

Any household whose income is less than or equal to the incomes listed on this chart (80% of the local median income) is eligible to apply for this program. Limits vary by location and household size.

Example: if you are a family of four living in Bangor, your household income would have to be \$58,300 or less to apply.

County	Household Size							
	1	2	3	4	5	6	7	8
(Androscoggin) Lewiston-Auburn MSA								
Auburn, Durham, Greene, Leeds, Lewiston, Lisbon, Livermore, Livermore Falls, Mechanic Falls, Minot, Poland, Sabattus, Turner, Wales	\$39,150	\$44,750	\$50,350	\$55,900	\$60,400	\$64,850	\$69,350	\$73,800
(Cumberland) Portland HMFA								
Buxton, Cape Elizabeth, Casco, Cumberland, Falmouth, Freeport, Frye Island, Gorham, Gray, Hollis, Limington, Long Island, North Yarmouth, Old Orchard Beach, Portland, Raymond, Scarborough, South Portland, Standish, Westbrook, Windham, Yarmouth	\$54,950	\$62,800	\$70,650	\$78,500	\$84,800	\$91,100	\$97,350	\$103,650
(Penobscot) Bangor HMFA								
Bangor, Brewer, Eddington, Glenburn, Hampden, Hermon, Holden, Kenduskeag, Milford, Old Town, Orono, Orrington, Penobscot Indian Island Reservation, Veazie	\$40,850	\$46,650	\$52,500	\$58,300	\$63,000	\$67,650	\$72,300	\$77,000
York/Kittery/So. Berwick HMFA								
Berwick, Eliot, Kittery, South Berwick, York	\$54,950	\$62,800	\$70,650	\$78,500	\$84,800	\$91,100	\$97,350	\$103,650
Other Areas								
Aroostook	\$37,700	\$43,100	\$48,500	\$53,850	\$58,200	\$62,500	\$66,800	\$71,100
Cumberland (excluding HMFA)	\$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	\$54,550	\$58,950	\$63,300	\$67,650	\$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 (excluding HMFA)	\$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 (excluding HMFA)	\$44,250	\$50,600	\$56,900	\$63,200	\$68,300	\$73,350	\$78,400	\$83,450



40th Percentile

FAIR MARKET RENTS FOR EXISTING HOUSING

Effective 10/1/2020

	SRO	OBR	1BR	2BR	3BR	4BR	5BR	6BR	7BR
METROPOLITAN FMR AREAS									
Bangor HMFA	531	708	826	1,057	1,315	1,729	1,988	2,247	2,507
Cumberland HMFA	656	875	930	1,210	1,612	1,641	1,887	2,133	2,379
Lewiston-Auburn MSA	513	685	737	947	1,214	1,484	1,706	1,929	2,151
Penobscot HMFA	446	595	658	867	1,078	1,176	1,352	1,528	1,705
Portland HMFA	816	1,088	1,229	1,592	2,061	2,518	2,895	3,273	3,651
Sagadahoc HMFA	537	717	892	1,086	1,432	1,615	1,857	2,099	2,341
York HMFA	693	924	936	1,175	1,468	1,724	1,982	2,241	2,499
York-Kittery-South Berwick HMFA	799	1,066	1,118	1,473	1,905	2,550	2,932	3,315	3,697
NONMETROPOLITAN COUNTIES									
Aroostook	369	492	605	734	992	1,140	1,377	1,482	1,653
Franklin	412	549	628	753	1,017	1,021	1,174	1,327	1,480
Hancock	560	746	782	920	1,175	1,248	1,435	1,622	1,809
Kennebec	507	676	677	842	1,084	1,207	1,388	1,569	1,750
Knox	526	701	741	879	1,208	1,242	1,428	1,615	1,801
Lincoln	542	722	727	925	1,151	1,487	1,710	1,933	2,156
Oxford	474	632	636	838	1,042	1,298	1,492	1,687	1,882
Piscataquis	363	484	618	734	1,011	1,271	1,461	1,652	1,842
Somerset	395	527	606	798	1,035	1,129	1,298	1,467	1,637
Waldo	570	760	765	910	1,138	1,556	1,789	2,022	2,256
Washington	449	599	603	795	989	1,085	1,247	1,410	1,573

*

Amounts include the cost of utilities

*HUD approved grandfather - Knox County FMR - 4/5/6/7 bdrm - re-evaluation request under review