



## 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.

### 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 your Community Action Agency will call you.

#### **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. If you have a specific question about your application, [please call your local CAA](#).

#### **Can I be evicted while waiting for these funds?**

If you are facing eviction, or fear you might, please contact [Pine Tree Legal Assistance](#) or [Legal 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.

#### **What's new to this round of rent relief?**

This program update offers the following:

- This program can now cover up to 18 months of your rent payments (instead of 15 months).
- This program covers eligible renters who had financial difficulty during the pandemic (instead of because of the pandemic).
- We are funding [Pine Tree Legal Assistance](#) for tenant legal representation in eviction cases.

#### **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 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.

## Application Process Questions

### How do I apply?

You can apply on this page by scrolling up to where it says "[Application.](#)"

- [Apply online](#): 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](#). You can also call MaineHousing at 1-800-452-4668 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 need to provide information when applying. However if you are a tenant and your landlord will not participate, we can send the payment to you. Please read this whole section. You need to provide income verification documents, proof of residence, proof of how much you pay each month for rent, your landlord contact information, and utility bills you need help with if you are applying for utility assistance.

#### **INCOME VERIFICATION:**

You have a few options to submit your income verification.

- If you receive assistance such as HEAP, SNAP, EBT, TANF, WIC, or Headstart services: You **ONLY** need to submit an approval letter or payment stub from the agency that administers the assistance. The date on the letter or payment stub needs to be after January 1, 2020.
- If you do not receive that kind of assistance, you will need to provide your 2020 annual household income **OR** your current monthly household income:

2020 Annual Income Option Items:	Current Monthly Income Option Items:
Your household’s annual income for 2020.  2020 IRS Form 1040s for all household members 18 years or older <b>OR</b>  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	Your household’s monthly income as of the application date.  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

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 Amount Proof**

You need to provide your lease if you have one. If not, you can use a utility bill to prove your residence and 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 Proof**

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

### **Does my landlord need to send any documents?**

Yes. 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 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 approves or denies your application for payment. Maine's Community Action Agencies (CAAs) run the program locally and you should call them if you have questions. [Click here 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 email or call you to tell you if they have approved or denied your application.

**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 prove that I am having a hard time paying my rent or utilities?**

All you need to do is show past due notices for utilities or rent. If you are caught up on rent but need help for the next few months when you submit your application you are signing a legal document saying you need help. We cannot pay future utility bills because we have to have the current statement to pay the utility company.

**I don't have a scanner and only have paper versions of the documents I need to apply. What do I do?**

You can take a photo with your cell phone and send them to your local CAA either through a link they send you or [by email](#). You can also photocopy the documents and drop them off or send them to your local CAA [in the mail](#).

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

Yes. You can call your [local CAA](#) 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.

These agencies can also help applicants fill out the application:

Cumberland & York Counties: [ProsperityMaine](#)

Androscoggin & Kennebec Counties: [Immigrant Resource Center of Maine](#)

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

Yes. If you want to appeal the decision, you may call the CAA who denied your application and tell them you want to appeal. A different person at the CAA 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?**

Yes. Before you apply, please make sure you have told the program administrator so they can make any changes to your rent if needed. You must also apply each month for future rent payments.

**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. [They will post updates here.](#)

**What if I don't have income? Can I still apply? Do I still have to send some sort of documentation?**

If you do not have income, you may still apply for the program. You do not need to send any documents about your 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 utilities that haven't been paid yet. However we consider needing to borrow money to pay rent as proof that we 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 [income requirements](#), 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 [local CAA](#) 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 roommates' income on the application. Your landlord will be paid for your portion of the rent if you are eligible. If you pay your landlord directly, your landlord will need 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 18 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 some utilities owed back to March 13, 2020. The program will also cover up to three months of upcoming rent at one time. If you live in subsidized housing (Section 8/have a housing choice voucher) you need to apply each month. Utilities include electricity, water, sewer, trash, heat, and internet.

The program can also cover late fees for rent as long as the late fees are legal and part of your lease. It can also cover moving expenses such as application or screening fees and security deposits if you need to move. You may apply for help with paying for utilities even if you do not need help paying for rent. However you do need to apply for help with rent to apply for help paying internet costs.

**How much monthly rent will this program cover for me?**

There is no monthly cap on eligible rent relief. 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 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 18 months of your rent and/or utilities.

**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 18 months of total rent. When the first 3 months are up, your Community Action Agency will contact you and ask if you still need help. You may need to give income information again. . Then you may be able to get up to three more months of help with rent/utility payments.

**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.

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

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

**Landlord Frequently Asked Questions****What do I need to do if I have tenants applying?**

Your local CAA 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 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 within a certain number of days: 10 days if they call or email you, or 14 days if they contact you by mail. If you do not reply in that timeframe, your tenant will get the program funds instead.

**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 and asking for a landlord application. From there, you will fill it out and submit it. Your CAA 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 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 and tell them they want to appeal. A different person at the CAA will review their application. If the CAA makes the same decision, your tenant may appeal through MaineHousing by calling us at 1-800-452-4668.

**Can I appeal the CAA's 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.