

**Accomack-Northampton
Planning District Commission**

Rent and Mortgage Relief Program (RMRP)

**Russ Williams, Director of Housing Services
Hugh Hennessy, HUD Certified Housing Counselor**

\$240,000 for Direct Assistance

- **GOAL:** To help households that have experienced a loss of income due to COVID-19
- **HOW:** Direct payments to landlords or mortgage lenders for households with past due payments that are threatened by eviction or foreclosure

PROGRAM REQUIREMENTS

- Rent or mortgage amount must be at or below 150% of Fair Market Rent
- Household gross income must be at or below 80% of Area Median Income
- Covers a portion of past due rents for the period starting April 1st

RMRP Landlord and Renter Household Agreement

- Landlord agrees not to evict tenant during month relief payment is made
- Landlord chooses one of two options for payment of past due rent
 - Option 1: Calls for up to four months payments if the landlord forgives an equal number of payments
 - Option 2: Calls for up to two months payments with landlord agreeing to set up a repayment plan for any remaining unpaid past due payments
- Landlord and Tenant sign form

Outreach

- Lead Agency for the Local Planning Group, Community Partners of the Eastern Shore
- Our Agency Administers Section 8 and Virginia Homeless Solution Program
- Direct Mailings to Landlords and Local Lender Offices
- Social Media
- Local Radio and Newspapers

PROGRAM CHALLENGES

- COVID-19 outbreaks at two largest employers, Perdue and Tyson have caused voluntary and involuntary employment disruptions
- Many clients do not receive written documentation from their employer about their loss of work
- Reliance on “self-certification” statements from clients
- Backlog at VEC causes difficulty in obtaining status of unemployment benefits
- Clients lack of technological resources
- Informal lease arrangements between landlord and tenants
- Multiple changes to reporting requirements