

# Thomas Jefferson Planning District's Emergency Rent and Mortgage Relief Program (RMRP)

## **VAPDC Meeting** **July 30, 2020**



# Thomas Jefferson Planning District's Emergency Rent and Mortgage Relief Program (RMRP)

## Background

- Virginia's Department of Housing and Community Development (DHCD) authorized un the CARES Act to spend \$50 million to support RMRP activities beginning April 1, 2020
- TJPDC was granted \$450,000 on June 29<sup>th</sup>
  - 5% Administration Fee
- Additional tranches of funding up to \$2.2 million possible dependent upon need
- Purpose: To aid households in Region 10 who have demonstrated an inability to pay their rent or mortgage.

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## Sub-Grantees

- TJPDC worked with local governments to identify community partners to serve as sub-grantees
  - United Way/City of Charlottesville
  - Monticello Area Community Action Agency
  - Nelson County Community Development Foundation
  
- TJPDC granted community partners funding based on a per-capita formula for the first round
  - Sub-Grantees perform intake and process client payments
  - Sub-Grantees: 10% Program Support Staff Admin Fee

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## TJPDC's Role

- ❑ Community outreach and marketing of the program
- ❑ Bi-monthly reporting of all household data and program expenditures to DHCD
- ❑ Serve as regional point of contact for DHCD
- ❑ Monitor Sub-grantees and program implementation and serve as sub-grantee point of contact
- ❑ Disbursement of funds to sub-grantees

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## Outreach

- Information sharing
  - program website
  - social media
  - print materials, and
  - direct outreach.



### What is the RMRP?

The RMRP program is designed to support & ensure housing stability across the Thomas Jefferson Planning District, to include the City of Charlottesville & the Counties of Albemarle, Fluvanna, Greene, Louisa, & Nelson, during the Coronavirus pandemic. Depending on availability of funds & eligibility of households, the RMRP may provide financial assistance for rent or mortgage payments past due beginning April 1, 2020, & onward. Financial assistance is a one-time payment with opportunity for renewal based on availability of funding & the household's need for additional assistance & continued eligibility.

### Who to Contact?

To apply, please contact the organization in the city or county in which you live.





Applications will be accepted beginning July 15, 2020

**Albemarle County or City of Charlottesville**  
Contact: United Way of Greater Charlottesville (434)-526-0950

**Fluvanna, Louisa, or Greene County**  
Contact: Morrisville Area Community Action Agency  
• Fluvanna: (434)-842-2821  
• Louisa: (540)-967-9322  
• Greene: (434)-260-9956

**Nelson County**  
Contact: Nelson County Community Development Foundation (434)-263-8074

### Eligibility Requirements

-  Have a valid lease or mortgage statement in your name or other documentation confirming a landlord-tenant relationship;
-  Have experienced a loss of income due to the Coronavirus pandemic;
-  Have a rent or mortgage amount that is at or below 150 percent Fair Market Rent (FMR); and
-  Have a gross household income at or below 80 percent Area Medium Income (AMI) (based on current month's income).

### Renters are NOT Eligible if:

- They live in public housing
- Receive other government rental assistance (Section 8/Housing Choice Vouchers, etc).

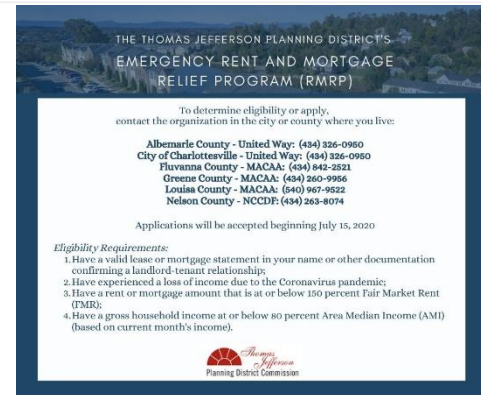


### RMRP Program Summary

As a regional body coordinating activities to provide housing stability in Region 10, the TJPCD is administering the Virginia Department of Housing and Community Development's (DHCD) Rent and Mortgage Relief Program (RMRP). This program is designed to support and ensure housing stability across the Commonwealth during the Coronavirus pandemic. In addition to stabilizing housing, efforts to help individuals and families maintain their housing is in the interest of public health. Through the RMRP, financial assistance will be provided on behalf of households who are experiencing housing instability due to the pandemic.

### Resources

1. DHCD Funding Guidelines
2. TJPCD RMRP Guidelines
3. Grievance Policy
4. TJPCD RMRP Flyer
5. TJPCD RMRP Informational Brochure
6. DHCD Flyer- English
7. DHCD Flyer- Spanish
8. Household Eligibility Form (Attachment B)
9. Landlord and Renter Household Agreement (Attachment C)
10. TJPCD RMRP Press Release
11. RMRP Tenant, Landlord, Property Manager, Homeowner, Lender Guidance
12. W-9 IRS Form



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## RMRP Program Details

- RMRP provides payments to landlords and lenders for households with rent or mortgage payments in arrears that meet the following criteria:
  - Have valid lease or mortgage
  - Have experienced a loss of income due to the Coronavirus pandemic
  - Have a rent or mortgage amount that is at or below 150% Fair Market Rent
  - Have a gross household income at or below 80% of Area Median Income

# Thomas Jefferson Planning District's Emergency Rent and Mortgage Relief Program (RMRP)

## Statistics

- Call volume – 2 calls per minutes
  
- 131 applications since July 15, 2020
  - 32 approved, 7 denied, 92 pending
  
- 32 households approved for funding
  - 20 households – 50% AMI or below
  - 10 households – 31%-50% AMI
  - 2 households – 51%-80% AMI
  
- Relief Amount Range: \$475-\$4,090 per household
  - Average Relief - \$1,351

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## Questions?

### Contact Information:

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434-979-1597

