

Thomas Jefferson Planning District's Emergency Rent & Mortgage Relief Program (RMRP): Guidance for Tenants, Landlords, Property Managers, Homeowners, & Lenders



Program Overview

Effective July 15, 2020, the Thomas Jefferson Planning District Commission (TJPDC) is launching an emergency mortgage and rental assistance program that is expected to keep over 1000 families in their homes within the TJPDC's Region Ten, which includes the City of Charlottesville and the Counties of Albemarle, Fluvanna, Greene, Louisa and Nelson. The COVID-19 Emergency Rent and Mortgage Relief Program (RMRP) is a partnership with the Virginia Department of Housing and Community Development. Federal CARES Act funding, in excess of \$450,000, will initiate the program, with up to \$2.2 million available as demands are met. The program will make rent and mortgage payments that are in arrears for eligible individuals' or families' who have experienced a loss of income due to COVID-19.

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).

Eligible landlords can apply on behalf of their tenants to receive financial assistance for past-due rental payments dating back to April 1, 2020.

Applications must be received by 11:59 p.m. EST on Nov. 15, 2020 — take action today to see how RMRP may help your tenants make their past-due and current rent payments.

To get started with the application process, visit www.virginiahousing.com/rmrp

Rent & Mortgage Relief

Financial assistance for rent and mortgage payments beginning April 1, 2020, & onward. One-time assistance with opportunity for renewal based on availability of funding & the household's need for additional assistance. If the household returns for additional assistance, current income must be verified. For renters, landlords must not initiate eviction proceedings against the renter for non-payment of rent during the month for which the rent relief payment is paid.

Guidelines for rent and mortgage assistance starting from April 1, 2020:

- RMRP financial assistance will pay for 100% of the current* month's mortgage or rent (plus associated fees) and 100% of past due mortgage or rent (plus associated fees) from April 1, 2020 to present.
- If a tenant owes past due rent prior to April 1, 2020, the landlord must work with the tenant to develop an appropriate payment plan. If a tenant cannot adhere to the conditions within the payment plan, the tenant or landlord may return to the Rent and Mortgage Relief Program to apply for further assistance, provided the tenant remains eligible and funds are still available.
- If the tenant or landlord returns to the Rent and Mortgage Relief Program for assistance with payment plans, they can also apply for the current* month's rent.
- If a household returns for additional RMRP assistance, current income must be re-verified and the RMRP Landlord and Renter Household agreement updated.
- To receive this financial assistance, the landlord must agree not to evict the renter for non-payment of rent associated with any of the months for which the rent relief payment is made.

**The current month is determined based on the date in which the application and all documentation has been verified by the grantee. If verified after the 15th day of the month, RMRP funds may also be used for the upcoming month's rent.*

Requirements

Rent and Mortgage Relief payments will not be made directly to households, but only to landlords, property management companies, or mortgage lending institutions. Payments may be made by check, money order, online or electronically.

Overall Required Documentation :

- Proof of discussion to identify alternate resources (will be completed at intake)
- Proof of income (pay stubs, bank statements, letter from employer, social security documents, pension) (will be provided by applicant)
- Completed Virginia RMRP Household Eligibility Certification (will be completed at intake)

In addition to overall RMRP required documentation provided above, the following documents are required for payment of Rent and Mortgage Relief:

RENT RELIEF REQUIREMENTS:

- Valid lease in the Tenant's name with a landlord that is in compliance with tenant/landlord laws.
- Landlord affidavit (includes a W-9 IRS form) stating the tenant is past due in rent and detailing the total rent amount owed including any late fees in compliance with CARES Act and Virginia House Bill 1420.
- RMRP Landlord and Renter Household Agreement (see Attachment C)

MORTGAGE RELIEF REQUIREMENTS:

- Mortgage Statement in the Homeowner's name.
- Documentation that the household has been deemed ineligible or been denied forbearance from their lending institution.
- W-9 IRS form from lending institution.