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PRESS RELEASE

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Charlottesville, VA – **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.

Chip Boyles, TJPDC Executive Director stated that, “Circumstances beyond anyone’s control have forced immeasurable harm on renters, homeowners, landlords, and lending institutions. Without outside assistance to individuals, families, and property owners, these circumstances can only worsen, increasing the demands on all levels of government, but especially local governments. This program will help our regional community to bridge the gap from now until the economy improves with the slowing of the COVID-19 virus. The TJPDC and the Central Virginia Regional Housing Partnership are glad that we are able to be a part of this regional assistance service.”

The program will reach individuals and families throughout the region by direct assistance from the following community partners:

- United Way of Greater Charlottesville for the City of Charlottesville and Albemarle County; and
- Monticello Area Community Action Agency (MACAA) for Fluvanna, Greene and Louisa Counties; and
- Nelson County Community Development Foundation (NCCDF) for Nelson County.

More information may be found online at www.tjpd.org or by calling the community partner directly for the appropriate local government area. To inquire about eligibility:

City of Charlottesville and Albemarle County - (434) 326-0950
Fluvanna County – (434) 842-2521
Greene County – (434) 260-9956
Louisa County - (540) 967-9522
Nelson County - (434) 263-8074

Applicants must complete applications through the agency in the jurisdiction where they live.

City of Charlottesville Albemarle County Fluvanna County Greene County Louisa County Nelson County

401 East Water Street • Post Office Box 1505 • Charlottesville, Virginia 22902-1505
Telephone (434) 979-7310 • Fax (434) 979 1597 • Virginia Relay Users: 711 (TDD) • email: info@tjpd.org • web: www.tjpd.org

To be eligible, renters or homeowners who are behind on their payments must:

- Have a valid lease or mortgage statement, or other documentation proving a landlord/tenant relationship;
- Have a loss of income due to COVID-19;
- Have a rent or mortgage amount at or below 150% of Fair Market Rent; and
- Have a gross household income at or below 80 percent Area Medium Income (AMI) (based on current month's income).

Applicants do not have to be diagnosed with COVID-19 to apply.

Overall required documentation:

- Proof of discussion to identify alternate resources; and
- Proof of income (pay stubs, bank statements, letter from employer, social security documents, pension); and
- Completed Virginia RMRP Household Eligibility Certification.

Rent Relief:

- 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 (Attachment C)

Mortgage Relief:

- 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.

For renters to participate, the renter's landlord must:

- Accept the rental payment through RMRP financial assistance for one month of current rent and up to three months of past due rent payments that were incurred on or after April 1, 2020 with landlord forgiving an equal number of months of past due bills (rent and all associated fees)
- Not pursue eviction for non-payment while receiving rental assistance

OR

- Accept the rental payment through RMRP financial assistance for one month of current rent and/or up to one month of past due rent incurred on or after April 1, 2020 with landlord providing a repayment plan for any remaining unpaid past due bills (rent and all associated fees)
- Provide at least six months for tenant to repay any remaining unpaid past due bills
- Not pursue eviction for nonpayment of any of the past due rent that is under the payment plan

Renters are NOT eligible if:

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

Financial assistance is a one-time payment with opportunity for renewal based on availability of funding and the household's need and eligibility for additional assistance. Applicants selected will be eligible to receive the upcoming rent or mortgage payment due and/or up to three additional months of past due payments that were incurred on or after April 1, 2020.

The program is funded under the federal CARES Act to the Commonwealth of Virginia. Income guidelines are based on federal HUD area median-income guidelines.