

Fair Housing Friday - Resources

Fair Housing Fridays is a series of informational, interactive video sessions on Fair Housing issues hosted by the Fair Housing Project of CVOEO. The Zoom webinars are held from 12:30-1:30pm, with guest presenters and plenty of time for Q&A. More info and links to the recordings are available here: https://www.cvoeo.org/fhp-webinars

The July 17 webinar focused on <u>Vermont's Rental Housing Stabilization Program</u> and an update on the Eviction Moratorium with Jean Murray of <u>Vermont Legal Aid</u>, Tyler Mass of <u>Vermont State Housing Authority</u>, Shaun Gilpin of the <u>Vermont Department of Housing and Community Development</u>, Angela Zaikowski of <u>Vermont Landlord Association</u>, and Karin Ames of <u>CVOEO Vermont Tenants</u>.

About the Program: The **Rental Housing Stabilization Program** is intended to prevent homelessness and to provide housing stability. The program is administered by Vermont State Housing Authority (VSHA). It funds landlords on behalf of tenants in need of back rent assistance due to COVID-19. This program will provide the VSHA Payment Standard or the actual amount due for the month(s) being claimed, whichever is less, per household. The program's \$25 million comes from Vermont's allocation of the Federal Coronavirus Aid, Relief and Economic Security (CARES) Act. *See more program details and protections for tenants under "More Info" below.*

- **Program information and application forms:** https://www.vsha.org/rental-housing-stabilization-program/
- This program is first-come, first-serve.
- If you need help accessing or filling out the forms, contact:
 - o Tenants call VT Legal Aid: 1-800-889-2047 or go to http://www.vtlegalaid.org
 - Landlords call VT Landlords Association: 802-985-2764 or 888-569-7368
- For other questions and interpretation services, call VSHA's Rental Housing Stabilization Call
 Center: 802-828-2040, 802-828-1650, 802-828-5596

Eligibility: Landlords can apply if a tenant has not paid rent nor applied for a Rental Housing Stabilization Program grant. The tenant will be notified of the landlord's application and given an opportunity to apply for a grant. If a tenant applies, the landlord has the option of receiving all months due, but must certify and be bound by all program requirements / tenant protections (see below). If a tenant doesn't apply for a grant within 10 working days, the landlord will be entitled to receive partial payment of arrears. Funding is available to cover back rent due to COVID and also prior to the COVID crisis. Tenants who are in unsustainable tenancies are eligible for rent arrears. They also will be eligible for first and last months' rent and security deposit and where necessary rent payments through Dec. 30, 2020 if they can move into a more affordable apartment.

For more information about eligibility, go to: https://www.vsha.org/rental-housing-stabilization-program/rhsp-eligibility-document-7-12-20/

Application Forms:

- **Tenant Application:** https://www.vsha.org/wp/wp-content/uploads/2020/07/RENTAL-HOUSING-STABILIZATION-PROGRAM-TENANT-APPLICATION...pdf
- Landlord Application: https://www.vsha.org/wp/wp-content/uploads/2020/07/RENTAL-HOUSING-STABILIZATION-PROGRAM-Landlord-APPLICATION. -002.pdf

How it works:

- 1. Download PDF form
- 2. Fill it in
- 3. Email to rentrelief@vsha.org

If you don't have access to a computer:

- Contact VT Legal Aid (1-800-889-2047 or http://www.vtlegalaid.org) or
 VT Landlords Association (802-985-2764 or 888-569-7368) to have a form mailed to you.
- Fill out the form and mail it to:
 - Vermont State Housing Authority

Attn: Rental Housing Stabilization Program

One Prospect Street

Montpelier, VT 05602

 You can also request a printed form through VSHA, your local Community Action agency, or homeownership center.

If you need interpretation services or materials in a language other than English:

- Tenants call VT Legal Aid at 1-800-889-2047
- Landlords call VT Landlords Association: 802-985-2764 or 888-569-7368
- VSHA's Rental Housing Stabilization Call Center: 802-828-2040, 802-828-1650, 802-828-5596

More Info:

- Both tenants AND landlords have to submit applications and certification forms for the request to be processed.
- The money goes directly to landlords.
- The amount will be the actual amount of rent arrears due for the month(s) being claimed OR payments up to the VSHA Payment Standard.
- Program Requirements / Tenant Protections:
 - If a landlord accepts the grant payment they must:
 - Drop any pending termination of tenancy or pending court case for eviction.
 - Qualify the grant as payment in full for all back rent, even if the amount is less than the monthly contract rent.
 - Waive all late fees.
 - Not evict for nonpayment of rent for the same number of months in the future as the payment covers in the past, or six (6) months, whichever is greater.
 - Not raise the rent before January 1, 2021 or the end of the lease term, whichever is later.
 - Make repairs in 30 days so that my unit is not in violation of housing codes.

- Tenants who are in unsustainable tenancies will be encouraged to move to a sustainable unit and the funding can be used for first/last months' rent, and security deposit, and where necessary, rent payments through December 30, 2020.
- Mobile home lot rents are included.
- Grant recipients must be legal residents of the US.
- All decisions will be made within 10 working days of submission of a complete Landlord Certification and Tenant Application.
- There is \$25 million available and people can apply multiple times, but the money will go fast.

See the VSHA FAQs: https://www.vsha.org/wp/wp-content/uploads/2020/07/RHSP-FAQs-7.14.20.pdf

Other links and Vermont Housing Resources

- Vermont Housing Finance Agency: www.vhfa.org
 - Vermont COVID Emergency Mortgage Assistance Program: https://www.vhfa.org/map/
 - O The MAP provides financial assistance to stabilize low- and moderate-income homeowners. The program is for persons who are behind on their home mortgages and VHFA will prioritize applicants with lower incomes. Applications are open through Aug. 31. VHFA will review and verify applications in September and have all awards issued by Oct. 2. If funds remain available after the initial round of eligible applications are funded, VHFA will open up a separate round of funding.
- Vermont Department of Housing & Community Development: https://accd.vermont.gov/housing

Advocacy Resources

- CVOEO Statewide Housing Programs:
 - O Vermont Tenants: http://www.vttenants.org/
 - The Definitive Guide to Renting in VT: https://www.cvoeo.org/fileLibrary/file 212.pdf
 - O Mobile Home Program: https://www.cvoeo.org/mhp
 - Fair Housing Project: www.cvoeo.org/FHP
 - Thriving Communities Campaign & Blog: http://www.thrivingcommunitiesvt.org/
- Vermont Affordable Housing Coalition: www.vtaffordableHousing.org
 - O VAHC News: <u>www.vtaffordablehousing.org/news</u>
- Vermont Coalition to End Homelessness: http://helpingtohousevt.org/
 Vermont Legal Aid: https://www.vtlegalaid.org/
 - O Legal Service Vermont / Vermont's Legal help Website: https://vtlawhelp.org/
- COVID-19 Coronavirus: Legal and Benefits Updates for Vermonters: https://vtlawhelp.org/coronavirus-updates
- Vermont Human Rights Commission: https://hrc.vermont.gov/

Fair Housing is Your Right!

Fair housing is the right to rent, buy, or finance housing free from discrimination. People who are looking for housing should only be judged on their qualifications, such as ability to pay or rental history.

If you have been treated unfairly because of...

RACE • COLOR • NATIONAL ORIGIN • RELIGION • FAMILY STATUS • SEX

DISABILITY • AGE • MARITAL STATUS • SEXUAL ORIENTATION • GENDER IDENTITY

RECEIPT OF PUBLIC ASSISTANCE • ABUSE, SEXUAL ASSAULT, STALKING

... when renting or buying a home, getting a mortgage, obtaining housing insurance, seeking housing assistance, or in other housing-related activities, then you have experienced illegal discrimination.

Housing discrimination is against the law.

Discrimination is not always obvious and can take many forms. It may happen when a landlord refuses to rent you an apartment, tells you it is unavailable when it is vacant, steers you toward a different location, or if the terms and conditions of your lease are different from those of the landlord's other tenants. Illegal discrimination can also happen in advertisements.

If you have been discriminated against in housing, contact:

- Vermont Human Rights Commission (802) 828-1625, 1-800-416-2010 1-877-294-9200 (TDD) hrc.vermont.gov
- Vermont Legal Aid / Legal Services Vermont 1-800-889-2047 vtlawhelp.org

Tenant rights & referrals:

• CVOEO Vermont Tenants Hotline (802) 864-0099 vttenants.org

Help stabilizing housing & preventing homelessness:

 CVOEO Housing Assistance Program (802) 863-6248 ext. 4 cvoeo.org/housing-assistance

More resources:

CVOEO Fair Housing Handbooks
 Available in Arabic Burmese, Chinese,
 English, French, Nepali, and Somali at
 www.cvoeo.org/FHP-resources

Contact the **Fair Housing Project**to learn more about your rights, access
resources, schedule trainings, and join the
Thriving Communities campaign — a statewide
initiative dedicated to promoting housing
affordability and inclusiveness:

Fair Housing Project of CVOEO (802) 660-3456 x 106 • fhp@cvoeo.org



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VTFairHousing | ThrivingVermont



