

ONE MONTH'S RENT INITIATIVE

Newsletter – Twenty-First Edition

September 2021

Mission Statement

The One Month's Rent Initiative pays one month's rent or a security deposit for low-wage earners in Howard County who are threatened with losing their housing due to a personal, economic, or medical crisis.

The Covid-19 pandemic is continuing to influence the activities of One Month's Rent. We had few requests for assistance at the end of 2020 and early in 2021 due to the moratorium on evictions. This has changed dramatically during the last two months. The Community Action Council is sending us cases frequently and is asking for amounts greater than in previous years. In the past our policy was that we would help with one month's rent, mortgage payment, or a security deposit. Changing circumstances have led us to alter this policy at least temporarily. People laid off because of the pandemic have arrears greater than one payment. As we expected, they need help with larger amounts to catch up financially and be able to self-sustain. We have made a few payments in the \$5000 to \$7000 range. This is nearly triple our normal amounts. These large donations have allowed people to stay in their housing as they have resumed employment. We anticipate that the demand of our assistance will continue to increase as the push for back payments and the threats of eviction go up.

As you can tell from the current demand for assistance, the 2021 fund-raising drive is crucial to continued ability to offer aid to families facing a housing crisis. Many of you increased your donations this past year in anticipation of future demand. We hope you can continue your generosity and assist Howard County families in these difficult times.

The Community Action Council continues to screen requests for aid and refers appropriate cases to the board members for approval of assistance. Our website (OneMonthsRent.org) has a link to the CAC website which enables credit card donations. Be sure when using the website to click on the box for Donation Restrictions and check One Month's Rent. That will ensure that your donation goes for the purpose it was intended. One Month's Rent does not use donated funds for expenses. The board members of OMR absorb all administrative costs.

Donors who use automated or charitable investment accounts may be required to send donations directly to the

Community Action Council rather than to the One Month's Rent post office box. That address is CAC, 9820 Patuxent Woods Drive, Columbia MD 21046. We have had requests from donors for the Community Action Council Employer Identification Number used for tax purposes. It is 52-823083.

Here is a sample of the situations where assistance was provided, in the 2020-2021 fiscal year:

- A single mother helped her low-income parents with their expenses while her father was terminally ill. Her mother does not work and the father had costs for medicine and daily care. As a result of these outlays the woman fell behind on her rent. Although she was paying toward her rent, she was unable to get caught up. One Month's Rent paid the remaining amount owed.
- A single woman with four children lost her job. In addition, she was hospitalized for some time. She lost her housing during her hospitalization. She recovered and found new housing but needed help with a security deposit.
- A woman had two part-time jobs and lost one of them.
 This caused her to fall behind on her rent. The remaining job became full-time which prevented her from receiving rental assistance. She was unable to catch up on the rent due. One Month's Rent resolved the balance since she could sustain herself going forward.

Thanks for your help

We hope you will donate to the One Month's Rent Initiative either via check or credit card (see directions at OneMonthsRent.org), so that we are able to continue to help more families in need. Checks should be made out to **Community Action Council**, with **One Month's Rent in the memo line**, and sent to OMR, PO Box 2153, Columbia MD, 21045.