

ONE MONTH'S RENT INITIATIVE

Newsletter - Twenty-Second Edition

September 2022

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 twenty-second edition of One Month's Rent Initiative newsletter takes note of the death of Barbara Ehrenreich, the author who inspired the creation of our organization. Her book, *Nickel and Dimed*, discussed the plight of low-income workers in their efforts to find and maintain housing. It was Ehrenreich's attempt to make ends meet while holding minimum wage jobs that led members of our book club to find a way to assist low-income families in their housing struggles.

The August 19 issue of the new online newspaper, "The Baltimore Banner," reported that rents in Baltimore were up 18.8% since the onset of the pandemic. Comparative statistics for Howard County were not readily available but the 2022 Howard County Rental Survey indicated a serious shortage of housing with rents appropriate for low-income households. We have seen this inflation problem reflected in the requests for assistance that have been presented to One Month's Rent by the Community Action Council. The amounts requested are higher than previous years. The percentage of the recipients' overall income that the rental amounts represent is staggeringly high.

During the 2021-2022 fiscal year we have assisted 31 families with a rent, mortgage, or security deposit payment. As you can see from the large number of families we have assisted, the need for your contribution is great. We hope that you can continue your generosity and assist Howard County families again this year.

The Community Action Council (CAC) screens requests for aid and refers appropriate cases to OMR for assistance approval. One Month's Rent does not use donated funds for expenses. OMR board members absorb all administrative costs. The https://cac-hc.org/one-months-rent/ link on our website's *Donate* page takes you to a special OMR CAC page. It ensures your donations go to the OMR fund.

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.

Again, we cite a few examples of families helped during this fiscal year:

- A woman with three children fell behind on rent when her husband passed away, resulting in the loss of his income. Her income will be sufficient to sustain them in the future once the current debt is cleared.
- A woman's son was murdered. She had to reside in a hotel because the killer knew where she lived. She also had funeral expenses and missed work while dealing with the death.
- After having surgery for breast cancer, a woman had to take unpaid leave. This was prolonged because of her compromised immune system which left her endangered by possible exposure to COVID. She fell behind on rent while unemployed.
- This recipient was on unpaid maternity leave which led to loss of income and inability to make rent payments. One Month's Rent was able to assist until she was able to return to work.

We hold only one fund-raiser a year, reaching out to friends and family to help us assist low-income workers with housing crises. We hope you will help us, especially considering anticipated need.

Thanks for your help

We hope you will donate to the One Month's Rent Initiative either via check or credit card via the listed link, 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.