



# ONE MONTH'S RENT INITIATIVE

Twenty-Third Edition Newsletter

September 2023

## **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.*

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In the spring several members of the board of One Month's Rent met with representatives of the Columbia Action Council to share information and discuss the process of screening and assigning aid to households in need. CAC provided data about living costs in Howard County. For a family of four with pre-school age children in need of childcare, the average income needed to maintain self-sufficiency was approximately \$146,000. The monthly housing amount allocated to arrive at that figure was \$1903. More than half of the families applying to us for aid this past year had rental costs more than that amount. The average percentage of monthly income spent on rent by this year's recipients of aid was 37%. Clearly, it is very difficult to attain self-sufficiency as a low-income worker in Howard County.

During the fiscal year 2022-2023 we assisted 13 families with rent, a mortgage payment or security deposit. As federal aid decreases with the end of pandemic funding and as housing shortages persist, we expect requests to increase. We hope you can continue to make your generous contribution to One Month's Rent to help families in need.

The Community Action Council (CAC) screens requests for aid and refers appropriate cases to OMR for approval. One Month's Rent does not use donated funds for expenses. OMR board members absorb all administrative costs. Instructions for donations are listed on our website and on page two of this newsletter.

Here are a few examples of families helped during this fiscal year:

- A woman with two children fell behind in rent after her car was flooded. She had trouble getting to work, sometimes paying neighbors to

take her. She had to pay for car repairs as well as having additional bills when her father had to move in with her.

- A woman was a victim of a hit and run accident. She had to pay lawyers' fees to reach a settlement and was unable to pay rent while awaiting payment.
- A single mom fell behind in rent when she had to pay for copays and medication for her child's illness. She stopped receiving food stamps and had unexpected costs for emergency car maintenance.
- A man had to assume the care of his brother who was diagnosed with schizophrenia when his mother was no longer able to provide support. The additional expenses caused him to fall behind in his rent.
- A woman lost her husband and did not have sufficient insurance to cover his funeral. Subsequently her elderly mother became ill and the woman had to miss work to care for her, causing a loss of income. Then her car required expensive repair work and she needed a rental car while hers was being worked on. She ultimately had to replace the car. All these factors caused her to fall behind in her rent.

We hold only one fundraiser 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 the anticipated need.

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## **Thank you for your help**

We hope you will donate or continue to donate to One Month's Rent either via check or online so that we can continue to help more families in need.

**Instructions for donations are listed on page two.**

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***Thank you from the One Month's Rent Initiative***

*Linda Blakeslee – Joy and Mike Calvert – Anne Dodd – Mary Klett – Arlene McCoog – Wren Cronan Morgan – Ann Neale  
Jane Parrish – Rebecca Politzer*

***OneMonthsRent.org***

One Month's Rent (OMR) works through the Howard County Community Action Council (CAC), a 501(c)(3) nonprofit. OMR is not a 501(c)(3) and CAC is. CAC screens applicants and ensures that qualified families receive all services needed, including financial counseling, food assistance, energy assistance, and so on.

All OMR operating expenses are contributed by OMR board members. One hundred percent of your donation goes directly to help families in need.

To donate to OMR via a personal check, make your check out to Community Action Council and be sure to **put One Month's Rent on the memo line**. So that we can track it and thank you personally, please send it to our mailing address:

*One Month's Rent*

*PO Box 2153*

*Columbia, MD 21045*

CAC will send an acknowledgement letter for your tax records.

To donate to OMR online via your credit card or PayPal follow this link:

<https://cac-hc.org/one-months-rent/> to the Community Action Council page and select the DONATE button near the bottom of the page. Once you submit a short form and your donation, you will get an email acknowledgement and soon after a letter for your tax records.

To donate to OMR via an automated or charitable investment account checks should be made out to Community Action Council and be sure to **have One Month's Rent on the memo line**. You may be required to send those donations directly to the Community Action Council rather than to the One Month's Rent post office box. The CAC mailing address is:

*Community Action Council*

*9820 Patuxent Woods Drive*

*Columbia MD 21046*

If, for tax purposes, you need the Community Action Council's Employer Identification Number, it is 52-823083.

CAC will send an acknowledgement letter for your tax records.