



ONE MONTH'S RENT INITIATIVE

Twenty-Fourth Edition Newsletter

September 2024

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 board of One Month's Rent is pleased to celebrate our twentieth year of helping Howard County families avoid homelessness through rent or security deposit assistance. The Community Action Council (CAC) recognizes the high cost of housing as a clear cause of poverty in the county. It leads families to pay rent rather than pay for food. The number of households receiving housing assistance by CAC nearly doubled between 2021 and 2023 under the emergency assistance provisions during Covid-19. The end of the Emergency Rental Assistance Program from federal funds reduced CAC's ability to assist many of those with housing needs, but the need has only grown.

In October of 2023, a bill was proposed in Howard County to limit rent increases to 10%. Rents had increased by 23% in three years according to Calvin Ball, Howard County Executive. This bill failed in October of last year and was tabled in January of this year. This is leading renters to be priced out of their homes. This situation is causing continuing demand for rental assistance.

One Month's Rent pays rent or mortgage payments for low-income workers who experience an emergency which interferes with their ability to pay. We assist families when a single payment will get them past the emergency so they can resume paying on their own. During the fiscal year 2023-2024, we aided 15 households. The average assistance amount was \$3156. We hope you can continue to support OMR as the situation grows more pressing every year.

The Community Action Council screens requests for aid and refers appropriate cases to OMR for approval. One Month's Rent does not use donated funds for expenses. Board members absorb all

administrative costs. Instructions for donations are on our website and on page two of the newsletter.

Here are some examples of families helped during this fiscal year:

- A single mother with three young children had her car stolen. The car was recovered but deemed a total loss. She had to rent a car to get to work but was still responsible for payments on the stolen vehicle. She had to make a down payment on another car. The combined expenses put her behind on her rent.
- A woman experienced domestic violence and had to leave her home. Her husband failed to pay the mortgage, and she was forced to sell the home. She was unexpectedly laid off from work and had to deal with mental health issues of her daughter. She was unable to make some rent payments.

Many of this year's cases involve health and care-giving issues leading to missed work and additional expenses: For example:

- A woman tore ligaments in her foot, leading to surgery. She missed work and then had to work reduced hours for several months. Her car broke down and had to be replaced. The lost income and additional expenses used up the couple's savings and eventually led to being behind in rent.
- A single mother has a son with a rare liver disease. She missed work when her son had a liver transplant and a slow recovery. The reduction in income led her to miss rent payments until she was able to receive Social Security assistance.

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.

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.

OMR board members contribute all OMR operating expenses. 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.