



ONE MONTH'S RENT INITIATIVE

Twenty-Fifth Edition Newsletter

September 2025

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.

Community Action Council staff members have informed One Month's Rent of its importance in preventing eviction and resulting homelessness. OMR keeps the CAC from having to use resources like Grass Roots to assist newly homeless families. They also mentioned how it provided stability in children's lives by allowing them to stay housed. One staff member spoke about the high rate of people moving out of the county and the state because of the excessive cost of housing. In the requests OMR receives from the Community Action Council there is usually a statement of the amount of the rent and of the net income of the applicant. We are often appalled at how large a percentage of income is taken up by the rent or mortgage payment. That demonstrates why so frequently people get into a financial bind that leads to requests for assistance.

CAC referred us to the Joint Center for Housing Studies at Harvard University which presents statistics on the current housing situation in the US. Their website shows striking graphics of the housing crisis, including among others the disastrous increase in rents and in home price to income ratios.

<https://www.jchs.harvard.edu/state-nations-housing-2025>

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 2024-2025, we aided thirty-six households. The average assistance amount was \$2365. The unusually high number of families assisted is reflective of the housing issues facing the nation. We hope you can continue to support OMR as the situation grows more pressing in the current economic climate.

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.

Here are examples of families helped during this fiscal year:

- A single mother faced a series of hardships including her son contracting Lyme disease. This caused her to miss work and incur medical expenditures. She also had orthodontic expenses for her children. She had extensive repair expenses for her car. Then she was hit by a car while jogging. This resulted in physical therapy and limitations on lifting which affected her employment. All of this caused her to fall behind in her rent.
- A 21-year man became the primary caretaker of his family when his father passed away suddenly. They lost their home and moved into an apartment. The mother was then diagnosed with cancer. The young man is working, while CAC is helping maintain housing. OMR was asked to supplement that assistance.
- A woman had to take time off to care for her grandfather while he was in hospice, then she had to attend and pay for his funeral. This was quickly followed by a car accident involving her son who was immobile for a period of time. The lost income caused her to fall behind in her rent.

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.

Page two provides instructions for donations.

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.