

EMERGENCY RENTAL ASSISTANCE RESOURCES

What is Emergency Rental Assistance?

The federal government has allocated \$46.5 billion in emergency rental assistance (ERA) to help assist households that are unable to pay rent or utilities.

Two separate programs have been established: ERA1 provides up to \$25 billion under the Consolidated Appropriations Act, 2021, which was enacted on December 27, 2020. ERA2 provides up to \$21.55 billion under the American Rescue Plan Act of 2021, which was enacted on March 11, 2021.

ERA funds are provided directly to states, U.S. territories, local governments, and (in the case of ERA1) Indian tribes or Tribally Designated Housing Entities, as applicable, and the Department of Hawaiian Home Lands. Grantees use the funds to provide assistance to eligible households through existing or newly created rental assistance programs.

Who is eligible?

Rental assistance is available to rental households who have experienced financial hardship due to the pandemic or during the pandemic, who are at risk of being unhoused or experiencing housing instability, and have a household income at or below 80% of area median income.

Funds can be used for rent, utilities, and other housing-related expenses. Arrears are eligible but not required; funds can be used for prospective needs as well. State and local programs can cover specific eligible expenses within the scope of the Department of Treasury's guidance.

Households may be eligible for up to 18 months of financial assistance, depending on the terms of the local program.

Residents of federally subsidized housing are eligible for ERA under Treasury's guidance. Under ERA2, grantees cannot refuse to provide assistance to these residents.

Under ERA2, renters cannot be denied assistance even if landlords refuse to participate.

Treasury's full guidance on eligibility is detailed in the official FAQs.

How can you apply?

You can find your state or local rental assistance program using the Consumer Financial Protection Bureau (CFPB) rental assistance lookup tool at consumerfinance.gov/renthelp.

Where can you find more information about ERA?

Treasury: **ERA** website

CFPB:

- Rental Assistance Lookup Tool
- Help for Renters
- Help for Landlords

MO-01 EMERGENCY RENTAL ASSISTANCE RESOURCES

City of St. Louis

For Renters:

If you need rental or utility assistance:
Call **2-1-1** or **1-800-427-4626**Visit <u>uwqsl.tfaforms.net/f/citytreasuryfund2021</u>

If you are facing an eviction, call one of these local organizations for legal help:

Legal Services of Eastern Missouri 314-534-4200 lsem.org

Metropolitan St. Louis Equal Housing and Opportunity Council 314-534-5800 ehocstl.org/evictions/ ArchCity Defenders
314-361-8834
www.archcitydefenders.org/

St. Francis Community Services 314-256-5980 English and Spanish available sfcsstl.org/

For Landlords:

If you have a tenant who is behind on rent, encourage them to:

Call 2-1-1 or 1-800-427-4626.

Visit <u>uwqsl.tfaforms.net/f/citytreasuryfund2021</u>

St. Louis County

For renters:

If you need rental or utility assistance:

Call **314-806-0910**

Visit stlouisco.onlinepha.com/

For landlords:

If you have a tenant who is behind on rent:

Visit stlouisco.onlinepha.com/en-US/Pages/View/131/landlord-referral-form

State of Missouri

For renters:

If you need rental assistance outside the City of St. Louis or St. Louis County:

Call **833-541-1599**

Visit www.mohousingresources.com/safhr-renters-apply