From: Drake, Juliet (USTP)

Subject: Emergency Rental Assistance Programs
Date: Monday, June 3, 2024 6:08:35 AM
Attachments: Guidance Concerning Emergency Rental Assistance Programs.pdf

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TO ALL APPROVED AGENCIES AND PROVIDERS:

GUIDANCE CONERNING EMERGENCY RENTAL ASSISTANCE PROGRAMS

Thank you for your efforts to raise awareness of the Department of the Treasury's Emergency Rental Assistance (ERA) program. As you know, these efforts were designed to raise awareness of the ERA in the hopes of helping individuals to avoid bankruptcy altogether or, at a minimum, better position debtors to exit bankruptcy successfully. Treasury's ERA programs have collectively provided communities over $46 billion to support housing stability for eligible renters throughout the COVID-19 pandemic.

With ERA funds almost fully exhausted, you no longer need provide the attached notice to your clients.

If you have any questions, please contact Juliet Drake, Deputy Assistant Director, Office of Oversight, Executive Office for U.S. Trustees, at Juliet.Drake@usdoj.gov or 202-307-3698.

Drake, Juliet (USTP)

Subject: Guidance Concerning Emergency Rental Assistance Programs
Attachments: USTP Informational Notice on Emergency Rental Assistance Programs.pdf

TO ALL APPROVED AGENCIES AND PROVIDERS:

GUIDANCE CONCERNING EMERGENCY RENTAL ASSISTANCE PROGRAMS

The widespread economic impact of the COVID-19 pandemic has affected individuals and families who have fallen behind on rent and landlords who rely on rental income to meet their own expenses. As federal and state moratoria expire, millions of American households could face displacement from their homes in the coming months. This could potentially spur an increase in bankruptcy filings.

Through funding from the Department of the Treasury's Emergency Rental Assistance (ERA) program, there are a wide variety of state, territorial, tribal, and local government programs that have been tailored to address the special needs of communities during these difficult times. To help raise awareness and ensure that both individuals contemplating bankruptcy and those in bankruptcy are informed of assistance—including financial assistance—that may be available to them, the U.S. Trustee Program prepared the attached Informational Notice on ERA programs, which is posted on our website. The notice provides an overview of ERA programs and includes links to learn about available options by state (and, in some cases, county), get answers to frequently asked questions, or find a HUD-approved housing counselor, among other things.

The pre-bankruptcy credit counseling or pre-discharge debtor education sessions you conduct with individuals who are renting or are landlords provide an excellent opportunity to share the Informational Notice. This can be done as part of an agency's provision of adequate counseling (11 U.S.C. § 111(c)(2)(E) and 28 C.F.R. § 58.12(b)(12)) or as part of the educational materials provided to debtors (11 U.S.C. § 111(d)(1)(B) and 28 C.F.R. § 58.33(f)). Please begin providing the Notice to your clients as appropriate.

If you have any questions, please contact Juliet Drake, Deputy Assistant Director, Office of Oversight, Executive Office for U.S. Trustees, at Juliet.Drake@usdoj.gov or 202-307-3698.

UNITED STATES TRUSTEE PROGRAM INFORMATIONAL NOTICE

EMERGENCY RENTAL ASSISTANCE PROGRAMS

If you are a renter having trouble paying your rent or a landlord who has lost rental income due to challenges presented by the COVID-19 pandemic, help may be available. Through funding from the U.S. Department of the Treasury's Emergency Rental Assistance (ERA) program, there are a wide variety of state and local programs that offer assistance—including financial assistance—to those who are struggling to make ends meet.

Provided below are links to learn more about ERA programs in your local area, including how they work and who is eligible, as well as other important information to help you navigate these difficult times. ERA programs can vary based on locale since flexibility is given to states to develop programs that best suit the needs of their communities.

For more general information on assistance programs, visit:
https://www.consumerfinance.gov/coronavirus/mortgage-and-housing-assistance/

For ERA program links in your local area, visit:
https://www.consumerfinance.gov/coronavirus/mortgage-and-housing-assistance/renter-protections/find-help-with-rent-and-utilities/

To get answers to frequently asked questions, visit:

For Renters: https://www.consumerfinance.gov/coronavirus/mortgage-and-housing-assistance/renter-protections/emergency-rental-assistance-for-renters/

For Landlords: https://www.consumerfinance.gov/coronavirus/mortgage-and-housing-assistance/help-for-landlords/

To talk with a no-cost Department of Housing and Urban Development-approved housing counselor who can help you understand your options, make an action plan, and even help you apply for rental assistance, call (800) 569-4287 or visit https://www.consumerfinance.gov/find-a-housing-counselor/.

September 2021

Drake, Juliet (USTP)

Subject: Spanish Language Informational Notice Concerning Emergency Rental Assistance Programs
Attachments: USTP Informational Notice on Emergency Rental Assistance Programs (Spanish).pdf

TO ALL APPROVED AGENCIES AND PROVIDERS:

<u>GUIDANCE CONCERNING EMERGENCY RENTAL ASSISTANCE PROGRAMS</u>

To follow up on my earlier email today, please find attached the Spanish version of the Informational Notice.

AVISO INFORMATIVO DEL PROGRAMA DE FIDEICOMISARIOS DE ESTADOS UNIDOS

PROGRAMAS DE ASISTENCIA DE EMERGENCIA PARA EL ALQUILER

Si usted es un inquilino y está teniendo problemas para pagar el alquiler o es un propietario que ha dejado de devengar ingresos de alquiler debido a los retos presentados por la pandemia de COVID-19, podría recibir ayuda. Por medio de fondos provenientes del programa de Asistencia de Emergencia para el Alquiler (ERA por sus siglas en inglés) del Departamento del Tesoro de EE.UU., existe un sinnúmero de programas locales y estatales que brindan ayuda, incluso asistencia financiera, a aquellas personas que están luchando para sobrevivir.

A continuación encontrará los enlaces para recibir más información sobre el programa ERA en su región, incluyendo cómo funciona y quién puede recibir ayuda, al igual que otra información importante que podrá ayudarle a superar estos momentos difíciles. El programa ERA puede variar según la región, ya que los estados tienen la flexibilidad de adecuar los programas a las necesidades de sus comunidades locales.

Para obtener más información sobre los programas de asistencia, visite:
https://www.consumerfinance.gov/es/coronavirus/asistencia-hipotecas-y-viviendas/

Para los enlaces del programa ERA en su región, visite:
https://www.consumerfinance.gov/es/coronavirus/asistencia-hipotecas-y-viviendas/protecciones-arrendatarios/encuentre-ayuda-para-pagar-renta-y-servicios/

Para encontrar respuestas sobre las preguntas más frecuentes, visite:

Para los inquilinos: https://www.consumerfinance.gov/es/coronavirus/asistencia-hipotecas-y-viviendas/protecciones-arrendatarios/asistencia-de-emergencia-a-inquilinos/

Para los propietarios (en inglés): https://www.consumerfinance.gov/coronavirus/mortgage-and-housing-assistance/help-for-landlords/

Para hablar sin costo alguno con un asesor de vivienda aprobado por el Departamento de Vivienda y Desarrollo Urbano sobre sus opciones, un plan de acción o ayuda para solicitar la asistencia de emergencia para el alquiler, llame al (800) 569-4287 o visite (en inglés) https://www.consumerfinance.gov/find-a-housing-counselor/.

Septiembre de 2021