



MARYLAND **MULTI-HOUSING** ASSOCIATION, INC.

### **Renter Guidance During COVID-19**

Updated 4/1/2020

Maryland Multi-Housing Association (MMHA), whose members consist of owners and managers of over 213,000 apartments across the State of Maryland and 259 associate member companies who provide goods and services to the industry, is committed to upholding its standard of excellence in providing safe, quality housing for renters, especially during the COVID-19 pandemic.

We fully understand this pandemic is not just compromising public health; it also threatens the financial viability of individuals and businesses, including renters and housing providers. This is a difficult time. We recognize that renters are not immune from facing these unprecedented pressures.

Housing, food, and medicine are paramount in times of crises. Continuing to pay for these necessities will help those weathering this situation. MMHA recommends that renters take the following steps if they find themselves financially impacted by COVID-19.

- **Communicate with your property owner or manager.** Create open lines of communications so the owner/manager knows that you are unable to pay your rent and understands your situation.
- **Be prepared with documentation.** Once the line of communication is open, be prepared to show documentation in case your housing provider asks for proof that you have suffered financial harm due to COVID-19. Acceptable documentation may include pay stubs, letters, and emails. Check with your housing provider on what documentation is accepted.
- **Request to create a payment plan** if you cannot afford the full amount of rent. Be sure to have your housing provider put the plan in writing.
- **Ask your housing provider if they can extend the grace period or waive late fees.\*** Keep in mind that this is a business decision for the housing provider. Some may not be able to or choose not to do so. Ask and don't assume.
- **Remember that evictions have been halted\*** by the Governor and the district court. However, the freeze on evictions does not rescind leases nor eliminate your responsibility to pay rent.
- **Remember that keeping up with regular payments may be easier than catching up to missed rent.** Most people will not be able to afford to pay multiple months of owed rent once this crisis ends.
- **Take advantage of financial assistance from nonprofits.** Some nonprofits have financial assistance funds that can help pay for rent, utilities, and other costs. Visit MMHA's Resources for Residents Section of [MMHA's COVID-19 Updates and Resources Page](#) for a list of assistance programs.
- **Take advantage of financial assistance from the government.** You may be eligible for [unemployment assistance](#), [SBA loans \(for small business owners\)](#), financial assistance from the federal government, and other programs at this time. Your local county or city website may

\*Your rental housing provider may be precluded from charging late fees or taking other actions based on their financing or other reasons. Contact your housing provider for further clarification.



MARYLAND **MULTI-HOUSING** ASSOCIATION, INC.

have additional resources as well. Visit MMHA's Resources for Residents Section of [MMHA's COVID-19 Updates and Resources Page](#) for a list of assistance programs.

In summary, MMHA encourages residents to be open and honest with their housing providers, advocate for themselves, and take advantage of resources available to them in the event they cannot afford to pay rent. If you have any questions, please don't hesitate to contact the MMHA Government Affairs team: Aaron Greenfield ([agreenfield@mmhaonline.org](mailto:agreenfield@mmhaonline.org)), Jessie Keller ([jkeller@mmhaonline.org](mailto:jkeller@mmhaonline.org)), or Adam Skolnik ([askolnik@mmhaonline.org](mailto:askolnik@mmhaonline.org)).