

The COVID-19 pandemic continues to create hardships for individuals and families. There are two state assistance programs that may help address some of these needs:

- Rental Assistance
- Childcare Support During Job Search

### RENTAL ASSISTANCE

The State Assistance for Housing Relief (SAFHR) Program provides rent and utility assistance for households impacted by COVID-19. Assistance includes rent and utility arrears beginning April 2020 and up to three months of forward payments for rent and fuel utilities. A tenant cannot receive more than 12 months of total assistance. Funds will be paid directly to the tenant's landlord or utility provider. More information on this program can be found at <a href="https://www.mohousingresources.com">https://www.mohousingresources.com</a>.

#### **Tenant Eligibility**

To be eligible, the household must:

- Be a resident of Missouri and rent their primary residence.
- Have income at or below 80% of the Area Median Income (AMI) for their county and household size (https://www.mohousingresources.com/safhr-ami-calculator).
- Have at least one member who experienced financial hardship due to COVID-19, such as a reduction in work hours, job loss, significant COVID-related expenses, etc.
- Attest to their risk of losing their residence or experiencing homelessness due to the financial hardship.

### **Tenant Application Process**

Information on the application process can be found at <a href="https://www.mohousingresources.com/safhr-renters-apply">https://www.mohousingresources.com/safhr-renters-apply</a>. For rent assistance, the individual will send the application to their landlord to fill out certain pieces of information. After submission, it typically takes 14 days for the application to be reviewed. The applicant will be informed if corrections are needed. Once finalized, payment generally occurs within two to four weeks.

# • If an applicant has not heard back after 14 days, they can contact 833-541-1599 or mo.safhr.application@mhdc.com.

# AMI IN ST. LOUIS COUNTY

In St. Louis County, 80% of AMI is:

- 1 Person Household \$47,550
- 2 Person Household -\$54,350
- 3 Person Household -\$61,150
- 4 Person Household -\$67,900
- 5 Person Household \$73,350



- If a landlord does not wish to participate in SAFHR, they can decline the recommendation in the email they receive. If they cannot do so, the tenant should email mo.safhr@mhdc.com.
- For application assistance, tenants can find Housing Stability Services Providers at <a href="https://www.mohousingresources.com/safhr-renters-agencies">https://www.mohousingresources.com/safhr-renters-agencies</a>.

#### For Landlords

Landlords can apply for assistance on behalf of eligible tenants. They can find more information on the application process at https://www.mohousingresources.com/landlords.

#### For Homeowners

SAFHR for Homeowners is expected to open this summer to assist individuals struggling to pay their mortgage. More information on the upcoming program is available at https://www.mohousingresources.com/homeowners.

# APPLICATION ASSISTANCE

In St. Louis County, these agencies can assist with applications or additional housing assistance questions.

- Employment Connection - 314-333-5627
- Legal Services of Eastern Missouri - 800-444-0514
- St. Louis Mediation Project - 314-833-0226

### St. Louis County Emergency Rental Assistance Program (ERAP)

Through St. Louis County's ERAP, applicants can receive up to 12 months of assistance for utility payments, back rent, or future rent. Financial assistance for future rent will be disbursed three months at a time. The income limit is 80% AMI. The Missouri Housing Development Commission encourages individuals to apply for either SAFHR or ERAP, depending on which program best meets their needs, but not both. More information on ERAP can be found at <a href="https://stlcorona.com/resident/resources-rent/#EC">https://stlcorona.com/resident/resources-rent/#EC</a>.

## CHILDCARE SUPPORT DURING JOB SEARCH

Low-income families who lost employment due to COVID-19 can receive childcare subsidy benefits for up to 60 days to assist with their job search. The 60-day period can start on or after June 1, 2021, through September 30, 2022.

Families that apply must indicate they have experienced job loss due to COVID-19 and agree they are searching for work. Information on applying for childcare benefits can be found here: <a href="https://dss.mo.gov/fsd/child-care-apply.htm">https://dss.mo.gov/fsd/child-care-apply.htm</a>. For assistance finding a childcare provider, families can visit https://mochildcareaware.org/child-care-search/.

For a list of general and COVID-19 resources in Missouri, visit: <a href="https://dss.mo.gov/covid-19/pdf/CD-supporting-children-families-during-COVID-19.pdf">https://dss.mo.gov/covid-19/pdf/CD-supporting-children-families-during-COVID-19.pdf</a>