



## **CDC eviction moratorium: Rent assistance available through MVCAP**

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*Contact: Miami Valley Community Action Partnership, [help@mvcap.com](mailto:help@mvcap.com)*

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(Joint news release: Miami Valley Community Action Partnership, City of Dayton, Miami Valley Fair Housing Center, and Greater Dayton Apartment Association)

The Centers for Disease Control and Prevention (CDC) issued an order on Sept. 4, 2020, to temporarily halt residential evictions based on nonpayment of rent for those most vulnerable to homelessness.

This order extends until the end of 2020. The CDC's eviction moratorium serves as a public health measure to prevent the spread of the novel coronavirus. Housing is essential for individuals and families to have an effective place to quarantine, isolate, and social distance. Without this moratorium, low-income individuals and families that have suffered substantial financial setbacks because of pandemic shutdowns will be evicted from their homes and forced to live either on the street or in group settings.

For many communities, this order imposes a challenge on landlords who are dependent on tenants' rent payments to meet their mortgage and other financial obligations. However, aid is available for Miami Valley tenants impacted by loss of income due to COVID-19, thanks to \$5 million in CARES Act funding allocated by the Montgomery County Commission and CARES Act Community Service Block Grant funding for Darke, Greene, and Preble County residents. This aid may include paying all rent owed and future rent extending to the end of the year. Every Montgomery County household at any income level is eligible for assistance.

Both landlords and tenants in the Miami Valley will benefit from this measure to maintain safe and secure housing while ensuring CARES funding is timely and appropriately administered throughout the community to prevent a housing crisis creating a win-win situation for landlords and tenants.

Under the CDC Order, tenants who meet certain conditions cannot be evicted if they have exhausted their best efforts to pay rent, seek government rental assistance and are likely to become homeless or be required to move into crowded quarters due to eviction.

Tenants must provide a signed declaration form certifying, under penalty of perjury, that they meet all of the established criteria. The tenant must be able to answer "yes" to each of the five conditions below to qualify:

1) The tenant has used best efforts to obtain all available government assistance for rent or housing (i.e., any governmental rental or housing payment benefits available to the tenant or any household member);

2) One of the following is true:

- The tenant expects to earn no more than \$99,000 in annual income for calendar year 2020 (or no more than \$198,000 if filing a joint tax return);
- The tenant was not required to report any income in 2019 to the IRS; or
- The tenant received an Economic Impact Payment (i.e., a stimulus check) under the CARES Act;

3) The tenant is unable to pay the full rent owed due to substantial loss of household income, loss of compensable hours of work or wages, lay-offs, or extraordinary out-of-pocket medical expenses;

4) The tenant is using best efforts to make timely partial payments that are as close to the full payment as the individual's circumstances may permit, taking into account other non-discretionary expenses; and

5) If evicted, the tenant would likely become homeless, need to move into a homeless shelter, or need to move into a new residence shared by other people who live in close quarters because the tenant has no other available housing options.

Tenants can apply for rental assistance online at [miamivalleycap.org](https://miamivalleycap.org) or [https://www.mcoho.org/alert\\_detail.php](https://www.mcoho.org/alert_detail.php) from any mobile device, paper applications are available in the lobby at 719 S. Main Street, Dayton, Ohio. To be protected from eviction, tenants that meet the eligibility requirements should immediately complete and give the Eviction Prevention Declaration to their landlord or the owner of the residential property.

Miami Valley Community Action Partnership is a 501(c)(3) private, nonprofit Community Action Agency, committed to eliminating the causes and conditions of poverty and promoting self-sufficiency by providing programs and services in the Miami Valley. MVCAP is a member of the Community Action Network, originally created in 1964.

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