



With the holidays approaching, AshLeigh Gillette did not know what to do. In the wake of COVID-19, her family had suffered economically. Her husband's hours were reduced, bringing in less money for the home. Previously, AshLeigh worked in a call center, but that was no longer feasible from home. She was helping two of her three children with school and caring for her youngest, who has special needs.

Previously, her in-laws would watch the children while she worked, but her father-in-law had cancer, and the family was trying to minimize his exposure to COVID or any threat of illness. They did not know how they would pay their rent, let alone purchase Christmas presents for their children. "We were really struggling," AshLeigh said. "It is really hard when you have to choose between rent and food." In October, her property manager posted a flier about the Healthy at Home Eviction Relief Fund. At the time, the \$15 million fund provided rent assistance to anyone economically impacted by COVID and who was behind on rent. The Gillettes did not know if they would qualify, but they applied.

"I remember on the day we found out we got it, I cried," AshLeigh said. "At that point, we had no clue what we were going to do. It was like a huge weight had been lifted off me." Governor Andy Beshear announced February 10 that Kentucky received \$297 million from the U.S. Treasury Coronavirus Relief Fund Emergency Rental Assistance Program to establish three rental assistance programs – one for Fayette County residents, one for Jefferson County residents and the reopened Healthy at Home Eviction Relief Fund for residents of the remaining 118 counties.

Applicants can apply for up to 15 months of assistance, covering past-due rent back to April 2020 and up to three months of future rent. Applicants must meet certain requirements, including providing proof of their income and showing they are behind on their rent. Both the tenant and landlord must submit an online application. Each applicant must have an email address and tenants and landlords must share their email addresses with each other. They also must have a signed lease. All three Kentucky programs offer the same benefits and have the same requirements. Details about the program are available at teamkyhherf.ky.gov for the majority of the state. Those applying in Fayette County should visit covid19renterhelp.org. Jefferson County applicants can visit stopmyeviction.org.

"Nearly a year into the pandemic, Kentuckians are still grappling with the economic effects of COVID-19," said Winston Miller, executive director of Kentucky Housing Corporation. "This assistance will help keep renters housed, allow landlords to get substantial payments for back rent, and reduce the number of evictions in Kentucky courts." For landlords like Wayne and Susan Borders in Elizabethtown, the program was "a blessing." Previously the owners of a tire shop in Elizabethtown, the couple began investing in rental property before Wayne retired so that they would have income in their golden years. However, when COVID hit, two of their tenants could no longer pay.

"They were apologetic," Susan said. "They told us they were applying for unemployment insurance and were looking for a home, but then they experienced other set-backs like getting COVID and being unable to work." The Borders' monthly payments on their rental homes were \$4,000, and not having two tenants pay impacted them financially. "We would never want to evict anyone, that is not the kind of people we are," Wayne said. "But landlords have bills, too. This program has been wonderful for us and for our whole community. It is protecting tenants and landlords."

The new Healthy at Home Eviction Relief Fund also offers tenants assistance with their utility bills. Provided they show evidence that they are behind on their bills, the tenants could qualify for up to 15 months of assistance – past-due assistance dating back to April 2020 and up to three months of future payments. The new program will assist many of Kelly Burnett's residents in Lexington and Winchester. A senior property manager for Winterwood LLC, Kelly said several tenants in her three properties scraped by to pay their rent but could not afford their utilities or their internet or phone payments. Others had to pay for medical bills or equipment out of pocket after losing their jobs and insurance.

"They were so thankful for this fund," Kelly said. "It really helped the people who needed it. When we found out about it from the corporate office, I contacted the people who were behind. I told them there was no guarantee that they would get it, but it doesn't hurt to apply, and they got it. They were so happy, because they were really struggling." For those without internet and phone service or those who have difficulty completing the online application, Team Kentucky now allows third parties to fill out the application on behalf of a tenant or landlord. Applicants can enlist the help of family, friends, a community member, a landlord or other person who can help.



"It definitely helps people in our area," said Betty Lantham, who owns rental property in Trigg County. Two of the trailers she owns qualified for assistance. A family with three children received six months of assistance, bringing them current through December 2020. "I don't know what people would do without this program."