

# Neighborhood Service Center, Inc.

## Emergency Rental Assistance Program

### Talbot County



Spring 2022 Newsletter



Featured (left to right): Marilyn M. Neal, Executive Director; Antonio A. Thomas, Jr., ERAP Coordinator; Allen Baltimore, ERAP Customer; and Dawn Phillips, 2GEN Case Manager & Career Pathways Coordinator; Daejour Phillips, ERAP Intake Representative (not featured)

Message from  
Executive Director Marilyn M. Neal



## ERAP1

Emergency Rental Assistance Program "ERAP 1" funds are dwindling down, while at the same time costs to Talbot County households are on the rise, due to inflation. As such, Neighborhood Service Center, Inc. "NSC" has set its sights on an innovative approach to prepare our customers for next step resources to include employment & educational connections, resume - writing assistance, Two-Gen/Whole Families case management assistance, employability skills training, use of our Pop-up Computer Lab to apply for open employment positions, budgeting and financial capability training and linkages to our Partners at the MD Workforce Exchange, Chesapeake College, Senior Employment Program, Mid-Shore Pro Bono, Career Pathways, Truist, and much more! Resource Days were held at NSC during the months of March and April 2022.

ERAP 1 has been made possible through NSC's partnership with Talbot County Government.

## ERAP Customer Interview

According to Mr. Allen Baltimore, his business, Allen Transportation, LLC started roughly four to five years ago. After nearly 30 years of CDL tractor trailer driving, he decided to purchase vans and offer "white glove" deliveries. That business ran a while, but the cost of fuel outweighed the profit that was coming in. Eventually, Allen Transportation, LLC had to shut down. Mr. Baltimore indicated that the location played a part, stating "The average person of color usually has to fund themselves using their own money and at that point-in-time, I ran out of funds, using personal money." The pandemic had made it increasingly difficult for Mr. Baltimore to continue in business.

(Article continued on page 2)

# 7.9%

## Inflation

On March 15, 2022, The Bureau of Labor and Statistics reported that the Consumer Price Index, a major marker of inflation, rose 7.9% in the previous 12 months. Consequently, our customers are witnessing increases in rent, food, household items, and gasoline costs. NSC customers, are extremely cost-burdened, even more so than reported prior to the pandemic. Cost-burdened is when a household pays more than 30% for housing.

-Marilyn M. Neal, Executive Director

## Talbot County Emergency Rental Assistance Program

In December 2020, Congress enacted the Consolidated Appropriations Act of 2021 and established a new program under the U.S. Treasury- the Emergency Rental Assistance Program (ERAP). ERAP provides direct financial assistance and housing stability services to renters who are struggling to make payments for their rent and utilities.



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#### ERAP Customer Interview Continued...



As reported by Mr. Baltimore, he had learned during the ERAP Resource Day in March that he was not alone-- there were many in need, like them, he had ran out of funds and the ERAP program was there. "A friend of ours had told us about the ERAP Program to help us survive and pay rent. It has been great. The program has been empowering!" and also "The information was educational. I was exited about learning how to get grants, update my resume, and things of that nature."

Up to this point, Mr. Baltimore reports that NSC has been there for him. In addition, one of the jobs that he applied for during the Resource Day, called and offered him employment.

Mr. Baltimore believes that the opportunity occurred due to the information from the workshop. The new job will allow him to drive a bus for 170 days (during the year), while still having off in the summer, so that he can work on other things. "It is good because it is like transporting from tractor trailer driving from 30 years to another occupation." Mr. Baltimore and his wife have raised three children and now have 5 grandchildren. He has been in Talbot County for 13 years. He is now happy that things are moving in another direction. "ERAP has played a tremendous part in helping us!"



Did you know that in Maryland, late fees cannot exceed five percent of the cost of one month of rent?



#### ERAP General Requirements:

- ERAP may only be used for rent, utility, and other qualified housing-related expenses that were accrued after March 13, 2020;
- A household may not receive more than 15 months of assistance under ERAP (including arrears, prospective payments, and one-time housing related costs).
- Assistance received from other funding streams does not count toward the 15 month ERAP maximum;
- Rent, utility and other housing-related costs accrued in the same calendar month count as one month of assistance;
- Payments should be made directly to landlords and utility customers whenever possible.

### Talbot County's Income/Household Size Table

Persons in Household	1	2	3	4	5	6	7	8
30% AMI	\$18,350	\$21,000	\$23,600	\$26,500	\$31,040	\$35,580	\$40,120	\$44,660
50% AMI	\$30,600	\$35,000	\$39,350	\$43,700	\$47,200	\$50,700	\$54,200	\$57,700
80% AMI	\$48,960	\$55,950	\$62,950	\$69,900	\$75,500	\$81,000	\$86,700	\$92,300

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#### 2Gen/Whole Families Case Management

According to Dawn Phillips, 2GEN Case Manager and Career Pathways Coordinator, The ERAP and 2Gen Program decided to partner because the Executive Director thought that it would be impactful to provide resources and support households in their next steps because ERAP 1 funding will end on September 30, 2022.

The purpose of the Resources days in March and April were to invite presenters to come and provided workshops on areas that could greatly benefit ERAP customers. A consultant discussed entrepreneurship, how to start a business, resumes, interviewing and employment (careers vs. jobs) helping people to prepare for a career as opposed to a job.

According to Mr. Antonio Thomas, Jr., ERAP Coordinator, participants during both resource events received lunches and food bags from NSC's food program. During the April Resource Day, COVID-19 tests were provided by Greater New Hope Church Ministries. Additionally, Rachel Wolpert from Mid-Shore Pro Bono presented on how to obtain legal support in Talbot for ERAP tenant assistance and other matters. Ms. Daejour Phillips worked with the students from Talbot County Public School, who volunteered at the events to prepare and distribute food and other resources. NSC's MEAP department shared updates on energy and heating assistance. Ms. Marilyn M. Neal offered words of encouragement to the participants, letting them know that they were not alone in fighting through the current hardship and that NSC was a willing community partner to provide assistance.

On March 17, 2022, ninety individuals participated; on April 114, 2022, 60 individuals participated.



Community Action in Talbot County

**ERAP Households Assisted**

Neighborhood Service Center, Inc.

**86%** Adults ages 25-61  
*ERAP Customers*

**62%** Income 0-30% AMI  
*ERAP Customers*

**46%** Household Adults unemployed 90+ days  
*ERAP Customers*



**2.4**

Average ERAP Customer Household Size



**\$601**

Average Utility Debt



**\$4,123**

Average Rent Debt

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The Neighborhood Service Center, Inc. ("NSC") is the lead agency on poverty and the designated Community Action Agency for Talbot County. NSC began as a small non-profit designed to serve the low-income and senior citizens of Talbot County.

Since 1969, NSC has consistently served residents of Talbot County, even though, the request for services has increased greatly in every area. Last year alone, NSC served throughout Talbot County.

The pandemic, in addition to the current economic conditions have contributed to the demands for the increase in families seeking help. In fact, in NSC's most recent needs assessment, the top five issues facing the low-income families of Talbot County were: (1) lack of affordable housing; (2) lack of living wage jobs; (3) limited assistance with mental health and drug abuse; (4) lack of reliable transportation; and (5) limited child/senior care services.

Although unimaginable, NSC largely bridges the gap for low-income families and individuals that are within \$0.01 (one cent) over the poverty guidelines and are unable to qualify for the standard government assistance programs. In FY 21, NSC provided an estimated 3,480 services. See are New Services (\*) below:

- o 2 Gen/ Whole Families Case Management
- o Affordable Housing
- o After School Program
- o Acquisition of Birth Certificates and Identification
- o Arrearage Assistance
- o Career Pathways\*
- o Clothing Giveaway
- o Community Investment Tax Credits (CITC) \*
- o Complimentary Gift Baskets
- o COVID Relief
- o Emergency Food Package
- o Emergency Utility Disconnect Payment
- o Emergency Rental Assistance Program\*
- o Eviction Prevention Payment
- o First Month's Rent Payment
- o Food Pantry
- o Heating Assistance
- o Home and Auto Repairs
- o Medication Assistance
- o Mobile Food Pantry\*
- o On the Job Training for Homeless Individuals\*
- o Rapid Rehousing
- o Responsible Fathers Program\*
- o Rental Assistance
- o Representative Payee
- o Ridgeway Shelter Services
- o Senior Employment Program
- o Summer Youth Program
- o Temporary Hotel Placement
- o Utilities

On April 7, 2022, the ERAP & 2GEN Departments conducted an outreach event for seniors at the Parkview Senior Housing. Food Packs were provided by NSC's food program and COVID-19 Home tests were provided by Greater New Hope Church Ministries.

Ms. Dawn Phillips presented on the 2GEN/Whole Families Program; Mr. Antonio Thomas presented on ERAP and overall services offered by NSC.

Honorable Corey Pack presented on the Responsible Fathers Program.



### ERAP Team Members:

- Ms. Marilyn M. Neal, Executive Director
- Ms. Olivia Ellison, Fiscal Officer
- Mr. Antonio A. Thomas, Jr., ERAP Coordinator
- Ms. Daejour Phillips, ERAP Intake Representative

### 2Gen/Whole Families Task Force:

- Ms. Marilyn M. Neal, Executive Director
- Ms. Dawn Phillips, 2 Gen Case Manager
- Ms. Tonet Cuffe, MEAP Senior Intake Representative
- Ms. Alicia Parker, RR & Emergency Serv. Coordinator

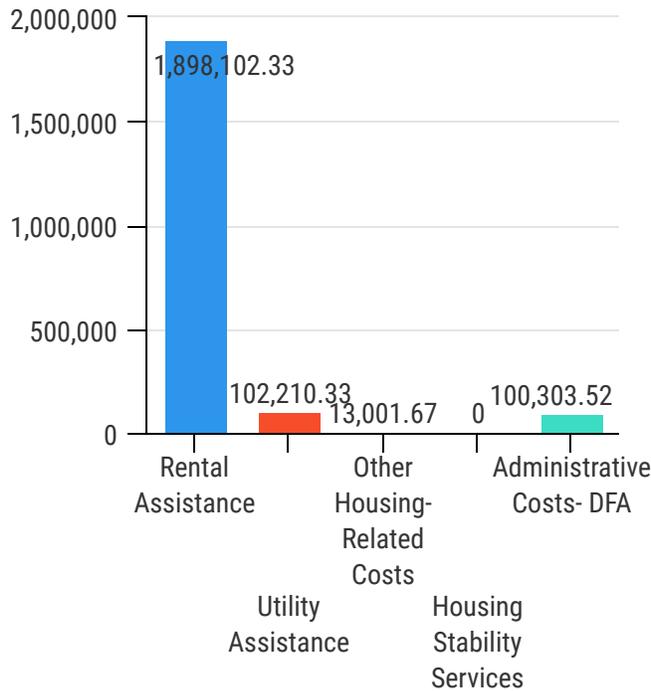
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\$2,439,498 was awarded to Talbot County for its Emergency Rental Assistance Program. "ERAP1"

ERAP1 Spending Totals - Apr-21 thru Mar.-22



● 2021 - 2022

# 452

Unique Households

served thru February 28, 2022

## 2022 Board of Directors

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Bishop Marvin Jenkins, Vice Chairman

Honorable Megan Cook, Treasurer

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*The mission of Neighborhood Service Center, Inc. is to work toward eliminating poverty by empowering individuals and families to become self-sufficient.*

