***DRAFTING NOTE: Each Lender should prepare and send this communication to each borrower point of contact identified in the Lender’s servicing files and in accordance with the Lender’s servicing platform’s regular capabilities.***

[Date]

[Address]

RE: Fannie Mae Mortgage Loan No. \_\_\_\_\_\_\_\_\_\_

 [Property Name and Address]

Dear [Borrower]:

On March 11, 2021, President Biden signed the American Rescue Plan Act of 2021 (the “Act”) into law. The Act provides a $1.9 trillion economic stimulus to assist the U.S. recovery from the COVID-19 pandemic, including $21.55 billion for the Emergency Rental Assistance program. These rental assistance funds provide relief for renters that add to the $25 billion in emergency rental assistance that was part of the Consolidated Appropriations Act passed in December 2020.

The U.S. Department of Treasury distributes the rental assistance funds to state and local governments who then allocate money to eligible renters and landlords to cover rent, rental arrears, utilities and home energy costs, and other expenses related to housing, as defined by the Treasury Secretary. A household may receive a maximum of 18 months of expense assistance through the combined benefits of the Act and the Consolidated Appropriations Act. State and local governments have established, or are in the process of establishing, programs to distribute funds.

Fannie Mae has provided information on state and local rental assistance on its [KnowYourOptions.com](https://www.knowyouroptions.com/) website to help renters access resources near them. In addition, renters who reside in Fannie Mae-financed multifamily properties can access Fannie Mae’s Disaster Response Network through this [website](https://www.knowyouroptions.com/rentersresourcefinder).

Fannie Mae encourages its borrowers and landlords to inform their tenants about the [KnowYourOptions.com](https://www.knowyouroptions.com/) website and to reach out to state and local agencies to determine the status of rental assistance distribution in their jurisdiction, the application process, and program details that may be specific to each jurisdiction. Fannie Mae further encourages borrowers and landlords to share available rental assistance information with their tenants, assist their tenants in applying for assistance, and, where allowed, apply for the assistance on behalf of their tenants.

Thank you for your assistance in communicating with your tenants about available rental assistance.

Sincerely,

[Lender]