How to apply for COVID rent relief

New York State's Emergency Rental Assistance Program (ERAP) can help...

If you have fallen behind in rent or utility payments since March 2020 AND

You qualified for unemployment insurance, have lost income, or have increased expenses due to COVID AND

You have a household income that's 80% or less of area median income.

Citizenship or immigration status doesn't affect eligibility; landlords can apply on behalf of tenants.



New York State's Emergency Rental Assistance Program (ERAP) opened June 1, 2020 to help lowand middle-income New Yorkers who have struggled to make rent or utility payments during the pandemic.

Information and the application is available online at otda.ny.gov/programs/emergency-rental-assistance/

Those who are approved for the program could receive relief for up to 12 months of rental arrears dating from March 13, 2020—and even missed payments for gas or electric utilities (some may be eligible for three future monthly rent payments).

This year's program, ERAP, has enlisted community organizations to assist applicants and landlords (unlike last year's rent relief program, which was so complex to qualify for that many applicants gave up).

In Manhattan, two groups are available to assist:

Catholic Charities Community Services

Help line: 888-744-7900

Website: cccsny.org/rentrelief

Email: CC.ERAP@catholiccharitiesny.org

University Settlement

Help line (as of 7/1): 332-233-7440

Website: $\underline{GetRentHelpLES.org}$

Email: ERAP@universitysettlement.org

Applicants can also call the State hotline at 844-691-7368 for application assistance.

Like many online processes, it can be tricky to apply. You need all sorts of documentation. That's why we've reprinted the State's document checklist on the reverse side of this flyer.

Those who've already applied have encountered obstacles; some report that clearing their browser's cache helps the application form to work. What's more, once the application is started, all questions must be answered and the application signed and saved to submit the application. There currently is no way to save a partially completed application. (Once it's signed and saved, documentation can be added later if necessary).

Approved payments will be made directly to the land-lord/property owner on behalf of the tenant; tenants will be notified of the amounts paid on their behalf.

To qualify for ERAP, you must earn less than...

(GROSS ANNUAL INCOME LIMITS:)

Household Size

1 person

2 people

3 people

4 people

5 people

At or Under 80% AMI

\$66,850

\$76,400

\$85,950 \$95,450 \$103,100

Tenants earning 50% of AMI or less are prioritized through 6/30/2021, but may still apply after that date.

At or Under 50% AMI

\$41,800

\$47,750

\$53,700

\$59,650

\$64,450

DOCUMENT CHECKLIST FOR Tenants

When applying, tenants will need to provide:

- ✔ Personal identification for all household members Acceptable forms of identification include: A pho
 - to ID, driver's license or non-driver government-issued ID, passport, EBT/Benefits Issuance Card, birth or baptismal certificate, school registration, or other government-issued ID.
- ✓ Social Security number of any household members who have been issued one
- ✔ Proof of rental amount
 - Signed lease, even if expired. If no lease is available then proof can be shown through a rent receipt, cancelled check, or money order. If no documentation is available, landlord attestation will be accepted.
- Proof of residency and occupancy
 - Signed lease, rent receipt, utility bill, school $records, bank\, statement, postal\, mail\, with\, name\, of$ applicant, insurance bill, or driver's license. Proof should be current.
- ✔ Proof of income to document income eligibility:
 - Documents demonstrating monthly income for the prior month, such as pay stubs, bank account deposit verification, unemployment benefits letter, or other proof.
 - Documents demonstrating annual income for 2020, such as a W-2 tax form, an annual statement $of \, earnings, or \, a \, copy \, of \, a \, completed \, income \, tax$ return, such as a 1040, 1040EZ, 1099 tax form, or other evidence of 2020 annual income.
 - Self-attestation of income is permitted in certain circumstances where no documentation is available, such as certain self-employment.
 - Copy of gas or electric utility bill, if applying for help paying for utility arrears at the same rental unit the household is requesting rental arrears for.

Applicants will be asked to attest that on or after March 13, 2020, a member of the household received unemployment benefits or experienced a reduction in household income, incurred significant costs or experienced other financial hardship, directly or indirectly, due to the COVID-19 pandemic. Applicants will need to sign the application form and associated certifications agreeing that the information provided in the application is accurate.

DOCUMENT CHEKLIST FOR Property Owners

When applying, owners will need to provide:

- ✓ Completed tax Form W-9, Request for Taxpayer Identification Number and Certification
- ✓ Executed lease with tenant, or if there is no written lease, a cancelled check, evidence of funds transfer, or other documentation of the last full monthly rent payment
- ✔ Documentation of rent due from tenant (e.g. ledger, etc.) or attestation on application, including how many months the tenant is in arrears
- ✓ Banking information to receive direct deposit

The property owner or an authorized property management company will be required to sign the application form and associated certifications agreeing that the information provided, including the amount of rental arrears owed, is accurate and does not duplicate a payment received from another program.

The property owner or authorized property management company must also agree to the following terms as a condition of accepting rental arrears payments:

- ✓ The ERAP payment satisfies the tenant's full rental obligations for the time period covered by the payment
- ✓ Waive any late fees due on any rental arrears covered by the ERAP payment
- ✓ Not increase the monthly rental amount above the monthly amount due at the time of application for ERAP assistance for months for which rental assistance is received and for one year from receipt of the ERAP payment
- ✓ Not evict the household on behalf of whom the ERAP payment is made for reason of expired lease or holdover tenancy for one year from the receipt of the ERAP payment. An exception to this requirement shall be made if the dwelling unit contains four or fewer units and the property owner or owner's immediate family members intend to immediately occupy the unit for use as a primary residence.

Information on this flyer (current as of 6/23/21) from: nysRentHelp.otda.ny.gov/en/Pages/6/how-to-apply