



## The COVID-19 Emergency Rental Assistance Program (CERAP)

### What is CERAP?

The COVID-19 Emergency Rental Assistance Program allows tenants to apply for assistance to cover up to 12 months of rent arrears and/or utility assistance, starting March 13, 2020. Assistance will not have to be paid back by the tenant and will not be considered income for qualifying for public assistance or public benefits. In some cases, tenants may qualify for future rent as well.

### Who is eligible?

- Tenants whose primary residence is in New York State;
- Household is at or below 80% Area Median Income (AMI);
- Household is at risk of homelessness or housing instability; AND
- At least one household member qualifies for unemployment or experienced a reduction in household income, incurred significant costs, OR experienced other financial hardship due to the pandemic.
- IMMIGRATION STATUS IS NOT A FACTOR

### What is 80% AMI?

Your median income depends on your family size and where you live. In order to qualify, your income cannot be more than 80% AMI. Please see the chart below:

<u>Family size</u>	<u>80% AMI (NYC)</u>	<u>80% AMI (Westchester)</u>	<u>80% AMI (Suffolk)</u>
<u>1</u>	<u>\$63,680</u>	<u>\$62,550</u>	<u>\$65,050</u>
<u>2</u>	<u>\$72,800</u>	<u>\$71,500</u>	<u>\$74,350</u>
<u>3</u>	<u>\$81,920</u>	<u>\$80,450</u>	<u>\$83,650</u>
<u>4</u>	<u>\$90,960</u>	<u>\$89,350</u>	<u>\$92,900</u>
<u>5</u>	<u>\$98,240</u>	<u>\$96,500</u>	<u>\$100,350</u>
<u>6</u>	<u>\$105,520</u>	<u>\$103,650</u>	<u>\$107,800</u>
<u>7</u>	<u>\$112,800</u>	<u>\$110,800</u>	<u>\$115,200</u>
<u>8</u>	<u>\$120,080</u>	<u>\$117,950</u>	<u>\$122,650</u>

## **How do I apply?**

While APPLICATIONS ARE NOT YET OPEN this is what we know so far.

Tenants can apply themselves. They will be asked to provide documentation to prove income eligibility, including self-attestations where other documentation is not available. Assistance will be provided via telephone in English and Spanish. The application will be open for 180 days or until all funds have been allocated.

Landlords can also apply on behalf of a tenant, with the tenant's consent, if they do the following:

- Obtain tenant's signature (electronic signatures are accepted);
- Provide the tenant with documentation that the application was submitted;
- Use all payments towards rental arrears;
- Maintain the tenant's information confidential!

## **How are Payments Made?**

Payments will be made directly to the landlord and/or utility provider on behalf of the tenant. If the landlord and/or utility provider does not accept the funds within 180 days, the debt will be considered waived and the state will send a letter to the tenant to use as a defense if their landlord takes them to court.

## **How Does it Protect Tenants?**

Tenants who have applied for assistance cannot be evicted unless or until they are determined ineligible for the program. Additionally, households who apply after eviction proceedings have begun will have their proceedings stayed until eligibility is determined.

Landlords who accept assistance must waive late fees on rental arrears, freeze the monthly rent at the amount that was due at the time of the tenant's application for one year, and not evict the tenant because of an expired lease or holding over for one year from the date of the first rent assistance payment.

## **What if I Have More Questions?**

For more information about the program, or for help applying, visit our website: [rentreliefny.org](http://rentreliefny.org). We will be updating information as available.