The COVID-19 Emergency Rental Assistance Program (ERAP)

What is ERAP?

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:

Family size	80% AMI (NYC)	80% AMI (Westchester)	80% AMI (Suffolk)
1	$66,850	$63,400	$66,450
2	$76,400	$72,450	$75,950
3	$85,950	$81,500	$85,450
4	$95,450	$90,550	$94,900
5	$103,100	$97,800	$102,500
6	$110,750	$105,050	$110,100
7	$118,400	$112,300	$117,700
8	$126,000	$119,550	$125,300

How do I apply?

As of June 1st, ERAP applications are live. Tenants can apply themselves at nysrenthelp.otda.ny.gov

Tenants 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!

What documents will I need in order to apply?

You will need documentation to prove each of the program's requirements. For some requirements, you may be able to submit a self-certification if you do not have other documents available. See the chart below for some examples (this is not a complete list).

Program requirement	Types of documentation
Personal Identification (for each member of the household)	A photo ID, driver license or non-driver government-issued ID, passport, EBT/Benefits Issuance Card, birth or baptismal certificate, school registration.
Social Security number	Provide one for any household member who has one. If someone does not have one, they may still be eligible for assistance.
Proof of rent	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 license. Proof should be current.
Income at or below 80% AMI	MONTHLY: such as pay stubs, bank account deposit verification, unemployment benefits letter, or other proof. YEARLY: W-2 tax form from an employer, 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 will be accepted if no other documentation is available.
Landlord's contact information	Landlord's telephone number or e-mail address.
Rent arrears	Monthly rent and how much the tenant paid each month since March 2020.
If the tenant has a court case	Petition and Notice of Petition (court papers) and/or Rent demand.
If the tenant needs utility assistance	Utility account number, monthly balance since March 2020.

FAQs

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.

> **For more information about the program, or for help applying, visit our website: rentreliefny.org. We will be updating information as available.**
>
> **As of June 1st, ERAP applications are live. Tenants can apply themselves at nysrenthelp.otda.ny.gov**
>
> **Immigration status is NOT a factor**