

Emergency Rental Assistance Program (ERAP)

What is it? Economic relief to help low and moderate-income households at risk of experiencing homelessness or housing instability by providing rental arrears, temporary rental assistance and utility arrears assistance.

Who is eligible? New York residents who:

- Household gross income is at or below 80% of the Area Median Income (AMI).
 - Applicants can choose to use 2020 Annual income or current income.
 - Income of all adults in the household 18 years of age or older is counted except earned income of full-time students who are eligible to be claimed as a dependent pursuant to IRS regulations
 - Gross income is counted, rather than take-home pay. Gross income includes income before any deductions are made, including taxes
 - Counted income includes wages, salaries, tips, unemployment insurance benefits, Social Security benefits, retirement benefits, child support, recurring gifts and other income
- On or after March 13, 2020 a member of the household received unemployment benefits or experience a reduction in income, incurred significant costs or experience other financial hardship, directly or indirectly, due to the COVID-19 pandemic
- The applicant is obligated to pay rent and has rental arrears (rent overdue) at their current residence for rent owed on or after March 13, 2020
- The household must be at risk of experiencing homelessness or housing instability, which can be demonstrated by having rental arrears owed on or after March 13, 2020
- Citizenship status is not an eligibility requirement
- Households eligible for rental arrears may also be eligible for help paying utility arrears at the same unit.

What do I need to provide? The following documents will be required from a RENTER:

- ⊞ Personal identification
- ⊞ Social Security number
- ⊞ Proof of rental amount
- ⊞ Proof of residency and occupancy
- ⊞ Income verification (pay stubs, bank account deposit verification, unemployment benefits letter) OR 2020 annual income information (W2, 1040, 1099)
- ⊞ Copy of electric utility bill IF applying for utility arrears assistance

What do I need to provide?

The following documents will be required from a LANDLORD/Property Owners:

- ⊞ Completed W-9
- ⊞ Executed lease - if there is no signed lease a cancelled check or other documentation of last full monthly rent payment
- ⊞ Documentation of rent due
- ⊞ Banking information for direct deposit
- ⊞ Property owner/management company must agree:
 - ERAP payment satisfies the tenant's full rental obligation for the time period covered by payment
 - Waive any late fees
 - Not increase the monthly 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

For more information, visit <https://otda.ny.gov/programs/emergency-rental-assistance/>

**Residents of Cattaraugus County may
call 716-373-8065 with questions**

