



NEW YORK STATE SENATOR

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## Emergency Rental Assistance Program (ERAP) FAQ'S

ALEXIS WEIK September 7, 2021

| ISSUE: **ERAP, COVID-19 EMERGENCY RENTAL ASSISTANCE PROGRAM**

### **Q: WHAT IS ERAP?**

**A:** ERAP is an economic relief program developed to help eligible households residing in their primary residence in New York State request assistance for rental and utility arrears accumulated during the COVID-19 crisis.

### **Q. WHAT ARE THE BENEFITS OF ERAP?**

**A:**

- Up to 12 months of rental arrears payments for rents accrued on or after March 13, 2020.
- Up to 3 months of additional rental assistance for future rent if the household spends 30 percent or more of its gross monthly income to pay for rent and if the household also applies for rental arrears payments.
- Up to 12 months of electric or gas utility arrears payments for arrears that have accrued on or after March 13, 2020 if the household also applies for rental arrears payments.

### **Q: WHO IS ELIGIBLE FOR ERAP?**

**A: Tenants in New York State may be eligible for ERAP if all the following apply:**

- Household gross income is at or below 80 percent of the Area Median Income (AMI). These income limits differ by county and household size. A household may qualify based on either current monthly income or calendar year 2020 income that is at or below 80 percent AMI.
- 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.
- 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 is at risk of experiencing homelessness or housing instability, which can be demonstrated by having rental arrears owed on or after March 13, 2020.

**Q: HOW DO I APPLY?**

**A: For additional information and to apply at any time please visit the New York State Office of Temporary and Disability Assistance website:**

<https://otda.ny.gov/programs/emergency-rental-assistance/#apply>

You may also contact an ERAP representative: **Monday through Saturday from 8 a.m. — 7 p.m.**

**Contact by phone:** 844-NY1RENT (844-691-7368)

**For the hearing impaired, TTY phone number:** 1-833-843-8829.