



NYS Covid Rent Relief Program

WHAT IS THE COVID RENT RELIEF EXTENSION PROGRAM?

The Rent Relief Program assists low-income households experiencing an increase in their rent burden* during April 1, 2020 – July 31, 2020 because of a loss of income due to the COVID crisis by providing a one-time payment covering the increased rent burden for one to four months. In most cases, households that applied for rent relief prior to the extension and were denied do not need to reapply, as denied cases are being automatically reviewed by New York State Homes and Renewal.** The application period closes on February 1, 2021.

DO YOU QUALIFY?

Eligible residents must be able to answer **YES** to each of the following questions:

- Are you a renter living in New York State? **YES**
- Before March 7, 2020 and at the time of the application was household income (including unemployment benefits) below 80% of HUD's Area Median Income***? **YES**
- Did you lose income between April 1, 2020 and July 31, 2020? **YES**
- Did you pay more than 30% of your household income for rent between April 1, 2020 and July 31, 2020? **YES**

ADDITIONAL CRITERIA:

- Households with at least one household member with U.S. Citizenship or eligible immigration status are qualified to receive the subsidy.
- New York residents receiving a Section 8 Housing Choice Voucher for housing costs or who reside in public housing are not eligible for assistance.
- Applicants do not have to be behind on rent to be eligible for this program. If they are up-to-date on rent payments, they can choose how their landlord should apply this subsidy. (Credit to future rent or replenish security deposit)
- Households that received a subsidy payment under the COVID Rent Relief Program prior to this extension are not eligible to apply again. The extension of the program only expands eligibility criteria but does not change the manner in which subsidies are calculated, and would not entitle a household that previously received a subsidy to any additional funds.

HOW DOES IT WORK?

- Eligible households can receive a one-time rental subsidy that covers the **DIFFERENCE** between their “rent burden” on March 1, 2020 and their “rent burden” for the months they are applying for assistance during the coverage period April 1, 2020 – July 31, 2020 *except* that for applicants who paid less than 30% of their household income to rent during this prior to March 1, 2020, the subsidy will be sized to reduce their rent burden to 30% for the lowest month during the coverage period.
- Renters may apply for up to four months of assistance during this period.
- This one-time subsidy is paid directly to the applicant's landlord.
- Call Center staff are available to assist applicants in filling out an application over the phone.

*Rent burden is the amount of a monthly contractual rent that exceeds 30% of gross household income.

**If a household applied using a paper application and did not receive a confirmation number, the household should apply again.

***Check your Area Median Income here: <http://www.hcr.ny.gov/eligible-income-limits-80-ami-county>



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What is Rent Burden?

Prior to the COVID-19 pandemic, a household's total monthly income was \$3,000 and their monthly rent was \$700. The household was paying 23% of their monthly income toward rent. This household was not rent-burdened prior to COVID.

However, due to COVID, their work hours were reduced and their monthly income decreased to \$1,400 during the coverage period while their rent remained the same at \$700. This household was paying 50% ($\$700/\$1,400$) of their monthly income toward rent during the coverage period.

This household would be eligible for a subsidy that covers the increase in their rent burden in excess of 30%. To calculate the amount of subsidy for this household, we first determine the maximum rent burden threshold based on their reduced income during the coverage period: $\$1,400 \times 30\% = \420 .

Next, we would subtract \$420 from their monthly rent and the difference corresponds to the amount of subsidy they are eligible to receive ($\$700 - \$420 = \$280$). The \$280 would reduce this household's rent burden to 30% for each month they apply for assistance for up to four months.

WHAT YOU WILL NEED TO APPLY?

To certify eligibility, residents must provide:

- **Proof of Identity:** Government issued ID such as a license or ID card.
- **Proof of monthly rental obligations** prior to March 1, 2020.
Proof of income prior to March 7, 2020 and during the coverage period (e.g., tax returns, pay stubs, etc.). You will also be asked to certify income at the time of application.

WHERE TO APPLY?

hcr.ny.gov/RRP