



The New York State Emergency Rental Assistance Program (ERAP)

- 1. What is ERAP?** ERAP is a new, time-limited government program that will provide money for rent arrears, utility arrears, and temporary rental assistance payments for some New Yorkers who have experienced financial hardship because of the COVID-19 pandemic.
- 2. Who is eligible?** To be eligible, you must:
 - **Live in an eligible county within NY State** (residents of all 5 NYC boroughs are eligible);
 - **Have a household income below 80% AMI (area median income) for your county** (see below). You can use either your 2020 or your 2021 household income to qualify;
 - **Have received unemployment benefits or otherwise experienced financial hardship as a result of the COVID-19 pandemic; and**
 - **Owe your current landlord rent that was due on or after March 13, 2020.**

The ERAP program is open to people with ANY immigration status, including undocumented immigrants.

- 3. How do I know if my income is under 80% AMI?** NYC households qualify if their gross income is under: \$66,850 for a household of 1; \$76,400 for a household of 2; \$85,950 for a household of 3; and \$95,450 for a household of 4. For other counties and household sizes, consult this chart: <https://otda.ny.gov/programs/emergency-rental-assistance/ERAP-80-area-median-income.pdf>
- 4. What kind of assistance can I get?** The program may pay up to 12 months of rent or utility arrears. Some households that have a high rent burden (rent is over 30% of their income) may be eligible for up to three months of additional rental assistance. Payments will be made directly to landlords and utility companies.
- 5. How do I apply?** Beginning June 1, 2021, you can apply online at <https://otda.ny.gov/programs/Emergency-Rental-Assistance/>. We do not yet know how long funds will remain available.

The Legal Wellness Institute provides legal assistance to NYC residents impacted by serious illness and disability. For more information or to see if you are eligible for free or low cost legal assistance, please contact us.