



NYS COVID RENT RELIEF PROGRAM

WHAT IS THE COVID RENT RELIEF PROGRAM?

The Rent Relief Program assists low-income households experiencing an increase in their rent burden* due to a loss of income during the COVID crisis by providing a one-time payment covering the increased rent burden for one to four months.

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**
- Is your 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 before March 1, 2020? **YES**
- Has your rent burden increased since March 1, 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)

The program's online form will provide applicants with an initial eligibility determination within the first five answers submitted.

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.
- 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.



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What is Rent Burden?

Prior to the COVID-19 pandemic, a household's total monthly income was \$2,000 and their monthly rent was \$700. The household was paying 35% of their monthly income toward rent, which qualifies them as "rent burdened."

Due to COVID, their work hours were reduced and their monthly income decreased to \$1,400 while their rent remains the same at \$700. This household is now paying 50% ($\$700/\$1,400$) of their monthly income toward rent.

This household would be eligible for a subsidy that covers the increase in their rent burden. To calculate the amount of subsidy for this household, we first determine the maximum rent burden threshold based on their current income: $\$1,400 \times 35\% = \490 .

Next, we would subtract \$490 from their current rent and the difference corresponds to the amount of subsidy they are eligible to receive ($\$700 - \$490 = \$210$). The \$210 would reduce this household's rent burden to pre-COVID levels 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.

WHERE TO APPLY?

hcr.ny.gov/RRP

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

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