

## **ERAP FAQs Public**

### **1. What is Emergency Rental Assistance Program (ERAP)**

ERAP was established through section 501 of Division N of the Consolidated Appropriations ACT, 2021, Pub. L. No. 116-260 (Dec 27, 2020). Governor Wolf signed Act 1 of 2021 into law on February 5, 2021 allowing DHS to implement and administer ERAP in accordance with federal law.

### **2. What Does it cover?**

ERAP provides tenant households assistance with rent, rent arrears, utility and home energy cost, utility and home energy cost arrears and housing stability services. Covered rental costs include mobile home lot rent.

### **3. Who is eligible?**

Tenants can apply for themselves or a landlord/utility provider can apply on behalf of the current tenant(s).

A household must be obligated to pay rent on a residential dwelling and

- One or more individuals within the household has qualified for unemployment benefits or experienced a reduction in household income, incurred significant costs, or experienced other financial hardship due, directly or indirectly, to the COVID-19 outbreak.
- One or more individuals within the household can demonstrate a risk of experiencing homelessness or housing instability; and
- The household has a household income at or below 80% of area median income.

### **4. What are the income/resource limits?**

Income limits vary by county. The household annual income must be equal to or less than 80 percent of the Area Median Income (AMI) for their county. You can find the income limits for your county by visiting the DHS website [Emergency-Rental-Assistance-Program](#).

Resources are not evaluated for ERAP.

### **5. What information is needed to apply?**

- Personal identification information for the head of household
- Income information for all household members over the age of 18
- Rental expenses
- Landlord information

- Utility expenses
- Utility provider information

## **6. What documents are needed for verification?**

Please be prepared to provide sufficient documentation to establish eligibility which may include:

- Documentation to establish identity
- Documentation of unemployment qualification or a reduction in household income due to COVID-19
- Documentation of Income of all household members over age 18
  - Paystubs, W-2s, other wage statements, tax filings, direct deposit records, or attestation from an employer
  - Documentation of unearned income; unemployment benefits, social security benefits, retirement benefits, child/spousal support, etc.
- Documentation of rental and /or rental arrears obligations
- Documentation of utility and/or utility arrears obligations
- Documentation of other housing related expenses incurred due to COVID-19

Documentation may include signed written attestations if the source of documentation is not available. The county ERAP office will work with you to obtain necessary documentation or written attestations as appropriate.

Documentations may be submitted as photocopies, digital photographs of documents, emails or attestations from employers, landlords or others with knowledge of the household's circumstances.

## **7. When Does the program begin?**

Counties participating in the DHS ERAP program will begin offering assistance by mid-March 2021.

## **8. When Does the program end?**

The Department of Human Services expects the ERAP program to run until **September 20, 2022** or until funds are exhausted whichever is sooner.

## **9. How Do I apply?**

Applications for most counties can be submitted online at [www.COMPASS.state.pa.us](http://www.COMPASS.state.pa.us) OR applications can be downloaded and printed OR applications are available through your County ERAP office. County ERAP office information can be found by visiting the DHS website [Emergency-Rental-Assistance-Program](#).

## **10. How Do I provide verifications?**

Verifications may be uploaded with COMPASS online applications, provided in person, sent by mail, fax or email (if available) to your County ERAP office. If your county is using a different online application process you may be able to upload verifications online or check with your county ERAP office for additional ways to submit verifications.

## **11. How is the ERAP payment issued?**

ERAP assistance is paid directly to the landlord or utility provider. In the event the landlord or utility provider does not want to participate in ERAP, a direct payment may be made to a tenant.

## **12. Do I qualify if I own my home?**

No. ERAP includes only households that are obligated to pay rent or utilities on a residential dwelling.

## **13. Do I qualify if I receive Section 8 or subsidized housing assistance?**

An eligible household that occupies a federally subsidized residential or mixed-use property may receive ERA assistance, provided that ERA funds are not applied to costs that have been or will be reimbursed under any other federal assistance. This would include Section 8 housing.

If an eligible household receives a monthly federal subsidy (e.g., a Housing Choice Voucher, Public Housing, or Project-Based Rental Assistance) and the tenant rent is adjusted according to changes in income, the renter household may receive ERA assistance for the tenant owned portion of rent or utilities that is not subsidized.

## **14. How much of my rental/utility arrears can be covered?**

Assistance can be provided for a tenant with unpaid rental or utility arrears that were accrued after March 13, 2020 on a residential dwelling.