

Emergency Rental Assistance Program (ERAP) FAQs Public

1. What is ERAP?

The Emergency Rental Assistance Program or ERAP was created to help renters dealing with financial challenges related to the COVID-19 pandemic. For eligible households, the program offers rental and utility assistance to help Pennsylvanians avoid eviction or loss of utility service.

ERAP was established by the Consolidated Appropriations Act 2021. Governor Wolf signed Act 1 of 2021 into law on February 5, 2021 allowing the Department of Human Services (DHS) to implement and administer ERAP in accordance with federal law.

2. What does it cover?

ERAP helps tenant households with paying rent, past-due rent balances (also known as arrears), utility and home energy costs, utility and home energy cost arrears, and other expenses related to housing detailed below.

Rent expenses include rent, rent arrears, rental costs for trailers and trailer lots, and may include long-term housing hotels, motels, and boarding homes.

Utilities include separately stated electricity, gas, water, sewer, trash removal and energy costs, such as fuel oil.

Other expenses related to housing include but are not limited to relocation expenses, rental fees, reasonable late fees, internet services for work, home schooling, telemedicine, etc.

3. Who is eligible?

Pennsylvanians can apply for themselves as tenants or a landlord can apply on behalf of current tenant(s).

A household must be responsible to pay rent on a residential property, and:

- One or more people within the household have qualified for unemployment benefits, had a decrease in income, had increased household costs, or experienced other financial hardship due directly or indirectly to the COVID-19 pandemic;

- One or more individuals in the household can show a risk of experiencing homelessness or housing instability; AND
- The household has an income at or below 80 percent of Area Median Income (AMI).

4. What are the income/resource limits?

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

Your resources (like bank accounts and cars) will not be considered when you apply for ERAP.

5. What information is needed to apply?

- Personal identification information for the head of household. This could include a driver's license, state-issued ID card, passport, etc.
- Income information for all household members over the age of 18.
- Your lease and something to show the amount of rent you owe.
- Your landlord's name and contact information.
- Utility expenses like electric, water, oil, natural gas, etc.
- Utility provider information.

6. What documents are needed?

Please be prepared to provide documents that prove your information. This can be things like:

- Personal identification such as a driver's license, state-issued ID card, passport, etc.
- Unemployment determination letter or proof of a decrease in household income due to COVID-19 (paystubs or a letter from your employer).
- Proof of income for 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 such as unemployment benefits, social security benefits, retirement benefits, child/spousal support, etc.
- Document(s) showing rent and/or rental arrears due.
- Document(s) showing utility and/or utility arrears due.
- Document(s) showing other housing-related expenses experienced due to COVID-19.

Please Note If you do not have official documents, you may provide signed letters from an employer, landlord, or utility company, etc. instead. The county ERAP office will work with you to get necessary documents or written attestations as needed.

These documents may be submitted to your local ERAP provider as:

- Photocopies
- Digital photographs of documents
- Emails or letters from employers, landlords, or others with knowledge of your household's circumstances.

7. When does the program begin?

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

8. When does the program end?

DHS expects the ERAP program to run until at least September 2021 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. If your county is not participating in the COMPASS application, you will automatically be notified so you can apply directly with your county.

If your county will not accept applications submitted through COMPASS, you can download and print an application OR get an application from your County ERAP office. County ERAP office information can be found by visiting the [DHS website](#).

10. How do I provide verifications?

Verifications may be provided by mail, fax, email (if available), or in person to your County ERAP office.

11. How is the ERAP payment issued?

ERAP assistance is paid directly to the landlord or utility provider. If a landlord or utility provider does not want to participate in ERAP, a direct payment may be made to the tenant. A payment received by a tenant must be forwarded to the landlord or utility provider to reduce the tenant's obligation.

12. Do I qualify if I own my home?

No. ERAP is only available to households who pay rent or utilities on a residential rental property.

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

An eligible household that lives in a federally subsidized residential or mixed-use property may receive ERAP assistance as long as ERAP 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 ERAP assistance for the tenant-owed portion of rent or utilities that are not subsidized.

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

Assistance can be provided for a tenant with payment of rent, rental arrears, utility or home energy costs, utility or home energy cost arrears or other expenses related to housing for up to 12 months (plus an additional three months, if necessary, to ensure housing stability for the household, subject to the availability of funds) that has been accrued on or after March 13, 2020.

There is no maximum benefit amount for qualified assistance payments. Rental, utility and other expenses related to housing, separately or when combined, can be made only for up to 12 months plus an additional three months, if necessary, to ensure housing stability for the household, subject to the availability of funds.