NYS Emergency Rental Assistance Program (ERAP)

The New York State Emergency Rental Assistance Program assists eligible households behind on their rent that have experienced financial hardship due to COVID-19 and are at risk of homelessness or housing instability.

Eligibility

- Household gross income is **at or below 80 percent of the Area Median Income** (AMI). A household may qualify based on current income or calendar year 2020 income. https://otda.ny.gov/programs/emergency-rental-assistance/ERAP-80-area-median-income.pdf
- On or after March 13, 2020, a member of the household **received unemployment benefits or experienced a reduction in income**, incurred significant costs or experienced financial hardship, directly or indirectly, due to the COVID-19 pandemic.
- The applicant is **obligated to pay rent at their primary residence** and has rental arrears (**rent overdue**) at their current residence for rent owed on or after March 13, 2020.
- The household **must be at risk of experiencing homelessness or housing instability**, which can be demonstrated by having rental arrears owed on or after March 13, 2020.

When applying, renters will need to provide:

- **Personal Identification** for all household members.
  Photo ID, driver license or non-driver government-issued ID, passport, EBT/Benefits Issuance Card, birth or baptismal certificate, school registration.
- **Social Security Number** for all household members.
  Individuals do not need to have a lawful immigration status to qualify.
- **Proof of rental amount**.
  Signed lease. If no lease, then rent receipt, canceled check or money order.
- **Proof of residency and occupancy.**
  Signed lease, rent receipt, utility bill, school records, bank statement, postal mail with applicant's name, insurance bill, or driver license.
- **Proof of income**.
  (Monthly) Pay stubs, bank account deposit verification, unemployment benefits letter. (Annual 2020) W-2 tax form from employer, annual statement of earnings, copy of completed income tax return.
- **Copy of gas or electric utility bill**.
  If applying for utility arrears at the same rental unit.

Apply online: https://nysrenthelp.otda.ny.gov/en/

Please note that once the application is started, all questions must be answered. There is currently no way to save a partially completed application. Applicants are encouraged to gather all the information needed before starting an application.