CARES RENT RELIEF PROGRAM (CARES RRP)

APPLICATION INTAKE INSTRUCTIONS

In Chester County Administered
By
The Housing Authority of Chester County (HACC)
CARES RRP Facts

- Program to assist landlords and renters who have had substantial loss of income due to COVID-19.
- $150 million available statewide.
- Application documents and resources located on PHFA’s website at [https://www.phfa.org/pacares/](https://www.phfa.org/pacares/)
  - Site open to the public on June 29.
- Thank you for your help and participation!

Local Contacts for Sources
HACC Website at [www.haccnet.org](http://www.haccnet.org)
Or
610-436-9200
CARES RRP Website Resources

- CARES RRP Participating Organizations List
- Program Guidelines
- Landlord Application
- Landlord/Property Certification
- Lessee Household Certification/Renter Application
- CARES RRP Review Checklist
- CARES RRP Award Notification Letter
- HUD Income Eligibility Spreadsheet
- RRP Frequently Asked Questions
CARES Rent Relief Program

- Counties began accepting RRP applications on July 6.
- Renters/landlords must apply for assistance on or before September 30.
  - Applications may **not** be accepted after that date.
- All CARES RRP funds must be disbursed to landlords by November 30.
- Funds available to assist lessees with rent incurred between March 1 and December 30, 2020.
  - Based on the availability of funds.
CARES Rent Relief Program

- Maximum amount of assistance available monthly per lessee is $750.
  - Assistance covers no more than 6 months of rent.
- Maximum funding per lessee household is $4,500.
- Assistance will be provided for payment of a total of 6 months or until such time as the household income increases to the pre-pandemic level or to an amount which is no longer a 30% reduction, whichever comes first.
- Assistance payments must be made to landlords/property owners only.
CARES RRP Assistance Eligibility
In order to be eligible for assistance, lessees must:

- Have household income at below the area median income; or
  - HUD income limits found via link below and on PHFA’s CARES site: [https://www.huduser.gov/portal/datasets/il.html](https://www.huduser.gov/portal/datasets/il.html)
- Have become unemployed after March 1, 2020 due to COVID-19; and
- Be experiencing 30% or more of a reduction in annual household income resulting from reduced work hours/wages due to COVID-19.

Landlords and renters must apply together in order to complete the application eligibility process.
## CARES RENT RELIEF PROGRAM

### COUNTY INCOME LIMITS

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**PHFA Housing Finance Agency**

855.827.3466 • Facebook: @PHFA.org

www.PHFA.org • Twitter: @PHFAtweets
When calculating eligible assistance or household income, married lessees will be viewed under the CARES RRP program as one lessee.

A married couple shall use their combined income when determining income eligibility and may only receive assistance as one lessee.

Unmarried lessees who may reside in the same housing unit may use their individual incomes to determine eligibility and may individually be eligible for the maximum amount of monthly assistance.

- Up to 100% of monthly rent payment
Landlords/Lessees seeking RRP assistance also must be able to provide the following information:

- Tenant pay stubs or income statement(s) for the period beginning January 2020 until the date of application.
- A copy of the lease to verify rent.
  - If using a verbal lease agreement between the landlord and any lessee, third-party documentation verifying occupancy if needed.
- Documentation to verify unemployment with the Department of Labor and Industry’s Bureau of Unemployment Compensation.
CARES RRP Application Process

- A complete application for rent assistance includes all of the following executed documents:
  - Landlord Application
  - Landlord/Property Certification
  - Lessee Household Certification/Renter Application

- Participating organizations must be able to accept applications both by mail and electronically.
  - Required by legislation
  - Included in contract documents

REMEMBER ALL FORMS CAN BE FOUND AT: phfa.org/pacares/rent.aspx
CARES RRP Application Process

- Review staff must verify application documents for eligibility in a manner similar to process on the sample CARES RRP Review Checklist.

- All lessees benefiting from CARES RRP funding must be notified of the amount of assistance payments made to the landlord on their behalf.
  - Notification should be sent within 30 days of date which assistance was provided.
Application/Document Review Process

Landlord/Renter submit CARES RRP Application to County.
- Landlord Application
- Landlord Property Certification
- Lessee Household/Renter Application

Review uses RRP Review Checklist to process the application
- Step by step guide to verify eligibility

County submits Unemployment Verification information to PHFA
- https://caresrrp.phfa.org
- Submitted by 5pm on Thursdays.

List of Unemployment Eligible Applicants Updated/Found on CARES RRP Website
- Available by 5pm on Fridays.

County makes CARES payment to Landlord
- Wednesday (Day 9)

CARES RRP Approval Notification sent to Renter
- Within 1 week of assistance payout.
CARES RRP Application Documents

- Landlord Application
- Landlord/Property Certification
- Lessee Household Certification/Renter Application
Landlord Application

- Completed and signed by the landlord or property owner.
- Must provide the name of lessee(s) and amount of assistance being requested for each lessee.
- Landlord must agree not to displace the household or begin any eviction proceedings for at least 60 days from the final month of CARES RRP assistance.
- Landlord must attest that all property taxes on buildings associated with assisted lessees are current.
Landlord/Property Certification

- Completed and signed by the landlord or property owner.
- Landlords attest that all buildings where RRP funds are being applied meet all housing quality standards listed.
- Landlords must agree to forgive all rent amounts not covered for the months for which CARES assistance has been provided.
- Landlord must provide a signed copy of the lease agreement for each lessee seeking assistance.
Lessee Household Certification/Renter Application

- Completed and signed by each lessee seeking assistance.
- Must attest to loss of employment or significant loss of income as a result of the COVID-19 pandemic.
- Lessees must provide income documents and necessary documentation to verify unemployment.
Administration and Reporting
CARES RRP Administration

- CARES RRP funds will be provided to landlords before November 30, 2020 based on the monthly reporting data and the availability of funds.
- You can find the documents on the Housing Authority’s website: www.haccnet.org
Unemployment Verification (UV)

- Lessees who became unemployed after March 1, 2020 must be verified with the Department of Labor and Industry (L&I).

- The Housing Authority will submit lessee information **weekly** for all applicants.
  - First name, Last Name, Social Security Number

- Payments cannot be made to landlords until after each adult is verified by the Department of Labor and industry.
Monthly CARES RRP Reporting

- Data being collected includes:
  - Total number of landlords who applied for assistance.
  - Total number of lessees applied.
  - Total amount of CARES funds expended.
  - Total amount of CARES funding sought.
  - Total amount of CARES RRP funds provided per lessee.
  - Number of households served/impacted.
  - Total number of landlords who received assistance.
  - Household size (of each household assisted).
  - Household income (of each household assisted).
  - Use of administrative funds (capped at 5%).
Anticipated Timeline for Assistance

**Landlord and Renter submit CARES RRP Application to HACC. HACC reviews the application.**

Monday – Thursday (Days 1 – 4)

**HACC submits Unemployment Verification information to PHFA**

Due by 5pm Thursdays (Day 4)

**PHFA submits Unemployment Verification information to L&I**

Sent on Friday (Day 5)

**L&I Verifies Eligibility with PHFA**

Monday (Day 8)

**List of Eligible Applicants is available to HACC**

Tuesday (Day 9)

**County makes CARES payment to Landlord**

Wednesday (Day 9)
What if you don’t qualify?

Other options might be available:

- Other Prevention Programs.
  - Apply for RRP and if you do not qualify the Prevention Specialist will assist you to find a suitable program, whenever possible.

- If it is too late for prevention funds to keep you in your rental please call 2-1-1, you might be eligible for Rapid Re-housing.
Key Takeaways

- You need to be able to prove a 30% or more reduction in income due to the COVID-19 shutdown.
- If you are receiving unemployment you still need to prove a 30% reduction in income to qualify (including your unemployment benefits).
- Each adult on the lease (unmarried) can apply and receive up to $750 a month for up to 6 months.
  - If you rent a unit with your spouse, you are only eligible for $750 a month combined.
- You must have a social security number to qualify.
CARES Pandemic Mortgage Assistance Program (PMAP)

For questions, please contact 1-855-827-3466

https://www.phfa.org/pacares/mortgage.aspx
Thank you for your help with this important program!