

# 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/>
  - ⦿ 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

# CARES RRP 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>
  - 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

COUNTY	YEARLY UPPER THRESHOLD SALARY LIMIT BASED UPON PERSONS IN FAMILY							
	1	2	3	4	5	6	7	8
Adams	\$60,000	\$68,600	\$77,200	\$85,700	\$92,600	\$99,500	\$106,300	\$113,200
Allegheny	\$58,100	\$66,400	\$74,700	\$83,000	\$89,700	\$96,300	\$103,000	\$109,600
Armstrong	\$45,500	\$52,000	\$58,500	\$64,900	\$70,100	\$75,300	\$80,500	\$85,700
Beaver	\$58,100	\$66,400	\$74,700	\$83,000	\$89,700	\$96,300	\$103,000	\$109,600
Bedford	\$45,500	\$52,000	\$58,500	\$64,900	\$70,100	\$75,300	\$80,500	\$85,700
Berks	\$55,100	\$62,900	\$70,800	\$78,600	\$84,900	\$91,200	\$97,500	\$103,800
Blair	\$45,500	\$52,000	\$58,500	\$64,900	\$70,100	\$75,300	\$80,500	\$85,700
Bradford	\$47,000	\$53,700	\$60,400	\$67,100	\$72,500	\$77,900	\$83,300	\$88,600
Bucks	\$67,700	\$77,300	\$87,000	\$96,600	\$104,400	\$112,100	\$119,800	\$127,600
Butler	\$58,100	\$66,400	\$74,700	\$83,000	\$89,700	\$96,300	\$103,000	\$109,600
Cambria	\$45,500	\$52,000	\$58,500	\$64,900	\$70,100	\$75,300	\$80,500	\$85,700
Cameron	\$45,500	\$52,000	\$58,500	\$64,900	\$70,100	\$75,300	\$80,500	\$85,700
Carbon	\$54,800	\$62,600	\$70,400	\$78,200	\$84,500	\$90,800	\$97,000	\$103,300
Centre	\$62,100	\$71,000	\$79,900	\$88,700	\$95,800	\$102,900	\$110,000	\$117,100
Chester	\$67,700	\$77,300	\$87,000	\$96,600	\$104,400	\$112,100	\$119,800	\$127,600
Clarion	\$45,500	\$52,000	\$58,500	\$64,900	\$70,100	\$75,300	\$80,500	\$85,700
Clearfield	\$45,500	\$52,000	\$58,500	\$64,900	\$70,100	\$75,300	\$80,500	\$85,700
Clinton	\$45,500	\$52,000	\$58,500	\$64,900	\$70,100	\$75,300	\$80,500	\$85,700
Columbia	\$46,100	\$52,700	\$59,300	\$65,800	\$71,100	\$76,400	\$81,600	\$86,900
Crawford	\$46,200	\$52,800	\$59,400	\$66,000	\$71,300	\$76,600	\$81,900	\$87,200
Cumberland	\$59,500	\$68,000	\$76,500	\$85,000	\$91,800	\$98,600	\$105,400	\$112,200
Dauphin	\$59,500	\$68,000	\$76,500	\$85,000	\$91,800	\$98,600	\$105,400	\$112,200
Delaware	\$67,700	\$77,300	\$87,000	\$96,600	\$104,400	\$112,100	\$119,800	\$127,600
Elk	\$46,900	\$53,600	\$60,300	\$66,900	\$72,300	\$77,700	\$83,000	\$88,400
Erie	\$50,100	\$57,200	\$64,400	\$71,500	\$77,300	\$83,000	\$88,700	\$94,400
Fayette	\$58,100	\$66,400	\$74,700	\$83,000	\$89,700	\$96,300	\$103,000	\$109,600
Forest	\$45,500	\$52,000	\$58,500	\$64,900	\$70,100	\$75,300	\$80,500	\$85,700
Franklin	\$54,900	\$62,700	\$70,500	\$78,300	\$84,600	\$90,900	\$97,100	\$103,400
Fulton	\$45,800	\$52,300	\$58,800	\$65,300	\$70,600	\$75,800	\$81,000	\$86,200
Greene	\$46,900	\$53,600	\$60,300	\$66,900	\$72,300	\$77,700	\$83,000	\$88,400
Huntingdon	\$45,500	\$52,000	\$58,500	\$64,900	\$70,100	\$75,300	\$80,500	\$85,700
Indiana	\$45,500	\$52,000	\$58,500	\$64,900	\$70,100	\$75,300	\$80,500	\$85,700



# CARES RRP Income Eligibility

- 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

# CARES RRP Eligibility

- 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

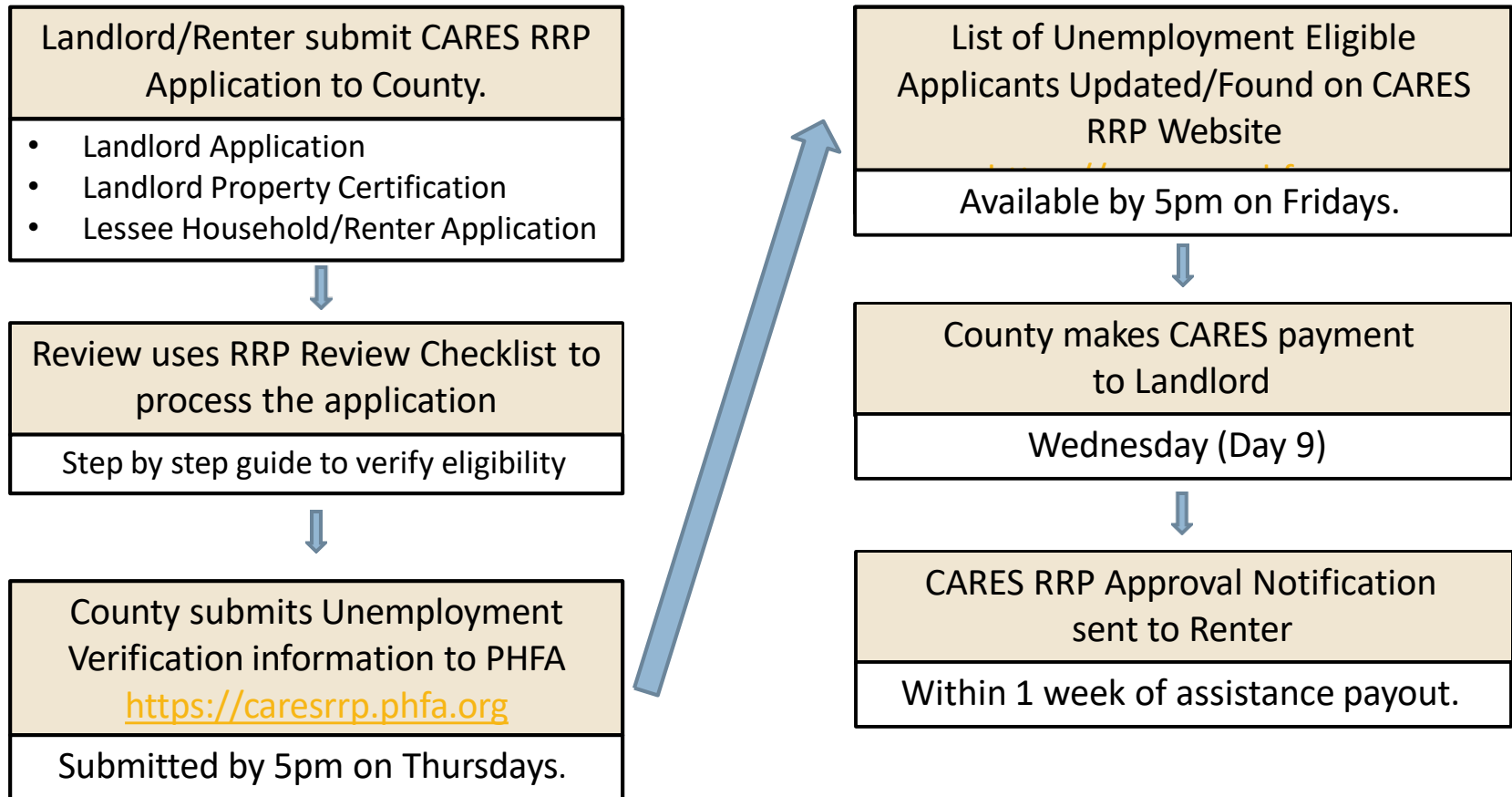
- A complete application for rent assistance includes all of the following executed documents:
  - ⦿ Landlord Application
  - ⦿ Landlord/Property Certification
  - ⦿ Lessee Household Certification/Renter Application
- Participating organizations must be able to accept applications both by mail and electronically.
  - ⦿ Required by legislation
  - ⦿ Included in contract documents

**REMEMBER ALL FORMS CAN BE FOUND AT: [phfa.org/pacares/rent.aspx](http://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



# 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](http://www.haccnet.org)

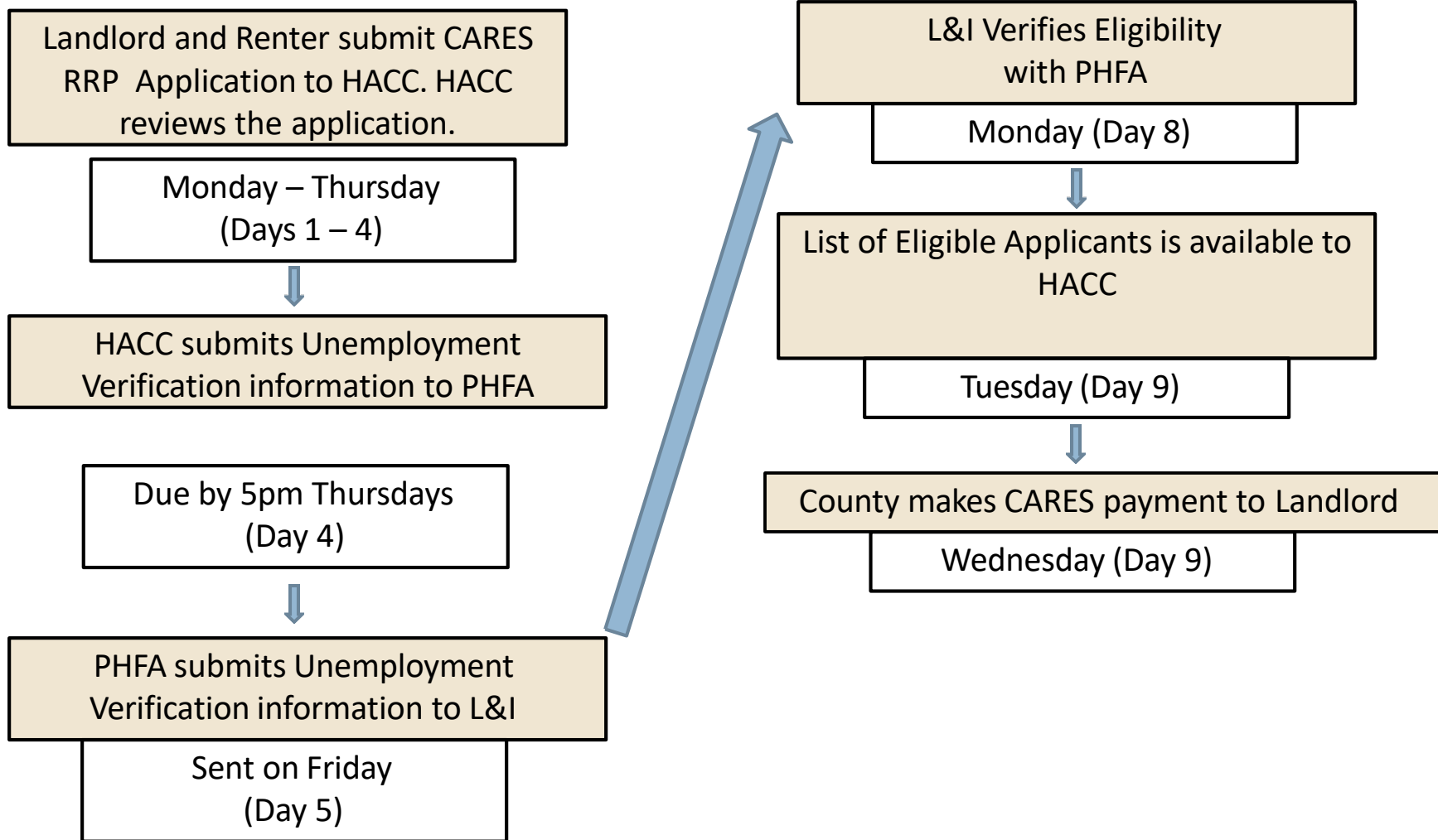
# Unemployment Verification (UV)

- 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



# 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!

