NYCHA Rental Arrears Assistance Programs



NYCHA households may be eligible to receive financial assistance to pay for a portion of their rent owed to NYCHA under two new programs, the Covid-19 Rental Assistance Program (CRA) and the HOME American Rescue Plan Program (HOME-ARP). These one-time programs are intended to help residents recover from the economic impacts of the Covid-19 pandemic so that they can better meet their ongoing obligation to pay rent. Rent payments are a crucial part of NYCHA's budget, money that goes toward property maintenance and repairs. These rental arrears assistance funds are limited and subject to program eligibility, **so households should apply NOW**.

HOME American Rescue Plan Program (HOME-ARP)

HOME-ARP will distribute up to \$150 million in federal funds awarded by the U.S. Department of Housing and Urban Development (HUD) to NYCHA and the City of New York.

HOME-ARP Assistance

HOME-ARP-eligible NYCHA households may receive payments for **up to 6 months** of unpaid rent owed **since March 2020**.

HOME-ARP Eligibility

Subject to the availability of funds, NYCHA households are eligible for HOME-ARP if they meet the following criteria:

- **Income:** The household has an income less than or equal to 50 percent of the <u>Area Median Income (AMI)</u>, as determined by the household's most recent annual recertification.
- Arrears (Past Due Rent): The household has past due rental arrears that have accrued on or since March 2020.
- Current Annual Recertification: The household must be current* with their annual recertifications, meaning that they have completed an annual recertification within the last 12 months.
 - *Note: NYCHA strongly encourages households who are not current with their annual recertification to update their annual recertification as soon as possible to be eligible for HOME-ARP funding. Residents who apply for HOME-ARP with an outdated annual recertification will be conditionally denied HOME-ARP assistance. After being conditionally denied, households will be given a brief period of time to submit updated annual recertification materials to be reconsidered for HOME-ARP assistance.

As of November 2024 1 of 9

Covid-19 Rental Assistance Program (CRA)

CRA will distribute up to \$35 million allocated by the New York State Legislature for NYCHA households to pay for a portion of rental arrears owed to NYCHA.

CRA Assistance

CRA-eligible NYCHA households may receive payment for **up to 12 months** of unpaid rent owed from **March 2020 through May 2023**.

CRA Eligibility

Subject to the availability of funds, NYCHA households are eligible for CRA if they meet the following criteria:

- **Income:** The household has an income less than or equal to 50 percent of the <u>Area Median Income (AMI)</u>.
- Arrears (Past Due Rent): The household has past due rental arrears that accrued between March 2020 and May 2023.
- Annual Recertification Date: The household must have completed an annual recertification with NYCHA for any year beginning in 2020 or later. Households that apply for CRA with a pre-2020 annual recertification will be denied CRA assistance.

Note: NYCHA strongly encourages households with a pre-2020 annual recertification to update their annual recertification as soon as possible and prior to applying to be eligible for CRA funding.

CRA Prioritization

NYCHA will prioritize applicants who have not received* assistance from the New York State Emergency Rental Assistance Program (ERAP) who have submitted their application within the first 30 days of the application period. All other eligible households will be assisted on a rolling basis.

*Note: Applicants who have not "received" ERAP assistance include (1) households that applied for ERAP and did not receive it and (2) households who did not apply for ERAP.

As of November 2024 2 of 9

Comparison: CRA and HOME-ARP

	Covid-19 Rental Assistance (CRA)	HOME American Rescue Plan (HOME-ARP)
Funding Source	New York State	Federal (HUD)
Funds Allocated	Up to \$35 Million	Up to \$150 Million
Max Duration of Coverage	12 months	6 months
Coverage Period of Arrears Assisted	March 2020-May 2023	On or after March 2020
Income Eligibility	≤ 50% of Area Median Income (AMI)	≤ 50% of Area Median Income (AMI)
Annual Recertification Eligibility	Annual recertification completed on or after January 1, 2020	Current annual recertification (i.e., completed within past 12 months)
Outcome for Households Who Apply Without Meeting Annual Recertification Requirements	Households who apply with a pre-2020 annual recertification will be denied CRA assistance However, households may update their annual recertification prior to applying	Households with an outdated annual (not completed within the past 12 months) will be conditionally denied HOME-ARP assistance but will be given a brief period of time to submit updated annual recertification materials to be reconsidered for HOME-ARP assistance
Prioritization	Funds awarded on a rolling basis in the order that households apply, but with prioritization for households who did not receive ERAP and who apply within the first 30 days	Funds awarded on a rolling basis in the order that households apply

As of November 2024 3 of 9

Applying for CRA and HOME-ARP

To apply for CRA and HOME-ARP funds, NYCHA households must fill out a single consent form, which will cover both programs. Households should log on to the Self-Service Portal (selfserve.nycha.info) to fill out a consent form or contact their property management office for assistance. The consent form grants NYCHA permission to use their household's income and other data on file to determine their eligibility and seek payment on their behalf from the State and City. There are no additional steps for households to take after they have completed the consent form. Households must fill out the consent form in order to apply for rental arrears assistance.

Instructions to Apply

The instructions for filling out the Rental Arrears Assistance consent form are as follows:

(1) Log on to the Self-Service Portal at selfserve.nycha.info.

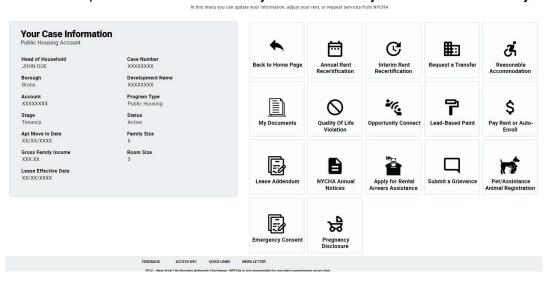
Hi John Doe, welcome back.

Use this portal to manage your NYCHA account, request a transfer, adjust your rent or adjust your income.



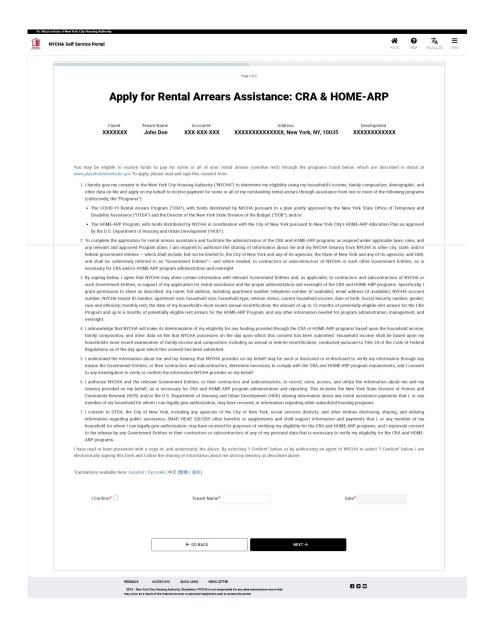
(2) Click the "Apply for Rental Arrears Assistance" box.

Hi John, welcome back. What would you like to do with your NYCHA account today?



(3) After reading the "Apply for Rental Arrears Assistance: CRA & HOME-ARP" form, check "I Confirm" at the bottom of the form, type full name, and click "Next." Translations of the consent form are available for your reference in Spanish, Russian, and Chinese (Simplified and Traditional) at the bottom of the page.

As of November 2024 4 of 9



(4) A confirmation screen will appear indicating that the consent form has been received. Save a copy of the consent form by clicking "View Document" and then save or print the document. Click "Finish." There are no additional steps to take after completing the consent form.

Case# XXXXXXXX Tenant Name John Doe Please note that the documents that were generated by system will appear in the Documents Received section at the bottom of the page. To keep a copy for your record, you should be able to click on View Document link, and then either save to your desktop or take a print. If you have difficulties accessing your consent form, please contact your property management office. View Document

As of November 2024 5 of 9

Frequently Asked Questions

Note: Households cannot apply for rental arrears assistance for future months. These programs may only cover past-due rental arrears at the time of application, within each program's specified period. Residents must continue to pay their rent. Funds are limited and subject to availability, so residents should still try to pay back arrears if they are able, as NYCHA is still proceeding with termination of tenancy actions against households with arrears balances.

1. What should NYCHA households do if they need help completing the consent form?

If households need help completing the online consent form, they should contact their property management office. Property managers have been instructed to schedule an appointment with the heads of household so they can complete the consent process in the management office.

2. Will everyone who applies receive funds?

Not necessarily. Funds for the CRA and HOME-ARP programs are limited, and households should apply as soon as possible to increase their chances of receiving assistance.

3. If a household signs the consent form to apply for CRA and HOME-ARP, what household information will NYCHA share with the State and City?

To receive funds from the State and City to assist households with paying past due rent to NYCHA, and to assist with program administration, NYCHA will share certain information about the household, including household name, address, apartment number, telephone number, email address, nine-digit NYCHA account number, apartment size, current household income, date of birth, Social Security number, gender, race and ethnicity, amount of monthly rent, and amount of potentially eligible rental arrears.

4. Why can't I see the "Apply for Rental Arrears Assistance" box in the Self-Service Portal?

NYCHA has identified potentially eligible households based on our data on household income and rental arrears. Those households deemed potentially eligible will be notified about the programs and will see the "Apply for Rental Arrears Assistance" box appear in their Self-Service Portal account. Households who do apply for CRA or HOME-ARP will also no longer see the "Apply for Rental Arrears Assistance" box in their Self-Service Portal account once they apply.

5. After completing the application, will households be able to access and save a copy of their completed form?

After completing the consent form, households will be directed to a confirmation page with the header "Document Received." On this page, residents may view, save, and/or print their completed consent form by clicking "View Document." This will be the only time residents can access the completed consent form without assistance from Property Management, as the "Apply for Rental Arrears Assistance" tile will no longer be visible on the Self-Service Portal once this window is exited. After this time, residents may request a copy of their completed consent form by contacting Property Management. Residents may also email arrears.assistance@nycha.nyc.gov for confirmation of their submitted application.

As of November 2024 6 of 9

6. What happens if I don't see the application tile and think I am eligible for CRA and/or HOME-ARP?

NYCHA identified households potentially eligible for CRA and HOME-ARP based on current information on file such as income and past due rental arrears. NYCHA will update the list of potentially eligible households at regular intervals – if households become potentially eligible for the programs based on new circumstances, the "Apply for Rental Arrears Assistance" tile will appear in their Self-Service Portal account.

7. After applying for CRA and HOME-ARP, how will households receive updates regarding their application status?

Households who applied for CRA and HOME-ARP by providing their consent to NYCHA will receive notice by mail informing them of whether or not they have been approved for rental arrears assistance under either or both programs, as well as information about the amount of assistance they will receive.

8. How will assistance be distributed?

If you are approved for assistance, the funds will be credited directly to your household's account to lower the amount of your past due rent owed to NYCHA, and this will be reflected in your rent bill.

9. Will NYCHA households directly receive the funds to pay NYCHA their back rent?

Approved funds will go directly to NYCHA and will reduce the amount of past due rent that the household owes.

10. Will there be a process to appeal decisions about whether and how much a household will receive in assistance?

The CRA program will have an administrative appeals process. Information regarding the appeals process will be included as part of the notice households will receive informing them whether or not they have been approved for rental arrears assistance from the CRA program. The HOME-ARP program will not have an administrative appeals process.

11. Can NYCHA households apply for assistance with future rent payments?

No, NYCHA households are not eligible to receive prospective rent. You must continue to pay your rent.

12. Can Section 8 voucher holders apply for the programs?

Only Section 8 voucher holders residing in the following NYCHA developments may apply for NYCHA's CRA and HOME-ARP rental arrears assistance programs:

- Amsterdam Addition
- Bay View
- Bushwick
- Castle Hill
- Chelsea
- Drew-Hamilton
- Manhattanville
- Marble Hill

As of November 2024 7 of 9

- Marlboro
- Rutgers
- Saint Mary's Park
- Stapleton

13. Do I have to continue to file my annual recertifications?

Yes. Federal law requires public housing households to file income certifications at least annually.

14. Can a household receive assistance through both the CRA and HOME-ARP programs?

Yes. Households who are eligible for both programs may receive financial assistance under both programs. However, households will not be assisted twice for the same month.

15. Can a household be assisted by one program but not the other?

Yes. It is possible that a household may receive assistance from one program but not the other. Assistance for each program will be determined based on program eligibility and availability of funds.

16. Will CRA or HOME-ARP cover all of my past due rent?

Each household's situation will be different. Households may be eligible for assistance for (1) up to 12 months of unpaid rent accrued from March 2020 to May 2023 from CRA and (2) up to 6 months of unpaid rent accrued on or after March 2020 from HOME-ARP. Households eligible for both programs may receive up to 18 months of assistance total.

17. Am I eligible for these programs if I received ERAP?

- a. *HOME-ARP*: Yes, households who received assistance from ERAP are eligible for HOME-ARP.
- b. CRA: Yes, households who received assistance from ERAP are eligible for CRA. However, households that did not receive ERAP who apply within the first 30 days will be prioritized first for CRA assistance.

18. Will I be required to pay NYCHA back for the rental arrears assistance it provides me through the CRA or HOME-ARP programs?

No. A household that receives rental arrears assistance through the CRA or HOME-ARP programs will not be required by NYCHA to repay the assistance granted.

19. If I receive assistance from HOME-ARP or CRA, can NYCHA still bring a nonpayment eviction action against me for rent that I continue to owe?

a. HOME-ARP: If you receive HOME-ARP assistance, then for a period of one year NYCHA will not bring a nonpayment eviction action against you for any remaining unpaid rent owed prior to the date you received the assistance. However, you are still responsible for paying your current rent and any remaining past due rent not covered by HOME-ARP. During the one-year period after receiving HOME-ARP assistance, NYCHA may still bring a nonpayment eviction action against you for rent that you do not pay after the date of assistance. Once the one-year period is over, NYCHA can resume any potential nonpayment eviction proceedings. It is important to continue making rent payments to avoid potential legal action.

As of November 2024 8 of 9

b. *CRA:* The CRA program does not provide any eviction protections. NYCHA may bring a nonpayment eviction action for rent owed, including any outstanding balances, regardless of CRA assistance. It is important to continue making rent payments to avoid potential legal action.

20. Does NYCHA expect to get more money for rental assistance after these programs are over?

At this time there is no additional money available to NYCHA for the payment of rental arrears once the funds from the current programs are exhausted.

21. Do I need to continue to pay my rent?

Yes. You remain responsible for paying your current and future rent, as well as any past due rent not covered by CRA or HOME-ARP assistance.

22. Is there a deadline for applying to these programs?

There is no deadline to apply for CRA or HOME-ARP assistance at this time, and applications are being accepted on a rolling basis. Funding is limited, so households should apply as soon as possible to have the best chance of receiving assistance. The programs will end when funding is exhausted; there will be an announcement when it's determined when the application period will close.

23. Who do households contact for additional questions regarding CRA and HOME-ARP?

For additional questions regarding CRA and HOME-ARP, households should contact their property management office or email arrears.assistance@nycha.nyc.gov.

24. What should residents include in their emails to <u>arrears.assistance@nycha.nyc.gov</u>.to identify their application?

When emailing <u>arrears.assistance@nycha.nyc.gov</u>. residents should include the full name of the Head of Household, the apartment address (including apartment number), and the nine-digit account number.

A translation of this letter is available in your Property Management Office and NYCHA's website:

on.nyc.gov/rental-arrears-assistance.

Puede obtener una versión traducida de esta carta en la Oficina de Administración de Propiedades y en la página web de NYCHA: on.nyc.gov/rental-arrears-assistance.

您所居住宅區物業管理處辦公室及紐約市房屋局 (NYCHA)網站 (on.nyc.gov/rental-arrears-assistance) 可提供本文件的翻譯版本。

您所居住宅区物业管理处办公室及纽约市房屋局网站(on.nyc.gov/rental-arrears-assistance)可提供本文件的翻译版本。

Перевод этого письма доступен в Офисе управления вашего жилкомплекса и на вебсайте NYCHA: on.nyc.gov/rental-arrears-assistance.

As of November 2024 9 of 9