CARES RENT RELIEF PROGRAM
FREQUENTLY ASKED QUESTIONS

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WHAT IS THE CARES-RENT RELIEF PROGRAM?
The CARES Rent Relief Program (CARES RRP) was created as an emergency response to the COVID-19 health pandemic to provide rental assistance to assist households experiencing job loss or a substantial loss of income as a result of the current health crisis.

I WOULD LIKE TO APPLY. WHAT DOCUMENTS MAKE UP A COMPLETE APPLICATION?
A completed CARES RRP application must include the Landlord Application, Landlord/Property Certification Form and the Lessee Household Certification/Renter Application, along with supporting documents outlined on the each of the application documents.

HOW MUCH FUNDING IS AVAILABLE?
The program provides at least $150 million in total assistance for eligible landlords/renters across Pennsylvania.

WHERE CAN WE FIND THE APPLICATION DOCUMENTS?
CARES RRP application documents and additional resources are available to the public on PHFA's CARES website: https://phfa.org/pacares/.

WHO QUALIFIES TO RECEIVE CARES RRP ASSISTANCE?
CARES RRP assistance is available to lessees with incomes up to the area median income experiencing job loss or a 30% or more of a reduction in annual household income resulting from reduced work hours and wages related to the pandemic.

HOW MUCH CAN A RENTER RECEIVE?
The maximum amount available monthly per lessee is $750, covering no more than six (6) months of rent expenses. The maximum RRP funding available per lessee is $4,500.

IS MY COUNTY ELIGIBLE TO PARTICIPATE?
Yes. Every county has an agency designated to accept applications from applicants. The list of participating organizations can be found by county on PHFA's CARES website: https://phfa.org/pacares/.

ARE THERE ANY CARES RRP MONITORING OR REPORTING REQUIREMENTS?
Yes. Counties must submit monthly reports to PHFA by using the CARES RRP website. Reports are due by 5pm on the last Friday of each month on the following dates: July 31, August 28, September 25, and October 30.

The final report is due to PHFA at 5pm on December 8, 2020 including cumulative program data for assistance provided between July 6 and November 30th.

WHO WILL RECEIVE THE CARES RRP ASSISTANCE FUNDS?
Funds will be provided directly to the landlord/property owner. CARES RRP funds will not be provided to the renter household.

WHAT DOCUMENTS MAKE UP A COMPLETE CARES RENT RELIEF PROGRAM APPLICATION?
Applicants will need to complete the following documents in order to submit a complete CARES RRP application:

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

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HOW WILL I BE NOTIFIED IF I AM APPROVED TO RECEIVE CARES RRP ASSISTANCE?
The county-designated organization will notify successful applicants of the total months and amount of assistance covered by the CARES program.

CAN COUNTY ORGANIZATIONS ADD ADDITIONAL FUNDS ON TOP OF CARES RRP ASSISTANCE TO MAKE THE LANDLORD WHOLE?
Yes.

MAY COUNTY ORGANIZATIONS MAKE CARES RRP PAYOUTS BY CHECK?
Yes, but organizations must do their part to ensure the security of checks being mailed to landlords/property owners.

ARE THE APPLICATIONS AVAILABLE IN MULTIPLE LANGUAGES?
Yes, we are working hard to provide the application documents in at least English and Spanish.

IF $1000 RENT IS SPLIT BETWEEN 4 PEOPLE WHO ARE ALL INCOME ELIGIBLE, ARE THEY ALL ELIGIBLE FOR $750 EACH OR JUST $250 EACH? OR A TOTAL OF $750 BETWEEN ALL 4?
In this scenario, the household would qualify for $1,000.

HOW IS THE TOTAL NUMBER OF PEOPLE IN THE HOUSEHOLD BEING VERIFIED?
The renter must attest to the number of people living in the household.

WHAT IF THE RENTER MADE PARTIAL PAYMENTS TOWARD THE RENT?
No more than 100% of the monthly rent (capped at $750 per lessee) may be paid with CARES RRP funds.

WILL THERE BE INSPECTIONS ON THE PROPERTY TO CONFIRM QUALITY STANDARDS?
No.

WILL A 2019 IRS INCOME TAX RETURN BE ACCEPTABLE AS INCOME DOCUMENTATION?
Renters must provide pay stubs or income statement(s) for the period beginning January 2020 until the date of application.

IF RENTER HAS AN ABOVE 30% LOSS FOR MARCH, APRIL, MAY AND JUNE BUT STARTED WORK ON JULY 1ST JUST BEFORE APPLICATION. CAN WE HELP FOR THE MONTHS THEY WERE ABOVE 30% LOSS OF INCOME?
Yes.

ARE DESIGNATED ORGANIZATIONS RECEIVING FUNDS PHFA MONTHLY PAYMENTS IN ADVANCE?
Yes.

WHAT IF A LESSEE DIDN'T APPLY FOR UNEMPLOYMENT?
Lessees must be under the area median income and have at least a 30% loss of income in order to be eligible for assistance.

IS A RENTER'S LEGAL STATUS REQUIRED?
The CARES RRP application does not ask a renter to divulge their legal status.

IS THERE A PENALTY FOR UNSPENT/UNUSED FUNDS?
No, but any unspent funds will need to be paid back to PHFA.

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CAN THE CARES RRP FILES BE SCANNED AND STORED ELECTRONICALLY FOR COMPLIANCE?
Yes.

ARE W-9S REQUIRED FOR THE LANDLORDS?
The Landlord Application states that, if awarded, a W-9 must be provided to the county's designated organization.

DO WE HAVE TO ACCEPT APPLICANTS UP TO 100% AMI OR CAN WE KEEP IT AT 50% AMI?
Counties are legislatively required to accept applicants with income up to the area median income.

A LANDLORD HAS TO AGREE THAT $750 A MONTH IS SUFFICIENT TO COVER THE RENT, EVEN IF THE ACTUAL RENT IS $1500?
Correct. If a landlord chooses to accept CARES RRP funds, the awarded funds must be counted as 100% of the renter's monthly rent.

DO WE HAVE TO MAKE THE PROGRAM FIRST-COME-FIRST-SERVED?
Yes.

DO ALL OF THE FUNDS HAVE TO BE PAID TO LANDLORDS BY END OF NOVEMBER?
Yes. All CARES RRP funds must be paid out to landlords/property owners by November 30, 2020.

DO WE HAVE TO ACCEPT APPLICATIONS VIA THE PHFA-PROVIDED PDF, OR CAN WE TURN YOUR FORM INTO A WEB-BASED APPLICATION, SO LONG AS WE CAPTURE ALL OF THE FIELDS?
Webforms documents are acceptable as long as they can be processed securely and include all application fields.

IF THERE IS A MARRIED HOUSEHOLD WITH ONLY ONE OF THE SPOUSES UNEMPLOYED, ARE THEY ELIGIBLE?
Yes, as long as the applying lessees meet the income eligibility guidelines.

IF THEY MAKE A PARTIAL PAYMENT DO WE MAKE A PAYMENT FOR THE REMAINDER OR THE FULL AMOUNT?
Yes. Payments of up to $750 may be made, up to the full rent amount.

CAN A LESSEE APPLY IF THEY LIVE IN SUBSIDIZED HOUSING?
Yes.

IF A COUNTY SPENDS ITS ALLOTMENT OF FUNDS, ARE THEY ABLE TO REQUEST FOR MORE FUNDING?
Yes. PHFA will be able to make more than one payout of funds to counties per month. Funds will be distributed to counties based on where they are most needed on a first come first served basis.

WAS THE $750 MANDATED IN THE FEDERAL REQUIREMENTS?
The $750 figure is written into the Pennsylvania CARES Act.

IS EARNED INCOME BY HOUSEHOLD MEMBERS UNDER 18 COUNTED (E.G. KIDS WITH A PART TIME JOB)?
Only lessee income should be included when calculating the reduction in pre and post-circumstance income.

IF SOMEONE RECEIVES UNEMPLOYMENT ARE THEY AUTOMATICALLY INCOME ELIGIBLE OR DO THEY ALSO HAVE TO MEET THE 30% LOSS OF INCOME?
A lessee with income less than the area median that has lost a job due to COVID-19 is eligible to receive assistance.

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DOES A SEPARATE BANK ACCOUNT OR SEPARATE FUND SOURCE NEED TO BE CREATED FOR CARES RRP FUNDS?
Organization must be able to ensure that the have the ability to segregate all CARES RRP funds from all other funding sources for auditing purposes.

IF A LESSEE QUALIFIES, CAN COUNTY ORGANIZATIONS ASSIST WITH BACK AND FUTURE RENT BETWEEN MARCH 1, 2020, AND DECEMBER 30, 2020?
Yes. Up to six months of assistance may be provided for rent due between March 1 and December 30, 2020

DOES RRP ASSISTANCE COVER ANY RENT THAT WAS OWED PRIOR TO MARCH 1, 2020?
No.

WHAT DO I DO IF I DON'T HAVE A VALID SOCIAL SECURITY NUMBER?
You may utilize a valid Individual Tax Identification Number in lieu of a Social Security Number. An Individual Tax Identification Number is obtained from the IRS and information submitted for obtaining an Individual Tax Identification Number is not shared with any other agencies.

WHAT INCOME NEEDS TO BE INCLUDED IN THE CARES RRP INCOME CALCULATION?
Any compensation for services, including fees, commissions, fringe benefits, and similar items are defined as income. Income also includes all gross income derived from businesses.

Only proceeds from employment and/or self-employment should be included.