



CARES Rent Relief Program (CARES RRP) **Supplemental Guidance**

PHFA is providing the following clarifying language to further explain the guidelines and review of applicants seeking CARES Rent Relief Program assistance. The following language serves to augment the current guidelines and application documents posted on the [CARES RRP website](#).

Overall Eligibility

Current CARES RRP Guidelines language:

“CARES RRP funds will be disbursed to participating counties to assist lessees that became unemployed after March 1, 2020, due to the COVID-19 pandemic, or lessees that are experiencing at least a 30% reduction in annual income related to COVID-19.”

Clarifying Guidance:

This means that lessees that meet the income limit threshold based on area median income and can be verified as having become unemployed after March 1, 2020, due to the COVID-19 pandemic, are eligible to receive CARES RRP assistance.

This also means that lessees that meet the income limit threshold based on area median income and are experiencing a 30% or more reduction in annual income related to COVID-19 are eligible to receive CARES RRP assistance.

A lessee that meets the income limit threshold based on area median but cannot be verified as having become unemployed after March 1, 2020, may still be eligible to receive CARES RRP assistance if their income has been reduced by 30% or more as a result of COVID-19.

Definition of Income

For purposes of determining what should be considered for a lessee’s eligibility based on area median income, 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.

Income Limitation Threshold for Area Median Income

Current RRP Guideline language:

“When calculating eligible assistance or household income, married lessees will be viewed under the CARES RRP program as one lessee. This means that a married couple's combined income shall be used when determining income eligibility and the couple may only receive assistance as one lessee. The individual incomes of unmarried lessees who reside in the same housing unit shall be used to determine eligibility and each may individually be eligible for the maximum amount of monthly assistance, not to exceed their monthly rent amount.”

Clarifying Guidance:

When calculating eligible assistance or household income, the combined incomes of lessees who reside in the same housing unit shall be used to determine eligibility, but each may individually be eligible for the maximum amount of monthly assistance, not to exceed their monthly rent amount.

Continuing Assistance for Future Rent Assistance

Approved assistance payments for eligible applicants for future months of anticipated missed rent may only be made in the month prior to the month in which the rent becomes due. Lessees must notify the designated organization if/when they no longer meet the income or unemployment criteria, as articulated in the CARES RRP guidelines.

Unemployment Verification

Lessee unemployment must be verified with the Department of Labor and Industry's Bureau of Unemployment Compensation. Verification requires a first name, last name, and social security number. Lessees unable to provide a verifiable social security number may be eligible to receive CARES RRP assistance if the lessee meets the income limit threshold based on area median income, and they are experiencing a 30% or more reduction in annual income as a result of COVID-19.