

## **Missouri Emergency Rental Arrears Program (ERAP)**

Finally, the government has instituted a program aimed to help Missouri landlords collect rent during COVID-19! The Missouri Emergency Rental Arrears Program (ERAP) is administered by the Missouri Housing Development Commission (MHDC) along with the Missouri Department of Social Services and available immediately.

### **How does it work?**

- Landlords and tenants must apply together using an online process.
- If the application is approved, the landlord receives rental assistance funds directly from ERAP.
- Tenants may be eligible for up to six (6) months of assistance owed since April 1, 2020, but not to exceed a maximum monthly rent of \$712.00 for a studio, \$854.00 for a 1-bedroom unit, \$1,027.00 for a 2-bedroom unit, \$1,389.00 for a 3-bedroom unit and \$1,565.00 for a 4-bedroom unit.
- Landlords must agree to a 120-day eviction moratorium from the date of the acceptance of ERAP funds.
- Landlord must agree to waive any outstanding balance due upon acceptance of ERAP funds (i.e., rent and fees exceeding the maximum monthly rent and any balance due prior to April 1, 2020).

### **Who is eligible?**

- Eligible Tenants must have missed at least one (1) rental payment since April 1, 2020.
- Eligible Tenants must have a fully executed lease agreement with the applicant Landlord.
- Eligible Tenants must have a photo ID for all household members over the age of 18 years old.
- Eligible Tenants must complete a Homeless Management Information System (HMIS) intake form and provide demographic information on all household members.
- Eligible Tenants must have an estimated household income (including all household members over 18 years old) that is below fifty percent (50%) of the Area Median Income in the County where the unit is located.
- Eligible Tenants must demonstrate the presence of a COVID-19 related financial impact that has had an adverse impact on their ability to pay rent.
- Eligible Landlords must have a valid EIN or social security number and email address.
- Eligible Landlords must have a checking account that can receive an electronic funds transfer (EFT) payment.
- Eligible Landlords must be current on all state and local tax obligations.
- Eligible Landlords may not have a pending eviction action filed against the tenant wherein the landlord is requesting rental arrears.
- Eligible Landlords must complete an Application Packet including a checklist and worksheet.
- Both Landlord and Tenant must certify that the unit meets HUD Habitability Standards and lead-based paid requirements.
- Neither the Landlord nor the Tenants may have received rental assistance from any other sources for the months in which they are requesting assistance.

## **How can a Landlord apply?**

1. Send the ERAP link to your Tenants located at <https://www.mohousingresources.com/erap-program-overview>.
2. Request your Tenants complete an online application under the “Apply for ERAP” tab then click on the “Apply” button at <https://mhdccapply.smapply.org/acc/1/?next=/prog/240357/apply/>
3. Gather supporting documents.
4. Complete an online Application Packet at <https://mhdccapply.smapply.org/acc/1/?next=/prog/240357/apply/> under the “Apply Now” tab.
5. Upload supporting documents.
6. Both Landlord and Tenant will receive an e-mail indicating whether the application has been approved or denied.
7. Applications are processed in the order they are received.
8. ERAP funds may be limited and only available for a short period of time.