

FREQUENTLY ASKED QUESTIONS JERSEY CITY COVID-19 EMERGENCY RENTAL ASSISTANCE PROGRAM

1. WHAT IS THE JERSEY CITY COVID-19 EMERGENCY RENTAL ASSISTANCE PROGRAM?

The Jersey City COVID-19 Emergency Rental Assistance Program is a rental assistance program designed to provide relief to low- to moderate-income households residing in Jersey City that are unable to pay rent due to the COVID-19 Pandemic. During the Program's initial application period of August 17 – August 31, 2021, the Program will be limited to households at or below 50% of the Area Median Income (AMI). If funds are available after the initial application period, Program eligibility will be expanded to residents earning up to 80% AMI living in other types of dwellings in subsequent application rounds.

2. WHO CAN APPLY FOR THE JERSEY CITY COVID-19 EMERGENCY RENTAL ASSISTANCE PROGRAM DURING THE INITIAL APPLICATION PERIOD?

Households who live in Jersey City who:

1. Qualify for unemployment or have experienced a significant reduction in household income, incurred significant costs, or experienced a financial hardship due directly or indirectly to COVID-19 outbreak.
2. Demonstrate a risk of experiencing homelessness or housing instability; and
3. Have a household income at or below 50 percent of the area median.
4. 2-4 Owner Occupied Unit (the Landlord must reside on the premises and use the same address).
5. Households where at least one member has been unemployed for the 90-day period preceding date of application

3. HOW DO I APPLY FOR THE JERSEY CITY COVID-19 RENT RELIEF PROGRAM?

Go to <https://jerseycity.rentrelief.com/content2/access/login> during the initial application period (August 17 through August 31, 2021) and follow the instructions on the home page to submit your application. This is the only way to apply. If you need assistance, please call 201-706-4653. The application is available on the computer and mobile devices.

4. WHAT ARE THE HOURS THAT THE WEBSITE WILL ACCEPT JERSEY CITY COVID-19 RENT RELIEF PROGRAM APPLICATIONS?

The website <https://jerseycity.rentrelief.com/content2/access/login> will accept applications 24 hours a day beginning on Tuesday, August 17, 2021 at 11:00 AM until Tuesday, August 31, 2021 at 11:59 PM.

5. EXACTLY HOW MUCH RENTAL ASSISTANCE WILL THE JERSEY CITY COVID-19 RENT RELIEF PROGRAM PROVIDE TO ELIGIBLE HOUSEHOLDS?

Maximum assistance under the Program will be \$10,000 toward rental arrears per household. An eligible household's arrears will be paid for rental arrears incurred from April 1, 2020.

6. ARE THERE INSTRUCTIONS ON HOW TO APPLY?

Yes, there is an online video and instructions for applicants, which provide comprehensive information about how to submit the online application.

7. WHAT DOCUMENTATION IS REQUIRED IN ORDER TO SUBMIT MY APPLICATION?

The following documentation will be required.

Identity Verification (at least one of the following documents for all household members)

- New Jersey driver's license
- birth certificate
- passport
- State or county -issued ID
- Social Security Card (if a Social Security card has been issued to household member)

Active Renter Evidence (only one document per household needed)

- Signed lease, tenant agreement or property owner certification
- Documentation of residence, including utility bills, attestation by a property owner who can be identified as the verified owner or management agent of the unit
- Other reasonable documentation

Income Verification (at least one of the following documents for all household members)

Annual Income

- 2020 Tax Return (1040, 1040EZ, etc.)
- 2020 W2 from Employer
- 2020 1099 Tax Form
- Other evidence of annual Income (e.g., wage statement, interest statement, unemployment compensation statement)

OR

Monthly Income

- One (1) Pay stub, at minimum, for wages dated within the last 30 days, from the time of full eligibility application
 - a. Documentation must demonstrate a full months' worth of consecutive pay
- Social Security benefit letter identifying 2021 award
- Unemployment benefits letter dated with the last 60 days (about 2 months)
- Child Support Payment Report from the New Jersey Department of Human Services
- Letter from parent payment child support for Child Support payments made outside of the NJ (New Jersey) Department of Human Services. Letter must be dated within the last 60 days (about 2 months)

Proof of Rent Arrears

- Lease and Past Due Notice OR;
- Notice of rent arrears issued by the rental property owner

Evidence of Financial Hardship, such as a reduction in income or incurring significant costs, either directly or indirectly due to the COVID 19 outbreak (only one document per household needed)

Reduction of Income:

- Letter from employer stating reduced wages, termination, or furlough.
- Layoff letter from employer

- Unemployment letter dated on or after 4/1/2020.
- Print out from Unemployment on benefits received in the last 30 days (about 4 and a half weeks)
- Notice of business closure on employer website.
- Letter from healthcare provider stating you were sick and unable to work.
- Letter from workforce solutions
- If unable to provide verification of a reduction of income from source, a self-attestation document will be permitted

Evidence of Risk of Homelessness (only one document per household needed)

- An eviction notice
 - A past due rent notice for charges incurred after April 1, 2020
- Owner Documentation
 - Name, address, social security number or tax identification number, as applicable, for property owner
 - Completed W-9 tax form for owner or property manager

8. WHAT HAPPENS IF I DO NOT HAVE COPIES OF MY SOCIAL SECURITY CARDS FOR ALL HOUSEHOLD MEMBERS?

Only members assigned a social security number will be required to provide verification. You can provide copies of a tax return, IRS (Internal Revenue Service) form 1099 or W2, that has the social security number listed on the form. If you do not have a social security number, you may still apply for the program.

9. I DO NOT HAVE AN EMAIL ADDRESS. HOW DO I SUBMIT MY COVID-19 APPLICATION?

You cannot apply without an email address. You must obtain a valid email address to apply. There are many free email services such as Yahoo, Gmail, and Hotmail. If you require a reasonable accommodation to assist in applying, you can call customer service at 201-706-4653.

10. CAN I USE MY SMART PHONE, IPHONE, ANDROID TABLET OR OTHER ELECTRONIC DEVICE WHICH HAS AN INTERNET CONNECTION TO MAKE AN APPLICATION?

Yes, if you can navigate to the website <https://jerseycity.rentrelief.com/content2/access/login> and enter all the information from your device, you can use it.

11. CAN I MAKE CORRECTIONS TO MY APPLICATION DURING THE APPLICATION PERIOD?

No.

12. DO I HAVE TO ENTER NAMES AND INCOME ON MY COVID-19 APPLICATION?

Yes. You must answer all the questions and complete all the required fields in the application and full eligibility application. Your full eligibility application must list all the members of your household and all your household's income including, but not limited to: Social Security Retirement, Social Security Disability, Supplemental Security Income (SSI), pensions, child support, alimony, unemployment, temporary disability, wages, self-employment earning, etc.

13. IF I HAVE QUESTIONS, WHO SHOULD I CONTACT?

For assistance please call 201-706-4653 OR send an email to rentrelief@jcha.us. You will receive a response within 1 business day.

14. CAN SOMEONE ELSE SIGN UP FOR ME?

Yes, you can have a friend, family member or provider assist you in completing the application, but you must certify that all the information being provided (dates of birth, income, etc.) is true and sign electronically.

15. IF MY CHILDREN LIVE WITH ME AND THEY ARE 18 YEARS OLD OR OLDER DO I HAVE TO INCLUDE THEIR INCOME?

Yes, all adult household members' income needs to be entered into the application.

16. HOW DO I REQUEST A REASONABLE ACCOMMODATION DUE TO A DISABILITY?

Please contact customer service at 201-706-4653 OR email rentrelief@jcha.us

17. I DON'T SPEAK ENGLISH TO COMPLETE THE APPLICATION. CAN I GET AN APPLICATION IN ANOTHER LANGUAGE?

Yes, the application is available in the following languages:

- Arabic
- Bengali
- English
- German
- Haitian-Creole
- Hindi
- Hmong
- Khmeer
- Korean
- Kreyol
- Lao
- Mandarin
- Polish
- Portuguese
- Punjabi
- Russian
- Spanish
- Tagalog
- Thai

18. WILL THE HOUSING ASSISTANCE GO DIRECTLY TO THE TENANT?

No, the housing assistance will go directly to your property owner. However, it is a violation of NJ Law Against Discrimination for a landlord not to accept payments as stated below:

The New Jersey Law Against Discrimination (LAD), enforced by the Division on Civil Rights, prohibits discrimination and harassment in housing based on the source of lawful income a tenant uses to pay rent, including the COVID-19 Emergency Rental Assistance Program. That means that a landlord cannot refuse to accept Emergency Rental Assistance funding, refuse to fill out or send in the paperwork that is required for ERAP, or threaten or attempt to evict someone because they seek to pay rent with ERAP. Violating the LAD may subject a landlord to civil penalties of up to \$10,000 per violation in addition to money damages to the tenant. Visit

https://www.nj.gov/oag/dcr/downloads/fact_SOI.pdf to find out more about the LAD's protections for people receiving rental assistance.

19. HOW WILL A TENANT KNOW WHAT WILL BE PAID ON THEIR BEHALF?

An email will be sent out to both tenant and landlord with the breakdown of payment.

20. WHAT IF AM HOMELESS?

Please contact NJ 211 if you are homeless. By contacting NJ 211 you can initiate an assessment and begin the process of finding housing.

21. MAY LANDLORDS INITIATE AN APPLICATION?

Yes, a landlord may initiate an application. However, a tenant must participate in the application process and will be notified when a landlord initiates an application.

22. ARE LATE FEES COVERED?

No, late fees are not covered with this program.

23. WHAT ARE THE INCOME LIMITS?

Max Income Limit Per Household Size	
1 Person	\$36,250
2 Person	\$41,400
3 Person	\$46,600
4 Person	\$51,750
5 Person	\$55,900
6 Person	\$60,050
7 Person	\$64,200
8 Person	\$68,350

(Based off 50% AMI)

24. HOW MANY MONTHS ARREARS ARE ELIGIBLE TO BE PAID?

15 Months

25. IF I RECEIVED RENTAL ASSISTANCE FROM ANOTHER PROGRAM, CAN I APPLY FOR THE JERSEY CITY COVID-19 RENTAL PROGRAM?

Yes

26. IF I RECEIVE RENTAL ASSISTANCE OR LIVE IN SUBSIDIZED HOUSING, AM I ELIGIBLE TO APPLY?

Yes

27. I AM UNDOCUMENTED, AM I ELIGIBLE TO APPLY?

Yes

28. DOES THE CITY WANT US TO REQUIRE AN AGREEMENT THAT THE LANDLORD WILL NOT INCREASE THE RENT FOR A YEAR?

Yes. The landlord will need to attest that they will not raise the rent for one year of signing.

29. WITH REGARD TO NONPAYMENT ACTIONS, CAN I STILL PURSUE NONPAYMENT FROM MY TENANT?

Landlords are unable to pursue nonpayment actions for the months covered through rental assistance program.

30. IF I OWE MORE THAN \$10,000 IN ARREARS FOR RENT CAN I ENTER A REPAYMENT AGREEMENT?

Yes. If the total amount owed exceeds 10k, the landlord and tenant are to work with legal services to come to a repayment agreement.

31. IF I DON HAVE A WRITTEN LEASE, WHAT CAN I TO PROVE THAT I OWE RENT
Self-Attestation

32. IF THERE IS FUNDING LEFT OVER CAN OTHERS APPLY?

Yes.

33. ARE THERE PAPER APPLICATIONS?

No. The Application is only online.

34. WILL THERE BE ANYONE TO ASSIST ME IF I DO NOT HAVE ACCESS TO A COMPUTER OR INTERNET ENABLED MOBILE DEVICE?

Yes. Please contact our Community Partners at the Waterfront Project at 551-256-7578 or the Waterfront Project Director, Rebecca Symes at Director@thewaterfrontproject.org

35. WHAT IF I HAVE ADDITIONAL QUESTIONS ABOUT THE TREASURY EMERGENCY RENTAL ASSISTANCE PROGRAM?

Please refer to the U.S. Department of the Treasury website at: <https://home.treasury.gov/policy-issues/coronavirus/assistance-for-state-local-and-tribal-governments/emergency-rental-assistance-program/faqs/faqs-by-category>