

# Applicant Frequently Asked Questions

## Union County COVID-19 Emergency Rental Assistance Fund

### **Relief Fund to Provide Immediate Support to Union County Residents in Need**

#### **What is the purpose of the Union County COVID-19 Emergency Rental Assistance Fund?**

Union County has taken the initiative to support families negatively affected by COVID-19 by allocating funding through the U.S. Department of the Treasury Emergency Rental Assistance Funds for the Union County COVID-19 Emergency Rental Assistance Program to disburse the funds in the community. The Union County COVID-19 Emergency Rental Assistance Fund is a program that provides financial assistance to eligible households for the payment of rent, rent arrears, security deposits, utilities, utility arrears, internet, water, sewer, and trash removal. This program seeks to fill the gaps for those, who have lost income because of COVID-19.

#### **What are the eligibility criteria?**

The applicant should be an adult tenant listed on the lease of the rental property in an eligible household. To be eligible to receive the emergency rental, utilities, and or security deposit assistance, you must meet the criteria below.

- Your place of residence must be within Union County;
- Your place of residence must be a rental property, single or multi-family home, or mobile home lot;
- You must be able to show that you are unable to pay the full or a portion of past due rent and/or utilities or unable to pay security deposit as a result of a recent loss of income (job loss, furlough, reduced work hours to care for child(ren), or medical hospitalization/diagnosis of COVID-19);
- You must have qualified for unemployment benefits or experienced a loss of income as a result of COVID-19;
- You must be at risk of experiencing homelessness or housing instability;
- You must have a current executed lease (signed by both you and the property official/ landlord) and, as the applicant, be listed on the lease agreement (unless applying for security deposit assistance – provide welcome/move-in letter); and
- Current household income after March 13, 2020 must be:
  - a. equal to or less than 80% AMI as defined by the United States Department of Housing and Urban Development (see Table 1) for renters;

<b>Table 1: Maximum Income Limits for Renters – 80% AMI</b>								
<b>Number of persons in household</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>7</b>	<b>8</b>
<b>Maximum annual income limits</b>	\$55,950	\$63,950	\$71,950	\$79,900	\$86,300	\$92,700	\$99,100	\$105,500
<b>Maximum monthly Income limits</b>	\$4,662.50	\$5,329.17	\$5,995.83	\$6,658.33	\$7,191.67	\$7,725.00	\$8,258.33	\$8,791.67

#### **Can I still apply if I live outside of Union County?**

Unfortunately, this program is only able to serve residents, who live within Union County.

## What documentation is needed for Tenant Applicants?

- **Verification of COVID-19 Impact** (ONE of the following is required):
  - Layoff, furlough, or termination letter from former employer, effective after March 13, 2020
  - Letter from employer (or other documentation) indicating reduced work hours/income after March 13, 2020
  - Provide two (2) paystubs prior to an experienced reduction in hours/income and last two paystubs
  - Proof of COVID-19 Related Medical Expenses for one or more household members
  - Proof of Unemployment Benefits awarded after March 13, 2020 or awarded Pandemic Unemployment Benefits
  - Self-attestation of financial hardship
- **Income verification** (ONE of the following is required for each adult household member)
  - Self-attestation of Zero Income
  - Self-attestation of Cash Income Only (meaning no financial accounts or financial records)
  - Last four (4) checks/paystubs, minimally. *The paycheck stub must have the year-to-date gross income listed.*
  - A letter from current and/or past employer stating your pay for the last 4 weeks as well as your year-to-date income, if you are paid in cash, by personal check, or do not have a copy of your paystubs. *Your employer's letter must be on company letterhead with the employer's phone number, email address, and fax number for verification.*
  - Official Determination letter or annual renewal letter to receive benefits from SNAP, WIC, etc. dated January 2020 or later (*if you are unable to provide paystubs/paychecks*)
  - Self-employment record books for the last three (3) months or 1099 tax document for 2020.
  - Filed IRS Tax Form 1040 for 2021
  - Award letters from pensions and military allotments may be provided as proof of income.
  - Proof of unemployment benefits, if applicable. *If applicant is applying for unemployment benefits, they do not have to provide proof of application, but they will need to verify income during the re-certification process if they come back for additional funding.*
  - Bank statements for the past 90 days (checking and savings accounts) if you are not able to provide income verification from any other source.
  - Any and all adult income for the entire household (wages, unemployment benefits, SSI, child support, alimony, investment income, and retirement income [including pensions], etc.).
- **Verification of Residency** (ALL of the following are required)
  - Social Security Number or Consulate ID or Passport for each member of the household. *Applicants DO NOT need to provide a copy of their Social Security Card or comparable documents.*

- Applicant Photo ID
- Current Executed Lease – applicant’s name must be on the lease – or written attestation from a verifiable landlord
- Welcome Letter or move-in notice from apartment complex showing address (*if applying for security deposit; however, a full lease will be required within 15 days of payment*)
- Tenant Current Billing Statement
- Attestation of any prior rental assistance you have received since March 2020

### What documentation is needed for Landlord Applicants?

- **Contact Information:** Your email address and phone number
- **Identification Number:** Social Security Number or Tax Identification Number
- **W-9 Form:** Completed and signed W-9 form (can be downloaded from the website)
- **Payment Method:** Indicate if you prefer a mailed check or ACH Payment (after applying, you will receive a link from Bill.com to set up an account with your payment information – we are using Bill.com to make payments)
- **Lease & Rent Ledger:** Executed/Signed Lease Agreement and Rent Ledger for Each Tenant
- **PRIVATE LANDLORDS MUST SUBMIT ADDITIONAL VERIFICATION DOCUMENTATION**
  - Current Driver's Licenses
  - Proof of Current Residency
- **Tenant Documents** (for EACH TENANT, you will need to provide the following):
  - Tenant Name
  - Tenant Email Address
  - Tenant Address
  - Leases begin date and end date
  - Monthly base rent amount
  - Past due rent amount
  - Late Fees
  - Tenant Type of Rent Subsidy Program (if applicable)
  - Tenant Subsidized Amount (if applicable)
  - Tenant Responsible Amount (if receive a subsidy)

**Note:** There are excel templates available through the application portal if you are applying for 10 or more tenants and do not want to enter their information separately. There are two different templates for rent information and rental subsidy information.

### Can I still apply if I am unemployed?

Yes. However, your unemployment must be a result of COVID-19.

### Must I be behind on rent to get emergency rental assistance?

No. The applicant is not required to have arrears to be eligible for emergency rental assistance.

### Can I apply if I reside in subsidized housing?

Yes, applicants, who receive subsidized housing, are eligible to apply up to the monthly tenant responsible portion.

### Can I apply for future month’s rent?

Yes. In certain situations, with special approval, applicants are eligible to receive assistance for up to

3 months of prospective rent.

**I am not behind on my rent – just my utilities and fees to the landlord or utility company, may I still apply?**

Yes, as long as you meet the eligibility requirements. However, you will still need to provide a copy of your lease agreement.

**I was evicted already or am homeless, may I apply?**

Yes, as long as you meet the eligibility requirements. However, you will need to provide a welcome letter from a new apartment complex upon completing your application to receive assistance with a security deposit and first month's rent at a new apartment.

**What if I do not have a written lease, but just pay month-to-month?**

You are a tenant for the purposes of this application, and you may complete an application. You will need to provide either an expired lease with a "month-to-month" clause or provide a written attestation from a verifiable landlord (including their contact information).

**I am not a tenant – I am a homeowner behind on my mortgage. May I apply?**

Unfortunately, no. This program only provides assistance for residential dwelling rental obligations.

**How much is the payment?**

Assistance will be based on current household income and total monthly rent, utilities, and/or security deposit amount. There is no cap to the amount of assistance received but amounts above \$15,000 will require special approval.

**Will individuals who received Union County COVID-19 Rental Assistance have to pay the money back?**

No. This is not a loan. It is a grant and will not have to be paid back. However, if we discover that a recipient has falsified documents and has somehow defrauded the program, the money will need to be repaid.

**Will I have to pay 2021/2022 taxes on this money?**

No, the assistance is not income and will not be taxed. The payment will not affect income for purposes of determining eligibility for other Federal Government assistance or benefits.

**How will I get the money?**

The Union County COVID-19 Emergency Rental Assistance Funds will be distributed directly to landlords or utility companies.

### Are there preferences for specific households to receive priority funding?

Yes. Prioritization of assistance will be given to households with income less than 50% of area median income or households with one or more individuals that have not been employed for the 90-day period preceding the date of application.

Household Size	1	2	3	4	5	6	7	8
Annual Income	\$55,950	\$63,950	\$71,950	\$79,900	\$86,300	\$92,700	\$99,100	\$105,500
Monthly Income	\$4,662.50	\$5,329.17	\$5,995.83	\$6,658.33	\$7,191.67	\$7,725.00	\$8,258.33	\$8,791.67

### Is the process for choosing awardees equitable and fair?

Yes. We will not discriminate based on race, sex, marital status, physical or mental disability, color, religion, national origin, ancestry, presence of children, source of income, sexual orientation, and family responsibilities.

### Why do you need my personal information and documents?

This program is funded by the United States Treasury. The Treasury Department requires information and documentation to show that Union County and its designated representatives has properly used the funds for this program. Required documentation includes information such as income information, social security numbers, and/or other information and documents.

Union County and its designated representatives may need to provide the information you share with the Treasury Department to facilitate proper tracking use of funds. If you fail to provide any required information and/or documentation, your application may not be processed.

### What documents are landlords required to provide?

Landlords will need to complete a Landlord Application, provide a copy of the tenant lease, rent ledger, and provide a copy of a W-9 tax form. The required W-9 tax form may be found here: <https://www.irs.gov/pub/irs-pdf/fw9.pdf>. **Additionally, Private Landlords must provide additional verification documentation to include; A Current Driver's Licenses and Proof of Current Residency.**

### How and when will landlords and/or utility companies be notified?

Enrollment Specialist will contact and pay landlords and/or utility companies via email/phone within 10-14 business days of you being approved.

## **How can I apply for the Union County COVID-19 Emergency Rental Assistance Program?**

Please apply to the Union County COVID-19 Emergency Rental Assistance Program by completing your application at the following link: <https://portal.neighborlysoftware.com/ERAP-UNIONCOUNTYNJ/Participant>. In-Person Events will be available for households to apply to the program, please stay on the lookout for more information via the Union County COVID-19 Emergency Assistance Program (ERAP) website: [unioncountyerap.org](http://unioncountyerap.org). Registration will be located on the Union County COVID-19 ERAP website and is required to receive in-person assistance.

You will be required to upload all of your documentation to your application through the application link above. If all documents are not uploaded, your application will not be processed. If you need assistance with completing the online client application or have additional questions, contact the program staff via email at [contact@unioncountyerap.org](mailto:contact@unioncountyerap.org). To speak with a live Union County COVID-19 ERAP Call Agent, 888-998-2432 Hours are limited from 7:30am – 7:30pm, Monday – Friday and Saturday from 8:00am – 2:00pm.

## **Can I reapply for the Union County COVID-19 Emergency Rental Assistance Program if I already received assistance in 2020?**

If you have applied for the program after April 1, 2020, and need additional assistance for another month, you are eligible to be re-certified for the program by contacting the Enrollment Specialist you worked with previously.

If your situation/income has changed (such as you found a job, got approved for unemployment, lost your job, additional income is coming into the household, etc.), you will need to provide new documentation to support the change.

## **What is the application review and approval process?**

After submitting your application, documentation must be provided at the time of application or within 3-7 business days of the application submission date. The Enrollment Specialist will notify you by e-mail or phone once application has been received. Please allow up to 14 business days for a team member to review your case once your documentation has been fully submitted. After your case has been reviewed, the team member will contact you to notify you of next steps. If requested documentation is not received within 7 business days, your application will be closed, and you will have to contact your Enrollment Specialist to reopen your application.

## **If I am denied assistance, can I appeal the decision?**

Yes. Applicants, who are denied participation or terminated from the program may appeal the decision to the Union County COVID-19 Rental Assistance Fund Quality Control Lead. Appeals must be requested in writing and received by the Quality Control Lead within five (5) days of the date of notice of denial or participation or termination of continued participation. Upon receipt of an appeal request, the Quality Control Lead will review your application within 10 days of receiving the request. Applicants/former

participants shall be allowed to present their case for an appeal during the review process (including presenting documentation, explanations, and clarifications). The Quality Control Lead will make an appeal decision and notify applicants within 10 days of the case review. The decision of the Quality Control Lead is final and cannot be appealed.

***If an applicant or former participant is successful in their appeal, their ability to receive assistance will depend on whether any Union County COVID-19 Emergency Rental Assistance Program funds are available on the date of the appeal decision. A successful appeal decision does not guarantee receipt of assistance.***

### **How can I find out more information about the Union County COVID-19 Emergency Rental Assistance Program?**

If you to find out more information about the Union County COVID-19 Emergency Rental Assistance program, visit [unioncountyerap.org](https://unioncountyerap.org) or contact the program staff via email at [contact@unioncountyerap.org](mailto:contact@unioncountyerap.org). To speak with a live Union County COVID-19 ERAP Call Agent, dial (888) 998-2432. Hours are limited from 7:30am –7:30pm, Monday – Friday and Saturday from 8:00am –2:00pm.