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2 NJ RENTAL ASSISTANCE PROGRAM

2.1 DCA – NJ DEPARTMENT OF COMMUNITY AFFAIRS -

[HTTPS://NJDCA.ONLINEPHA.COM/](https://njdca.onlinepha.com/)

2.1.1 COVID-19 Emergency Rental Assistance Program (CVERAP2)

The New Jersey COVID-19 Emergency Rental Assistance Program offers relief to low- and moderate-income households that are unable to pay rent and utilities during the COVID-19 pandemic.

2.1.2 Eviction Prevention Program (EPP)No table of figures entries found.

The Eviction Prevention Program (EPP) is an extension of the CVERAP II designed to provide relief to tenants who have suffered deep economic losses through no fault of their tenants or themselves, and, simultaneously, make efforts to assist tenants who need help as a result of this crisis, in order to ensure some measure of security and stability for their families and communities; provide landlords with the restored rental income stream required to safely and efficiently operate their buildings; and prevent a resurgence of the COVID-19 pandemic that will threaten the health and safety of tenants, landlords, and the public at large.

2.1.3 Assistance Status

The CVERAP2/Eviction Protection Program Portal is currently closed as funding has been fully obligated. If you have submitted a pre-application for CVERAP2/EPP prior to the closing of the waiting list and are contacted by DCA, please follow the application instructions you are given.

If you have not previously submitted a pre-application and are in need of help in paying rent arrears or future rental assistance, you may submit a pre-application here to be considered, in the future, if DCA receives additional funds.

2.2 Atlantic County - [HTTPS://ACIANJ.ORG/APPLICATIONS/RENTAL-ASSISTANCE.ASP](https://acianj.org/applications/rental-assistance.asp)

2.2.1 Summary - Covid – 19 Emergency Rental Assistance Program

The Atlantic County COVID-19 Emergency Rental Assistance Grant Program will provide temporary rental assistance, for up to 12 months, to low- and moderate-income households that have suffered a COVID Hardship and Housing Instability due the COVID-19 pandemic. Applicants may be eligible for a grant for a maximum of up to 12 months of emergency rental assistance. The assistance, per month for rental assistance will be capped at DCA's fair market rent standard or the total of the rent, whichever is lesser. Rental Arrears are also eligible to be paid. Electric, Gas, and Water arrears and current bills are eligible to be paid by this program. All participants will be reviewed at the three-month interval to see if they are still in need of assistance. Persons applying must meet all applicable program income and eligibility requirements.

The program will be administered by the Atlantic County Improvement Authority under the direction of the Executive Director, John Lamey.

2.2.2 Eligibility

To be eligible for this program, an applicant to this program must be an Atlantic County Resident who can prove that they suffered an economic hardship because of COVID-19 or its aftermath. The applicant's household income must also meet the HUD Low- and Moderate-Income Limits for the County.

# Of Household Members	80% of Median Income
1 Person	\$46,450.00
2 Persons	\$53,100.00
3 Persons	\$59,750.00
4 Persons	\$66,350.00
5 Persons	\$71,700.00
6 Persons	\$77,000.00
7 Persons	\$82,300.00
8 Persons	\$87,600.00

2.2.3 Documents That Must be Submitted with Application

- A copy of ID from each household member
- A copy of your signed lease
- Proof of Current Household Income: (both of the following)
 - 2 months of Bank Statements, or any online service you use for your household cash flow. example: PayPal, Chime, Prepaid Credit Card etc.
 - at least 3 current pay statements and proof of any other income from each household member with income
- Proof of COVID Hardship: (one of the following two)
 - Unemployment Statement, or

- COVID Hardship Letter plus an Employer’s Layoff Statement, Job Application Rejection, or Proof of Income Loss (2019 and 2020 tax returns)
- Proof of Housing Instability: (one of the following three)
 - Proof of Arrears – Rent/Utility/ Eviction Notice, or
 - Evidence of unsafe/unhealthy living conditions,
 - Proof that 50% of current household monthly income going to rent

2.2.4 Assistance Status – Accepting Applications

2.3 BURLINGTON COUNTY -

[HTTPS://WWW.CO.BURLINGTON.NJ.US/CIVICALERTS.ASPX?AID=1809](https://www.co.burlington.nj.us/CIVICALERTS.ASPX?AID=1809)

2.3.1 Summary – Utility and Mortgage Relief

The program relies on federal COVID-19 aid from the U.S. Department of Housing and Urban Development. Income-eligible residents with documented COVID-19-related financial hardships are eligible to receive up to six months of assistance for outstanding mortgage payments or utility bills.

2.3.2 Eligibility

To be eligible, homeowners must reside at the property and meet household income limits. Applications are considered on a first-come, first-served basis. Interested homeowners should submit a preliminary application online at www.tfaforms.com/4913684.

2.3.3 Status – Rental Assistance Not available, redirects to DCA website which is closed. Mortgage and Utility assistance is available

2.4 CAMDEN COUNTY

2.4.1 Camden County <https://www.camdencounty.com/service/improvement-authority/camden-county-cares-rental-assistance-grant/>

2.4.1.1 Summary

The Camden County RECOVERS Rental Assistance Program, which draws \$31 million from funding provided by the U.S. Department of Treasury, is aimed at supporting **low-income** renters at risk of losing their homes or facing an eviction threat due to lost employment or income caused by the COVID-19 pandemic.

The Camden County Rental Assistance Program now makes available up to 18 months of back rent and utilities. While tenants will apply to take part in the program, payments will be made directly to landlords and utility companies.

2.4.1.2 Eligibility

In order to qualify for Rental Assistance Program, tenants must meet the following eligibility and rules:

- Tenants cannot earn more than **80%** of Average Area Median Income (AMI);
- Tenant qualifies for unemployment or has experienced a reduction in household income, incurred significant costs, or experienced a financial hardship due to COVID-19
- Demonstrates a risk of experiencing homelessness or housing instability i.e., passed due notices, eviction notices etc.
- No duplication of funds will be permitted – apartments/landlords which are funded under the State’s tenant assistance program or Section 8 or months paid for by the previous program are not eligible;
- Landlords must agree to waive late fees and penalties accrued from March 2020 to present; and
- Priority will be given to households making less than 50% AMI, or currently on unemployment.

Applications for the program will be awarded on a first come, first served basis, and will be accepted until all available funds have been awarded.

Updated Income limits for 2020:

- 1-person, \$54,150
- 2-person, \$61,850
- 3-person, \$69,600
- 4-person, \$77,300
- 5-person, \$83,500
- 6-person, \$89,700

Updated Income limits for 2021:

- 1-person, \$52,950
- 2-person, \$60,500
- 3-person, \$68,050
- 4-person, \$75,600
- 5-person, \$81,650
- 6-person, \$87,700

2.4.1.3 Documents That Must be Submitted with Application

In order to be eligible for the Camden County Recovers program you must be able to document financial hardship due to COVID-19, a threat of eviction, and make less than 80% of Area Medium Income for Camden County.

2.4.1.4 Assistance Status

Accepting applications for both renters and landlords

2.4.2 Camden County NJ Shares and Volunteers of America Delaware Valley - <https://patch.com/new-jersey/cherryhill/rent-mortgage-support-available-camden-co-residents-need>

2.4.2.1 Summary

Volunteers of America Delaware Valley (VOADV) and New Jersey SHARES Inc. (NJ SHARES) are partnering to offer a new assistance program for Camden County residents in need. The SHARES Mortgage Assistance Rent or Taxes (SMART) Program provides critical funding for rent or mortgage assistance to individuals that are currently facing eviction or foreclosure.

2.4.2.2 Eligibility

To be eligible for the SMART Program, individuals must be Camden County residents and meet the following pre-qualifications:

- Have a back-owed rent or mortgage that puts the household in danger of eviction or foreclosure
- Be experiencing a financial crisis, defined as a period of intense financial difficulty which the household did not create and which the household lacks the current means to overcome
- Be able to demonstrate the ability to make on-time payments in the future
- Have a total gross monthly income level that does not exceed 300% of the current Federal Poverty Level (FPL)
- Complete and submit an application, as well as all necessary supporting documentation

2.4.2.3 Contact Information

- Phone Number: 1866-657-4273
- Email: njsmart@njshares.org

2.5 CHERRY HILL NEW JERSEY ONLY - [HTTPS://WWW.CHNJ.GOV/1316/COVID-RENTAL-AND-MORTGAGE-ASSISTANCE](https://www.chnj.gov/1316/COVID-RENTAL-AND-MORTGAGE-ASSISTANCE)

2.5.1 Summary - Emergency Rental Assistance

Gloucester County has received funds from the U.S. Department of Treasury to provide rental relief to landlords and tenants through the Emergency Rental and Utility Assistance Program (ERAP). The program provides financial assistance toward unpaid rent and/or utility bills for low- and moderate-income renter households in Gloucester County that have been impacted by the COVID-19 pandemic. Eligible uses of funds are for rental and utility arrears and temporary prospective rental assistance to Gloucester County households that have had a substantial reduction in income, have qualified for unemployment benefits, incurred significant costs, or experienced a financial hardship due, directly, or indirectly, to the COVID-19 pandemic.

Eligible households may receive up to eighteen (18) months of assistance to ensure housing stability for the household (subject to the availability of funds). Arrears will be paid prior to prospective payments.

The statute requires that priority be given to households with income that does not exceed 50 percent of the area median income for the household, or where one or more individuals within the household are unemployed as of the date of the application for assistance and have not been employed for the 90-day period preceding such date.

2.5.2 Summary - Covid Rental and Mortgage Assistance

The Rental & Mortgage Assistance Program will provide temporary rental and mortgage assistance, for up to six months, to low- and moderate-income (households at or below 80% of the Area Median Income) that have had a substantial reduction in income or became unemployed due to the **COVID-19 pandemic only**. The assistance, per month for rental assistance and mortgage assistance, will be capped at HUD's MSA Small Area FY 2021 fair market rents by zip code or the total of the rent or mortgage payment, whichever is lesser (see chart below). Persons applying must meet all applicable program income and eligibility requirements.

2.5.3 Documents That Must be Submitted with Application

- 2019 Tax Return (complete with all schedules)
- Government ID for all household members (front and back)
- Notice of Unemployment Insurance Award (All applicable household members) (if not available Layoff Letter, Notice of Unemployment Claim Filed)
- Evidence of all other income: (child support, disability, worker's comp, etc.) – all household members
- The two most recent months of bank statements – all accounts
- Your Lease or most recent Mortgage Statement
- A Statement explaining how your income was lessened due to COVID-19

2.5.4 Assistance Status - Accepting Applications

2.6 GLOUCESTER COUNTY - [HTTPS://WWW.GLOUCESTERCOUNTYNJ.GOV/1224/EMERGENCY-RENTAL-ASSISTANCE](https://www.gloucestercountynj.gov/1224/EMERGENCY-RENTAL-ASSISTANCE)

2.6.1 Eligibility

Selected households must meet the following eligibility criteria to qualify for assistance:

- Qualify for unemployment or have experienced a reduction in household income, incurred significant costs, or experienced a financial hardship due, directly or indirectly, to the COVID-19 pandemic;
- Demonstrate a risk of experiencing homelessness or housing instability;
- Have incurred substantial expenses due to Covid-19;

- Have a household income at or below 80 percent of the area median income (please see income limits below);

Household size	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Very Low (50%)	\$33,100	\$37,800	\$42,550	\$47,250	\$51,050	\$54,850	\$58,600	\$62,400
Low Income (80%)	\$52,950	\$60,500	\$68,050	\$75,600	\$81,650	\$87,700	\$93,750	\$99,800

- Have a lack of assets and savings to pay rent arrears or current and future rent;
- Be a Gloucester County resident; and,
- Obligated to pay rent on a residential dwelling.

The program will only pay for rent arrears incurred after March 16, 2020.

2.6.2 Documents that Must be Included with Application

Names, birthdates, income information for all individuals living in the household, as well as:

- Landlord information; and,
- Current and previous housing assistance received, if any; and,
- Proof of ALL income in the house (Paystubs, Unemployment benefits, Bank statements showing direct deposits, SSI or SSDI statements); and
- Evidence of financial hardship due, directly or indirectly, to the COVID-19 pandemic
 0. Loss of income due to reduction in hours (paystubs)
 1. Unemployment (Claim or award letter);
- Evidence of being high risk for experiencing homelessness or housing instability;
- Lease agreement or rental agreement signed by your landlord; and
- Proof of arrearages (Letter of delinquency or rental ledger which details the month and amounts behind on rent); and,
- An email address is also required.

2.6.3 Application Status - Accepting Applications

3 RENTAL ASSISTANCE CHARITIES

3.1 CATHOLIC CHARITIES OF MIDDLESEX AND CENTRAL NEW JERSEY-

[HTTPS://WWW.NEEDHELPPAYINGBILLS.COM/HTML/CENTRAL_NEW_JERSEY_CATHOLIC_CH.HT
ML](https://www.needhelppayingbills.com/html/central_new_jersey_catholic_ch.html)

3.1.1 Summary

Families or individuals who need help can call upon the Catholic Charities, Diocese of Metuchen. This non-profit agency provides emergency assistance, social services, and aid to residents of the counties of Middlesex, Somerset, Warren, and Hunterdon. Examples of the assistance programs and resources that they provide the working poor, seniors, and unemployed are listed below

4 VA (VETERANS) ASSISTANT PROGRAMS

4.1.1 Summary

A proactive approach to helping veterans and their families with immediate support when facing homelessness. We provide rapid re-housing to homeless veterans in addition to keeping veteran households from losing their housing when they are facing eviction. Our first priority is to either assist the family in remaining in their current housing, or, if they are homeless, to quickly locate and help them secure affordable housing. To accomplish this, we assist in the housing search; provide access to emergency housing, when possible, in the interim; intervene with landlords; provide support and case management services that can include assistance with medical care, mental health or substance abuse treatment, child care and job training. Temporary financial assistance may also be available to help with such expenses as security deposits, back rent, utility payments or bedding and household essentials.

Delivering a rapid response has proven essential to meeting the needs of veterans and their families, especially those we have rescued from living in shelters, emergency motels, their cars or the woods.

4.2 VETERANS INC. - [HTTPS://WWW.VETERANSINC.ORG/SERVICES/SUPPORTIVE-SERVICES-FOR-VETERAN-FAMILIES/](https://www.veteransinc.org/services/supportive-services-for-veteran-families/)

4.2.1 Summary

The Veterans Inc. Supportive Services for Veterans and Veteran Families Program helps individuals and families who are homeless or at risk. If you meet the basic eligibility requirements, Veterans Inc. provides direct services and financial assistance to help search for housing, assist with initial rent costs, and pay for certain bills related to back rent or utilities.

4.2.2 Eligibility

1. **Veteran and Veteran Family status** – a single veteran or a family in which the head of household or the spouse of the head of household is a veteran
2. **Low income** – that does not exceed 50% of your area’s median income
3. **Occupying Permanent Housing** – you are either already in permanent housing and are trying to avoid eviction **OR** you are homeless but are scheduled to move into permanent housing within 90 days

4.2.3 Contact Information

- Phone Number: 1800-482-2565

4.3 COMMUNITY HOPE NJ - [HTTPS://WWW.COMMUNITYHOPE-NJ.ORG/WHAT-WE-DO/HOPE-FOR-VETERANS/SUPPORTIVE-SERVICES-FOR-VETERAN-FAMILIES-SSVF/](https://www.communityhope-nj.org/what-we-do/hope-for-veterans/supportive-services-for-veteran-families-ssvf/)

4.3.1 Contact Information

- Phone Number: 1855-483-8466
- Email: SSVF@communityhope-nj.org

5 UTILITY ASSISTANCE

5.1 GAS & ELECTRIC - [HTTPS://NJSHARES.ORG/ENERGY/](https://njshares.org/energy/)

5.1.1 Summary

5.1.2 Eligibility

- Be a homeowner or renter living in NJ
- Currently receive gas and electric services from one of the following providers: JCP&L, PSE&G, Rockland Electric, Atlantic City Electric, NJNG, Elizabeth Gas, South Jersey Gas, or a third party provider who bills through one of these companies
- Be facing a crisis situation that includes a documented notice that your gas/electric account is currently 45 days or more past due, and/or have received a discontinuation notice, and/or service has already been disconnected. Minimum \$100 account balance.
- Provide copies of all required documentation along with the application
- Meet income eligibility requirements noted in the PAGE table below
- Any household with assets of \$15,000 or more in savings, stocks/bonds etc. will be considered ineligible for the program.

Household Size Maximum Annual Income

1	\$66,968
2	\$87,575
3	\$108,180

4	\$128,786
5	\$149,392
6	\$169,998
7	\$173,862
8	\$177,725

5.1.3 Application Status – Open

You can use any one of the following methods to apply for this program:

- Submit an [online application](#) (you will need electronic versions of all [required documentation](#))
- Dial 2-1-1 for assistance regardless of where you live or [local agencies](#); all have partnered with AHA to assist you with the process
- Download an application in English or Spanish in the attached documents on the right side of this page and mail it to AHA (AHA, 59 Broad St., Eatontown, NJ 07724)
- Email scanned application and all documentation to AHA.
- Drop off the application with all documentation.

5.2 WATER & SEWER - [HTTPS://NJSHARES.ORG/WATER/](https://NJSHARES.ORG/WATER/)

5.2.1 Summary

New Jersey American Water (NJAW) - NJ SHARES administers the NJAW **H2O Help to Others Program™**. Customers who qualify may receive a grant of up to \$500. Their **Low Income Payment Program (LIPP)** is designed to assist New Jersey American Water’s most economically challenged customers. This aid can be equivalent to as much as 20% of a customer’s monthly bill, depending on eligibility. For both programs, an applicant's income must be no greater than 300% of the FPL, and must have made a good faith payment of \$100 within 90 days of applying, and be at risk of shutoff. Applications are taken through the [mail](#) or [online](#). For more Information, call 609-883-1626.




SUEZ Cares - NJ SHARES administers a water assistance program for Suez Water (formerly United Water) customers in need. There is no income guideline for the program. Customers must be experiencing a financial crisis, have to make a good faith payment of \$20 within 90 days prior to applying to qualify for a maximum grant of \$100. Applications are administered through the [mail](#) or [online](#). You can also call 609-883-1626.

LIHWAP - LIHWAP is a federally funded program designed to help low-income households reduce the balances they have on their residential water and wastewater bills. To be eligible for LIHWAP benefits, the applicant household must be responsible for their own water and sewer costs and have a gross income that falls at or below 60% of the NJ State Median Income level. Funds will be provided directly to the water and wastewater companies, on behalf of the residential customer. LIHWAP is not available for business accounts, estates, or property management companies. Visit the [DCAid portal](#) to apply.

6 HELPFUL LINKS & PHONE NUMBERS

DCA (Department of Community Affairs) Phone: 609-490-4450	HTTPS://NJDCA.ONLINEPHA.COM/
Atlantic County Phone: 609-343-2390	https://acianj.org/applications/rental-assistance.asp
Burlington County Phone: 609-642-9213 ext. 58	https://www.co.burlington.nj.us/CivicAlerts.aspx?AID=1809
Camden County Phone: 833-327-2119	https://www.camdencounty.com/service/improvement-authority/camden-county-cares-rental-assistance-grant/
Cherry Hill New Jersey Phone: 856-665-6500	HTTPS://WWW.CHNJ.GOV/1316/COVID-RENTAL-AND-MORTGAGE-ASSISTANCE
Gloucester County Phone: 856-844-3632	HTTPS://WWW.GLOUCESTERCOUNTYNJ.GOV/1224/EMERGENCY-RENTAL-ASSISTANCE
Catholic Charities	HTTPS://WWW.NEEDHELPPAYINGBILLS.COM/HTML/CENTRAL_NEW_JERSEY_CATHOLIC_CH.HTML
VA Phone: 800-482-2565 Phone: 855-484-8466	https://www.veteransinc.org/services/supportive-services-for-veteran-families/ HTTPS://WWW.COMMUNITYHOPE-NJ.ORG/WHAT-WE-DO/HOPE-FOR-VETERANS/SUPPORTIVE-SERVICES-FOR-VETERAN-FAMILIES-SSVF/
Utilities Phone 609-883-6364	https://njshares.org/energy/ https://njshares.org/water/

7 DELIVERABLES

Deliverables	
Charities – Homelessness preventions program	 hppcontacts.pdf
Cherry Hill Mortgage Assistance Guideline	 Cherry Hill Twp CDBG-CV Rental and
Rental Assistance at a Glimpse	 Rental%20Assistance %20at%20a%20Glimp