

BERGEN COUNTY EMERGENCY RENTAL ASSISTANCE PROGRAM (ERAP) LANDLORD FREQUENTLY ASKED QUESTIONS:

1. Can Landlords apply directly to ERAP?

No. Tenants must go online and apply first and then Landlords will be notified by an email from recoverynj.org to register their information and verify their Tenant's owed rental amount.

2. How does a Landlord register their information?

- a. Go to BergenCountyCares.org and log into the portal.
- b. Create an account, register Tenant's address, provide accurate mailing address, and Tax ID
- c. Upload a copy of signed W9
- d. Fill out the Rental Ledger Form to verify your Tenant's rental arrears
- e. Complete Landlord Agreement, e-signature required
- f. ****If your Tenant has NOT applied yet, Landlords can still register in the ERAP portal and upload their information and pre-register.**

3. I don't have a W-9, can I still receive ERAP payments?

No. All Landlords must provide a signed W-9 form to verify their tax credentials.

4. I don't have an official lease agreement with my Tenant. Can my Tenant apply for ERAP?

Yes. The Tenant must show recurring payments to you as their Landlord - bank statements, cash receipts, or if those don't exist the Tenant can sign a Residency Certification Form provided by the ERAP Review Team in lieu of a signed lease. The Landlord then must go into their ERAP portal and verify the Tenant's residency and owed rental amounts in the Rental Ledger Form.

5. My Tenant pays me in cash, and I don't keep an official record of their owed payments. Can my Tenant apply for ERAP?

Yes, your Tenant can still apply. As their Landlord, you will be obligated to register your information in the online ERAP portal and complete an attached Rental Ledger form to certify the owed rental amounts are correct.

6. How will I be notified if the ERAP Review Team needs more information or

- All communications regarding your Tenant's ERAP Application and your registration in the ERAP Portal will be through the portal or via email.
- **If more information is needed or there is a question on your application**, you will be contacted via email by BergenCountyCaresAward@co.bergen.nj.us and followed up by a phone call from a County ERAP Review Team member.

7. How will I be notified if/when my Tenant is approved for ERAP funding?

- **If you are approved for funding**, a County of Bergen ERAP Award Letter will be emailed to the emailing address listed in Landlord Portal. You will need to sign the Award Letter and return to County via email. Once received, the County will mail you a single ERAP check for the approved rental amount.

- **If your tenant is denied for funding**, you and your Tenant will be notified in your respective ERAP application portals.

8. How long will it take until I get paid?

All Tenant Applications are reviewed on a first come, first served basis. Once the Tenant's Application is reviewed and approved, then an Award Letter will be issued to the Landlord. The Landlord will need to return the signed Letter to the County. It will take 2 weeks to receive the ERAP check payment once you return the signed Letter to the County.

9. Do Landlords need to be Bergen County residents?

No. Only the Tenant must reside in Bergen County in order for their Landlord to receive the County's ERAP funding.

10. Does the County's ERAP send the ERAP funding check to the Tenant?

No. Once approved, the County ERAP will only issue payment checks direct to the Landlord. If the Landlord is not registered in the ERAP portal, then the check is put into escrow by the County of Bergen and held for one year or until the Landlord completes their required portion of the ERAP Application. *If the Landlord does not comply within one year, the ERAP award will be void.

The Tenant will be notified of any ERAP payments made to the Landlord via their ERAP Application portal.

11. Do Landlords need to meet any income threshold?

No. Only Tenants must fall under the 80% Area Median Income to apply. See Chart derived from HUD website - <https://www.huduser.gov/portal/datasets/il/il2021/2021summary.odn>

HUD Area Median Income Limits		
<i>80% Below AMI Levels for Bergen County</i>		
	2020	2021
Household Size		
1	\$54,950	\$57,700
2	\$62,800	\$65,950
3	\$70,650	\$74,200
4	\$78,500	\$82,400
5	\$84,800	\$89,000
6	\$91,100	\$95,600
7	\$97,350	\$102,200
8	\$103,650	\$108,800

12. I received some payments, but my Tenant owes me more rent. Can I get more money?

Yes. If the Tenant is still in arrears even though you have received some ERAP payments, the Tenant is eligible to apply for a total of 15 months of rental assistance. However, the Tenant's application will be placed back into the queue, and will be reviewed after all first time Applicants, if available funds remain.

13. My Tenant no longer lives in my rental property, but still owes me rent. Can I get owed rent from Tenants who left?

Yes. The Tenant must have an application in the ERAP Application portal and apply for that period of time they were a resident in arrears. However, the Tenants must have left on their own, and not from eviction.

14. My Tenant is making rent payments now, but what if they stop in the next month? Can they apply?

Yes, the Tenant can apply for ERAP once they are at least one month in arrears.

15. How much longer will the County of Bergen ERAP funding program last?

The County of Bergen ERAP funding will continue until all funding has been exhausted. While there is no defined end date, ERAP is likely to continue for the next several months if not longer. The County will put out a notification on the ERAP website once funding has ended. Please encourage your Tenants to apply soonest.

16. Can I accept ERAP funding and still evict my Tenant?

Maybe. The County of Bergen ERAP prohibits the Landlord from evicting the Tenant from the residence for the non-payment of rent, additional rent, or for the late payment of the rent for the time period in which ERAP funding covers. The Landlord can still pursue legal action for reasons outside nonpayment under ERAP.

17. Can I refuse to participate in ERAP and/or not accept ERAP funding?

In accordance with the New Jersey Law Against Discrimination (LAD), it is unlawful for a Landlord to refuse to accept rent from a Tenant on the basis of the source of lawful income used to pay the rent. It is further unlawful for a Landlord to refuse to complete paperwork or provide pertinent information required for granting of such assistance. Refusal to accept the rent or comply with the terms of the ERAP program may subject the Landlord to an action being filed against him or her in the Supreme Court of New Jersey and/or Division on Civil Rights.

18. Who do I contact for more questions?

Call Greater Bergen Community Action at 201-464-8970 or email BergenCountyCaresAward@co.bergen.nj.us and a County ERAP representative will assist you.

19. Who can help my Tenant apply?

Call Greater Bergen Community Action at 201-464-8970 Monday through Friday 9AM to 1PM or Saturdays, 9AM – 1PM. Greater Bergen caseworkers will help Tenants directly apply over the

phone or at their office location at 392 Main Street, Hackensack NJ. They offer language translation services as well.