

TENANT ERAP FAQs:

1. *Where do I apply?*

Go to www.BergenCountyCares.org on your computer or tablet or smart phone to complete the application.

If you do not have access to a computer or a tablet or a smart phone or require the services of a Translator or require assistance in completing your application or have any questions concerning ERAP, please call Greater Bergen Community Action at 201-464-8970 for free assistance. (See questions 18 and 19 below)

2. *Can my Landlord apply for me?*

No. As the Tenant, you must apply first and provide your Landlord's contact information. Your Landlord will then be contacted by ERAP to submit their credentials and verify the Tenant's owed arrear amount.

3. *What documents will I need to apply?*

You will need to provide proof of identity, proof of residency, proof of Landlord/Tenant relationship and proof of income. Below are some examples of acceptable forms of proof.

- PROOF OF IDENTITY: Driver License, Passport, Green Card, Non-US Citizen proof of identity. A photo ID document is preferred.
 - PROOF OF RESIDENCY: Documents showing your name and address such as a current or expired lease, signed letter from your Landlord, bank statements, utility bills
 - PROOF OF LANDLORD/TENANT RELATIONSHIP: Current or expired lease, a signed letter from your Landlord, Bank statements or cash receipts showing recurring rental payments
- PROOF OF INCOME: Pay stubs, 1099, W-2 Statement, a benefit letter from the State or Federal Government, an unemployment letter, a letter from your employer, tax return

4. *I do not have any or all of the items listed above or I am unsure as to whether or not the documents I have are sufficient, what should I do?*

You should complete and submit the ERAP Application to the best of your abilities and provide whatever documents you may have. An ERAP Reviewer will then reach out to you by phone or email for any additional information that may be required or to provide you with forms to be completed by you in place of the requested documentation.

5. *I am a non-US Citizen, can I apply?*

Yes. You do not need to be a US Citizen to be eligible to receive ERAP assistance.

6. *What are the income limits that I must meet in order to apply?*

All ERAP Applicants must make less than the 80% Area Median Income levels shown below for their household size. 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

7. *What if I do not have a written lease or cannot obtain a letter from my Landlord or possess no written proof of my rent payments being paid?*

You can still apply for ERAP. In the event that you do not have or cannot obtain any of the above then you will be provided with a Residency Attestation form by your ERAP Reviewer to be completed by you in place of providing the above documents.

8. *I lost my job last month and am unemployed, can I apply even though it's not COVID-related?*

Yes. You will need to submit proof of unemployment or complete and sign the Self-Certifying Income Attestation Form indicating their loss of income and be at least one month in rental arrears.

9. *I receive rental assistance from another government program, can I receive ERAP funding?*

Yes, as long as the rental assistance you are receiving from another government program does not cover or pay for all of the rent you owe or are responsible to pay..

10. *I received some ERAP funding a few months ago and now I can't make my rent again. Can I apply for more?*

Yes. Every Applicant is eligible to receive up to 15 months of rental assistance. You can reach out to the County ERAP Review Team at BergenCountyCaresAward@co.bergen.nj.us citing your interest to reopen your application to receive additional rental assistance. The team will

put your Application back in the ERAP review queue and it will be reviewed on a first come, first seen basis. **However, please note all second time applications receiving additional monies will be considered after first time applications and dependent on the County's available ERAP funding. If all first time application are satisfied and there is a balance of ERAP funding the County will consider awarding eligible applicants up to an additional 3 months of assistance.**

11. *I applied for ERAP but my Landlord is threatening to evict me. What can I do?*

Email the ERAP Review Team at BergenCountyCaresAward@co.bergen.nj.us providing your full name and application number if you have it. The ERAP Team will send you a letter to give to your Landlord confirming your ERAP application is under review and pending approval. You should also reach out to an Attorney to discuss your rights as your Landlord's right to evict you due to nonpayment of rent during the pandemic may be limited under certain circumstances.

12. *My Landlord refuses to participate and upload their information to complete my ERAP application. What can I do?*

Contact the County ERAP Review team at BergenCountyCaresAward@co.bergen.nj.us explaining the situation. They will attempt to reach your Landlord on your behalf. In accordance with New Jersey Law Against Discrimination Landlords cannot refuse to accept ERAP rental payments.

13. *How long will this ERAP process take?*

All Applications are reviewed on a first come, first served basis. There is a significant volume of applications, so please anticipate several weeks for your Application to be seen.

If you would like to inquire of your application status, email BergenCountyCaresAward@co.bergen.nj.us.

14. *Is this a loan?*

No. Rental assistance awards do not need to be repaid.

15. *Is my information shared with other government agencies?*

No. The County of Bergen ERAP does not share any of the Applicant's personal information with other government agencies.

16. *Will this count towards my income for tax purposes?*

No. Any assistance received through ERAP is no considered taxable income for the Tenant.

17. *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 apply soonest to ensure you will be eligible.

18. *Who can I contact to help me with my application?*

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.

19. *I do not read/speak English, are there language translation services?*

Yes, Greater Bergen Community Action provides language services for ERAP in Spanish, Korean, Russian, Portuguese, French, Filipino, and Turkish. Please call 201-464-8970.