



## FREQUENTLY ASKED QUESTIONS FOR COVID-19 EMERGENCY RENTAL ASSISTANCE PROGRAM (CVERAP) PHASE II

### Tenant Applicants

#### 1. WHAT IS THE COVID-19 EMERGENCY RENTAL ASSISTANCE PROGRAM PHASE II?

The New Jersey COVID-19 Emergency Rental Assistance Program Phase II (CVERAP-II) is a rental assistance program designed to provide relief to low- and moderate-income households residing in the State of New Jersey that are unable to pay rent and utilities due to the COVID-19 Pandemic.

#### 2. WHO CAN APPLY FOR THE COVID-19 EMERGENCY RENTAL ASSISTANCE PROGRAM PHASE II?

Households who live in New Jersey 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 80 percent of the area median.

#### 3. WHAT IS A COVID-19 CVERAP PHASE II PRE-APPLICATION?

The submission of a pre-application is the first step to being considered for emergency rental assistance. All pre-applications submitted will be entered into a lottery. A computerized selection process (lottery) will be used to select eligible applicants. Every pre-application submitted during the open enrollment period has the same chance of being selected during the lottery.

Applicants selected in the lottery will be notified through email. Selected pre-applications will be invited to complete a full eligibility application to determine program eligibility. With the full application documentation will need to be provided by the applicant in order to verify eligibility into the program documentation may be requested.

#### 4. HOW DO I APPLY FOR THE COVID-19 CVERAP PHASE II WAITING LIST?

Go to <https://njdca.onlinepha.com> during the open enrollment period and follow the instructions on the home page to submit a pre-application. This is the only way to create a pre-application for the waiting list.

#### 5. WHEN CAN I SUBMIT A PRE-APPLICATION FOR COVID-19 CVERAP PHASE II?

The enrollment period for accepting pre-applications opens on Monday, March 22, 2021 at 9:00am. Pre-applications will be accepted until an adequate number of pre-applications have been received to distribute all available program funds. A Notice will be published announcing when the open enrollment period will close. Participants will be selected from the overall pool of applicants through a randomized process based on eligibility and the lottery criteria. Since pre-applications will be selected through a lottery process, it does not matter when you submit your pre-application if it is

done during the open enrollment period. Every pre-application submitted during the open enrollment period has an equal chance of being selected through the lottery process.

**6. HOW DOES THE LOTTERY WORK?**

A computerized selection (lottery) process will be used to select eligible applicants. Every pre-application submitted during the open enrollment period has the same chance of being selected during the lottery. Priorities in selection will be given to household who meet the following criteria:

- The gross annual income of the household does not exceed 50 percent of the area median income for the household.
- 1 or more individuals within the household are unemployed as of the date of the pre-application for assistance and have not been employed for the 90- day period preceding such date.

In addition to the above prioritized conditions, the NJDCA will reserve the right to have other preferences.

**7. WHAT ARE THE HOURS THAT THE WEBSITE WILL ACCEPT COVID-19 CVERAP PRE-APPLICATIONS?**

The website <https://njdca.onlinepha.com> accepts pre-applications 24 hours a day beginning on Monday, March 22, 2021 at 9:00am until an adequate number of pre-applications have been received to distribute all available program funds and a Notice is published when open enrollment will close.

**8. EXACTLY HOW LONG WILL THE COVID-19 CVERAP ASSIST WITH RENTAL ASSISTANCE?**

Maximum assistance with arrears is 12 months. If necessary and if funds are available, DCA may pay an additional 3 months as a prospective rent payment. The applicant's arrears (retrospective to March 13, 2020) will be paid first, with the remainder available for future rent (through December 2021). Rent will be capped at 125% of the area Fair Market Rent.

For households that are unable to provide adequate verification of rental obligations and rely on self-certification, the NJDCA (New Jersey Department of Community Affairs) will pay a monthly maximum of 100% of the greater of the FMR (Fair Market Rent) or Small Area Fair Market Rent for the area in which the applicant resides.

**9. CAN I MOVE OUT OF THE UNIT IF I RECEIVE ASSISTANCE?**

No. However, if you have a safety related reason to move, please contact NJDCA for consideration.

**10. CAN I APPLY FOR OTHER RENTAL ASSISTANCE WHILE BEING ASSISTED FROM THE COVID-19 CVERAP PHASE II?**

Yes, you can apply for other rental assistance, but if awarded CVERAP, assistance will cease if awarded other rental assistance from another source. Households who receive a subsidy from other rental assistance programs such as Housing Choice Voucher (Section 8) or Public Housing will not be eligible to receive CVERAP assistance if the assistance results in duplicative benefits for the same months of assistance.

**11. WHY DO I HAVE TO CREATE AN ACCOUNT AT <https://njdca.onlinepha.com>?**

Creating an account allows you to come back to the website after you have submitted your pre-application and check the status. You must save your account information so that you may return to the website and find out if your application was selected through the lottery.

## 12. WHAT DOCUMENTATION IS REQUIRED WHEN I SUBMIT MY APPLICATION, ONCE MY PRE-APPLICATION IS SELECTED THROUGH THE LOTTERY?

Once your pre-application has been selected, you will be invited to complete a full eligibility application. At that time, 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 (if applying for arrearages)

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

- Summary Process Summons and Complaint identifying the applicant(s) as the Defendant(s)/Tenant(s)/Occupant(s), which sets forth a hearing date within thirty (30) days is required as proof of rent arrearage.

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 3/13/2020.
- 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-certification attesting to the reduction, will be permitted

OR

**Evidence of Significant Costs/Expenses (if applicable)**

*Significant costs are defined as any expense over \$50.00*

- Healthcare costs, including care at home for individuals with COVID-19
- Adverse healthcare impact/Increased healthcare costs (medical bills, receipts, etc.)
- Expenses incurred due quarantining or social distancing as mandated by employer (computer equipment, internet expenses, etc.)
- Expenses for childcare due to school closures because of COVID-19
- Remote learning expenses due to COVID-19
- Purchase of PPE (Personal Protective Equipment)
- Funeral costs for deceased family members due to COVID-19
- Penalties, fees, and legal costs associated with rental or utility arrears
- Payments for rent or utilities made by credit card to avoid homelessness or housing instability
- Alternative transportation for households unable to use public transportation during the pandemic

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

- An eviction notice
- A past due utility or rent notice for charges incurred after March 2020
- Living in unsafe or unhealthy living conditions, such as conditions that increase the risk of exposure to COVID-19 because of overcrowding (examples include condemnation order from the Board of Health or a Failed Inspection Report)

- A housing cost burden that makes it difficult for renters to afford their housing costs (examples include increased utility bills due to staying home and social distancing or quarantining)
- Informal rental arrangements with little or no legal protection (Examples include written statements that are not lease agreements)

History of or potential for exposure to intimate partner violence, sexual assault, or stalking (Examples include restraining orders, police reports, or court order arrangements)

- Evidence the household is forgoing or delaying the purchase of essential goods or services to pay rent or utilities, such as food, prescription drugs, childcare, transportation, or equipment needed for remote work or school
- Harassment or verbal threats of eviction by a property owner
- Evidence the household is relying on credit cards, payday lenders, or other high-cost debt products, or depleting savings, to pay for rent or utilities, rather than wages or other income

#### 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
- Property Management Agreement, Brokers Agreement that authorizes payments to be distributed to property manager on behalf of owner
- Proof of ownership (deed, most recent real estate tax bill, or current property insurance policy). The agency may also verify property ownership with a local municipal Assessor's Office or with the Registry of Deeds. If this option is used, the agency must maintain a printed copy of such verification in the applicant file.

#### **13. 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.

#### **14. DO I NEED TO HAVE LEGAL IMMIGRATION STATUS TO BE ELIGIBLE TO RECEIVE ASSISTANCE?**

No. Households do not need to have a legal immigration status to qualify for the program.

#### **15. IF MY PRE-APPLICATION IS SELECTED, DO I AUTOMATICALLY QUALIFY FOR ASSISTANCE?**

No, DCA (Department of Community Affairs) needs to review all your documentation that you submit to determine your eligibility.

#### **16. I DO NOT HAVE AN EMAIL ADDRESS. HOW DO I SUBMIT MY COVID-19 CVERAP PRE-APPLICATION?**

You cannot apply without an email address. You must obtain a valid email address to submit an pre-application. 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 609-490-4550.

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

Yes, if you can navigate to the website <https://njdca.onlinepha.com> and enter all the information from your device, you can use it.

**18. CAN I MAKE CORRECTIONS TO MY PRE-APPLICATION DURING THE APPLICATION PERIOD?**

No.

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

Yes. You must answer all the questions and complete all the required fields in the pre-application and full eligibility application, if selected through the lottery. 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.

**20. CAN I PRINT MY COVID-19 CVERAP PRE-APPLICATION?**

Yes, you can print the pre-application before submitting it. Applications will only be accepted online. The DCA will extend reasonable accommodations to disabled individuals, and person who have limited English proficiency on a case-by-case basis and will take into consideration the disability and the need(s) of the individual(s) or those households without internet access.

**21. I DON'T HAVE INTERNET ACCESS AT HOME WHERE CAN I GO TO COMPLETE MY COVID-19 CVERAP PRE-APPLICATION?**

Please call 609-490-4550 for assistance.

**22. IF I HAVE QUESTIONS, WHO SHOULD I CONTACT?**

Please call 609-490-4550 for assistance.

**23. I WAS ON THE WEBSITE AND STARTED TO COMPLETE MY CVERAP PRE-APPLICATION. I LOST THE INTERNET CONNECTION IN THE MIDDLE. HOW DO I GET BACK?**

If you did not receive a confirmation receipt, you will need to start your pre-application again from the beginning.

**24. THE WEBSITE IS UNAVAILABLE AND I CANNOT ENTER MY CVERAP PRE-APPLICATION. WHAT SHOULD I DO?**

Please re-try after a few minutes.

**25. CAN SOMEONE ELSE SIGN UP FOR ME?**

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

You will need to include the name, phone number and email of the person who assisted you on the pre-application.

**26. 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 pre-application.

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

If you are disabled and need help applying for assistance, DCA will extend reasonable accommodations on a case-by-case basis and will take into consideration the disability and the need(s) of the individual(s). Our written policy is in our Administrative Plan which can be viewed online at: <https://www.nj.gov/dca/divisions/dhcr/publications/>. Please contact DCA's Customer Service number at 609-490-4550, for reasonable accommodations, including persons with limited English proficiency.

**28. I DON'T SPEAK ENGLISH OR DON'T SPEAK ENGLISH WELL ENOUGH TO COMPLETE THE CVERAP PRE-APPLICATION. CAN I GET AN PRE-APPLICATION IN ANOTHER LANGUAGE?**

Yes, the pre-application is available in multiple languages.

**29. CAN I APPLY FOR CVERAP IF I OR A MEMBER OF MY HOUSEHOLD OWES MONEY TO DCA OR IF I OR A MEMBER OF MY HOUSEHOLD WAS TERMINATED BY DCA FOR PROGRAM VIOLATIONS?**

Yes, you can apply and if you are selected in the lottery, DCA (Department of Community Affairs) will review your case to determine if you are eligible for assistance.

**30. HOW SOON WILL I RECEIVE MY ASSISTANCE?**

Pre-applications will be reviewed in accordance with the lottery and priority system. We estimate approximately 2-4 weeks after a completed application has been reviewed and approved to process payments, providing all necessary documents are submitted timely.

**31. SHOULD I STOP PAYING MY RENT AS SOON AS I AM SELECTED FOR THE LOTTERY?**

No, if you can pay all or part of your rent, you should continue paying until you are notified by DCA that you have been fully accepted into the program and that DCA has issued a rental payment to your property owner. If you pay rent for a month that will be covered by this program, your property owner will be required to provide a credit for future rent due for that payment.

**32. WILL THE HOUSING ASSISTANCE GO DIRECTLY TO ME?**

No, it 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 (CVERAP). That means that a landlord cannot refuse to accept CVERAP, refuse to fill out or send in the paperwork that is required for CVERAP, or threaten or attempt to evict someone because they seek to pay rent with CVERAP. 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](https://www.nj.gov/oag/dcr/downloads/fact_SOI.pdf) to find out more about the LAD's protections for people receiving rental assistance.

**33. HOW WILL TENANT KNOW WHAT WILL PAID ON THEIR BEHALF?**

An award letter will be mailed out to both tenant and landlord.

**34. WHAT IF MY LANDLORD WON'T COOPERATE/PROVIDE INFORMATION?**

Visit [https://www.nj.gov/oag/dcr/downloads/fact\\_SOI.pdf](https://www.nj.gov/oag/dcr/downloads/fact_SOI.pdf) to find out more about the LAD's and to report a landlord that is not cooperating and providing needed information.

**35. WHAT IF AM HOMELESS?**

Please contact NJ 211 if you are homeless.

**36. ARE LATE FEES COVERED?**

No, late fees are not covered with this program.

**37. I AM RECEIVING CORRESPONDENCE FROM NAN MCKAY & ASSOCIATES, WHO ARE THEY?**

The New Jersey Department of Community Affairs has engaged Nan McKay & Associates to manage Phase II of the Covid-19 Emergency Rental Assistance Program.