

## The Eviction Prevention Program (EPP)

1. What is the purpose of the Eviction Prevention Program (EPP)?

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.

Families can receive up to 24 months of rental assistance.

2. What financial assistance is provided?

Financial assistance is based on a calculation using the household's income and contract rent, where total family share of monthly rental obligations would not exceed 30%. Subsidy caps are imposed for families with income above 50% of the Area Median Income (AMI). See table below.

Income Tier I- Very low-income household with the percentage of AMI that is 50% or less maximum assistance is 100% of Contract Rent or FMR assistance towards Monthly Stipends Only.

Income Tier II- Low- or moderate- income household with the percentage of AMI that is Between 50% and 80% can receive a maximum assistance of \$800 Monthly Stipends Only.

Income Tier III- Middle-income household with the percentage of AMI that is Between 80% and 120% maximum assistance is 100% of Contract Rent or FMR Arrears Only.

Tier I and Tier II Families can receive a maximum of 24 months of assistance. Tier III families can receive a maximum of 12 months of assistance.

3. Am I eligible if I or a member of my household has previously or is currently receiving other rental or utility assistance?

Families may be eligible for assistance under the EPP if they have received prior rental assistance under the ERAP I or ERAP II. Families who wish to participate in the EPP must exhaust all available funding available to them under the ERAP.

4. How can I apply?

The Eviction Protection Program will be closed to new pre-applications effective 12/15/2021 at 11:59pm EST 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. You should also submit a self-certification for protection from eviction at <https://nj.gov/dca/> - those whose income is below 120% of Area Median Income may be eligible for permanent protection from eviction for rental arrears accrued March 2020-August 31, 2021; those whose income is 80% of Area Median Income or below, who have experienced impact from covid, and who have submitted an application for rental assistance (including a pre-application here) may be eligible for permanent protection from eviction for rental arrears accrued March 2020-December 31, 2021.

Please note that any pre-application submitted at this time will not be considered unless additional funds become available.

5. I submitted a pre-application for rental assistance after the portal for the CVERAP2/Eviction Prevention Program closed to new applications on December 15, 2021. Does that qualify as applying for rental assistance on the self-certification form?

Yes, that qualifies as applying for rental assistance. If DCA receives additional funds, your application will be considered at that time.

6. I applied by the 12/15/21 deadline, is my application going to be processed?

Yes. Any application submitted by the 12/15/2021 deadline will be included in future selections and reviewed for Eligibility. Please follow the application instructions you are given.

7. I missed the deadline to apply, what happens now?

You can still submit a pre-application and may be considered for future assistance should the NJDCA receive additional funding.

8. How will I know if more funding becomes available?

You will be notified when/if your application is selected via email should additional funding become available.

9. How does EPP affect my court filing?

In order for your court filing to be considered for dismissal, household must submit a pre-application for assistance along with submitting a self-certification form. See below links:

Submit a Pre-Application for Assistance: <https://njdca.onlinepha.com/>

Submit a Self Certification Form: <https://covid19.nj.gov/forms/renterform>

10. Should I still submit a self-certification for eviction protection?

Yes, you should still submit a self-certification in order for your case to be considered for dismissal.

11. What if I can't pay my rent? Can I still get evicted? Is there any rental relief?

NJDCA has created a process that may help prevent you from being evicted or removed from where you are living. Pursuant to recently enacted legislation, if you submit a Self Certification Form and if you are eligible you may be protected from being evicted or removed from where you are living at any time for past due rent accrued between March 1, 2020 and either August 31, 2021, or December 31, 2021, depending on your income.

This self-certification form will help you understand which protections you may be eligible for, allow you to submit a self-certification of your income to the courts, and send you a copy of that form that can be kept in your records and shared with your landlord. For more information about state and federal rental protections, visit [covid19.nj.gov/renter](https://covid19.nj.gov/renter).

12. I do not have an email address; how do I submit my application?

You cannot apply without an email address. You must obtain a valid email address to submit an 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.

13. Can I use my smart phone, iPhone, android tablet or other electronic device which has internet connection to apply?

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

14. I do not have internet access at home; where can I go to complete my application?

Please call 609-490-4550 for assistance.

15. Can landlords also apply on behalf of their tenants

Yes. If a property manager or owner of a residential dwelling applies for assistance during the application collection period, the following is required: The landlord must obtain the signature of the tenant on application, which may be documented electronically; and Documentation of such application shall be provided to the tenant by the landlord.

16. What are the eligibility requirements?

To qualify for rental assistance under the EPP, households shall demonstrate that a person in the household meets the following criteria during the covered period between March 1st, 2020 and August 31, 2021: Qualifies for unemployment or has experienced a reduction in household income, incurred significant costs, or experienced a financial hardship, directly or indirectly, to the COVID-19 pandemic; Demonstrates a risk of experiencing homelessness or housing instability; Falls within a household income threshold that establishes eligibility for rental assistance under the program; Has a lack of assets and savings to pay rent arrears or current and future rent; Is a New Jersey resident; and Is obligated to pay rent on a residential dwelling. To qualify for EPP assistance, the household must have exhausted all available funds available to them under the ERAP.

17. Do I need to be served a court ordered eviction to qualify?

No. A household does not need to be served with a summons or complaint for eviction. At minimum, households must have received an oral or written communication from their landlord indicating that an eviction filing is imminent or contemplated.

18. Are some cases prioritized?

Yes. Applicants will be prioritized as follows: Applicants who were denied assistance under the CVERAP II due to the household income being over the 80% income limit, not to exceed 120%. Applicants who have exhausted all funding under the CVERAP II. </p>

19. What documents do I need?

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 or self-attestation

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)
- Self-attestation of your household income

**OR**

**Monthly Income**

- One (1) Pay stub, at minimum, for wages dated within the last 30 days, from the time of full eligibility application
  - 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 to 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.

20. 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.

21. How do I determine how many individuals are included in my household?

A household is defined as all persons occupying the same housing unit, regardless of age and/or relationship to each other.

22. What is included when determining my household income?

Countable income for purposes of determining eligibility include: Income from employment, including self-employment (includes wages, salaries, tips, etc.) as evidenced by a 1099 tax form or pay stubs Income from Social Security benefits Income from Unemployment Insurance, including Pandemic Unemployment Assistance and Pandemic Unemployment Compensation All other consistent income received from other sources All income from all household members 18 and older SPECIAL NOTE: You do NOT have to count the federal stimulus checks you have received during the pandemic.

23. How will I receive the assistance?

The assistance will be paid directly to your landlord who will receive either a check or an ACH wire transfer into their bank account.

24. When is my deadline to apply?

The program is accepting applications and will remain open until all available funds have been committed. The duration of the program will depend on the number of eligible applicants. We recommend you apply as soon as possible.

25. Is there are US citizenship requirement? Can undocumented residents apply?

Per federal guidelines, documentation of household legal status is not required and there are no restrictions on who can apply as long as they meet income and other economic hardship eligibility requirements.

26. What if I just need utility Assistance?

At this time, the NJ EPP does not provide assistance for utilities.

27. Does this program provide mortgage assistance?

No. This program provides residential rental assistance.

28. Are late fees covered?

No, late fees are not covered with this program.

29. What if I am homeless?

Please contact NJ 211 if you are homelessness.

30. Will the NJDCA require landlords accepting rental assistance not to file for eviction for a period of time after receiving assistance?

Landlords will be required to withdraw eviction filings and not to pursue any eviction judgments received for failure to pay rent during the months covered by the program.

31. Are there any penalties if landlords or tenants submit fraudulent information?

Yes. Falsification of documents or any material falsehoods or omissions in an application to this program, including knowingly seeking duplicative benefits, is subject to state and federal criminal penalties. Landlords and tenants are particularly put on notice that 18 U.S.C. §1001 provides, among other things, that whoever knowingly and willingly makes or uses a document or writing containing any false, fictitious, or fraudulent statement or entry, in any matter within the jurisdiction of any department or agency of the United States will be fined not more than \$10,000 or imprisoned for not more than five years, or both.

32. If I have questions, who should I contact?

Please call 609-490-4550 for assistance.

#### Definitions

Covered period means the period beginning March 1, 2020 and ending August 31, 2021.

Very low-income household means a household with a total current annual household income less than or equal to 30 percent of the area median income for a household of the same size and composition.

Low-income household means a household with a total current annual household income equal to 50 percent or less of the area median income for a household of the same size and composition.

Moderate-income household means a household with a total current gross annual household income in excess of 50 percent but less than 80 percent of the area median income for a household of the same size and composition.

Middle-income household means a household with a total current gross annual household income of 80 percent or more than, but less than 120 percent of, the area median income for a household of the same size and composition.

Qualifies for unemployment is defined as any member of the household on the lease that has received unemployment between March 1, 2020 to the date of application.

Reduction in household income is defined as a loss of \$1 or more in wages or compensation.

Significant Costs is defined as any expense incurred as a result of responding to the COVID-19 Pandemic.

Financial Hardship is defined as any negative financial impact that the family experienced as a result of COVID-19.

Risk of experiencing homelessness and housing instability is defined as the household accumulating at least one month of rental arrears in their current residence but not before March 1, 2020 and no later than August 31st, 2021.