



## FREQUENTLY ASKED QUESTIONS (FAQs) FOR THE COVID-19 MIDDLESEX COUNTY EMERGENCY RENTAL ASSISTANCE PROGRAM (MCERAP)

### Tenant Applicants

#### 1. WHAT IS THE COVID-19 MIDDLESEX COUNTY EMERGENCY RENTAL ASSISTANCE PROGRAM?

The Middlesex County (County) Emergency Rental Assistance Program (MCERAP or Program) is a rental assistance program designed to provide financial assistance and relief in the form of a grant to low- and moderate-income households residing in a rental unit (Unit) in Middlesex County 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?

Households who have their primary residence in Middlesex County who:

- a. Qualify for unemployment insurance benefits 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;
- b. Demonstrate a risk of experiencing homelessness or housing instability; and
- c. Have a household income at or below 80% of the area median income (AMI). See chart below for income caps based on the 80% AMI:

MIDDLESEX COUNTY EMERGENCY RENTAL ASSISTANCE PROGRAM INCOME LIMITS								
80% OF AREA MEDIAN INCOME	1 PERSON HOUSEHOLD	2 PERSON HOUSEHOLD	3 PERSON HOUSEHOLD	4 PERSON HOUSEHOLD	5 PERSON HOUSEHOLD	6 PERSON HOUSEHOLD	7 PERSON HOUSEHOLD	8 PERSON HOUSEHOLD
	\$57,800	\$66,050	\$74,300	\$82,550	\$89,200	\$95,800	\$102,400	\$109,000

NOTE: Applications may be processed on a priority basis depending on the following factors:

- Eligible households that include an individual who has been unemployed for the 90 days prior to the application for assistance.
- Eligible households where the non-payment of existing housing-related arrears could result in eviction.
- Eligible households with income at or below 50% of the AMI. See below chart.

MIDDLESEX COUNTY EMERGENCY RENTAL ASSISTANCE PROGRAM INCOME LIMITS								
50% OF AREA MEDIAN INCOME	1 PERSON HOUSEHOLD	2 PERSON HOUSEHOLD	3 PERSON HOUSEHOLD	4 PERSON HOUSEHOLD	5 PERSON HOUSEHOLD	6 PERSON HOUSEHOLD	7 PERSON HOUSEHOLD	8 PERSON HOUSEHOLD
	\$41,850	\$47,800	\$53,800	\$59,750	\$64,550	\$69,350	\$74,100	\$78,900

**3. HOW DO I FILE AN APPLICATION?**

The County has established an electronic portal (Portal) to facilitate applying for and processing of the rental assistance applications. Access to the Portal can readily be found on the County's website at [www.middlesexcountynj.gov/rentalassistance](http://www.middlesexcountynj.gov/rentalassistance).

**4. WHAT ARE THE HOURS THAT THE COUNTY WEBSITE WILL ACCEPT MCERAP APPLICATIONS?**

The website Portal accepts applications 24 hours a day, seven days a week, beginning on Monday, May 3, 2021 at 9 am.

**5. FOR EXACTLY HOW LONG WILL THE MCERAP PROVIDE RENTAL ASSISTANCE?**

Maximum assistance with arrears is 12 months. If necessary, and if funds are available, the County may pay an additional three 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 110% of the area Fair Market Rent (FMR) for those households who provide adequate documentation to support their rental obligations.

For households that are unable to provide adequate verification of rental obligations and rely on self-certification, the County will pay a monthly maximum of 100% of the greater of the FMR or Small Area Fair Market Rent for the area in which the applicant resides. This will be based on a three-month basis, at which time there must be an eligibility re-examination.

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

Yes, you can move out once your rental assistance has concluded. If you have just applied for rental arrears assistance, you can move out after the county has issued payment to your landlord for the rental arrears. Any move-out should be in accordance with your lease terms and after providing any required notification. If you have applied for ongoing rental assistance, you cannot move out while payments are being made on your behalf to the landlord and only after final payment has been issued to that particular landlord.

**7. CAN I APPLY FOR OTHER RENTAL ASSISTANCE WHILE APPLYING WITH THE MCERAP?**

Yes, you can apply for other rental assistance, such as through other government grant programs, but if you are awarded a grant by the MCERAP, assistance will cease if you are awarded other rental assistance from another source for the same period. Households **MUST** report to the County immediately if they receive rental assistance from another source for the same period of time (same months) that they applied for to the MCERAP.

Households who receive a subsidy from other rental assistance programs such as Housing Choice Voucher (Section 8) or Public Housing, are eligible to receive MCERAP assistance only for the part of their rent that is paid by that household.

**8. WHY DO I HAVE TO CREATE AN ACCOUNT AT [www.middlesexcountynj.gov/rentalassistance](http://www.middlesexcountynj.gov/rentalassistance)?**

Creating an account allows you to come back to the website Portal after you have submitted your application and check the status. It also allows you to return to the Portal and update the information you provided, and to provide additional information/documentation that is requested or missing.

## 9. WHAT DOCUMENTATION IS REQUIRED WHEN I SUBMIT MY MCERAP APPLICATION?

### Identity Verification (at least one of the following documents for each and every adult household member)

- New Jersey photo driver's license
- New Jersey or Municipal issued photo ID
- Employment or student photo ID
- Passport
- New Jersey, county, or municipal issued photo ID
- Social Security card (if a Social Security card has been issued to household member)

### Active Renter Evidence for the Specific Rental Unit (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, as requested.

### Income Verification

#### **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 month's worth of consecutive pay
- Social Security benefit letter identifying 2021 award
- Unemployment benefits letter dated within the last 60 days (about two months)
- Child Support Payment Report from the New Jersey Department of Human Services
- Monthly statements showing investment income, interest, etc.
- Letter from non-custodial parent for Child Support. Letter must be dated within the last 60 days and should indicate the amount paid and the frequency, such as \$100 a week or \$350 a month.
- Bank statements (to reflect deposits of income)

Proof of Rent Arrears (for assistance with arrearages)

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

**Reduction of Income:**

- Letter from employer stating reduced wages, termination, or furlough.
- Layoff letter from employer
- Unemployment letter dated on or after March 13, 2020.
- Print out from Unemployment on benefits received in the last 30 days (about four 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 Personal Protective Equipment (PPE)
- 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

- An eviction notice, and related documents
- 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)
- 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

### Property (Unit) Owner/Landlord 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 an applicant has difficulty in obtaining documentation referenced above, they may execute a written attestation. Your case manager will explain and provide you the appropriate form to complete.

#### **10. WHAT HAPPENS IF I DO NOT HAVE A SOCIAL SECURITY NUMBER FOR ALL HOUSEHOLD MEMBERS?**

If you do not have a Social Security number, you may still apply for the program. Speak to a case manager at one of the four community-based organizations for more information.

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

No. Individuals in the applicant households do not need to have a legal immigration status to qualify for the MCERAP.

#### **12. IF MY APPLICATION IS ACCEPTED, DO I AUTOMATICALLY QUALIFY FOR ASSISTANCE?**

No, the County and its agents need to review all your documentation that you submit to determine your eligibility.

**13. 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 through the Portal. There are many free email services such as Yahoo, Gmail, and Hotmail. If you require a reasonable accommodation to assist in applying, you can email customer service at [mcerap@co.middlesex.nj.us](mailto:mcerap@co.middlesex.nj.us) or call at 732-745-4086.

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

Yes, if you can navigate to the website Portal here [www.middlesexcountynj.gov/rentalassistance](http://www.middlesexcountynj.gov/rentalassistance), you can file an application and upload the required documentation and information from your electronic device. If you have difficulty, there will be case managers that will be available to assist you in filing an application.

**15. CAN I MAKE CORRECTIONS TO MY APPLICATION DURING THE APPLICATION PERIOD?**

Not to the actual application once filed, but you will be able to notify the County, via the Portal, by emailing your corrections and/or uploading/attaching additional documentation.

**16. DO I HAVE TO ENTER NAMES AND INCOME ON MY APPLICATION?**

Yes. You must answer all the questions and complete all the required fields in the application. Your full 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, investment income, etc.

**17. CAN I PRINT MY APPLICATION?**

Yes, you can print the pre-application before submitting it. Applications will only be accepted online through the Portal. However, the County will extend reasonable accommodations to disabled individuals, and persons 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. In these instances, a paper application will be accepted and County staff will input the information into the Portal.

**18. I DON'T HAVE INTERNET ACCESS AT HOME WHERE CAN I GO TO COMPLETE MY MCERAP APPLICATION?**

Please email [mcerap@co.middlesex.nj.us](mailto:mcerap@co.middlesex.nj.us) or call 732-745-4086 for assistance.

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

The County by emailing [mcerap@co.middlesex.nj.us](mailto:mcerap@co.middlesex.nj.us) or calling 732-745-4086 for assistance.

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

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

**21. THE WEBSITE IS UNAVAILABLE AND I CANNOT ENTER MY APPLICATION. WHAT SHOULD I DO?**

Please re-try after a few minutes. If you are still experiencing issues unrelated to your internet connectivity, please email [mcerap@co.middlesex.nj.us](mailto:mcerap@co.middlesex.nj.us) or call 732-745-4086 for assistance.

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

Yes, you can have a friend, family member, or provider assist you in completing the application, but only you must certify that all the information being provided (dates of birth, income, etc.) is true and sign electronically. There will also be case managers from four community-based organizations that have been engaged by the County to assist applicants with filing their applications. The names of the community-based organizations are: PRAB (Puerto Rican Action Board; PRAHD (Puerto Rican Association for Human Development); Catholic Charities Diocese of Metuchen; and Navicore Solutions.

**23. IF MY CHILDREN LIVE WITH ME AND THEY ARE 18 YEARS OLD OR OLDER DO I HAVE TO INCLUDE THEIR INCOME?**

Yes, all household members must be included, and all adult household members' income needs to be entered into the application, unless household member is a full-time student (taking 12 or more credits per semester).

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

If you are disabled and need help applying for assistance, the County has engaged the services of four community-based organizations that will have case managers assisting with applications. Please contact the County at [mcerap@co.middlesex.nj.us](mailto:mcerap@co.middlesex.nj.us) or call 732-745-4086, for reasonable accommodations, including persons with limited English proficiency.

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

No. However, we have multi-lingual case managers assisting with the filing of applications. Four community-based organizations will have case managers assisting with applications. Please contact the County at [mcerap@co.middlesex.nj.us](mailto:mcerap@co.middlesex.nj.us) or call 732-745-4086 for assistance.

**26. CAN I APPLY FOR RENTAL ASSISTANCE IF I OR A MEMBER OF MY HOUSEHOLD OWES MONEY TO NEW JERSEY OR THE COUNTY, OR IF I OR A MEMBER OF MY HOUSEHOLD WAS TERMINATED FOR HUD PROGRAM VIOLATIONS?**

Yes, you can apply, and the County will review your application to determine if you are eligible for assistance.

**27. HOW SOON WILL MY ASSISTANCE BE ISSUED BY THE COUNTY?**

We estimate approximately two to four weeks after a completed application has been received, reviewed, and approved to process payments, provided all necessary documents are submitted in a timely manner.

**28. SHOULD I STOP PAYING MY RENT AND/OR UTILITIES WHEN I FILE AN APPLICATION?**

No, if you can, you should pay all or part of your rent and utilities until you are notified by the County you have been approved for rental and/or utility assistance and that the County has issued a rental payment to your landlord and/or utility service provider. If you pay rent or utilities for a month that will be covered by this Program, your property owner and/or utility provider will be required to provide a credit for future rent/utilities due for that payment.

**29. WILL THE RENTAL ASSISTANCE GO DIRECTLY TO ME?**

No, it will go directly to your landlord and/or utility service provider. However, if your landlord refuses to cooperate by filing an application, the County will consider paying the tenant directly.

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 (MCERAP). That means that a landlord cannot refuse to accept MCERAP, refuse to fill out or send in the paperwork that is required for MCERAP, or threaten or attempt to evict someone because they seek to pay rent with MCERAP. 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.

**30. HOW WILL THE TENANT KNOW WHAT WILL BE PAID ON THEIR BEHALF?**

An award letter will be emailed to both the tenant and landlord and/or utility service provider.

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

Notify your rental assistance program case manager. Also 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 and to report a landlord that is not cooperating and providing needed information.

**32. WHAT IF I AM HOMELESS?**

Please contact NJ 211 if you are homeless. By dialing 2-1-1 from any phone.

**33. ARE LATE FEES, PENALTIES, DAMAGE CHARGES, ETC. COVERED? WHAT OTHER EXPENSES ARE COVERED?**

Yes. Late fees, are covered, however, penalties, damage charges, are not covered with this Program. Other expenses that are covered related to housing include relocation expenses (including prospective relocation expenses), such as rental security deposits, and rental fees, which may include application or screening fees. It can also include reasonable accrued late fees (if not included in rental or utility arrears).

**34. I AM RECEIVING CORRESPONDENCE FROM ORGANIZATIONS I AM NOT FAMILIAR WITH, WHO ARE THEY?**

The County engaged the services of four community-based organizations to assist applicants with filing their applications, reviewing the applications for eligibility, and determining the amount of rental assistance that might be paid. The County has final approval authority over eligibility and rental assistance amounts.

**35. DO I HAVE TO PAY ANY CHARGES, FEES, COMMISSIONS, TIPS, ETC FOR APPLYING FOR MCERAP ASSISTANCE?**

Absolutely not. Applying for MCERAP assistance is free. There are no fees, charges, commission, tips, etc. involved with the Program. Please contact MCERAP customer assistance if you encounter such charges.



**36. DO ALL MY DOCUMENTS AND INFORMATION PROVIDED NEED TO BE ACCURATE AND TRUTHFUL?**

Yes, all information and documents provided are used to determine legitimate eligibility for the MCERAP assistance. It is important that all such documents and information be truthful and accurate. Failure to comply may result in penalties, including denial of rental assistance.

**37. WHAT DO I DO IF I AM CONTACTED BY SOMEONE STATING THEY ARE WITH THE MCERAP, AND THEY REQUEST MY CONFIDENTIAL PERSONAL IDENTIFICATION INFORMATION?**

All personal information should be entered into the Portal, unless you are assisted by a case manager from one of the four community-based organizations that the County engaged to assist with the Program. If you have any doubts as to whether such a person is legitimate, and working with the MCERAP Program, contact MCERAP customer service and verify that the requestor is legitimate before providing your confidential personal identification information. Your personal information is protected within the electronic Portal and is used for the purposes of determining eligibility and verifying applicants' identification.

**38. IF THE MCERAP DOESN'T PAY THE FULL BALANCE OF WHAT I OWE MY LANDLORD, CAN THE LANDLORD STILL FILE FOR EVICTION?**

As a condition of receiving MCERAP rental assistance, a landlord confirms that they will not file for eviction for a period of at least 60 days. While every effort will be made to "clear" the balance owed to a landlord from the MCERAP program and by what the tenant could afford to contribute, it is not a guarantee.

**39. I MOVED OUT OF MY UNIT BECAUSE I COULDN'T AFFORD TO PAY THE LANDLORD AND I LEFT WITH A BALANCE OWED. CAN I APPLY FOR ASSISTANCE?**

No, you can't apply for assistance for a rental unit that you no longer reside in.

**40. MAY RENTAL ASSISTANCE BE PROVIDED TO TEMPORARILY DISPLACED HOUSEHOLDS LIVING IN HOTELS OR MOTELS?**

Yes. The cost of a hotel or motel room occupied by an eligible household may be covered using ERA assistance.

**41. UNDER WHAT CIRCUMSTANCES MAY HOUSEHOLDS LIVING IN MOBILE HOMES RECEIVE ASSISTANCE?**

Rental payments for either the manufactured home or the parcel of land the manufactured home occupies are eligible for financial assistance under ERA programs.

**42. CAN MCERAP ASSISTANCE BE USED TO SUPPORT AN ELIGIBLE HOUSEHOLD MOVING TO A NEW HOME?**

Funds may be used to provide assistance to eligible households to cover prospective relocation assistance, rent, and utility or home energy costs, including after an eviction.