

Energy, Water and Wastewater Assistance

Eligibility Guidelines for the Monmouth County ERAP

About the Program

The Monmouth County Emergency Rental Assistance Program (ERAP) assists income qualified tenant households in Monmouth County that have been financial impacted by the COVID-19 pandemic and are in need of home energy, water, or sewer payment assistance.

Eligibility Guidelines

Applicants MUST:

- Reside in a rental unit in Monmouth County, New Jersey as their primary residence
- Have experienced a loss of household income, incurred a significant cost, or are facing a financial hardship due directly, or indirectly to the COVID-19 pandemic
- Have household income (including all adults 18 years of age and older) that does not exceed 80% of the Area Median Income (AMI) for Monmouth County as established by HUD and adjusted for household size. In order to provide financial assistance where the need is greatest, special consideration may be given to those households at or below 50% of the Area Median Income and experiencing long-term unemployment (more than 90 days). **See income charts on Page 2.**
- Demonstrate a risk of experiencing homelessness or housing instability such as receiving past due utility notices.

Tenant Households MAY:

- Receive assistance for up to a total of 18 months for home energy costs incurred on or after March 13, 2020 subject to the availability of funds. All requests for utility related expenses must be supported by documentary evidence such as a bill or invoice. If approved, all utility assistance payments will be made directly to the utility company.
 - Initial application can provide assistance for up to 12 months of home energy arrearage incurred on or after March 13, 2020. Tenants will be able to apply every 90 days after initial application, if assistance is still needed, until the maximum of 18 months of assistance is exhausted and subject to the availability of funds.
- Not receive assistance for utility arrearages prior to March 13, 2020 through this program.
- Not receive a duplication of benefits. A duplication of benefits occurs when a household receives financial assistance from multiple sources for the same purpose, and the total assistance received for that purpose is more than the total need for assistance. Adequate procedures must be in place to prevent any duplication of benefits as required by Section 312 of the Robert T. Stafford Disaster Relief and Emergency Assistance Act (Stafford Act). Therefore, all information received from the tenant will be verified with the utility company to ensure financial assistance has not been received from any other source for the request being made as part of this application.

Monmouth County ERAP Area Median Income (AMI) Guidelines

Household Size	Gross Monthly 50% AMI	Gross Monthly 80% AMI
1 Person	\$0 - \$3,453	\$0 - \$5,525
2 People	\$0 - \$3,945	\$0 - \$6,313
3 People	\$0 - \$4,438	\$0 - \$7,100
4 People	\$0 - \$4,930	\$0 - \$7,888
5 People	\$0 - \$5,326	\$0 - \$8,521
6 People	\$0 - \$5,719	\$0 - \$9,150
7 People	\$0 - \$6,115	\$0 - \$9,783
8 People	\$0 - \$6,508	\$0 - \$10,413
9 People	\$0 - \$6,904	\$0 - \$11,046
10 People	\$0 - \$7,297	\$0 - \$11,675
11 People	\$0 - \$7,693	\$0 - \$12,308
12 People	\$0 - \$8,086	\$0 - \$12,938
13 People	\$0 - \$8,479	\$0 - \$13,567
14 People	\$0 - \$8,875	\$0 - \$14,200
15 People	\$0 - \$9,268	\$0 - \$14,829
16 People	\$0 - \$9,664	\$0 - \$15,463
17 People	\$0 - \$10,057	\$0 - \$16,092
18 People	\$0 - \$10,453	\$0 - \$16,725
19 People	\$0 - \$10,846	\$0 - \$17,354
20 People	\$0 - \$11,242	\$0 - \$17,988
21 People	\$0 - \$11,635	\$0 - \$18,617
22 People	\$0 - \$12,029	\$0 - \$19,246
23 People	\$0 - \$12,425	\$0 - \$19,879
24 People	\$0 - \$12,818	\$0 - \$20,508
25 People	\$0 - \$13,214	\$0 - \$21,142

Household Size	Gross Annual 50% AMI	Gross Annual 80% AMI
1 Person	\$0 - \$41,438	\$0 - 66,300
2 People	\$0 - \$47,344	\$0 - \$75,750
3 People	\$0 - \$53,250	\$0 - \$85,200
4 People	\$0 - \$59,157	\$0 - \$94,650
5 People	\$0 - \$63,907	\$0 - \$102,250
6 People	\$0 - \$68,625	\$0 - \$109,800
7 People	\$0 - \$73,375	\$0 - \$117,400
8 People	\$0 - \$78,094	\$0 - \$124,950
9 People	\$0 - \$82,844	\$0 - \$132,550
10 People	\$0 - \$87,563	\$0 - \$140,100
11 People	\$0 - \$92,313	\$0 - \$147,700
12 People	\$0 - \$97,032	\$0 - \$155,250
13 People	\$0 - \$101,750	\$0 - \$162,800
14 People	\$0 - \$106,500	\$0 - \$170,400
15 People	\$0 - \$111,219	\$0 - \$177,950
16 People	\$0 - \$115,969	\$0 - \$185,550
17 People	\$0 - \$120,688	\$0 - \$193,100
18 People	\$0 - \$125,438	\$0 - \$200,700
19 People	\$0 - \$130,157	\$0 - \$208,250
20 People	\$0 - \$134,907	\$0 - \$215,850
21 People	\$0 - \$139,625	\$0 - \$223,400
22 People	\$0 - \$144,344	\$0 - \$230,950
23 People	\$0 - \$149,094	\$0 - \$238,550
24 People	\$0 - \$153,813	\$0 - \$246,100
25 People	\$0 - \$158,563	\$0 - \$253,700

Required Documentation

NJ SHARES must receive these required documents within **ten business days** of the application date.

Personal ID for the Applicant and All Household Members

- Any unexpired government issued ID. ID must be provided for the applicant and all household members. If the address is listed on the ID provided and it does not match the service address, additional proof of residency is required.

Proof of Residency

- To prove residency, you can provide your lease, or any additional documentation dated within 30 days of the application date showing name and address.

Completed Signed and Dated Application

- The customer's signature and date must be on the application.

Proof of Income

- NJ SHARES requires proof of the last four consecutive weeks of income from the date of the application for all contributing household members over the age of 18. This includes:
- Paystubs
- Unemployment: Current unemployment determination letter along with proof of receipt of last 30 days of unemployment benefit.
- If paystubs cannot be produced: A letter signed and dated by the applicant's employer verifying paid in cash and the total gross monthly income must be submitted. All employment letters will be verified.
- Self-employed: NJ SHARES will accept a signed and dated letter confirming the exact dollar amount of the total gross monthly income for 30 consecutive days prior to the application.
- Rental Income: If the customer is a landlord, the current lease and a recent rental receipt must be provided as back-up documents.
- Social Security Income: Award letter for the current year.
- Pension Income: Copy of most recent check or letter verifying lifetime receipt of benefits.
- Workers' Compensation: Current bank statements showing identified direct deposits with recipient's name and address should be furnished.
- Alimony and /or Child Support: Proof of Alimony and/or Child Support and payment frequency must be supplied.
- Zero Income: All household members over the age of 18 who do not currently have income will be required to be listed individually on the application as certification of not having income.

In lieu of current income documents for the past four consecutive weeks, we will also accept:

- Income Tax Return
- Determination letter from one of the following programs dated on or after January 1, 2020 as categorical eligibility based on program participation:
 - Federal Public Housing
 - Low-Income Home Energy Assistance Program (LIHEAP)
 - Medicaid
 - Pharmaceutical Assistance to the Aged and Disabled (PAAD)
 - Supplemental Nutrition Assistance Program (SNAP)
 - Supplemental Security Income (SSI)
 - Temporary Assistance for Needy Families (TANF)
 - Universal Service Fund (USF)

Most Recent Utility Provider Bill

- Utility bills for each month financial assistance is being requested will be required. This information is verified with the designated utility provider.

Fair Housing and Non-Discrimination

It is illegal to discriminate in the sale or rental of housing, including against individuals seeking a mortgage or housing assistance, or in other housing-related activities. The Fair Housing Act prohibits this discrimination because of race, color, national origin, religion, sex, familial status, and disability. A variety of other federal civil rights laws, including Title VI of the Civil Rights Act, Section 504 of the Rehabilitation Act, and the Americans with Disabilities Act, prohibit

discrimination in housing and community development programs and activities, particularly those that are assisted with HUD funding. These civil rights laws include obligations such as taking reasonable steps to ensure meaningful access to their programs and activities for persons with limited English proficiency (LEP) and taking appropriate steps to ensure effective communication with individuals with disabilities through the provision of appropriate auxiliary aids and services. Various federal fair housing and civil rights laws require HUD and its program participants to affirmatively further the purposes of the Fair Housing Act.

Disclaimer

Monmouth County ERAP utility assistance guidelines are based on requirements and guidance issued by the US Department of Treasury and are subject to changes, modifications, or interpretations at any time during implementation of the program. Because funding is limited and federal guidelines must be adhered to, making application to Monmouth County ERAP utility assistance does not guarantee financial assistance. It is assumed beneficiaries of this program meet any and all eligibility requirement to receive federal funding.