

Atlantic County Emergency Rental (& Utility) Assistance Program (ERAP)

What could this program help me with?

The Atlantic County Emergency Rental Assistance Program will provide temporary assistance, for up to twelve months, to low and moderate income households that have had experienced a COVID Hardship and Housing Instability due to the COVID-19 pandemic. The twelve months of payments can be used to cure arrears and/or pay current housing costs. The program payments are capped at the total of 12 months rent for the household or the HUD Fair Market Rent level for a same sized housing unit. Electric, Water, and Gas Utility expenses are also eligible to be paid with this program. In certain cases, these payments may be extended to 15 months.

Who is eligible?

Atlantic County households who can document a hardship and housing instability due to the COVID-19 pandemic **and** who have a current annualized income at or below 80% of the Area Median Income of Atlantic County for the size of the applicant household.

# of Household Members	80% of Median Income
1 Person	\$46,450.00
2 Persons	\$53,100.00
3 Persons	\$59,750.00
4 Persons	\$66,350.00
5 Persons	\$71,700.00
6 Persons	\$77,000.00
7 Persons	\$82,300.00
8 Persons	\$87,600.00

What is a COVID-19 Hardship? Under this program, a COVID-19 Hardship is defined as either being on Unemployment at one time during the COVID-19 State Health Emergency, being rejected from a job during the COVID-19 State Health Emergency, being able to prove a loss of hours at work caused by COVID-19 , **OR** increased expenses related to COVID-19.

What is Housing Instability? Under this program, a household is experiencing Housing Instability if it has Rental or Utility arrears, is paying more than 50% of their current income to rent, **OR** has one or more utility turned off (unsafe condition.)

What documentation is necessary?

In order to apply for this program, you will need to provide:

- A copy of ID from each household member
- A copy of your lease
- Proof of Current Household Income
(2 months of Bank Statements, at least 3 current pay stubs/unemployment statements, & proof of any other income)
- Proof of COVID Hardship
- Proof of Housing Instability
- Latest Utility Bills

How can I apply?

This program is being administered by the Atlantic County Improvement Authority.

Please go to <https://acianj.org/applications/rental-assistance.asp> and click 

Supporting documents can be uploaded directly to the website.

Please make sure you upload all of the documents asked for AND click the red submit button to submit you application.

If you do not have computer access or are in need of assistance, please call our office 609-343-2390.