

# **Atlantic County Emergency Rental 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.

## **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.

<b># of Household Members</b>	<b>80% of Median Income</b>
<b>1 Person</b>	\$46,450.00
<b>2 Persons</b>	\$53,100.00
<b>3 Persons</b>	\$59,750.00
<b>4 Persons</b>	\$66,350.00
<b>5 Persons</b>	\$71,700.00
<b>6 Persons</b>	\$77,000.00
<b>7 Persons</b>	\$82,300.00
<b>8 Persons</b>	\$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, or being able to prove a loss of a job or income caused by 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 **BEGIN RENTAL ASSISTANCE APPLICATION**

Supporting documents can be uploaded directly to the website.

**Please make sure you upload all of the documents asked for above before you submit you application.**

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