Frequently Asked Questions
City of Jacksonville Emergency Rental Assistance Program (ERAP)

*The Emergency Rental Assistance program will assist Duval households unable to **pay rent and utilities** due to the COVID-19 pandemic. An eligible household may receive assistance for rent or utilities, including up to 12 months of past due rent and utilities (plus an additional three months if necessary, to ensure housing stability for the household, subject to the availability of funds). Households must be re-certified every three months to continue receiving assistance.*

About the Program

HOW MUCH FUNDING IS AVAILABLE FOR DUVAL COUNTY'S ERA PROGRAM?

The City of Jacksonville's Emergency Rental Assistance Program (ERAP) will distribute almost $29 million of federal funds to assist Duval County residents who have been unable to pay their rent or utilities due to a loss of income related to COVID-19. United Way is administering the rental assistance payments ($23 million), and the City and JEA will administer the utility assistance payments ($5 million).

WHAT ASSISTANCE IS BEING PROVIDED?
The funding available under this program will be used to make direct payments to landlords and JEA on behalf of qualifying tenants.

Eligibility

WHAT ARE THE ELIGIBILITY CRITERIA FOR TENANTS?

Eligible applicants must be all of the following:

- A U.S. Citizen or Legal Resident Alien
- A resident of Duval County (including the Beaches and Town of Baldwin)
- Delinquent on the payment of rent, certain utilities and/or home energy costs due on or after March 13, 2020
- Part of an "Eligible household" as defined by the Act as follows:

An "Eligible household" must include one or more individuals who are obligated to pay rent on a residential dwelling in Duval County and **must also demonstrate all three criteria below:**

1. One or more individuals within the household has:
   - qualified for unemployment benefits, or

- experienced a reduction in household income, incurred significant costs, or experienced other financial hardship due, directly or indirectly, to COVID-19 and can attest to such in writing;
2. One or more individuals within the household can demonstrate a risk of experiencing homelessness or housing instability, which may include:
   - a past due utility or rent notice or eviction notice;
   - unsafe or unhealthy living conditions; or
   - any other evidence of such risk, as determined by the City; and
3. The household has a household income that is not more than 80% of the area median income (AMI) for the household.

Priority must be provided to households that have incomes at or below 50% AMI or have one or more members who have been unemployed for at least 90 days. The income guidelines for Duval County are exhibited in the chart below:

To qualify, the household's current income must be at or below 80% Area Median Income:

HOUSEHOLD SIZE	30% OF MEDIAN	50% OF MEDIAN	80% OF MEDIAN
1 person	15,750	26,250	42,000
2 persons	18,000	30,000	48,000
3 persons	21,720	33,750	54,000
4 persons	26,200	37,500	60,000
5 persons	30,680	40,500	64,800
6 persons	35,160	43,500	69,600
7 persons	39,640	46,500	74,400
8 persons	44,120	49,500	79,200

CAN MORE THAN ONE HOUSEHOLD MEMBER APPLY?

Only one tenant application can be filed per **residential rental** property. It is therefore recommended tenants of one residential rental property coordinate with their household members to ensure only one such application is filed.

CAN A HOMEOWNER GET MORTGAGE ASSISTANCE WITH THIS PROGRAM?

Assistance through this program is only available to renters with a primary address in Duval County.

The City of Jacksonville will be releasing information soon about a new mortgage assistance program that will be administered by the Housing and Community Development Division. Homeowners who are in need of mortgage assistance should contact the City of Jacksonville at 630-City or visit www.coj.net after March 29, 2021 for more information.

IS THIS PROGRAM AVAILABLE FOR RESIDENTS WHO LIVE OUTSIDE OF DUVAL COUNTY?

No. Only residents of Duval County (including the Beaches and Town of Baldwin) can receive assistance from the City of Jacksonville's ERAP. Many other counties are establishing their own ERA programs.

DOES THE RENTAL PROPERTY HAVE TO BE THE RENTER'S PRIMARY RESIDENCE?

Yes. The rental property must be the tenant's primary residence and must be in Duval County.

DOES THE LEASE HAVE TO BE IN THE APPLICANT'S NAME?

Yes. The lease must be in the primary applicant's name, and the applicant must be responsible for paying a portion or the full amount of the rent.

WHAT IF I AM NOT ELIGIBLE FOR THE PROGRAM?
If you are not eligible for the program, we encourage you to contact United Way 211 (dial 2-1-1 or 904-632-0600) for information on local programs available to assist residents.

How To Apply

WHEN CAN I APPLY?

Applications will be accepted starting 8 a.m. EST, Monday, March 29, through 6 p.m. EST, Friday, April 9.

WHAT ONLINE PORTAL IS BEING USED FOR APPLICATIONS?
The City of Jacksonville and its partners are using a nationally recognized software and portal called Neighborly. You can access the application here: https://www.coj.net/erap

HOW DO I APPLY FOR EMERGENCY RENTAL OR UTILITY ASSISTANCE?

There are three ways a person can apply:

1. **Online:** The <u>fastest and easiest</u> way for tenants and landlords to apply is **online** at the following mobile-friendly website: https://www.coj.net/erap
2. **Drop off sites:** Paper applications will be available for pick-up and drop-off only at the sites listed below. Walk-ins only. No appointments needed.

3. **In-person application assistance:** In-person application navigators will be available to help complete applications on behalf of an applicant. Limited in-person assistance will be available **by appointment only** at the following locations:

Drop Off Sites Only

1. **Catholic Charities – Jacksonville**
   40 East Adams Street, Suite 310 (Jessie Ball duPont Center)
   Jacksonville, FL 32202
   Pick Up & Drop Off Applications - Walk-Ins Only: M-F, 9am-4pm from 3/22 to 4/9

2. **Beaches Emergency Assistance Ministry (B.E.A.M.)**
   850 6th Avenue South, Suite 400
   Jacksonville Beach, FL 32250
   Pick Up & Drop Off Applications - Walk-Ins Only: M-F, 9am-4pm from 3/22 to 4/9

3. **City of Jacksonville Housing and Community Development Division**
   Ed Ball Building
   214 N. Hogan St. 7th Floor
   Jacksonville, FL 32202

Drop Off and In-Person Application Assistance Sites
Limited in-person assistance will be available **by appointment only** at the following locations:

1. **Jewish Family & Community Services**
   6261 Dupont Station Ct.
   Jacksonville, FL 32217
   Pick Up & Drop Off Applications - Walk-Ins Only: M-F, 9am-4pm from 3/22 to 4/9
   In-person Assistance Available by Appointment Only – Call 211 or 904-632-0600 starting on Monday, March 29, 2021.

2. **Wealth Watchers**
   5310 Lenox Avenue, Suite 22 (Kingdom Plaza)
   Jacksonville, FL 32205
   Pick Up & Drop Off Applications - Walk-Ins Only: M-F, 9am-4pm from 3/22 to 4/9
   In-person Assistance Available by Appointment Only – Call 211 or 904-632-0600 starting on Monday, March 29, 2021.

3. **Downtown Ecumenical Services Council (DESC)**
   215 N. Ocean Street
   Jacksonville, FL 32202
   Pick Up & Drop Off Applications - Walk-Ins Only: M/W/F, 8:30 am-12 pm from 3/22 to 4/9
   In-person Assistance Available by Appointment Only – Call 211 or 904-632-0600 starting on Monday, March 29, 2021.

WHAT HAPPENS AFTER I COMPLETE THE APPLICATION?
You will receive an email with the status of your application, and you can check the status with your Neighborly case number. It is very important to check your email inbox associated with your application, as this is the primary way you will receive updates, requests for additional information or documents and approval status regarding your application. If you do not see an email in your inbox, please be sure to check your spam, junk or clutter folders.

WHEN COMPLETING THE ONLINE APPLICATION, CAN I SAVE IT AND COME BACK TO IT LATER?
 Yes. You can save your information on Neighborly (application portal software) until you are ready to submit.

CAN I EDIT MY DOCUMENTS AFTER I SUBMIT MY APPLICATION?
No. You are not able to edit your application or documents after you submit. For further assistance with rent payments please contact erap@uwnefl.org and for further assistance with utility only payments please contact Jacksonville.utilities@civitassc.com.

WHERE CAN I CHECK THE STATUS OF MY APPLICATION?
You will receive a case number as soon as you complete an application in Neighborly (application portal software). You can use this number to check your application status at any time. United Way 211 does not have the ability to check application status. If you need further assistance with rent payments please contact erap@uwnefl.org and for further assistance with utility only payments please contact Jacksonville.utilities@civitassc.com.

Landlord Participation

DOES THE LANDLORD OR TENANT HAVE TO APPLY?

Both the landlord and tenant must complete their respective applications in order for United Way and JEA to review and approve funding to cover rental arrears or utilities for a particular residential rental property.

WHO CAN I CONTACT IF I HAVE QUESTIONS ABOUT THE APPLICATION?

For those who have begun an application in Neighborly and need additional assistance with the online application, virtual navigators will be available 8 a.m. to 6 p.m., Monday through Friday during the application window (March 29 through April 9) by dialing 2-1-1 or 904-632-0600.

Documentation Required

WHAT DOCUMENTS ARE REQUIRED FOR ME TO APPLY?

This program requires documentation of eligibility.

Required documents from **tenant**:

- Completed application in Neighborly (https://www.coj.net/erap)
- A valid, government-issued photo identification for applicant – the address on the government-issued photo ID must match the address on the application and the lease
  - For all other members of the household we can accept one of the following:
    - ○ 1) government issued photo ID
    - ○ 2) SSN Social Security card
    - ○ 3) birth certificate (can be foreign born)
    - ○ 4) Green Card or other form of immigration documentation
    - ○ 5) if none of the above are available, then a copy of the most recently filled tax return, which should identify all members of the household, will be accepted.

- A copy of the household's Form 1040 Tax Return for all adult household members as filed with the IRS for 2020; **OR** some form of verifiable documentation evidencing every adult member of their household's previous two months of income (wage statements, paycheck stubs, unemployment statements, Social Security statements, etc.).
- Written attestation of no income (if income is not verifiable due to COVID-19 or source documentation is not available)
- Current signed lease
- Documentation of loss of employment due to COVID-19, including unemployment benefit statements and/or letter from employer
- Current utility bill (if applicable)

Required information and documents from **landlord**:

- Proof of rental arrears
- W-9 completed by landlord

WHERE CAN I GET COPIES OF MY PAYSTUBS?
Employees receive their paystubs through the mail or online during their typical pay period. Workers can also contact their employer directly for a copy of their paystubs.

WHERE CAN I GET A COPY OF MY EVICTION NOTICE OR LATE NOTICE?
 If you have lost the copy of the eviction or late notice that your landlord provided, you may be able to request another copy from your landlord.

Prioritization of Applicants

HOW ARE APPLICATIONS PROCESSED IN TERMS OF PRIORITY?

The Department of Treasury guidelines require prioritization of applications that meet either of the following criteria: (a) households with incomes at or below 50% of the Area Median Income, **or** (b) households with one or more members that have been unemployed for at least 90 days. Please note that such prioritization only applies to the order in which applications are processed and does not affect eligibility.

Completed applications meeting one of the above criteria (a. or b.) and submitted by April 9 at 6 p.m. EST, will be prioritized for processing based on the order in which the completed application was submitted.

Following the processing of all prioritized applications and confirmation that additional funds are still available, all other completed applications will be processed based on the order they were submitted until all funds have been expended.

Submitting an application does not guarantee an applicant will receive financial assistance.

Assistance Information

HOW MUCH ASSISTANCE CAN I RECEIVE?

An eligible household may receive assistance for rent and/or utilities, including up to 12 months of past due rent and utilities, dating back to March 13, 2020. A tenant may be eligible up to an additional three months if necessary, to ensure housing stability for the household, subject to the availability of funds). Households must be re-certified every three months to continue receiving assistance.

DOES THIS ASSISTANCE ONLY HELP WITH BACK RENT (ARREARS)?

No. Pending the availability of funds, certain households may be eligible for an additional three months of prospective benefits (forward rent) to ensure housing stability.

WHAT IF I RECEIVED FINANCIAL SUPPORT FOR RENT FROM ANOTHER PROGRAM DURING COVID? CAN I STILL APPLY?

You can apply if you meet the eligibility criteria. However, if you have received federal funding to support rent or utilities in the past 12 months, the ERAP cannot be used to provide financial support for those months, but can help for months in which no support has been received.

This funding shall not be duplicative of any additional rental assistance received by the tenant or the landlord for the tenant's past-due rent. Any such duplicative assistance shall be deducted from the program payment amount.

Payments and Approvals

WHO RECEIVES THE PAYMENTS?
The landlord or utility provider will receive direct payment from the program.

IF MY APPLICATION IS APPROVED, WILL I GET A NOTIFICATION?
Yes. You will receive an email with the status of your application, and you can check the status with your Neighborly case number. It is very important to check your email inbox that is associated with your application, as this is the primary way that you will receive updates, requests for additional information or documents and approval status regarding your application.

HOW LONG CAN IT TAKE TO RECEIVE ASSISTANCE?
The time it takes to review applications varies. Your application will not be reviewed until you submit all required documents and complete and submit the application. Completed applications submitted by households at 50% or less of AMI and/or 90 plus days unemployed will be prioritized for processing. Case managers will review applications and it might take several weeks to complete this review. You are encouraged to complete your application online as the processing is expected to be faster.

IF I RECEIVE ASSISTANCE, WHEN WILL I BE EXPECTED TO PAY RENT AGAIN?
 You will be expected to pay rent for all future months starting with the month following the assistance provided.

DO I HAVE TO PAY BACK THE MONEY?
No. Program-approved tenants do not have to pay back the money paid directly to their landlord by the City on their behalf.

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