

Passaic County Emergency Rental Assistance Program (ERAP)

Frequently Asked Questions

1. What is Passaic County ERAP?
 - a. ERAP is a new program that can help tenants in Passaic County pay past overdue rent as far back as March 13, 2020. It is part of Passaic County’s Collective Impact.
2. Who is eligible?
 - a. Residents of Passaic County;
 - b. Unemployed or lost income due to the COVID-19 pandemic;
 - c. At risk of housing instability or homelessness; and
 - d. Household income at or below:

# in Household	1 PERSON	2 PEOPLE	3 PEOPLE	4 PEOPLE	5 PEOPLE	6 PEOPLE	7 PEOPLE	8 PEOPLE
Household Income	\$54,950	\$62,800	\$70,650	\$78,500	\$84,800	\$91,100	\$97,350	\$103,650

3. How many months of unpaid rent can be paid?
 - a. Up to 18 months’ unpaid rent can be covered by the program.
4. Is there a limit to the total rent that will be paid for each apartment?
 - a. Payments for past overdue rent cannot exceed a total of \$20,000 per apartment. However, you should still apply if you owe more, because ERAP works with your landlord to settle on a total amount due that is less than what you actually owe.
5. Are we still eligible if someone in my household does not have legal immigration status or is undocumented?
 - a. Yes. Immigration and/or citizenship status is NOT a factor in assessing your eligibility. You may apply for the program regardless of your immigration status or the immigration status of the people in your household.¹
6. What if I don’t have a written lease?
 - a. You should still apply. In place of a lease, the landlord and tenant can sign the substitute “tenant lease verification” provided on the ERAP web site.
7. I applied for rental assistance from the State through DCA and was rejected. Why should I bother applying to Passaic County’s ERAP?
 - a. This program is specifically for Passaic County, so different funds are available and you may qualify even if you were rejected by DCA or another program.
8. I can’t be evicted. Why should I apply?
 - a. The eviction moratorium will end soon. It is better to apply and get help with the unpaid rent now than wait until you are threatened with eviction.
9. Do I qualify if I receive Section 8 assistance or live in public housing?

¹ https://www.nj.gov/dca/divisions/dhcr/offices/docs/FAQs_CVERAP.pdf

- a. Yes. ERAP can provide assistance for the tenant-owed portion of rent that is not subsidized. However, you cannot use ERAP funds for costs that have been or will be paid for with other federal assistance, including Section 8 housing or other federal vouchers.
10. A resident of my household has a felony conviction. Am I still eligible?
- a. Yes. A felony conviction does not prohibit you from receiving help from ERAP. Any household that meets the basic requirements in #2 above is eligible.
11. I'm a tenant and I think my landlord might not cooperate. What can I do?
- a. After a tenant completes his/her portion of the application, Passaic County will make every effort to get the cooperation of the landlord. If, in the end, the landlord refuses, ERAP funds can be paid directly to the tenant. (The tenant must then pay the landlord with those funds.)
12. I'm a landlord and I think my tenant may not cooperate. What can I do?
- a. After a landlord completes his/her portion of the application, Passaic County will make every effort to secure the cooperation of the tenant. The County is in the process of clarifying next steps if the tenant will not cooperate.
13. How long does the application process take?
- a. The whole process, from application by both tenant and landlord, to receiving funds, can take less than a month.
14. Can this program help with unpaid gas, electric, oil, and water bills?
- a. Not at this time, but this may be available in a few months.
15. What other services are available?
- a. ERAP is the first major initiative of the Passaic County Collective Impact Council, which includes 40 governmental, non-profit, faith based, and community members. Continue to visit ImpactPassaic.org in the months and years ahead to see the other ways the Council is working to provide individuals, families and communities with the knowledge, resources, and skills to successfully support themselves, their families and community members from birth to the end of life.
16. What number can I call for more information about ERAP?
- a. 862-657-5797 (M-F, 9-5).
17. How can I apply?
- a. You can apply by visiting ImpactPassaic.com/rentrelief. The application is available in English and in Spanish, but you get help with the application by telephone in dozens of languages thanks to our translation service, available at 862-657-5797.