



# PROGRAM OVERVIEW

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The Social Services Block Grant (SSBG) Rental Assistance Program provides short-term rental assistance in the form of a grant to homeowners participating in the Rehabilitation, Reconstruction, Elevation and Mitigation (RREM) or the Low-to-Moderate Income Homeowners Rebuilding (LMI) Program who have an executed grant agreement but have not yet completed the construction/rehabilitation/elevation of their primary residence.

## TARGET AREAS

The SSBG Rental Assistance Program provides rental assistance to RREM and LMI participants with primary residences located in the counties identified by the United States Department of Housing and Urban Development (HUD) as the “most impacted and distressed” by Superstorm Sandy (Atlantic, Bergen, Cape May, Essex, Hudson, Middlesex, Monmouth, Ocean and Union).

## PROGRAM TERM

The SSBG Rental Assistance Program funds will be available beginning in March 2015 on a first-come, first-served basis until funding is exhausted. Funding must be expended by September 30, 2015 pursuant to federal statute. **DHS has applied for a time extension with the federal government until March 31, 2017. As of March 2015, this extension is currently pending approval.**

## PROGRAM FUNDING ALLOCATION/SOURCE

The program is funded with \$9.5 million in federal Social Services Block Grant (SSBG) funds appropriated under the Disaster Relief Appropriations Act of 2013 and made available by the U.S. Department of Health and Human Services to the New Jersey Department of Human Services (DHS). DHS will transfer these funds to the HMFA for administration.

## APPLICANT ELIGIBILITY CRITERIA

Applicants Must Be:

- New Jersey residents that are United States citizens or resident aliens whose primary residence sustained damage during Superstorm Sandy.
- Homeowners who have signed a RREM or LMI Program grant agreement and have not yet completed construction/rehab/elevation of their primary residence.
- Able to provide ALL required documentation. This documentation includes:
  - The completed application (including the RREM or LMI Program Grant ID number),
  - A valid executed lease for a New Jersey rental property during the time of construction/rehab/elevation,
  - Proof of current mortgage payment on primary residence (dated within the last 30 days),
  - A valid driver's license/government-issued identification for each homeowner, and
  - A social security card for each homeowner.

**NOTE: In order for the application to be considered “complete,” ALL required documentation MUST be submitted at the time of application.**

## PROPERTY ELIGIBILITY CRITERIA

The residence undergoing construction/rehab/elevation by participating in either the RREM or LMI Program MUST:

- Be the homeowner's **primary** residence.
- Be located in one of the nine (9) “most impacted and distressed” counties as determined by HUD (Atlantic, Bergen, Cape May, Essex, Hudson, Middlesex, Monmouth, Ocean and Union).
- Have an outstanding mortgage.



*This program is made possible by funding from the U.S. Department of Health and Human Services' Social Services Block Grant (SSBG). The SSBG funding has been provided to the New Jersey Department of Human Services (DHS) and will be administered by the New Jersey Housing and Mortgage Finance Agency (HMFA). HMFA is a self-sufficient agency of state government that is dedicated to offering New Jersey residents affordable and accessible housing. HMFA receives no state appropriation.*



# PROGRAM OVERVIEW

(CONTINUED)

## APPLICANTS DUPLICATION OF BENEFITS INFORMATION

Applicants are prohibited from receiving duplicative benefits under Section 312 of the Robert T. Stafford Disaster Relief and Emergency Assistance Act, (42 U.S.C. § 5155), including, in this instance, concurrent rental assistance from other government or charitable programs as well as from insurance proceeds in excess of total housing rental payments.

Before receiving any SSBG funds for rental assistance, applicants will be required to certify by affidavit that they understand and agree to this prohibition related to the grant of federal funds. Should a violation of 42 U.S.C. § 5155 occur, applicants will be required to return all funds received.

## INCOME GUIDELINES

None. Social Services Block Grant rules prohibit an income test.

## PER HOUSEHOLD ASSISTANCE

Applicants will be eligible for up to \$825 per month for up to three (3) months of rental assistance and up to three (3) additional months' rental assistance if an extension is necessary and provided the funds are available.\*\*

*\*\*Assistance that would extend beyond September 2015 is conditioned on USHHS's approval of DHS's request to extend the SSBG expenditure deadline for this program.*

The SSBG Rental Assistance Program is only available to assist with **rent going forward** and **may not be used as a reimbursable for previously paid rent**.

## APPLICATION PROCESS

Eligible applicants can apply online at [www.njhousing.gov/homeownership/owners/ssbg](http://www.njhousing.gov/homeownership/owners/ssbg) or by contacting their assigned housing advisor.

*See Applicant Eligibility Criteria (on the previous page) or the Applicant FAQs (on the next page) for more details on applicant requirements.*

If accepted into the program, both applicants and landlords will be issued a letter of eligibility via mail. Landlords **MUST** respond and submit required documentation including a direct deposit form, cancelled check and W-9 form **within 10 business days** from the date printed on the notice of application approval.

**Without landlord participation, no funds will be disbursed.**

## PAYMENT TERMS

- The SSBG Rental Assistance Program payments will be made directly to the landlord.
- The SSBG Rental Assistance Program is a grant program with no repayment due.

## ESTIMATED NUMBER OF HOUSEHOLDS TO BE ASSISTED

Approximately 1,750 households can be assisted, assuming maximum assistance of \$4,950 per household.

## CONTACT INFORMATION

Visit [www.njhousing.gov/homeownership/owners/ssbg](http://www.njhousing.gov/homeownership/owners/ssbg), email [SSBGRental@njhmf.state.nj.us](mailto:SSBGRental@njhmf.state.nj.us) or call 1-800-NJ-HOUSE.



# APPLICANT FREQUENTLY ASKED QUESTIONS

## What is the SSBG Rental Assistance Program?

The Social Services Block Grant (SSBG) Rental Assistance Program provides short-term rental assistance in the form of a grant to homeowners participating in the Rehabilitation, Reconstruction, Elevation and Mitigation (RREM) Program or the Low-to-Moderate Income Homeowners Rebuilding (LMI) Program who have an executed grant agreement but have not yet completed the construction/rehabilitation/elevation of their primary residence. SSBG Rental Assistance Program funds are only available to assist with rent **going forward** and may **not** be used as a reimbursement for previously paid or incurred rent.

## How do I know if I am eligible for this program?

- You must be an approved applicant with an executed grant agreement for either the Rehabilitation, Reconstruction, Elevation and Mitigation (RREM) or the Low-to-Moderate Income Homeowners Rebuilding Program (LMI) but have not yet completed the construction/rehabilitation/elevation of your primary residence.
- Your primary residence must be located in one of the nine counties identified by HUD as “most impacted and distressed” by Hurricane Sandy (Atlantic, Bergen, Cape May, Essex, Hudson, Middlesex, Monmouth, Ocean, Union).
- You must be a United States citizen or a resident alien.
- You must have an outstanding mortgage on your primary residence.
- You must have an executed lease for a New Jersey rental property during the time of construction/rehabilitation/elevation.

## How do I apply?

1. To apply online, **you will need access to a printer and scanner**. If you do NOT have access to these resources, please contact your assigned housing advisor for assistance.
2. Visit [www.njhousing.gov/homeownership/owners/ssbg](http://www.njhousing.gov/homeownership/owners/ssbg) to complete the online application and upload the required documentation. *Complete application instructions are available there.*

## What documents do I have to submit in order to participate?

Required documentation includes:

- Your RREM or LMI Program Grant ID number
- A current mortgage statement for your primary residence (dated within the past 30 days)
- A valid executed lease for a New Jersey rental property during the time of construction/rehab/elevation
- A valid driver's license or government-issued identification for each homeowner
- A social security card for each homeowner
- The signed “Applicant Certification” page available here: [http://www.njhousing.gov/media/download/owner/ho\\_ssbg\\_applicant\\_certification.pdf](http://www.njhousing.gov/media/download/owner/ho_ssbg_applicant_certification.pdf)  
**(UPDATE: Please be sure the version you have signed says “Revised 3-16-15” at bottom. If it does not, please reprint and sign.)**
- The signed “Authorization for Release of Information” page available here: [http://www.njhousing.gov/media/download/owner/ho\\_ssbg\\_auth\\_release\\_info.pdf](http://www.njhousing.gov/media/download/owner/ho_ssbg_auth_release_info.pdf)

**Please note: In order for your application to be considered “complete,” ALL required documentation MUST be uploaded at the time of application.**

## How much time do I have to file the application with the necessary documents?

Funds for this program are limited and will be distributed until exhausted on a first-come, first-served basis to approved applicants.

**It is advised that applicants gather their documentation and apply as quickly as possible.**

## Does it matter what my annual income is?

No, there are no income restrictions.

## How much rental assistance can I receive?

This program will provide up to \$825.00 per month for three months and if needed, for up to an additional three months, provided program funds are available.



# APPLICANT FREQUENTLY ASKED QUESTIONS (CONTINUED)

## Is there any financial assistance with the security deposit?

No there is not. This program only provides assistance with rental payments.

## Does the rental property have to be located in New Jersey?

Yes, the rental property must be located in New Jersey.

## I have been renting for the past 3 months and expect to be renting another 3 months to complete my home.

## Will the program pay all 6 months of rental payments?

No, the program only allows for **rental assistance going forward** once you become eligible.

## I am currently receiving rental assistance from another source. Can I receive these funds too?

Yes, provided that the other concurrent rental assistance you are receiving from other government or charitable programs is not in excess of total housing rental payments.

## Will I have to pay back the rental assistance?

No. You will not have to repay the rental assistance. This is a grant program.

## Is there a lien placed on my property if I receive this assistance?

No. There is no lien placed on your property. This is a grant program.

## How are the rental payments made?

Upon acceptance into the program, the landlord must agree to participate in the program and submit required documentation. Payments will be made directly to the landlord on the homeowner's behalf. NJHMFA will pay the landlord through direct deposit into their checking or savings account, based on their preference.

For more details regarding your landlord's participation or if they have questions, please refer to the "**Landlord Frequently Asked Questions**" on the next page.

## What does the landlord have to do in order for me to receive assistance?

Once accepted into the program, HMFA will send a letter of eligibility to you, the homeowner. HMFA will also send a letter to your landlord notifying them of your participation and will request that they participate. The landlord must respond and submit a completed direct deposit form, provide a cancelled check for the account he or she wishes the payments to be deposited to and complete a W-9 form for income tax purposes.

**The landlord is required to submit all of the required documents back to HMFA within 10 business days of the date printed on the letter of eligibility.** Mailed applications will be considered timely if the envelope is postmarked within the 10-business day timeframe. **Without landlord participation, no funds will be disbursed.**

## How will I know if my landlord participates?

Upon submission of the required documents from the landlord, the homeowner will be notified of their participation in the program.

## What if my landlord won't participate?

In order for you to receive rental assistance, the landlord must participate. If your landlord will not participate, HMFA will notify you via mail that you will not be moving forward in the program.

## I've been accepted into the program, and my landlord has filed all the appropriate documents. My first rental assistance payment has been issued. Is there anything else I need to do?

In order for you to continue to receive rental assistance, you must submit ongoing certification documents by the 20th of each following month to be eligible for the 1st of the following month's rental payment.

HMFA will mail these documents to you. These documents will require your signature to certify that your primary residence is not yet complete, that you are not receiving any other concurrent rental assistance from any government, charitable or insurance organization and that you still require rental assistance under this program.



# LANDLORD FREQUENTLY ASKED QUESTIONS

## What is the SSBG Rental Assistance Program?

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## What do I, the landlord, have to do?

Once HMFA sends a letter of eligibility to the homeowner, we will also send you a letter (with attachments) notifying you of your tenant's participation in the program. **You will have 10 business days from the date printed on the letter to send the required information back to HMFA.**

The attachments will consist of a direct deposit form, a W-9 form for income tax purposes and a request for a cancelled check for the account in which you want the rental payments deposited. Mailed required landlord documentation will be considered timely if the envelope is postmarked within the 10-business day timeframe. **Without landlord participation, no funds will be disbursed.**

## What if I miss the document submission deadline?

**Failure to submit ALL required documentation by the deadline will cause your tenant to lose their reservation of funds. As funds are only available on a first-come, first-served basis to approved applicants with complete applications, it is not guaranteed that funds will be available for your tenant should you miss the submission deadline.**

## Do I have to have a lease with my tenant?

Yes, a lease is a requirement for the homeowner's participation in the program.

## Why do I have to fill out a W-9 form?

This income is considered taxable income by the federal government and must be reported.

## When will I receive the 1099R showing the income?

You will receive the 1099R during the month of January 2016, just as you would any other reportable income.

## How much rental assistance can my tenant receive?

This program will provide up to \$825.00 per month for three months and if needed, for up to an additional three months.

## Is there any financial assistance with the security deposit?

No there is not. This program only provides assistance with rental payments.

## How and when will I receive the rental assistance payments?

Payment will be made to you by direct deposit into an account of your choosing. In order for the first rental assistance payment to be made, HMFA must receive your completed direct deposit form, cancelled check and W-9.

If all documentation is received by the 15th, the rental assistance payment for the first of the following month will be processed.

Moving forward, your tenant must submit signed certification documents **each month** that state they are still unable to move back into their home. These will be mailed to your tenant and are required to continue their participation in the program.

These documents must be received by the 20th of each month for HMFA to continue making the rental payment on their behalf by the first of the following month.

## What if I do not want to participate?

As the landlord, it is your prerogative to participate or not. If you decide not to participate, HMFA will notify your tenant via mail that they will not be moving forward in the program.