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

The Emergency Rental Assistance program assists Duval households unable to **pay rent and/ or utilities** due to the COVID-19 pandemic. An eligible household may receive assistance for rent and/ or utilities including up to a combined 12 months of past due rent and/or utilities.

**Combined means that the maximum 12 months arrears include previous assistance from this program as well as other programs that have provided this assistance.

**The COJ ERAP maximum is 15 total months of assistance (12 months arrears and 3 months prospective rent). This maximum will not be exceeded under any circumstances and the current funding available is limited to arrears payments only).

About the Program

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

The City of Jacksonville's Emergency Rental Assistance Program (ERAP) has approximately $3 million remaining to assist Duval County residents who have been unable to pay their rent and/or utilities due to a loss of income related to the COVID-19 pandemic. Civitas LLC is administering the rent and utility assistance payments.

WHAT ASSISTANCE IS BEING PROVIDED?

The funding available under this program will be used to make direct payments to landlords on behalf of qualifying tenants.

Eligibility

WHAT ARE THE ELIGIBILITY CRITERIA FOR TENANTS?

Eligible applicants must be all of the following:

- A resident of Duval County (including the Beaches and Town of Baldwin)
- 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	$17,600	$29,300	$46,850
2 persons	$20,100	$33,450	$53,550
3 persons	$23,030	$37,650	$60,250
4 persons	$27,750	$41,800	$66,900
5 persons	$32,470	$45,150	$72,300
6 persons	$37,190	$48,500	$77,650
7 persons	$41,910	$51,850	$83,000
8 persons	$46,630	$55,200	$88,350

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. Applications that are found to be duplicative will be denied as a duplicate.

CAN A HOMEOWNER GET MORTGAGE ASSISTANCE WITH THIS PROGRAM?

No. Assistance through this program is **only available to renters** with a primary address in Duval County.

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. Proof of primary residency may be required.

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, Wednesday, November 30, 2022, and will close to new applications at 5:00 p.m. EST, Monday, December 5, 2022, due to the limited funding available. The close date to new applications includes those that have been created but not submitted during this timeframe. Only completed and submitted applications will be eligible for review and/or approval.

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: coj.net/erap**. You can also **text APPLY to 211904** to access the application.

HOW DO I APPLY FOR EMERGENCY RENTAL OR UTILITY ASSISTANCE?

Online: The fastest and easiest way for tenants to apply is **online** at the following mobile-friendly website: coj.net/erap. You can also text APPLY to 211904 to access the application.

To request a paper application, applicants may email a request to: Jacksonville.ERAP@civitassc.com.

WHAT HAPPENS AFTER I REGISTER?

You will receive a DO NOT REPLY email from Neighborly Software that provides your case number and request you to confirm your email by clicking on the link.

WHAT HAPPENS AFTER I COMPLETE AND SUBMIT MY APPLICATION?

You will receive a DO NOT REPLY email from Neighborly Software that provides the date and time your application was received. It also provides a link to your application where you can check the status of your case at any time.

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.

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 or 630-City does not have the ability to check application status, please check your status within the Neighborly system.

Landlord Participation

DOES THE LANDLORD OR TENANT HAVE TO APPLY?

The leaseholder/primary tenant must apply. It is not required that the landlord completes an application. However, landlords will be contacted directly for required information to support the tenant application for rental assistance.

Documentation Required

WHAT DOCUMENTS ARE REQUIRED FOR ME TO APPLY?

This program requires documentation of eligibility.

Required documents from **tenant**:

- Completed application in Neighborly (coj.net/erap or text APPLY to 211904)
- A valid, FL state-issued photo identification for applicant
- Attestation of COVID-19 financial hardship
- Current signed lease
- Current utility bill (if applicable)

Required information and documents from **landlord**:

- Ledger (verifiable proof of previous payment may be required)
- W-9 completed by landlord that matches the owner of the property according to the Duval County Property Appraiser site

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.) will be prioritized for processing based on the order in which the completed application was submitted.

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 up to a combined 12 months of past due rent and/or utilities, dating back to March 13, 2020.

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

Yes. Proof of arrears is required, and funding is only available to help with back rent (arrears).

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, 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 rent and/or utility assistance received by the tenant or the landlord for the tenant's past-due rent and/or utility payments. Any such duplicative assistance shall be deducted from the program payment amount. It is the responsibility of the applicant to report previous assistance in the tenant application.

Payments and Approvals

WHO RECEIVES THE PAYMENTS?

The landlord 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 may take several weeks to complete this review. You are encouraged to complete your application online for the fastest processing.

IF I RECEIVE ASSISTANCE, WHEN WILL I BE EXPECTED TO PAY RENT AGAIN?

You will be expected to pay rent for all months not directly paid by the program. Applying for assistance does not release any obligation to pay rent per the terms of a Lease Agreement. Applying does not guarantee assistance. Late fees incurred after assistance is approve is the tenant's obligation.

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 County on their behalf.

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