



**TOWN OF ISLIP CDA
EMERGENCY RENTAL ASSISTANCE PROGRAM (ERAP)
GUIDELINES
REVISED APRIL 16, 2021**

The Town of Islip Community Development Agency's Emergency Rental Assistance Program (ERAP) has been implemented to provide financial assistance and housing stability services to eligible, low to moderate income households that have experienced hardship directly related to the COVID-19 Pandemic. The funds are provided through the U.S. Department of the Treasury and administered by the Town of Islip Community Development Agency.

**Applicant should have documents ready to upload before starting the online ERAP application*
Tenant and Landlord must complete an online application in order for a final determination of eligibility to be made. If you are unable to complete online application, please call for assistance.*

APPLICANT ELIGIBILITY REQUIREMENTS:

- Applicant must reside in the rental unit as their primary residence and must be obligated to pay rent.
- Unit must be located in the Town of Islip (including Villages within the Town)
- Applicant must have household income at or under 80% of the Area Median Income for Nassau/Suffolk County as established by HUD and adjusted for household size, at the time application is submitted. Please see the chart under **INCOME REQUIREMENTS** for income limits by household size
- One or more individuals within the household has qualified for unemployment benefits or experienced a reduction in household income or incurred significant costs, or experienced other financial hardship due directly to the COVID-19 pandemic
- One or more individuals within the household can demonstrate a risk of experiencing homelessness or housing instability, such as past due rent or utility notice, eviction notice or threat of eviction
- Applicants must have a valid lease or rental agreement and be in good standing on their lease prior to the loss of income
- Applicants must be in arrears in their rent payments on or after March 13, 2020
- Applicants must show acceptable proof of identification and primary address
- All household members over the age of 18 must agree to participate in the Program and provide all required documentation

LANDLORD ELIGIBILITY REQUIREMENTS:

- The unit must have a valid rental permit issued by the Town of Islip
- The unit must meet Lead Based Paint inspection criteria as required by the Town of Islip CDA, if applicable
- The landlord must agree to participate in the ERAP Program and will be required to submit an online application and required supporting documentation
- The landlord must be the owner of record as set forth in Town/municipal documentation. If eligible, payments under the program may only be made to the owner of record or its authorized managing agent

INCOME REQUIREMENTS:

Household income must be at or under 80% of the Area Median Income (AMI) for Nassau/ Suffolk County as established by HUD and adjusted for household size at the time of assistance. The Current 2021 HUD Income Limits are as follows:

Household Size	2021 HUD Income 80%
1	\$ 72,750
2	\$ 83,150
3	\$ 93,550
4	\$103,900
5	\$112,250
6	\$120,550
7	\$128,850
8	\$137,150

INCOME DOCUMENTATION – Note: Income documentation must be provided by all household members over the age of 18, if applicable:

- Signed copies of the 2019 (to substantiate subsequent loss of income) and the 2020 Federal Tax return, W-2 and/or 1099 forms
- If employed, four (4) consecutive pay stubs for the period immediately prior to Application submission that indicates year-to-date gross income
- Two (2) most recent consecutive bank statements for any and all bank accounts and investment accounts for the period immediately prior to Application submission
- Documentation of social security, child support, pensions, disability, retirement funds, income from rental property and documentation from any other income source
- Documentation of unemployment benefits applied for and/or received
- Self-employed applicants must provide a notarized letter from a CPA or attorney indicating the amount expected to be received for the next twelve months or a notarized year-to-date profit and loss statement
- Certification of Income
- Certification of Loss of Income
- Self-attestation of Income

ADDITIONAL REQUIRED DOCUMENTATION:

- Executed No Duplication of Benefits Certification
- Executed Authorization for Release of Information (all household members over the age of 18 listed on the application)
- Copy of executed Lease or written rental agreement
- A copy of a valid driver’s license or valid photo ID for the Applicant and household members over the age of 18
- Such other documentation as may be determined necessary or required by the Town of Islip CDA
- Town of Islip Rental Permit provided by landlord
- Completed and signed W9 form provided by landlord
- Fully completed online ERAP Application for Applicant and Landlord with all required documentation
- Eviction Notice Letter (if applicable)

LOSS OF INCOME:

Applicants must have suffered a loss of income, due to COVID-19, as a result of a lay-off, termination, furlough, or reduction in hours/pay that impacted the ability to pay rent on or after March 13, 2020. In addition to available documentation, applicants are required to self-certify and attest to the loss of income, the rental arrears, and their inability to pay rent due to the loss of income, by submission of a Certification of Loss of Income.

DUPLICATION OF BENEFITS:

Federal law prohibits any duplication of benefits. A duplication of benefits occurs when a person or entity receives financial assistance from multiple sources for the same purpose and the total assistance is more than the total need. Applicants and landlords will be required to sign a certification regarding duplication of benefits that verify whether any other assistance was received for the same purpose.

FAIR HOUSING AND NON-DISCRIMINATION:

The Town of Islip CDA is committed to furthering and promoting fair housing, equal opportunity, and non-discrimination in compliance with all federal, state and local laws, including, but not limited to, the Fair Housing Act, as amended by the Housing for Older Americans Act, the Americans with Disabilities Act, the Civil Rights Act, and the New York State Human Rights Law. The Town of Islip CDA will have staff available to assist with the Application, and answer questions about eligibility requirements. In furtherance of this policy, the Town of Islip CDA will not discriminate on the basis of race, creed, color, national or ethnic origin, sex, sexual orientation, gender identity, familial status, source of income, religion, disability, veterans' status, age, or any other basis prohibited by law.

LIMITED ENGLISH PROFICIENCY AND ACCOMMODATIONS:

Applications and Program Guidelines are available in English and Spanish and will be made available in other languages as requested. The Town of Islip CDA will take reasonable steps to ensure that persons with Limited English Proficiency (LEP) and persons, who need assistance or who have a limited ability to speak, read, or write English, will have meaningful access and an equal opportunity to participate in the Program. Interpreters, translators and other aids needed to comply with this policy shall be provided as reasonably necessary.

DISCLAIMER:

The ERAP Guidelines and criteria are based upon current requirements and guidance issued by US Treasury Department as well as Town of Islip CDA requirements. Applicants are advised that the ERAP Guidelines are subject to change, at any time and from time to time, without prior notice, based upon needs, requirements, interpretations, and regulations, as the same may be determined by US Treasury Department and/or the Town of Islip CDA. The Town of Islip CDA may request additional or different documentation as may be acceptable to the Town of Islip CDA at its sole discretion.

***Income includes all gross household income – earned income/wages, overtime, unemployment, bonuses, pensions, social security, 401K distributions, tips, interest on bank accounts, etc. Income cannot exceed the maximum annual income for your household size. The limits above are based on the 2020 HUD income limits.**

Please go to <https://portal.neighborlysoftware.com/ERAP-TownofIslipCDA/Participant> to apply

If you have any questions or need assistance with applying

Please call (631)647-5683 or (631)647-5685

Por favor, vaya a <https://portal.neighborlysoftware.com/ERAP-TownofIslipCDA/Participant> para aplicar. Si tiene alguna pregunta o necesita ayuda con la solicitud

Por favor llame al (631)647-5683 o (631)647-5685.