



## Town of Islip Community Development Agency Emergency Rental Assistance Program 2

October 21, 2022

### **ALL INCOME ELIGIBLE TOWN OF ISLIP RESIDENTS/TENANTS SHOULD APPLY**

The Town of Islip Community Development Agency's Emergency Rental Assistance Program (ERAP2) 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 but does not have to be done simultaneously. If you are unable to complete an online application, please call for assistance and we will send you an application and/or assist you in completing one online. In-person appointments are available, please call to schedule.*

ALL AWARDS ARE SUBJECT TO THE AVAILABILITY OF FUNDS. AN APPLICATION FOR ASSISTANCE DOES NOT GUARANTEE PAYMENT OF THE AMOUNT REQUESTED AND THE RIGHT TO AMEND OR ADJUST THE REQUEST FOR ASSISTANCE BASED UPON AVAILABLE FUNDING IS EXPRESSLY RESERVED.

### **ERA 2 FUNDING**

As of March 22<sup>nd</sup>, 2022 all ERA1 funding have been distributed. The Town of Islip CDA will now be utilizing ERA 2 funding for any future disbursements.

### **AMOUNT OF ASSISTANCE**

For ERA2 funds: Assistance will be provided for up to 12 months of payments. An additional 3 months may be paid if "necessary to ensure housing stability," subject to availability of funds. There is no cap on the amount, and amounts may include the full amount of both rental payments and utility payments. However, the number of prospective payments is limited to 3 months and must be necessary to ensure housing stability. In addition, for ERA2, there is no requirement that arrears be reduced before awarding assistance for prospective rent. Please note that the maximum assistance cannot exceed 18 months.

### **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, rental agreement or self-attestation of rental arrangement
- Applicants rent arrearages must be on or after March 13, 2020
- Applicants must show acceptable proof of photo identification
- All household members over the age of 18 must agree to participate in the Program and provide all required documentation

**LANDLORD ELIGIBILITY REQUIREMENTS:**

- The landlord will be required to submit an application and supporting documentation (W9, Copy of Deed, Notice of Arrears, Lease, Landlord Covenants and Representations)

**Process of prioritization of assistance to households with incomes of less than 50% of the area median income or having been unemployed for at least 90 days:**

The Town of Islip’s Emergency Rental Assistance Program Management Software (Neighborly) utilizes an internally integrated prioritization matrix algorithm to categorize priority of applicants with incomes of less than 50% of the area median income or having been unemployed for at least 90 days. (Illustration of applicant prioritization is provide in Chart-1)

Chart-1

The screenshot shows the 'Waitlist' page in Neighborly Software. The table displays two results. The first result (Case ID 31296) has 20 points, and the second (Case ID 31014) has 10 points. The interface includes filters for 'UNEMPLOY COMPE', 'EVICT NOTICE', and 'POINTS'.

	PRIORI...	CASE ID	CASE NAME	CREATED	ORIG SUBMIT	LAST SUBMIT	REVIEWER	UNEMPLOY COMPE	EVICT NOTICE	AMI	POINTS
<input type="checkbox"/> [0] No <input type="checkbox"/> [5] Yes		31296	[REDACTED]	06/10/2021	06/10/2021	06/10/2021		[5] Yes	[5] Yes	[10] 2021 HUD Income Limits...	20
<input type="checkbox"/> [0] No <input type="checkbox"/> [5] Yes		31014	[REDACTED]	05/27/2021	06/10/2021	06/10/2021		[0] No	[0] No	[10] 2021 HUD Income Limits...	10

**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 and 2022 HUD Income Limits are as follows:

<b>Household Size</b>	<b>2021 HUD Income 80%</b>	<b>2022 HUD Income 80%</b>
1	\$ 72,750	\$ 81,450
2	\$ 83,150	\$ 93,050
3	\$ 93,550	\$104,650
4	\$103,900	\$116,250
5	\$112,250	\$125,600
6	\$120,550	\$134,900
7	\$128,850	\$144,150
8	\$137,150	\$153,450

**INCOME DOCUMENTATION – Note: Income documentation must be provided by all household members over the age of 18. The following is a list of documentation that are examples of documents that will be accepted, if applicable, to the client in order to determine income eligibility**

- 2020 Federal Tax return, W-2 and/or 1099 forms, if available
- 2021 Federal Tax return, W-2 and/or 1099 forms, if available
- Self-Attestation of Income, if no other income documentation is available
- Certification of Zero Income
- If employed, four (4) consecutive pay stubs for the period immediately prior to Application submission that indicates year-to-date gross income
- Documentation of unemployment benefits applied for and/or received
- Certification of Income
- Certification of Loss of Income Due to Covid
- Documentation of social security, child support, pensions, disability, retirement funds, income from rental property and documentation from any other income source

**ADDITIONAL DOCUMENTATION, IF APPLICABLE:**

- Executed No Duplication of Benefits Certification (Landlord and Tenant)
- Executed Authorization for Release of Information (all household members over the age of 18 listed on the application)
- Tenant Declaration of Hardship During the Covid-19 Pandemic
- Copy of executed Rental Agreement (lease) or Self-attestation of Rental Arrangement
- Completed and signed W9 form provided by **Landlord**
- Copy of Deed provided by **Landlord**
- Fully completed online ERAP Application for Applicant and Landlord with all applicable required documentation (Application is available in hard copy upon request) **Can be submitted separately**
- Eviction Notice Letter (if applicable)
- Statement of Rent Arrears
- Landlord Covenants and Representations with regard to prohibiting eviction proceedings for non-payment for the same number of months that funding is received
- All other documentation as may be determined necessary or required by the Town of Islip CDA to establish eligibility

NOTE: Missing documentation requested is to be submitted within 10 business days after being contacted by a representative of the Town of Islip CDA. Failure to submit required documentation will result in ineligibility for the Program, subject to a right of appeal.

**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.

**INACTIVITY**

If there has been no activity completed on an application for thirty (30) calendar days, then the application will be deemed Inactive. Once the application is inactive, the applicant is given ten (10) business days to complete and submit the application. If the application is not completed and submitted within the time allotted, then the application will be denied.

**APPEAL**

A determination of ineligibility may be appealed by submitting a written request to the Town of Islip CDA. The appeal must state the basis of the appeal and contain documentation to support the appeal. An appeal submitted based upon failure to submit documentation within the time period required will be reviewed internally by the ERAP Staff. All other appeals will be promptly reviewed by the Executive Director of the Town of Islip CDA. The applicant will be advised of the final determination by email and/or regular mail.

**DUPLICATION OF BENEFITS:**

Federal law prohibits any duplication of benefits. A duplication of benefits occurs when a person 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.

**RECERTIFICATIONS**

Applicants who have been awarded funds from the Town of Islip CDA ERAP1 and are looking to reapply for further assistance will be placed on a waitlist in an effort to accommodate applicants who have not yet been assisted from the Emergency Rental Assistance Program. Should funds be available, applicants will be assisted by date order of their recertification submission. Any applicant who has received the maximum of 18 months or was previously approved for prospective rent will not be eligible for recertification.

**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.

**SPECIAL SITUATIONS:**

- In situations where household members leave the household causing the remaining tenants to fall behind, we will only cover the HUD fair market rent guidelines based on the number of bedrooms currently occupied and not the original household size.
- In situations where the applicant passes away due to any circumstance we will proceed forward on the application with the co-applicant

**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.

**ALL FORMS ARE AVAILABLE ONLINE, BY EMAIL, FAX OR REGULAR MAIL**

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**