

Rental Arrears Assistance Program Policy

What's Covered

- Past-due rent payments only
- Traditional apartment or house rent
- Lot rent for tiny homes, mobile homes, or trailer parks

Eligibility Requirements

You must meet ALL of the following:

- Current Monmouth County resident at the dwelling seeking assistance for
- Household income less than 200% of the Federal Poverty Guidelines
- Able to provide all requested documentation by the due date
- Able to demonstrate budgetary sustainability to our financial counselor
- Able to demonstrate a financial hardship
- Household must have a source of income

Who Is NOT Eligible

You cannot receive assistance if:

- You've received AHA assistance within the last 2 years (24 months)
- You owe more than \$4,500, unless you provide verified funding for the difference

Award Amount

Maximum: \$4,500 per household every 2 years

If you owe more than \$4,500:

- You must secure verified funding from another source to cover the difference
- You must provide proof of payment for the difference before approval
- Full balance must be paid to prevent eviction

***Please Note:** If the application link for a program is not active, it means the program is currently on pause while we work through existing requests. Please check back soon for updates.

Program Overview

This program provides financial assistance to households facing eviction due to rental arrears. The goal is to prevent eviction while helping clients develop sustainable financial practices for long-term housing stability.

How Much Assistance Can You Receive?

Maximum Award: \$4,500 per household every 2 years

What qualifies as rental arrears?

- Traditional apartment or house rent that is past due
- Lot rent for tiny homes, mobile homes, or trailer park communities

How Does the Program Cover My Arrears?

The **full balance** shown on your Rental Assistance Verification Form and rental ledger must be paid to prevent eviction. This balance may be covered by:

- AHA (up to \$4,500 maximum)
- You, the client (any amount over \$4,500)
- Other agencies or organizations (if applicable)

What If I Owe More Than \$4,500?

If your total arrears exceed \$4,500, you are responsible for the remaining balance. Before your file can be approved, you must:

1. Find a way to pay the difference (through personal funds or another assistance program)
2. Provide proof that the remaining balance has been paid or will be paid

Example:

- Total arrears owed: \$5,000
- AHA will pay: \$4,500
- You must pay: \$500 (and provide proof of payment)

How Often Can I Receive Assistance?

You can only receive rental arrears assistance once every 2 years (24 months).

This rule applies regardless of how much assistance you receive.

Important: Even if you receive less than the \$4,500 maximum, you cannot apply again within the 2-year period.

Example:

- You receive \$2,000 in assistance in January 2024
- You cannot apply for rental arrears assistance again until January 2026
- This is true even though you only received \$2,000 (not the full \$4,500)

What Documents Do I Need to Provide?

Identification for Your Household

Everyone in your household needs:

- Social Security Card

Adults 18 years and older need:

- Photo ID (must not be expired and must show your current address)

Children under 18 need:

- Birth Certificate

Income Information

Every adult 18 years or older in your household must provide:

- Proof of Income: Documents showing all income received during the 3 months before you applied (pay stubs, benefit statements, etc.) — See details [HERE](#)
- OR a signed Affidavit of No Income if you have no income — Get form [HERE](#)

Housing Documents

Everyone must provide:

- Current lease agreement (must be signed)
- Rental ledger showing your payment history and current balance owed, OR a late rent notice showing the amount due
- Landlord's contact information (email preferred, phone number acceptable)
 - **Important:** Let your landlord know to expect an email from AHA

Provide if applicable:

- Section 8 or other rental assistance letter, OR let us know if you do NOT have any rental subsidy
- Current SNAP or other benefits documents, OR let us know if you do NOT receive benefits

Financial Counseling Forms

- [**Counseling Intake Form \(3 pages\) — HERE**](#). Complete and sign all 3 pages. **Credit Check Authorization is REQUIRED:** You must agree to a credit check on this form. If you do not authorize the credit check, you will be automatically disqualified from the program.
- **2 months of Bank Statements**

Required Financial Counseling

To receive assistance, you must complete financial counseling with one of our HUD-certified housing counselors. This requirement helps ensure your household can maintain stable housing after receiving assistance.

You must complete:

1. **One-on-one Financial Counseling Session** — We will review your budget to determine if it is sustainable
2. **Financial Workshop** — May be individual or group format

During these sessions, you will:

- Have your credit report reviewed
- Create a household budget
- Develop a personalized action plan for financial stability

Proof of Financial Hardship

You must provide documentation that explains why you fell behind on rent. This information will be reviewed to determine your eligibility for assistance.

Application Process

Step 1: Complete the prescreen

Step 2: Submit your application with all required documents

Step 3: We will review your financial hardship documentation

Step 4: If you owe more than \$4,500, you must secure funding for the difference and provide proof of payment

Step 5: Complete your financial counseling session and workshop

Step 6: Your file will be presented for approval

Step 7: If approved, payment will be issued (Check Request processed)

Questions?

If you have questions about this program or need help gathering your documents, please contact us at capdocs@housingall.org

****This is not an emergency program and is designed to assist while helping you build the skills and resources needed for long-term housing stability. If ANY information is deemed to be false or if statements are untrue, the application will be denied.****