Murphy Administration's COVID-19 Emergency Rental Assistance Program (CVERAP) Stabilizes Housing for More than 15,000 Households

DCA Banner

Posted on: 03/08/2021

$91.75 in Coronavirus Relief Funds (CRF) Expended for Temporary Rental Assistance for Low- to Moderate-Income Households Experiencing a Substantial Reduction in Income During the Pandemic, Including the Homeless or Those at Risk of Homelessness

TRENTON, NJ – The Murphy Administration today announced that more than 15,000 households are benefiting from the $91.75 COVID-19 Emergency Rental Assistance Program (CVERAP) launched in July 2020 in response to the COVID-19 pandemic. Participants applied through a lottery system and were selected from an overall pool of applicants through a randomized process based on eligibility and the lottery criteria. Households in the program have received six months of rental assistance paid directly on the tenant's behalf to their landlord. Payments began in September 2020.

"This is a huge step in the right direction and I am proud to say that we were able to help 7,000 more families than originally anticipated," said Governor Murphy. "We are relieved that we were able to help these families, but are by no means at the finish line. As announced in my FY2022 budget, based on the success of the CVERAP program, we will be going even further with another $350 million in federal dollars toward a new rental assistance program. As long as the pandemic continues to have an economic impact on our state, we will continue to push for additional federal relief until we've helped as many families as possible."

Originally, $65 million in federal Coronavirus Relief Fund (CRF) monies were designated for CVERAP. Due to the demand for rental assistance, this allocation was increased to help more families.

A total of 39,962 people, made up of an average household size of 2.65 persons, were able to remain in their homes through the CVERAP program with an average assistance award of roughly $6,000. More than 80 percent of the households that received assistance were at 30 percent or below the Area Median Income. The typical CVERAP recipient was a single mother between 30-50 of age who was current on her rent prior to the pandemic, but lost employment, therefore reducing her income and thus becoming very low income.

"From day one, this Administration has worked to assist those experiencing financial hardship and the pandemic has demonstrated our commitment even more," said Lt. Governor Sheila Y. Oliver, DCA Commissioner. "We know there are more families in need of help. Governor Murphy and I are committed to getting them resources and direct financial relief. No one should lose their home as a result of COVID-19."

Qualifying households were represented in all counties with Bergen, Essex, Passaic, and Middlesex counties having the highest percentage of households receiving assistance. Among qualifying households, 37 percent were white, 36 percent were Black, 28 percent were Hispanic/Latino, and 12 percent were Asian, followed by smaller percentages of American Indian, Pacific Islander, and those characterized as "Other." The ages of applicants ranged from 18 to 70 and older.

Participants the CVERAP program had to meet the following eligibility requirements:

· Had a gross annual household income that is at or below the program's maximum income limits for the county where they will be residing;

· Be a New Jersey resident and have a current lease in New Jersey;

· Were current on their rent as of March 2020 since this program does not assist with arrears;

· Had a substantial reduction in income or be unemployed due to the COVID-19 pandemic;

· Had a lack of assets and savings to pay rent;

· Were not receiving a subsidy from another rental assistance program or living in public housing since households receiving any other rental assistance were ineligible.

Qualifying households were expected to pay 30 percent of their income toward rent and the program paid the remainder of their rent up to DCA's fair market rent payment standard.

The DCA offers a wide range of programs and services, including affordable housing production, fire safety, building safety, community planning and development, local government management and finance, and disaster recovery and mitigation.

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