



# SLEG

Small Landlord Emergency Grant Program

# What is the Small Landlord Emergency Grant Program?

- An emergency housing assistance program for small rental properties in the State of New Jersey
- Intended to support both small landlords and their tenants during the COVID-19 emergency
- Administered by the New Jersey Housing and Mortgage Finance Agency with \$25 million in CARES Act funds



# SLEG

# Landlord **AND** Tenant Assistance

## Why SLEG?

- In New Jersey, approximately 2/3 of the state's small rental properties are considered “mom-and-pop” properties
- Given the unique circumstances of the COVID-19 emergency, both landlords and tenants have faced prolonged economic hardship during this crisis – increasing the risk of foreclosure and eviction
- SLEG directly addresses these dual threats
  - Provides a grant to ensure operating costs continue unabated by matching missed or reduced payments from April to July
  - Ties landlord reimbursement to tenant back rent forgiveness



# SLEG

# How Does the SLEG Program Work?

- The SLEG Program is a grant reimbursement program for lost rental revenue by paying tenants' owed back rent that may have accrued between April 2020 and July 2020.
- Small property owners who have experienced missed or reduced rent payments that can reasonably be attributed to COVID-19 can apply.
- Assistance will be awarded on a unit-by-unit basis, and only units with low-to-moderate level rents are eligible.
- SLEG recipients are legally obligated to waive any outstanding back rent and late fees that their tenant may have accrued during the eligible period



# SLEG



# Eligibility Criteria for the Applicant

In order to be eligible for SLEG, an applicant must:

- Be the Primary Property Owner of a residential rental property in New Jersey that has been registered as such with the New Jersey Department of Community Affairs' (NJDOCA) Bureau of Housing Inspection Registration Inspection Management System (RIMS) database, **current as of July 17, 2020**
- Be current on all state and local tax obligations
- **NOT** be a government entity or public housing authority
- **NOT** be a condo or cooperative owner

# SLEG





# Eligibility Criteria for the Property

In order to be eligible for SLEG, a property must:

- Contain at least three and no more than 10 total housing units
- Have a fire inspection certificate, current as of December 31, 2019
- Contain at least one non-vacant COVID-impacted unit with a net rent deficit between April 2020 and July 2020 – meaning that the total rent due from the tenant in the impacted unit during this period exceeds the amount paid by the tenant during this period
- Rents charged to COVID-impacted unit(s) are no greater than the maximum rent thresholds listed in the following slide. If a unit has an above-threshold rent for its bedroom size, that unit is ineligible for SLEG assistance
- **NOT** be a seasonal or vacation rental property

# SLEG





Maximum Rent Thresholds by Bedroom Size						
County of Rental Property	Studio	1BR	2BR	3BR	4BR	5BR
Atlantic County	1,182	1,266	1,518	1,754	1,956	2,159
Bergen County	1,504	1,611	1,932	2,232	2,490	2,748
Burlington County	1,354	1,450	1,740	2,010	2,242	2,474
Camden County	1,354	1,450	1,740	2,010	2,242	2,474
Cape May County	1,202	1,288	1,546	1,785	1,992	2,197
Cumberland County	1,028	1,102	1,322	1,527	1,704	1,880
Essex County	1,496	1,603	1,924	2,222	2,478	2,735
Gloucester County	1,354	1,450	1,740	2,010	2,242	2,474
Hudson County	1,382	1,480	1,776	2,051	2,288	2,525
Hunterdon County	1,674	1,793	2,152	2,486	2,774	3,060
Mercer County	1,564	1,676	2,012	2,324	2,592	2,861
Middlesex County	1,674	1,793	2,152	2,486	2,774	3,060
Monmouth County	1,532	1,642	1,970	2,276	2,540	2,802
Morris County	1,496	1,603	1,924	2,222	2,478	2,735
Ocean County	1,532	1,642	1,970	2,276	2,540	2,802
Passaic County	1,504	1,611	1,932	2,232	2,490	2,748
Salem County	1,354	1,450	1,740	2,010	2,242	2,474
Somerset County	1,674	1,793	2,152	2,486	2,774	3,060
Sussex County	1,496	1,603	1,924	2,222	2,478	2,735
Union County	1,496	1,603	1,924	2,222	2,478	2,735
Warren County	1,448	1,552	1,862	2,151	2,400	2,648

# SLEG

Small Landlord Emergency Grant Program

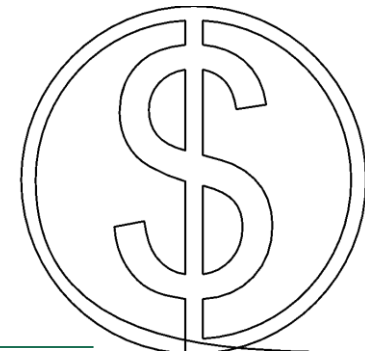




# Grant Award Details

- There are no preset minimum or maximum award amounts for the SLEG program. The grant award amount will be calculated on the basis of the number of eligible, COVID-impacted units in the property and the corresponding net rent deficit for those units over the four-month period between April 2020 and July 2020.
- To ensure the SLEG program reaches “mom-and-pop” property owners most vulnerable to the financial uncertainty created by the COVID-19 emergency, at least 1/3 of SLEG funds will be reserved for those applicants who are registered in the NJDCA RIMS database as individuals or family owners.

# SLEG

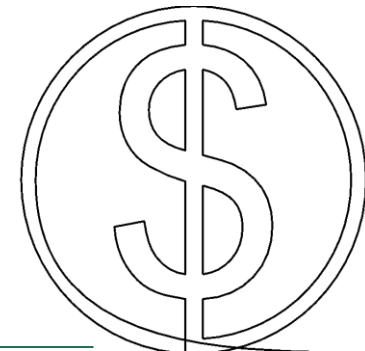






# Grant Award Calculation

- **SCENARIO 1:** An applicant owns a rental property in Hudson County with three 1BR apartments that each have a monthly rent of \$1,000. If all three of the tenants in those units lost income and were unable to pay any rent for April, May, June and July 2020, and so long as the application met all of NJHMFA's other criteria and standards, the applicant would qualify for grant assistance up to \$12,000.
- **SCENARIO 2:** An applicant owns a rental property in Hudson County with three 1BR apartments that each have a monthly rent of \$1,000. If, instead, two of the tenants could only pay 50% of their rent, and the other tenant was able to pay their rent in full for April and May, but was unable to pay any rent in June and July. As long as the application met all of NJHMFA's other criteria and standards, the applicant would qualify for grant assistance up to \$6,000.
  - 2 units x \$500 net rent deficit per month x 4 months non-payment +  
1 unit x \$1,000 net rent deficit per month x 2 months non-payment  
= up to \$6,000 in total SLEG assistance



# SLEG

# Application Timeline

- Wednesday, August 19: Application period opens at 9 AM
- Wednesday August 26: Application period closes at 1 PM
- Thursday, August 27: Computer Randomization of applications, and application review begins
  - Application status will refresh on applicant account so that they are informed of whether they are “under review” or placed on SLEG “waitlist”



SLEG

# Application Details

- The application will be through a web-based portal
- Applicants will need to self-register with a valid email address on the application portal before completing the application
  - Applicant can log back into the platform to check on the status of their application
- Needed for application:
  - Taxpayer Identification Number
  - Details about their property, including their DCA RIMS Property Registration Number
  - A financial accounting of the property's rent revenue from December 2019 to July 2020
  - A fire certificate, current as of December 31, 2019
  - Bank Statements for December 2019 through July 2020
  - Leases that cover all units that the applicant is seeking SLEG assistance for

# SLEG



# Additional Details

- You may apply for SLEG assistance for more than one property, but each will be considered separately in the random draw.
- Only the registered Primary Property Owner may apply.
- You may NOT use a SLEG award to assist an owner-occupied unit. However, the other *rental* units in your building may qualify for reimbursement if they meet the eligibility criteria.
- SLEG assistance does not cover late fees directly, but you will be required to waive late fees in addition to outstanding back rent accumulated between April and July.

# SLEG





# Additional Details

- The SLEG Program application will ask you to account for the rent paid before the COVID-19 outbreak in March. If your tenant owed more rent *before* the COVID-19 outbreak in March than they did after, their unit is not eligible for assistance. If your tenant owed some of rent before the COVID-19 outbreak in March, but owed even more afterward, we can attribute the increase to COVID-19 and assist the unit.
- Only units occupied between April and July 2020 are eligible for assistance under the SLEG Program. Vacant units will not be assisted.
- You will need Internet access to submit an application. You can access the application portal via computer or a web-accessible mobile device or tablet. We suggest using Firefox or Chrome for the best experience.

# SLEG





# Additional Details

- If your tenant pays rent in cash, and you have evidence of the deposit of your tenant's cash rent in a bank statement, that tenant's unit will be eligible for reimbursement as long as their unit meets all other eligibility criteria. If you are unable to demonstrate deposit of your tenant's cash payment into a bank account, that tenant's unit will be ineligible for reimbursement.
- NJHMFA will provide the online application in English and Spanish. NJHMFA has contracted for interpretation services to support speakers of at least 10 additional languages: Arabic, Mandarin, Cantonese, Gujarati, Hindi, Italian, Korean, Polish, Portuguese and Tagalog. Translated versions of the application itself are available in advance of the portal opening.
  - Applicants can context [languagehelp@njhmfa.gov](mailto:languagehelp@njhmfa.gov) to receive a call within one business day from a representative who can communicate with them in their primary language.

# SLEG





# Additional Details

- Requests for SLEG assistance for units with above-threshold rents will be denied. You should only apply for SLEG assistance for units that have missed or reduced rent payments in April, May, June, or July 2020.
- You may not make changes or corrections to your application once it's been submitted. The only action you may take on your application after submission is to rectify issue(s) identified in your documentation by NJHMFA reviewers, as described in the previous question.
- Applicants will be notified in the denial letter as to whether or not an appeal will be considered and, if it will be, the process to follow. Applicants will have 10 business days to file an appeal with NJHMFA after receiving their letter.

# SLEG

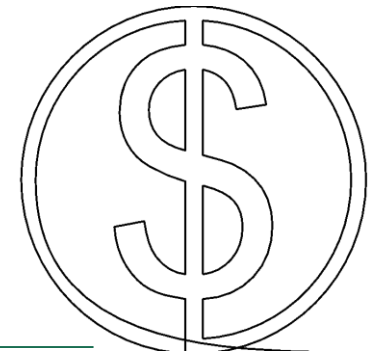




# Other State Resources

- [New Jersey COVID-19 Information Hub](#)
- [DCAid tool](#)
- [NJHMFA Housing Counselors](#)
- <https://covid19.nj.gov/forms/renter>

# SLEG





# What Do I Do Next?



Please visit our website to review the application, resource materials and, between August 19 at 9 AM and August 26 at 1 PM, submit an application:

[www.njhousing.gov/rentals/sleg](http://www.njhousing.gov/rentals/sleg)

If you have questions regarding the program, our hotline is open Monday to Friday from 8 AM to 8 PM\*:

1-866-280-9756

[SLEG@njhmfa.gov](mailto:SLEG@njhmfa.gov)

\*Hotline operators are available to assist with eligibility and operational questions but cannot assist in filling out an application or provide personalized information regarding your submission.



# SLEG



THANK YOU!  
Questions?

**SLEG** Small Landlord Emergency Grant Program

