

NJ SHARES Mortgage Assistance, Rent and Tax Program (NJ SMART)

Eligibility Guidelines for the NJ SMART Program



2026 Income Guideline Chart

Households with a combined gross monthly income between 0 – 80% of the State Median Income for New Jersey may apply for the NJ SMART Program.

Household Size	Gross Monthly Income
1	\$6,233
2	\$7,121
3	\$8,013
4	\$8,900
5	\$9,613
6	\$10,325
7	\$11,038
8	\$11,750

The NJ SMART Program provides assistance to eligible New Jersey residents who have experienced a temporary financial crisis and meet all other program guidelines. The NJ SMART Program is NOT an emergency assistance program and applying for assistance does not guarantee that assistance will be provided. The NJ SMART Program will provide a grant of up to \$5,000 for overdue rent, mortgage, or property tax payments. In lieu of an arrearage grant, the NJ SMART Program can also assist with security deposit and first month's rent up to \$5,000. All payments will be made in a one-time, lump-sum payment directly to the landlord, mortgage company or tax collector on behalf of the applicant.

Eligibility Guidelines effective November 17, 2025

Households MUST:

- Reside in New Jersey and the property owned or rented must be their primary residence. Households receiving housing subsidies are not eligible for assistance with rental arrearage through this program, however they may receive assistance with security deposit and first month's rent if subsidy is not received for those initial move in costs.
- Be experiencing a temporary financial crisis, such as a job loss or illness.
- Be in arrears for rent, mortgage, or property tax a minimum of one month or seeking security deposit/first month's rental assistance and have already found a place to rent.
- Have a traditional mortgage if applying for mortgage assistance. Reverse mortgage holders are not eligible for assistance under this program.

Households MAY:

- Receive one rent, security deposit/first month's rent, mortgage, or property tax grant of up to \$5,000. Grant will be awarded for rent, mortgage or property tax arrearage only. Grant amount will NOT include administrative, amenity, interest, parking, pet, penalty, legal or late fees. If property taxes are included in the mortgage, only one mortgage grant will be considered.

Income Eligibility:

Have a combined gross monthly income between 0 – 80% of the State Median Income for New Jersey.

Additional Details:

All 2026 NJ SMART Program applications will be taken through our online portal.

No paper applications will be accepted.

Be mindful about the application being submitted for review. The application cannot be changed from a rental arrearage application to a security deposit/first month's rent application, and the grant will be processed to completion once SHARES changes the status to "Information Requested from Creditor." Once the application is processed and awarded, regardless of grant type, the award cannot be changed, and payment will be made to the landlord, mortgage company or tax collector.

If you have applied for security deposit/first month's rent and a ledger comes back from a landlord that shows that a security deposit and/or the first month's rent has been paid, then your application will be closed, and no payment will be issued.

To be eligible for a security deposit /first month's rent grant under this program, you must apply within 90 days of moving into the unit.

The application process may take several weeks depending on volume and response time from the applicant/landlord/mortgage company/tax collector. Please be advised applications filed concurrently with a Warrant of Removal or an Order to Vacate may exceed the time necessary to prevent eviction.

Please be aware that the NJ SMART Program is a once in a lifetime grant opportunity and as such information is obtained for payment assistance purposes ONLY. No mediation between landlords and tenants will be offered or provided by our staff during the application process or once the grant payment has been made.

Required Documentation

SHARES must receive these required documents within fourteen days of the application date.

Personal ID for the Applicant and All Household Members

- Any unexpired government issued ID. ID must be provided for the applicant and all household members. If adult (18 and older) household member's ID shows a different last name than applicant, additional proof of residency is required. If the address is listed on the ID provided and it does not match the property address, additional proof of residency is required.

Proof of Residency/Ownership

- If any documentation provided throughout the application process includes an address that does not match the property address, further proof of residency will be required. To prove residency, additional documentation dated within 30 days of the application date showing name and address must be provided.
- Copy of mortgage deed, rental agreement, county tax record, or property tax bill, depending on which service is needed (rent, mortgage or property tax assistance).

Proof of Income

SHARES requires proof of the last four consecutive weeks of income from the date of the application for all contributing household members. This includes: paystubs, current unemployment determination letter along with proof of receipt of the past 30 days of unemployment benefit, Social Security statement or award letter for the current year, rental income, pension statement, alimony, child support, self-employed self-certifying letter, current bank statements showing identified direct deposits with name and address, etc. If there are weeks entered with zero income, an explanation is required. Zero Income Affirmation is to be completed, signed and dated by the applicant when there are adult household members without income. Please note that applications submitted without proof of income for the four consecutive weeks prior to the application will be rejected.

- Unemployment: Current unemployment determination letter along with proof of receipt of last 30 days of unemployment benefit.
- If paystubs cannot be produced: A letter signed and dated by the applicant's employer verifying paid in cash and the total gross monthly income must be submitted. All employment letters will be verified.
- Self-employed: SHARES will accept a signed and dated letter confirming the exact dollar amount of the total gross monthly income for 30 consecutive days prior to the application.
- Rental Income: If the customer is a landlord, the current lease and a recent rental receipt must be provided as back-up documents.
- Social Security Income: Award letter for the current year.
- Pension Income: Copy of most recent check or letter verifying lifetime receipt of benefits.
- Workers' Compensation: Current bank statements showing identified direct deposits with recipient's name and address should be furnished.
- Alimony and /or Child Support: Proof of Alimony and/or Child Support and payment frequency must be supplied.
- Zero Income Affirmation Form: Applies to applicants and/or members of the household with no income.

Payment History

- Any correspondence from landlord, mortgage company, or tax collector to confirm monthly rent, mortgage, or property tax amount.

Completed Signed and Dated Application

- The application must be signed and dated
- If a volunteer, family member, or social worker is completing the application for an account holder that is elderly or disabled and unable to complete the application on their own a Power of Attorney document or letter of authorization will be required.

Landlord Application Packet (if applicable)

- The landlord packet will be sent directly to the landlord from SHARES. The applicant is not allowed to receive, complete and/or send the forms included in this packet. If any forms are falsified, which includes signing the landlord's name, it will be considered fraud, and the application will be automatically disqualified.
- The Landlord Information Verification form and the Landlord Agreement Form must be completed by the applicant's landlord (or a representative of the landlord, such as a Property Manager) and sent back to SHARES directly from the landlord. A rental ledger must be completed and sent directly to SHARES.
- The applicant's landlord must have knowledge of the tenant's application for the NJ SMART Program and agree to accept the grant from the NJ SMART Program.

Mortgage Application Consent Form (if applicable)

- Applicants submitting a mortgage assistance application must complete a Mortgage Applicant Consent Form and provide the last 4 digits of the mortgage holder's social security number so that we may be able to communicate with the mortgage company.