

Central Application

Landlord Training

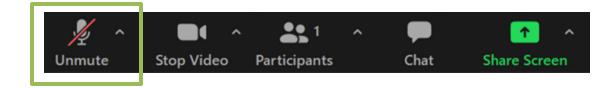
Thursday, October 21, 2021

ENGAGEMENT BEST PRACTICES



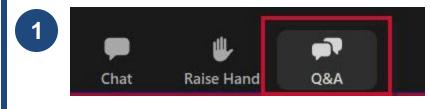
Please Mute

Please join the meeting muted during the session to keep interruptions to a minimum



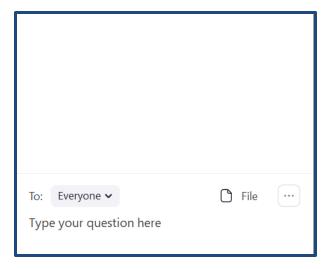
Asking Questions

We will be monitoring the Q&A for questions



Click "Q&A" to open the chat window

2



Enter your question into the chat

We will follow up with answers to any questions that we don't get to during the session.



WELCOME



Our Journey Today 75 MINUTES Welcome



5 mins



Central App Overview



Demo

50 mins



Portal Navigation

?

Questions & Answers

20 mins

TRAINING OBJECTIVE





Review details of the

Central Application &

High-Level Process

Changes



Learn how the Central
Application Portal can
be used



Provide a forum to ask questions so you are prepared to use the Central App

ERAP Good News Highlights (1 of 2)



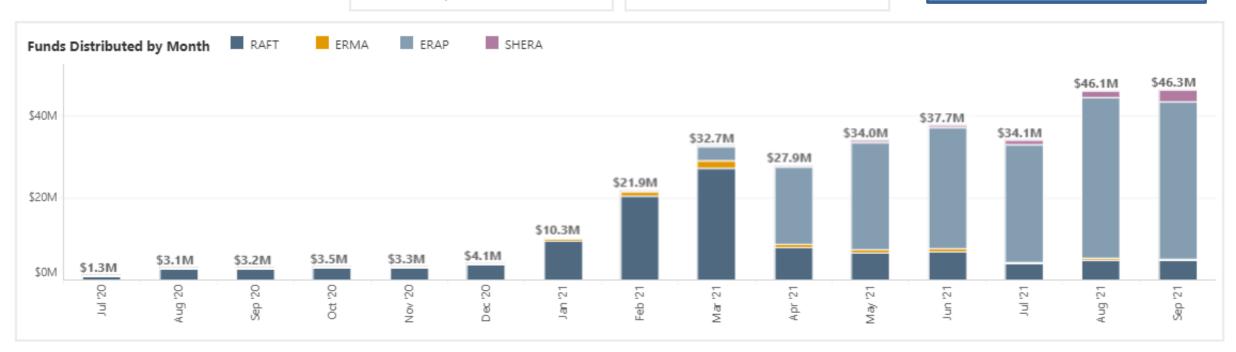
43,914

Total # of Unique Households Served

\$309.5M

Total Amount of Funds Distributed

FUNDS DISTRIBUTED



¹⁾ The "Households Served by Month" view displays the number of unique households served within each month. There may be duplicate households across months if they receive multiple payments.

²⁾ Funds Distributed is calculated only with direct assistance to households and does not include administration fees.

^{3) 8,626} households were assisted with \$40.3M of ERAP (formerly paid by RAFT) prior to official ERAP launch date.

ERAP Good News Highlights (2 of 2)



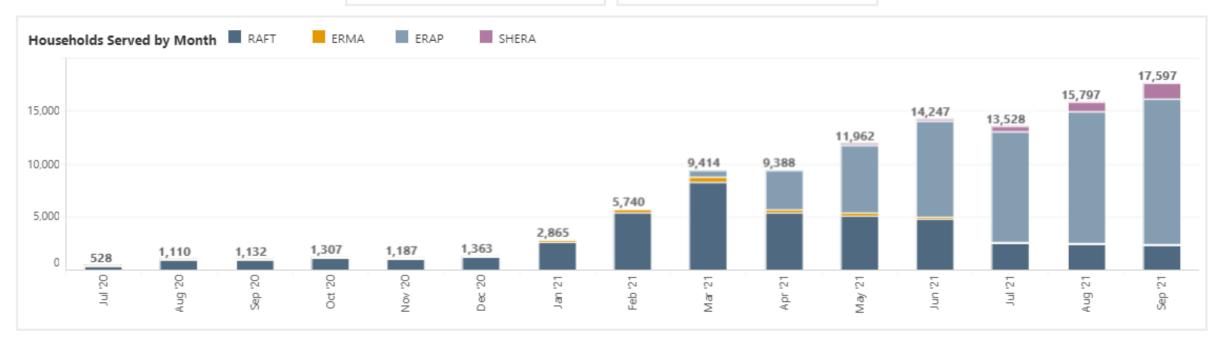
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CENTRAL APP OVERVIEW

WHAT IS THE CENTRAL APPLICATION?



WELCOME TO THE MASSACHUSETTS **EMERGENCY HOUSING PAYMENT ASSISTANCE PORTAL**

Use this portal to upload additional documents and see which RAA is processing your application.



- (1) Language (2) Instructions (3) Living Situation (4) COVID-19 Certification (5) Housing Crisis
- (6) Applicant Information (7) Household Income (8) Request for Assistance (9) Your Required Documents

(10) Application Certification and Contract

Instructions for Completing the Application

This application for rental assistance will take 20-30 minutes. Please complete it in one sitting; you will not be able to save and return to it.

Be honest - if you give inaccurate or incomplete information, your application may be delayed or denied.

The application will ask you:

- . About your current housing, and what challenges you may be facing
- . For the names, dates of birth, and social security numbers of everyone in your household. You don't have to include a social security number if you don't
- How much money everyone in your household makes.
- · What kind of assistance you need

You will also have to submit the following documentation. Your application will be processed faster if you include all of these documents.

- ID for the head of household
- Proof of housing crisis (for example an eviction notice or letter saying you're behind on rent)
- · Proof of housing (for example a lease)
- Proof of income (for example paystubs)

Click here to learn more about required documentation.

After you submit the application, a case manager from a Regional Administering Agency (RAA) will contact you. Please respond quickly when they do.

The Central App is a single online location where Massachusetts residents can apply for rental or mortgage assistance benefits regardless of where they live in the state.

It is a single-entry point for Landlords, Tenants, Homeowners, and Advocates to apply for ERAP, ERMA and RAFT.

WHY A CENTRAL APP?



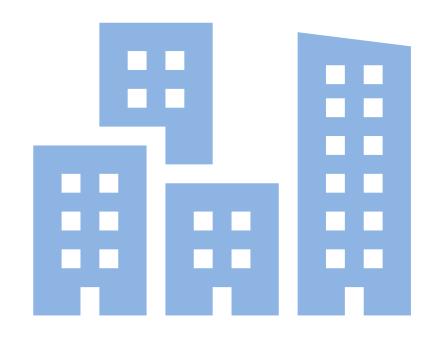
Central App Benefits

- Now **one**, single statewide application
- Single set of questions paired with Accessibility updates across Commonwealth; easier to change
- Landlords and tenants can **easily upload documents** through a secure web portal
- DHCD has **direct insight** into applications received (& demographics) to inform policies
- More **stable** and **secure** application structure with data redundancies

LANDLORD APPLICATIONS



- Landlords may use the Central App to apply on behalf of their tenant(s)
- The 20 unit maximum for using the landlord door has been lifted; there is no unit cap
 - Owners/operators of subsidized and public housing may continue to use the SHERA program
- Landlords must include a consent form signed by the tenant



APPLICATION UPDATES



The are 10-12 sections which should take around 20-30 minutes to complete.

While there is no save and resume functionality, the application will not time out as long as the browser remains open, and the internet connection is stable.

The application will require some documents to be uploaded prior to submission (indicated with a red asterisk). Additional documentation may be uploaded in the portal after submission if not already submitted with application.

1 Language 2 Instructions 3 Living Situation 4 COVID-19 Certification 5 Housing Crisis (6) Applicant Information (7) Household Income (8) Request for Assistance (9) Your Required Documents 10 Application Certification and Contract Instructions for Completing the Application This application for rental assistance will take 20-30 minutes. Please complete it in one sitting; you will not be able to save and return to it. Be honest – if you give inaccurate or incomplete information, your application may be delayed or denied. The application will ask you: · About your current housing, and what challenges you may be facing . For the names, dates of birth, and social security numbers of everyone in your household. You don't have to include a social security number if you don't . How much money everyone in your household makes. · What kind of assistance you need You will also have to submit the following documentation. Your application will be processed faster if you include all of these documents. ID for the head of household Proof of housing crisis (for example an eviction notice or letter saying you're behind on rent) Proof of housing (for example a lease) Proof of income (for example paystubs) Click here to learn more about required documentation. After you submit the application, a case manager from a Regional Administering Agency (RAA) will contact you. Please respond quickly when they do.

SAVE AND RESUME FUNCTIONALITY



Under the current Central App, applicants CAN:

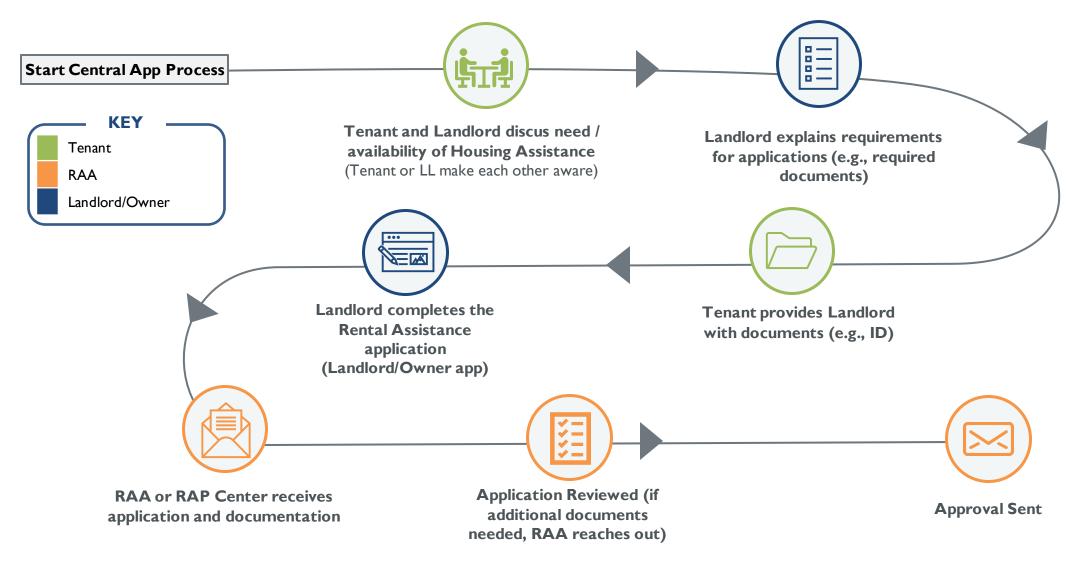
- ✓ Submit an application with *only* the **ID** (renters)
- √ Take hours to complete application (as long as internet connected/browser open)
- ✓ Submit additional documents, like a lease, via the Portal after submitting the application
- Email/call the RAA to make changes to the application (i.e., add a household member)

After submitting, applicants **CANNOT**:

- Directly edit the original application (instead, must contact RAA for changes)
- Share a copy of the application with a landlord for pre-review

CENTRAL APPLICATION JOURNEY





Note: This is not an exhaustive list of activities

LANDLORD APPLICATION TENANT CONSENT FORM



A signed tenant consent form is required to complete the Landlord application.



Emergency Housing Payment Assistance Tenant Consent Forms for Landlord Application

Please send your tenant the consent form in the appropriate language, and upload the signed form with your Emergency Housing Payment Assistance application

APPLICATION FORMS

- Landlord Application Tenant Consent Form English
- Landlord Application Tenant Consent Form Spanish
- Landlord Application Tenant Consent Form Portuguese

If you are a landlord/property owner applying for Emergency Housing Payment Assistance (i.e., ERAP, RAFT, or ERMA) on behalf of your tenant, you must ask that your tenant complete and sign this form. Please note that some sections of the form must be completed by the landlord/property owner.



Landlords submitting application on behalf of their applicant can electronically sign on the applicant's behalf

Attachment 1

Tenant Consent Form for Landlord-Initiated Emergency Housing Payment Assistance Applications

Dear Tenant,

Your landlord has started an Emergency Housing Payment Assistance application for you. Emergency Rental Assistance Program (ERAP), Residential Assistance for Families in Transition (RAFT) and Emergency Rent and Mortgage Assistance (ERMA) (together, "Emergency Housing Payment Assistance") are Massachusetts programs that provide financial assistance to eligible households facing a housing crisis, and can be used for things like paying rent in the future, paying rent owed (overdue rent or "arrears"), or for some other housing-related costs. If you would like more information about these programs, as well as other programs to help you stay in your home, visit www.mass.gov/COVIDHousingHelp or call 211.

You do not have to apply for or accept Emergency Housing Payment Assistance; however, if you do not pay rent or mortgage that is overdue, you may face eviction or foreclosure. Additionally, not paying past due rent ("arrears") can harm your credit and ability to get housing in the future. You can also apply for Emergency Housing Payment Assistance yourself. If you're interested in knowing more about these programs, call 211.

If you would like to permit your landlord to proceed to file an application on your behalf, please answer the following questions and sign this form.

1 COVID-19

Many households in Massachusetts have been financially affected by the COVID-19 pandemic. Please tell us what challenges you have faced since the pandemic started in March of 2020. You can check more than one box.

I, or someone in my household...

	(a)	

Collected unemployment benefits

Had less income than usual (lower pay, fewer hours, or fewer clients if self-employed)

Had to miss work, or stop working, or work fewer hours due to a health or medical need

Had to miss work, or stop working, to take care of someone with health or medical needs

Had to miss work, or stop working, or work fewer hours because my child's school or daycare was

closed, or because my child had online school

PROGRAM DEVELOPMENT

UPDATED COVID-19 IMPACT QUESTION



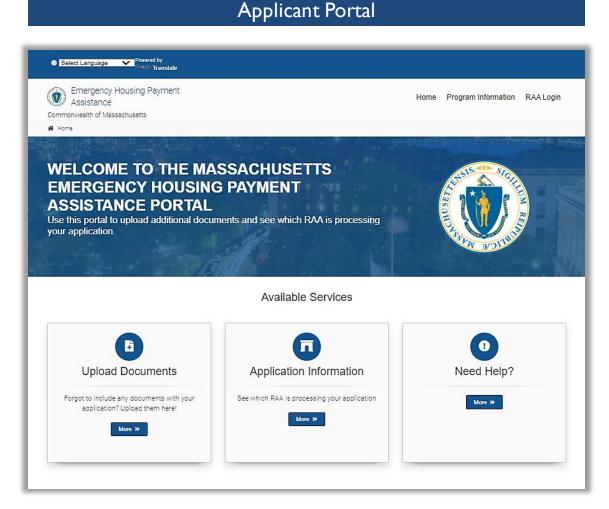
DHCD revised the COVID impact question in the Central App to allow all applicants (who
are otherwise eligible) to indicate they have had COVID impact

Many households in Massachusetts have been financially affected by the COVID-19 pandemic. Please tell us what challenges your tenants have faced since the pandemic started in March of 2020. You can check more than one box.
My tenant, or someone in my tenant's household
☐ Lost a job
Collected unemployment benefits
☐ Had less income than usual (lower pay, fewer hours, or fewer clients if self-employed)
Had to miss work, or stop working, or work fewer hours due to a health or medical need
Had to miss work, or stop working, to take care of someone with health or medical needs
☐ Had to miss work, or stop working, or work fewer hours because my child's school or daycare was closed, or because my child had online school
☐ Had a roommate or household member move out, stop paying rent, or die, leaving me with higher housing costs
Had higher bills than usual (for example, medical bills, transportation costs, childcare costs, funeral costs, rent, utilities, etc.)
☐ Had income that was too low to pay for basic household expenses (for example, food, clothing, rent, utilities, cleaning supplies, etc.)
Other financial problem (please explain)

CENTRAL PORTAL AND APPLICATION



Applicants and RAA staff will have access to a central portal. Applicants will be able to upload additional documentation using this portal if needed.



Cognito Application

1 Instructions 2 Living Situation 3 COVID-19 4 Housing Crisis 5 Applicant Information (6) Household Income (7) Request for Assistance (8) Your Required Documents (9) Application Certification and Contract INSTRUCTIONS FOR COMPLETING THE APPLICATION The Emergency Housing Payment Assistance application is free. No fee is required to apply, and free help is available to complete applications. Beware of scams by people charging an "application fee" to help submit an application. If you need help completing the application, contact your local RAA for free assistance. This application for rental assistance will take 20-30 minutes. Please complete it in one sitting; you will not be able to save and return to it. Be honest – if you give inaccurate or incomplete information, your application may be delayed or denied. The application will ask you: · About your current housing, and what challenges you may be facing . For the names, dates of birth, and social security numbers of everyone in your household. You don't have to include a social security number if you don't have one. How much money everyone in your household makes. · What kind of assistance you need · For your landlord's contact information · For signatures from all adults in your household You will also have to submit the following documentation. Your application will be processed faster if you include all of these documents. . ID for the head of household · Proof of housing crisis (for example an eviction notice or letter saying you're behind on rent) · Proof of housing (for example a lease) · Proof of income (for example paystubs) Click here to learn more about required documentation After you submit the application, a case manager from a Regional Administering Agency (RAA) will contact you. Please respond quickly when they do.

6/15/2021



APPLICATION DOCUMENTS

APPLYING FOR HOUSING ASSISTANCE



An application that is <u>fully complete</u>, with all required documentation, will be processed faster.

Incomplete applications will be closed if documentation is not provided within 14 days of notification of missing documents.

Please ensure applicants have all documentation needed to apply.

Advocates are encouraged to complete online applications as much as possible as they will be processed faster (paper apps need to be keyed in by RAA staff before they can be processed).



REQUIRED DOCUMENTS



In order to apply to the Federal Emergency Rental Assistance Program (ERAP), renters will need to provide the following required documents:

I.D. FOR HEAD OF HOUSEHOLD

☐ This document will need to include the head of household's full name and date of birth. Examples include a state issued driver's license, birth certificate, or passport.

PROOF OF CURRENT HOUSING

☐ This includes a lease, tenancy agreement or a tenancy at-will form

VERIFICATION OF HOUSING CRISIS

- Notice of arrears or balance overdue (ledger)
 - er) 🗖 Let
- ☐ Notice to quit

☐ Court summons

- □ Notice of eviction□ Letter from host if
 - I Letter from host i doubled up

VERIFICATION OF INCOME

- I. Presumed eligibility: Households receiving benefits from the Department of Transitional Assistance (DTA) or most MassHealth plans are presumed eligible. IF NOT, THEN....
- 2. Benefit Letters: Households can provide an income eligibility form from one of the following benefit programs:
 - Public housing (state or federal)
 - Housing Choice Vouchers (Section 8)
 - State housing vouchers: MRVP, AHVP, DMH, or DDS housing vouchers
 - LIHEAP
 - Massachusetts subsidized childcare
 - Veterans Chapter I I 5 benefits

3. Self-Submitted Documents:

- Annual income may be verified by 2020 Form 1040 (s); OR
- Monthly income may be verified by two paystubs from the past 60 days, plus most recent benefit letters (social security, child support, unemployment, etc.)

REQUIRED LANDLORD DOCUMENTS

☐ The tenant's landlord will need to provide a W-9 and proof of ownership before the application is approved.



DEMO

CASE STUDY FOR DEMO





Alex Sullivan & Carrie Lee, Landlord

Scenario:

My name is Alex Sullivan. I live in an apartment in Fall River with my wife and our two children, who are both under 18. We have been renting this apartment for 4 years now. My wife reduced her hours to take on childcare while schools were closed, I lost my job and was receiving unemployment. We can't afford our rent on her salary alone.



My name is Carrie Lee and I'm the Sullivan family's landlord with properties in Fall River. I learned about Massachusetts rental assistance programs after attending a community day. Alex came to me during the pandemic about his struggle to pay rent. He's always been such a good tenant and I want to help him apply for emergency housing assistance so his family can get back on their feet and stay housed.



SUBMITTING THE APPLICATION AND NEXT STEPS

REQUIRED NOTIFICATIONS – APPLICANTS, UTILITIES, AND LANDLORDS



New applicants will be notified by email, phone, or mail at the following status changes.

Application Submitted

Applicants will receive an application submission receipt (emailed) that includes the Application ID to track the application moving forward.

Missing Documentation

Applicants will be notified if there is any missing documentation. This communication will be from their Regional Administering Agency.

NOTE: Applicants can submit missing documentation through the Central Application Portal

Close-Out or Denial

Applicants will be notified if they are:

Denied: Applicant is ineligible.

Closed-Out: Missing documentation (tenant or landlord), unresponsiveness leading to incomplete application.

Approval

If an applicant is approved, they will be notified of approval and will be sent a copy of the landlord terms of agreement to participate.

POST-SUBMISSION COMMUNICATION





Once an application has been submitted, the RAA will communicate with you, the landlord, and the tenant to ensure all documents are received.



Applicants will receive an email within 10-15 minutes with their application ID and the name of which RAA is processing their application. Applicants can use their zip code or date of birth and Application ID in the online portal to check which RAA is processing their application



RAAs may communicate with applicants by phone if they provide a contact number and indicate a preference



If an applicant does not have an email, you should ask if someone in their household has an active email account, they can use to receive communication regarding their application. Advocates can choose to receive communication on behalf of the applicant.

APPLICATION REMINDERS



When completing the application be sure to keep in mind the following:

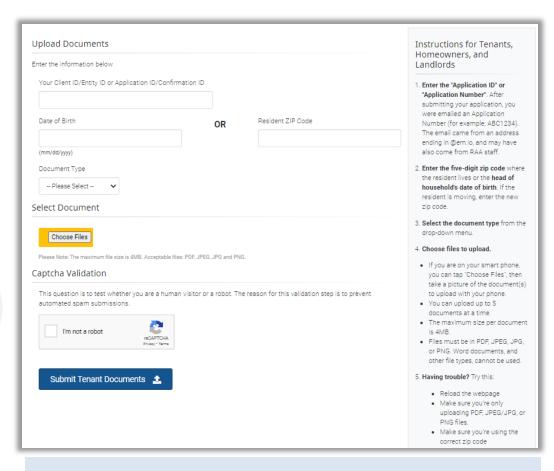
- ✓ A signed tenant consent form is required to complete the Landlord application
- ✓ Make sure you have the appropriate **emails and/or phone** numbers (landlord and tenant) for future RAA communication
- ✓ An application that is fully complete, with all required documentation, will be processed faster
- ✓ Encourage applicants to keep a record of their application ID for status updates and access within the portal

CENTRAL APP PORTAL



If needed, applicants will be able to upload additional documentation using this portal.





The **Application ID** is required to upload documents



PORTAL

EMERGENCY HOUSING PAYMENT ASSISTANCE PORTAL



Upload Documents

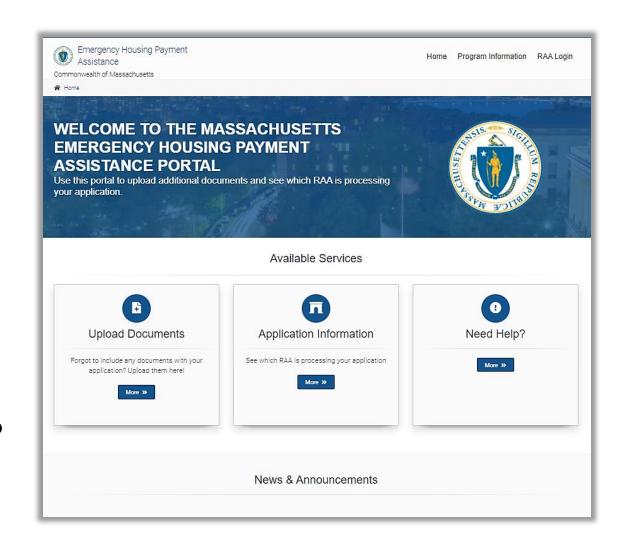
Allows applicants and property owners to upload new or missing documentation necessary as part of the application and eligibility verification

Application Information

Allows applicants to see which agency is processing their application

Need Help?

Applicants have access to the contact information to answer questions or receive assistance



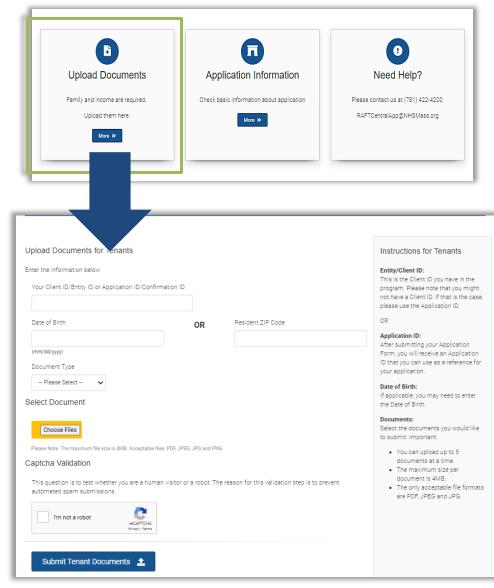
UPLOADING DOCUMENTS



Applicants and Property
Owners will use the portal to
upload any additional
documentation. The
documentation can be a photo
or PDF file.



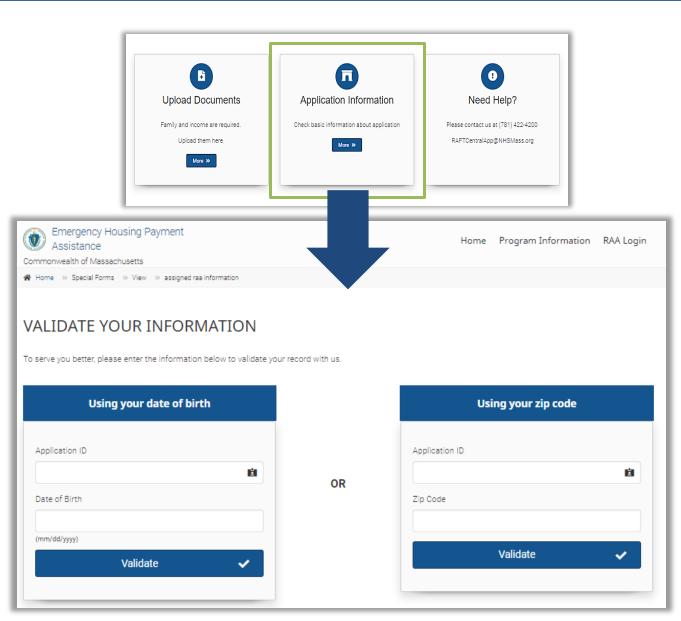
Note: The Application ID is required to upload documents to the portal



APPLICATION INFORMATION



Applicants and Property Owners will use the "Application Information" tile to identify which RAA has their application.
Applicants and Property owners will need to input their
Application ID and Zip Code or Date of Birth.



NEED HELP



Applicants and Property Owners can use the "Need Help?" tile to access contact information for the RAA that is supporting your city.

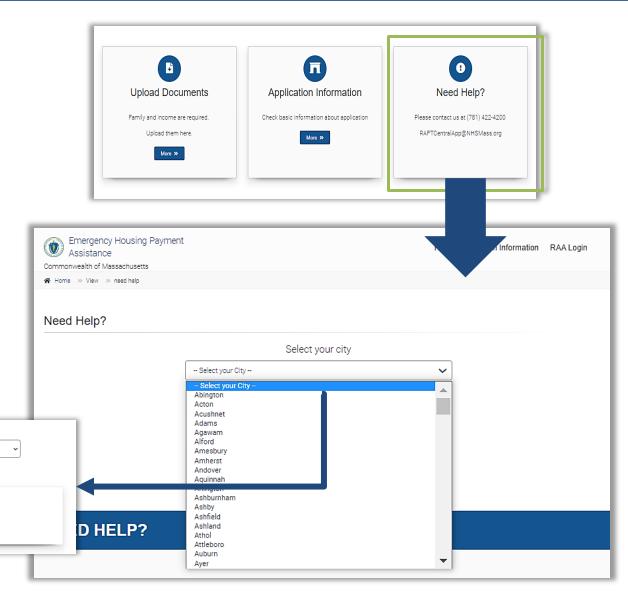
Select your city

Neighbor Works Housing Solutions (South Shore) NWHS

Abington

Email: RAFTCentralApp@NHSMass.org

Phone: (781) 422-4204





QUESTIONS



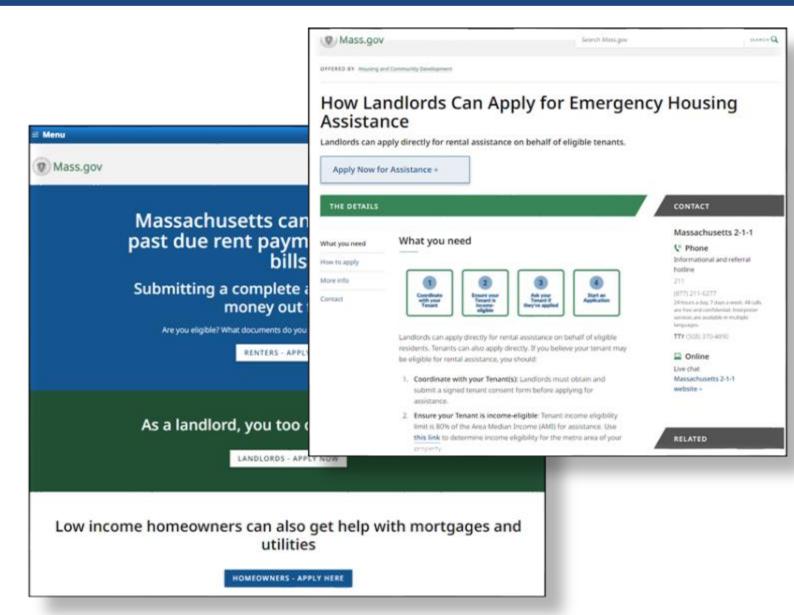
RESOURCES

APPLY NOW SITE



- ✓ Link to the Central Application
- ✓ Required Documentation List
- ✓ Quick Eligibility Checker
- ✓ AMI Calculator
- ✓ Frequently Asked Questions
- ✓ Step by Step Application and Portal Instructions
- ✓ Additional Resources

Link: www.mass.gov/covidhousinghelp



RESOURCES



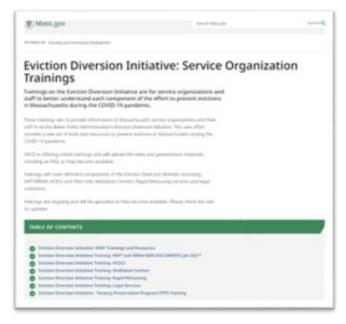
DHCD Website

Visit the DHCD Rental Assistance Website for more information on ERAP

EDI Portal

- Central resource to provide partners with key updates, FAQs, training materials and helpful info. **Meeting Materials**, included a recording of this session will be shared and uploaded.
- Public Information Campaign Portal Includes promotional materials, and summary of how to submit an application
- Community Mediation
 Local non-profits are available to help landlords and tenants resolve disputes. https://www.resolutionma.org/housing
- COVID Eviction Legal Help Project
 Visit https://evictionlegalhelp.org/ to search for free or low-cost legal help

- 1. Central Application User Guide
- 2. <u>Central Application Portal Guide</u>
- 3. Central Application FAQ





THANK YOU!