

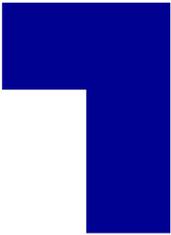
Last updated April 12, 2022

Please note this document will be updated as information becomes available

Emergency Housing Payment Assistance Programs FAQ

PUBLIC FREQUENTLY ASKED QUESTIONS

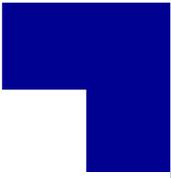




Contents

Federal Emergency Rental Assistance Program (ERAP)

Overview	3
Transition from ERAP to RAFT (April 16, 2022)	9
What is the Residential Assistance for Families in Transition (RAFT) Program?	10
RAFT Eligibility and Eligible Use of Funds.....	11
RAFT Benefit Cap.....	13
RAFT Utilities Payments.....	14
RAFT Income Verification	14
RAFT Required Documentation.....	15
Application Notifications	15
Landlord Involvement.....	17
Homeowner Assistance Fund (Mass HAF).....	19



*This document is current as of April 12, 2022.
This document will be updated regularly*



Emergency Housing Payment Assistance Program FAQs as of April 12, 2022

On April 15, 2022 DHCD's federally funded Emergency Rental Assistance Program (ERAP) and Subsidized Housing Emergency Rental Assistance (SHERA) program will stop taking new applications. RAAs will continue to process applications received up to and including 11:59 pm on April 15, 2022 until all federal funds allocated to ERAP have been awarded. Applications for rental assistance received after April 15th will only be considered for assistance under the state RAFT program, subject to funding availability. Homeowners can continue to access the federal [Homeowner Assistance Fund](#) (HAF).

REMINDER: Free legal aid is available to assist low-income tenants with referrals, legal information, and legal representation for evictions statewide. More information is available [here](#), or you can go to <https://hedfuel.azurewebsites.net/> to find a legal aid program. Massachusetts [Community Mediation Centers](#) also offer free pre-court [mediation](#) between landlords and tenants for COVID-19 related lease disputes in addition to the summary process cases referred through the courts.

Federal Emergency Rental Assistance Program (ERAP)

Overview

1. What is the Federal Rental Assistance Program?

In December 2020, Congress passed the Emergency Coronavirus Relief Act, including \$25 billion for emergency rental assistance. Massachusetts received \$457M to provide broad rental and utility assistance for a limited time in response to the COVID-19 emergency. This resource is “use it or lose it.” At least 65% of these funds were required to be expended by the end of September, 2021; if not, any remaining funds were subject to recapture and reallocation to other states.

Effective Friday, June 4, 2021 the Emergency Rental Assistance Program (ERAP) benefit limit was increased to 18 months of assistance with either arrears or prospective rent, for costs accrued after March 13, 2020. This change was made in accordance with guidance from the United States Treasury on new funding for the program (“ERA2, or ERAP 2”) established by section 3201 of the American Rescue Plan Act of 2021. The federal program offers potentially higher benefits and opportunity for greater regional equity by providing equivalent duration of

assistance (18 months), regardless of local rents. Federal funds must be distributed in accordance with federal policy requirements. Some of these requirements are different from the RAFT Guidelines, such as requiring a COVID-19-related impact, serving households with income up to 80% of the Area Median Income, and only providing assistance for rental housing.

Effective January 1, 2022, DHCD implemented policy changes to ERAP including requiring applicants have at least 1 month of arrears to apply for stipends and ending the layering of ERAP and RAFT benefits.

Effective April 16, 2022, DHCD is no longer accepting new applications for ERAP. All applications received up to and including 11:59 pm on April 15, 2022 will be considered for funding under ERAP until federal dollars allocated to ERAP are awarded. Applications received after April 15, 2022 will be considered for funding under RAFT, subject to funding availability.

2. When did ERAP funds go into effect?

DHCD implemented the Federal Emergency Rental Assistance Program benefit on March 22, 2021.

3. Does this funding replace RAFT?

No, the federal ERAP benefit does not replace RAFT. The federal program supplements existing programs (i.e., RAFT and local programs). Beginning on April 16, 2022, aside from ongoing processing of applications received up to and including 11:59 pm on April 15, 2022, RAFT will remain and once again assume its position as the state's main tool for emergency rental assistance, subject to state requirements under the RAFT line-item language.

4. How will ERAP funds be prioritized over other programs (i.e., RAFT?)

Between the two similar DHCD programs (ERAP and RAFT), ERAP funds should be prioritized for applications received at or before 11:59 pm on April 15, 2022 until ERAP funds are expended. Most renters with rent arrears from after 3/13/2020 who applied at or before 11:59 pm on April 15, 2022 will be eligible for ERAP if ERAP funds are still available. Applicants may still be eligible for RAFT if they are not eligible for ERAP.

5. Can an applicant receive RAFT funds if the applicant would receive more in stipends from RAFT than ERAP?

If the applicant is eligible for ERAP and submitted the application at or before 11:59 pm on April 15, 2022, RAAs should prioritize ERAP funds over other programs, whenever possible, until ERAP funds are expended.

6. Why is DHCD making policy changes to ERAP and RAFT as of April 16, 2022?

Given the existing volume of applications and the anticipated end of ERAP, DHCD is working towards a gradual transition toward post-ERAP programming in FY23. As we return to the normal state-funded environment, applications submitted after 11:59 pm on 4/15/22 will no longer be eligible for ERAP but applicants will still be able to access RAFT funding if they meet RAFT eligibility requirements.

7. Can you provide a high-level summary of the major policy changes to ERAP/RAFT that begin on 1/1/2022?

Effective January 1, 2022:

- RAFT can no longer be used for homeowners
- Arrears are required to use “Pre-Court Rental Assistance” crisis (renamed “Pre-Court Rental Arrears” crisis as of January 1, 2022)
- ERAP participants will no longer have the option to recertify for additional stipends, although they will still be offered three rental stipends upon approval (for those without income-based rental subsidies) and may still reapply for future arrears or other assistance if they experience a housing crisis after their ERAP benefit ends
- Applicants will not be able to obtain RAFT as a supplement after ERAP until at least FY23.
- The RAFT maximum benefit limit has been reduced from \$10,000 in a rolling 12-month period to \$7,000 in a rolling 12-month period

Detailed information on each of these changes is found elsewhere in this document.

8. How can a homeowner get assistance?

As of December 1, 2021, homeowners can apply for assistance through the Homeowners Assistance Fund. Learn more at <https://massmortgagehelp.org/>.

9. Who is eligible for ERAP?

Eligible renters can qualify for the federal funds if all three of the following criteria apply:

1. The applicant has experienced a financial hardship during or due to COVID-19.
2. The applicant demonstrates that they are at risk of experiencing homelessness or housing instability.
3. The applicant has an income below 80% of the Area Median Income (AMI)

10. How do applicants verify COVID-19 impact?

The Central Application requires applicants to certify a COVID-19 related financial impact to proceed with the application.

Households must certify that they have experienced a financial hardship that occurred during the pandemic, or that related directly or indirectly to COVID-19.

Completion of the Central App will satisfy this requirement, since the application requires households to check off one or more responses related to how they were affected by a financial hardship after March of 2020.

Below are the options that applicants may choose in the Central App:

- 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 a child's school or daycare was closed, or because a child had online school
- Had a roommate or household member move out, stop paying rent, or die, leaving the household 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 (applicant to explain)

11. What are the eligible housing crisis options for ERAP?

DHCD will continue to use the existing RAFT Housing Crisis list as the list of eligible circumstances under which a household may access emergency housing assistance.

These include:

- Pre-court rental arrears
- Eviction
- Doubled up and must leave/Overcrowding
- Health and safety
- Domestic violence
- Fire/Flood/Natural disaster
- Utility shutoff/Utility arrears
- Other crisis that will result in imminent housing loss or instability

Please note that as of December 31, 2021, being behind on mortgage payments was removed as a housing crisis option. Homeowners will now be referred to HAF instead

12. Why has “Pre-Court Rental Assistance” Crisis been renamed “Pre-Court Rental Arrears” Crisis under the new policy, effective January 1, 2022?

Effective January 1, 2022, the “Pre-Court Rental Assistance” crisis has been renamed to “Pre-Court Rental Arrears” to reflect a new policy requiring at least one month of arrears for households not yet in court, and not experiencing another housing crisis.

13. As of January 1, 2022, does the need for rental arrears apply to “movers”?

No, the January 1, 2022 policy change requiring arrears does not apply to “movers.” Households needing to move to a new location due to an eligible housing crisis (doubled-up, overcrowded, fire/flood/natural disaster, etc.) may receive assistance with moving costs, including up to three months of rental stipends, whether or not they have current arrears.

14. Effective January 1, 2022, are households with other eligible housing crisis still eligible for stipends as part of their overall award?

Yes, effective January 1, 2022, households with any other eligible housing crisis (listed above) may still be found eligible for stipends as part of their overall award (without needing to show rent arrears in addition to their housing crisis). However, the housing crisis “Pre-Court Rental Arrears” can only be used by households who owe at least one partial or full month of rent at the time of eligibility determination.

15. Who is eligible for federal Emergency Rental Assistance Program (ERAP) funds?

ERAP is only for renter households. Homeowners are not eligible for ERAP. However, homeowners may be eligible for the new Homeowner Assistance Fund (HAF) program if they are at or below 150% AMI and for RAFT if they are below 50% AMI. RAFT is being prioritized for renters who do not qualify for ERAP, which is rare. For information about HAF, see [Homeowner Assistance Fund \(HAF\) \(mass.gov\)](https://www.mass.gov/info-details/homeowner-assistance-fund).

16. Effective January 1, 2022, will RAFT continue to serve homeowners?

Effective January 1, 2022, the RAFT program will no longer serve homeowners. For the remainder of the fiscal year or until otherwise stated by DHCD, RAFT will, like ERAP, only be available to renters or homeless households moving into rental housing.

17. Effective January 1, 2022, can households receive RAFT after ERAP as a supplement to ERAP?

Starting on January 1, 2022, households who are eligible for ERAP will no longer be able to use RAFT to supplement the ERAP award and may not use RAFT after ERAP, at least until the start of FY23. DHCD will issue more specific guidance in FY23. This new rule will apply even if the applicant applied before January 1, 2022 but is being approved for funds on or after January 1, 2022.

This will apply in two kinds of scenarios:

1. Households who have already received the maximum ERAP benefit (18 months of rental assistance or \$2,500 of utility assistance) and who reapply for additional assistance. These households will not be

eligible for funds through the RAFT program until at least the start of FY23.

2. Households who are eligible for ERAP, but who are seeking assistance beyond what ERAP can cover (such as: rent from before March 13, 2020, or utility assistance in excess of \$2,500). These households may be awarded ERAP only, instead of a combination of ERAP and RAFT, and may apply other sources (other program funds or household income) to cover the expenses that are not allowable by ERAP.

18. Effective January 1, 2022, are there restrictions on prior RAFT recipients accessing ERAP?

Effective January 1, 2022, there are no restrictions on prior RAFT recipients accessing ERAP. For example, a household who received RAFT in July 2021 and who reapplies for emergency rental assistance in January 2022 may be found eligible for ERAP. Having received RAFT will not prevent them from receiving ERAP if they are otherwise eligible.

This change is effective for any payment not yet approved by the RAA or RAP Center by January 1, 2022, regardless of the date of application.

19. Do tenants who have already received RAFT qualify for ERAP?

Households who have already received RAFT may receive ERAP in addition, as long as the two programs do not cover the same expenses for the same month.

20. Can tenants use both ERAP and RAFT funds at the same time?

Households currently receiving ongoing benefits from RAFT may receive ERAP after their existing benefit ends but may not be enrolled in multiple programs at the same time.

21. Can applicants receive prospective rent (“stipends”)?

Yes, applicants can receive prospective rent “stipends” covering their full contract rent in three-month increments.

22. Who is prioritized for ERAP?

The Treasury grants priority to two groups of applicants: 1) those where one or more members of the household has been unemployed for 90 days or longer at the time of application, and 2) those with income at or below 50% AMI. In order to implement these priorities, a minimum of 50% of federal funds disbursed will be reserved for households in one of these two categories. DHCD will monitor spending on behalf of these populations.

23. Do applicants have to demonstrate immigration status?

No, applicants do not have to demonstrate immigration status to receive ERAP. However, if they do have a social security number, they are asked to provide it. This is the same as for RAFT.

24. Will information about undocumented applicants be shared with federal agencies?

No, information about undocumented applicants will not be shared with federal agencies.

25. Why are eligibility requirements different for federal rental assistance funds than RAFT?

The federal government developed eligibility requirements for the new federal funds. DHCD has made every effort to align the federal program with existing state rental assistance programs; however, the programs are different. DHCD and RAAs are required to distribute federal funds in accordance with federal policy requirements.

26. Effective January 1, 2022, does an applicant need to owe arrears before being eligible for ERAP or RAFT?

Effective January 1, 2022, if a household is applying under the "Pre-Court Rental Assistance" Crisis (renamed "Pre-Court Rental Arrears") category, then they will no longer be found eligible for prospective rental assistance (stipends) without first owing at least one month of rent arrears. RAFT currently requires tenants with a subsidy to "demonstrate good cause for nonpayment."

27. What can federal rental assistance funds be used for?

Federal ERAP dollars can be used for rental arrears, rental utilities, and moving costs accrued on March 13th, 2020 or later, as well as future rent stipends in three month increments through December 31, 2021.

28. What is the benefit cap?

There is no dollar cap on ERAP funds. The benefit cap for ERAP is a maximum of eighteen months' worth of assistance, with an additional three months of assistance available for those with continued risk of housing instability. No household may receive more than the equivalent of its monthly contract rent amount for any given month.

29. Can ERAP be used for moving related expenses?

Yes. ERAP may cover moving-related expenses, such as: first and last month's rent, security deposits, moving trucks, and furniture. Furniture payments should not exceed \$1,000 per household.

Transition from ERAP to RAFT (April 16, 2022)

30. Why is DHCD making policy changes to ERAP and RAFT as of April 16, 2022?

Given the existing volume of applications and the anticipated end of ERAP, DHCD is working towards a gradual transition toward post-ERAP programming in FY23. As we return to the normal state-funded environment, applications submitted after 11:59 pm on 4/15/22 will no longer be eligible for ERAP but applicants will still be able to access RAFT funding if they meet RAFT eligibility requirements.

31. When are the April 16, 2022 changes effective for payments?

Applications received through the Central Application up to and including 11:59 pm April 15th should be considered for ERAP until all ERAP funds allocated to ERAP rental assistance are obligated or expended. Rental assistance applications received after 11:59 pm on April 15, 2022 will no longer be considered for ERAP. Applications received after April 15, 2022 will be considered for funding under RAFT, subject to funding availability.

32. Can you provide a summary of effective dates?

The summary of effective dates related to policy changes from 4/16/2022 are below:

Policy Procedure Effective Date	Policy Procedure
Prior to April 16, 2022	Rental assistance applications received via the Central Application at or before 11:59 pm on April 15 will be considered for ERAP until allocated ERAP funds have been obligated. Applications can be considered under RAFT, if not eligible for ERAP.
April 16, 2022 onward	Rental assistance applications received via the Central Application after 11:59 pm on April 15 will no longer be considered for ERAP. Applications will be considered for funding under RAFT, subject to funding availability.

What is the Residential Assistance for Families in Transition (RAFT) Program?

33. What is the Residential Assistance for Families in Transition (RAFT) program?

The Residential Assistance for Families in Transition (RAFT) Program is a state funded housing assistance program for renters experiencing homelessness or housing instability. RAFT can be used to cover the costs of rent arrears, prospective rent payments (stipends) in limited situations, moving-related expenses (first month/last month/security deposit, moving trucks, furniture), and utility arrearages. The maximum RAFT benefit is \$7,000 in a rolling 12-month period.

Effective April 16, 2022, DHCD will no longer accept new applications for ERAP. All applications received after 11:59 pm on April 15 will be considered for funding under RAFT.

34. How will prospective households apply?

Prospective households are encouraged to use the new Central Application at <https://www.mass.gov/how-to/how-to-apply-for-emergency-housing-payment-assistance>. Four pieces of documentation are required to process an application: (1) ID for head of household; (2) Proof of Current Housing; (3) Verification of Housing Crisis; (4) Verification of Income. Submitting a complete application with all required documents will help an applicant get benefits more quickly. A household that is unable to access Central Application can still apply by requesting a paper application from the RAA for their geographic region.

RAFT Eligibility and Eligible Use of Funds

35. Under the new DHCD policy, effective January 1, 2022, what is the list of eligible housing crisis for RAFT?

Effective January 1, 2022, the list of eligible housing crises for RAFT has not changed, except that the mortgage-related housing crises have been removed. Additional details may be found in the FAQs on the HAF program in the section “Homeowner Assistance Fund (Mass HAF)”. However, “Pre-Court Rental Assistance” will now only apply to those with a notice of arrears (such as, but not limited to, a letter from the landlord or a rental ledger) or Notice to Quit from the landlord, and not those who have not yet fallen behind on rent. Households with a court summons will continue to be served under the “Eviction” housing crisis. Eligible housing crisis include:

- Pre-court rental arrears (formerly called pre-court rental assistance)
- Eviction
- Doubled up and must leave/Overcrowding
- Health and safety
- Domestic violence
- Fire/Flood/Natural disaster
- Utility shutoff/Utility arrears
- Other crisis that will result in imminent housing loss or instability

36. Does RAFT serve homeowners?

Effective January 1, 2022, the RAFT program no longer serves homeowners. For the remainder of the fiscal year or until otherwise stated by DHCD, RAFT will only be available to renters or homeless households moving into rental housing. Homeowners can apply for mortgage assistance through the Massachusetts Homeowners Assistance Fund (HAF). See HAF section below for further information.

37. Can RAFT applicants receive prospective rent (“stipends”)?

Yes, in select instances applicants can receive one prospective rent “stipend” covering up to one month of their full contract rent, if they requested future rent on

the Central Application (or if, during the course of the processing of their application, they request it from their RAFT case manager). The stipend may only be awarded if the household does not have an income-based rental subsidy. The award may not exceed the \$7,000 benefit limit, so some households may receive a stipend award that is less than the contract rent.

38. What are the eligibility requirements for RAFT?

To be eligible for RAFT, an applicant must meet the following criteria:

1. Be at risk of homelessness/housing instability (i.e. the applicant has at least one month of overdue rent/arrears)
2. Is currently renting or moving to a new rental unit
3. Have a household income at or below 50% of Area Median Income (AMI); or 60% of AMI for applicants at risk of domestic violence (you can look up AMI in your city/town using [this online tool](#))

39. Do Applicants have to demonstrate immigration status or have a Social Security Number (SSN) to receive RAFT?

No, applicants do not have to demonstrate immigration status or have a social security number to receive RAFT. However, if they do have a social security number, they are asked to provide it.

40. If rent is due on the first of the month, how soon is rent considered to be in arrears? Can applicants apply for help with back rent as soon as they fall behind?

As soon as an applicant has proof of arrears (such as a letter from their landlord stating that they have missed a rent payment) they may apply for assistance through RAFT.

41. What kind of assistance does RAFT provide?

RAFT may be used for the following costs:

- Rent arrears
- Prospective rent payments (stipends) in limited situations
- Moving-related expenses (first month/last month/security deposit, moving trucks, and furniture)
- Utilities

The maximum benefit cap for RAFT is \$7,000 over a rolling 12-month period.

42. What if an applicant is a tenant at will? What happens if there is no written rental agreement?

A tenant does not need to have a written rental agreement to qualify for RAFT funding. The tenant does need to document proof of rental housing, but this could be a lease, tenancy at will agreement, or statement from the property owner. DHCD offers a [tenancy at will template](#) that owners can use if they are unable to document the tenancy in another way.

43. Does RAFT cover hotel/motel payments?

Applicants living in a hotel/motel seeking RAFT benefits to pay arrearages owed to the hotel/motel owner must meet all of the following criteria before receiving an RAFT award:

- The applicant has received a Notice to Quit (NTQ) and/or a court summons and complaint for eviction, acknowledging the applicant's residence to have the status of tenancy, AND
- The applicant has lived in the motel or hotel for at least 12 consecutive months, AND
- The applicant meets all other eligibility requirements for the RAFT program, including the ability to provide proof of housing and proof of the rent amount, such as a written agreement between the owner and applicant, receipts showing the amount paid, statement from the owner recognizing the agreement and the rent amount, or other verification accepted by the RAA or RAP Center.

Under these limited situations, RAFT may be used to assist tenants with housing payments to the hotel or motel, up to the maximum allowed by the program.

RAFT Benefit Cap

44. What is the benefit limit for RAFT?

Effective January 1, 2022, the maximum benefit limit is \$7,000 per household in a rolling 12-month period. The \$7,000 benefit limit replaces the prior \$10,000 benefit limit.

Households who were approved for an award between \$7,000 and \$10,000 prior to January 1, 2022 may still receive the full benefit amount that they were awarded, even if some of those payments are issued after January 1, 2022. However, new approvals effective January 1, 2022 and later are subject to the \$7,000 benefit limit.

RAFT can pay for overdue or (in limited situations) future rent costs, utilities and moving expenses; at least 1 month of arrears is required to get rental assistance (unless moving).

Note, households who have already received the maximum ERAP benefit (18 months of rental assistance or \$2,500 of utility assistance) will not be eligible for additional funds through the RAFT program until at least the start of FY23 (July 1, 2022).

45. For RAFT, is there a limit for moving costs and furniture?

For households moving to new housing due to risk of homelessness, moving costs under RAFT should be reasonable and should be less than \$5,000¹. The limit for furniture is \$1,000 for furniture. The RAFT total benefit limit is \$7,000 in a 12-month period.

RAFT Utilities Payments

46. For RAFT, is there a limit for utilities costs?

RAFT covers utilities for households with a shutoff notice (or moving due to risk of homelessness, and needing to pay to turn on service). In these situations, RAFT pays the minimum required to prevent shutoff or restore service, which is typically 25% or 50% of the past due balance. The utility award cannot exceed the RAFT total benefit limit of \$7,000.

47. Can RAFT cover future utility payments?

No, RAFT only covers utility arrears.

48. Is RAFT utility assistance paid to the utility company or the applicant?

Utility assistance is only paid to the utility company. Benefit payments are not made to the applicant directly.

49. Can RAFT applicants apply only for utility arrears if that is their only housing crisis? For utility arrears, does an applicant need a shutoff notice from the utility provider to be eligible, or simply a bill demonstrating arrears?

Yes, applicants can receive assistance with utility arrears only. RAFT requires a shutoff notice for households seeking utility arrears, unless they are moving to new housing due to risk of homelessness, and need a portion of the balance paid off to turn on service at the new unit.

RAFT Income Verification

50. How is income eligibility verified for RAFT?

When you submit an application for RAFT, you give consent to DHCD to search other state agency databases to see if your income has already been verified by another qualifying program. If your income can be verified with government databases, you will not have to submit any additional income documentation. If additional income documentation is needed, the organization processing your RAFT application will reach out to you to request it.

If an adult in the household has zero income, it may be self-attested in the application, as there is no way to substantiate a lack of income.

¹ RAAs should pursue the most economical solution, which in most cases should be significantly less than \$5,000. DHCD can approve waivers for moving-related requests above \$5,000

Reported income may be verified using one or a combination of the verification methods below:

- **Department of Transitional Assistance (DTA) or MassHealth Verification**

All verified DTA eligible households are presumed RAFT income eligible. Most verified MassHealth participating households are presumed RAFT income-eligible, except in households with 3 or more members that are enrolled in the following plans: Family Assistance, One Care, or CommonHealth.

- **Applicant-Provided Income Verification**

RAAs may accept income verification provided by the applicant, or by someone assisting with their application on behalf of an applicant, such as a landlord, advocate, or service provider. This is also known as “third-party income verification.”

- **Database-Verified Income**

Income can also be verified in three databases: UIOnline for unemployment benefits, FAST_UI for Pandemic Unemployment Assistance, and WageMatch for reported wages.

RAFT Required Documentation

51. What are the documentation requirements for RAFT?

The following documentation is required for all approved applicants:

1. Identification for head of household (expired or international forms of ID are acceptable)
2. Verification of current housing (i.e. current lease or rental agreement)
3. Verification of eligible housing crisis and arrears (i.e. a Notice-to-Quit from your landlord; a court summons for eviction; a letter/email from your landlord verifying overdue rent)
4. Verification of income, or verification of presumed income
5. W-9 for property owner or authorized agent
6. Authorization of agent, if applicable
7. Proof of ownership for unit

Application Notifications

52. When will applicants receive notifications through the application process?

Applicants can expect notification at least three times during the application process: when an application is submitted, if documentation is missing from the application, and once a decision to close out, deny or approve an application has been made.

RAAs will often contact applicants and notify them of their status more frequently, most often via email.

53. What is the best way to check the status of an application?

Applicants will receive notifications when their application is submitted, if documentation is missing, and once their application is processed and approved (or denied or closed out). If necessary, tenants can contact their RAA or the RAP Center for a status update on their application, but should be advised that RAAs and the RAP Center are experiencing an extremely high volume of applications.

54. What paperwork does the tenant receive to prove that they applied for assistance?

Applicants will receive an application submission receipt automatically via the Central Application.

55. How long will an application be kept open for non-responsive tenants or landlords?

Before closing out an application, the RAA or the RAP Center must give the applicant or landlord a warning that the application will be closed out in 10 business days if documentation is not received. After those 10 business days (usually 14 calendar days), the RAA/RAP Center will send a “RAFT/ERAP Time Out Letter” by mail or email. The notification explains that an applicant or landlord then have 14 days to reopen the application by submitting the missing documentation.

56. If an applicant has been denied, does the notice specify why they are being denied so they can submit documentation as part of a request for review?

Yes, the denial notice indicates the reason that the applicant has been denied. An applicant has the ability to request an administrative review where the applicant can submit documentation as to why they believe the denial should be reversed.

57. If people need to follow up on their application or submit additional documents, is it preferable to communicate and/or submit their application directly to the local agency processing or to the statewide RAP Center?

Applicants with missing documentation should use the Central Application's document portal to provide needed documentation. For questions on application status, applicants and/or advocates should reach out to the RAA/RAP Center processing the application. Applicants can find out which organization is processing their application by referring to the email receipt they received after submission or by using their Application ID to look up their application assignment on the Central Application portal.

58. How long does it take to process an application, and what should I do if I have an urgent case?

Application processing times average 6 weeks. We encourage you to reach out to whichever agency is processing the application, whether it is an RAA or the RAP Center. You can let them know about the urgency, and find out what is needed to process the case (i.e. tenant and/or landlord documentation).

59. What guidance does DHCD have for RAAs around communication with advocates?

RAAs are required to include the advocate on notifications about missing documentation and approval, time-out, or denial IF the advocate checks off "Please check this box to confirm you have consent to communicate regarding this application on behalf of the client."

Landlord Involvement

60. Does the landlord need to agree to anything when they receive the money?

The landlord will be notified of Property Owner Terms when an application is approved.

61. Does the landlord have to sign an agreement?

No, the landlord does not need to sign an agreement. Instead, when the application is approved, the landlord will receive an [Award Letter and Property Owner Terms](#). This document confirms that the tenant is approved for assistance, provides the award breakdown, and includes the terms and conditions that apply to the assistance. Landlords are advised that, by accepting DHCD housing assistance funds, they are agreeing to these terms and conditions.

62. Does payment to the landlord include a breakdown of which tenant the payment is on behalf of?

Not necessarily. A landlord may receive multiple payments in one check. The landlord should reference the Award Letter for the tenant to confirm the amount of assistance awarded to the tenant.

63. Do tenants have to participate and allow their landlord to proceed on their behalf if the landlord is filling out the landlord application directly?

Yes, tenants are required to sign a consent form that their landlord must upload as part of the landlord application.

64. If a landlord already started an eviction, are they obligated to stop pursuing the eviction in court?

Under state law, a court must grant a continuance if the tenant has a pending application for state rental assistance, and the court cannot issue an execution until the application is approved or denied.

65. What if the tenants do not want to participate in applying for rental assistance?

In this case, we encourage landlords to utilize [Community Mediation](#) services. Mediation is a free service that helps tenants and landlords mutually agree to a plan to avoid eviction.

66. Once a tenant is approved for RAFT, what is the time frame between date of approval and payment to landlord?

In general, once the application is approved, a landlord should not have to wait longer than a few weeks to receive the payment.

67. Regardless of whether a tenant applied or a landlord applied, can landlords check on the status of applications?

Landlords can ask for the RAA or the RAP Center for a status update.

68. If the property owner doesn't provide necessary documentation or refuses to participate and the tenant doesn't have a copy of the lease, can the application still be submitted? Does the landlord still need to submit the W-9 and other forms?

- A lease is not required, but some sort of proof of housing is required. The application can still be submitted, but some verification of the tenancy will be needed (i.e., tenancy agreement, tenancy at will form, NTQ, documented proof of rent arrears).
- Note: tenants should be aware that a landlord's refusal of emergency housing payment assistance (including by refusing to provide required program documentation) may, under some circumstances, violate Chapter 151B of the Mass. General Laws, which prohibits discrimination against a tenant receiving housing subsidies. If the landlord has refused to provide the necessary documentation or refuses assistance, the tenant may inquire about filing a fair housing complaint at one of the following fair housing agencies or another local fair housing organization:
 - Massachusetts Commission Against Discrimination (MCAD) – (617) 994-6000 (TTY [\(617\) 994-6196](tel:617-994-6196)). See also <https://www.mass.gov/how-to/how-to-file-a-complaint-of-discrimination> .
 - Boston Office of Fair Housing and Equity – (617) 635-2500. See also <https://www.boston.gov/departments/fair-housing-and-equity/how-file-housing-discrimination-complaint> .
 - Massachusetts Attorney General's Office – [\(617\) 963-2917](tel:617-963-2917). See also <https://www.mass.gov/how-to/file-a-civil-rights-complaint>

One of these agencies may bring or investigate a complaint against landlords who refuse funds or who refuse to provide documentation in violation of c. 151B or similar local codes.

Homeowner Assistance Fund (Mass HAF)

69. What is HAF?

HAF is a federally funded program administered through the Massachusetts Housing Finance Agency and the Massachusetts Housing Partnership. RAAs are not responsible for processing HAF applications.

The MA HAF program does not have a benefit cap (unlike RAFT, which caps benefits at \$10,000 per household). Additionally, HAF serves homeowners with income of up to 150% of the Area Median Income (AMI) (unlike RAFT, which is limited to 50% AMI). To qualify for the HAF Program, a homeowner must, at the time of application:

- Have experienced a financial hardship associated with COVID-19 after January 21, 2020
- Have an income less than or equal to [150% AMI](#)
- Own the property for which they are applying for assistance and have missed three mortgage payments on that property (be at least 90 days delinquent)
- Be applying for expenses related to their primary residence, located in Massachusetts

MA HAF can be used for unpaid mortgage payments as well as other costs associated with preventing the loss of housing or reinstating the mortgage, such as utilities, property taxes, housing-related insurance, or Homeowner Association (HOA) fees if payment of those costs would prevent or remove a lien on the property.

Learn more about the [Homeowner Assistance Fund](#).

70. Where can homeowners get more information about applying to the Mass HAF Program?

Homeowners can access www.massmortgagehelp.org to review resources or call 833-270-2953 (Monday - Saturday 8 a.m. to 7 p.m.). The call center can assist homeowners or refer them to a nonprofit housing counseling agency who can help with the HAF application or provide other guidance.

71. What makes a homeowner eligible for the Mass HAF Program?

To qualify for the HAF Program, a homeowner must, at the time of application:

- Have an income equal to or less than 150% area median income. [Click here](#) to view income limits by community.
- Have experienced a financial hardship after January 21, 2020 associated with the COVID-19 pandemic.

- Be owner-occupants of a single-family home, condominium, or 2- 3- or 4-family home located in Massachusetts that is the homeowner's primary residence
- Be behind on their mortgage payments by at least 90 days (3 months)

72. What should a homeowner applicants do who does not meet the eligibility requirements for Mass HAF and therefore cannot apply at this time?

Homeowners can visit www.massmortgagehelp.org to check eligibility and review resources or call 833-270-2953 (Monday - Saturday 8 a.m. to 7 p.m.). The call center can assist homeowners or refer them to a nonprofit housing counseling agency who can help with the HAF application or provide other guidance.

Most of RAAs offer in-house foreclosure prevention services. RAA's can work with the homeowner to better understand their situation, reach out to the loan servicer, and connect the homeowner to legal services. For RAAs that don't offer foreclosure prevention services, there are 40 HUD-approved agencies that can be found [here](#) or list on the HAF website: <https://massmortgagehelp.org/faq>.

73. Where can someone find out if an applicant (homeowner) is eligible for Mass HAF?

Homeowners can check their eligibility for the Mass HAF program by using the HAF eligibility checker: www.massmortgagehelp.org/prescreening

74. How quickly will HAF applications be processed?

Application reviews began in the second half of December 2021. We anticipate payments to begin in January 2022. The expected processing time for a complete HAF application whose Servicer is onboarded is approximately 30 days.

75. For HAF, does it matter if homeowners are in forbearance and their lender may offer other options to get current?

Homeowners who are currently in forbearance are not eligible for Mass HAF at this time. The program's focus will be on delinquent homeowners with at least three months or more of missed mortgage payments.

76. If a homeowner is not 3 months behind in their mortgage payments, will they be eligible for RAFT?

Starting January 1, 2022 Massachusetts homeowners will be served through the Mass HAF program; the RAFT program will no longer serve homeowners. If someone does not meet the eligibility requirements, they can work with one of

the non-profit Housing Counseling Agencies (HCAs). A list of housing counseling agencies can be found on www.massmortgagehelp.org.

77. What kind of assistance is available to those homeowners who do not have a mortgage and owe back taxes or other eligible fees, if the homeowner does not have a mortgage servicer to verify need?

Homeowners who do not have a mortgage are not eligible for HAF. If a homeowner is behind on taxes, but does not have a mortgage, they may be eligible for assistance from local municipalities.

Homeowners can visit www.massmortgagehelp.org to check eligibility, resources and review resources or call 833-270-2953 (Monday - Saturday 8 a.m. to 7 p.m.). The call center can assist homeowners or refer them to a nonprofit housing counseling agency who can help with the HAF application or provide other guidance and resources.

78. What happens if a homeowner was not affected by COVID-19 but has mortgage arrearages?

Homeowners without COVID-19 hardship are not eligible for HAF. COVID-19 impact can be indirect (e.g. losing a job, having hours reduced, losing access to childcare or dependent care, seeing increased expenses, or something else). Applicants can indicate how their household situation has been impacted either directly by the COVID-19 pandemic OR has become worse since January 21, 2020. The best action is for these homeowners to contact their mortgage servicer or access local programs.

Homeowners can visit www.massmortgagehelp.org to check eligibility, resources and review resources or call 833-270-2953 (Monday - Saturday 8 a.m. to 7 p.m.). The call center can assist homeowners or refer them to a nonprofit housing counseling agency who can help with the HAF application or provide other guidance and resources.

79. For HAF, what kind of proof do homeowners need to provide for Covid hardship? Is it similar to ERAP?

Applicants must describe their situation and self-attest to a COVID-19 hardship, but documentation is not required.

80. What documents are needed for HAF?

The following type of documents may be asked for in the application, depending on the specific expenses an applicant is applying for assistance with:

- Income Documents
 - Acceptable income documents include paystubs, W2s or other wage statements, IRS Form 1099s, tax filings, depository institution (or bank) statements demonstrating regular income, or a statement of income from an employer

- Social security, child support, unemployment, and other income statements as applicable
- Waivers from these documentation requirements may be available if we determine that your explanation is reasonable enough to justify it
- Mortgage statements or other mortgage documents
- Property tax statements from your city or town
- Utility bills (for utilities that prevent loan reinstatement)
- Identification such as state IDs, drivers licenses or passports

Additional documentation may be requested in order to verify your eligibility. The list of required documents can be found at:

<https://massmortgagehelp.org/resource>

81. How will homeowners be served if they need utility assistance? Can HAF be applied for utility assistance alone for homeowners?

Eligible homeowners can receive utility assistance, if missed payments could become a lien against the property. Mass HAF will only provide applicants with utility assistance in conjunction with late mortgage payments. Homeowners can also receive assistance through the Low-Income Home Energy Assistance Program (LIHEAP) and other programs: <https://www.mass.gov/hed/fuel>

82. Will the homeowner be able to apply if they are behind on condo fees only?

No. Mass HAF requires a homeowner to have missed at least three mortgage payments in order to qualify. For eligible homeowners, condo fees may only be paid as it applies to reinstating a mortgage.

83. How many times can someone apply to HAF?

Eligible applicants can apply for HAF any time they are at least 3 months behind on their mortgage payments. There is no months of assistance cap at this time for Mass HAF. Applicants can apply multiple times whenever they are eligible. For example, if a homeowner is at least 3 months behind on their mortgage payments and receives HAF assistance, they must wait until they are 3 months behind again before reapplying.

84. Is there an FAQ where borrowers and mortgage servicers can find more detailed information on HAF?

Yes, borrowers and mortgage servers can go to the following FAQ sites:

- Borrower FAQs are available at: <https://massmortgagehelp.org/faq>
- Servicer FAQs on addition to other servicer-specific resources is available at: <https://www.mhp.net/one-mortgage/homeowner-assistance-fund>