



Federal Emergency Rental Assistance Program (ERAP)

ERA 1 and ERA 2

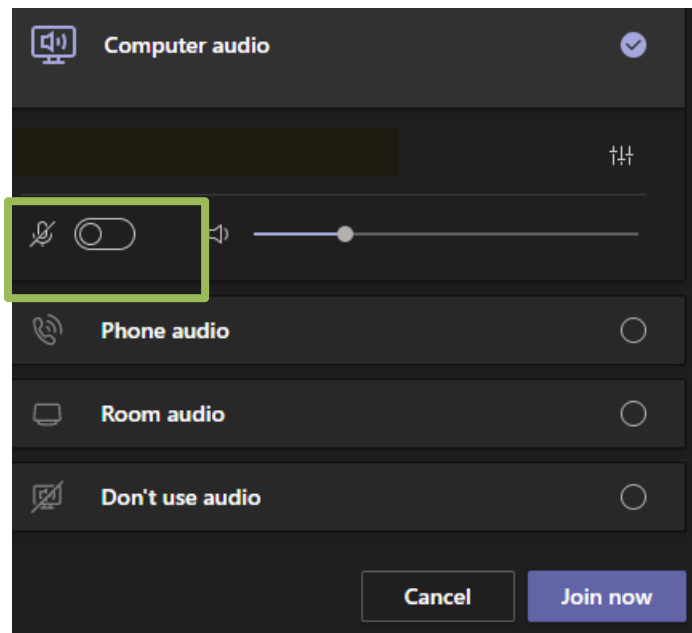
August 13, 2021



WELCOME

Please Mute

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

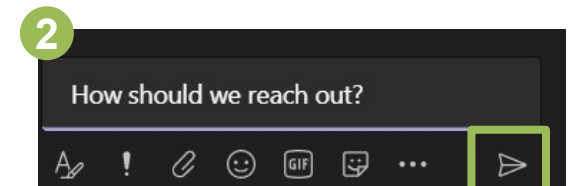
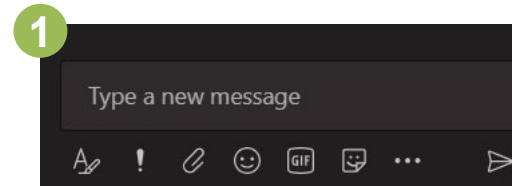


Engage During Meeting

1. Teams Chat

Send a message in the **Teams Chat** panel

1. Type in your **question**
2. Hit Enter



2. Questions

- We will be monitoring the Teams Chat for questions throughout the session
- We will triage questions during designated checkpoints

THIS CALL IS BEING RECORDED





Our Journey Today

1 HOUR



Objective & Introduction

5 mins



ERA 1 vs. ERA 2

30 mins



Updates



Questions

20 mins



Wrap Up

5 mins

Purpose



Review of ERAI vs. ERA 2

Goal



Provide RAA staff with **guidance and continued support** related to ERAP and other EDI programs



REMINDERS ON ERAP I VS. ERAP 2

As of June 4, 2021, ERAP had a second funding source that allows households to receive up to 18 months in assistance (rather than 12 or 15)

- **ERAP 1:** The benefit cap is a maximum of **12 months' worth of assistance**, including both arrearage payments and any forward stipend, with an additional **3 months of assistance** available for those households with continued risk of housing instability.
- **ERAP 2:** The benefit cap is a maximum of **18 months' worth of assistance** between full or partial arrearage payments and any forward stipends. Forward stipends can be awarded in three (3) month increments for those households with continued risk of housing instability.
- Households that previously received ERAP 1 can receive ERAP 2 if the total combined between ERAP 1 and ERAP 2 does not exceed 18 months total between arrears and stipends



- ERAP I
 - Up to 12 months of arrears, AND/OR
 - Up to 15 months of stipends (3 months at a time)
- ERAP 2
 - Up to 18 months of arrears, AND/OR
 - Up to 18 months of stipends (3 months at a time)



- Treasury requires states to spend 65% of ERAP I funds by September 30, 2021 or risk having funds reallocated to other states
- RAAs should only use ERAP 2 if the payment cannot be covered by ERAP I

Received already	Needs now	Funding source to use for current need
0-12 months arrears	Arrears up to 12 months total (including what was already received)	ERAP I
0-12 months arrears	Arrears 13-18 months total (including what was already received)	ERAP 2 (so as not to issue 2 separate arrears checks to the landlord)
Any level of assistance, up to 18 months of assistance	More stipends (recertification or regular application)	ERAP I up until month 15, then ERAP 2 for months 16-18 if needed

ERAP I vs. ERAP 2: Examples



- Client owes 16 months of rent and needs stipends
 - Pay 16 months ARR out of ERAP 2, pay 2 STP (months 17, 18) out of ERAP 2
- Client owes 9 months of rent and needs stipends
 - Pay 9 months ARR out of ERAP 1, pay 3 STP (months 10, 11, 12) out of ERAP 1
- Client doesn't owe any rent but needs stipends
 - Pay 3 STP (months 1, 2, 3) out of ERAP 1
- Client already got 12 months of arrears and 3 months of stipends out of ERAP 1 and is recertifying for more stipends
 - Pay 3 STP (months 16, 17, 18) out of ERAP 2
- Client already got 10 months of arrears and 3 months of stipends out of ERAP 1 and is recertifying for more stipends
 - Pay 2 STP (months 14, 15) out of ERAP 1 and 1 STP (month 16) out of ERAP 2



QUESTIONS



RESOURCES

1

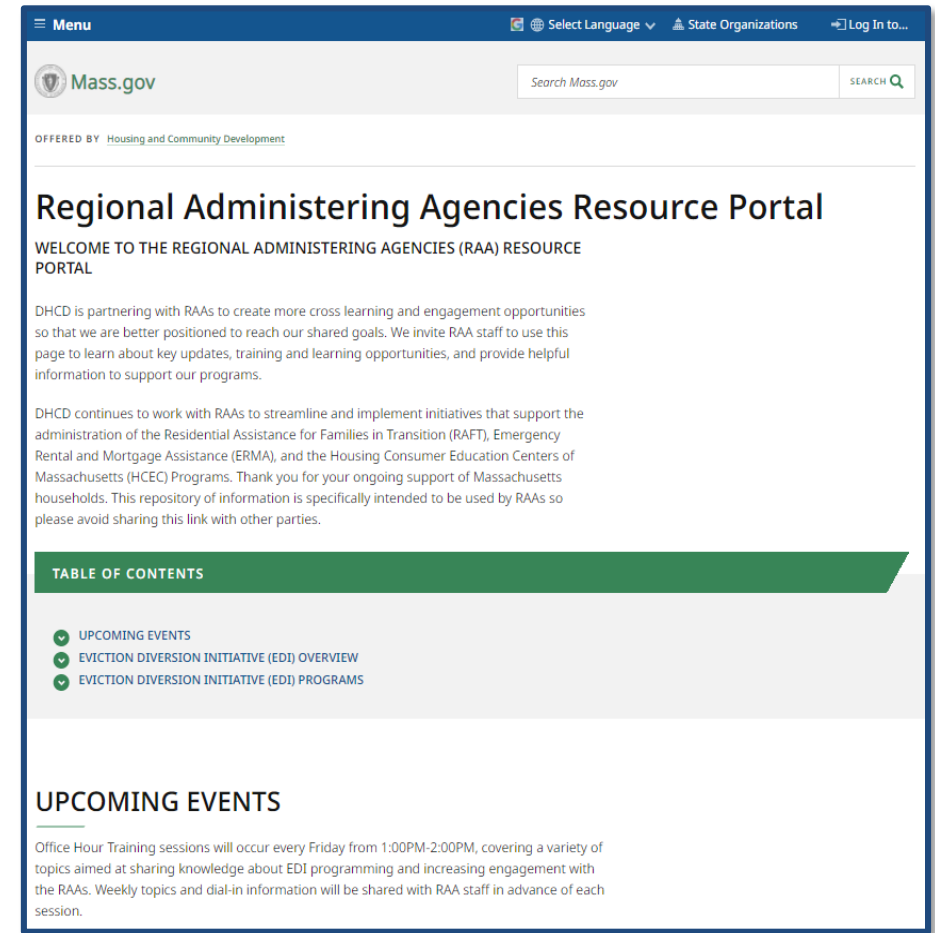
[RAA Resource Portal](#)

Central resource to provide RAA staff with key updates, training and learning opportunities, and helpful information to support programs

2

Further Questions

Contact the RAA support inbox (dhcdraaraft@mass.gov) as a point of escalations for questions. A member of the RAA Support Team will respond.





Further Questions

Direct questions to your supervisor and then contact the **RAA** support inbox (dhcdraaraft@mass.gov) as a point of escalations for questions. A member of the **RAA Support Team** will respond.

- ***Time-sensitive Questions:*** Critical questions that require responses within 24hrs should be submitted with a subject line that includes “**URGENT.**”
- *Example:* Tenant is facing imminent loss of housing (24 hours) and applicant does not necessarily fit guidelines.



Best Practice

Please **specify the program** that you are reaching out about to ensure that the DHCD RAA Support team is best positioned to provide policy guidance.

THANK YOU!

