



Federal Emergency Rental Assistance Program (ERAP)

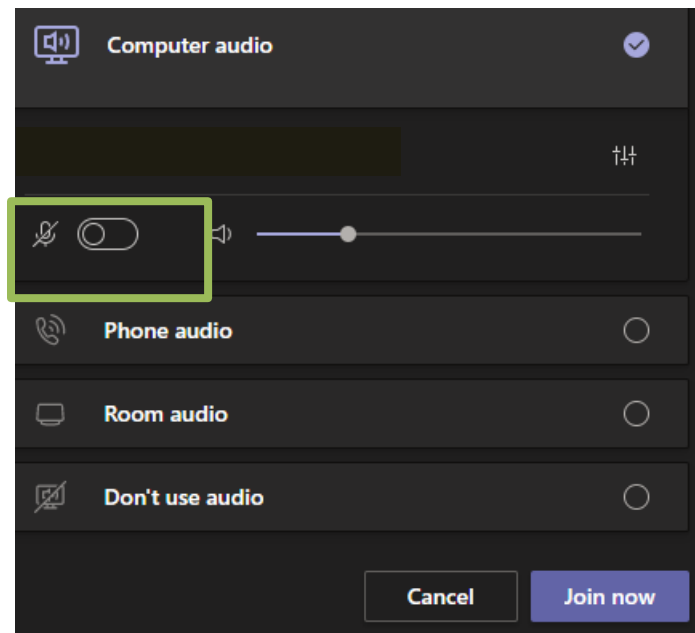
Policy Review and Q&A
July 23, 2021



WELCOME

Please Mute

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

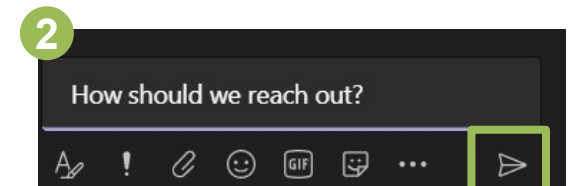
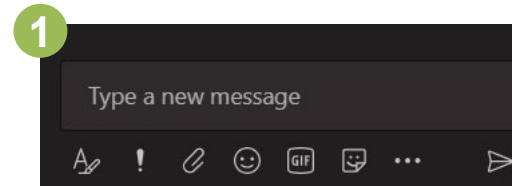


Engage During Meeting

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



ERAP 2 - 18 Month Policy Review



Recertification Review

25 mins



Paying Tenants Review



Menti Poll Activity

10 mins



Central App Update

5 mins



Questions

10 mins



Wrap Up

5 mins

Purpose



Review recent policy changes and answer related questions. Provide a brief overview on the progress of the Central App rollout.

Goal



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



Policy Review: 18 Months, Recertification, and Payments to Tenants



As of June 4, 2021, the ERAP 2 benefit limit increased to 18 months of total assistance for arrears and stipends combined (rather than 12 or 15 under ERAP 1)

- **ERAP 1 (Increment 17)** The benefit cap is a maximum of **12 months' worth of assistance**, including both arrearage and any forward stipends, with an additional **3 months of assistance** available for those households with continued risk of housing instability.
- **ERAP 2 (Increment 19):** 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.



The benefit cap for ERAP 2 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 **3-month increments** for households with a continued risk of housing instability



Households may not receive more than the **equivalent of its monthly contract rent amount**



Households that have **previously received ERAP 1 can receive ERAP 2** but the total combined must not exceed 18 months between arrears and stipends

RECERTIFICATION: OVERVIEW



Identify

- Households in HAPPY who received **ERAP** and whose stipends are ending
- Includes those whose last stipend is ending at the end of the month
- Excludes subsidized renters

Outreach

- If there is an email in HAPPY > DHCD emails
- If there is no email in HAPPY > RAA mails or calls

Apply

- If email > direct to **centralized recertification application**
- If mail > link/QR code and paper application included in outreach

Transfer

- **Weekly transfers** from DHCD to RAA with recertification form data

Process & Pay

- RAA checks application and **processes** for payment or denies/times out client



- For applicants with missing e-mails or bounce-backs, two phone attempts OR a mailed letter
- For applicants who submitted a Recert Form/Formstack, outreach only needed if there are reported changes that require additional info or documentation
- Applicants who require additional documentation have 10 business days to submit items
 - RAAs should issue ineligibility/close out letter after 10 business days of nonresponse
 - Applications can be reopened within 14 days if applicant submits missing documents
- Applicants have 30 days from DHCD e-mail (or 40 days from date of RAA contact) to complete Recert Form



REVERIFICATION

- Utilize Resource Portal tools to determine if/when reverification is needed

RAP

- RAAs are responsible for processing recerts sent to them, including those originally processed by the RAP Center, & utilizing DocuPhase to access original app

ERAP I

- Use ERAP I for recerts instead of ERAP 2 (up to month 15)

DIRECT PAYMENT TO TENANT OVERVIEW



As of June 28, 2021, RAAs may use ERAP to pay tenants directly for rental payments that would otherwise be paid directly to the landlord (arrears, stipends, security deposits, etc.)

- ✓ Arrears payments to tenants are limited to a maximum of \$15,000
- ✓ In situations where tenant arrears exceed \$15,000, the landlord must agree to accept payment from the RAA for ERAP to cover 100% of arrears
- ✓ There is no dollar cap on direct tenant payments for other costs (stipends, first/last month's rent, or security deposits) that would normally be paid to the landlord

ERAP Eligibility criteria still must be met in order to direct payments to tenants:

80% AMI, COVID Impact, Risk of Homelessness/Housing Instability, Currently Renting or Moving to a New Rental, 18 Month Limit

DIRECT PAYMENT TO TENANT OVERVIEW (CONT'D)



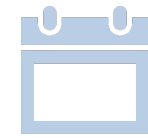
As with all ERAP benefits



Stipends are capped at the amount equal to the monthly contract rent



Stipend commitments cannot exceed three months without reapplication or recertification



Stipend payments are scheduled for each month due (*not paid in a lump sum*)

PAYING TENANTS: CRITERIA OVERVIEW



ATTEMPT TO PAY LANDLORD

Tenant payment can only be issued if the landlord is non-responsive or confirms that they choose not to participate.



VERIFY THAT PAYMENTS HAVEN'T ALREADY BEEN MADE

Need to confirm in HAPPY that months of rent being requested haven't previously been paid to the tenant or landlord.



CONDUCT PUBLIC RECORDS CHECK

Confirm that the landlord listed on the tenant application is actually the owner of the property.



ENGAGE IN FACE-TO-FACE MEETING

Need to meet (virtually or in-person) with the tenant before funds can be issued in order to verify their identity and clearly explain the rules to them.



SIGN TERMS OF FUNDING AGREEMENT LETTER

RAA must require the tenant to sign letter (provided by DHCD) outlining program requirements/expectations and payment details.



TRANSMIT TERMS OF FUNDING AGREEMENT LETTER

RAA must transmit the signed letter to both the tenant and landlord.

DIRECT PAYMENT TO TENANT RESOURCES



Resources added to RAA Portal

1

Paying Tenants Checklist

2

Paying Tenants Overview Guide

3

Paying Tenants Procedural Guidance

Paying Tenants Checklist

This checklist is designed to aid RAA Staff during the process of paying tenants directly.

Direct payment to tenants may only occur if the following criteria are met:

Tenant Name: _____ ID: _____

☐ **Step 1:** Attempt to pay the landlord (must make 3 attempts by phone/email/text, or send via US mail if no electronic options are available). *Letters, emails, texts (if applicable) should be included in client file as well as the outcome of all attempts.*

ATTEMPT #1: Landlord Name: _____ Date: _____

☐ Phone ☐ Text ☐ Email ☐ Letter (email/letter/text (if applicable) included in client file)

Outcome: ☐ No response ☐ Made contact w. landlord ☐ No answer left voicemail
☐ Voicemail full ☐ Landlord not available ☐ Other _____

ATTEMPT #2: Landlord Name: _____ Date: _____

☐ Phone ☐ Text ☐ Email ☐ Letter (email/letter/text (if applicable) included in client file)

Outcome: ☐ No response ☐ Made contact w. landlord ☐ No answer left voicemail
☐ Voicemail full ☐ Landlord not available ☐ Other _____

ATTEMPT #3: Landlord Name: _____ Date: _____

☐ Phone ☐ Text ☐ Email ☐ Letter (email/letter/text (if applicable) included in client file)

Outcome: ☐ No response ☐ Made contact w. landlord ☐ No answer left voicemail
☐ Voicemail full ☐ Landlord not available ☐ Other _____

☐ **Step 2:** Verify in HAPPY that the same months of rent requested were not previously paid to the tenant or their landlord.

☐ **Step 3:** Conduct public records check (through masslandrecords.com, Registry of Deeds, or local assessor's website) to confirm that the landlord listed on tenant application is actually the owner of the property.

☐ **Step 4:** Engage in a face-to-face meeting (virtual or in-person) with the tenant before funds can be issued to the tenant.

☐ **Step 5:** IF tenant returns for additional rental assistance, including recertifications for future rental stipends, conduct new outreach attempts to landlord.

☐ **Step 6:** Have the tenant sign the Terms of Agreement letter

☐ **Step 7:** Transmit the Terms of Agreement letter (via email or US mail) to the tenant and landlord.

☐ **Step 8:** Enter the payment in HAPPY

☐ IF landlord contacts the RAA and says tenant did not make a payment, then send a termination of assistance letter to both parties

Department of Housing and Community Development

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- ❖ **What if the landlord does not want to continue the applicant's tenancy and will pursue eviction regardless?**
- ❖ **What if the landlord refused to provide a receipt of payment to either the tenant or RAA?**
- ❖ **After RAAs pay tenants, will they be required to obtain proof that the tenant actually paid the arrears?**
- ❖ **Does an ERAP payment to a tenant count as taxable income (e.g. does a tenant receive a 1099)?**



QUESTIONS



MENTI POLL ACTIVITY



What topic(s) would you like covered at future Office Hours sessions?

How to Participate

Go to **Menti.com** on your smartphone or computer browser.
Enter the code **8758-2947** into the field shown to the right.



Mentimeter

Please enter the code

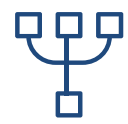
12 34 56

Submit

The code is found on the screen in front of you



CENTRAL APP UPDATE



The Central App is a **simplified user experience**, replacing each RAA's individual Cognito application(s)



A key change is the way each RAA currently receives applications is changing, e.g., it is a **different handoff process**



You will be supported, with **several trainings** in the lead-up to go-live



Our goal is to get **better applications** for continued improvement in processing speed and to minimize disruption to RAA staff

CENTRAL APP UPDATES



Emergency Housing Payment Assistance
Commonwealth of Massachusetts

Home Program Information RAA Login

Massachusetts Emergency Housing Payment Assistance Application

1 Instructions 2 Living Situation 3 COVID-19 4 Housing Crisis 5 Applicant Information

6 Household Income 7 Application Certification

INSTRUCTIONS FOR APPLICANTS

This application for rental assistance is for the purpose of providing financial assistance to eligible households. Be honest – if you give inaccurate information, your application will be denied. The application will ask you:

- About your current housing
- For the names, dates of birth, and Social Security numbers of all household members
- How much money everyone in the household makes
- What kind of assistance you need

You will also have to submit the following:

- ID for the head of household
- Proof of housing crisis (for example, eviction notice, foreclosure notice, or other documentation)
- Proof of housing (for example, lease agreement, deed, or other documentation)
- Proof of income (for example, pay stubs, tax returns, or other documentation)

Click here to learn more about requirements.

After you submit the application, you will receive a confirmation email.

Next

WELCOME TO THE MASSACHUSETTS EMERGENCY HOUSING PAYMENT ASSISTANCE PORTAL

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

Available Services

- Upload Documents**
Family and income are required. Upload them here. [More >>](#)
- Application Information**
Check basic information about application. [More >>](#)
- Need Help?**
Please contact us at (781) 422-4200
RAFTCentralApp@NHSMass.org

- The Central App Pilot is **LIVE!**
 - The Central App is now **accepting applications** only for residents of cities served by NeighborWorks
 - We will continue to **monitor the progress** of the app and related technology and **learn from the experiences** of NeighborWorks management and staff
- Planning and readiness prep for Waves 1 & 2 is currently underway



QUESTIONS



RESOURCES

1

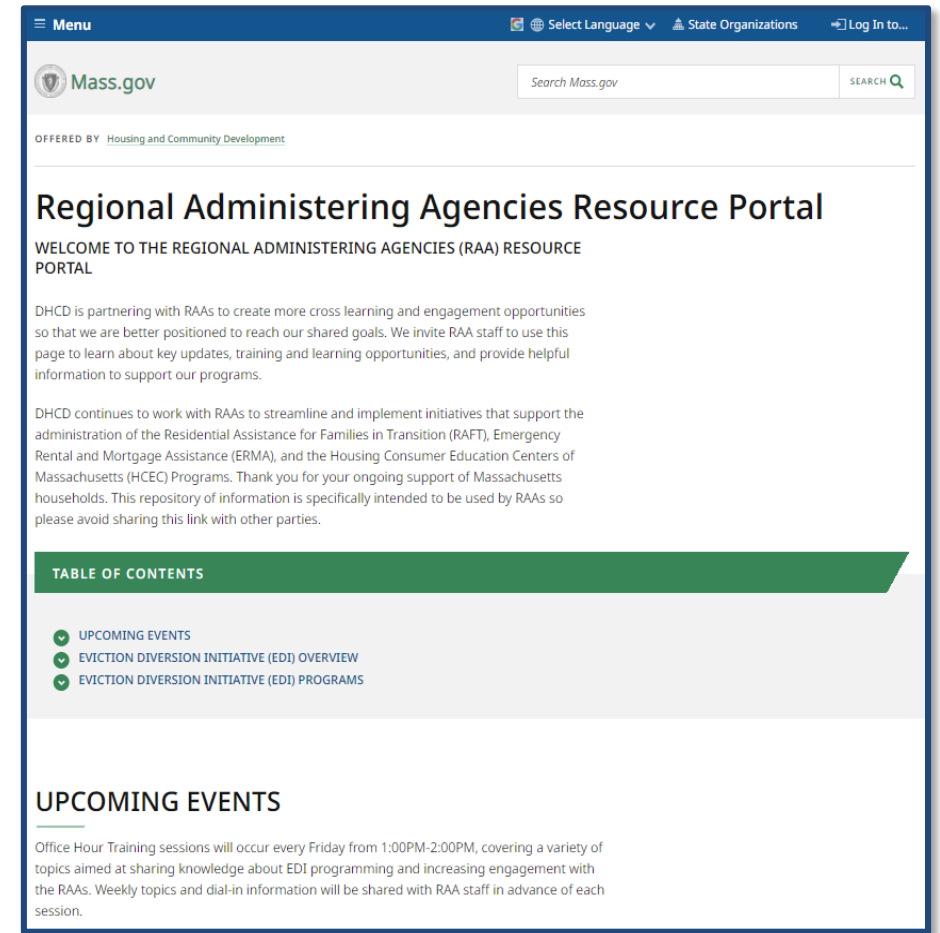
[RAA Resource Portal](#)

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!

