

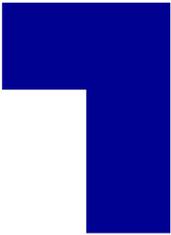
Last updated January 26, 2022

Please note this document will be updated as information becomes available

Federal Emergency Rental Assistance Program (ERAP) FAQ

PUBLIC FREQUENTLY ASKED QUESTIONS





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Federal Emergency Rental Assistance Program (ERAP) FAQs

Federal Emergency Rental Assistance Program (ERAP)

Overview

1. What is the new 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 must be expended by the end of September; if not, any remaining funds may be recaptured and reallocated to other states. Effective Friday, June 4, 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.

2. When did these new funds go into effect?

DHCD implemented the new Federal Program benefit on March 22, 2021.

3. Does this funding replace RAFT?

No, the federal program benefit does not replace RAFT. The federal program supplements existing programs (i.e., RAFT, HAF and local programs). Once all federal funds are exhausted or expired, 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 the new funds be prioritized over other programs (i.e., RAFT)?

Between the two similar DHCD programs (ERAP and RAFT) ERAP funds should be prioritized for new applications, as well as any applications that are pending at the time of the new Administrative Plan issuance. ERAP funds should be prioritized first over other programs. Most renters with rent arrears from after 3/13/2020 will be eligible for ERAP. Applicants may still be eligible for other programs if they are not eligible for ERAP.

5. Why is DHCD making policy changes to ERAP and RAFT as of January 1, 2022?

DHCD is making policy changes to ERAP and RAFT, effective January 1, 2022, in an effort to extend the use of remaining emergency housing assistance funds with the goal of serving as many unique households as possible.

6. When do new policy changes for ERAP and RAFT take effect?

Except where otherwise stated, all policy changes to ERAP and RAFT take effect on January 1, 2022.

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 rental assistance 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. Is this same requirement in place for ERAP?

No, that requirement is not in place for ERAP

28. If a resident has applied for RAFT and was previously denied based on income but now qualifies based on the 80% Area Median Income (AMI) income limits for ERAP, would they need to follow up on their previous denied application?

An applicant who was previously denied for RAFT but is now eligible for ERAP based on the 80% AMI income limit would need to reapply.

29. RAFT currently requires tenants with a subsidy to "demonstrate good cause for nonpayment." Is this same requirement in place for ERAP?

No, that requirement is not in place for ERAP. However, if a tenant with an income-based rental subsidy such as Section 8 or public housing -has a pending rent adjustment based on an income change, and if that rent adjustment would apply retroactively, then RAAs should first assist the household with requesting the rent adjustment rather than paying an arrears amount that may be subject to change.

Eligible Use of Funds

30. 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.

31. Can ERAP be used for stipend (future rent) payments?

Prospective rent payments, also known as stipends, may be paid for rent due after the time of the application in three month increments while funds remain available. If an applicant has rental arrears, at least a portion of the arrears must be paid in order for the applicant to receive an ERAP stipend. Stipends can only be given for 3 months at a time and then an applicant will need to reapply, subject to availability of funds.

32. 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.

33. 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.

34. If an applicant is using ERAP fund towards moving expenses, can the applicant still receive three months of stipends (future rent)?

Yes, applicants without income-based rental subsidies who are moving into housing that does not have project-based rental subsidies are eligible for stipends even if ERAP funds are being used for moving expenses.

35. How many months of assistance can a household receive at a time?

Households receiving prospective rent payments may receive three (3) months of assistance at a time. If the household requires additional assistance at the end of those three months, they may submit a new ERAP application if eligible, subject to available funding.

36. What is the new benefit limit for RAFT, effective January 1, 2022?

Effective January 1, 2022, the maximum benefit limit is \$7,000 per household in a rolling 12-month period. The new \$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 this effective date 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 new, \$7,000 benefit limit.

37. Can ERAP cover other expenses detailed in the lease e.g. pet fee or parking access fees?

ERAP can cover miscellaneous fees such as parking spaces, garage fees, carport fees, water fees, and other month-to-month fees if these expenses are outlined in their lease but separated as an itemized amount. ERAP cannot cover other fees not listed in the lease, such as realtor or brokerage fees.

38. Does ERAP cover internet costs?

At this time, internet cannot be covered with ERAP, but there are other programs which may pay for this cost. If a tenant needs help paying for monthly internet costs and/or securing an internet accessible device, resources are available through the [FCC's Emergency Broadband Benefit](#).

39. Can ERAP pay court costs/filing fees in a summary process case when payment of these costs is required to cure or reach an agreement with the landlord?

Yes, ERAP can cover court costs or filing fees, so long as the owner is legally allowed to pass on the fees to the tenant.

40. Can ERAP funds be used to cover rent arrears (back rent) for March 2020?

ERAP may not cover rent arrears if the rent was due before March 13, 2020. Most rent is due on the first of the month, which means in most cases, ERAP will not cover March 2020 rent. If an applicant's rent was due on or after March 13, 2020 (such as if the lease has a 15th of the month rent due date), ERAP may cover the rent arrears for that month. DHCD anticipates this will be very rare.

For rent arrears prior to March 13, 2020, RAAs should determine if the landlord will forgive the arrears prior to March 13, 2020 or if the tenant can begin a repayment plan for those arrears. If a landlord will not forgive rent arrears or will not allow the tenant to participate in a repayment plan, then RAAs should refer the case to community mediation. However, if the landlord is willing to accept ERAP for the funds due after March 13, 2020, then owing rent prior to March 13, 2020 should not prevent a household from being approved for ERAP.

41. If an applicant is moving out of state, can the applicant receive stipends (future rent) through ERAP?

No, similar to RAFT, ERAP can assist with moving expenses for out of state moves but may not cover prospective rent/stipends for out of state moves. ERAP may cover first, last, and security costs for those without income-based rental subsidies but may not cover first or last month's rent for those with income-based rental subsidies. Additionally, ERAP can pay startup costs related to an out-of-state move, but cannot pay ongoing rent stipends out of state.

42. For relocation/moving costs, is it necessary to have a new lease before applying?

Leases are not required for ERAP; instead, RAAs can accept any proof of housing, such as a lease, tenancy at will agreement, or statement from the property owner. However, RAAs cannot make a payment toward relocation/moving costs until a new unit has been identified.

43. Can a tenant with an income-based rental subsidy get assistance both for arrears and utility assistance?

Yes, a tenant with an income-based rental subsidy can get assistance both for arrears and utility assistance. An applicant should only complete one application in this scenario, and the RAA can assist them with both types of funding if they are found eligible. However, if an applicant is participating in the Subsidized Housing Emergency Rental Assistance Program (SHERA), they may apply for utility assistance at the RAA and also receive arrears assistance through SHERA.

Reapplications

44. With the new policy changes, effective January 1, 2022, will households still be able to recertify using the shorter “recert” application hosted by DHCD via Formstack?

No. Effective January 1, 2022, ERAP recertifications are ending. Households will no longer have the option of recertifying the need for assistance through the shorter “recert” application hosted by DHCD via Formstack.

However, households who are in need of additional assistance after their ERAP benefit ends will be eligible to submit a new, second application if they have an eligible housing crisis after their ERAP benefit ends.

Households who apply for additional assistance immediately after their ERAP benefit ends will not be eligible to receive stipends unless they have accrued new arrears after the end of the ERAP benefit (in accordance with the new policy, also effective 1/1/22, changing the “pre-court rental assistance” housing crisis to “pre-court rental arrears”), or unless they present with a different, eligible housing crisis.

Direct Payments to Tenants

45. Under what circumstances will tenants receive direct payments?

RAAs must attempt to pay the landlord first in all cases and with statement that not accepting may result in a tenant payment. Tenant payment is to be issued when the landlord is non-responsive after 7 days to a letter sent via certified US postal mail with return receipt requested; non-responsive to three (3) phone, email, or text messaging attempts over 5 days; OR when landlord confirms in writing that they choose not to participate. (See question, “What will happen if the landlord isn’t responsive to outreach and the tenant cannot get a leger from them?” below).

46. What if the landlord does not want to continue the applicant's tenancy and will pursue eviction regardless?

There is no change to this. If the landlord will accept the funds, proceed with processing and payment. If the landlord is refusing funds, RAAs can proceed with direct payment to tenant, but the tenant is required to pay the landlord. (See question "What will happen if the landlord isn't responsive to outreach and the tenant cannot get a ledger from them?" below).

47. What if the landlord does not want to continue the applicant's tenancy and will pursue eviction regardless?

There is no change to this. If the landlord will accept the funds, proceed with processing and payment. If the landlord is refusing funds, RAAs can proceed with direct payment to tenant, but the tenant is required to pay the landlord. Tenants should also be aware that a landlord's refusal of emergency rental assistance may, under some circumstances, violate Chapter 151B of the Mass. General Laws, which prohibits discrimination against a tenant receiving housing subsidies. (See question, "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?" below).

48. After RAAs pay tenants, will they be required to obtain proof that the tenant actually paid the arrears?

No, unless the landlord contacts the RAA and says they haven't been paid. If the landlord contacts the RAA because payment was not made/received, RAAs will then request receipts of payment from the tenant. If the tenant is unable to provide such a receipt, the RAA should try to get money back and notify the tenant that using ERAP funds for non-approved expenses will result in disqualification from the program.

49. Does an ERAP payment to a tenant count as taxable income (e.g. does a tenant receive a 1099)?

ERAP payments to tenants are not considered taxable income. A 1099 will not be created for applicants; landlords are supposed to report the ERAP benefit on their taxes.

50. Some tenants have no bank account or are overdrawn. How will they process the check and pay it out in this case?

RAAs should encourage unbanked or underbanked tenants to set up a low-cost checking account through the Massachusetts Community and Banking Council's Basic Banking program.

51. What will happen if the landlord isn't responsive to outreach and the tenant cannot get a ledger from them?

If the landlord has not responded or has not submitted all of the requested documentation after 5 days (email/phone/text attempts) or 7 days (mail attempt), and

the tenant is otherwise eligible, then the RAA should start the process to pay the tenant directly. If the notice from the landlord/management agent does not break out arrearage by months, the tenant may self-certify the arrearage period.

Utilities

52. What is the maximum benefit limit for utilities assistance?

For assistance with utilities arrears, up to \$2,500 can be awarded to an eligible applicant. RAAs can award the \$2,500 benefit even if the benefit is more than 25% of the utility arrears balance. *Please note that the previous utility benefit limit prior to August 2, 2021 was \$1,500.*

53. If someone is receiving utility benefits from another program such as LIHEAP, can they also receive utility assistance from ERAP?

Yes, an applicant can receive utility assistance from ERAP and another program such as LIHEAP at the same time as long as the benefits from each program are not covering the same expenses for the same time period.

54. Can ERAP funds be used for utility arrears even though the moratorium is still in effect?

Yes, ERAP funds can be used for utility arrears even without a shutoff notice.

55. If an applicant is moving, can the applicant receive utility arrears over \$2,500 if they need the arrears to turn on utilities in a new unit?

No, applicants cannot use ERAP for more than \$2,500 of utility arrears. If an applicant needs more than \$2,500 for utilities, RAA staff should refer applicants to other programs or resources for additional assistance.

56. Can ERAP cover future utility payments?

No, ERAP only covers utility arrears.

57. Is utility assistance paid to the utility company or the applicant?

Utility assistance is only paid to the utility company.

58. What is the best practice for referring applicants with income below 60% state median Income for utility arrears?

It is recommended that RAAs provide appropriate contact information for the utility company and suggest eligible customers work with the utility company to qualify for a discounted rate or start an Arrearage Management Plan (AMP).

Additionally, RAAs can refer an applicant to their local Community Action Program (CAP) agency or LIHEAP Local Administering Agency (LAA) to help the applicant access other protections and assistance.

Contact information for the LIHEAP agencies can be found here: [DHCD Resource Locator \(hedfuel.azurewebsites.net\)](https://www.mass.gov/doc/cold-relief-brochure/download). LIHEAP intake and application information is available here <https://www.toapply.org/MassLIHEAP> and more information about LIHEAP is available here: <https://www.mass.gov/doc/cold-relief-brochure/download>

- 59. Effective August 2, 2021, the ERAP utilities benefit increased from \$1,500 per household to \$2,500 per household. Does the increase in allowable utility assistance apply to applications that were received before August 2, 2021 or only after August 2, 2021?**

All ERAP applications for utility assistance being processed August 2, 2021 or after are eligible for the increased benefit, regardless of the date of application submission.

- 60. If a person already received \$1,500 in utility assistance, but is re-applying again for utility arrears, can the new arrears be covered with the remaining \$1,000 due to the increased utility assistance with ERAP?**

Yes, as of August 2, 2021 the utility benefit for ERAP increased from \$1,500 to \$2,500. RAAs can cover the additional \$1,000 with ERAP if an applicant still has utility arrears.

- 61. *NEW QUESTION* Can 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 seeking utilities assistance only can still apply. Utility shut off/utility arrears would be considered an eligible housing crisis, and an overdue utilities bill is sufficient to qualify for utilities assistance.

Applying for Assistance

- 62. Where can an applicant apply for ERAP?**

A tenant can apply online for ERAP at <https://www.mass.gov/how-to/how-to-apply-for-emergency-housing-payment-assistance>

- 63. Why does the application inquire about the tenants' race, age, or any other related information?**

It is a requirement of Federal law under the Consolidated Appropriations Act of 2021, which funds ERAP. DHCD has to report aggregate information only, and not individual tenants' demographic information.

- 64. Does an applicant need to complete two separate applications if they are moving and have arrears (back rent)?**

No, an applicant should only complete one application in this scenario. However, an applicant will need to submit two landlord packets if ERAP will be used to pay two different owners.

65. What happens if there is no written rental agreement?

A tenant does not need to have a written rental agreement to qualify for ERAP 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.

66. What do I need to apply?

The following documentation is required for the application:

1. Identification for head of household
2. Verification of current housing
3. Verification of eligible housing crisis
4. Verification of income, or verification of presumed income in the case of households receiving DTA or MassHealth benefits
5. W-9 for property owner or authorized agent
6. Authorization of agent, if applicable
7. Proof of ownership for unit

67. What accommodations are being provided for those without a computer, computer knowledge, or internet access?

While we encourage households to apply online while many RAAs are operating partly remotely, all RAAs accept paper or PDF applications in addition to the online application form. In addition, all RAAs must make reasonable accommodations for applicants with disabilities. Applicants who wish to request a reasonable accommodation or who need other accommodations made as part of their application should contact the RAA directly.

68. Where can the tenant consent form be found if a landlord (under 20 units) is applying for housing assistance?

The landlord application links to the tenant consent form in multiple languages.

69. What can be provided as an ID?

ID is any document that proves identification and includes the applicant's name and date of birth, such as a license, passport, or birth certificate. An expired driver's license or identification issued by another state or country is an acceptable form of identification as long as the identification contains the applicant's full name and date of birth.

70. ***NEW QUESTION*** If someone is in court for a cause issue but in the course of the legal process identifies that they are experiencing trouble paying their rent, are they able to apply for assistance without having an existing arrearage?

Yes, in this case the person would have a court summons, and so they would qualify under the eviction housing crisis, and could potentially get assistance through ERAP or RAFT.

71. *NEW QUESTION* 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 ERAP or RAFT.

72. *NEW QUESTION* With the policy changes that went into effect on January 1, 2022, does the application process remain the same (i.e. online on <https://applyhousinghelp.mass.gov>)? Are there any changes regarding ERAP and RAFT for moving costs?

There are no changes to the application process related to the January 1, 2022 policy changes. There are no new updates to RAFT's coverage of moving costs at this time.

73. *NEW QUESTION* How can an advocate find out past award amounts and dates for applicants who received benefits before to determine if they would potentially be eligible for more funds?

If an advocate is working with an applicant who has received ERAP/RAFT benefits, the advocate can refer to the award letter sent to the applicant outlining benefits received.

74. *NEW QUESTION* How does someone log back onto their online application to submit additional documents they may have missed when first submitting documents?

If an advocate submitted the application on behalf of an applicant, the advocate can log back onto an online application by going to <https://applyhousinghelp.mass.gov> and selecting "Upload Documents." The advocate will need the application ID and either DOB or resident Zip Code of the applicant.

75. *NEW QUESTION* If a tenant who has already been evicted now needs assistance with paying storage of his household goods, can the programs help?

ERAP/RAFT can potentially cover storage fees to get items out of storage and into a new unit if the household is moving into new housing due to an eligible housing crisis. However, the program will not pay for storage costs unrelated to moving into a new unit.

76. *NEW QUESTION* Can a landlord apply for mortgage assistance through RAFT?

No. As of January 1, 2022, homeowners--including landlords--may no longer apply for assistance with mortgage payments through RAFT. A homeowner needing mortgage assistance should apply to the Homeowner's Assistance Fund or HAF (see HAF section below).

Income Verification

77. Is the \$1,400 payment sent by the federal government counted as income?

No, the \$1,400 stimulus payments from the federal government do not count towards income calculation when determining program eligibility.

78. How is income eligibility verified?

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.

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

1. Department of Transitional Assistance (DTA) or MassHealth Verification

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

2. Categorical Income Verification

If an applicant's household income has been verified to be at or below 80% percent of the AMI in connection with certain other state or federal government assistance programs, RAAs are permitted to rely on a determination letter from the government agency, or government-contracted agency that administers the benefit, so long as the determination letter for such program is dated on or after January 1, 2020. See the Federal ERAP Administrative Plan for details on acceptable benefit determination letters. Examples of acceptable documents include:

- Benefit determination letter from any DTA administered benefit program that serves households 80% AMI or lower, including SNAP, TAFDC, EAEDC, SSI, SSP
- Eligibility letter for MassHealth
- Income-based rent determination letter from a Local Housing Authority or Regional Administering Agency for state or federal public housing or subsidized housing vouchers (HCV/Section 8, MRVP/AHVP, DMH, DDS vouchers)
- Benefit determination letter from DHCD-contracted Local Administering Agency for LIHEAP program or Fuel Assistance
- Benefit determination letter for childcare financial assistance from the Department of Early Education and Care (EEC) or one of their contracted Child Care and Referral Agencies
- Benefit determination letter for Chapter 115 Assistance from the Department of Veterans Services

3. 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.” See the Federal ERAP Administrative Plan for details on acceptable income verification documents.

4. 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.

79. Are tenants with income-based rental subsidies required to provide reasoning as to why they did not pay their rent or recertify if they had an income change?

No, tenants with income-based rental subsidies do not have to verify the reason for nonpayment, but they do need to affirm that they have experienced a financial hardship related in some way to COVID-19. The checkbox on the application meets this requirement.

80. *NEW QUESTION* Do households still need proof of income where the children have MassHealth but the parent does not?

No, proof of income is not required in that case. The Central Application runs all household members' names and SSNs (when available) against the DTA and MassHealth databases to confirm a household's receipt of benefits. A household with a minor child receiving MassHealth would be considered income eligible.

Application Notifications

81. 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.

82. 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 for a status update on their application, but should be advised that RAAs are experiencing an extremely high volume of applications.

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

Applicants who submit applications online will receive an application submission receipt automatically. As of March 22, RAAs are also required to send a notification of receipt when processing an emailed or mailed application.

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

Before closing out an application, the regional administering agency (RAA) 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 will send a "Status Notification". The notification explains that an applicant or landlord then have 14 days to reopen the application by submitting the missing documentation.

85. If an applicant has been denied, does the notice specify why they are being denied so they can submit documentation as part of an appeal?

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

86. *NEW QUESTION* 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 processing the application. Applicants can find out which RAA is processing their application by referring to the email receipt they received after submission.

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

As of January 20, 2022, 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).

88. *NEW QUESTION* 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

89. 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.

90. 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.

91. Is there a mechanism to assist tenants in subtenancy situations?

Yes. There is nothing preventing an ERAP-eligible subtenant from receiving ERAP assistance. As of June 28, 2021, RAAs may make rent payments directly to tenants under certain circumstances for the Emergency Rental Assistance Program (ERAP). RAAs and the RAP center must first attempt to pay the landlord in all cases and with a statement that not accepting may result in a tenant payment. Per US Treasury guidance, tenant payment is to be issued when:

- The landlord is non-responsive after 7 days to a letter sent via certified US postal mail with return receipt requested; OR
- The landlord is non-responsive to three (3) phone, email, or text messaging attempts over 5 days; OR
- The landlord confirms in writing that they choose not to participate. (See question, “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?” below)

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

No, the landlord receives payment in one check. The landlord should reference the Award Letter for the tenant to confirm the amount of assistance awarded to the tenant.

93. What options, if any, do landlords that manage over 20 units have to collect back rent?

Landlords who own more than 20 units of housing in Massachusetts can apply directly for their tenants under the Massachusetts ERAP program.

94. 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.

95. 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.

96. 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.

97. Once a tenant is approved for ERAP, 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.

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

Landlords can ask for the RAA for a status update.

99. 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 rent arrears). If the application is otherwise complete, the RAA would start the process to pay the tenant directly.
- Note: tenants should be aware that a landlord's refusal of emergency rental 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. 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)

100. 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](#).

101. 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.

102. 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)

103. 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>.

104. 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

105. 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.

106. 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.

107. 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.

108. 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.

109. 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.

110. 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.

111. 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>

112. 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>

113. 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.

114. 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.

115. 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>

New Questions as of January 26, 2022

Please note that these questions are also listed within their relevant topic section.

116. If someone is in court for a cause issue but in the course of the legal process identifies that they are experiencing trouble paying their rent, are they able to apply without having an existing arrearage?

Yes, in this case the person would have a court summons, and so they would qualify under the eviction housing crisis, and could potentially get assistance through ERAP or RAFT.

117. 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 ERAP or RAFT.

118. With the policy changes that went into effect on January 1, 2022, does the application process remain the same (i.e. online on <https://applyhousinghelp.mass.gov>)? Are there any changes regarding ERAP and RAFT for moving costs?

There are no changes to the application process related to the January 1, 2022 policy changes. There are no new updates to RAFT's coverage of moving costs at this time.

119. How can an advocate find out past award amounts/and dates for applicants who received benefits before to determine if they would potentially be eligible for more funds?

If an advocate is working with an applicant who has received ERAP/RAFT benefits, the advocate can refer to the award letter sent to the applicant outlining benefits received.

120. 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 processing the application. Applicants can find out which RAA is processing their application by referring to the email receipt they received after submission.

121. Can 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 seeking utilities assistance only can still apply. Utility shut off/utility arrears would be considered an eligible housing crisis, and an overdue utilities bill is sufficient to qualify for utilities assistance.

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

As of January 20, 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).

123. How does someone log back onto their online application to submit additional documents they may have missed when first submitting documents?

If an advocate submitted the application on behalf of an applicant, the advocate can log back onto an online application by going to <https://applyhousinghelp.mass.gov> and selecting "Upload Documents." The advocate will need the application ID and either DOB or resident Zip Code of the applicant.

124. Do households still need proof of income where the children have MassHealth but the parent does not?

No, proof of income is not required in that case. The Central Application runs all household members' names and SSNs (when available) against the DTA and MassHealth databases to confirm a household's receipt of benefits. A household with a minor child receiving MassHealth would be considered income eligible.

125. 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."

126. If a tenant who has already been evicted now needs assistance with paying storage of his household goods, can the programs help?

ERAP/RAFT can potentially cover storage fees to get items out of storage and into a new unit if the household is moving into new housing due to an eligible housing crisis. However, the program will not pay for storage costs unrelated to moving into a new unit.

127. Can landlord apply for mortgage assistance through RAFT?

No. As of January 1, 2022, homeowners—including landlords—may no longer apply for assistance with mortgage payments through RAFT. A homeowner needing mortgage assistance should apply to the Homeowner's Assistance Fund.