



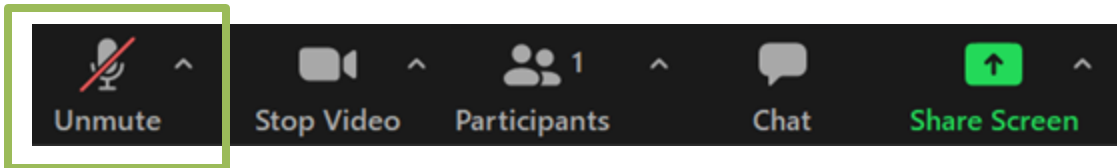
Federal Emergency Rental Assistance Program (ERAP) EDI Partners

March 25, 2021



Please Mute

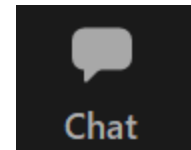
Please join the meeting muted during the session to keep interruptions to a minimum



Asking Questions

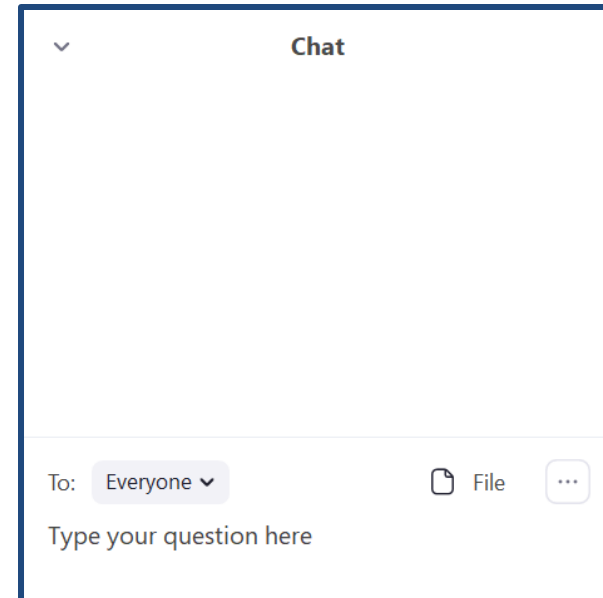
We will be monitoring the Chat for questions

1



Click "Chat" to open the chat window

2



Enter your question into the chat

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

THIS CALL IS BEING RECORDED





WELCOME

MEET YOUR FACILITATORS



Amy Mullen



Adam Schaffer

TRAINING SUPPORT

- Claire Marcus
- Berkley Jenkins
- Lexie Gruber
- Kaley Matchett



Our Journey Today

75 MINUTES



Welcome, Goals, & Objectives

5 mins



Federal Emergency Rental Assistance Program Overview



Overview of Major Policy Guidelines

40 mins



Submitting the Best Application



Questions & Answers

30 mins



Next Steps, Resources & Support



Purpose



Review the **new Federal Emergency Rental Assistance Program (ERAP)** and provide an understanding of the new program and policies

Goal



Provide EDI Partners with guidance to better **support applicants and landlords** through the implementation of the federal program



FEDERAL EMERGENCY RENTAL ASSISTANCE PROGRAM (ERAP) OVERVIEW

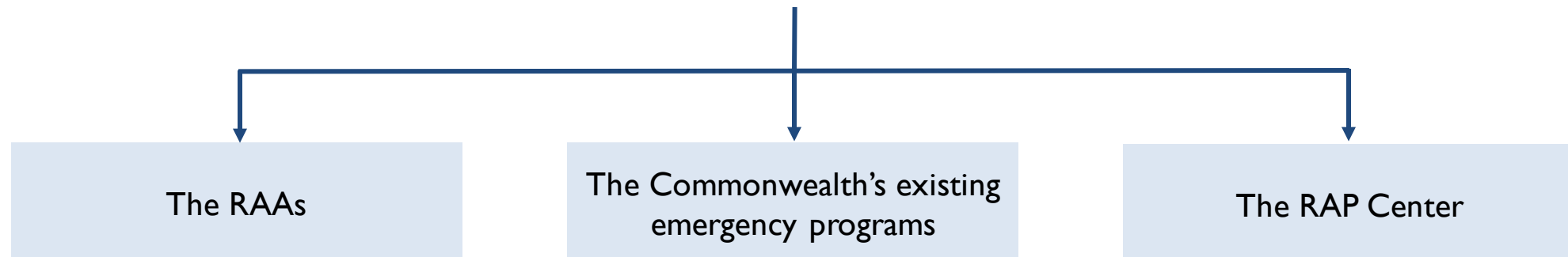


The Federal **Emergency Rental Assistance Program (ERAP)** is a federally funded emergency housing assistance program for renters impacted by COVID-19

Massachusetts has received **\$457M** use-it-or-lose-it federal emergency rental assistance dollars. Federal law requires that we spend 65% of these federal dollars by September 2021.

Starting on **March 22** any applications in the backlog is now eligible to be reviewed for ERAP

Massachusetts will administer a portion of its ERAP funding to serve even more renters and landlords who have been affected through this crisis through:



RAFT VS. ERAP OVERVIEW



RAFT	ERAP
Who is Eligible?	
Renters and homeowners at 50% Area Median Income	Renters at 80% Area Median Income
What is the Benefit?	
Up to \$10,000 in rental, mortgage, and utilities assistance within 12 months	Applicants are eligible for up to 18 months of arrears (<i>after 3/13/2020</i>). Applicants are eligible for up to 18 months of total assistance, although future rent assistance (stipend payments) are only issued 3 months at a time.
What does the Benefit Cover?	
Overdue or future rent or mortgage costs, utilities and moving expenses	Overdue or future rent costs, utilities and moving expenses

The current RAFT program policies are not changing at this time.



HOUSING ELIGIBILITY

Households must meet certain eligibility criteria to be eligible for ERAP.



ELIGIBLE USES OF FUNDS

ERAP may be used for rent arrears, prospective rent payments (stipends), utilities, and moving-related expenses.



BENEFIT CAP

The benefit cap for ERAP is based on months of assistance, rather than a fixed dollar amount. In general, applicants may receive up to 18 months' worth of assistance.



RENTERS WITH INCOME-BASED SUBSIDIES

Renters with income-based subsidies are eligible for up to 18 months in arrears payments but are not eligible for stipends.



INCOME VERIFICATION

ERAP provides new means of income verification that will help to minimize delays due to lack of documentation



SUBMITTING AN APPLICATION

Overview of the application process, and best practices for submitting the best application



HOUSEHOLD ELIGIBILITY



Households must meet the eligibility criteria below to be served through ERAP

- **COVID-19 Impact**
 - Households must certify that they have experienced a financial hardship related to COVID-19
 - Households are already asked to provide a brief description of their COVID-19-related hardship in their application; they do not need to provide further verification outside this attestation

- **Risk of Homelessness or Housing Instability**
 - Households must demonstrate that they are at risk of homelessness or housing instability
 - DHCD will continue using the housing crisis list that exists for rental situation

- **Currently renting or moving into a new rental**

- **Income at or below 80% Area Median Income (AMI)**



ELIGIBLE USES OF FUNDS



ERAP may be used on the following expenses:

RENTAL ARREARS

- May be used for rent due on or after March 13, 2020
- Cannot cover a period exceeding 18 months
- For renters with income-based subsidy, can only cover tenant-paid portion of rent

UTILITY ASSISTANCE

- Will cover up to 18 months of eligible utility arrears up to a maximum of \$1,500

MOVING RELATED EXPENSES

- First and last month's rent, security deposits, moving trucks, and furniture payments up to \$1,000

PROSPECTIVE RENT PAYMENTS (STIPENDS)

- Rent stipends may be paid for rent due after the time of the application but **no later than December 31, 2021** (and only approved in 3-month increments)
- If an applicant has rental arrears, at least **a portion of the arrears must be paid** for the applicant to receive an ERAP stipend
- ERAP stipends will pay for **100%** of the household's full monthly rent amount, regardless of income
- Stipends will be approved for a **3-month period** and then the applicant will need to recertify (details forthcoming in April/May).



ERAP may cover up to **eighteen (18) months of eligible utility arrears** for service on or after March 13, 2020, up to a maximum of \$1,500 per household.



Utility arrears must be demonstrated by a **current overdue notice** from within 60 days of the application



Eligible utilities:

- Gas arrears
- Electricity arrears
- Water/sewer arrears
- One delivery or arrearage of heating fuel (oil, propane, and wood pellets). This cost counts towards the \$1,500 benefit limit.



ERAP may also be used to restore service connected to a move or a prior shutoff.



If the cost of utilities exceeds \$1,500 or the arrears are from before March 13, 2020, it is not eligible



BENEFIT CAP



Arrears payments are limited to 18 months of assistance.

ERAP provides a maximum of 18 months' worth of assistance including stipends (3 months)*

No dollar cap on ERAP funds, but households cannot receive more than the monthly contract rent amount for any month **

Households that have received RAFT or ERMA are still eligible if expenses do not overlap months

Households currently receiving benefits from RAFT or ERMA may receive ERAP after the other benefits end (may not be enrolled in multiple benefits at the same time)

****Assistance cannot be prior to 3/13/2020***

*****Renters with income-based rental subsidies only receive assistance to cover the tenant-paid portion of rent and are not eligible for stipends (see next slides)***



Households that receive an income-based local, state or federal subsidy for their rent, such as Section 8 or MRVP, are:

- ✓ Eligible for arrears only
- ✓ Eligible for up to 18 months of arrears payments
- ✓ Eligible for moving expenses and utilities
- ✗ Not eligible for stipends



- Massachusetts will work with qualifying owners of housing with income-based rental subsidies to submit applications on behalf of eligible residents to pay arrears from April 1, 2020 to February 28, 2021
 - This will support the continued pledge of these housing owners not to evict except in egregious situations
 - It also will relieve the burden on RAAs and the RAP Center, as tenants in these properties will not need to apply for help with arrears.
- Owners will refer tenants to the RAAs for other benefits, including utilities and moving expenses if they decide to relocate.

Funds will be administered through a contract with MassHousing and Massachusetts Housing Partnership (“MHP”)



INCOME VERIFICATION



ERAP expands the toolbox for verification of household income:

- ✓ **Presumed eligibility:** Households receiving benefits from the Department of Transitional Assistance (DTA) or most MassHealth plans are presumed eligible.
- ✓ **Database-Verified Income:** RAAs can verify on-line income eligibility for households approved by the Department of Unemployment Assistance (DUA) for unemployment insurance
- ✓ **Categorical Eligibility – Other Benefit Program:** RAAs will accept an income eligibility determination from another benefit program in lieu of source documentation from applicants (e.g., *Benefit Determination Letter, Income-Based Rent Determination Letter, Eligibility Letter*)
- ✓ **Applicant-Provided Income Verification – 2020 Annual Income:** Applicants can submit evidence of 2020 annual income, in the form of their 2020 Federal tax filing, in lieu of monthly income documentation.
- ✓ **Applicant-Provided Income Verification – Monthly Income:** Applicants can still demonstrate income eligibility by submitting pay stubs etc.
- ✓ **Self Attestation of Zero Income**



SUBMITTING THE BEST APPLICATION

REQUIRED DOCUMENTS



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

I.D. FOR HEAD OF HOUSEHOLD

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

PROOF OF CURRENT HOUSING

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

VERIFICATION OF HOUSING CRISIS

- Notice of arrears or balance overdue
- Court summons
- Notice to quit
- Notice of eviction
- Letter from host if doubled up

VERIFICATION OF INCOME

- 1. Presumed eligibility:** Households receiving benefits from the Department of Transitional Assistance (DTA) or most MassHealth plans are presumed eligible.
- 2. Benefit Letters:** Households can provide an income eligibility form from one of the following benefit programs:
 - Public housing (state or federal)
 - Housing Choice Vouchers (Section 8)
 - State housing vouchers: MRVP, AHVP, DMH, or DDS housing vouchers
 - LIHEAP
 - Massachusetts subsidized childcare
 - Veterans Chapter 115 benefits
- 3. Self-Submitted Documents:**
 - Annual income may be verified by 2020 Form 1040 (s); OR
 - Monthly income may be verified by two paystubs from the past 60 days, plus most recent benefit letters (social security, child support, unemployment, etc.)

REQUIRED NOTIFICATIONS – APPLICANTS, UTILITIES, AND LANDLORDS



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

Application Submitted

Applicants will receive an application submission receipt.

Missing Documentation

Applicants will be notified if there is any missing documentation.

Close-Out or Denial

Applicants will be notified if they are:
Denied: Applicant is ineligible.
Closed-Out: Missing documentation (tenant or landlord), unresponsiveness leading to incomplete application.

Approval

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



QUESTIONS



RESOURCES



1

[EDI Portal](#)

Central resource to provide EDI Partners with key updates, FAQs, and helpful information

2

Meeting Materials

A recording of this session will be shared with you, and uploaded to the Portal

The screenshot shows a web page from Mass.gov. At the top, there is a search bar and the text "OFFERED BY Housing and Community Development". The main heading is "Eviction Diversion Initiative: Service Organization Trainings". Below the heading, there is a paragraph: "Trainings on the Eviction Diversion Initiative are for service organizations and staff to better understand each component of the effort to prevent evictions in Massachusetts during the COVID-19 pandemic." This is followed by another paragraph: "These trainings aim to provide information to Massachusetts service organizations and their staff in on the Baker-Polito Administration's Eviction Diversion Initiative. This new effort provides a new set of tools and resources to prevent evictions in Massachusetts during the COVID-19 pandemic." Below that, it says "DHCD is offering online trainings and will upload the video and presentation materials, including an FAQ, as they become available." The next paragraph states: "Trainings will cover different components of the Eviction Diversion Website, including: RAFT/ERMA, HCECs and their role, Mediation Centers, Rapid Rehousing services and legal assistance." The final paragraph says: "Trainings are ongoing and will be uploaded as they become available. Please check this site for updates." At the bottom, there is a green bar with the text "TABLE OF CONTENTS" and a list of links with green circular icons: "Eviction Diversion Initiative: ERAP Trainings and Resources", "Eviction Diversion Initiative Training: RAFT and ERMA NEW DOCUMENTS Jan 2021*", "Eviction Diversion Initiative Training: HCECs", "Eviction Diversion Initiative Training: Mediation Centers", "Eviction Diversion Initiative Training: Rapid Rehousing", "Eviction Diversion Initiative Training: Legal Services", and "Eviction Diversion Initiative - Tenancy Preservation Program (TPP) Training".



THANK YOU!