

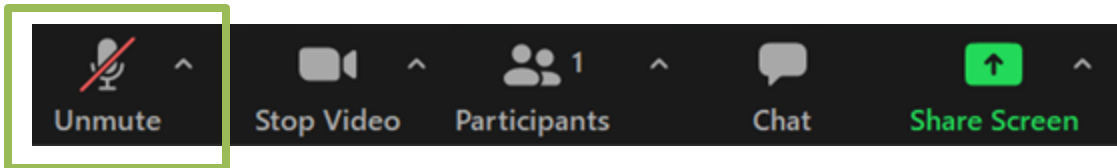


# Federal Emergency Rental Assistance Program (ERAP) Advocates

April 7, 2021

## Please Mute


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



## Asking Questions

We will be monitoring the Q&A for questions

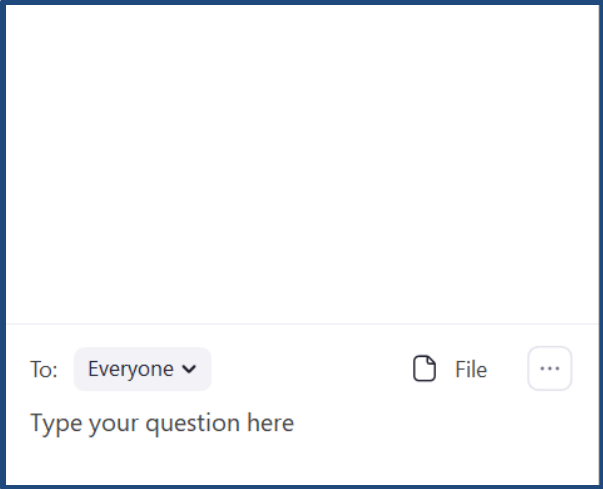
1



Click "Q&A" to open the chat window

A screenshot of meeting controls showing 'Chat', 'Raise Hand', and 'Q&A' buttons. The 'Q&A' button, which has a speech bubble icon, is highlighted with a red rectangular box.

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.*

A screenshot of a chat window. At the bottom, there is a text input field with the placeholder text 'Type your question here'. Above the input field, there is a 'To:' dropdown menu set to 'Everyone', a 'File' icon, and a three-dot menu icon.

THIS CALL IS BEING RECORDED





WELCOME



**Amy Mullen**

## TRAINING SUPPORT

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- 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



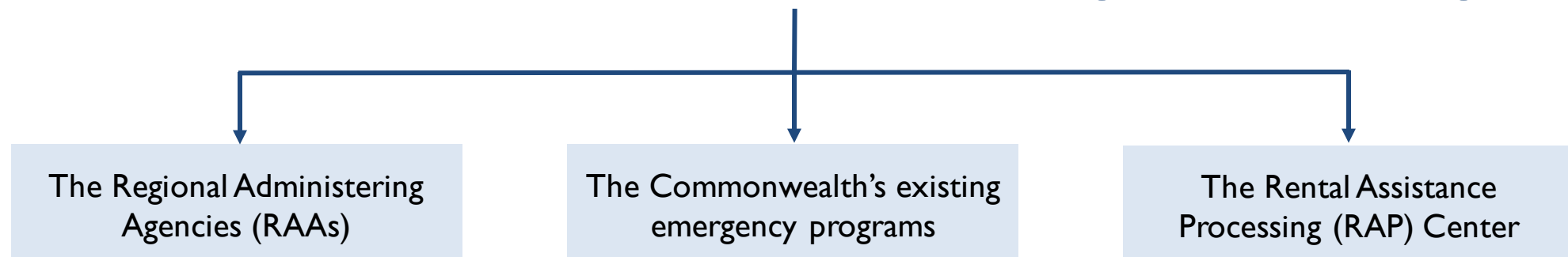


The Federal **Emergency Rental Assistance Program (ERAP)** is a federally funded emergency housing assistance program for renters impacted by COVID-19

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



## HOUSEHOLD 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
  - Owner-based, online process to apply on behalf of multiple residents in a single application.
  - Take advantage of the compliance work already done by owners of subsidized housing.
  - Build on pledge of working with tenants to divert eviction due to rent arrearages.
  - 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.

**DHCD in partnership with MassHousing and Massachusetts Housing Partnership (“MHP”)**



# INCOME VERIFICATION



## Applicants are presumed income eligible if they meet one of the following:

1

Receive benefits from the Department of Transitional Assistance (DTA) or most MassHealth plans

2

Were approved by the Department of Unemployment Insurance (DUI) for unemployment insurance

3

Provide an income-eligibility letter from a benefit program  
*See next slide list of benefit programs*

## If applicants do not meet one of the above, they can provide one of the following:

1

**Proof of 2020 Annual Income**

2

**Proof of Monthly Income**

*Applicants can still demonstrate income eligibility by submitting pay stubs, benefit award letters, etc.*

3

**Attest that they have Zero Income**



## The following income-eligibility letter letters are acceptable

### 1 Benefit Letter:

- **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**
- Letter from DHCD-contracted Local Administering Agency for **LIHEAP** program or Fuel Assistance
- Letter for **childcare** financial assistance from the Department of Early Education and Care
- Letter for **Chapter 115** Assistance from the Department of Veteran Services or one of their contracted Child Care and Referral Agencies

### 2 Income-Based Rent Determination Letter:

From a Local Housing Authority or RAA for state or federal public housing or subsidized housing vouchers, where income is limited to households with an income of 80% AMI or lower



# SUBMITTING THE BEST APPLICATION





**An application that is fully complete, with all required documentation, will be processed faster.**

**Incomplete applications will be closed if documentation is not provided within 14 days of notification of missing documents.**

**Please ensure applicants have all documentation needed to apply.**



# 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.)



## **USE A DESKTOP OR LAPTOP COMPUTER IF POSSIBLE**

Current application works best on a desktop or laptop device



## **USE AN EMAIL ADDRESS**

If you don't have one, use a free service to make one beforehand



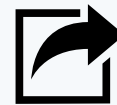
## **SIGN THE APPLICATION**

All adult members of the household must electronically sign.



## **DOUBLE-CHECK ALL REQUIRED DOCUMENTS ARE INCLUDED**

Complete documents will be processed faster



## **REMEMBER TO SUBMIT**

Applications will only be processed once submitted



## **LET THE LANDLORD KNOW AN APPLICANT IS APPLYING**

They will need to provide a W-9 and proof of ownership before the application is approved

# 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.



## Examples of types of cases that would benefit from mediation

Apparently intractable dispute with high level of conflict requiring help of skilled mediators

There is a complex range of other issues beyond non-payment, such as property condition or landlord/tenant behavior that need resolving

Miscommunication or lack of communication is the primary barrier to agreement and mediation can improve communication

Parties are not far apart, but some repair to the relationship is needed in order to reach agreement

Tenant does not qualify for available subsidy programs but landlord and tenant are willing to explore other options such as a repayment plan

Tenancy is coming to an end but a "softer landing" (extra time) may be possible through mediating realistic move out plans

Landlord and tenant are collaborative and willing to come to agreement but need help working out details or a plan for payment arrangements

## Benefits of Mediation

- Gives the parties a sense of control over the outcome of their dispute
- Outcomes reached collaboratively are more lasting/more adhered to
- Gives parties a chance to speak and be listened to – which often has not happened before
- It allows for creative, flexible outcomes
- It is usually cheaper and more timely than legal action and can happen preventatively as well as reactively
- It helps build or retain relationships, especially important to ongoing ones

# Community Resource: COVID Eviction Legal Help Project



## There is free legal help available

**If you have received a notice from your landlord saying that you need to move out, or you own a 2- or 3-family home and your tenant can't pay the rent**

The COVID Eviction Legal Help Project **gives free legal help to low-income** tenants and to low-income owner-occupants of 2 or 3-family homes.

**To be eligible for CELHP free legal help:**

- Your household income must be **under 200% of the Federal Poverty Guidelines.**
- The eviction must be related to COVID.

CELHP also offers **low cost legal help** to low-income owner-occupants of 2 or 3-family homes with incomes above the CELHP limit for free legal help.



Visit <https://evictionlegalhelp.org/> to search for free or low cost legal help



# 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

3

## [Public Information Campaign Portal](#)

Includes promotional materials, and summary of how to submit an application

The screenshot shows a webpage 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." Another paragraph follows: "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." A third paragraph states: "DHCD is offering online trainings and will upload the video and presentation materials, including an FAQ, as they become available." A fourth paragraph lists the topics: "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." A fifth paragraph says: "Trainings are ongoing and will be uploaded as they become available. Please check this site for updates." Below this text is a green bar with the text "TABLE OF CONTENTS". Underneath the bar is a list of links, each preceded by a green circle icon: "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!