



Federal Emergency Rental Assistance Program (ERAP) HCEC Train the Trainer

March 31, 2021
Updated: June 21, 2021

THIS CALL IS BEING RECORDED





WELCOME

MEET YOUR FACILITATORS



Liz Stanfield



Richard Sullivan

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

40 mins



Submitting the Best Application



Questions & Answers

30 mins



Resources & Next Steps

Our goal today is to prepare you to support your regional community organizations



Review the **new Federal Emergency Rental Assistance (ERAP)** program and policies



Provide guidance on how to assist households in submitting the most complete application possible



Provide HCEC staff a **forum to ask questions** about ERAP so they are prepared to support community organizations

- **We will provide to you a version of this presentation to enable you to present to community-based organizations**
- This presentation will include an **overview of the ERAP Policies** and information on how to apply for housing assistance, as well as **placeholders slides** so that you can tailor this presentation for your community





FEDERAL EMERGENCY RENTAL ASSISTANCE PROGRAM (ERAP) OVERVIEW



The Federal ERAP Video is available here in [English](#) and [Spanish](#).



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 dollars to help renters impacted by COVID-19 pay rent arrears, future rent, and utilities.

When does the program begin?

DHCD implemented ERAP on March 22, 2021.

How can people apply for ERAP?

Prospective households will apply using the existing application at www.mahousinghelp.com

Does this replace other housing programs?

No, the federal program benefit does not replace existing housing programs. The federal program supplements existing programs (i.e., RAFT, ERMA, and local programs).

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	<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>
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.

WHAT DOES ERAP COVER?



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)

WHAT DOES ERAP COVER?



- **ERAP provides a maximum of 18 months' worth of assistance including 3 months of future rent (stipends*)**
 - Assistance cannot cover arrears prior to 3/13/2020
- **Back rent (arrears) payments are limited to 18 months of assistance**

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)

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

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

1

COVID IMPACT

Households must certify that they have experienced a financial hardship related to COVID-19 - through self-attestation on the application

2

RISK OF HOMELESSNESS

This include: a notice of arrears or balance overdue, court summons, notice to quit, notice of eviction, or a letter from host if doubled-up

3

RENTING OR MOVING INTO A RENTAL

ERAP is only for individuals who are currently renting (seeking funds to remain in their current rental housing) or moving into a new rental

4

INCOME AT OR BELOW 80% AREA MEDIAN INCOME (AMI)

AMI varies by region



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

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



Applicants income can be verified in the following ways:



Presumed eligibility: Households receiving benefits from the Department of Transitional Assistance (DTA) or most MassHealth plans are presumed income-eligible



Database-Verified Income: RAAs can verify on-line income eligibility for households approved by the Department of Unemployment Insurance (DUI) 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, benefit award letters, etc.



Self-Attestation of Zero Income

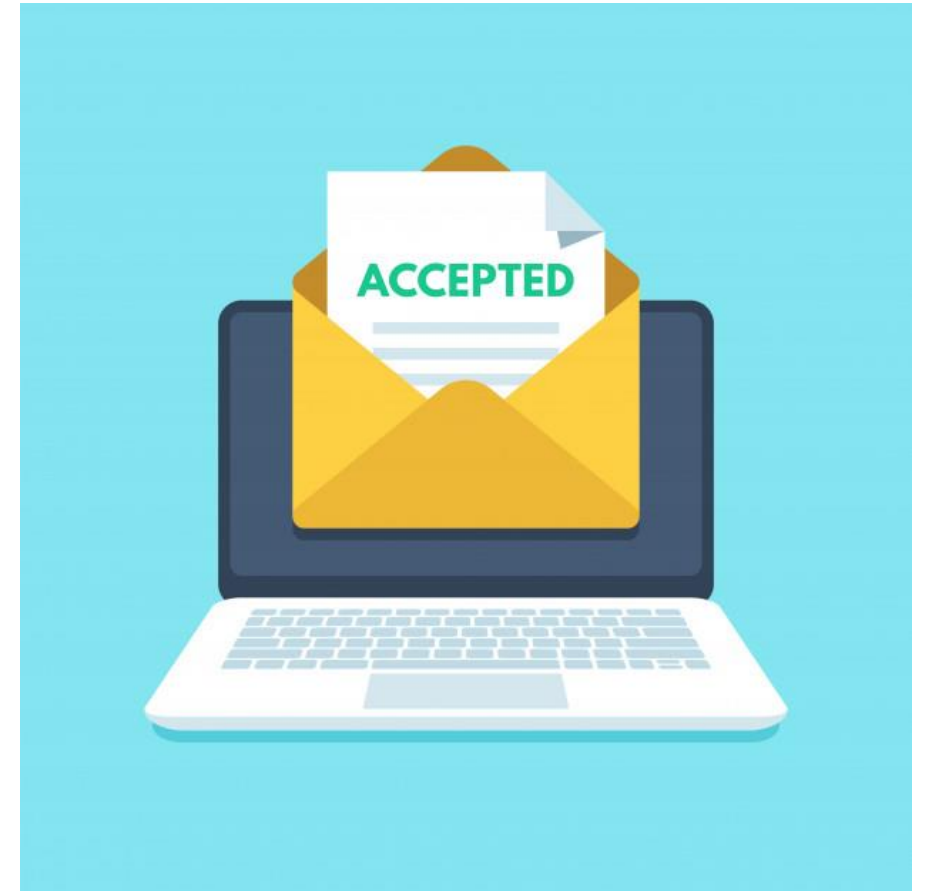


SUBMITTING THE BEST APPLICATION

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.

As you help applicants apply, please ensure they 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

APPLICATION STATUS NOTIFICATIONS



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



QUESTIONS



RESOURCES & NEXT STEPS

1

Meeting Materials

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

2

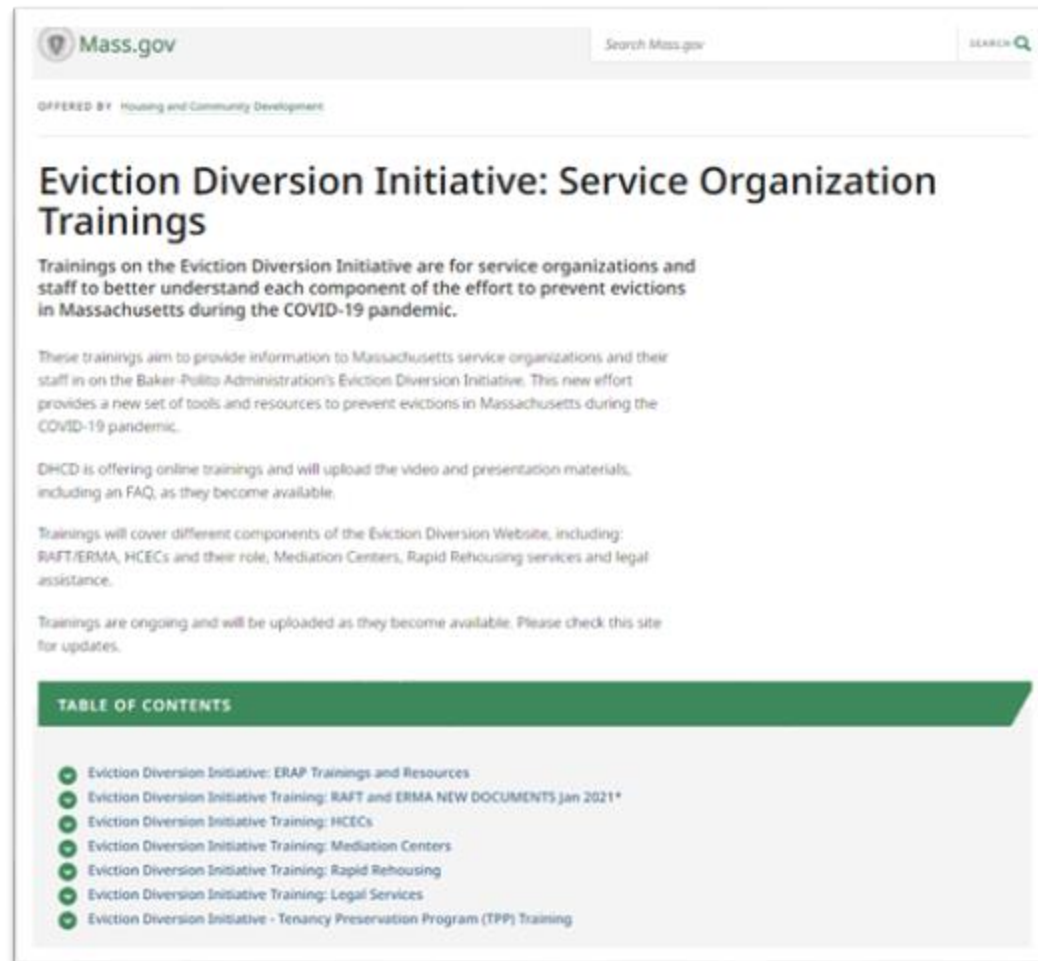
[EDI Portal](#)

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

3

[Public Information Campaign Portal](#)

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



Mass.gov Search Mass.gov

OFFERED BY Housing and Community Development

Eviction Diversion Initiative: Service Organization Trainings

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.

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.

DHCD is offering online trainings and will upload the video and presentation materials, including an FAQ, as they become available.

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.

Trainings are ongoing and will be uploaded as they become available. Please check this site for updates.

TABLE OF CONTENTS

- 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
- Eviction Diversion Initiative - Tenancy Preservation Program (TPP) Training



1 Create your PowerPoint

- Add Logo
- Update templated slides

2 Reach out to local organizations

- Hold trainings in your community

3 Attend HCEC Office Hours

- Contact Richard Sullivan, richard.sullivan2@mass.gov



THANK YOU!

WHAT DOES ERAP COVER?



ERAP may cover up to **twelve (12) 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 toward 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.