



# Federal Emergency Rental Assistance Program (ERAP) Court Training

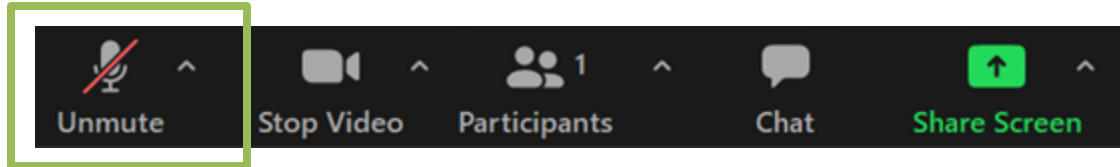
March 23, 2021

Updated: June 21, 2021



## Please Mute

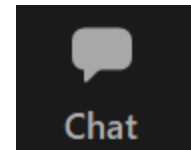
Please join the meeting muted during the session to keep interruptions to a minimum



## Asking Questions

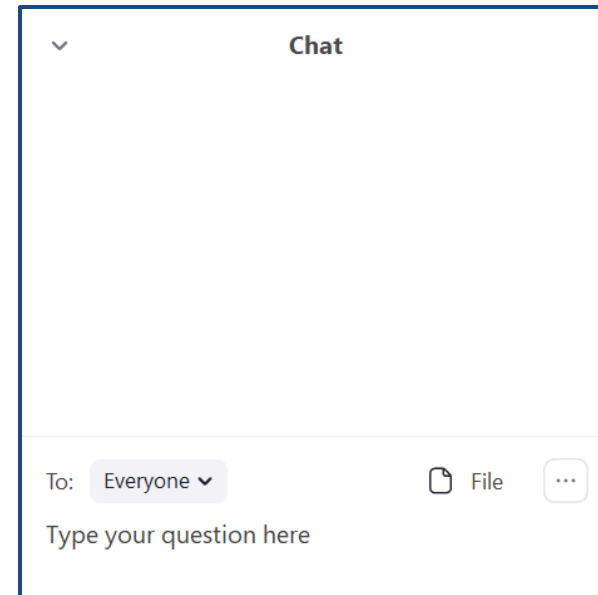
We will be monitoring the Chat for questions

1



Click "Chat" to open the chat window

2



Enter your question into the chat

*Note: 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**



**Roberta Rubin**

## 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**

**40 mins**



**Overview of Major Policy Guidelines**



**Questions & Answers**

**20 mins**



**Next Steps, Resources & Support**

**10 mins**



## Purpose



Review the **new Federal Emergency Rental Assistance Program (ERAP)** and provide an understanding of the new program and policies and how they differ from RAFT.

## Goal



Provide **judges, Housing Court Specialists and other court staff** with the information they need to inform decision-making during the court process, including benefit levels, status of pending applications, and process improvements



# FEDERAL EMERGENCY RENTAL ASSISTANCE PROGRAM (ERAP) OVERVIEW



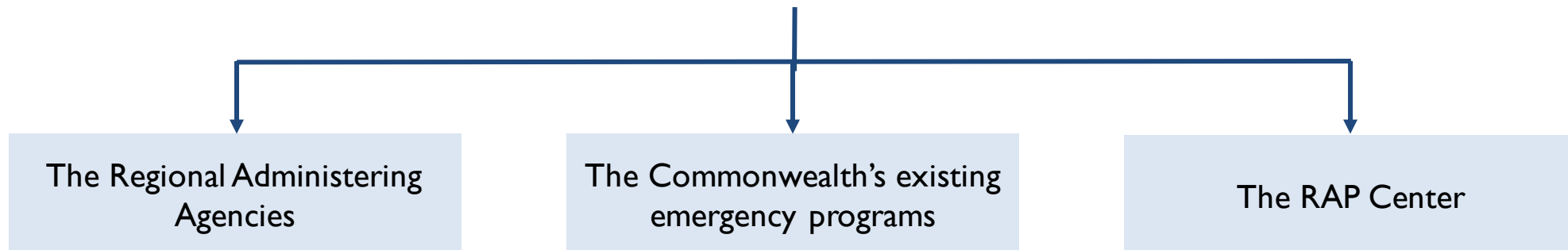


The Federal **Emergency Rental Assistance Program (ERAP)** is a federally funded emergency housing assistance program for renters impacted by COVID-19

Massachusetts has received **\$457M** use-it-or-lose-it federal emergency rental assistance dollars.

Starting on **March 22**, all open and new applications, will be considered for eligibility for ERAP funds

**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>	
<p><b>Up to \$10,000</b> in rental, mortgage, and utilities assistance within 12 months</p>	<p>Applicants are eligible for <b>up to 18 months of arrears (after 3/13/2020)</b>.</p> <p>Applicants are eligible for an additional three months of assistance (future rent/stipend) available for those with continued risk of housing instability. <i>No household may receive more than the equivalent of its monthly contract rent amount for any given month.</i></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.**



## 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



## ERAP PROCESSING

Updates on application processing



# 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**
- **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 (**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).



# 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)***



# RENTERS WITH INCOME-BASED RENTAL SUBSIDIES



**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



# 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 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**



# ERAP PROCESSING



- **Processing times continue to improve.** RAA's have implemented some new processes to support speeding up processing times including:
  - Expanded toolbox for income verification
  - "Assembly line" processing, with "chasers" identifying missing documentation and working with tenants and landlords to assemble missing pieces.
- **So how long does it take?** We know the courts need a sense of processing times to determine the time needed for continuances, and are working on getting answers – more to come soon
- **How can the courts find out** what the trajectory is for the application of a tenant who is appearing in a Tier 1 or Tier 2 court event?
  - No single answer – communication processes vary from RAA's to RAA
  - For now, if a particular court needs contact information for the regional agency, let us know and we will connect you

# REQUIRED NOTIFICATIONS – TENANTS AND LANDLORDS



All Applicants – tenants and landlords - must be notified by email, phone, or mail at the following status changes.

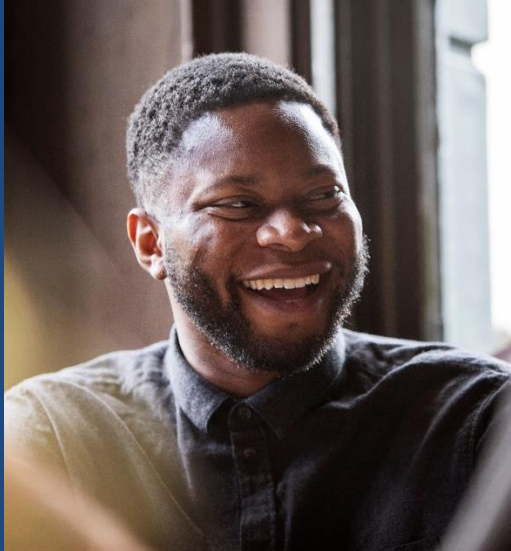
**These notification requirements apply to all applications received using the joint RAFT, ERMA, and ERAP application, regardless of which program ultimately provides assistance**

- ✓ Receipt of Application (in writing)
- ✓ Upon review, if there is missing documentation
- ✓ Upon application close-out or denial, stating reason (in writing)
- ✓ Upon approval, copying the tenant on landlord terms of agreement to participate

**Denial:** If denied for ineligibility, applicant will receive a standard denial notification

**Close-Out:** Missing documentation (tenant or landlord) leading to incomplete application. RAA's must reopen application if missing documentation is submitted within 14 days of close-out





**Alex Sullivan**

*“I lost my job due to COVID back in June of 2020. I need help paying my back and future rent so that my family and I can stay safe.”*

## Scenario:

My name is Alex Sullivan. I live in an apartment in Fall River with my wife and our two children, who are both under 18. We have been renting this apartment for 4 years now. My wife didn't lose her job, but we can't afford our rent on her salary alone.

- I certify that I am applying for emergency housing assistance because of a financial hardship due directly or indirectly to COVID-19.
- Between my wife and I, our household makes \$19,000 annually – which is below 80% AMI.
  - Our children do not contribute to the household income.
- I have provided the following documentation:
  - Proof of identity
  - Proof of income
    - My unemployment benefits
    - Wife's recent paystubs
  - Proof of housing
    - Lease agreement
  - Evidence of my housing crisis
    - Summary process summons and complaint for partial rent nonpayment every month from July 2020 through March 2021
- I am applying for assistance because ...
  - I am behind on rent and I can't afford future rent
  - I have a court date coming up for my summary process case



# QUESTIONS



## 1 [ERAP Frequently Asked Questions](#)

Regularly updated document covering eligibility, uses of funds, and income verification

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## 2 [Eviction Diversion Initiative – Information Materials](#)

Flyers, PSA videos, and other distributable content related to the Commonwealth's Eviction Diversion Initiative

Includes information on ERAP, Notice to Quit requirements, etc.

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## 3 [Eviction Resource Guide](#)

The Commonwealth's landing page for tenants and landlords seeking assistance related to the COVID-19 pandemic

The screenshot shows the Mass.gov website interface. At the top, there is a 'Menu' button, a 'Select Language' dropdown, and the 'Mass.gov' logo. A search bar is located on the right. Below the logo, it indicates the page is 'PART OF COVID-19 Housing Resources and Guidance' and 'OFFERED BY Executive Office of Housing and Community Development'. The main heading is 'GUIDE Facing eviction? We can help.' Below this, a paragraph explains that the Commonwealth has resources for individuals and families struggling with rent or mortgage payments or facing eviction due to COVID-19. It mentions that financial assistance, legal help, and mediation may be available. A second paragraph states that users can also call 2-1-1 for free, confidential, and multilingual assistance. At the bottom, there is a green 'TABLE OF CONTENTS' section with a list of six topics, each preceded by a green checkmark icon.

Menu Select Language

Mass.gov Search Mass.gov

PART OF COVID-19 Housing Resources and Guidance OFFERED BY Executive Office of Housing and Community Development Show 1 of 1

GUIDE

### Facing eviction? We can help.

The Commonwealth of Massachusetts has resources available for individuals and families struggling to make rent or mortgage payments or facing eviction due to COVID-19. Financial assistance, legal help, and mediation may be available to help you stay in your home. Resources are also available for low-income owner-occupants.

You can also call 2-1-1 at anytime. Get the answers you need. It's free, confidential, and multilingual.

**TABLE OF CONTENTS**

- ✓ "I'm behind on rent and facing eviction. How can you help me?"
- ✓ "I received a notice to quit. What do I do?"
- ✓ "I own and live in my property and also rent out one or more units. How can you help?"
- ✓ "I'm a landlord. What resources are available to me?"
- ✓ What is the COVID-19 Eviction Diversion Initiative?
- ✓ I live in private, subsidized or public affordable housing and I am unable to pay rent. How can you help?"



THANK YOU!