# Income Verification Review:
# ERAP, RAFT & ERMA

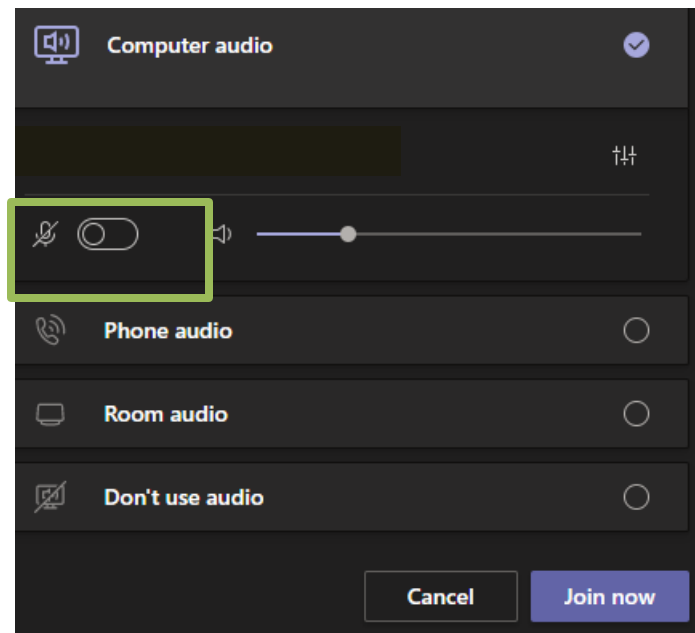August 27, 2021

# WELCOME

# ENGAGEMENT BEST PRACTICES

## Please Mute

Please join the meeting muted during the session to keep interruptions to a minimum
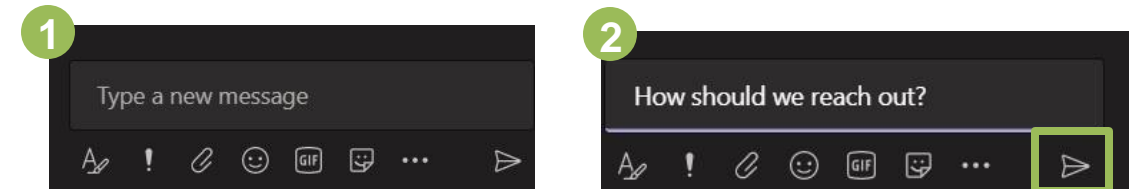
## Engage During Meeting

### 1. Teams Chat

Send a message in the **Teams Chat** panel
1. Type in your **question**
2. Hit Enter

### 2. Questions

- We will be monitoring the Teams Chat for questions throughout the session
- We will triage questions during designated checkpoints

# Our Journey Today

**1 HOUR**

| | | |
|---|---|---|
| 📋 | **Objective & Introduction** | 5 mins |
| 🪶 | **Income Verification Overview** | 25 mins |
| 📄 | **DTA/MassHealth** | |
| 🧮 | **Other Forms of Income Verification** | |
| 📰 | **Central App Update** | 5 mins |
| 📍 | **Q&A and Wrap Up** | 25 mins |

## Purpose

To review income verification process for ERAP, RAFT, and ERMA and to address common questions that arise

## Goal

Provide RAA staff with **guidance and continued support** related to ERAP and other EDI programs

# Income Verification for ERAP, RAFT & ERMA

# INCOME VERIFICATION OVERVIEW

Income can be verified by using one or a combination of the following verification methods:

✓ Department of Transitional Assistance (DTA) or MassHealth Verification [First Step]

✓ Categorical Income (*e.g. Benefit Determination Letter, Income-Based Rent Determination Letter, Eligibility Letter*)

✓ Database-Verified Income *(e.g. UI Online, WageMatch)*

✓ Applicant-Provided Income Verification *(e.g. 2020 Tax Form 1040 series, paystubs)*

✓ Self-Attestation of Zero Income

✓ Self-Certification of Cash Income [Last Resort]

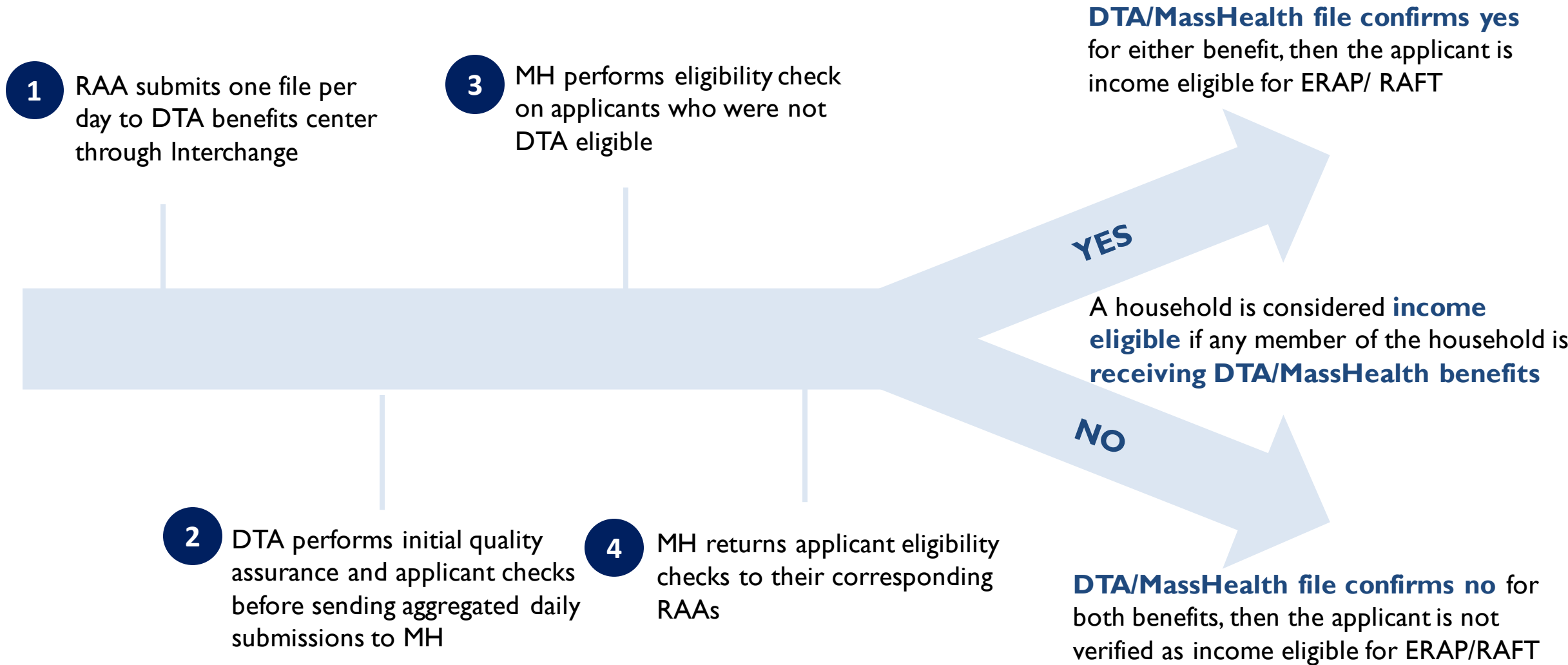# INCOME VERIFICATION OVERVIEW

| | DTA/MH (presumed eligible) | Categorical (presumed eligible) | Database | Applicant-Provided | Self-attest of zero income | Self-cert of cash income |
|---|---|---|---|---|---|---|
| ERAP | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| RAFT | ✓ | | ✓ | ✓ | ✓ | ✓ |
| ERMA | | | ✓ | ✓ | ✓ | |

# DTA/MH Income Verification

- The first step in the process is to submit applicants to DTA/MH to obtain verification

- RAAs may obtain benefit verification directly from MassHealth and DTA for multiple ERAP/RAFT applications, without the need for applicant-provided income documentation

- RAAs may process the application upon receipt of DTA or MassHealth-verified benefits, plus proof of housing crisis and a valid form of identification (per RAFT Administrative Plan)

# INCOME VERIFICATION PROCESS

**1** RAA submits one file per day to DTA benefits center through Interchange

**3** MH performs eligibility check on applicants who were not DTA eligible

**DTA/MassHealth file confirms yes** for either benefit, then the applicant is income eligible for ERAP/ RAFT

**YES**

A household is considered **income eligible** if any member of the household is **receiving DTA/MassHealth benefits**

**NO**

**2** DTA performs initial quality assurance and applicant checks before sending aggregated daily submissions to MH

**4** MH returns applicant eligibility checks to their corresponding RAAs

*Please remove any duplicates*

**DTA/MassHealth file confirms no** for both benefits, then the applicant is not verified as income eligible for ERAP/RAFT

*Case Manager should follow current process for verifying income*

From submission to return, MassHealth/DTA Income Verification Process generally takes 2-3 business days. Common causes for delays include:

1. Late-afternoon/evening submissions – DTA performs their initial check around 3PM daily

2. Incorrect, missing or incorrectly formatted data, requiring resubmission

3. Manual Verification checks – the MassHealth Data Warehouse uses a combination of the Name, DOB and, most importantly, SSN to find an automatic match. If any of this data is off, MH flags the entry for manual verification, which can delay return of the entry.

# Other Forms of Income Verification

# CATEGORICAL INCOME

RAAs are permitted to rely on a determination letter made on or after January 1, 2020 if an applicant's household income has been verified to be at or below 80% AMI by government assistance program.

## The following determination letters are acceptable

### 1 Benefit Letter:

- Letter for any **DTA** administered benefit program that serves households 80% AMI or lower

- Eligibility letter for **MassHealth**

- Letter for **school breakfast/lunch** (excluding Pandemic EBT or P-EBT) WIC nutritional program, Head Start

- 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

### 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

# DATABASE-VERIFIED INCOME

Income can be verified by databases associated with different kinds of income

## EARNED WAGES

1. Look up the individual in **WageMatch** to verify any stated wage income on the application.

2. Annualize the verified income for the most recent available quarter preceding the date of application.

3. Record the verification result in the applicant file.

4. Use this verified income when determining income eligibility.

## UNEMPLOYMENT INSURANCE (UI)

1. Look up the individual in the UI Online Database to verify stated unemployment insurance income on the application.

2. Annualize the most recent weekly benefit amount and dependency allowance paid to the individual, before other deductions and adjustments.

3. Record the verification of UI income in the applicant file.

# APPLICANT-PROVIDED INCOME VERIFICATION

- Income verification **provided by the applicant**, or someone assisting with their application, are acceptable

**Federal guidance allows a household to demonstrate income eligibility based on either 2020 annual income or current monthly income**

- RAAs may use **adjusted gross income** as stated on a copy of a household's IRS 2020 Form 1040 series

## Acceptable income documents for applicant-provided verification of current monthly income

**Social Security or Supplemental Security Income (SSI)**

Most recent benefit letter dated within the last 12 months or bank statement showing deposit dated within the last 60 days

**Child support through DOR**

DOR printout dated within the last 60 days or bank statement showing deposit dated within the last 60 days

**Child support not through DOR**

Letter from parent paying the child support, dated within the last 60 days, stating the child support amount and the frequency of payments or bank statement showing deposit dated within the last 60 days

**Unemployment benefits**

Printout showing weekly payment amount dated within the last 60 days or bank statement showing deposit dated within the last 60 days

**Wage income**

Two paystubs dated within the last 60 days

**Other sources of income**

Letter or other verification showing current income dated within last 60 days

# SELF-ATTESTATION OF ZERO INCOME

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

Any household with income above zero **must be verified** by one or more of the means discussed on the previous slides

# SELF-CERTIFICATION OF CASH INCOME

- Self-certification of cash income is allowed as a last resort

- Allowed in cases where an applicant is paid in cash and neither the cash income nor the household's income eligibility can be verified using any existing income verification method

- Need to go through the "Income Verification Hierarchy" before you can accept this form of verification

- See "RAA Memo: Cash Income and AMI Limits" on the RAA Resource Portal for further details

# UPDATES

# CENTRAL APP – WAVE 2a TIMELINE

RAAs within Wave 2a include CTI, HAC, and Wayfinders

| September | | |
|---|---|---|
| **Week 1 (8/30-9/3)** | **Week 2 (9/6-9/10)** | **Week 3 (9/13-9/17)** |

**Manager Training**

◆ Thurs, 9/2 11am-1pm Central App Overview Training

◆ Wed, 9/8 11am-1pm SharePoint Session

◆ Fri, 9/10 2pm-3:30pm DocuPhase Session

☆ Sept. 16 Go-Live

**Staff Training**

◆ Tues, 9/7 11am-1pm Central App Overview Training

◆ Mon, 9/13 1pm-3pm SharePoint Session

◆ Wed, 9/15 11am-12:30pm DocuPhase Session

**Any additional questions?**

**Please raise your hand or post your question in the chat!**
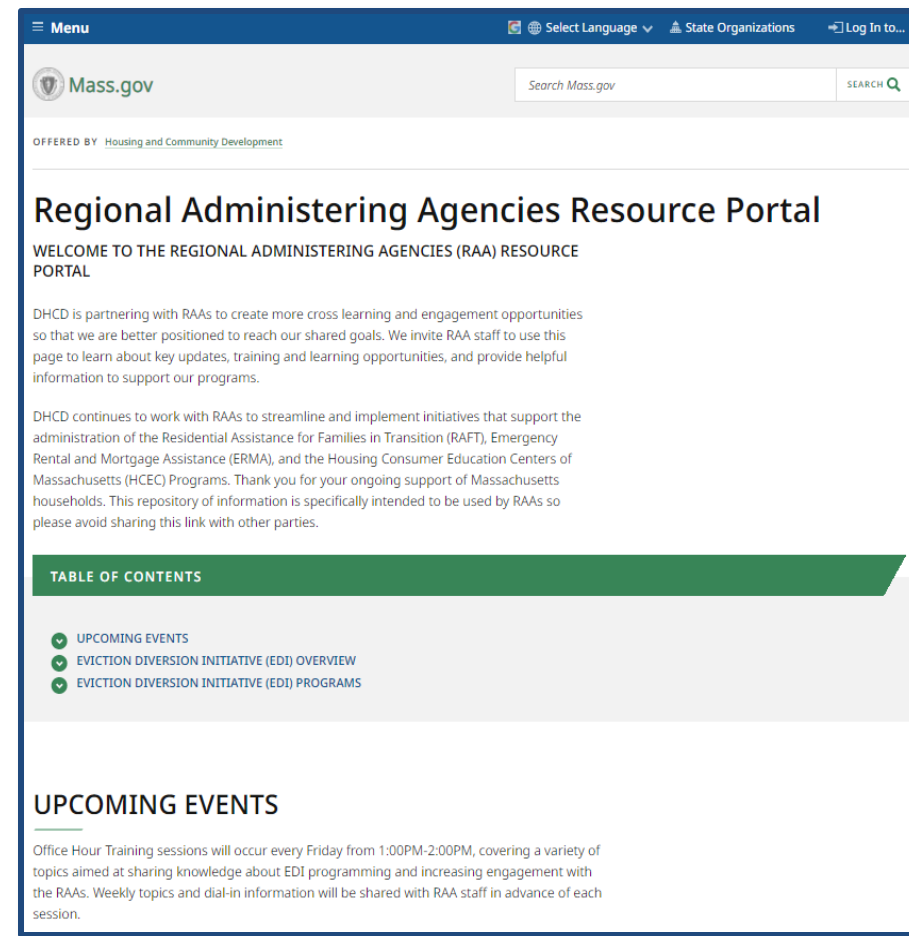
# RESOURCES

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**1**

## RAA Resource Portal
Central resource to provide RAA staff with key updates, training and learning opportunities, and helpful information to support programs

**2**

## Further Questions
Contact the RAA support inbox (dhcdraaraft@mass.gov) as a point of escalations for questions. A member of the RAA Support Team will respond.

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**Direct questions to your supervisor and then contact the RAA support inbox (dhcdraaraft@mass.gov) as a point of escalations for questions. A member of the RAA Support Team will respond.**

- *Time-sensitive Questions*: Critical questions that require responses within 24hrs should be submitted with a subject line that includes "**URGENT**."

- *Example:* Tenant is facing imminent loss of housing (24 hours) and applicant does not necessarily fit guidelines.

## Best Practice

Please **specify the program** that you are reaching out about to ensure that the DHCD RAA Support team is best positioned to provide policy guidance.

# THANK YOU!