



# Federal Emergency Rental Assistance Program (ERAP)

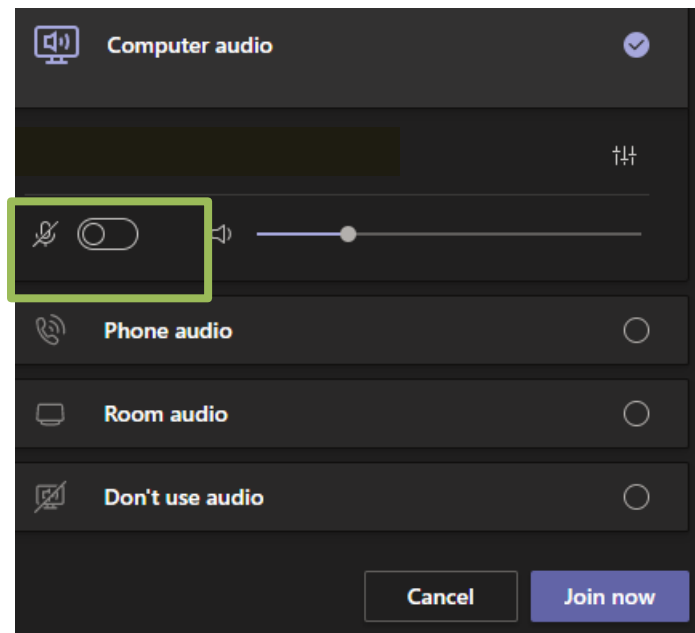
## *Utilities & Working Remotely Securely*

April 30, 2021

Last Updated: 4/30/2021

## Please Mute

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

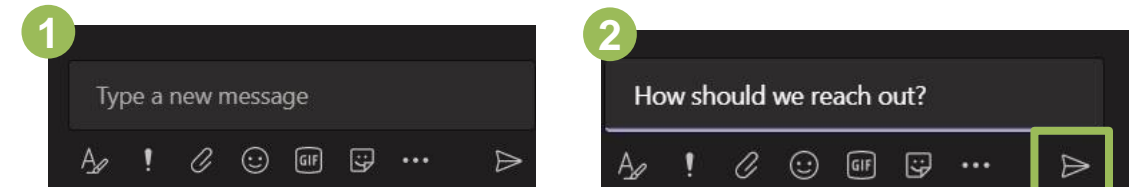


## Engage During Meeting

### 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

# THIS CALL IS BEING RECORDED





# WELCOME



# Our Journey Today

1 HOUR



**Objective & Introduction**

**5 mins**



**Utilities Policy Guidance**

**30 mins**



**Securely Working From Home**



**Questions**

**25 mins**



**Wrap Up**

## Purpose



Review guidance related to ERAP utilities and working securely from home

## Goal



Provide RAA staff with **guidance and continued support** during the implementation of ERAP



# UTILITIES



- ERAP will 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 for the following utilities:
  - Gas arrears
  - Electricity arrears
  - Water/sewer arrears
  - Arrearage and/or a delivery of heating fuel like oil, propane and wood pellets
- Documentation requirements: Overdue Notice (shutoff notice not required for ERAP)
- RAAs should refer applicants to LIHEAP and provide information on utility discount rates and Arrearage Management Plans (AMPs) in addition to providing funding





**Utility arrears greater than \$1,500:** ERAP will pay a maximum of \$1,500



**Have utility arrears with more than one utility company:** The applicant decides how to allocate the maximum \$1,500 of utility assistance



**Applicant has only utility arrears:** In addition to paying the utility arrears, RAAs should ask the applicant if they need rental stipends



**Utility assistance for renters versus homeowners:** ERAP is only applicable to renters. Homeowners with utility arrears should be referred to other programs, including RAFT (after the end of the shutoff moratorium)



## 1. **What is the maximum benefit limit for utilities assistance?**

For assistance with utilities arrears, up to \$1,500 can be awarded to an eligible applicant. RAAs are not limited to only 25% or 50% of the balance, but cannot exceed \$1,500 per household for utilities.

## 2. **If someone is receiving utility benefits from another program such as LIHEAP, can they also receive utility assistance from ERAP?**

Yes, an applicant can receive utility assistance from ERAP and another program such as LIHEAP at the same time as long as the benefits from each program are not covering the same expenses for the same time period.

## 3. **Can ERAP funds be used for utility arrears even though the moratorium is still in effect?**

Yes, ERAP funds can be used for utility arrears even without a shutoff notice.



**4. If an applicant is moving, can the applicant receive utility arrears over \$1,500 if they need the arrears to turn on utilities in a new unit?**

No, applicants cannot use ERAP for more than \$1,500 of utility arrears. If an applicant needs more than \$1,500 for utilities, RAA staff should refer applicants to other programs or resources for additional assistance.

**5. Can ERAP cover future utility payments?**

No, ERAP only covers utility arrears, not future payments.

**6. Is utility assistance paid to the utility company or the applicant?**

Utility assistance is only paid to the utility company. Benefit payments are not made to the applicant directly.



## **7. What is the best practice for referring applicants with income below 60% state median Income for utility arrears?**

It is recommended that RAAs provide appropriate contact information for the utility company and suggest eligible customers work with the utility company to qualify for a discounted rate or start an Arrearage Management Plan (AMP).

Additionally, RAAs can refer an applicant to their local Community Action Program (CAP) agency or LIHEAP Local Administering Agency (LAA) to help the applicant access other protections and assistance.



# QUESTIONS | UTILITIES



# WORKING SECURELY FROM HOME

As a reminder, everyone who works with Personal Identifiable Information (PII) is **responsible for the security of that data.**

**It is critical to continue to prioritize the security of all program applicants using the following means:**

**Beware of  
Phishing**



**Use Secure  
Networks**



**Use Secure Devices  
& Solutions**



**Work in a Secure  
Environment**



## Beware of Phishing



**Phishing** is when malicious parties send emails pretending to be reputable companies to get you to reveal private information.

- Cyber attackers are known to exploit major current events, and many are capitalizing on COVID-19 fears.
- Clicking on phishing links or opening an attachment may install malware, such as ransomware or viruses, on your device, which can collect your confidential data.
- Malware and viruses can compromise your own identifiable information, as well as the information of program applicants, ultimately jeopardizing program integrity by putting applicants at personal and financial risk.
- Take extra caution with every email, call, or text soliciting action related to COVID-19:
  - **Double check domains** to protect yourself against hackers impersonating governmental agencies.
  - **Ignore offers for treatment.** Hackers are spreading scams involving cures, treatments, vaccines, and financial assistance.



By falling victim to an attack, you **risk having your or an applicant's confidential information stolen and/or your computer infected.**

## WHAT TO LOOK FOR IN A SUSPICIOUS EMAIL:



### Sender

This is your first clue that an email may not be legitimate. **Do you know the sender?** If not, treat the mail with suspicion, and don't open any attachments until you verify it is legitimate



### Body

The body of the email can hold a whole new set of clues, including **misspelled words and confusing context.** For example, are you asked to verify a banking account or login to a financial institution that you don't have an account with?



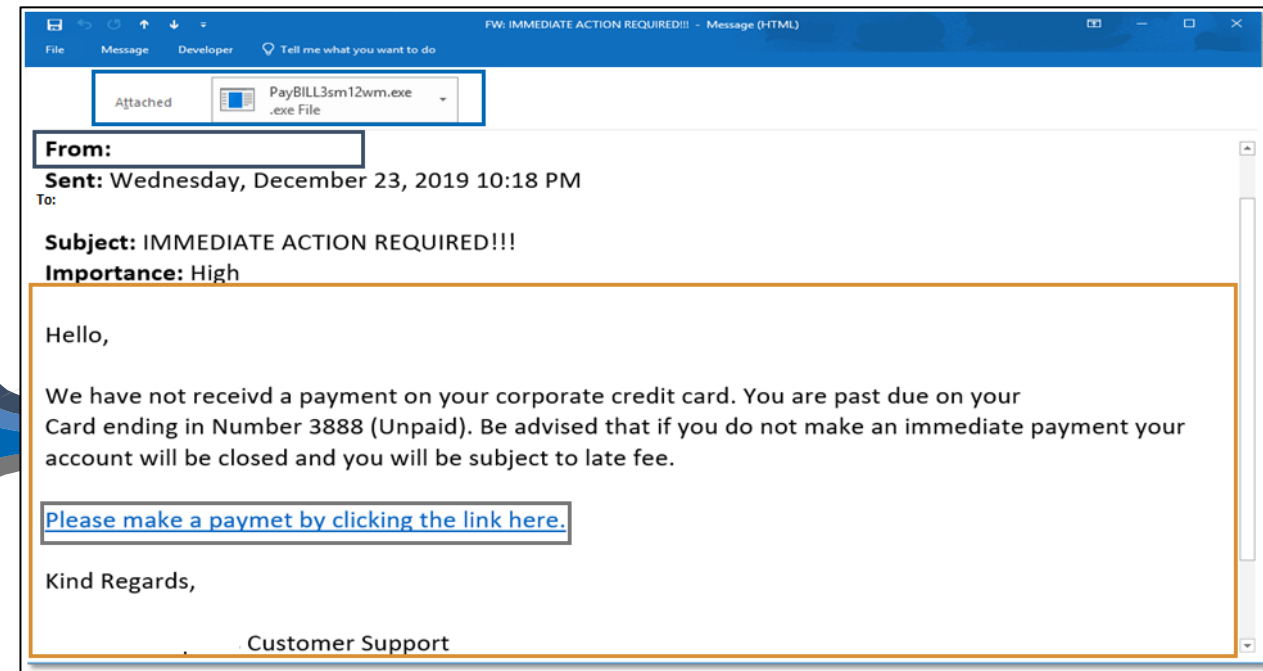
### Attachment

**Do NOT open an attachment if any other aspect of the email seems suspicious.** Attachments often carry malware and can infect your entire machine.



### The URLs

Similar to attachments, **do NOT click on a link if anything else about the email seems suspicious.** if you do click on a link, be sure to also verify the actual URL. The variations can be slight, but they make all the difference



## Use Secure Networks



- **When working from home:**

- Change the default administrator password on your router to one that is both strong and unique.
- Enable WPA2 or WPA3 on your router to encrypt your online activity.
- Create a strong network password and only share it with people you trust.
- When connecting to a new network, select "do not allow my computer to be discoverable by other devices on the network" to turn off network discovery and folder sharing.

- **If working in public:**

- If you can, use your smartphone as a hotspot to connect to the internet.
- If you must use a public network, confirm with the establishment that the network is genuine before connecting and only navigate to sites that begin with "https"—indicating an encrypted connection.

## Use Secure Devices & Solutions



- Only use **authorized devices** for client work and **never store Personal Identification Information (PII)** on personal devices.
- Only use approved software and tools for collaboration, files storage, etc. Unapproved 3rd party tools can be insecure or in breach of contract. Do not use personal email addresses for business purposes.
- Don't let friends and family use your work devices.
- Keep your workstation on and connected to the internet even when you are not working to allow security patches and updates to download.
- Install the latest operating system updates on personal computers and run up-to-date security software, like Windows Defender.
- Enable automatic updates on all internet-connected devices to protect against vulnerabilities that could spread through your network.

## Work in a Secure Location



Even when working from home, it is important to always be aware of your surroundings:

- ✓ **Understand the sensitivity of the information** you work with and protect it appropriately.
- ✓ **Lock your screen** when you step away and **use a privacy screen** if available.
- ✓ Be mindful of **where and how** you take conference calls.
- ✓ **Don't leave printed materials in the open.**
- ✓ **Physically secure unattended devices** with a cable lock or in a locked drawer or room.



**Working Securely, Remotely**

## How to Participate

1. Go to **Menti.com** on your smartphone or computer browser.
2. Enter the code **4577 5032** into the field shown to the right



Please enter the code

12 34 56

Submit

The code is found on the screen in front of you



# QUESTIONS | WORKING REMOTELY SECURELY



# ERAP SUPPORT



## Further Questions

Direct questions to your supervisor and then contact the RAA support inbox ([dhcdraaraft@mass.gov](mailto: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.



## Reference the RAA Resource Portal for training materials, recordings, and continued learning

- [ERAP Utilities Reference Guide](#)
- [ERAP Administrative Plan](#)
- [ERAP FAQ](#)

### Eligible Uses of Funds

ERAP may be used for the following expenses in a housing crisis:

#### Rental Arrears

Rental arrears may be paid only for rent due on payments cannot cover a period exceeding 12 or Letter that breaks out the amount owed per Rent Ledger, Court Agreement, or Court Summ

#### Prospective Rent Payments ("Stipends")

Prospective rent payments, also known as stip application but no later than December 31, 20 the arrears must be paid in order for the applic mix of arrearage payments, stipends and/or re the applicant has no arrears, ERAP may cover s

Prospective rent will not be paid if the tenant's housing, rental voucher).

Each ERAP monthly stipend will pay for 100% of the household's income for a maximum of three payments. Households who request assistance stipends at 100% of monthly contract rent. If a months, they may request one or two months

Additional stipend payments beyond three (3) and household need. In order to access additio Upon reapplication, the household must again monthly household income, unless income wa

#### Moving-Related Expenses

ERAP may cover moving-related expenses for t related expenses include: first and last month's Furniture payments should not exceed \$1,000

Households may access funds both to pay arre housing. If an applicant is moving to a new ren costs, **and** the applicant is known to owe arrea 3/13/2020, ERAP must first cover some portio stipends and/or moving costs for the relocatio the arrearage payment may only cover actual more than 12 months of arrears, and cannot c

#### Utilities

ERAP may cover up to twelve (12) months of e 2020, up to a maximum of \$1,500 per househo

## ERAP Utilities Guidance

This document outlines important details of utility benefits for the ERAP program. Utility guidance will continue to be published and shared by DHCD as it becomes available.

### Utilities Benefits

ERAP will 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 for the following utilities:

- ✓ Gas arrears
- ✓ Electricity arrears
- ✓ Water/sewer arrears
- ✓ Arrearage and/or a delivery of heating fuel like oil, propane and wood pellets

### Utility Arrears

If the applicant cannot provide a current overdue notice, RAAs may verify the total amount owed by contacting the utility company. RAAs can award up to \$1,500 for utilities. If the applicant has utility arrearages greater than \$1500, the applicant may decide how to allocate the benefit.

### Restoring Service

If the applicant's service has been shut off or if the applicant needs to pay down a balance to start service at a new location, the RAA may contact the utility company to determine the minimum amount required to restore service (typically 25%). If the amount required to restart the service exceeds \$1,500 or the arrears are from before March 13<sup>th</sup>, 2020, then the RAA may not use ERAP, and may be eligible for another program. If the applicant's AML is below 50%, they could be eligible for assistance through RAFT.

### Other Utility Programs

RAAs should refer applicants to LIHEAP and provide information on utility discount rates and Arrearage Management Plans (AMPs).

### Documentation Requirements

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

# THANK YOU!

