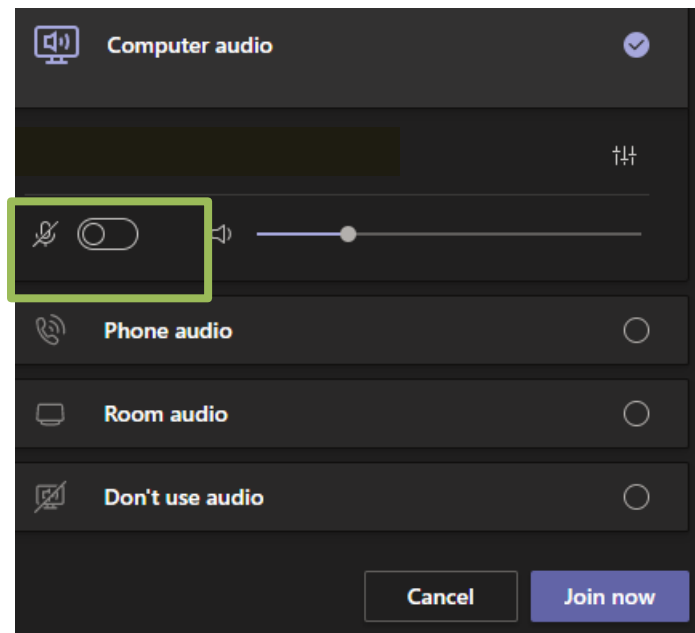# Federal Emergency Rental Assistance Program (ERAP) Guidance

March 19, 2021

Last Updated: 5/3/2021

Please Mute

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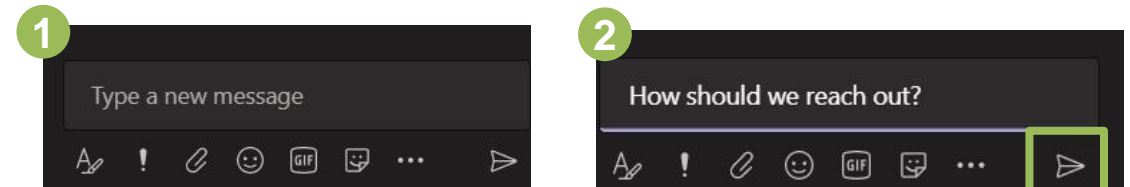

Engage During Meeting

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 towards the end of the Office Hours session

WELCOME

Our Journey Today
1 HOUR

Welcome & Objective	**5 mins**
Training Goals	
Emergency Rental Assistance Program (ERAP) Highlights	**20 mins**
Utilities Guidance	
Required Notifications	
RAA Support & Readiness	**35 mins**
Reminders & Next Steps	
Questions	

Purpose

Review select guidance related to the **Federal Emergency Rental Assistance Program (ERAP)** in preparation for the policy effective date (March 22, 2021)

Goal

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

- How prepared do you feel for the ERAP program?

- How are you feeling about the launch of ERAP on Monday?

How to Participate

Go to **PollEv.com/erap465** on your smartphone or computer browser.

Poll Everywhere

FEDERAL EMERGENCY RENTAL ASSISTANCE PROGRAM (ERAP) POLICY HIGHLIGHTS

ERAP Program Highlights:

✓ COVID-19 impact required

✓ The benefit is capped at 12 months of arrears or combination of arrears/stipend, plus additional 3 months of assistance potentially available if funding allows and need is demonstrated (documented in HAPPY and on file at the RAA)

✓ Stipends are initially awarded for three months at a time at 100% of rent (not for subsidized renters)

✓ Will pay utilities up to $1,500 even though moratoriums extended

✓ Differentiation between Close Outs and Denials

✓ Supervisor review required over $10,000

✓ Additional methods to verify income

ERAP GUIDELINES

HOUSING ELIGIBILITY

Households must meet certain eligibility criteria to be eligible for ERAP.

BENEFIT CAP

There is no dollar limit on the amount of assistance a household can get per year, but benefits are capped at a maximum of 15 months assistance.

SUBSIDIZED RENTERS

Subsidized renters are eligible for up to 12 months in arrears payments but are not eligible for stipends.

ELIGIBLE USES OF FUNDS

ERAP may be used for rent arrears, prospective rent payments (stipends), utilities, and moving-related expenses.

INCOME VERIFICATION

Income can be verified in one of four ways: DTA/MassHealth Verification, Categorical Income, Applicant-Provided Income Verification, or Database-Verified Income.

REQUIRED DOCUMENTATION

A file, paper or digital, must be kept for all approved or denied applications.

ERAP UTILITIES

ERAP UTILITY GUIDANCE

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 towards the $1,500 benefit limit.

ERAP may also be used to restore service connected to a move or a prior shutoff. RAAs may **contact the utility company** to determine amount required to restore service (usually 25%)

If the cost of utilities exceeds $1,500 or the arrears are from before March 13, 2020, the RAA may not use ERAP

UTILITY REFERRALS & BEST PRACTICES

Referrals for Households 60% State Median Income or lower

As a best practice, RAAs should:

- Refer applicants applying for utility assistance to the LIHEAP (fuel assistance) program

- Recommend that eligible customers work with the utilities to qualify for a discounted rate, start an Arrearage Management Plan, and provide appropriate contact information for the utility

- Refer the applicant to their local Community Action Program (CAP) agency or LIHEAP Local Administering Agency (LAA) to help them access other protections and assistance, including the discounted utility rate land, if applicable, the Arrearage Management Program

- Contact information for the LIHEAP agencies can be found at DHCD Resource Locator (hedfuel.azurewebsites.net)
- LIHEAP intake and application information is available at https://www.toapply.org/MassLIHEAP
- More information about LIHEAP is available at https://www.mass.gov/doc/cold-relief-brochure/download

ARREARAGE MANAGEMENT PLAN

Utility companies offer **Arrearage Management Plans (AMPs)** to low-income customers who meet the following criteria:

1 Balance of at least $300

2 At least 60 days overdue

3 Never been on an AMP before (may be relaxed during COVID)

- A down payment is not **required** to start an AMP

- If the customer **complies** with 12 months of AMP payments, the prior arrears are forgiven

UTILITY COMPANY CONTACTS

Contacts listed below are only for RAA staff and should not be shared externally with customers.

Utility Company	Contact Name	Role	Email/Phone
Berkshire Gas Company			
	Kristen Fellman	Supervisor of Credit & Collections	kfellmann@berkshiregas.com
	Lisa Rosso	Customer Service Supervisor	lrosso@berkshiregas.com
Eversource			
	Kathy Gilleo		Kathleen.gilleo@eversource.com (339) 987-8000
Liberty Utilities			
	Christine Downing	Director, Customer Experience	Christine.Downing@libertyutilities.com
	Alisha Camara	Supervisor, Credit & Collections/Billing	Alisha.Camara@libertyutilities.com
	Laura Sasso	Manager, Billing & Collections	Laura.Sasso@libertyutilities.com
National Grid			
	Amy Vavak	Principal Specialist Customer Energy Management	Amy.Vavak@nationalgrid.com
	Kim Frodelius	Manager US Finance, Credit & Collections	Kimberly.Frodelius@nationalgrid.com
Unitil			
	Carole Beaulieu	Manager, Credit & Collections	Beaulieuc@unitil.com, (603) 227-4560
	Susan Corson	Supervisor, Credit & Collections	corson@unitil.com, (603) 227-4611
	Mark Lambert	Vice President, Customer Operations	lambert@unitil.com, (603) 227-4510

REQUIRED NOTIFICATIONS

REQUIRED NOTIFICATIONS – APPLICANTS, UTILITIES, AND LANDLORDS

Applicants 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 the applicant is ultimately served with.

✓ Receipt of Application

✓ Upon review, if there is missing documentation

✓ Upon application close-out or denial, stating reason

✓ Upon approval, copying the tenant on landlord terms of agreement to participate

Denial: Applicant is ineligible, RAA's must use standard denial notification language provided by DHCD

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

RAA SUPPORT & READINESS

RAA READINESS ACTIVITIES

Confirm **all staff** have attended trainings (or watched the recording), have access to training materials

All RAA's have the new ERAP/RAFT/ERMA Documents

- Property Owner Contracts

- Application Status Notification Document

SUPPLEMENTAL TRAINING MATERIALS

The Federal Emergency Rental Assistance (ERAP) Admin Plan

Please read and become familiar with the new Federal Emergency Rental Assistance (ERAP) Admin Plan, which can be found on the RAA Resource Portal. Also, please review the new ERMA Admin Plan.

Reference Guides

- Quality Assurance Reviews
- Required Documentation
- Application Flow and Program Guidance Matrix
- HAPPY Data Entry
- Benefit Calculation Guide
- ERMA Program Guidance

ERAP Frequently Asked Questions

Read through our **FAQ document** to review commonly asked questions about the ERAP program. This documented will be updated as additional questions come in and are answered.

EVICTION DIVERSION INITIATIVE (EDI) PROGRAMS

EVICTION DIVERSION INITIATIVE (EDI) PROGRAMS

Federal Emergency Rental Assistance Program (ERAP)

ERAP Overview

- Administrative Plan
  - ERAP Administrative Plan
- Training Materials
  - Federal Policy Overview Video
  - Federal ERAP Instructor Led Training
  - Office Hours Session- Federal ERAP Overview, 3/12/21
  - Federal ERAP Instructor Led Training Session, 3/18/21
  - Federal ERAP Training for RAA Managers/Supervisors, 3/11/21
  - Federal ERAP Training for RAA Mangers/Supervisors Deck, 3/11/21
  - ERAP FAQ
- ERAP Reference Guides
  - ERAP Benefit Calculation Guide
  - ERAP Required Documentation Guide
  - ERAP Happy Data Guide
  - Application Flow & Program Policy Matrix
  - Quality Assurance Review Guide
- Federal ERAP Application Guidance (multiple languages)
  - English
  - Chinese
  - Haitian Creole
  - Khmer/Cambodian
  - Portuguese

Complete all RAA Readiness Activities on Checklist

- RAA's have been assigned a designated RAA Readiness support team (Accenture/DHCD Point of Contact) to complete readiness activities in preparation of ERAP go-live.

- RAA leadership (designated point of contacts) will review the checklist of readiness activities, work with staff to coordinate completing these tasks and prepare for March 22

Further Questions

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 hrs) and applicant does not necessarily fit guidelines.

QUESTIONS

THANK YOU!

RAA Support Overview

If staff have questions, resources can be leveraged first. If questions cannot be answers using these resources, the following escalation paths can be used.

Available Resources on the RAA Resource Portal

Policy documentation, including:
- Federal Emergency Rental Assistance (ERAP) Admin Plan
- ERMA Admin Plan

Training materials, including:
- FAQs
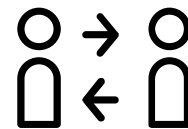- Quick Reference Guides
- Training Presentations/Recordings

Recurring Office Hours
Weekly sessions for RAA's to ask questions / learn about specific topics

Support Structure

Questions:
- Policy
- Process
- Widespread Technical Issues* (Cognito, HAPPY, etc.)

If questions cannot be answered with available resources, contact your **supervisor**.

Questions that cannot be answered by supervisors can be escalated to the **RAA Support email** (dhcdraaraft@mass.gov)

- *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 hrs) and applicant does not necessarily fit guidelines.

For technical issues with HAPPY, the existing telephone number for support should be leveraged: (888-484-2779)

*Widespread technical issues are any problems with technical solutions that are hindering work for staff