



Federal Emergency Rental Assistance Program (ERAP)

Policy Updates for August:

*Utilities Benefit Cap Increase,
Inability to Pay Future Rent Without Arrears,
COVID Impact*

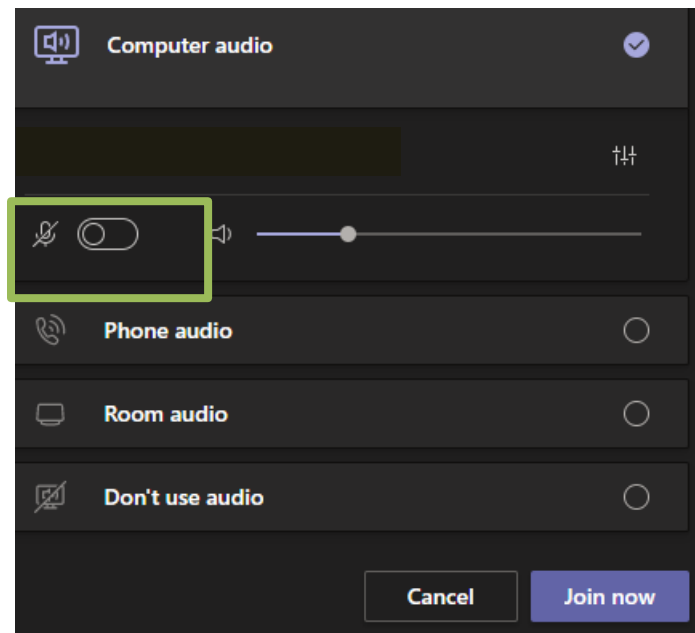
July 30, 2021



WELCOME

Please Mute

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

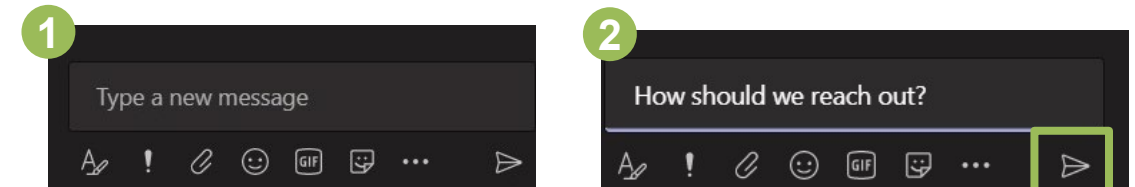


Engage During Meeting

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





Our Journey Today

1 HOUR



Objective & Introduction

5 mins



Utilities Increase to \$2,500



Inability to Pay Future Rent without Arrears

30 mins



COVID-19 Impact



Questions



Central App Update

5 mins



Questions

15 mins



Wrap Up

5 mins

Purpose



Overview of **policy updates for utilities** and **pre-court rental assistance criteria**, and how to determine **COVID impact**. Provide a brief overview on the progress of the Central App rollout.

Goal



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



POLICY UPDATE



Effective **August 2**, the ERAP utilities benefit will **increase** from \$1,500 per household to **\$2,500 per household**

RAAs do **not** need to verify the date of arrears

In most cases, **RAAs will not need to call or email the utility** to process a utilities application

Exception: RAAs may need to call to prevent shutoff or restore service, if account is at risk of shutoff or has already been shut off

INABILITY TO PAY FUTURE RENT WITHOUT ARREARS



"Pre-court rental assistance" continues to be an eligible housing crisis under ERAP and RAFT

There are two ways to demonstrate pre-court rental assistance per the Admin Plans:

- 1) Statement of arrears
- 2) Demonstration of inability to pay future rent, "such as a verification by the RAA that rent is unaffordable based on current income"

Effective 8/2, RAAs and the RAP Center have supplemental guidance for how to verify "inability to pay future rent" under the "pre-court rental assistance" crisis for households without arrears

INABILITY TO PAY FUTURE RENT WITHOUT ARREARS



If a household pays *more than 30%* of its income toward rent, then the household can be considered rent burdened

- **Pre-Court Rental Assistance Auto Calculation Form** will help RAAs calculate this

If a household does not pay more than 30% of its income toward rent, they may still qualify, *but they need to explain their inability to pay*

- RAAs and the RAP Center must document this inability to pay in writing using the Pre-Court Rental Assistance Auto Calculation Form
- The written explanation must be **specific** and **auditable**
- If not rent burdened based on income, must be rent burdened based on something else "reasonable"
 - Example: cannot pay future rent because of child support payments
 - Example: cannot pay future rent because income is about to decrease
 - Example: cannot pay future rent because utilities are very high

IMPORTANT: THIS 30% RULE IS NOT APPLIED TO OTHER COMPONENTS OF THE ERAP/RAFT PROGRAMS

- A household with a weekly income of \$500 gross has a rent of \$1,200 a month
- The household has no arrears
- This household pays 55.4% of their income toward rent
- 55.4% is higher than 30%, so this household automatically qualifies under the Pre-court rental assistance
 - $\$500 \times 52 \text{ weeks} = \$26,000/\text{year}$
 - $\$26,000/\text{year} \div 12 \text{ months} = \$2,166/\text{month}$
 - $\$1,200 \div \$2,166 = 0.554$
 - $0.554 \times 100 = 55.4\%$

All households being served with ERAP must attest to having been impacted by COVID-19. DHCD is issuing new language to community partners to make it clear that this COVID-19 impact can be direct **or indirect**.

The following language will be part of the central application:

COVID-19 impact can be indirect. When applying for assistance, please select Yes if your situation was either directly caused by COVID-19 **OR** has become worse since March 2020. This could include losing a job, having hours reduced, losing access to childcare or dependent care, seeing increased expenses, or something else. You must describe your situation, but documentation is not required. Some programs do not require a COVID-19 related impact

There is no action required of RAAs or the RAP Center aside from being aware that the definition of "COVID impact" can encompass a wide variety of situations. As always, if you learn while processing an application that a household **was** affected directly or indirectly by COVID-19, *please have them attest to that in writing so we can serve them with ERAP instead of RAFT.*

DHCD and RAAs have learned of some organizations and people charging applicants for assistance with the ERAP/RAFT/ERMA application

DHCD will share the following language on our website and with community partners:

The Emergency Housing Payment Assistance application is free. No fee is required to apply, and free help is available to complete applications. Beware of scams by people charging an “application fee” to help submit an application. If you need help completing the application, [contact your local RAA](#) for free assistance.

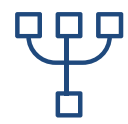
If RAA or RAP Center staff learn of an applicant paying a fee or being approached to pay a fee for application support, please contact Tyler.Newhall@mass.gov



QUESTIONS



CENTRAL APP UPDATE



The Central App is a **simplified user experience**, replacing each RAA's individual Cognito application(s)



A key change is the way each RAA currently receives applications is changing, e.g., it is a **different handoff process**



You will be supported, with **several trainings** in the lead-up to go-live



Our goal is to get **better applications** for continued improvement in processing speed and to minimize disruption to RAA staff

CENTRAL APP UPDATES



Emergency Housing Payment Assistance
Commonwealth of Massachusetts

Home Program Information RAA Login

Massachusetts Emergency Housing Payment Assistance Application

1 Instructions 2 Living Situation 3 COVID-19 4 Housing Crisis 5 Applicant Information

6 Household Income 7 Application Certification

INSTRUCTIONS FOR APPLICANTS

This application for rental assistance is for the purpose of providing financial assistance to eligible households. Be honest – if you give inaccurate information, your application will be denied.

The application will ask you:

- About your current housing situation
- For the names, dates of birth, and Social Security numbers of all household members
- How much money everyone in the household makes
- What kind of assistance you need

You will also have to submit the following:

- ID for the head of household
- Proof of housing crisis (for example, eviction notice, foreclosure notice, or other documentation)
- Proof of income (for example, pay stubs, tax returns, or other documentation)

Click here to learn more about requirements.

After you submit the application, you will receive a confirmation email.

[Next](#)

WELCOME TO THE MASSACHUSETTS EMERGENCY HOUSING PAYMENT ASSISTANCE PORTAL

Use this portal to upload additional documents and see which RAA is processing your application.

Available Services

- Upload Documents**
Family and income are required.
Upload them here.
[More >>](#)
- Application Information**
Check basic information about application.
[More >>](#)
- Need Help?**
Please contact us at (781) 422-4200
RAFTCentralApp@NHSMass.org

- The Central App Pilot is **LIVE!**
 - The Central App is now **accepting applications** only for residents of cities served by NeighborWorks
 - We will continue to **monitor the progress** of the app and related technology and **learn from the experiences** of NeighborWorks management and staff
- Planning and readiness prep for Waves 1 & 2 is currently underway



QUESTIONS



RESOURCES

1

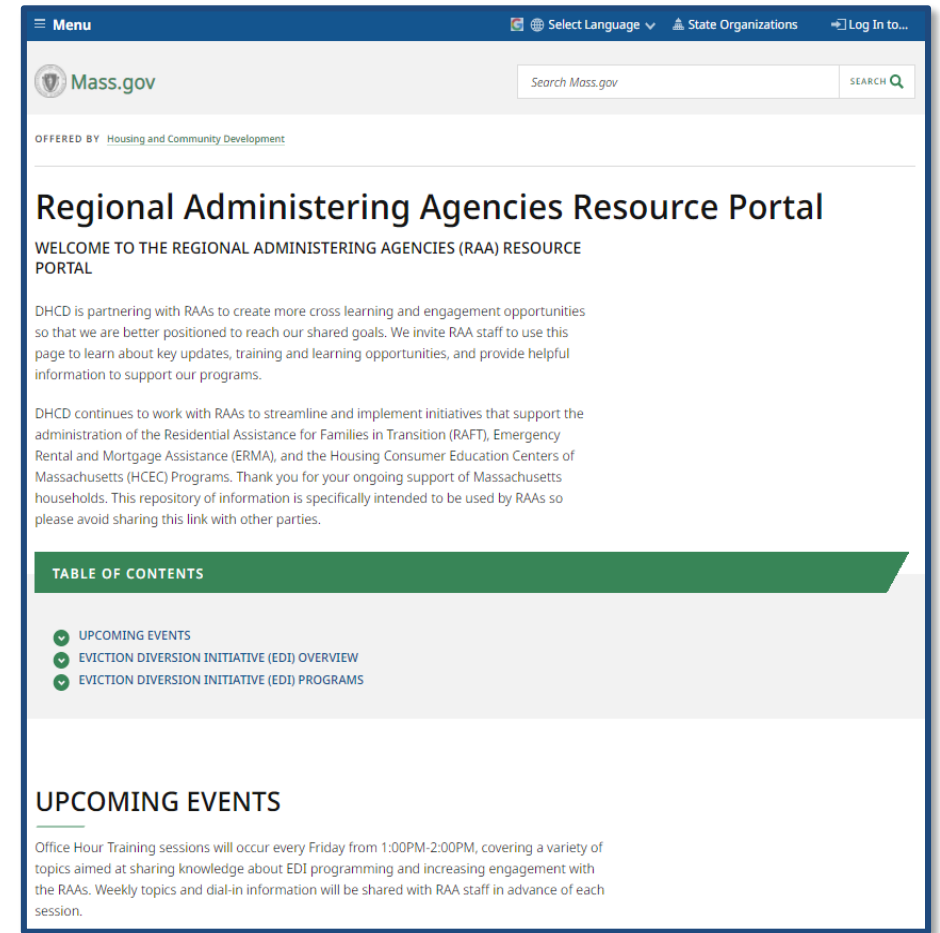
[RAA Resource Portal](#)

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.





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 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!

