

SHERA Sunset & Return to RAFT

Speakers: DHCD Undersecretary Jennifer Maddox, MassHousing Executive Director Chrystal Kornegay, and MHP Director of Portfolio Management Cynthia Mohammed

Facilitators: SHERA Program Manager Edward Chien, RAFT Program Manager Amy Mullen

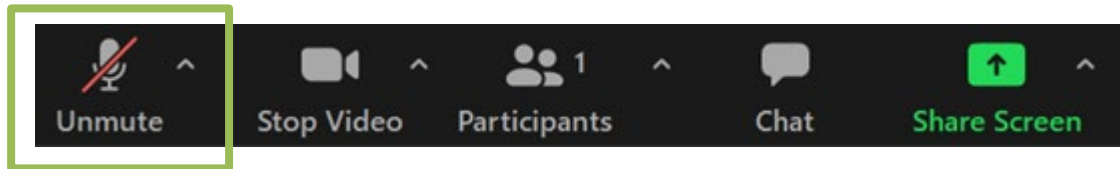
April 28, 2022

ENGAGEMENT BEST PRACTICES



Please Mute

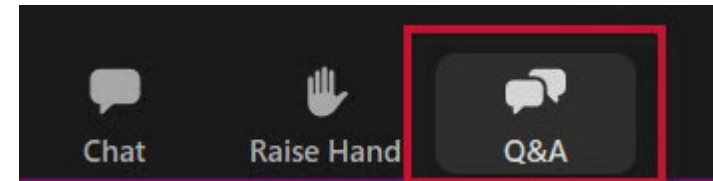
Please join the meeting muted during the session to keep interruptions to a minimum



Asking Questions

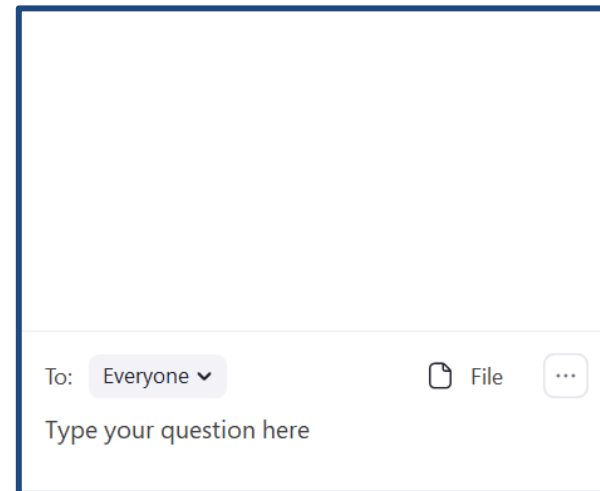
We will be monitoring the Q&A for questions

1



Click “Q&A” to open the Q&A chat window

2



Enter your question into the Q&A chat

We will follow up with answers to any questions that we don't get to during the session.

THIS CALL IS BEING RECORDED



Our Journey Today

45 MINUTES



Opening Remarks



SHERA Program Accomplishments & Celebration



SHERA Reflection & Feedback



RAFT for Subsidized Housing Landlords



Active Eviction Diversion Programs



Next Steps



Questions



SHERA Program Accomplishments & Celebration





DHCD Undersecretary
Jennifer Maddox



MassHousing Executive Director
Chrystal Kornegay



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Cynthia Mohammed

SHERA PROGRAM BY THE NUMBERS



The program went live on May 20, 2021, as of April 15, 2022, SHERA has....



SHERA PROGRAM MODEL **NATIONALLY** RECOGNIZED



ASSISTED **954** PROPERTIES



15-DAY AVERAGE FROM
SUBMISSION TO PAYMENT



ASSISTED **11,465**
HOUSEHOLDS



3 MONTHS AVERAGE
HOUSEHOLD ARREARS



\$32M COMMITTED / PAID



~\$1,600 AVERAGE
HOUSEHOLD ASSISTANCE



SHERA Reflection & Feedback





In an unlimited universe, what top aspects of SHERA would you like to see preserved? Multiple submissions allowed. Please be specific!

How to Participate

1. Go to [Menti.com](https://menti.com) on your smartphone or computer browser.
2. Enter the code **9322 0420** 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



RAFT for Subsidized Housing Landlords



Residential Assistance for Families in Transition (RAFT) Overview



RAFT

Who is Eligible?

Renters up to **50%** Area Median Income (or 60% AMI if at risk of domestic violence)
Experiencing a **housing crisis** (e.g. pre-court rental arrears, eviction, health & safety, etc.)

What is the Benefit?

Up to **\$7,000*** in rental and utilities assistance within a rolling 12-month period

*Limit set by the Massachusetts Legislature in the Fiscal Year 2022 budget language

What can the Benefit cover?

- ✓ Overdue rent costs (arrears)
- ✓ One prospective rent payment (stipend) if rent is not based on income
- ✓ Start-up and moving costs
- ✓ Utility arrears

There are some additional rules for RAFT for households who have income-based rental subsidies (Section 8, MRVP, public housing, etc.)



Households with income-based rental subsidies ***are limited to six (6) months of rent arrears***



Households with income-based rental subsidies ***cannot receive payment for future rent (stipend)***



Households residing in subsidized housing ***must demonstrate good cause for nonpayment***



Low Income Housing Tax Credit (LIHTC) units should be considered an income-based rental subsidy ***for RAFT purposes*** if the rent is less than 50% of the tenant's gross household income

How to Apply for RAFT (1 of 3)



Required Documentation

- 1 Identification for head of household
- 2 Verification of current housing (e.g., lease, tenancy agreement or tenancy at will form)
- 3 Verification of eligible housing crisis (documentation will depend on housing crisis)
- 4 Verification of income or verification of presumed income eligibility
- 5 W-9 for property owner or authorized agent (and authorization of agent, if applicable)
- 6 Proof of ownership for unit

Income Verification



Presumed income eligibility through **MassHealth and/or DTA** verification



Income verification using **pay stubs, benefit letters**, or other documentation



Database-verified income to confirm stated wages or state unemployment insurance



Self-attestation of **zero income** and **cash income**

How to Apply for RAFT (2 of 3)



- Applications for RAFT are submitted through the online **Central Application**
 - Central App is a single-entry point for Landlords, Tenants, and Advocates to apply for RAFT
- Landlords of any size may use the Central App to apply on behalf of their tenant(s)
 - Please coordinate with your tenant. If your tenant has already submitted an application, please do not reapply for the same costs
- Landlords submitting an application must include a consent form signed by the tenant
- Apply at www.mass.gov/housinghelp

The screenshot shows the Mass.gov website interface. At the top, there is a search bar and the Mass.gov logo. Below the navigation bar, the breadcrumb trail reads: Home > Executive Office of Housing and Economic Development > Housing and Community Development. The main heading is "Emergency Housing Payment Assistance Tenant Consent Forms for Landlord Application", followed by the instruction: "Please send your tenant the consent form in the appropriate language, and upload the signed form with your Emergency Housing Payment Assistance application". Under the heading "APPLICATION FORMS", there are three links: "RAFT-ERMA Tenant Consent Forms (For Landlord App)", "Tenant Consent Form English", "Tenant Consent Form Spanish", and "Tenant Consent Form Chinese".



Landlords submitting on behalf of their tenant can electronically sign the application on the tenant's behalf

How to Apply for RAFT (3 of 3)



There are 10-12 sections which should take around **20-30 minutes** to complete.

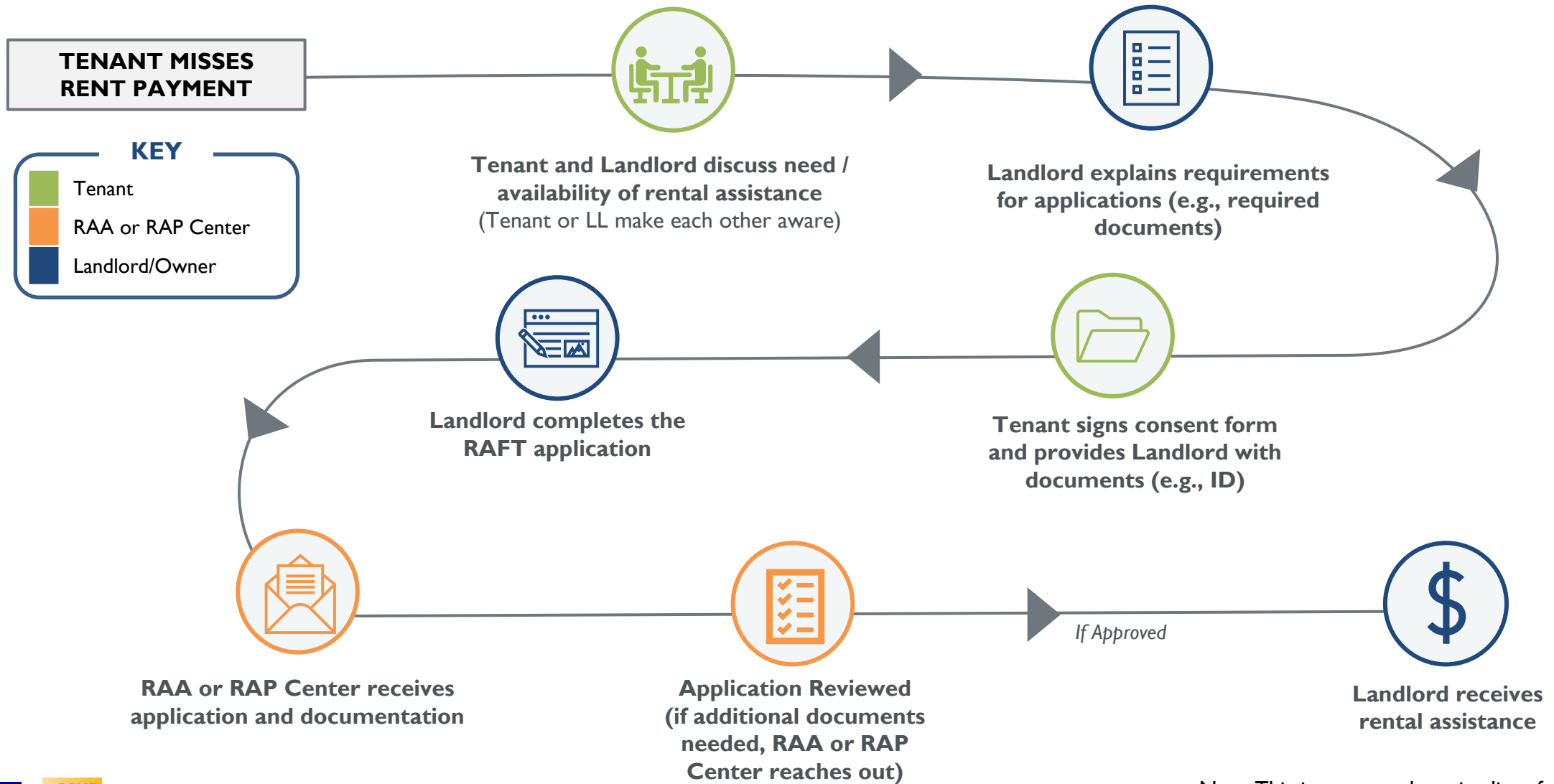
While there is no save and resume functionality, the application will not time out as long as the browser remains open and the internet connection is stable.

The application will require some documents to be uploaded prior to submission. Additional documentation may be uploaded in the **Central Application Portal** after submission if not already submitted with application.

Landlords and tenants may also use the Portal to confirm which RAA or the RAP Center has been assigned to the application.

The screenshot displays the application process for the Massachusetts Emergency Housing Payment Assistance Portal. At the top, a progress bar lists 10 steps: 1 Language, 2 Instructions (highlighted), 3 Living Situation, 4 COVID-19 Certification, 5 Housing Crisis, 6 Applicant Information, 7 Household Income, 8 Request for Assistance, 9 Your Required Documents, and 10 Application Certification and Contract. Below the progress bar, the section is titled "Instructions for Completing the Application". It states: "This application for rental assistance will take 20-30 minutes. Please complete it in one sitting; you will not be able to save and return to it. Be honest – if you give inaccurate or incomplete information, your application may be delayed or denied." It then lists the information the application will ask for: current housing, names/dates of birth, household income, and type of assistance. It also lists required documents: ID for the head of household, proof of housing crisis, proof of housing, and proof of income. A link to "Click here to learn more about required documents" is provided. Below this, a button labeled "Back" is visible. The main portal interface shows the "Emergency Housing Payment Assistance" header with the Commonwealth of Massachusetts logo and navigation links for Home, Program Information, and RAA Login. The main banner reads "WELCOME TO THE MASSACHUSETTS EMERGENCY HOUSING PAYMENT ASSISTANCE PORTAL" and instructs users to use the portal to upload documents and track their application. Under the "Available Services" section, there are three cards: "Upload Documents" (with a plus icon and a note about forgetting documents), "Application Information" (with a building icon and a note about seeing which RAA is processing the application), and "Need Help?" (with an information icon and a "More" button). Each card has a "More" button at the bottom.

Landlord Journey: What to expect when applying for RAFT on behalf of an income-eligible tenant



Note: This is not an exhaustive list of activities



Active Eviction Diversion Programs



COMMUNITY MEDIATION

- Massachusetts Community Mediation Centers offer free pre-court mediation between landlords and tenants for lease disputes.
- Mediation utilizes a neutral, trained third party to find mutually agreeable solutions that work for both parties
- Free and no referral necessary
- More information [here](#) or at www.resolutionma.org/housing

LEGAL SERVICES

- DHCD's EDI Legal Services program provides referrals, legal information, and limited legal representation for low-income tenants and small landlords
- Services include advice about rights, assistance with filling out court papers, preparation for and assistance at Court mediation
- DHCD's program covers non-trial (Tier 1) services. Trial (Tier 2) services are still be available through other legal aid organization programs
- More information [here](#) or at <https://evictionlegalhelp.org>

BOSTON RENT RELIEF

- The City of Boston's [Rental Relief Fund](#) (RRF) will provide up to \$10,000 in assistance for income eligible households for up to 18 months for:
 - Arrears
 - Current rent
 - Future rent
 - Utility arrears
 - Moving related expenses
- Open to households < 50% AMI
- Past due (from March 13, 2020) current and up to 3 months of expected rent costs



Next Steps

- Follow up materials from DHCD
 - Recording and presentation
 - Memo on available support going forward
 - Complete the Post SHERA Trends Survey
 - EDI monthly newsletter
 - EDI training and resource portal that includes training materials, FAQs, and other reference guides
- SHERA Reminders
 - Inform tenants of program closure (if you have not already)
 - Review the Owner Agreement (eviction suspension clause)
 - Respond to requests for additional information within 30 days of receiving the request
 - If ACH returns are necessary, please send by end of May (account will close in June)
 - End of May: Projected last SHERA payments



Q&A



THANK YOU!



Post SHERA Trends Survey



Link: <https://forms.office.com/g/scqLnyhi44>

