



# **Federal Emergency Rental Assistance Program (ERAP)**

*Frequently Asked Questions Edition*

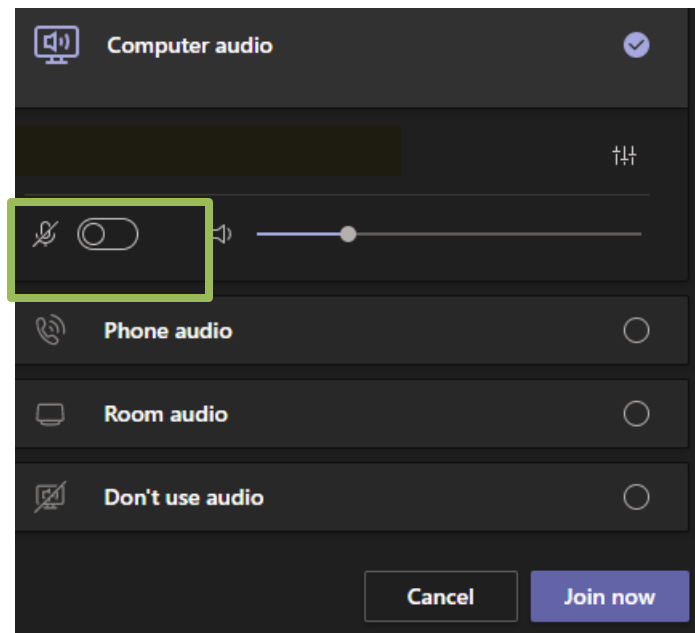
August 20, 2021



# WELCOME

## Please Mute

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

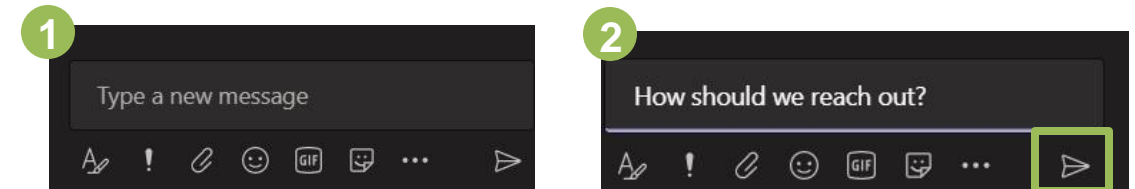


## Engage During Meeting

### 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**



**Most Frequently Asked Questions**

**20 mins**



**Open Forum Questions**

**30 mins**



**Wrap Up and Thank you**

**5 mins**

## Purpose



Review answers to some of the most frequently asked questions in the RAA Support Inbox and answer any additional questions from RAA staff

## Goal



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



## FREQUENTLY ASKED QUESTIONS (FAQs)

A client called who has not yet applied and is asking for guidance about where to apply. She owes rental arrears in a town where our RAA would cover, but she is also looking to move to another town that is not in our jurisdiction. Which RAA should she apply through?

**When applicants move, which RAA should they apply for assistance through and/or which RAA should cover past arrears if the applicant is moving to a new unit?**

- If the person is only getting assistance with the new unit, the application must be processed by the RAA in the region of the new unit
- If the person is getting assistance with both units (allowable for ERAP only), either RAA can process the application, but best practice is the RAA in the region in which applicant is moving to





## Question # 2



Can RAAs process rent arrears requests affiliated with a previous unit if the applicant already moved into a new unit? Utility assistance requests?



If rent arrears...	If utility arrears...
<b>ERAP</b> <ul style="list-style-type: none"><li>• If the arrears were accrued at the preceding unit after March 13, 2020</li></ul>	<b>ERAP</b> <ul style="list-style-type: none"><li>• If the applicant moved due to a housing crisis</li></ul>
<b>RAFT</b> <ul style="list-style-type: none"><li>• No</li></ul>	<b>RAFT</b> <ul style="list-style-type: none"><li>• If assistance would resolve a housing crisis by letting them turn on service at new unit</li></ul>

## Question # 3



My client is on a utilities payment plan, but the payment plan doesn't seem realistic or affordable for the client. After they agree to a payment plan, are we able to step in and assist through ERAP?



**Is the client on a *regular* utilities payment plan (not a forgiveness plan)?**

- If yes, they are eligible under ERAP for the maximum benefit of \$2,500
- If the answer is no, **and they are already in an Arrearage Management Plan (AMP)**, they are not eligible because prior arrears are forgiven under this plan once complete Client should be referred to LIHEAP in such cases

## Question # 4



Can RAAs process utility assistance requests if the landlord/owner's name is on the utility account or bill (not the applicant's name)?



- Does the applicant's lease or tenancy agreement specify that the applicant/tenant is responsible for paying utilities?
- If so, RAA can pay the landlord for the utilities

Can you use a combination of ERAP and RAFT to cover utility arrears?

- You can use up to \$2,500 through **ERAP** for any utility arrears accrued
- You can use **RAFT** funds to supplement that, but only up to the minimum amount required by the utility company to prevent a shutoff or resume service (typically 25% of the arrears owed, after the \$2,500 from ERAP is applied)



## Question # 6



How should RAA staff proceed if a landlord/owner is not providing required documentation?

- If landlord/owner does not provide required owner docs for ERAP (e.g. VV-9, proof of ownership) within 5 days after being asked 3x over email, phone, or text, that would trigger the **direct payment to tenant** process
- Keep in mind the tenant will still need to provide verification of how much they owe (e.g. ledger, NTQ, or other proof)



## Question # 7



**For the direct to tenant payment, what should a tenant do if they need to use a check-cashing service that may charge a fee? Wouldn't this reduce the amount that the tenant can pay to the landlord and, therefore, may not then cover all the owed rent?**



- The tenant would be responsible for covering those service charge fees (the difference that would still be owed to the landlord or property owner) after receiving funds
- Encourage unbanked or underbanked tenants to set up a low-cost checking account through the Massachusetts Community and Banking Council's Basic Banking program

Should we exclude the Child Tax Credit (CTC) payments from household income calculations?

- CTC is not being considered as income and can be excluded for income calculations for RAFT, ERAP, and ERMA





## Question # 9



I need to apply for assistance, but I am an employee at the RAA I would normally apply for assistance through. I do not want my co-workers to know about my hardship. How should I apply for assistance?



- RAA employees should apply at the agency that is second closest to their residence and that is not the same RAA that they are affiliated with
- Employees should explain in their application that they are an RAA employee so that the application does not get transferred back to the RAA the applicant works at based on city/town
- Once approved, the RAA that completed the application should process the funds





**Any additional questions?**

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



# RESOURCES

1

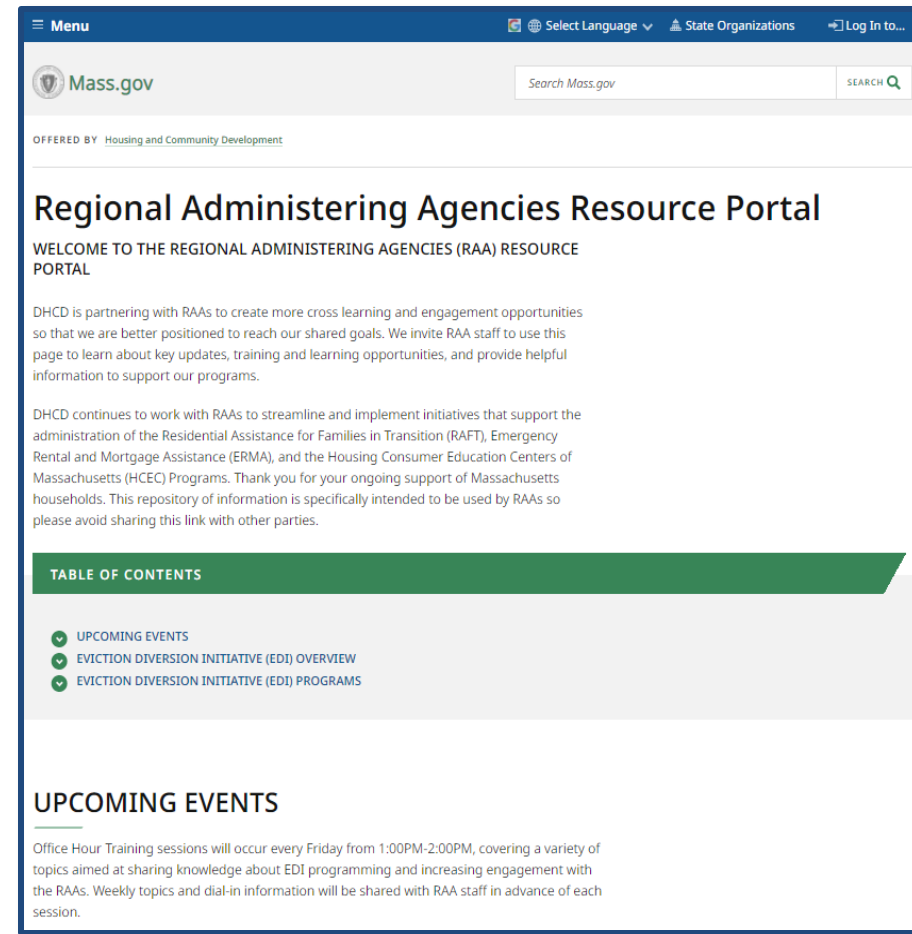
## [RAA Resource Portal](#)

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](mailto: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](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.

# THANK YOU!

