

Updated: January 1, 2022

Program Policy Matrix

Federal Emergency Rental Assistance Program
(ERAP)



ERAP, RAFT, & HAF POLICY MATRIX

This matrix outlines key policies that govern the administration of the following programs: ERAP, RAFT, and HAF.

| | ERAP | RAFT | HAF |
|----------------------------------|---|--|---|
| Benefit Caps | Applicants are eligible for up to 18 months of arrears (after 3/13/2020) assistance and for up to 18 months total assistance, although future rent assistance (stipend payments) are only issued 3 months at a time | \$7,000 in any 12-month period. | No benefit cap. Limited to owner-occupants of single-family home, condos, or 2- 3- or 4-family home located in MA with at least 3 months of missed mortgage payments |
| Income Eligibility | Up to 80% AMI | Up to 50% AMI | At or below 150% AMI |
| COVID-19 Impact | <i>Self-certification of COVID-19 impact required</i> | <i>Not required</i> | <i>Self-certification of COVID-19 impact required</i> |
| Eligibility Documentation | <ul style="list-style-type: none"> ▪ <i>Income Eligibility:</i> MassHealth/DTA presumed eligibility, categorical eligibility (free or reduced lunch, LIHEAP, public housing, Chapter 115, and others) or verified by 2020 Tax Return, or third-party income verification (pay stubs, etc.), or verified in DUA/DOR systems ▪ <i>Arrears:</i> At least 1 month's rental arrears required ▪ <i>Hardship:</i> Verification of risk of housing instability, and of rental housing ▪ <i>Rental Agreement:</i> Verification of lease or tenancy at will | <ul style="list-style-type: none"> ▪ <i>Income Eligibility:</i> MassHealth/DTA presumed eligibility, or documentation from last 60 days, or verified in DUA/DOR systems ▪ <i>Hardship:</i> Verification of risk of housing instability ▪ <i>Rental Agreement:</i> Verification of lease or tenancy at will (for assistance with rent) | <ul style="list-style-type: none"> ▪ <i>Income Eligibility:</i> Pay stubs, bank statements, tax returns, documentation of public benefits (including unemployment insurance) <p>Alternatives: benefit determination letters from DTA, MassHealth, LIHEAP, Dept. Of Early Edu. and Care or one of its contracted child-care and referral agencies, or Dept. of Veterans Services</p> <ul style="list-style-type: none"> • <i>Hardship:</i> Self-certification of financial hardship after 1/21/2020 • <i>Proof of Ownership:</i> Deed |
| Prospective Rent | Limit initial payment for prospective rent to three months; applicants must have rental arrears to reapply for receive additional aid. Prospective rent will not be paid if the tenant's rent is calculated as a percentage of income (i.e., public housing.) | Prospective rent assistance may be spread out over up to 12 months to solve crisis | N/A |

Matrix continued on next page

ERAP, RAFT, & HAF POLICY MATRIX

This matrix outlines key policies that govern the administration of the following programs: ERAP, RAFT, and HAF.

| | ERAP | RAFT | HAF |
|--|--|--|--|
| Public Housing, Project-Based Rental Assistance & Voucher Holders | Yes, but funds applied only to arrearages in tenant-paid portion of rent, not to exceed 18 months of arrears | Yes, but cannot be more than 6 months of arrears | N/A |
| Utilities | <ul style="list-style-type: none"> ▪ Yes, utilities accrued 3/13/20 or later ▪ <i>Documentation:</i> Past due notice | <ul style="list-style-type: none"> ▪ Yes, to resolve shutoff (not applicable during winter moratorium) ▪ <i>Documentation:</i> Utility shut off notice or verification that service at risk or already shutoff | <ul style="list-style-type: none"> ▪ Utilities can be covered if missed payments could become a lien against the property |
| Internet | No | No | Not covered by HAF |
| Moving Expenses | Yes | Yes | Not covered by HAF |
| Prioritization | At least half of funds reserved for 50% AMI & lower and applicants unemployed 90 days | At least 50% of RAFT spending must go to households at 30% AMI or lower | At least 60% of HAF must go to homeowners having incomes equal to or less than 100% AMI. |