



# **RAFT/ERAP Policy Changes**

*Office Hours*

January 7, 2022

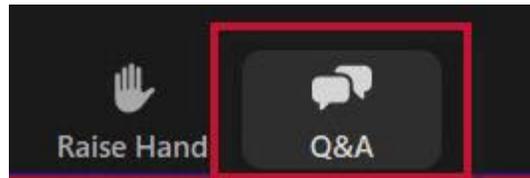


WELCOME

## Asking Questions

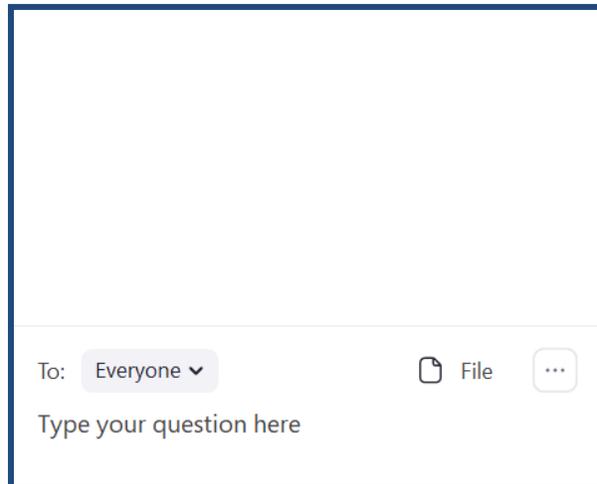
We will be monitoring the Q&A for questions

1



Click “Q&A” to submit a question (or “Raise Hand” to share a verbal question at designated breaks)

2



Enter your question into the “Q&A” box

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

# THIS CALL IS BEING RECORDED





## Purpose



Discuss new changes to **ERAP and RAFT** January 1, 2022 + **legal services** changes.

## Goal



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



# Our Journey Today

60 MINUTES



Welcome, Goals, & Objectives

5 mins



ERAP/RAFT Policy Overview



ERAP/RAFT Policy Change Details



CEHLP Policy Changes and Details

40 mins



Timeouts and Denials



COVID-19 Impact on Processing



Questions & Answers

15 mins



Support & Resources



# ERAP/RAFT POLICY OVERVIEW



- 1 Rent arrears required for “Pre-Court Rental Assistance” crisis (now called “Pre-Court Rental **Arrears**”) for both ERAP and RAFT
- 2 ERAP Recertifications ending
- 3 No RAFT after (or alongside) ERAP
- 4 New RAFT Benefit Limit of \$7,000
- 5 No RAFT for Homeowners

# Rent Arrears Required for “Pre-Court Rental Assistance” (now “Pre-Court Rental Arrears”)



Category	Details
<b>Policy change</b>	<ul style="list-style-type: none"><li>• New policy requires at least <b>one month of arrears</b> to use the “Pre-Court Rental Assistance” housing crisis</li><li>• Arrears are not required for households seeking assistance with any of the other eligible housing crises</li></ul>
<b>Policy details</b>	<ul style="list-style-type: none"><li>• Households seeking ERAP (or RAFT) will no longer be found eligible for prospective rental assistance (stipends) under the “Pre-Court Rental Assistance” crisis without first owing at least one month of rent arrears</li><li>• Households with any other eligible housing crisis may still be found eligible for stipends as part of their overall award, even if they do not have rent arrears</li><li>• A formal Notice to Quit is still not required, but will be accepted. Other acceptable documentation examples: rent ledger, notice from landlord, letter from landlord</li></ul>
<b>Example</b>	<ul style="list-style-type: none"><li>• A client is seeking assistance because they expect to fall behind on their rent next month due to a recent job loss. This household would not yet be eligible for assistance, but is welcome to apply next month if they do fall behind on their rent</li></ul>

# Housing Crisis List



HOUSING CRISIS	VERIFICATION (EXAMPLES)
<b>Pre-court rental arrears</b> (at least 1 month of arrears required)	<ul style="list-style-type: none"><li>• Notice of rent issued by landlord with amount owed</li><li>• Rent ledger showing unpaid rent</li><li>• Notice to quit</li></ul>
<b>Eviction</b>	<ul style="list-style-type: none"><li>• Summary process summons and complaint (court summons)</li></ul>
<b>Doubled up and must leave/ Overcrowding</b>	<ul style="list-style-type: none"><li>• Letter from primary tenant/landlord that verifies that family is asked to leave</li><li>• Documentation to demonstrate unit is too small for household (e.g. letter from landlord)</li></ul>
<b>Health &amp; safety</b>	<ul style="list-style-type: none"><li>• Demonstrate a serious health and safety risk that prevents continued residency (e.g. failed inspection report)</li></ul>
<b>Domestic violence</b>	<ul style="list-style-type: none"><li>• Documentation to support allegation connected to inability to stay safely</li><li>• Self-statement from applicant</li></ul>
<b>Fire/Flood/Natural disaster</b>	<ul style="list-style-type: none"><li>• Report of fire, flood, or natural disaster</li></ul>
<b>Utility shutoff/ Utility arrears</b>	<ul style="list-style-type: none"><li>• Shutoff notice or verification that service has already been disconnected</li></ul>
<b>Other crisis that will result in imminent housing loss</b>	<ul style="list-style-type: none"><li>• Documentation to demonstrate that family will imminently be homeless within 30 days</li></ul>

**Please Note:** Mortgage-related housing crises have been removed

# ERAP Recertifications Ending



Category	Details
<b>Policy change</b>	<ul style="list-style-type: none"><li>Households can no longer “recertify” for an additional three months of rental stipends after the initial award</li><li>However, households are welcome to reapply if they fall behind on rent and accrue arrears after receiving ERAP</li><li>The DHCD “recert application” on Formstack will sunset on December 31, 2021</li></ul>
<b>Policy details</b>	<ul style="list-style-type: none"><li>Households approved for ERAP will continue to be offered <b>three months of rental stipends equal to 100% of the full contract rent</b></li><li>Stipends that were approved as part of a recertification application into 2022 will still be paid</li></ul>
<b>Key dates</b>	<ul style="list-style-type: none"><li><b>Beginning of December 2021</b> - Final invitation to recertify sent by DHCD (<i>to households whose last scheduled stipends were for December 2021</i>)<ul style="list-style-type: none"><li>This group of HHs will have the opportunity to recertify for up to 3 months of stipends (Jan, Feb, and Mar 2022).</li></ul></li><li><b>After December 31, 2021</b> - While no new recerts will be accepted, RAAs can continue to process and pay recerts already in their pipeline <b>until all have been processed</b></li></ul>
<b>Example</b>	<ul style="list-style-type: none"><li>Household was approved on November 5, 2021 for ERAP for arrears and three stipends (December 1, 2021; January 1, 2022; and February 1, 2022). This household is not eligible to recertify because by the time they would have recertified (February 2022 for March, April, and May stipends), the recertification process will have ended. If this household is unable to pay March rent, they may reapply for ERAP in March or later for the back rent</li></ul>



# No RAFT after (or alongside) ERAP

Category	Details
<b>Policy change</b>	<ul style="list-style-type: none"><li>Households who have already maxed out their ERAP benefit may not use RAFT until at least FY23</li><li>Households who are eligible for ERAP may only use ERAP, not RAFT</li></ul>
<b>Policy details</b>	<ul style="list-style-type: none"><li><b>1)</b> Households who have used the full ERAP benefit (18 months of rental assistance and/or \$2,500 of utility assistance) and who reapply will be found ineligible and denied. They may not use RAFT instead</li><li><b>2)</b> Households cannot combine ERAP and RAFT at the same time</li><li>There are no restrictions on getting ERAP if the household received RAFT before, but a household cannot be served with RAFT now if they are eligible for ERAP now. ERAP continues to be the fund that we need to prioritize</li></ul>
<b>Examples</b>	<ul style="list-style-type: none"><li>A household who received RAFT in July 2021 and who reapplies for emergency rental assistance in January 2022 may be found eligible for ERAP. Having received RAFT will not prevent them from receiving ERAP if they are otherwise eligible</li></ul>

# No RAFT for Homeowners



Category	Details
<b>Policy Change</b>	<ul style="list-style-type: none"><li>• RAFT may no longer be used for homeowners</li></ul>
<b>Policy Details</b>	<ul style="list-style-type: none"><li>• Many homeowners will be eligible for the new Homeowner Assistance Fund (HAF) instead</li><li>• Homeowners who are not eligible for HAF may be referred to other programs at the RAA if applicable, but may not access RAFT (even for utilities or costs not covered by HAF)</li><li>• All pending homeowner applications had to be completed (approved, denied, or timed out) by 12/31/2021</li><li>• No new homeowner applications may be approved for RAFT after 12/31/2021</li></ul>
<b>Example</b>	<ul style="list-style-type: none"><li>• A homeowner calls the RAA and asks for assistance with their mortgage arrears. The RAA should refer the household to the new Mass HAF program at <a href="http://www.massmortgagehelp.org">www.massmortgagehelp.org</a></li></ul>

# New RAFT Benefit Limit of \$7,000



Category	Details
<b>Policy change</b>	<ul style="list-style-type: none"><li>• The maximum benefit limit for RAFT will be <b>\$7,000</b> per household in any rolling 12-month period (replaces the prior \$10,000 benefit limit)</li></ul>
<b>Policy details</b>	<ul style="list-style-type: none"><li>• Households who were approved for an award between \$7,000 and \$10,000 prior to this effective date may still receive the full benefit amount that they were awarded, even if some payments are issued after Jan 1, 2022</li><li>• RAAs and the RAP Center must perform a “12-month lookback” at any prior RAFT payments in HAPPY in order to determine if an applicant is eligible for additional funds</li><li>• The household is limited to the new \$7,000 benefit limit for any awards approved after January 1, 2022 even if their prior assistance was awarded under the old benefit limit, and even if they applied for assistance while the benefit limit was \$10,000</li><li>• Awards of up to \$10,000 that were approved before 12/31/21 require no changes</li></ul>
<b>Example</b>	<ul style="list-style-type: none"><li>• If a household received \$6,000 in RAFT between February 1, 2021 and December 31, 2021, then the maximum the household is able to receive until at least February 1, 2022 is \$1,000 (the difference between the \$7,000 maximum benefit limit and the \$6,000 already received)</li></ul>

# RAFT & ERAP OVERVIEW (As of January 1, 2022)



RAFT	ERAP
<b>Who is Eligible?</b>	
<p>Renters at <b>50%</b> Area Median Income Experiencing a housing crisis</p>	<p>Renters at <b>80%</b> Area Median Income Experiencing a housing crisis Financial hardship since March 2020</p>
<b>What is the Benefit?</b>	
<p>Up to \$7,000* in rental and utilities assistance within a rolling 12-month period</p> <p><small>*New \$7,000 limit set by the Massachusetts Legislature in the Fiscal Year 2022 budget language</small></p>	<p>No dollar cap on benefit</p> <p>Applicants are eligible for up to 18 months of arrears (<i>after 3/13/2020</i>) plus forward stipends (up to 3 months at a time)</p> <p>Applicants are also eligible for up to \$2,500 in utility arrears</p>
<b>What does the Benefit Cover?</b>	
<p>Overdue or future rent costs, utilities and moving expenses</p>	<p>Overdue or future rent costs, utilities and moving expenses</p>



# CELHP UPDATE

# Legal Services for Evictions – As of January 1, 2022



Category	Details
<b>Program changes</b>	<ul style="list-style-type: none"><li>• Mostly same structure + services as in 2021</li><li>• Still provide services such as advice about rights, assistance with filling out court papers, preparation for and assistance at Court mediation</li><li>• Changes that went into effect January 1, 2022:<ul style="list-style-type: none"><li>• Decrease in DHCD funding for legal services</li><li>• Trial services (Tier 2) no longer covered by DHCD - (Those seeking assistance can still be referred to LAOs – they have other programs for Tier 2)</li><li>• Legal Aid Organization (LAO) partners expanded (added Housing Families, Inc.)</li></ul></li></ul>
<b>Reason for the change</b>	<ul style="list-style-type: none"><li>• In view of limited ERA funding, Legal Services is becoming a smaller program focused on pre-trial services</li><li>• Trial (Tier 2) services still available through other LAO programs</li></ul>
<b>Program details</b>	<ul style="list-style-type: none"><li>• <i>Note: DHCD is referring to the program simply as legal services</i><ul style="list-style-type: none"><li>• <i>"HILA" was used for procurement for CY 2022, but it is not being used publicly by DHCD to avoid confusing clients familiar with the name "CELHP"</i></li></ul></li><li>• Same website <a href="http://www.evictionlegalhelp.org">www.evictionlegalhelp.org</a> used throughout CELHP has been updated; clients can still be sent there to find help and information on their legal rights</li></ul>



# TIMEOUTS AND DENIALS



# Time-out and Denial Letters: New + Separate

Category	Details												
<b>Program changes</b>	<ul style="list-style-type: none"> <li>• Combined time-out/denial letter (“RAFT/ERMA/ERAP Status Notification”) is being replaced with two separate letters:               <ol style="list-style-type: none"> <li>1) Emergency Housing Payment Assistance Time-Out Letter</li> <li>2) Emergency Housing Payment Assistance Ineligibility or Termination Letter</li> </ol> </li> </ul>												
<b>Reason for the change</b>	<ul style="list-style-type: none"> <li>• Timed-out applicants won't receive denial appeal instructions that don't apply to them</li> <li>• Denial letter has updated denial reasons, including suspected fraud</li> </ul>												
<b>Details</b>	<ul style="list-style-type: none"> <li>• <b>RAAs and the RAP Center must use the language in the new letters</b>, but may send PDF/paper copies of the form OR may convert the form to an email notification</li> <li>• New letters and translations are on the <a href="#">RAA Resource Portal</a> <ul style="list-style-type: none"> <li>• New forms should be used in place of the old forms effective immediately</li> <li>• <b>Note that RAAs must customize the forms with their RAA name and contact information</b> before sending them out. Sections to customize include:</li> </ul> </li> </ul> <table border="1" data-bbox="1243 1153 2298 1402"> <thead> <tr> <th>Letter</th> <th>Page</th> <th>Content to Customize</th> </tr> </thead> <tbody> <tr> <td>Time-out Letter</td> <td>p.1</td> <td>Email/Phone</td> </tr> <tr> <td>Time-out Letter</td> <td>p.2</td> <td>"If you need help, contact ____."</td> </tr> <tr> <td>Denial Letter</td> <td>p.2</td> <td>Appeal Instructions</td> </tr> </tbody> </table>	Letter	Page	Content to Customize	Time-out Letter	p.1	Email/Phone	Time-out Letter	p.2	"If you need help, contact ____."	Denial Letter	p.2	Appeal Instructions
Letter	Page	Content to Customize											
Time-out Letter	p.1	Email/Phone											
Time-out Letter	p.2	"If you need help, contact ____."											
Denial Letter	p.2	Appeal Instructions											



# COVID-19 IMPACT ON PROCESSING CAPACITY



# QUESTIONS



# SUPPORT & RESOURCES



The [RAA Resource portal](#) has been updated with a summary memo and new admin plans reflecting the **new ERAP and RAFT policy changes** that will go into effect on **January 1, 2022**:

1. Rent arrears required for “Pre-Court Rental Assistance” crisis (now called “Pre-Court Rental **Arrears**”) for both ERAP and RAFT
  2. ERAP Recertifications ending
  3. No RAFT after (or alongside) ERAP
  4. New RAFT Benefit Limit of \$7,000
  5. No RAFT for Homeowners
- Direct links:
    - [Memo of Summary of RAFT and ERAP Policy Changes](#)
    - [ERAP Admin Plan \(Effective 1/1\)](#)
    - [RAFT Admin Plan \(Effective 1/1\)](#)
    - [Eviction Legal Services Website](#)



1

## [RAA Resource Portal](#)

Central resource to provide RAA staff with key updates, training and learning opportunities, and helpful information to support programs

- [ERAP Quick Start Training Guide](#)

2

## [FAQs](#)

Comprehensive list of FAQs spanning a variety of topics

The screenshot shows the homepage of the Regional Administering Agencies Resource Portal. At the top, there is a navigation bar with 'Menu', 'Select Language', 'State Organizations', and 'Log In to...'. Below this is the 'Mass.gov' logo and a search bar. The main heading is 'Regional Administering Agencies Resource Portal' with a sub-heading 'WELCOME TO THE REGIONAL ADMINISTERING AGENCIES (RAA) RESOURCE PORTAL'. The text below explains that DHCD is partnering with RAAs to create more cross learning and engagement opportunities. A 'TABLE OF CONTENTS' section is visible at the bottom of the screenshot, listing 'UPCOMING EVENTS', 'EVICTION DIVERSION INITIATIVE', and another 'EVICTION DIVERSION INITIATIVE'.

The screenshot shows the 'ERAP Quick Start Training Guide' page. It features a blue header with the page title and the Massachusetts seal. The main content area contains an introduction stating that several resources are available on the RAA Resource Portal. It provides the RAA support inbox email ([dhcdraafr@mass.gov](mailto:dhcdraafr@mass.gov)) for questions. Below this, there are four sections: 'READ (Policy)', 'WATCH (Training)', 'REVIEW (FAQs)', and 'REFERENCE (Support Guides)'. Each section contains a list of links to various documents and guides. The 'REFERENCE' section includes links to the ERAP Application Flow and Program Matrix Reference Guide, ERAP Paying Tenants Overview and Checklist, ERAP HAPPY Data Entry Reference Guide, SharePoint User Guide, DocuPhase User Guide, Central App User Guide, and Central App Escalation Pathway. The 'LINK' section includes links to the RAA Resource Portal (for RAA staff use only), How to Apply for Emergency Rental Assistance, and COVID-19 Housing Resources & Guidance. The date '11/2/2021' is visible at the bottom left of the page.



## Further Questions

Direct questions to your supervisor and then contact the RAA support inbox ([dhcdraaft@mass.gov](mailto:dhcdraaft@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!

