



RAFT-ERAP Policy Changes

Office Hours

December 10, 2021

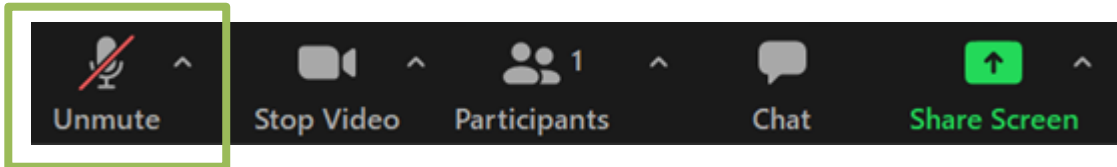


WELCOME



Please Mute

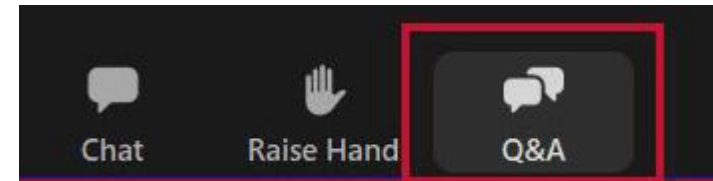
Please join the meeting muted during the session to keep interruptions to a minimum



Asking Questions

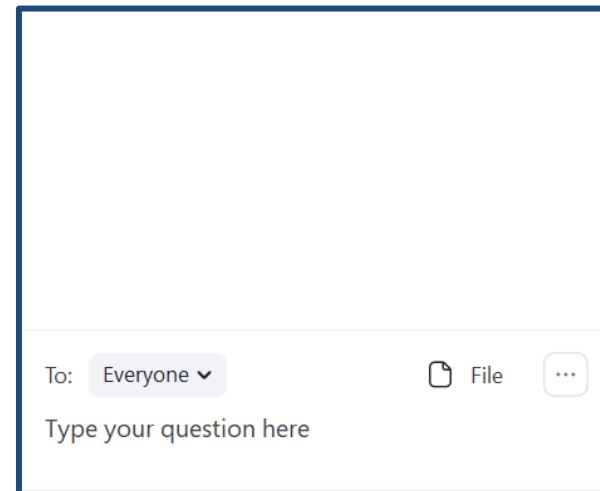
We will be monitoring the Q&A for questions

1



Click “Q&A” to open the chat window

2



Enter your question into the Q&A

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 coming to ERAP and RAFT January 1, 2022. Help RAAs/RAP understand expectations through the transition

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

40 mins



Case Study



Support & Resources



Questions & Answers

15 mins



ERAP/RAFT POLICY OVERVIEW

ERAP-RAFT POLICY GOALS OVER TIME



COVID-19 Start – Mar 2021

Mar 2021 – Sept 2021

Jan 2022 →

Event

COVID-19 Crisis
Application influx across
state → backlog

Treasury Releases ARPA
funds in Response to
COVID-19 Crisis

New ERA Funds Not Yet
Allocated to MA

DHCD Policy

Simplification of RAFT

Launch ERAP. Spend at
Least 65% of ERAI by 9/30
Treasury Deadline

Spending Ramp Down

Mantras/Goal

“Process Oldest Apps”

“Spend as Fast as Possible”

“Preserve Funds, Serve
New Households”



RAFT/ERAP Policy Change: Context and Goals

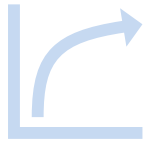
CONTEXT

- Massachusetts was awarded \$843M federal funds for a time-limited emergency housing assistance program (ERA) for renters impacted by COVID-19. As of December 4th, Massachusetts has spent or obligated roughly 50% of ERA funds, or \$419M.
- DHCD understands that agencies have consistently high numbers of new applications each week and are concerned about limited RAFT funding and increasingly more limited ERAP funds as time passes
- ERA reallocation from the Treasury is possible, but not guaranteed. Some states (Texas, New York, Oregon, New Jersey) have already closed or are closing their ERAP applications this month

NEED

Extend ERAP and RAFT dollars. **Limit** operational impacts on RAAs/RAP Center

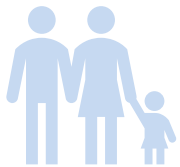
RAFT/ERAP Policy Change Goals:



1. **Slow spending**, allowing ERAP to extend closer to FY23 when the RAFT program will be available



2. **Speed processing**, by implementing quick, time-saving program changes

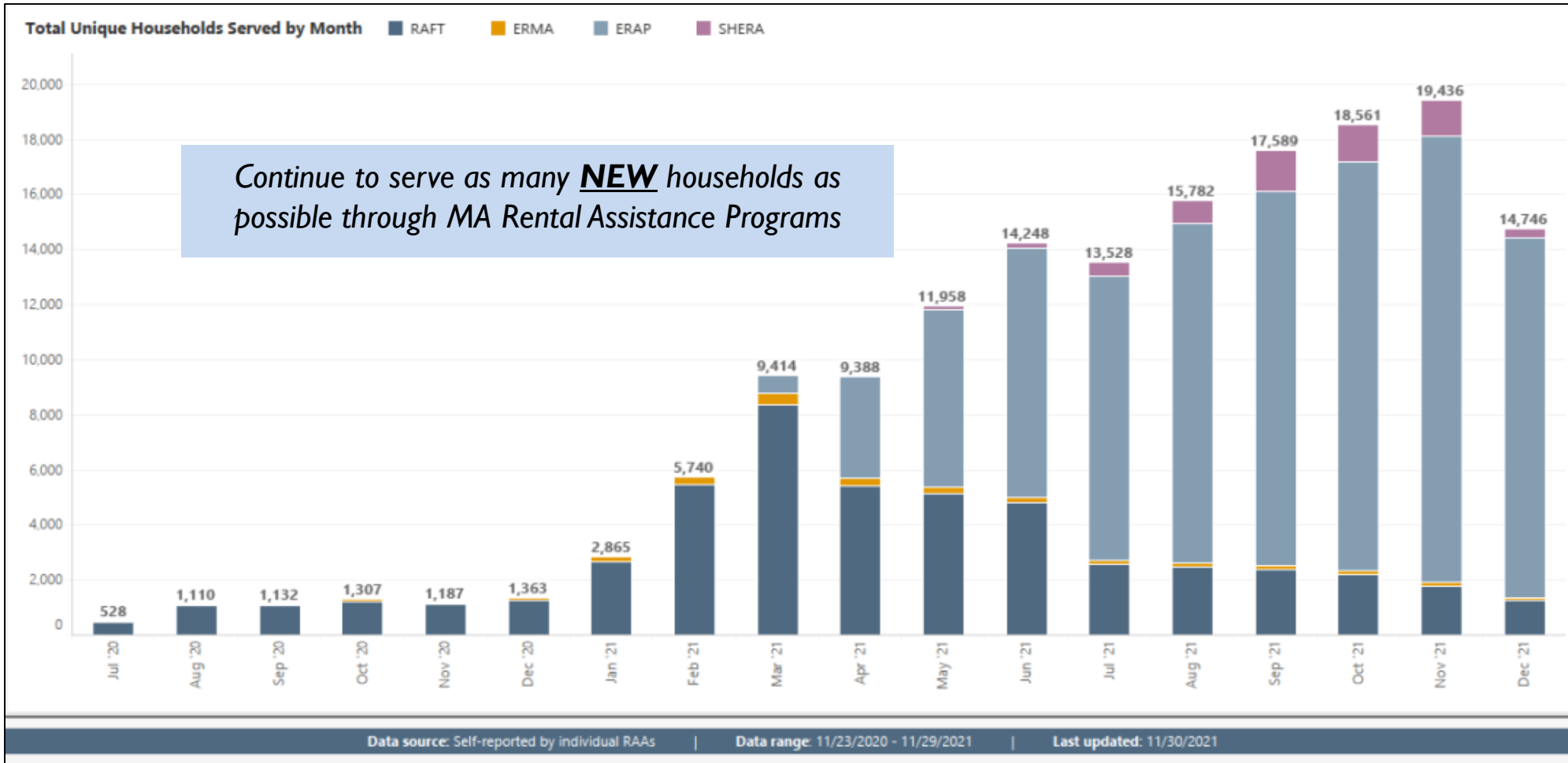


3. **Advance policy goals**, by focusing time and dollars on households in the greatest need



4. **Provide a gradual transition** toward post-ERAP programming in FY23

MONTHLY VIEW – HOUSEHOLDS SERVED



54,880
Total # of Unique Households Served
**8,626 households were assisted with \$40.3M of ERAP (formerly paid by RAFT) prior to official ERAP launch date*

“Process oldest apps”

“Meet 9/30 Treasury spending deadline”

“Preserve funds, serve new households”



ERAP/RAFT POLICY CHANGE DETAILS



- 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
Policy change	<ul style="list-style-type: none">• New policy requires at least one month of arrears to use the “Pre-Court Rental Assistance” housing crisis• Arrears are not required for households seeking assistance with any of the other eligible housing crises
Policy details	<ul style="list-style-type: none">• 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• 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• 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
Example	<ul style="list-style-type: none">• 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

Housing Crisis List



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

Please Note: Mortgage-related housing crises have been removed

ERAP Recertifications Ending



Category	Details
Policy change	<ul style="list-style-type: none">Households can no longer “recertify” for an additional three months of rental stipends after the initial awardHowever, households are welcome to reapply if they fall behind on rent and accrue arrears after receiving ERAPThe DHCD “recert application” on Formstack will sunset on December 31, 2021
Policy details	<ul style="list-style-type: none">Households approved for ERAP will continue to be offered three months of rental stipends equal to 100% of the full contract rentStipends that were approved as part of a recertification application into 2022 will still be paid
Key dates	<ul style="list-style-type: none">Beginning of December 2021 - 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">This group of HHs will have the opportunity to recertify for up to 3 months of stipends (Jan, Feb, and Mar 2022).After December 31, 2021 - While no new recerts will be accepted, RAAs can continue to process and pay recerts already in their pipeline until all have been processed
Example	<ul style="list-style-type: none">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



No RAFT after (or alongside) ERAP

Category	Details
Policy change	<ul style="list-style-type: none">Households who have already maxed out their ERAP benefit may not use RAFT until at least FY23Households who are eligible for ERAP may only use ERAP, not RAFT
Policy details	<ul style="list-style-type: none">1) 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 instead2) Households cannot combine ERAP and RAFT at the same timeThere 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
Examples	<ul style="list-style-type: none">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

No RAFT for Homeowners



Category	Details
Policy Change	<ul style="list-style-type: none">• RAFT may no longer be used for homeowners
Policy Details	<ul style="list-style-type: none">• Many homeowners will be eligible for the new Homeowner Assistance Fund (HAF) instead• 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)• All pending homeowner applications will be completed (approved, denied, or timed out) by 12/31/2021• No new homeowner applications may be approved for RAFT after 12/31/2021
Example	<ul style="list-style-type: none">• 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 www.massmortgagehelp.org

New RAFT Benefit Limit of \$7,000



Category	Details
Policy change	<ul style="list-style-type: none">• The maximum benefit limit for RAFT will be \$7,000 per household in any rolling 12-month period (replaces the prior \$10,000 benefit limit)
Policy details	<ul style="list-style-type: none">• 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• 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• 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• Awards of up to \$10,000 that were approved before 12/31/21 require no changes
Example	<ul style="list-style-type: none">• 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)



CASE STUDY



Jennifer Lopez

Scenario:

My name is Jennifer Lopez. I live in an apartment in Fall River. I have been renting this apartment for 4 years now.

From February 2020 to July 2021, I only paid \$500 every month of my \$1500 rent. My landlord has not taken me to court, but I worry that he will soon if I don't pay. He just sent me a notice saying I owe him \$1000 for each of those 18 months, so \$18,000 total. I can't afford to pay it.

I am applying for emergency housing assistance because of a financial hardship due to COVID-19--during the pandemic, I took a leave of absence from my job due to my poor health and now my hours at the library are reduced. I receive Social Security, but I can't afford my rent on my income alone.

I provided the required documentation when my caseworker helped me submit a central application on Jan. 10, 2022.

Am I eligible for any of your emergency housing payment assistance programs?

WE WANT TO HEAR FROM YOU! MENTI LIVE POLLS



Case Questions
+
Test your knowledge

How to Participate

1. Go to **Menti.com** on your smartphone or computer browser.
2. Enter the code **4518 6503** into the field shown to the right

A screenshot of the Menti poll interface. At the top is the Menti logo, which consists of a stylized bar chart with red, blue, and green bars, followed by the word "Mentimeter" in a bold, black, sans-serif font. Below the logo is the text "Please enter the code". Underneath this text is a white rectangular input field with a thin green border, containing the code "1234 56". Below the input field is a blue rectangular button with the word "Submit" in white text. At the bottom of the interface, there is a small line of text: "The code is found on the screen in front of you".

Mentimeter

Please enter the code

Submit

The code is found on the screen in front of you



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 \(Effective 1/1\)](#)



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 Massachusetts seal. The main text states: 'There are several resources available on the [RAA Resource Portal](#). We invite RAA staff to use this page to learn about key program policies and procedures, previous trainings and RAA Office Hour presentations and recordings as well as helpful reference guides to support our programs. **Below are select resources to get started.**' It then provides contact information for the RAA support inbox: dhcdraafr@mass.gov. The page is organized into four columns of resources: 'READ (Policy)', 'WATCH (Training)', 'REVIEW (FAQs)', and 'REFERENCE (Support Guides)'. The 'REFERENCE' column includes links to '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 'RAA Resource Portal (for RAA staff use only)', 'How to Apply for Emergency Rental Assistance', and 'COVID-19 Housing Resources & Guidance'. A 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 (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!





APPENDIX