



# **RAFT-ERAP Policy Changes**

*CBO Training*

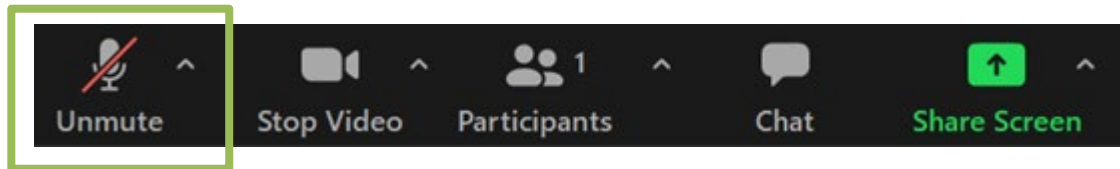
January 12 & 13, 2022



WELCOME

## Please Mute

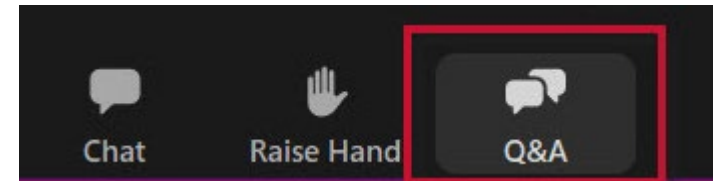
Please join the meeting muted during the session to keep interruptions to a minimum



## Asking Questions

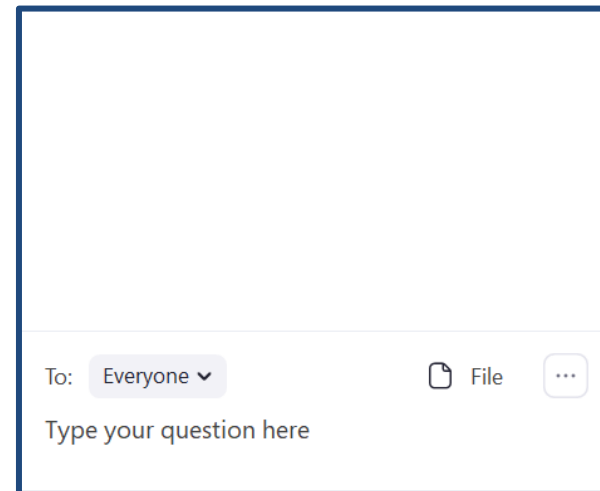
We will be monitoring the Q&A for questions

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 changes to the **Federal Emergency Rental Assistance Program (ERAP)** and **Residential Assistance for Families in Transition (RAFT)** that went into effect on January 1, 2022

## Goal



Provide an outline of these new changes to ERAP, RAFT and explain why DHCD made these changes



# Our Journey Today

60 MINUTES



**Welcome, Goals, & Objectives**

5 mins



**ERAP/RAFT Policy Overview**

40 mins



**ERAP/RAFT Policy Change Details**



**Questions & Answers**

15 mins



**Support & Resources**



# ERAP/RAFT POLICY OVERVIEW



**Amy Mullen**

## TRAINING SUPPORT

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- Amy Stitely
- Adam Schaffer
- Chris McClave
- Roberta Rubin
- Elisha Goodman
- Malia Allen
- Nathaniel Kerr
- Natalie Goodman



# GOOD NEWS HIGHLIGHTS: MONTHLY VIEW – HOUSEHOLDS SERVED



## Rental Assistance Programs

Data source: Commonwealth of Massachusetts EOHED

Data date range: 1/1/2020 - 12/31/2021

Last updated: 1/4/2021

Choose a Reference Date

Start of MA COVID-19 State of Emergency

**61,142**

Total # of Unique Households Served

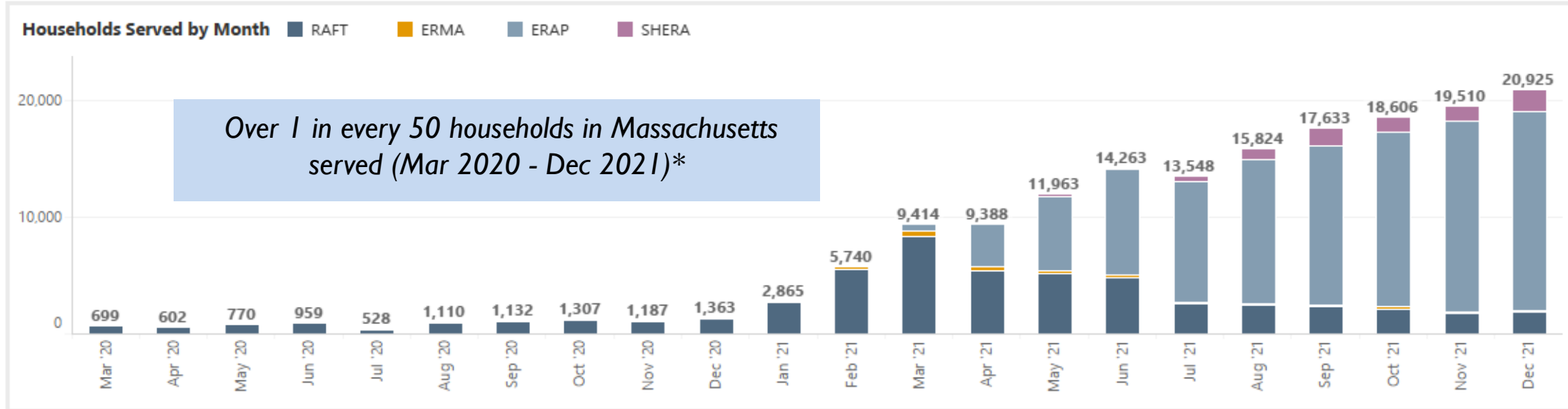
**\$460.8M**

Total Amount of Funds Distributed

**61,142**

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



- 1) The "Households Served by Month" view displays the number of unique households served within each month. There may be duplicate households across months if they receive multiple payments.
- 2) Funds Distributed is calculated only with direct assistance to households and does not include administration fees.
- 3) 8,626 households were assisted with \$40.3M of ERAP (formerly paid by RAFT) prior to official ERAP launch date.

**Note:** Total # of Unique Households Served is deduplicated across all months. Total # of households served in a single month are unique to that month; however, some households may have received a payment for more than one month (stipends).

\*2015-2019 Population estimate for households in Massachusetts is 2,617,497 households <https://www.census.gov/quickfacts/MA>



## Context

- As of December 31st, Massachusetts has **spent or obligated roughly 56% of the \$843M in federal funds** awarded from the US Treasury for the Emergency Rental Assistance Program
- Despite meeting the 65% obligation requirement by September 30<sup>th</sup>, Massachusetts **did not receive any “excess funds” in the first round of Treasury reallocations.**
- DHCD understands that, as time passes, **community organizations are concerned about limited funding** for RAFT and ERAP
- We are aiming to stretch our state and federal resources as long as we can, **focusing time and assistance on households with the greatest need**



## Goals

DHCD has made policy changes that prioritize remaining funds for **those most in need**:

- 1) Households who are **closer to eviction** (those who are already in arrears)
- 2) Households who **have not yet received any rental assistance**
- 3) Households who cannot receive assistance elsewhere (**renters**, not homeowners)
- 4) **Provide a gradual transition** toward post-ERAP programming in FY23



# ERAP/RAFT POLICY CHANGE DETAILS

# 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 <b>\$7,000*</b> 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>



- 1 Homeowners will now be served by the **Homeowners Assistance Fund (HAF)** instead of RAFT
- 2 Rent arrears required for “Pre-Court Rental Assistance” crisis (now called “**Pre-Court Rental Arrears**”) for both ERAP and RAFT
- 3 Households that already received ERAP and are seeking additional stipends will need to **reapply**, eliminating simplified "recertification" application previously used for households to seek additional ERAP stipends
- 4 **No RAFT after (or in combination with) ERAP** until 7/1/22 (though a prior RAFT recipient can still apply for ERAP)
- 5 New RAFT Benefit Limit of **\$7,000** (set by the Legislature in FY22 budget)

# 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>• 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></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 can refer the household to the new Mass HAF program at <a href="http://www.massmortgagehelp.org">www.massmortgagehelp.org</a></li></ul>

# 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>• 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 arrears 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></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><li>Roughly 7/10 households who receive a three-month stipend do not reapply for additional funding</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 Maxing Out ERAP (Until FY23)

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>Examples</b>	<ul style="list-style-type: none"><li>Example 1: 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><li>Example 2: Someone received ERAP and maxed out on 18 months of benefits may not receive RAFT until at least July 2022</li></ul>

# New RAFT Benefit Limit of \$7,000



Category	Details
<b>Policy change</b>	<ul style="list-style-type: none"><li>Maximum benefit limit for RAFT is <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>The benefit is \$7,000 for all applications approved after January 1, 2022, regardless of application submission date</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>



# QUESTIONS & ANSWERS



# SUPPORT & RESOURCES

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



Category	Details
<b>Program updates</b>	<ul style="list-style-type: none"><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>▪ Legal Aid Organization (LAO) partners expanded (added Housing Families, Inc.)</li><li>▪ Trial services (Tier 2) no longer covered by DHCD, those seeking assistance can still be referred to LAOs</li><li>▪ Trial (Tier 2) services will still be available through other LAO programs</li><li>▪ Decrease in DHCD funding for legal services, maintain focus on upstream support*</li></ul></li></ul>
<b>Program details</b>	<ul style="list-style-type: none"><li>• Note: DHCD is now referring to the program simply as legal services**</li><li>• Same website <a href="http://www.evictionlegalhelp.org">www.evictionlegalhelp.org</a> - clients can find help and information on their legal rights</li></ul>

\*Funding is in addition to any funds appropriated by the Massachusetts Legislature that are used by Legal Aid Organizations for housing-related services.

\*\*The term "HILA" was used for procurement for CY 2022, but it is not being used publicly by DHCD to avoid confusing clients familiar with the program name "CELHP"



1

## [EDI Portal](#)

Central resource to provide EDI Partners with key updates, FAQs, and helpful information

2

## **Meeting Materials**

A recording of this session will be shared with you, and uploaded to the Portal

3

## [Public Information Campaign Portal](#)

Includes promotional materials, and summary of how to submit an application

The screenshot shows a web page from Mass.gov. At the top, there is a search bar and the text "OFFERED BY Housing and Community Development". The main heading is "Eviction Diversion Initiative: Service Organization Trainings". Below the heading, there is a paragraph explaining that trainings are for service organizations and staff to better understand the effort to prevent evictions during the COVID-19 pandemic. Another paragraph states that these trainings aim to provide information to Massachusetts service organizations and their staff. A third paragraph mentions that DHCD is offering online trainings and will upload video and presentation materials, including an FAQ, as they become available. A fourth paragraph lists the components of the trainings: RAFT/ERMA, HCECs, Mediation Centers, Rapid Rehousing services, and legal assistance. A fifth paragraph notes that trainings are ongoing and will be uploaded as they become available. At the bottom, there is a "TABLE OF CONTENTS" section with a list of links to various training resources.

Mass.gov Search Mass.gov SEARCH

OFFERED BY Housing and Community Development

## Eviction Diversion Initiative: Service Organization Trainings

Trainings on the Eviction Diversion Initiative are for service organizations and staff to better understand each component of the effort to prevent evictions in Massachusetts during the COVID-19 pandemic.

These trainings aim to provide information to Massachusetts service organizations and their staff in on the Baker-Polito Administration's Eviction Diversion Initiative. This new effort provides a new set of tools and resources to prevent evictions in Massachusetts during the COVID-19 pandemic.

DHCD is offering online trainings and will upload the video and presentation materials, including an FAQ, as they become available.

Trainings will cover different components of the Eviction Diversion Website, including: RAFT/ERMA, HCECs and their role, Mediation Centers, Rapid Rehousing services and legal assistance.

Trainings are ongoing and will be uploaded as they become available. Please check this site for updates.

### TABLE OF CONTENTS

- Eviction Diversion Initiative: ERAP Trainings and Resources
- Eviction Diversion Initiative Training: RAFT and ERMA NEW DOCUMENTS Jan 2021\*
- Eviction Diversion Initiative Training: HCECs
- Eviction Diversion Initiative Training: Mediation Centers
- Eviction Diversion Initiative Training: Rapid Rehousing
- Eviction Diversion Initiative Training: Legal Services
- Eviction Diversion Initiative - Tenancy Preservation Program (TPP) Training





THANK YOU!

