

# FAQs for DHCD Partners – Emergency Rental Assistance

As of March 15, 2022

## 1. Can I submit a rental assistance application after April 15?

- Yes, you may submit a rental assistance application after April 15 (expected date). However, this application will only be considered for the smaller, more targeted state-funded RAFT program, subject to funding availability.
- The state currently expects that the federal ERAP program will need to stop accepting new applications on or around April 15 (expected date), due to limited federal funding availability.
  - Applications submitted on or before April 15 (expected date) will be considered for the ERAP program.
  - Applications submitted after April 15 (expected date) will no longer be considered for ERAP, but applicants will still be able to access the state funded RAFT program if they meet RAFT eligibility requirements, subject to funding availability.

## 2. What are the RAFT eligibility requirements and benefits?

- Eligibility: Renters with income up to 50% AMI (or 60% AMI for households who are experiencing intimate partner violence) who are at risk of homelessness or housing instability (see question 6 below for eligible situations)
  - Income limits vary by region and household size. You can see income limits for the programs at <https://hedfuel.azurewebsites.net/raa.aspx>, but we encourage you to visit [www.mass.gov/housinghelp](http://www.mass.gov/housinghelp) for eligibility information.
- Benefit Limits: Up to \$7,000 in a 12-month period
- RAFT can pay for overdue or future rent costs (more limited than ERAP), utilities and moving expenses; at least 1 month of arrears required to get rental assistance (unless moving).
- Note, households who have already received the maximum ERAP benefit (18 months of rental assistance or \$2,500 of utility assistance) will not be eligible for additional funds through the RAFT program until at least the start of FY23 (July 1, 2023).

## 3. For RAFT, is there a limit for utilities costs?

- RAFT covers utilities for households with a shutoff notice (or moving due to risk of homelessness, and needing to pay to turn on service). In these situations, RAFT pays the minimum required to prevent shutoff or restore service, which is typically 25% or 50% of the past due balance. The utility award cannot exceed the RAFT total benefit limit of \$7,000.

## 4. For RAFT, is there a limit for moving costs and furniture?

- There is no specific limit for moving costs under RAFT; the RAFT total benefit limit is \$7,000 in a 12-month period. There is a limit for furniture. RAFT will pay up to \$1,000 for furniture for households moving due to risk of homelessness.
- RAFT can cover security deposits, but does not cover broker fees.

## 5. For RAFT, does the need for rental arrears apply to “movers”?

- No, the RAFT policy requiring arrears does not apply to “movers.” Households needing to move to a new location due to an eligible housing crisis (doubled-up, overcrowded, fire/flood/natural disaster, etc. – see question 6 below) may receive assistance with moving costs whether or not they have current arrears.

**6. What are the eligible situations or “housing crisis” types that RAFT helps with?**

- Rent arrears
- Eviction
- Doubled up and must leave/Overcrowding
- Health and safety
- Domestic violence
- Fire/Flood/Natural disaster
- Utility shutoff
- Other crisis that will result in imminent housing loss or instability

**7. Can applicants apply only for utility arrears if that is their only housing crisis? For utility arrears, does an applicant need a shutoff notice from the utility provider to be eligible, or simply a bill demonstrating arrears?**

- Yes, applicants can receive assistance with utility arrears only. RAFT requires a shutoff notice for households seeking utility arrears, unless they are moving to new housing due to risk of homelessness, and need a portion of the balance paid off to turn on service at the new unit.

**8. How can I apply for RAFT?**

- Go to [www.mass.gov/housinghelp](http://www.mass.gov/housinghelp) to apply through the online, statewide Central Application (there is no change in the application process).
- Four pieces of required documentation to process an application: (1) ID for head of household; (2) Proof of Current Housing; (3) Verification of Housing Crisis; (4) Verification of Income.
- Submitting a complete application with all required documents will help you get benefits more quickly.

**9. If I submitted what I believe is a complete application for ERAP and was denied or my case closed for reasons that I believe are incorrect, is there an appeal process?**

- Households who are denied ERAP may request an administrative review of the denial decision. This request must be made within 10 business days of the date of the denial letter, or it will not be considered. Instructions for requesting an administrative review can be found on the denial letter that is sent by email or mail by the RAA or RAP Center to the applicant.
- Households whose applications are timed out due to missing information can reopen their application by submitting the missing documentation within 14 calendar days of the date on the time-out letter that is sent to the applicant. There is no administrative review process for time-outs because these are not considered formal denials.

**10. What if I am a tenant at will? What happens if there is no written rental agreement?**

- A tenant does not need to have a written rental agreement to qualify for RAFT funding. The tenant does need to document proof of rental housing, but this could be a lease, tenancy at will agreement, or statement from the property owner. DHCD offers a [tenancy at will template](#) that owners can use if they are unable to document the tenancy in another way.