

Rapid Rehousing Resource Matrix

Housing Resource	Program Description	Eligibility	Benefit	How to Access
<p>All households seeking rental assistance should be encouraged to apply for RAFT <i>prior</i> to Emergency Assistance unless the household is homeless and needs immediate shelter service, then refer to DHCD.</p>				
<p>Upstream RAFT: Notice of Arrears/Rent owed Upstream RAFT</p> <p>Regular RAFT: Court Summons</p>	<p>RAFT provides financial assistance with rent, mortgage, utilities, moving costs</p>	<ul style="list-style-type: none"> • Household income must be \leq 50% of Area Median Income (AMI) or 60% AMI if experiencing domestic violence • Must demonstrate can afford all forward rent 	<p>Up to \$4,000</p>	<p>Contact RAA's Program administered by 11 Regional Administering Agencies (RAA). Payments go directly to landlord, mortgage lender, or vendor.</p>
<p>RAA facilitated COVID RAFT</p>	<p>Same as regular RAFT, but must have housing emergency that is related to COVID-19- Loss of income, medical expenses due to illness and circumstances due to pandemic.</p>	<ul style="list-style-type: none"> • COVID RAFT: Same as current RAFT program, but must have housing emergency that is related to COVID-19 • COVID RAFT expanded benefit level up to \$10K when tenancy preserved for 6 months 	<p>\$4,001 to \$10,000</p>	<p>Contact RAA's (See link below)</p>
<p>Mediated COVID RAFT</p>	<p>Same as regular RAFT, but must have housing emergency that is related to COVID-19. Referral is via the courts and Legal Aid.</p>	<ul style="list-style-type: none"> • COVID RAFT: Same as current RAFT program, but must have housing emergency that is related to COVID-19 • COVID RAFT expanded benefit level up to \$10K when tenancy preserved for 6 months 	<p>Up to \$10,000</p>	<p>Contact RAA's (See link below)</p>
<p>Emergency Rental and Mortgage Assistance (ERMA)</p>	<p>Available to COVID-impacted, income-eligible households. Provides financial assistance with mortgage.</p>	<p>Households income 50% to 80% AMI:</p>	<p>Up to \$4,000</p>	<p>Contact RAA's (See link below)</p>

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SPI	Provides financial assistance with first and last month rent, security deposit, rental stipends, utilities, moving costs, and other non-housing needs.	Denied EA eligibility, but must meet EA qualifiers: Have children under 21 and/or pregnant, income/assets, MA residency, and will likely become homeless within 30 days.	Up to \$3,000	Contact DHCD/DHS Send referral or call 866-584-0653
METAR	Provides financial assistance with first and last month rent, security deposit, rental stipends, utilities, and moving costs within MA.	Must meet EA eligibility criteria <ul style="list-style-type: none"> • Does not seek EA shelter • Can prevent homelessness w/in 30 days with one-time \$\$ assistance. • Applicant is new to EA program • Must demonstrate family can afford forward rent- sustainability. 	Up to \$10,000	Contact DHCD/DHS Send referral or Call 866-584-0653
HomeBASE	Flexible financial resource that is available to families who are eligible for Emergency Assistance (EA) Program	Must meet EA eligibility	Up to \$10,000	Contact DHCD/DHS Send referral or Call 866-584-0653
EA Shelter	Provides emergency shelter services: Congregate, scattered sites within MA. Families receive support services: case management, rehousing services, employment-training referrals.	Must meet EA eligibility <ul style="list-style-type: none"> • Household consists of children under 21 or a pregnant woman • Meet income up to 115% Federal Poverty Line • Meet MA residency requirement • Meet \$5000 asset limit • Homeless or at risk of homelessness due to: <ul style="list-style-type: none"> • Fire, flood, natural disaster, condemnation or foreclosure • Fleeing DV • No fault eviction • Children are exposed to substantial health and safety risk. 	Shelter Placement	Contact DHCD/DHS 866-584-0653

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Frequently Asked Questions

Q. What housing resource should a family be referred to first?

A. Assess family's immediate housing need. If the family is in the eviction process – refer to RAFT. If RAFT is not applicable, refer families to DHCD for EA to determine eligibility for METAR, HomeBASE, or EA shelter.

Q: How does a family apply for RAFT?

A. Contact their local RAA's.

Q: What if the family is denied RAFT?

A. Families should contact a Family Resource Center in their community to inquire about local rental assistance programs. If, the family needs immediate shelter, contact DHCD at 866-584-0653.

Q: How does a family apply for HomeBASE?

A. Call the DHCD Remote Line at 866.584.0653 and apply for Emergency Assistance. Families that are deemed EA eligible will then be referred to the HomeBASE program.

Q: How does a family apply for Emergency Assistance (EA)?

A. Call the DHCD Remote Line at 866.584.0653.

Q: What are EA eligibility criteria?

A. Meet MA residency, US residency, household consists of children under 21 or a pregnant woman, meet income up to 115% Federal Poverty Line, meet \$5000 asset limit, homeless or at risk of homelessness due to: Fire, flood, natural disaster, condemnation or foreclosure, fleeing DV, no fault eviction, or children exposed to substantial health and safety risk.

Q: What if the family is denied EA?

A. The family may appeal the denial and be referred to SPI and/or RAFT.

Q: What if the family is denied RAFT, SPI, and EA/HomeBASE?

A. The family will be provided with non EA shelter list and additional community resources.

Q: How long is the process to be approved for rapid rehousing benefits?

A. SPI may take up to 72 hours. RAFT may take up to six weeks to be approved. METAR, HomeBASE, and EA may take up to several days in or order to verify the necessary verifications.

Q: What type of housing search assistance is available to program applicants?

A. Limited housing search is provided only with approval of the HomeBase program. Housing Specialists may provide families with resources to help them locate available units.

Q: How long is the process from receiving the program approval to receiving the financial assistance?

A. SPI may take up to 2 weeks. Once a unit is identified, it may take up to 2 weeks to receive the financial assistance for METAR or HomeBASE.

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Q: I found a unit, but what do I tell the landlord?

A. Inform the landlord you are interested and would like to see the unit. Reach out to your diversion worker immediately for guidance/assistance.

Q: What if I can't find a unit right away? May I request an extension of approved financial rental assistance?

A. RAFT-allows 30 days extension if you are not able to locate a unit within 60 days. HomeBASE allows 30 days extension if you are not able to locate a unit within 60 days. SPI works with families until they secure a unit. METAR allows a 30 day extension if you are not able to locate a unit within 30 days.

Q: Can I use the program benefits to relocate elsewhere in the state or out of state?

A. SPI benefits may be used to relocate within MA. METAR benefits may be used to relocate within MA. HomeBASE benefits may be used to move out of state.

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Additional Eviction Diversion Resource information

DHCD website: www.mass.gov/CovidHousingHelp is updated with information for renters, landlords, homeowners, and others needing assistance. In addition, the Frequently Asked Questions page provides up to date information: <https://www.mass.gov/info-details/covid-19-eviction-diversion-frequently-asked-questions>

Regional Administering Agency (RAA): To find a designated Regional Administering Agency (RAA) and see income eligibility levels, go to: <https://hedfuel.azurewebsites.net/raa.aspx>

Housing Consumer Education Centers (HCEC): Anyone seeking definitive advice and counseling about housing-related issues may skip calling MASS 2-1-1 and directly contact one of the nine regional HCEC's. HCEC's will be taking calls during regular business hours and will return calls within 48 hours when callers leave a message. HCEC's have "special service coordinators" to assist consumers that need extra levels of assistance navigating their housing crisis. To find the HCEC that serves your municipality, go to: www.mahousinghelp.com.

Tenancy Preservation Program (TPP) – For households where one family member has a disability that is contributing to housing instability: TPP provides case management support and acts a third party negotiator between landlords and tenants, with the goal of preserving tenancies. Expansion/Enhancement: Starting in December, a temporary COVID Response TPP will be available to serve a broader range of high-risk households, targeting extremely low-income seniors and families with children. This temporary program will be accessible via HCEC or court referral. To find one of six regional providers, go to: <https://www.mass.gov/info-details/tenancy-preservation-program>.

Legal Aid – For households up to 200% Federal Poverty Line: When courts reopen, legal aid organizations will be assisting court involved, income eligible clients, at normal capacity. In addition, volunteer lawyers will be available through the housing court's Lawyer-for-the-Day program. Expansion/Enhancement: Starting in mid-November, COVID Eviction Legal Help will start being available to assist a larger number of income eligible landlords and tenants, both before and during the court process. In December, the program will be operating at full capacity and statewide. To locate legal aid, go to: <https://www.masslegalservices.org/findlegalaid>.