

End to Massachusetts Eviction Moratorium: What's Next?

October 21, 2020



Society of St. Vincent de Paul
District Council of Attleboro

We can help our neighbors learn about:

- **CDC National eviction moratorium**
- **Massachusetts RAFT and ERMA assistance**
- **Rental Voucher Programs**
- **Eviction support for renters**
- **Eviction process**
- **Governor Baker's Eviction Diversion Initiative**

CDC National Eviction Moratorium

- Temporary halt in evictions to prevent COVID-19 spread
- Extends through December 31, 2020
- Renters must give landlord signed statement attesting to:
 - ✓ Best efforts to **obtain all available government assistance.**
 - ✓ No more than \$99,000 in annual income for 2020, or not required to report any income in 2019 to the IRS, or received CARES Act Economic Impact (stimulus) Payment.
 - ✓ Unable to pay full rent due to substantial loss of income, loss of work hours, lay-offs, or extraordinary medical expenses;
 - ✓ Best efforts to **make timely partial rent payments,** as close to full payment as circumstances may permit.

Massachusetts RAFT/ERMA Assistance

- Residential Assistance for Families in Transition (RAFT)
 - ✓ Low income (less than 50% of median area income).
 - ✓ Rent or mortgage arrears, moving costs, security deposits, first/last months rent, furniture, utility startup
 - ✓ Up to \$4,000 assistance. For COVID-19 related need, up to \$10,000 if landlord & tenant sign agreement guaranteeing housing for 6 months, or until June 2021 for households with school-aged children.
- Emergency Rent and Mortgage Assistance (ERMA)
 - ✓ Moderate income (50% to 80% of median area income).
 - ✓ Rent or mortgage arrears only
 - ✓ Up to \$10,000 assistance during one calendar year

Massachusetts RAFT/ERMA Application

- RAFT or ERMA Application process
 - ✓ Managed by NeighborWorks Housing Solutions (NHS):
<https://nhsmass.org/apply-for-raft/>
 - ✓ Online intake form: <https://www.waitlistcheck.com/login>
 - ✓ Hotline if unable to use online intake: 781-422-4204
 - ✓ NHS will call after intake form is submitted; expect delays due to large volume.
 - ✓ Application process starts with NHS interview.
- RAFT or ERMA Application conditions
 - ✓ May apply again if previously received RAFT funding.
 - ✓ Section 8 or other tenants with rent based on a percentage of income must first seek rent adjustment before applying for RAFT or ERMA.

Massachusetts RAFT/ERMA Eligibility

(Includes new COVID-19 modifications)

- Households of any immigration status may apply.
- Online intake requires Social Security Number; if none, use 888-88-8888.
- Short self-statement (written or verbal) connecting housing emergency with COVID-19 crisis. Documentation verifying loss of income currently not needed.
- No longer need to be in arrears to apply; documentation that COVID-19 affects future ability to pay can qualify.
- Income eligibility will be based on current income.
- CARES act payments are *not* included as eligible income.
- Notice to quit or court summons are not needed to apply.

Massachusetts RAFT/ERMA Income Levels

- **RAFT - Household income less than 50% of Area Median Income (AMI)**

50% of AMI (\$)	Household size (number of persons)							
	1	2	3	4	5	6	7	8
Attleboro, NA, Seekonk, Rehoboth	30,450	34,800	39,150	43,500	47,000	50,500	53,950	57,450
Mansfield/Norton	36,800	42,050	47,300	52,550	56,800	61,000	65,200	69,400

- **ERMA - Household income between 50% (numbers above) and 80% (numbers below) of Area Median Income (AMI).**

80% of AMI (\$)	Household size (number of persons)							
	1	2	3	4	5	6	7	8
Attleboro, NA, Seekonk, Rehoboth	48,750	55,700	62,650	69,600	75,200	80,750	86,350	91,900
Mansfield/Norton	54,950	62,800	70,650	78,500	84,800	91,100	97,350	103,650

Rental Voucher Programs

- Federal Section 8 Housing Choice Voucher Program (HCVP)
<https://nhsmass.org/section-8-program/>
- Massachusetts Rental Voucher Program (MRVP)
<https://nhsmass.org/ma-voucher-program/>
- Long-term stabilization: Permanent improvement in the lives of low-income families and individuals
- Household income limits vary by program.
- Local housing authority administers programs locally.
- Regional non-profit housing agency administers programs across our region: [NeighborWorks Housing Solutions](#)
- MRVP administrative oversight by MA DHCD Division of Public Housing and Rental Assistance

Eviction Support for Renters

- Mass 2-1-1 (United Way program) - dedicated hotline for eviction related concerns
 - ✓ Dial 211 or go to <https://mass211.org/> and click **211 CHAT** button at top of page
 - ✓ Designated by Department of Housing and Community Development (DHCD) as call center support for eviction diversion resources
- South Coastal Counties Legal Services (800-244-9023) for eviction legal assistance

Eviction Process

- Receiving Notice to Quit does not mean tenant must move immediately.
- Illegal for landlord to remove tenants and belongings from rental unit without a court order
- Even after landlord gets court order, only sheriff or constable can move tenant & belongings from property.
- Usually best to stay in place until eviction process is completed or closed.
- For landlord lockout, heat or water turnoff, contact:
 - ✓ Landlord (*to advise plan to call police and court*)
 - ✓ Local police (*report emergency*)
 - ✓ Housing court in Taunton (508-977-4950)
 - ✓ South Coastal Counties Legal Services (800-244-9023)

Governor Baker's Eviction Diversion Initiative

■ Funding

- ✓ \$100 million in emergency rental assistance through RAFT
- ✓ Up to \$12.3 million for legal representation, related services, and community mediation to bring tenants and landlords together to find resolutions
- ✓ Nearly \$50 million for post-eviction rapid rehousing

■ What May Be Next?

- ✓ More RAFT/ERMA Aid if \$100 million insufficient
- ✓ Re-imposition of Eviction Moratorium possible
- ✓ Passage of Guaranteed Housing Stability Act (HB5018/SB2918)
(details on next slide)

What May Be Next?


■ Massachusetts (continued)

- ✓ Passage of Guaranteed Housing Stability Act (HB5018/SB2918)
 - Favorable Report from Legislature's Joint Housing Committee
 - Would extend the Moratorium for 12 months after the end of the State of Emergency
 - Stops "no cause" evictions
 - Halts rent increases for 12 months after the end of the State of Emergency
 - Blocks damage to credit and negative court records
 - Establishes a COVID19 Housing Stability and Recovery Fund to assist landlords; prioritizes assistance from the Fund to small landlords and owner-occupant landlords

Supported by All SVdP Diocesan Councils in Massachusetts (July 2020 VoterVoice Advocacy Alert)

■ Federal Government

- ✓ More Stimulus (\$1,200) Payments
- ✓ Direct Rental Aid (Type/Magnitude Unknown)
- ✓ More Unemployment Assistance Channeled Through States



Final Reminder
5 Days Left to Act Before Legislature Adjourns!
Massachusetts Advocacy Alert

Governor Baker has extended the Eviction Moratorium referenced below to October 17, 2020. While helpful, this only alleviates the short-term crisis, which the proposed legislation discussed below addresses in a longer term and more comprehensive way. Insist that this be a priority before the Legislature adjourns July 31st.

July 20, 2020

Dear Massachusetts Vincentians and Social Justice Seekers,

Vincentian Response to Moratorium Ending

- Advise neighbors seeking rent assistance
 - ✓ Declaration letter to landlords to provide protection under CDC moratorium
 - ✓ Necessary to apply for all possible government assistance: RAFT/ERMA, Federal & MA rental voucher programs, etc.
 - ✓ Landlord legal requirements delaying eviction
 - ✓ Sample email or phone script to neighbors regarding their options (later 3 slides)
- Advocacy
 - ✓ Click and send this [United Way action alert](#) for release of \$5.8 Million for Permanent Supportive Housing
 - ✓ [Email the Governor](#) regarding the concerns expressed on the next slide.

Concerns about Eviction Diversion Initiative

- **United Way urges advocacy:**
 - ✓ State should enable families to apply for RAFT, regardless of ability to pay rent when benefits expire.
 - ✓ Immediate reinstatement of eviction moratorium to ensure that services under Eviction Diversion Initiative are fully operational before pulling out this vital safety net.
 - ✓ Permanent solutions like Massachusetts Rental Voucher Program (MRVP) are missing from state's Eviction Diversion Initiative.
 - ✓ Despite passage of the COVID-19 Supplemental Budget in July - which included \$5.8 million for permanent supportive housing - MRVP funds still have not been released.

Sample Vincentian Communication Script:

Email/Phone Script* - 3 Basic Parts

■ Part 1 - Moratorium Status

The Massachusetts moratorium on eviction ended Saturday, October 17th. Hopefully, you have been providing in writing every month to your landlord notice that you could not make full payment of the rent due to the COVID pandemic.

You can now secure protection under a National Eviction Moratorium Order issued by the Centers for Disease Control and Prevention (CDC). We recommend you do so by using the form found at this link:
<https://www.cdc.gov/coronavirus/2019-ncov/downloads/declaration-form.pdf>.

It should protect you from eviction through December 31, 2020. However, this form also requires that you have actively participated in seeking government assistance. Read it carefully.

**Adapted from script developed by St. Mary's Mansfield Vincentian Jeff Plante for his communications with Neighbors in need.*

Sample Vincentian Communication Script:

Email/Phone Script - 3 Basic Parts

■ Part 2 - Relaxed and Expanded Rent Payment Assistance

The Commonwealth of Massachusetts has recently added new funding for programs to assist renters who have been harmed economically by COVID-19 and can't pay their rent. Program requirements have been eased and the application process simplified and streamlined. Even if you have received funds previously, you may again be eligible.

The two main programs are:

1. RAFT (Residential Assistance to Families in Transition)
2. ERMA (Emergency Rent and Mortgage Assistance)

You can find information about these programs at this link:

<https://www.mass.gov/info-details/emergency-housing-assistance-during-covid-19>

Sample Vincentian Communication Script:

Email/Phone Script - 3 Basic Parts

■ Part 3 - Rent Assistance Application Info

Contact NeighborWorks Housing Solutions (NHS) to start the application process. NHS is the regional, non-profit housing administrator for these State programs in the Greater Attleboro area. See contact info below:

- ✓ General NHS Info: <https://nhsmass.org/apply-for-raft/>
- ✓ Online intake process: <https://www.waitlistcheck.com/login>
- ✓ Hotline if unable to use online intake: **781-422-4204**

The NHS person to whom you should speak is Veronica Wright. She can help you with the initial intake form over the phone; her contact info: 781-422-4274 (direct extension) or email vwright@nhsmass.org.

We recommend that you do this as quickly as possible as the call volume they have right now is increasing because of the eviction moratorium.

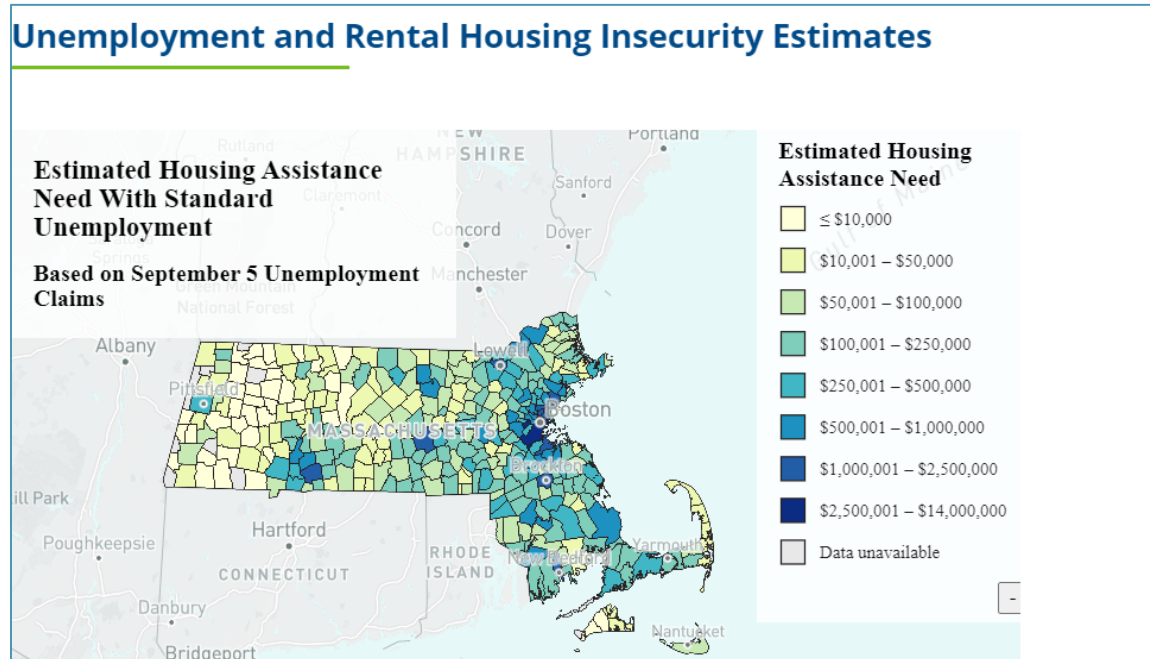
You can also get additional advice on these programs and steps to take for rental assistance by dialing 211 and following phone prompts. This line is open 24 x 7.

Magnitude of Massachusetts Rent Problem

- 45,000 Renter Households
- 35,000 Owner Households

Will have trouble covering housing costs and basic needs in October

- ✓ October Gap > \$40 million just for one month
- ✓ One in Six Renters Already Behind
- ✓ One in Five Not Confident They Could Meet October Rent
- ✓ **60,000 renters fear imminent eviction!**



Source:
Metropolitan Planning Council
October 2020 Report

For interactive map
with data by town:
<https://www.mapc.org/resources/e-library/covid-19-layoffs-october/>

SVdP Attleboro District Data - Indicators of Need

Municipality	Housing Assistance Need	Unemployment Claims	Households Needing Assistance
Attleboro	\$431,273	2,202	485
Mansfield	\$186,786	990	206
North Attleboro	\$272,082	1,395	304
Norton	\$161,470	825	179
Rehoboth	\$64,551	339	71
Seekonk	\$75,143	404	83
Total	\$1,191,305	6,155	1,328

Source: Metropolitan Planning Council Interactive Map
September 5, 2020

Magnitude of Massachusetts Rent Problem

- **Backlog of Accumulated Rent Payments and Still Growing Due to Continued Unavailability of Jobs**

- ✓ **9.6 % September State Unemployment Rate**

Attleboro - 9.1%	Mansfield - 8.1%	North Attleboro - 8.9%
Norton - 8.4%	Rehoboth - 6.9%	Seekonk - 7.8%

- ✓ **Over 330,000 Massachusetts workers—about one in 10—are receiving standard unemployment assistance**

- **Housing Court Backlog**

- ✓ **Reopened Monday Oct. 19 with pre-COVID 11,500 case backlog**
- ✓ **Housing Court expects 25,000 to 200,000 cases to be filed in coming months**
 - **Average monthly case load is 3,000**

Questions?

Open Discussion