



EVERYBODY MATTERS

# SMOC HCEC

---

PROGRAM REVIEW AND UPDATE

# Funding Overview/Updates

<b>Standard RAFT:</b> <i>Residential Assistance for Families in Transition</i>	<b>Upstream RAFT:</b> <b><i>CURRENTLY OUT OF FUNDING</i></b>
<ul style="list-style-type: none"><li>• Standard RAFT requires sustainability</li><li>• Court notice is required</li><li>• Client's income must be below 50% AMI</li><li>• Max benefit up to \$4K</li></ul>	<ul style="list-style-type: none"><li>• Upstream RAFT requires sustainability</li><li>• No notice is required – <i>Client cannot owe more than 4 months in arrears</i></li><li>• Client's income must be below 50% AMI</li><li>• Max benefit up to \$4K</li></ul>
<b>COVID RAFT Relief (CRR):</b>	<b>ERMA:</b> <i>Emergency Rental &amp; Mortgage Assistance</i>
<ul style="list-style-type: none"><li>• Households of any size at risk of being displaced or forced to leave their home due to an unforeseen housing emergency <b>COVID-19 related.</b></li><li>• CRR requires sustainability</li><li>• Client's income must be below 50% AMI</li><li>• Max benefit up to \$10K, <i>Client must be able to sustain rent for min. 6 months.</i></li></ul>	<ul style="list-style-type: none"><li>• ERMA requires sustainability</li><li>• No notice is required</li><li>• Client's income must be below 80% AMI</li><li>• Max benefit up to \$4K</li></ul>

# Funding Overview/Updates

<b>MWCR-Gen:</b> <i>MetroWest COVID Relief – General Funding</i>	<b>MWCR-HB:</b> <i>MetroWest COVID Relief – HomeBASE</i>
<ul style="list-style-type: none"><li>• Open to clients that have exhausted RAFT benefits</li><li>• No notice required</li><li>• No Income Limits</li><li>• Max benefit up to \$2K</li><li>• Can only be used for rent and mortgage arrears</li></ul>	<ul style="list-style-type: none"><li>• Open to clients enrolled in HomeBASE Stabilization program</li><li>• No notice required</li><li>• No Income Limits</li><li>• Max benefit up to \$4K</li><li>• Can only be used for rent arrears</li></ul>

# Client Volume – Overview

Date	Total Calls (Daily)		Calls by Tenant Type (Daily) - if available			
	Total # Calls	Total # Emails	# Calls from renters	# Calls from Owners	# Emails from Renters	# Emails from Owners
10/11/2020		5			5	
10/12/2020	4	9	4		9	
10/13/2020	29	81	28	1	78	3
10/14/2020	30	76	27	3	75	1
10/15/2020	19	72	19		70	2
10/16/2020	29	69	27	2	65	4
10/17/2020		12			12	
10/18/2020		12			12	
10/19/2020		118			113	5
10/20/2020	43	111	40	3	108	3
10/21/2020	23	88	22	1	85	3
10/22/2020						
10/23/2020						

# Client Volume – Overview

---

- Number of Households approved since 3/1/20: **259**
- Number of households “in process” not yet entered for payment: **257**

## WaitlistCheck Applications:

- For the month of October as of 10/22/20: we received = **152**
- Number of applicants received this week (10/19-10/23): **108**

# Application Process

---

- ❖ If you think you might be eligible for RAFT/ERMA, Please submit a RAFT/ERMA pre-application at: <https://www.waitlistcheck.com/MA2977-1916>
- ❖ Once your pre-application is received, you will be contacted by our team (via email). – It may take up to 48 to 72 hrs.

## **Important Information prior to submitting online pre-application:**

- 1. If you are moving, you must have an apartment lined up before starting the RAFT process. Do not move until RAFT application has been approved!**
- 2. In order to complete this form, you will need full names, social security numbers and date of birth for all household members.** Names must match what is on government issued IDs.
- 3. You will be required to report all household income** -please use gross income. This will be verified throughout the application process, please have pay-stubs or award letters ready (dated within 60 days).

**Completion of this online process does not guarantee eligibility, approval or payment.**

# Steps for enrolling in RAFT

---

## **Phase 1:**

1. Submit pre-application online
2. Wait for email from representative at SMOC HCEC
3. Answer eligibility questions via email – [\*\*Initial Questionnaire – Client Assessment\*\*](#) (Response is required to determine eligibility)
4. If found pre-eligible, you will receive an email with all required documents you must provide in order for your application to proceed to *Phase 2*. *\*If payments are being made to landlord, you will be provided a property owner packet for them to complete and submit\**.

**All documents must be submitted to us at [RAFTdocs@smoc.org](mailto:RAFTdocs@smoc.org), in PDF format.**

## **Phase 2:**

5. Once documents are received, your case will be assessed and processed; you will be contacted in case additional documents are needed.
6. Once the application and all required documents have been received and processed, SMOC HCEC will review your file for final determination.

## **Phase 3:**

7. Once file is approved, approval letters will be emailed to all parties involved
8. File will be submitted for final data entry and posted for payment
9. All payments will be made directly to property owner and/or vendors.

# Required Documents

---

1. Photo ID for head of household
2. Social Security Numbers (*\*If someone in your household does not have a SSN, please submit 888-88-8888 as their SSN.\**)
3. Proof of Income (dated within 60 days).
4. Proof of Type of Housing, where applicable
5. Proof of Housing Crisis, where applicable
6. Utility Shut Off Notice, where applicable



# For more info:

---

❖ **Contacts for general questions:**

Leslie Lee: [llee@smoc.org](mailto:llee@smoc.org)

HCEC Department: *It may up to 48 hours to hear back.*

[HCEC@smoc.org](mailto:HCEC@smoc.org)

❖ **For more info about the process:**

<https://www.smoc.org/housing-consumer-education-center.php>