

Commonwealth of Massachusetts



## **Eviction Diversion Initiative Programs**

Fiscal Year 2021

February 2021 Monthly Report

*Data Date Range: February 1, 2021 – February 28, 2021*

Pursuant to Chapter 257 of the Acts of 2020, by the fifteenth of the month the Department of Housing and Community Development shall submit a report to the House and Senate Committees and Ways and Means and the Joint Committee on Housing detailing the activities of the COVID-19 Eviction Diversion Initiative from the prior month.

Department of Housing and Community Development

March 15, 2021



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<b>RAFT/ERMA Applications<sup>1,2</sup></b>	
Number of households who applied for RAFT/ERMA <sup>3</sup>	<b>6,578</b>
Number of landlords who applied for RAFT/ERMA on behalf of a tenant	<b>103</b>
Number of households denied assistance <i>Reasons for denial include but are not limited to incomplete documentation; property owner unwilling to participate; and tenant over income.</i>	<b>5,549</b>
Average number of days between the submission of an application and its approval or denial	<b>66</b>

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<sup>1</sup> There is one application for both programs. Eligibility for a program is determined by household income levels. Households with incomes < 50% AMI or < 60% AMI for people at risk of homelessness because of domestic violence may be eligible for RAFT. Households within 50% - 80% AMI may be eligible for ERMA. Households cannot be eligible for both programs.

<sup>2</sup> Data Source: self-reported by individual regional administering agencies

<sup>3</sup> As noted above, there is one application for both programs. Data is not currently available indicating if an application is for rental assistance or mortgage assistance.

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<b>Residential Assistance for Families in Transition (RAFT)</b>	
Number of households approved for assistance <sup>4</sup>	<b>4,395</b>
Utilization of assistance by household <sup>5</sup>	
Rental arrears	<b>3,647</b>
Moving expenses	<b>17</b>
Security deposit	<b>294</b>
First and last month's rent	<b>426</b>
Other	<b>2,908</b>
Minimum amount of financial assistance awarded	<b>\$73.41</b>
Median amount of financial assistance awarded	<b>\$5,190</b>
Average amount of financial assistance awarded <sup>6</sup>	<b>\$5,544</b>

<b>Emergency Rental and Mortgage Assistance (ERMA)</b>	
Number of households approved for assistance <sup>7</sup>	<b>223</b>
Rental assistance	<b>151</b>
Mortgage assistance	<b>72</b>
Utilization of assistance by household	
Rental arrears/stipend	<b>185</b>
Mortgage arrears/stipend	<b>81</b>
Moving expenses	<b>Not an allowable use for ERMA</b>
Security deposit	<b>Not an allowable use for ERMA</b>
First and last month's rent	<b>Not an allowable use for ERMA</b>
Other	<b>0</b>
Minimum amount of financial assistance awarded	<b>\$697</b>
Median amount of financial assistance awarded	<b>\$5,301</b>
Average amount of financial assistance awarded <sup>8</sup>	<b>\$5,827</b>

<sup>4</sup> Defined as number of households that were newly approved for and received a RAFT payment this month.

<sup>5</sup> Households receiving RAFT assistance may be approved for more than one eligible use.

<sup>6</sup> Effective January 11, 2021 and per the FY 2021 budget line-item, DHCD increased the maximum RAFT benefit from \$4,000 to \$10,000.

<sup>7</sup> Defined as number of households that were newly approved for and received an ERMA payment this month.

<sup>8</sup> Effective January 12, 2021, DHCD increased the maximum ERMA benefit from \$4,000 to \$10,000.

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<b>Housing Consumer Education Centers (HCEC)</b>	
Number of households served <sup>9</sup>	<b>8,744</b>
Berkshire County Regional Housing Authority <sup>10</sup>	<b>120</b>
Berkshire Housing Development Corporation	<b>529</b>
Central Massachusetts Housing Alliance	<b>939</b>
Community Teamwork, Inc.	<b>1,082</b>
Franklin County Regional Housing & Redevelopment Authority	<b>201</b>
Housing Assistance Corporation	<b>118</b>
Lynn Housing and Neighborhood Development <sup>11</sup>	<b>328</b>
Metro Housing   Boston	<b>1,845</b>
NeighborWorks Housing Solutions	<b>1,379</b>
RCAP Solutions, Inc.	<b>188</b>
South Middlesex Opportunity Council	<b>162</b>
Way Finders	<b>1,853</b>
Number of special services coordinators	<b>14</b>
Berkshire Housing Development Corporation & Berkshire County Regional Housing Authority	<b>1</b>
Central Massachusetts Housing Alliance	<b>1</b>
Community Teamwork, Inc.	<b>1</b>
Franklin County Regional Housing & Redevelopment Authority	<b>1</b>
Housing Assistance Corporation	<b>1</b>
Lynn Housing and Neighborhood Development	<b>1</b>
Metro Housing   Boston	<b>3</b>
NeighborWorks Housing Solutions	<b>1</b>
RCAP Solutions, Inc.	<b>2</b>
South Middlesex Opportunity Council	<b>1</b>
Way Finders	<b>1</b>

<sup>9</sup> Defined as the number of unique requests for financial assistance. Data Source: self-reported by individual HCECs

<sup>10</sup> BCRHA and BHCD share a front door HCEC and the responsibility for serving these households

<sup>11</sup> LHAND and CMHA are RAFT Regional Administering Agencies, but are not contracted HCECs

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<b>HomeBASE</b>	
Number of households receiving assistance	<b>667</b>
Type of assistance by household	
First and last month's rent and security deposit	<b>242</b>
Furniture expenses	<b>130</b>
Rental stipend	<b>513</b>
Utilities	<b>23</b>
Travel costs	<b>5</b>
Other	<b>114</b>
Average amount provided to each household receiving assistance	<b>\$6,624</b>

<b>Strategic Prevention Initiative (SPI)</b>	
Number of households receiving assistance	<b>9</b>
Type of assistance by household	
First and last month's rent and security deposit	<b>2</b>
Rental arrears	<b>5</b>
Moving expenses	<b>1</b>
Other	<b>1</b>
Average amount provided to each household receiving assistance	<b>\$2,058</b>

<b>Tenancy Preservation Program (TPP)</b>	
Number of households served <sup>12</sup>	<b>116</b>
Number of trained staff	<b>Not Available</b>
Number of applications filed	<b>Not Applicable to TPP</b>

<b>Notices to Quit</b>	
Number of notices to quit received by EOHED	<b>3,836</b>

<sup>12</sup> Defined as number of households that were new cases opened this month.

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<b>APPENDIX - Housing Consumer Education Center (HCEC) Coverage Areas</b>			
<b>Berkshire Housing Development Corporation &amp; Berkshire County Regional Housing Authority</b>			
Adams	Great Barrington	New Ashford	Savoy
Alford	Hancock	New Marlborough	Sheffield
Becket	Hinsdale	North Adams	Stockbridge
Cheshire	Lanesborough	Otis	Tyringham
Clarksburg	Lee	Peru	Washington
Dalton	Lenox	Pittsfield	West Stockbridge
Egremont	Monterey	Richmond	Williamstown
Florida	Mount Washington	Sandisfield	Windsor
<b>Central Massachusetts Housing Alliance</b>			
Ashburnham	Fitchburg	New Braintree	Sterling
Ashby	Franklin	North Brookfield	Sturbridge
Athol	Gardner	Northborough	Sutton
Auburn	Grafton	Northbridge	Templeton
Ayer	Groton	Oakham	Townsend
Barre	Hardwick	Oxford	Upton
Bellingham	Harvard	Paxton	Uxbridge
Berlin	Holden	Petersham	Warren
Blackstone	Hopedale	Phillipston	Webster
Bolton	Hubbardston	Princeton	West Boylston
Boylston	Lancaster	Royalston	West Brookfield
Brookfield	Leicester	Rutland	Westborough
Charlton	Leominster	Shirley	Westminster
Clinton	Lunenburg	Shrewsbury	Winchendon
Douglas	Milford	Southborough	Worcester
Dudley	Millbury	Southbridge	
East Brookfield	Millville	Spencer	
<b>Community Teamwork, Inc.</b>			
Amesbury	Gloucester	Merrimac	Salem
Andover	Groveland	Methuen	Salisbury
Beverly	Hamilton	Middleton	Saugus
Billerica	Haverhill	Nahant	Swampscott
Boxford	Ipswich	Newbury	Tewksbury
Chelmsford	Lawrence	Newburyport	Topsfield
Danvers	Lowell	North Andover	Tyngsborough
Dunstable	Lynnfield	Peabody	Wenham
Essex	Manchester	Rockport	West Newbury

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Georgetown	Marblehead	Rowley	Westford
<b>Franklin County Regional Housing &amp; Redevelopment Authority</b>			
Ashfield	Erving	Monroe	Shutesbury
Bernardston	Gill	Montague	Sunderland
Buckland	Greenfield	New Salem	Warwick
Charlemont	Hawley	Northfield	Wendell
Colrain	Heath	Orange	Whately
Conway	Leverett	Rowe	
Deerfield	Leyden	Shelburne	
<b>Housing Assistance Corporation</b>			
Aquinnah	Dennis	Mashpee	Tisbury
Barnstable	Eastham	Nantucket	Truro
Bourne	Edgartown	Oak Bluffs	Wellfleet
Brewster	Falmouth	Orleans	West Tisbury
Chatham	Gosnold	Provincetown	Yarmouth
Chilmark	Harwich	Sandwich	
<b>Lynn Housing and Neighborhood Development</b>			
Beverly	Hamilton	Middleton	Salem
Boxford	Ipswich	Nahant	Saugus
Danvers	Lynn	Newbury	Swampscott
Essex	Lynnfield	Peabody	Topsfield
Georgetown	Manchester	Rockport	Wenham
Gloucester	Marblehead	Rowley	
<b>Metro Housing   Boston</b>			
Arlington	Everett	North Reading	Watertown
Bedford	Holbrook	Quincy	Weymouth
Belmont	Lexington	Randolph	Wilmington
Boston	Lynn	Reading	Winchester
Braintree	Malden	Revere	Winthrop
Brookline	Medford	Somerville	Woburn
Burlington	Melrose	Stoneham	
Cambridge	Milton	Wakefield	
Chelsea	Newton	Waltham	
<b>NeighborWorks Housing Solutions</b>			
Abington	Easton	Marion	Rochester
Acushnet	Fairhaven	Marshfield	Rockland
Attleboro	Fall River	Mattapoissett	Scituate
Berkley	Freetown	Middleborough	Seekonk
Bridgewater	Halifax	New Bedford	Somerset

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Brockton	Hanover	North Attleborough	Swansea
Carver	Hanson	Norton	Taunton
Cohasset	Hingham	Norwell	Wareham
Dartmouth	Hull	Pembroke	West Bridgewater
Dighton	Kingston	Plymouth	Westport
Duxbury	Lakeville	Raynham	Whitman
East Bridgewater	Mansfield	Rehoboth	
RCAP Solutions, Inc.			
Ashburnham	Fitchburg	Millville	Southbridge
Ashby	Franklin	New Braintree	Spencer
Athol	Gardner	North Brookfield	Sterling
Auburn	Grafton	Northborough	Sturbridge
Ayer	Groton	Northbridge	Sutton
Barre	Hardwick	Oakham	Templeton
Bellingham	Harvard	Oxford	Townsend
Berlin	Holden	Paxton	Upton
Blackstone	Hopedale	Pepperell	Uxbridge
Bolton	Hubbardston	Petersham	Warren
Boylston	Lancaster	Phillipston	Webster
Brookfield	Leicester	Princeton	West Boylston
Charlton	Leominster	Royalston	West Brookfield
Clinton	Lunenburg	Rutland	Westborough
Douglas	Mendon	Shirley	Westminster
Dudley	Milford	Shrewsbury	Winchendon
East Brookfield	Millbury	Southborough	Worcester
South Middlesex Opportunity Council			
Acton	Framingham	Millis	Sudbury
Ashland	Holliston	Natick	Walpole
Avon	Hopkinton	Needham	Wayland
Boxborough	Hudson	Norfolk	Wellesley
Canton	Lincoln	Norwood	Weston
Carlisle	Littleton	Plainville	Westwood
Concord	Marlborough	Sharon	Wrentham
Dedham	Maynard	Sherborn	
Dover	Medfield	Stoughton	
Foxborough	Medway	Stow	
Way Finders			
Agawam	Goshen	Middlefield	Springfield
Amherst	Granby	Monson	Tolland



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Belchertown	Granville	Montgomery	Wales
Blandford	Hadley	Northampton	Ware
Brimfield	Hampden	Palmer	West Springfield
Chester	Hatfield	Pelham	Westfield
Chesterfield	Holland	Plainfield	Westhampton
Chicopee	Holyoke	Russell	Wilbraham
Cummington	Huntington	South Hadley	Williamsburg
East Longmeadow	Longmeadow	Southampton	Worthington
Easthampton	Ludlow	Southwick	