DOCUMENT CHECKLIST FOR TEMPORARY FINANCIAL ASSISTANCE

Family Success Center
39 Curwin Terrace
Lynn, MA 01905

Phone: 339-883-2342
Fax: 339-883-2368
Email: raft@lhand.org

☐ Identification for ALL household members
  - Examples include: photo ID, license, birth certificate, passport or government issued ID

☐ Social Security Cards for ALL household members who have Social Security numbers
  - Applicants are not required to have a Social Security Number to be eligible for assistance

☐ Documentation of Current Housing and primary residence
  - Examples include: lease, tenancy at will agreement, mortgage statement

☐ Documentation of Eligible Housing Crisis (see page 2)

☐ Documentation of Financial Hardship, if applicable
  - Examples include: letter/email from employer, application for unemployment insurance, notice of loss of employer-sponsored health insurance, or self-certification

☐ Documentation of Current Income for ALL household members who have income
  - 1 month’s consecutive paystubs or verifications, dated within the last 60 days
  - Examples include: wages, Social Security, SSI, TAFDC or EAEDC, Child Support, Alimony, Unemployment, Pension, Annuity or other income greater than $100 per month

☐ Additional documentation required from subsidized tenants (Section 8, MRVP, public housing, etc.)
  - For Rent Arrears:
    - Documentation of unexpected financial hardship (see page 2)
    - Tenant Rent Share letter effective during months of arrearage
  - For Start-up Costs:
    - Tenant Rent Share letter for new unit

Income eligibility
  - RAFT: Must be below 50% of Area Median Income (AMI) for household size
  - ERMA: Must be between 50% - 80% of Area Median Income (AMI) for household size

<table>
<thead>
<tr>
<th>Income Limits</th>
<th># of people in household</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1</td>
</tr>
<tr>
<td>FY21 30% AMI</td>
<td>$26,850</td>
</tr>
<tr>
<td>FY21 50% AMI</td>
<td>$44,800</td>
</tr>
<tr>
<td>FY21 80% AMI</td>
<td>$67,400</td>
</tr>
</tbody>
</table>

For more information about Income Limits go to: https://www.huduser.gov/portal/datasets/il.html

☐ Property Owner Packet completed by the property owner where you plan to live (see packet for more info)
  - Must include
    - Request for Payment form
    - W9 form
    - Proof of Ownership
  - If applicable
    - Letter of Full Lead Compliance
    - Certificate of Fitness
    - Copy of lease or tenancy agreement
Based on your **Current Living Situation** and applicable **Housing Crisis** listed below, you must submit the **Required Documentation** of Eligible Housing Crisis.

<table>
<thead>
<tr>
<th>Current Living Situation</th>
<th>Housing Crisis</th>
<th>Required Documentation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Renter behind on rent</td>
<td>Upstream Rent Arrears*</td>
<td>Notice of rent arrears issued by landlord with verification of amount owed</td>
</tr>
<tr>
<td>Homeowner behind on mortgage</td>
<td>Upstream Mortgage Arrears*</td>
<td>Notice of mortgage arrears issued by lender with verification of amount owed</td>
</tr>
<tr>
<td>Renter with court date scheduled</td>
<td>Eviction</td>
<td>Summary Process Summons &amp; Complaint with verification of amount owed</td>
</tr>
<tr>
<td>Staying temporarily with friend or family, but must leave within 30 days</td>
<td>Doubled Up and Must Leave</td>
<td>Letter from primary tenant or landlord, including their full name, address, contact info, and date you must leave</td>
</tr>
<tr>
<td>Staying somewhere unsafe and cannot continue to live there</td>
<td>Health &amp; Safety</td>
<td>Documentation of serious health and safety risk, such as a condemnation from Board of Health or failed inspection report</td>
</tr>
<tr>
<td>Homeowner currently in foreclosure</td>
<td>Foreclosure</td>
<td>Letter of intent to foreclose from lender</td>
</tr>
<tr>
<td>Staying somewhere that is overcrowded and cannot continue to live there</td>
<td>Severe Overcrowding</td>
<td>Documentation to demonstrate that the current unit is too small for the number of people residing there, such as a letter from the landlord verifying the number of people and bedrooms in the unit</td>
</tr>
<tr>
<td>Staying somewhere that is unsafe due to domestic violence</td>
<td>Domestic Violence</td>
<td>Documentation to support a domestic violence allegation connected to an inability to stay safely in current housing</td>
</tr>
<tr>
<td>Staying somewhere that was affected by a fire, flood, or natural disaster</td>
<td>Fire/Flood/Natural Disaster</td>
<td>Report of fire, flood, or natural disaster</td>
</tr>
<tr>
<td>Received shutoff or termination notice from utility company</td>
<td>Utility Shutoff</td>
<td>Current utility shutoff notice or verification that service has already been disconnected</td>
</tr>
<tr>
<td>Other situation not listed above, such as living in a shelter, having a medical need that requires you to move, etc.</td>
<td>Other crisis that will result in housing loss with 30 days or less</td>
<td>Documentation to demonstrate that family will become homeless within 30 days</td>
</tr>
</tbody>
</table>

* Upstream applicants must demonstrate a financial hardship (reduction in revenue, increase in expenses, and/or subsidy calculation issues that cannot be resolved in a timely manner that caused the nonpayment), and that payment of arrears will allow the household to retain their housing. Upstream RAFT can provide no more than 4 months of worth of arrears, not to exceed the RAFT limit of $4,000.

** Important Information for Subsidized Tenants **

For applicants with Section 8, MRVP, Public Housing, or paying less than 50% of income in a LIHTC ("Tax credit") unit:
- Subsidized households cannot receive payment for more than six months the tenant portion of rent arrears
- **Subsidized households must demonstrate a hardship that caused the nonpayment of rent that was presumed to be affordable** (ex: car repairs, out-of-pocket medical expenses, etc.)
- Subsidized households cannot receive RAFT assistance for subsidized rent arrears twice in 24 months
- Subsidized households can only receive assistance with the tenant portion of rent when moving to a new unit

For Utility Shutoff ONLY:
- Households must first exhaust all other options including Fuel Assistance, asserting shutoff protection, or enrolling in the AMP program
- Households may only receive assistance with funds to restore or initiate service in unit
- Property Owner Packet is not required

For Mortgage Assistance ONLY:
- Homeowner must complete the Property Owner Packet, and submit all applicable documents
- If you are not able to obtain a W9 form from your lender, you may submit a Form 1098 - Mortgage Interest Statement that lists your lender's name, Tax ID number, and mailing address

**Next Steps:**
- Submit **ALL** required items from the Document Checklist by **Email**, **Fax**, **Mail** or **Place** in drop box
- Once all documents have been reviewed, you will be contacted to complete an Intake over the phone
- Please allow **at least 30 days** after submission of all required documents to receive call for Intake