



# Transitioning into FY24 RAFT: Part II

*EOHLC Office Hours*  
June 30, 2023

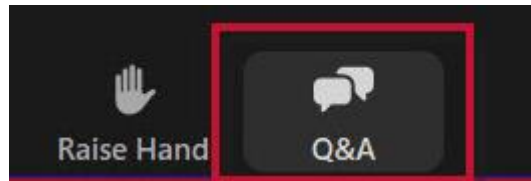


# WELCOME

## Asking Questions

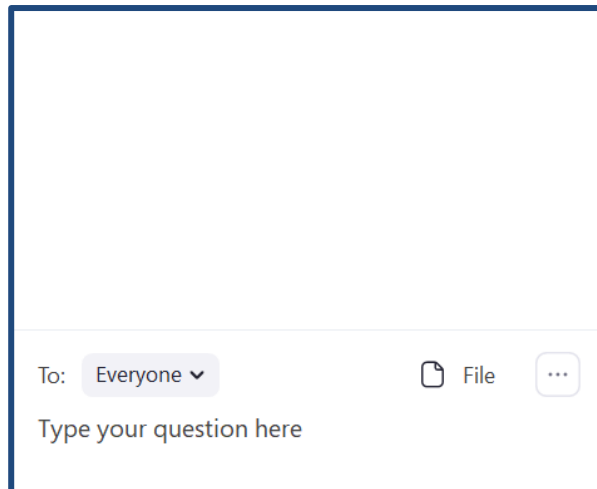
**We will be monitoring the Q&A for questions**

1



Click “Q&A” to submit a question (or “Raise Hand” to share a verbal question at designated breaks)

2

A screenshot of a Q&A submission form. It features a large, empty text area for entering a question. Below the text area, there is a 'To:' dropdown menu currently set to 'Everyone', a 'File' button with a document icon, and a three-dot menu icon. At the bottom of the form, there is a placeholder text that says 'Type your question here'.

Enter your question into the “Q&A” box

We will follow up with answers to any questions that we don’t get to during the session

# THIS CALL IS BEING RECORDED



- Application Processing into FY24
- FY24 Policy Updates & Clarification
  - Utility Shutoff Notices
  - Subsidized Households
- Homeowner Applications in FY24
- Q&A Break
- RAA Support & Resources




# APPLICATION PROCESSING INTO FY24

# UPCOMING CHANGES IN FY24



 In FY24, EOHLC will implement **two changes** that will impact the benefit amounts RAFT applicants can receive...

 RAFT applicants will no longer be able to receive a stipend for prospective rent




 The RAFT benefit limit for a 12-month rolling period will be **\$7,000** (instead of the current \$10,000 benefit limit)

- RAAs will continue accepting RAFT applications through June 30th, 2023 for **up to the \$10,000 benefit limit**
- Applications submitted **on or before June 30<sup>th</sup>** will be eligible for **up to \$10,000**, including up to one stipend (if eligible) for payments submitted through July 31<sup>st</sup>
- RAAs will be able to approve payments for \$10,000 in the Staff Portal through July 31<sup>st</sup> at 4:00 PM



# TRANSITIONING INTO FY24



-  On July 1st, 2023, the RAFT application will inform applicants that **the benefit limit is \$7,000** and that they may only request **up to \$7,000**.
-  On August 1st, 2023, RAA staff will no longer be able to approve awards above \$7,000 in the system.
-  Between now and July 31<sup>st</sup>, EOHLC will work with the RAAs to prioritize applications requesting above \$7,000.
  - Ideally, RAAs should process all applications requesting above \$7,000 in that time.
  - EOHLC can provide reports to make identifying these applications easier.

# TRANSITIONING INTO FY24



The system will not stop RAA staff from approving amounts above \$7,000 until August 1<sup>st</sup>.



Thus, **RAAs will be responsible for ensuring that staff who approve payments check earliest the Signature Date on the application and do not approve amounts above \$7,000 for households who applied July 1<sup>st</sup> and later.**

A screenshot of a web application form with four sections: Step 1, Step 2, Step 3, and Additional Information. Each section has a title bar with a dropdown arrow. Step 1 and Step 2 each contain a label and a text input field with an "Advance to next step" button. Step 3 is currently selected and shows a "Signature Date" field with the value "3/17/2023".

Step	Field	Value
Step 1	Chaser Status	Advance to next step
Step 2	Case Manager Status	Advance to next step
Step 3	Signature Date	3/17/2023

A screenshot of a "Case History" table. The table has a header row with columns: Date, Field, User, Original Value, and New Value. Below the header, there are two rows of data. The first row shows a status change on 6/3/2023. The second row shows a signature date change on 6/5/2023, with the original value being 6/2/2023 and the new value being 6/5/2023.

	Date	Field	User	Original Value	New Value
4	6/3/2023, 9:32 AM	Status	rachel	Draft	Application match
5	6/5/2023, 9:32 AM	Signature Date	rache	6/2/2023	6/5/2023

# TRANSITIONING INTO FY24: SUMMARY



FY23 vs. FY24	Benefit Limit	Stipend
Applications submitted on or before June 30 <sup>th</sup> AND submitted for payment by July 31st at 4pm	Eligible for up to \$10,000 in rolling 12-month period	Up to one stipend, <b>if eligible</b> (for July or August rent)
Applications submitted on or before June 30 <sup>th</sup> BUT submitted for payment after July 31st at 4pm	Eligible for up to \$7,000 in rolling 12-month period	Stipends unavailable
Applications submitted after June 30 <sup>th</sup>	Eligible for up to \$7,000 in rolling 12-month period	Stipends unavailable

**Remember:** Check the *earliest* Signature Date in the Case History to determine if a household can be considered for the \$10,000 benefit limit



# FY24 POLICY UPDATES & CLARIFICATION

!!!TEST ONLY: TESTPRT3220121114500

nationalgrid

12/30/11

117 00146-101752 -C 314-450000-1

000004

ACCOUNT NO. [REDACTED]

For Service at: [REDACTED]

Dear [REDACTED]

We understand these are financially difficult times which may make it challenging to pay your National Grid bill, however, we noticed your past-due balance is now 48 days old and your gas service may be subject to disconnection. Your account will be scheduled for a field collection call for full payment or to disconnect your gas service.

We want to help you avoid disconnection. Please visit [ngrid.com/billhelp](http://ngrid.com/billhelp) or call us at 1-800-233-5325. You may be eligible for a deferred payment agreement or other assistance options.

AA79

!!!TEST ONLY: TESTPRT3220121114500

**nationalgrid**

12/30/11

00000003 01 SP 0.530 \*\*SAGP FH 1 1417 02786-162751 -C0149000004  
000002

ACCOUNT NO. [REDACTED]  
For Service at: [REDACTED]

**CONTACT US FOR HELP TODAY TO AVOID SERVICE DISCONNECTION**

We understand these are financially difficult times which may make it challenging to pay your National Grid bill. We noticed that your account is past due. If the past-due amount of \$82.64 is not received by 01/06/12, your service may be scheduled for disconnection. We want to help you avoid disconnection. Please visit [ngrid.com/billhelp](http://ngrid.com/billhelp) or call us at 1-800-233-5325 for assistance:

Here's how we can help:

- **PAYMENT PLAN:** You may be eligible for a deferred payment agreement which spreads your balance over monthly installments.
- **ARREARS FORGIVENESS PROGRAM:** Also known as the Arrearage Management Program, can forgive up to \$12,000 annually to qualifying households.
- **DISCOUNT RATE:** This provides up to 25% off your monthly gas bill for qualified customers receiving public assistance benefits.
- Please see the enclosed insert for additional special protections.

If your service is disconnected, the past-due balance must be paid prior to the restoration of your service. For bill payment options please call 1-800-233-5325 or visit [ngrid.com/billpay](http://ngrid.com/billpay). Please note: If your service is disconnected, we cannot guarantee same-day reconnection of your service.

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You have the right, within seven (7) days of this notice, to request a Department of Public Utilities Hearing by writing to the Consumer Division, One South Station, Boston, MA, 02110, or by calling 1-617-737-2836 or 1-877-886-5066 or TTY (for the hearing impaired only) 1-800-439-2370.

**AB74**

# SHUTOFF NOTICE UPDATE – NationalGrid Electricity



**nationalgrid** May 17, 2021

Bill Account Number: [REDACTED]  
Service Address: [REDACTED], \*\*COGEN\*\*

12000014 5P [REDACTED] 10000041

**CONTACT US FOR HELP TODAY TO AVOID SERVICE DISCONNECTION**

We understand these are financially difficult times which may make it challenging to pay your National Grid bill. We noticed your account will be 48 days past due as of 06/09/2021 and you must act now to avoid service disconnection.

National Grid \$603.75 Amount to Avoid Disconnect \$603.75  
Suspended Charges/Credits \$0.00

It is important that the required payment is made on your account to avoid further collection activity and protect your service. Help is available even if you've never needed it before. Please call us at 1-888-211-1313 or visit [ngrid.com/billhelp](http://ngrid.com/billhelp). Here's how we can help:

- PAYMENT PLAN:** You may be eligible for a deferred payment agreement which spreads your balance over monthly installments.
- The Arrears Forgiveness Program, also known as the Arrears Management Program,** can forgive up to \$12,000 annually to qualifying households.
- DISCOUNT RATE:** This provides up to 32% off your electric monthly bill for qualified customers receiving public assistance benefits.
- Please see the reverse side for additional special protections.

**Notice 0042** Please have it translated.

Este é um aviso importante. Se não souber ler, peça para alguém ler para você. Xin vui lòng cho dịch lại tiếng Anh cho bạn. Это очень важное сообщение. Пожалуйста, попросите чтобы вам его перевели. Questa è un'informazione importante. Si prega di tradurla.

0042 5

Bill Account Number	Date Due	Amount to Avoid Disconnect	Amount Due
[REDACTED]	06/09/2021	\$603.75	\$724.16

ENTER AMOUNT ENCLOSED

\$ [REDACTED]

Write your net amount on check and make payable to National Grid

National Grid  
PO Box 371 396  
Pittsburgh, PA 15250-7396

000060375 006 [REDACTED]

**nationalgrid** June 1, 2021

Bill Account Number: [REDACTED]  
Service Address: [REDACTED]

1200011 5P [REDACTED] 10003 -COGEN-100019-41

**FINAL DISCONNECTION NOTICE - PLEASE CONTACT US**

We understand these are financially difficult times which may make it challenging to pay your National Grid bill, however, your account is past due. If the past-due amount of \$1,835.98 is not received by 06/07/2021, your service will be scheduled for disconnection.

We want to help you avoid disconnection.

Please contact us at 1-888-211-1313 to discuss a deferred payment agreement or other options:

- PAYMENT PLAN:** You may be eligible for a deferred payment agreement which spreads your balance over monthly installments.
- The Arrears Forgiveness Program, also known as the Arrears Management Program,** can forgive up to \$12,000 annually to qualifying households.
- DISCOUNT RATE:** This provides up to 32% off your electric monthly bill for qualified customers receiving public assistance benefits.
- For information on assistance options visit [ngrid.com/billhelp](http://ngrid.com/billhelp).
- Please see the reverse side for additional special protections.

If your service is disconnected, the past-due balance must be paid prior to the restoration of your service. **If your service is disconnected, please note that we cannot guarantee same-day reconnection of your service.**

You have the right, within seven (7) days of this notice, to request a Department of Public Utilities Hearing by writing to the Consumer Division, One South Station, Boston, MA 02110, or calling 1-817-737-2836 or 1-877-886-5066 or TTY (for the hearing impaired) only 1-800-452-5222.

**Notice 2101** Please have it translated.

Este é um aviso importante. Se não souber ler, peça para alguém ler para você. Xin vui lòng cho dịch lại tiếng Anh cho bạn. Это очень важное сообщение. Пожалуйста, попросите чтобы вам его перевели. Questa è un'informazione importante. Si prega di tradurla.

2101 5

P.O. Box 980, Northborough, MA 01532-0960  
1-888-211-1313 • Fax: 1-508-357-4730 • [www.nationalgridus.com](http://www.nationalgridus.com)

Bill Account Number	Past Due Balance	Total Amount Due
[REDACTED]	\$1,835.98	\$1,835.98

ENTER AMOUNT ENCLOSED

\$ [REDACTED]

Write your net amount on check and make payable to National Grid

National Grid  
PO Box 371 396  
Pittsburgh, PA 15250-7396

000183598 [REDACTED]

# SHUTOFF NOTICE UPDATE – Eversource



**EVERSOURCE** P.O. Box 2025  
Springfield, MA 01102-2025

Account Number: [REDACTED]  
Statement Date: 06/30/2022

\$159.76

Amount Due Immediately

Amount Enclosed

REMIT TO:  
EVERSOURCE  
P.O. BOX 55215  
BOSTON MA 02205-5215

[REDACTED]  
SPRINGFIELD MA 01108-3055

[REDACTED] 0000000000 [REDACTED]

RETURN THIS PORTION WITH YOUR PAYMENT. MOVING? PLEASE LET US KNOW, OTHERWISE YOU MAY BE RESPONSIBLE FOR ENERGY USE AFTER YOU MOVE.

## IMPORTANT NOTICE

RE: Acct #: [REDACTED]  
Address: [REDACTED] SPRINGFIELD MA 01108-3055

Dear [REDACTED]

06/30/2022

Your Eversource gas account is past due and your service is scheduled for disconnection on 08/01/2022. To avoid disconnection of service, please pay \$159.76 by 07/28/2022. Enrolling in a payment plan or assistance program will also protect your service from disconnection.

### Income-eligible customers may qualify for assistance paying their bill, including:

- **Discount Rate.** You may qualify for a 25% discount on your monthly gas bill.
- **Residential Arrearage Management Program (RAMP).** This program forgives past due balances as on-time monthly payments are made.
- **Fuel Assistance.** This program may help pay your utility or heating bills if your gross income is at or below 60% of the state median income. Enrollment period is November to April.
- **Good Neighbor Energy Fund.** Additional financial assistance for overdue bills may be available. Visit [MAGoodNeighbor.org](http://MAGoodNeighbor.org).
- **Assistance for Renters.** Apply for rent and utility assistance at [Mass.gov/COVIDHousingHelp](http://Mass.gov/COVIDHousingHelp) or call 2-1-1.

All customers, regardless of income and prior to the disconnect date, can enroll in a payment plan to pay a past due balance over a period of time.

To make a payment or learn about payment plans and payment options, please visit [Eversource.com/BillHelp](http://Eversource.com/BillHelp) or call us at 800-688-6160 before your scheduled disconnection date. Our representatives are here Monday through Friday from 8:00 a.m. – 6:00 p.m. to assist you. Your local Community Action Agency can also help. To find your local agency and apply for assistance, visit [HeatingHelpMA.org](http://HeatingHelpMA.org).

\*\*\*\* ESTE E' UM AVISO IMPORTANTE. QUEIRA MANDA-LO TRADUZIR. \*\*\*\*  
\*\*\*\*\* ESTE ES UN AVISO IMPORTANTE. DEBE SER TRADUCIDO. \*\*\*\*\*

Sincerely,  
Eversource Customer Service Team

CS012A

**EVERSOURCE** P.O. Box 2025  
Springfield, MA 01102-2025

06/30/2022

[REDACTED]  
SPRINGFIELD MA 01109-4026

## FINAL NOTICE: Your Gas Service Will be Disconnected in 72 Hours IMPORTANT NOTICE – PLEASE READ CAREFULLY

RE: Acct #: [REDACTED] Amount Past-Due \$20,047.19  
[REDACTED] SPRINGFIELD MA  
01109-4026

Dear [REDACTED]

This is a final notice that your Eversource gas account is past due in the amount of \$20,047.19. Your service is scheduled for disconnection on or after 07/07/2022. To avoid service disconnection, the past due amount must be paid immediately, or you must enroll in a payment plan or assistance program prior to disconnect date. **Please do not mail in your payment.**

### Income-eligible customers may qualify for assistance paying their bill, including:

- **Discount Rate.** You may qualify for a 25% discount on your monthly gas bill.
- **Residential Arrearage Management Program (RAMP).** This program forgives past due balances as on-time monthly payments are made.
- **Fuel Assistance.** This program may help pay your utility or heating bills if your gross income is at or below 60% of the state median income. Enrollment is open from November to April.
- **Good Neighbor Energy Fund.** For additional financial assistance visit [MAGoodNeighbor.org](http://MAGoodNeighbor.org).
- **Assistance for Renters.** Apply for rent and utility assistance at [Mass.gov/COVIDHousingHelp](http://Mass.gov/COVIDHousingHelp) or call 2-1-1.

All customers, regardless of income and prior to the schedule shut off date, can enroll in a flexible payment plan to pay a past-due balance over a period of time. Visit [Eversource.com/Billhelp](http://Eversource.com/Billhelp) or call us at 800-688-6160 to learn about payment plans, payment options or find a payment agency. **Important:** If you pay online or at a payment agency, please call us immediately to report your payment and avoid service disconnection. To pay with a debit card or credit card, please call us at 800-688-6160 to make your payment. Please note that these payments are subject to a convenience fee for each transaction.

If your service is disconnected, it will be reconnected within 24 hours after payment of the past-due balance has been received. An adult over the age of 18 must be present to provide access for service to be reconnected. A \$40.00 reconnect fee will be charged to reconnect gas service during regular business hours. **Please note: Our field representatives will not accept payments.**

Let's work together to find a solution that best meets your needs. If you have any questions, please contact our Customer Service Center at 800-688-6160 Monday through Friday from 8:00 a.m. – 6:00 p.m. Our representatives look forward to assisting you.

Sincerely,  
Eversource Customer Service  
CS007A

*Previously, subsidized households were eligible for no more than 6 months rent arrears per application until the RAFT benefit limit was exhausted*

In FY24, subsidized households **cannot** receive more than **6 months** rent arrears assistance in a **rolling 12-month period**





# HOMEOWNER ASSISTANCE IN FY24



- Currently (FY23) RAFT does not serve homeowners because of the availability of the federally funded Homeowner Assistance Fund (“Mass HAF”)
- Mass HAF is overseen by MassHousing and the Massachusetts Housing Partnership and administered by a group of regional organizations
- Prior to Mass HAF becoming available, RAFT served homeowners facing foreclosure
- The Mass HAF application will close today, June 30 to new applicants
- Starting July 1, RAFT will reopen to homeowners with slightly different eligibility criteria from Mass HAF and from the old RAFT program

- Homeowner applications will be routed to four RAAs only

RAA Serving Homeowners	Geographies Served for Homeowner Applications
Berkshire Housing Development Corporation	<ul style="list-style-type: none"><li>• Berkshire Housing Development Corporation</li><li>• Franklin County Regional Housing and Redevelopment Authority</li></ul>
Housing Assistance Corporation	<ul style="list-style-type: none"><li>• Housing Assistance Corporation</li><li>• Lynn Housing Authority and Neighborhood Development</li></ul>
NeighborWorks Housing Solutions	<ul style="list-style-type: none"><li>• NeighborWorks Housing Solutions</li><li>• Metro Housing Boston</li><li>• Community Teamwork, Inc.</li></ul>
Way Finders	<ul style="list-style-type: none"><li>• Way Finders</li><li>• RCAP Solutions</li><li>• Central MA Housing Alliance</li><li>• South Middlesex Opportunity Council</li></ul>

- Starting on July 1, homeowners will be able to apply using the E2E Tenant Portal – now called the E2E Tenant/Homeowner Portal
- As with all RAFT applications, homeowners will need to create a profile before they will be able to apply
- Advocates will have the opportunity to apply on behalf of homeowners with their consent, just as they do for renters
- Mortgage servicers, unlike landlords, will **not** be asked to create a profile or fill out an application



- Households must meet all of the same eligibility as other RAFT households
  - Income at or below 50% AMI, or up to 60% AMI for households affected by domestic violence
  - Experiencing an eligible housing crisis in Massachusetts *for their owner-occupied home*
  - RAFT must solve the household's housing crisis
- Households must submit the same documentation as other RAFT households
  - Identification
  - Proof of housing/proof that they own the property
  - Proof of housing crisis
  - Income documentation, if not DTA/MH verified



- Three or more months behind on mortgage
- 90 day right to cure notice
- Notice of intent to foreclose
- Foreclosure notice of sale
- Behind on property taxes with a lien on the property
- Behind on other payments causing imminent risk of foreclosure
- Utility shutoff

- Funds can be used to cover costs related to preventing foreclosure or utility shutoff, including:
  - Mortgage arrears, including principal, interest, property taxes, homeowner's insurance, and other costs billed to the homeowner on the mortgage statement
  - Property taxes not paid through escrow, if there is a lien on the property
  - Other payments putting property at risk of foreclosure
  - Utility arrears
  - One delivery of deliverable fuel



# QUESTIONS





# RAA SUPPORT

1

## [RAA Resource Portal](#)

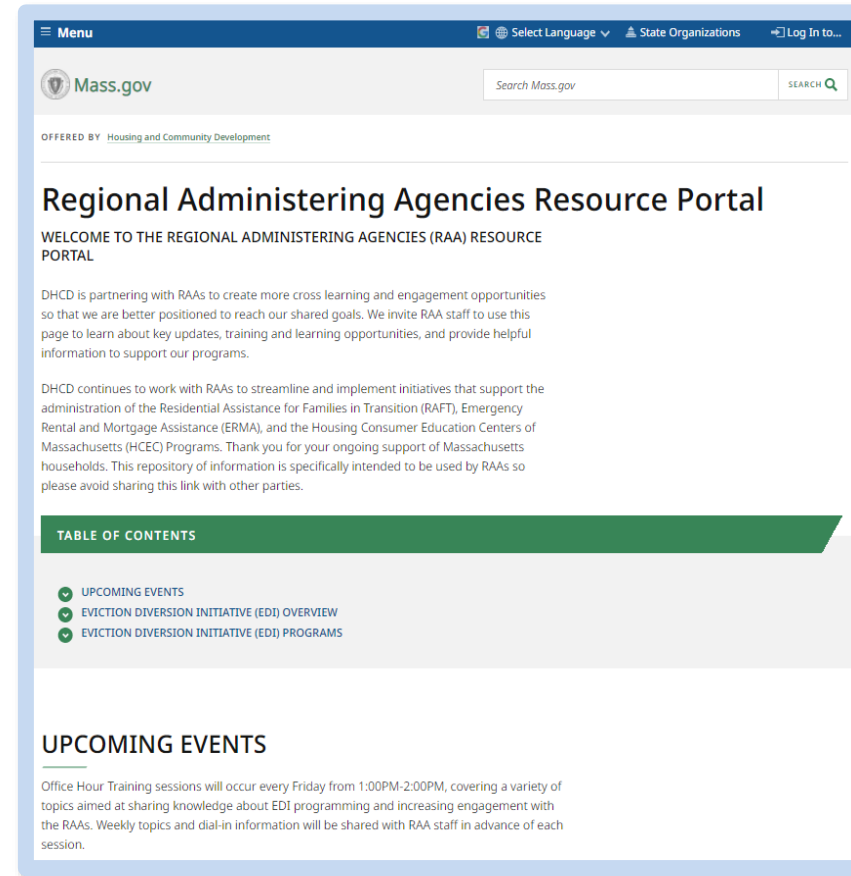
Central resource to provide RAA staff with key updates, training and learning opportunities, and helpful information to support programs

2

**[Frequently Asked Questions \(FAQs\)](#)** that provide additional, concise program guidance.

3

**[Zendesk training materials](#)** offer helpful info on processing within E2E/Salesforce





## Further Questions

Direct questions to your supervisor and then contact [Zendesk](#) as a point of escalations for questions. A member of the RAA Support Team will respond.

- ***Time-sensitive Questions:*** Critical questions that require responses within 24hrs should be submitted with the priority drop down option labeled “**URGENT.**”

## Best Practice



Please **specify the issue** that you are reaching out about to ensure that the EOHLC RAA Support team is best positioned to provide policy guidance.

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# THANK YOU!

