

FY25 RAFT Policies

Community-Based Organization (CBO) Training

December 2 & 13, 2024

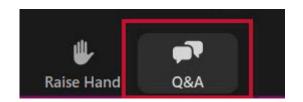
ENGAGEMENT BEST PRACTICES



Asking Questions

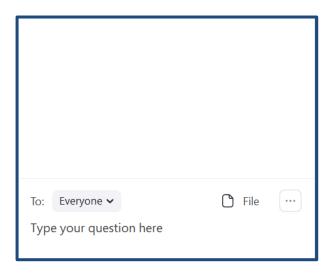
We will be monitoring the Q&A for questions





Click "Q&A" to submit a question





Enter your question into the "Q&A" box

THIS CALL IS BEING RECORDED





MEET YOUR EOHLC FACILITATORS



Ricky Hartman

Senior Program Coordinator, Eviction Diversion

Molly Butman

Senior Database Management Specialist

Jackie Buttaro

RAFT and HCEC Program Coordinator

Melissa Donalds

RAFT and HCEC Program Coordinator



TRAINING OBJECTIVE



Purpose



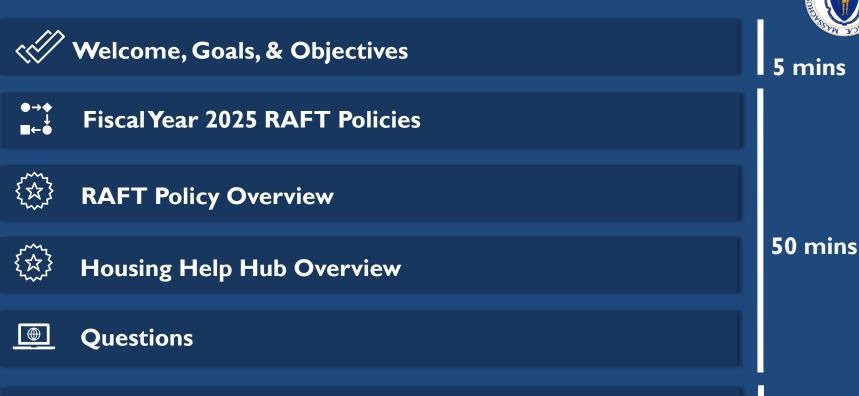
Discuss the FY25 RAFT Program, including policy effective July 1, 2024

Goal



Provide community partners with guidance and continued support related to RAFT

Our Journey Today



Support & Resources

5 mins



FY25 RAFT

FY25 RAFT - CONTEXT



FY25: \$7,000 benefit cap, no stipends for prospective rent, and homeowner assistance

Goal: Prioritize assistance for households most in need and maintain housing stability for our most vulnerable residents

HOUSING HELP HUB, RAAS AND THE RAP CENTER



- Applications for RAFT must come through the statewide application portal, now known as the Housing Help Hub (formerly the Massachusetts Emergency Housing Payment Assistance Portal)
- Applications are automatically routed to 11 Regional Administering Agencies (RAAs) and the Rental Assistance Processing (RAP) Center based on geography and processing capacity at each organization.



RAFT POLICY OVERVIEW

RAFT POLICY OVERVIEW





HOUSING ELIGIBILITY



BENEFIT CAP



ELIGIBLE USES OF FUNDS



INCOME VERIFICATION



REQUIRED DOCUMENTATION



ELIGIBILITY

RAFT ELIGIBILITY



Households must meet certain eligibility criteria to be eligible for RAFT

Risk of homelessness/housing instability in MA

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Currently renting or moving to a new rental

For homeowners, must be owner occupants of the property in question 3

Income at or below 50% of Area Median Income (AMI)

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RENTER HOUSING CRISES





NOTICE TO QUIT



DOMESTIC VIOLENCE



EVICTION



FIRE/FLOOD/NATURAL DISASTER



DOUBLED UP AND MUST LEAVE/OVERCROWDING



UTILITY SHUTOFF



HEALTH & SAFETY



OTHER CRISIS THAT WILL RESULT IN IMMINENT HOUSING LOSS

HOMEOWNER HOUSING CRISES





THREE OR MORE MONTHS
BEHIND ON MORTGAGE



BEHIND ON PROPERTY TAXES



RIGHT TO CURE NOTICE



BEHIND ON
OTHER HOMEOWNERSHIP PAYMENTS



FORECLOSURE



UTILITY SHUTOFF



BENEFIT CAP

BENEFIT CAP



The maximum benefit limit for RAFT is \$7,000 per household in any rolling 12-month period

- Eligible households can receive RAFT in a combination of benefit types and more than once in a given year, as
 long as the total assistance does not exceed \$7,000 within any rolling 12-month period
- Households with income-based rental subsidies cannot receive payment for more than six months of rent arrears in a rolling 12-month period
- **Example:** A household previously received \$3,000 in RAFT on 3/1/2024. The household applies for RAFT again on 1/1/2025. Now the maximum the household can receive is \$4,000.



ELIGIBLE USES OF FUNDS

ELIGIBLE USES OF FUNDS





RAFT MAY BE USED FOR

- ✓ Rent arrears
- ✓ Start-up costs (first, last, security)
- ✓ Moving costs
- ✓ Utility arrears (minimum required to get service restored or protected)
- ✓ Furniture (up to \$1,000)
- ✓ Appliances (if required to make the unit habitable; up to \$1,500)
- ✓ Mortgage arrears, for homeowners
- ✓ Property taxes, homeowner's insurance, or other costs, for homeowners

LETTER OF INTENT



- The application portal includes a "Letter of Intent" process for start-up costs and moving expenses
- An applicant can be found pre-eligible before they locate a unit and will be given a Letter of Intent confirming pre-eligibility to provide landlords when searching for a unit
- Tenants will have 90 days to locate a unit
- When the tenant locates a unit, they will log back into the system and submit their RAFT application
- At that time, the landlord will need to complete the landlord application

Tenant eligibility does not have to be re-assessed

HOUSEHOLDS WITH INCOME-BASED RENTAL SUBSIDIES



Reminders regarding RAFT applicants with income-based rental subsidies (e.g. Section 8, MRVP, public housing, etc.):



Households with income-based rental subsidies *cannot* receive payment for more than six months of rent arrears in a rolling 12-month period

Households residing in subsidized housing must demonstrate good cause for nonpayment



- Hardship or increase in expenses would be considered good cause
- Good cause is required for assistance with arrears only, not other benefit types
- If the household is unable to provide verification of good cause for the full period of their rental arrears, the household must submit verification demonstrating the RAFT benefit will resolve the current housing crisis (i.e., a plan for the remaining balance that RAFT cannot cover)



INCOME VERIFICATION

INCOME VERIFICATION



\$ Categorical income eligibility through MassHealth and/or DTA verification



Categorical income eligibility through subsidized housing income verification



Income verification using pay stubs, benefit letters, or other documentation



Self-attestation of zero income and cash income



REQUIRED DOCUMENTATION

REQUIRED TENANT/HOMEOWNER DOCUMENTATION



- Application field responses
- Identification for head of household
- Verification of current housing (e.g. lease, tenancy agreement or tenancy at will form)
- Verification of eligible housing crisis (documentation will depend on housing crisis)
- 5 Verification of income, or verification of presumed income eligibility

REQUIRED LANDLORD DOCUMENTATION



- Application field responses
- 2 W-9 for property owner or authorized agent
- Proof of identity for property owner or authorized agent
- 4 Authorization of agent, if applicable
- 5 Proof of ownership for unit

HOUSING CRISIS LIST (RENTERS)



HOUSING CRISIS	VERIFICATION (EXAMPLES)
Notice to Quit	 Notice to quit that meets criteria in the next slide
Eviction	 Summary process summons and complaint (court summons)
Doubled up and must leave/ Overcrowding	 Letter from primary tenant/landlord that verifies that family is asked to leave within 30 days Documentation to demonstrate unit is too small for household (e.g. letter from landlord)
Health & safety	 Documentation to demonstrate a serious health and safety risk that prevents continued residency (e.g. failed inspection report)
Domestic violence	 Documentation to support allegation connected to inability to stay safely Self-statement from applicant if other documents not available
Fire/Flood/Natural disaster	 Report of fire, flood, or natural disaster
Utility shutoff	 Current shutoff notice or verification that service has already been disconnected For deliverable fuel, invoice from utility company for one delivery of fuel
Other crisis that will result in imminent housing loss	 Documentation to demonstrate that family will imminently be homeless within 30 days

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NOTICES TO QUIT



To Be Considered an Allowable Notice to Quit Under FY25 RAFT, the Notice Must Meet at Least the Following Criteria:

- Written statement from the landlord to the tenant (usually with the title "Notice to Quit" or "Notice Terminating Tenancy") that states that the tenancy is being terminated
- Includes the date of the notice
- Includes the date that the tenancy will be terminated (actual dates meet this requirement, as do phrases like "within 30 days" or "14 day notice to quit")
- Includes the name of the leaseholder
- Includes the rental address
- Includes the amount due, or, if for something other than nonpayment, includes the reason for the termination
- Dated within 90 days of the RAFT application

HOUSING CRISIS LIST (HOMEOWNERS)



HOUSING CRISIS	VERIFICATION (EXAMPLES)
Three or more months behind on mortgage	Mortgage statement showing three months' missed payments. The three payments do not have to be delinquent; in other words, it is acceptable for two payments to be past due and the third payment to be listed as a current charge, as long as the homeowner has already received the bill for it
Right to cure notice	 90 day right to cure notice dated within the last 60 days
Foreclosure	 Notice of intent to foreclose dated within the last 60 days, or foreclosure notice of sale dated within the last 60 days
Behind on property taxes	 Documentation showing there is currently a lien on the property from the city or town
Behind on other homeownership payments	Documentation showing that other payments are putting the homeowner applicant at risk of foreclosure, such as notice of an impending lien for unpaid taxes or other payments, bill or notice for payment from a reverse mortgage company (for those with reverse mortgages), or other documentation that the RAA recognizes as putting the household at imminent risk of foreclosure



HOUSING HELP HUB OVERVIEW

OVERVIEW OF THE HOUSING HELP HUB



- Visit https://applyhousinghelp.mass.gov/ to apply on behalf of a tenant/homeowner through the Housing Help Hub
- Applications where payment is made to a landlord require a tenant portion and a corresponding landlord portion
- Applications where no payment is made to a landlord do not require a corresponding vendor portion
- Tenants/Homeowners or their advocates must register before creating a Tenant/Homeowner Application
- Landlords may register before creating a Landlord Application or apply as a "guest landlord"

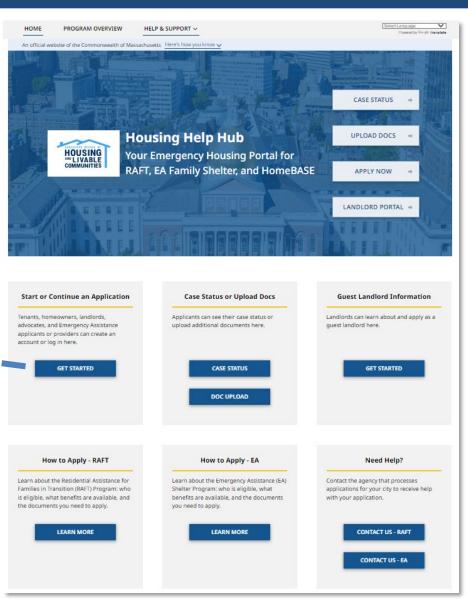
REGISTERING AN ACCOUNT IN THE HOUSING HELP HUB



Navigate to

https://applyhousinghelp.mass.gov/and click Get Started

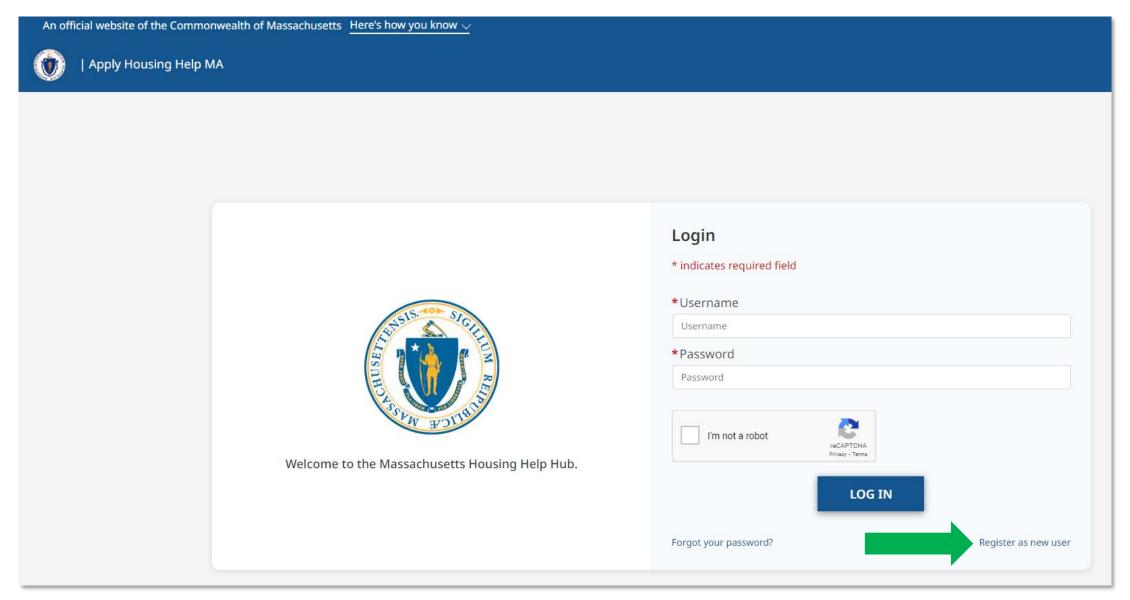




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REGISTERING AN ACCOUNT IN THE HOUSING HELP HUB

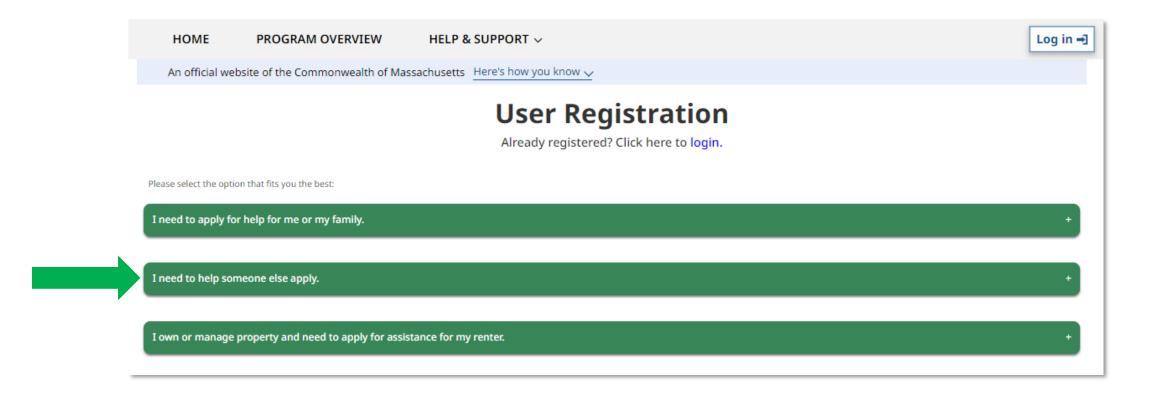




REGISTERING A TENANT/HOMEOWNER ADVOCATE ACCOUNT



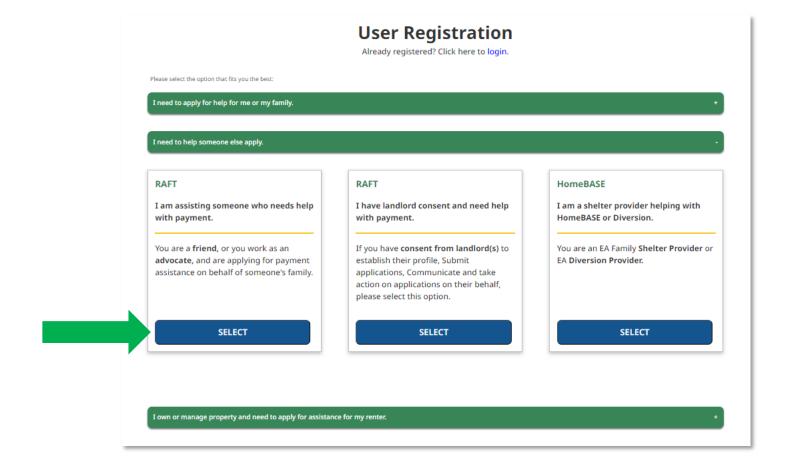
• Register as an advocate by first selecting I need to help someone else apply



REGISTERING A TENANT/HOMEOWNER ADVOCATE ACCOUNT



Next, select I am assisting someone who needs help with payment



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REGISTERING A TENANT/HOMEOWNER ADVOCATE ACCOUNT



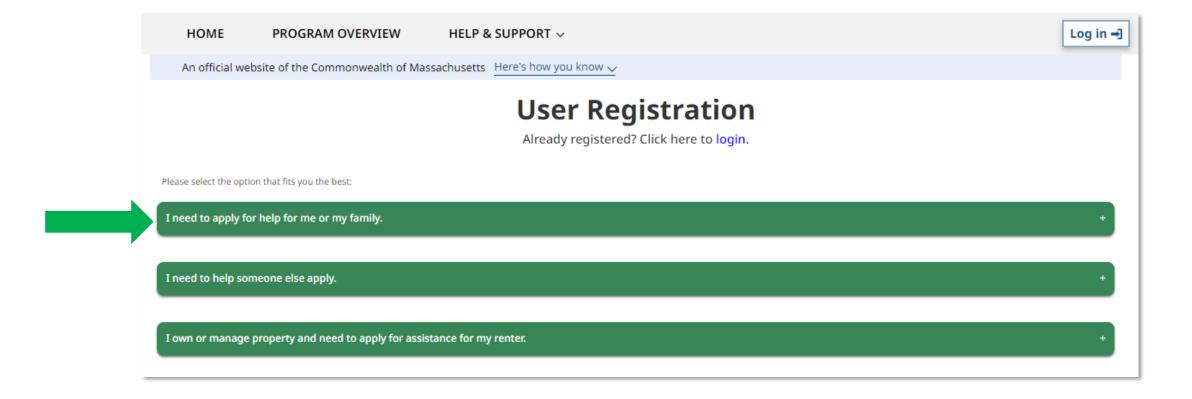
• Finally, fill in the required info to create a new advocate account

Create Account Already registered? Click here to login.				
Please fill in your information below to create your new account. The email address you use in your application is your "Username" and will be used when you log into you account later. Please keep your username and password information in a safe place.				
To apply online for EA Family Shelter or RAFT, you need to register with an email address. If you do not have an email address, there are other options.				
For EA Family Shelter, you may apply with the help of an advocate. Click here for a list of advocates. You may also apply in one of our offices or with our call center at +1(866) 584-0653.				
The digital application for EA Family Shelter is available in English, Español, Português, Kreyòl ayisyen, and Kriolu. If you need help completing the application in another language, come visit us in one of our offices. You may also call us at: +1(866) 584-0653.				
The digital application for RAFT is available in English, Español, Português, 中國人, Kreyòl ayisyen, ^녹 윾ቱ, русский, and Tiếng Việt. Fields marked by * are required.				
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REGISTERING A TENANT/HOMEOWNER ACCOUNT



Tenants/Homeowners applying on their own will register by selecting I need to apply for help
for me or my family and then filling in the required info to create a new account



HOW TO APPLY (LANDLORD PAYMENT)



Fill out the application details and upload all required documents

- Save and resume functionality is enabled
- Applicants have 21 days to complete and submit the application

If advocate or tenant initiates the application

- Landlord will receive an email notification with a Tenant Application Code
- Landlord must log into landlord account and start an application
- When prompted under Tenant and Rent Details, landlord must select "Yes" when asked about email confirmation and then enter Tenant Application Code
- Landlord must upload required landlord documentation, sign, and submit

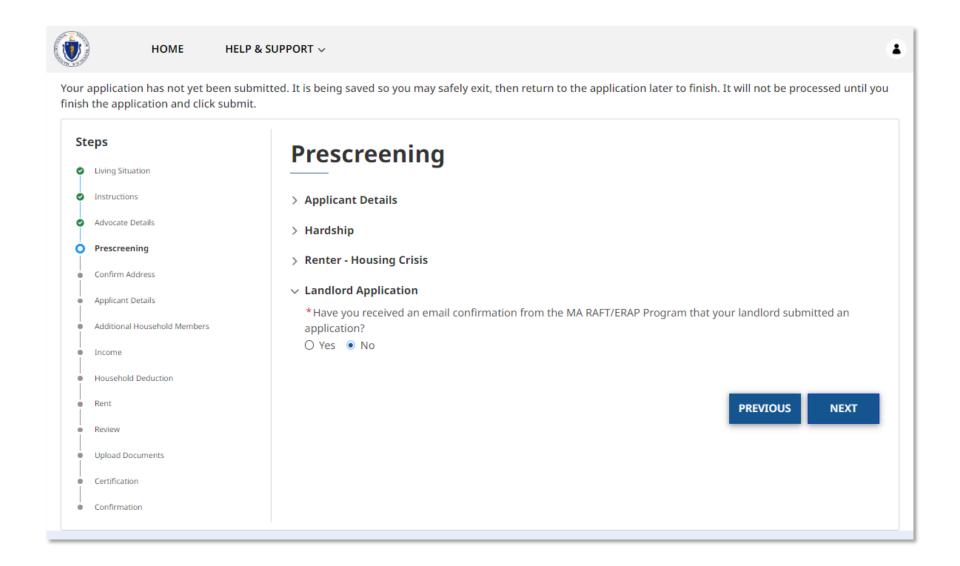
If landlord initiates the application

- Landlord must select "No" when asked about email confirmation and will not enter a Tenant Application Code
- When landlord completes application, tenant will receive an email notification with a Landlord Application Code, which must be entered in the tenant/tenant advocate application

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HOW TO APPLY (LANDLORD PAYMENT)





HOW TO APPLY (LANDLORD PAYMENT)



Application # 00079217

Dear Advocate.

You have successfully submitted your RAFT application.

MHB will review your application to see whether you are eligible for RAFT. You can check your application status online here - <u>link</u> or contact MHB at (617) 425-6700.

Need an extra hand?

Eviction: If you are facing eviction, free or low-cost legal assistance is available for income -eligible tenants. If you need help talking with your landlord, there are also free, private, professional mediation services available. To learn more click here - link

Employment: Your local MassHire Career Center can help you with your job search and connect you to other services to improve your skills, land a job or develop a long-term career path.

Other: If you need assistance accessing other resources, call 2-1-1.

Thank you for participating in the Massachusetts RAFT Program.

For any questions you may have, please contact the MHB at (617) 425-6700 or resourceline@MetroHousingBoston.org

Sincerely.

Massachusetts Executive Office of Housing and Livable Communities (EOHLC)

Please note that the mailbox you are receiving this automatic email from is not monitored, and replies will not be processed.

Dear Landlord Example,

Your tenant Tenant Example, living at 333 Fake Blvd Unit# 7Boston MA 02114, has submitted an application for RAFT.

RAFT is a Massachusetts state program that makes funds available to assist eligible renters that are unable to pay rent and utilities. These funds will be paid directly to landlords and utility providers on behalf of renters. Click here to learn more about Massachusetts housing programs.

As Tenant Example's landlord or property manager, we need information from you before we can issue payment:

- Please click here to register as a new user, or log in if you or your organization has already received assistance through our new system.
- Once you have logged in, complete Your Profile on the left side of the window with information about the property you own/manage.
- 3. Then, click "Start" on the right to complete the application for your tenant Tenant Example. The application will ask about their lease, how much they owe, and their Tenant Application Code: 5003R000005gGOH (note: application code is case sensitive)

Thank you for participating in the Massachusetts RAFT Program.

For more information about the application process, click here for a detailed guide. For any other questions you may have, please contact MHB at (617) 425-6700 or resourceline@MetroHousingBoston.org.

Sincerely

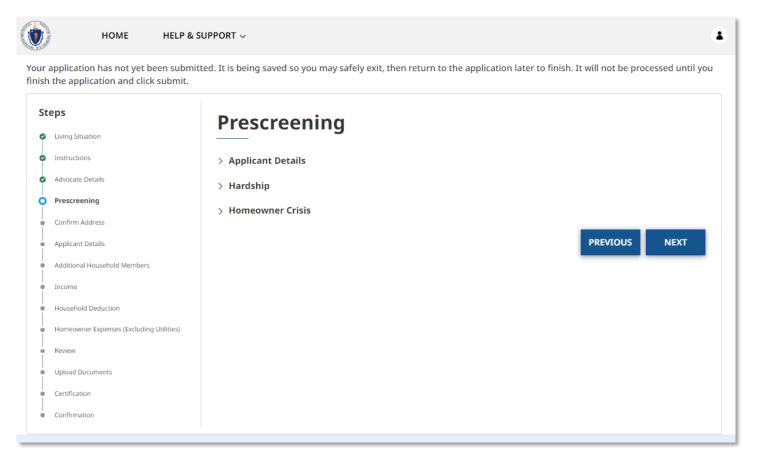
Massachusetts Executive Office of Housing and Livable Communities (EOHLC)

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HOW TO APPLY (NO LANDLORD PAYMENT)

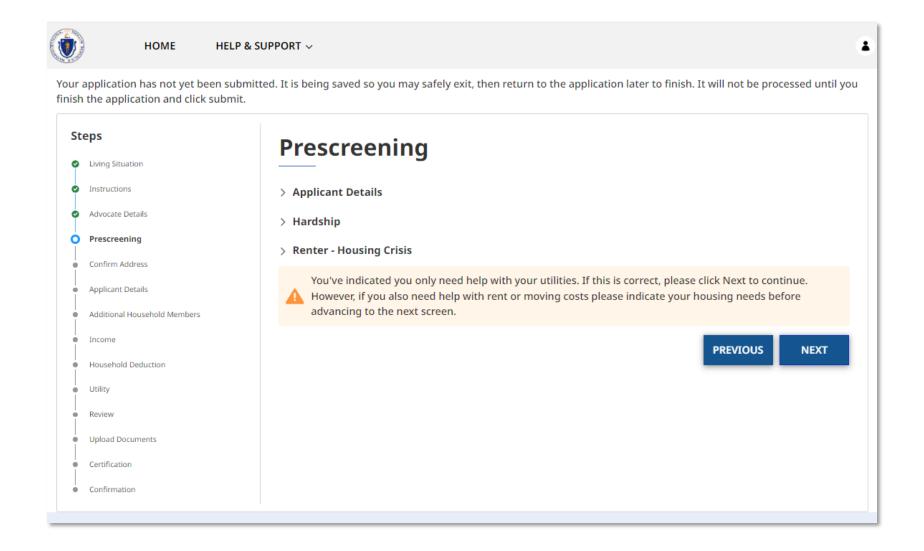


- Fill out the application details and upload all required documents
 - Save and resume functionality is enabled
 - Applicants have 21 days to complete and submit the application



HOW TO APPLY (NO LANDLORD PAYMENT)

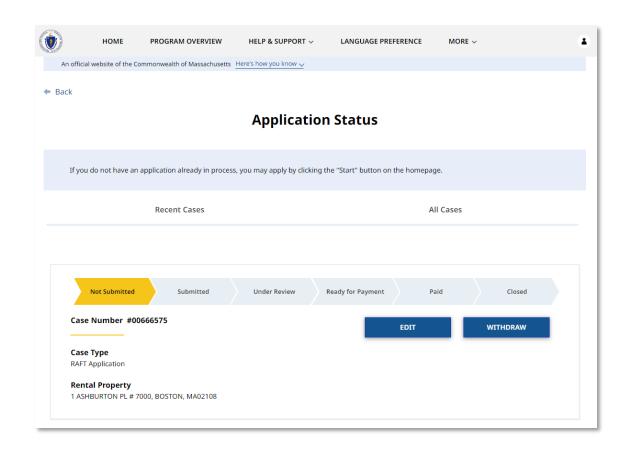




HOW TO CHECK APPLICATION STATUS FOR SUBMITTED APPLICATIONS



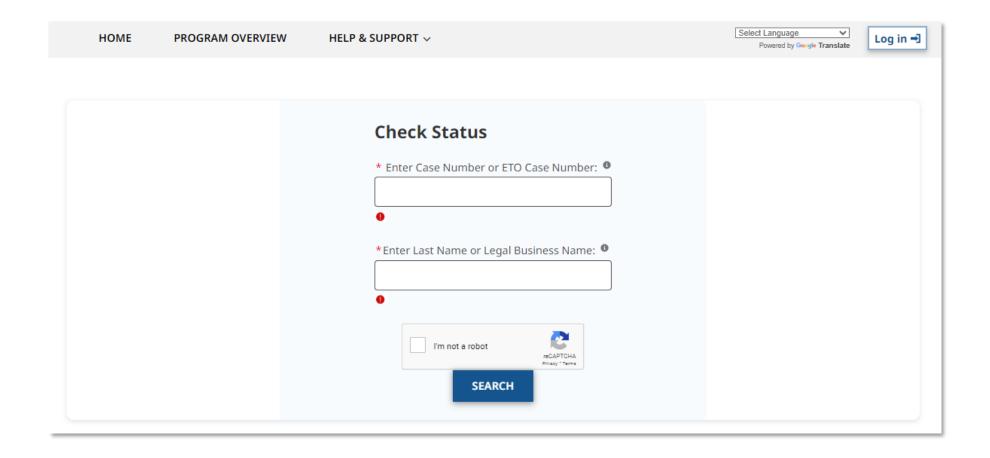
- Log into advocate account to view recent or all submitted cases
- Status bar shows where each application currently is in the process
- Unsubmitted applications can be edited before submission
- Submitted applications cannot be edited, but additional documents may be uploaded



HOW TO CHECK APPLICATION STATUS FOR SUBMITTED APPLICATIONS



Case Search Site is a faster way of checking application status!



CASE STATUS DEFINITIONS IN THE TENANT/HOMEOWNER/ADVOCATE PORTAL



Status	Definition
Not Submitted	The application has been started, but not submitted. Unsubmitted applications will be deleted after 21 days.
Submitted	The application has been submitted and, if applicable, is awaiting a match with a landlord application.
Under Review	The application has been matched with a landlord application (if applicable). An RAA or the RAP Center is determining eligibility and reviewing documentation.
Ready for Payment	The application was approved and has been submitted for payment. Checks and direct deposits will be issued during the RAA's next check run. Status not applicable to LOI applications.
Paid	Payment has been issued to the landlord and/or vendors. Status not applicable to LOI applications.
Closed / Denied / Withdrawn	The application was either closed (timed out), denied due to ineligibility, or withdrawn.
Approved	"Approved" status is only for LOI applications.



QUESTIONS

RESOURCES



RAFT Public Resource and Training Portal

Trainings, reference guides, and other resources are available for community-based organizations and other partners with information about the Residential Assistance for Families in Transition (RAFT) program.

- Meeting Materials
 A recording of this session will be shared with you, and uploaded to the Portal
- Regional Administering Agencies (RAAs)
 For case-specific questions, please reach out to the RAA processing your application

