



Residential Assistance for Families in Transition (RAFT) Policy Overview

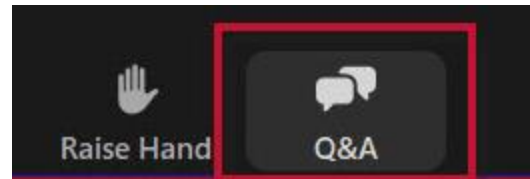
Community Based Organizations

April 25 & 26, 2022

Asking Questions

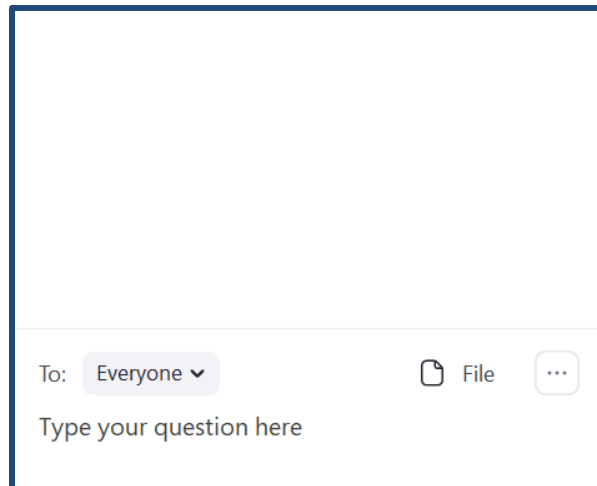
We will be monitoring the Q&A for questions

1



Click “Q&A” to submit a question

2



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



MEET YOUR FACILITATOR



Amy Mullen

**RAFT Program Director
Division of Housing Stabilization, DHCD**



Purpose



Discuss **RAFT policy overview** and **provide resources to continue to support community members** through the closure of ERAP

Goal



Provide community-based organizations with **guidance and continued support** related to RAFT and other EDI programs



Our Journey Today



Welcome, Goals, & Objectives

5 mins



ERAP Application Closure & Return to RAFT

5 mins



How To Apply for RAFT

10 mins



RAFT Policy Overview

40 mins



RAFT Eligibility



RAFT Benefit Cap



Eligible Uses of Funds



Support & Resources

5 mins



Questions

10 mins



ERAP APPLICATION CLOSURE & RETURN TO RAFT

ERAP APPLICATION CLOSURE



Massachusetts housing payment assistance programs funded by federal Emergency Rental Assistance (ERA) **stopped accepting new applications after April 15, 2022**

The following programs were impacted by this policy change:

- 1 ERAP
- 2 SHERA
- 3 ERAP-Enhanced HomeBASE

The state-funded **Residential Assistance for Families in Transition (RAFT)** program remains available to provide emergency housing payment assistance for low-income renters. Renters, landlords, and advocates may continue to apply for RAFT via the same [Central Application](#) that was used for ERAP.

MONTHLY VIEW - HOUSEHOLDS SERVED



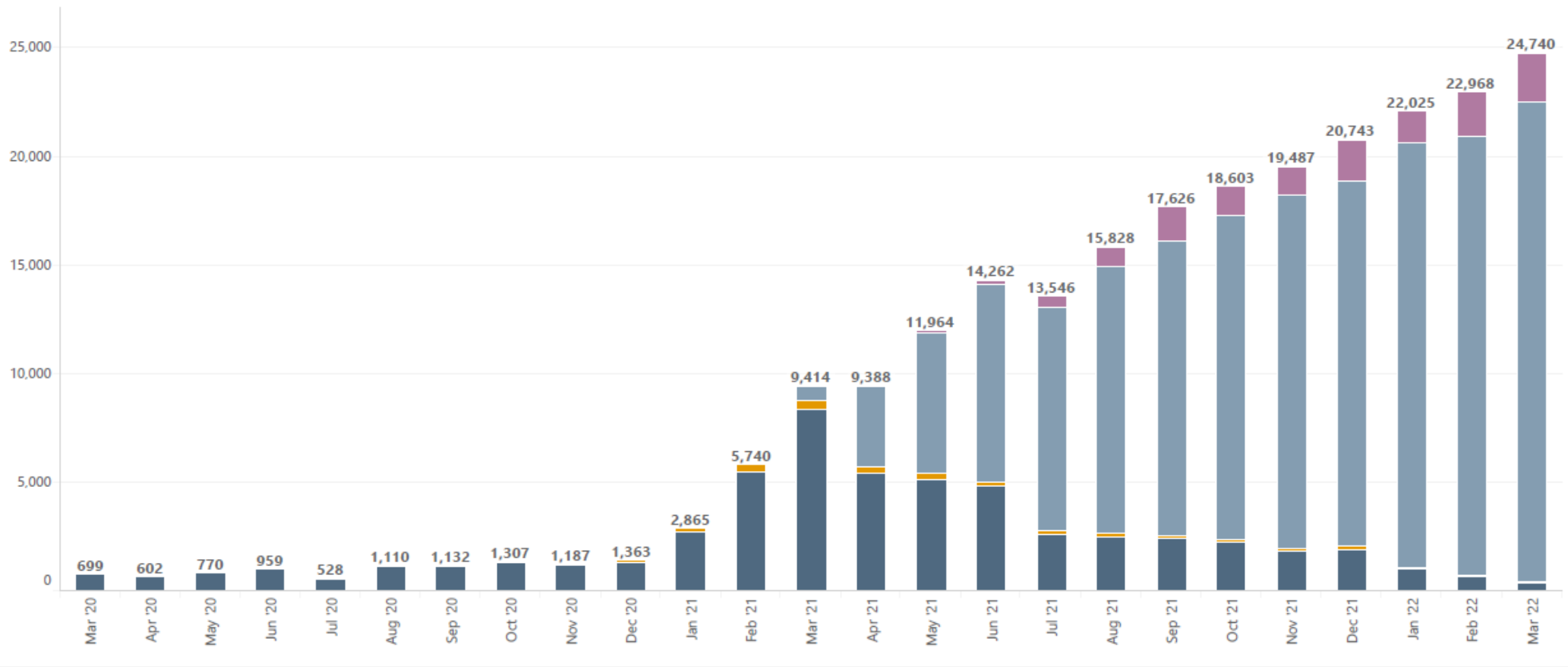
80,178

Total # of Unique Households Served

* 8,626 households were assisted with \$40.3M of ERAP (formerly paid by RAFT) prior to official ERAP launch date.

Total Unique Households Served by Month

RAFT ERMA ERAP SHERA



Data source: Self-reported by individual RAAs

Data range: 11/23/2020 - 3/29/2022

Last updated: 3/29/2022



Application submitted via the Central Application (or by paper to an RAA):	Household may be considered for emergency rental assistance under:
• On or before April 15, 2022	• ERAP (or RAFT, if not eligible for ERAP) - until all ERA funding for rental assistance is awarded
• After April 15, 2022	• RAFT only (subject to available funding)

Households who have submitted applications will continue to receive status notifications when the application is closed – Approved, Denied, or Timed Out:

- Tenants and landlords will receive a notification if the application is approved
- Tenants will receive a notification if the application is denied or timed out



HOW TO APPLY FOR RAFT



How to Apply for RAFT (1 of 3)

- Applications for RAFT are submitted through the online **Central Application** at www.mass.gov/housinghelp
 - Central App is a single-entry point for tenants, advocates, and landlords to apply for RAFT
- Advocates may apply on behalf of a household by checking the "advocate" box in the Central App
- Advocates may also confirm consent to communicate regarding the application
 - If this box is selected, RAAs/RAP Center will include the advocate on notifications

Are you an advocate, looking to help a tenant/client get help? *

Yes No

Advocate

Advocate Name *

First MI Last

Relationship to Applicant *

Language Preference of Person You're Applying for *

▼

Advocate Phone Number *

Advocate Email *

Agency/Organization Name

Advocate Consent Confirmation *

Please check this box to confirm you have consent to submit this application on behalf of the applicant.

Please check this box to confirm you have consent to communicate regarding this application on behalf of the client.

Back

Next



How to Apply for RAFT (2 of 3)

There are 10-12 sections which should take around **20-30 minutes** to complete.

While there is no save and resume functionality, the application will not time out as long as the browser remains open, and the internet connection is stable.

The application will require some documents to be uploaded prior to submission.

Additional documentation may be uploaded in the **Central Application Portal** after submission if not already submitted with application.

Landlords, tenants, and advocates may also use the Portal to confirm which RAA or the RAP Center has been assigned to the application.

The screenshot displays the application process and the portal interface. At the top, a progress bar lists 10 steps: 1 Language, 2 Instructions (highlighted), 3 Living Situation, 4 COVID-19 Certification, 5 Housing Crisis, 6 Applicant Information, 7 Household Income, 8 Request for Assistance, 9 Your Required Documents, and 10 Application Certification and Contract.

Instructions for Completing the Application
This application for rental assistance will take 20-30 minutes. Please complete it in one sitting; you will not be able to save and return to it.
Be honest – if you give inaccurate or incomplete information, your application may be delayed or denied.
The application will ask you:

- About your current housing, and
- For the names, dates of birth, and have one.
- How much money everyone in y
- What kind of assistance you need

You will also have to submit the following:

- ID for the head of household
- Proof of housing crisis (for example
- Proof of housing (for example a
- Proof of income (for example pay

[Click here to learn more about required documents.](#)

After you submit the application, a confirmation email will be sent to you.

The portal interface includes a navigation bar with "Select Language" (Powered by Translate), "Emergency Housing Payment Assistance", "Commonwealth of Massachusetts", and links for "Home", "Program Information", and "RAA Login".

WELCOME TO THE MASSACHUSETTS EMERGENCY HOUSING PAYMENT ASSISTANCE PORTAL
Use this portal to upload additional documents and see which RAA is processing your application.

Available Services

- Upload Documents**
Forgot to include any documents with your application? Upload them here!
[More >>](#)
- Application Information**
See which RAA is processing your application.
[More >>](#)
- Need Help?**
[More >>](#)



Required Documentation

- 1 Identification for head of household
- 2 Verification of current housing (e.g., lease, tenancy agreement or tenancy at will form)
- 3 Verification of eligible housing crisis (documentation will depend on housing crisis)
- 4 Verification of income, or verification of presumed income eligibility
- 5 W-9 for property owner or authorized agent (and authorization of agent, if applicable)
- 6 Proof of ownership for unit

Income Verification



Verification of current income eligibility for **MassHealth and/or DTA benefits**



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



Database-verified income to confirm stated wages or state unemployment insurance



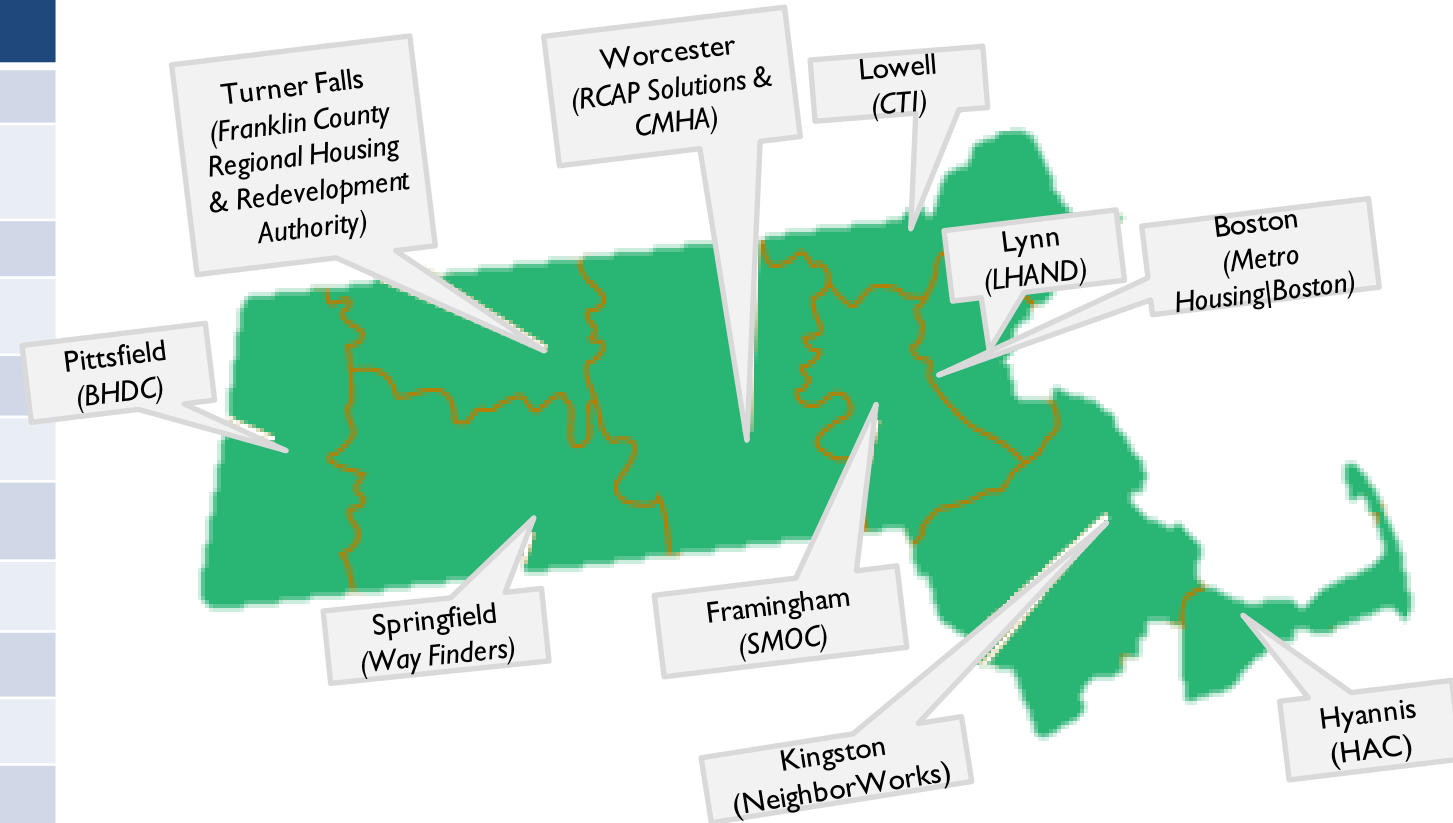
Self-attestation of **zero income** and **cash income**

RAA Service Regions



RAFT is administered by 11 Regional Administering Agencies (RAAs) along with the Rental Assistance Processing (RAP) Center

Regional Administering Agencies (RAAs)	Region
Berkshire Housing Development Corp. (BHDC)	Pittsfield
Franklin County Regional Housing & Redevelopment Authority (FCRHRA)	Turners Falls
Way Finders	Springfield
RCAP Solutions	Worcester
South Middlesex Opportunity Counsel, Inc. (SMOC)	Framingham
Community Teamwork, Inc. (CTI)	Lowell
Metro Housing Boston (MHB)	Boston
Housing Assistance Corp. (HAC)	Hyannis
NeighborWorks Housing Solutions	Kingston
Central Massachusetts Housing Alliance (CMHA)	Worcester
Lynn Housing Authority & Neighborhood Development (LHAND)	Lynn



The RAP Center processes applications from all regions, depending on RAA capacity and volume of incoming applications. In addition, all movers with no new address are automatically assigned to the RAP Center.



RAFT POLICY OVERVIEW



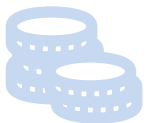
The RAFT rules from January 1, 2022 remain in place:



HOUSING ELIGIBILITY



BENEFIT CAP



ELIGIBLE USES OF FUNDS



INCOME VERIFICATION



REQUIRED DOCUMENTATION



ELIGIBILITY



Households must meet certain eligibility criteria to be eligible for RAFT

1

Risk of homelessness/housing
instability

2

Currently renting or
moving to a new rental

3

Income at or below
50% of AMI*

*60% AMI if experiencing
Domestic Violence

HOMELESSNESS / HOUSING INSTABILITY CATEGORIES (“HOUSING CRISES”)



- ✓ **PRE-COURT RENTAL ARREARS**
- ✓ **EVICTION**
- ✓ **DOUBLED UP AND MUST LEAVE/OVERCROWDING**
- ✓ **HEALTH & SAFETY**
- ✓ **DOMESTIC VIOLENCE**
- ✓ **FIRE/FLOOD/NATURAL DISASTER**
- ✓ **UTILITY SHUTOFF**
- ✓ **OTHER CRISIS THAT WILL RESULT IN IMMINENT HOUSING LOSS**

HOUSING CRISIS LIST



HOUSING CRISIS	VERIFICATION (EXAMPLES)
Rental arrears (at least 1 month)	<ul style="list-style-type: none">▪ Notice of non-payment of rent issued by landlord with amount owed▪ Rent ledger showing unpaid rent▪ Notice to quit
Eviction	<ul style="list-style-type: none">▪ Summary process summons and complaint (court summons)
Doubled up and must leave/ Overcrowding	<ul style="list-style-type: none">▪ Letter from primary tenant/landlord that verifies that family is asked to leave▪ Documentation to demonstrate unit is too small for household (e.g. letter from landlord)
Health & safety	<ul style="list-style-type: none">▪ Demonstrate a serious health and safety risk that prevents continued residency (e.g. failed inspection report)
Domestic violence	<ul style="list-style-type: none">▪ Documentation to support allegation connected to inability to stay safely▪ Self-statement from applicant
Fire/Flood/Natural disaster	<ul style="list-style-type: none">▪ Report of fire, flood, or natural disaster
Utility shutoff	<ul style="list-style-type: none">▪ Shutoff notice or verification that service has already been disconnected
Other crisis that will result in imminent housing loss	<ul style="list-style-type: none">▪ Documentation to demonstrate that family will imminently be homeless within 30 days



BENEFIT CAP



The maximum benefit limit for RAFT is \$7,000 per household in any rolling 12-month period (effective 1/1/2022)*

- Eligible households can receive RAFT in any combination of benefit types and more than once in a given year, as long as the total assistance does **not** exceed \$7,000 within rolling 12-month period (subject to the availability of funds)
- The household is limited to the new \$7,000 benefit limit for any RAFT awards approved after 1/1/2022, even if their prior assistance was awarded under the old \$10,000 benefit limit

**If a household has already maxed out ERAP benefits (18 months), there is no access to RAFT until at least FY23 (July 1, 2022)*



ELIGIBLE USES OF FUNDS



RAFT MAY BE USED FOR

- ✓ Rent arrears
- ✓ One prospective rent payment (stipend)
- ✓ Start-up costs (first, last, security)
- ✓ Moving costs
- ✓ Utility arrears (minimum required to get service restored or protected)
- ✓ Furniture (up to \$1,000)

FOR HOUSEHOLDS MOVING TO CO-HOUSING SITUATIONS, RAFT MAY COVER

- ✓ Partial rent payments on behalf of primary tenant, paid to landlord
- ✓ Utility payments on behalf of primary tenant, paid to utility company



Effective April 16, 2022, RAFT has a new policy for forward rent payments ("stipends")

- Households may receive one (1) stipend equal to full monthly rent if they meet the following criteria:
 - Household owes back rent, or is moving due to an eligible housing crisis
 - Household selects “Future Rent” as an assistance need on the Central Application
 - Household does not have an income-based rental subsidy
 - Payment of a stipend will not cause the household to exceed the maximum benefit limit

HOUSEHOLDS WITH INCOME-BASED RENTAL SUBSIDIES



There are some additional rules for RAFT for households who have income-based rental subsidies (Section 8, MRVP, public housing, etc.)



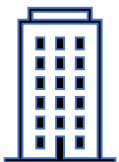
Households with income-based rental subsidies *cannot* receive payment for more than six months of rent arrears



Households with income-based rental subsidies *cannot* receive payment for future rent (stipend)



Households residing in subsidized housing must demonstrate good cause for nonpayment



Low Income Housing Tax Credit (LIHTC) units should be considered an income-based rental subsidy *for RAFT purposes* if the rent is less than 50% of the tenant's gross household income



QUESTIONS



SUPPORT & RESOURCES



Legal aid and mediation services remain available!

- DHCD's legal services program provides referrals, legal information, and limited legal representation for low-income tenants and small landlords. Services include advice about rights, assistance with filling out court papers, preparation for and assistance at Court mediation. More information at <https://evictionlegalhelp.org>
- The Housing Mediation Program (HMP) offers free pre-court mediation between landlords and tenants for lease disputes in addition to the summary process cases referred through the courts. More information at www.resolutionma.org/housing
- For additional information on these programs, visit <https://www.mass.gov/info-details/eviction-diversion-initiative-legal-services-and-mediation>
- Households can also reach out to their local [Housing Consumer Education Center](#) (HCEC) or dial 2-1-1 to get connected to additional housing resources.



- [Massachusetts Homeowner Assistance Fund \(Mass HAF\)](#), administered by the Massachusetts Housing Partnership (**MHP**) and the Massachusetts Housing Finance Agency (**MassHousing**) provides financial assistance to help homeowners who are behind on their mortgage payments due to COVID-19
- Homeowners can visit massmortgagehelp.org to check their eligibility, learn more about the program and apply.
- Please reach out to masshaf@mhp.net for questions related to HAF
- For help with an application, language assistance, or reasonable accommodation, households can also call the Mass HAF Call Center at 833-270-2953



1

Service Organization Training Portal

Central resource to provide CBO staff with key updates, training and learning opportunities, and helpful information to support programs. The portal is available [here](#).

2

Portal contains key documents such as:

- Frequently Asked Questions (FAQs) [\(link\)](#)
- RAFT Reference Guide [\(link\)](#)

OFFERED BY [Housing and Community Development](#)

Eviction Diversion Initiative: Service Organization Trainings

Trainings on the Eviction Diversion Initiative are for service organizations and staff to better understand each component of the effort to prevent evictions in Massachusetts during the COVID-19 pandemic.

Trainings on the Eviction Diversion Initiative are for service organizations and staff to better understand each component of the effort to prevent evictions in Massachusetts during the COVID-19 pandemic, as well as find the most up-to-date information on Emergency Housing Payment Assistance programs.

NOTE: As of April 15, 2022, Massachusetts stopped accepting new applications for the Federal Emergency Rental Assistance Program (ERAP) and the Subsidized Housing Emergency Rental Assistance (SHERA) program. All applications received after 4/15/22 will be considered for funding under the state's [Residential Assistance for Families in Transition \(RAFT\) program](#). For more information on the Federal programs, [visit this page](#).

Here you can find trainings on current Emergency Housing Payment Assistance programs, which aim to provide information to Massachusetts service organizations and their staff on available tools and resources to prevent evictions in Massachusetts.

DHCD is offering online trainings on the RAFT program, and will upload the video and presentation materials, including an FAQ, as they become available. You can also find historical trainings related to ERAP, SHERA, and the Emergency Rental and Mortgage Assistance (ERMA) program archived on this page.

On this page you can also find information on how to help applicants submit an application. It is **very important** that applicants submit **complete applications with required documentation**. The checklist below is available as a [PDF](#) on this page.

THANK YOU!

