



# **FY23 RAFT FAQs & Case Studies**

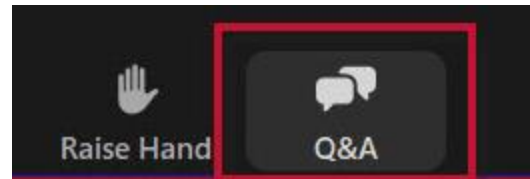
*RAA Office Hours*

September 23, 2022

## Asking Questions

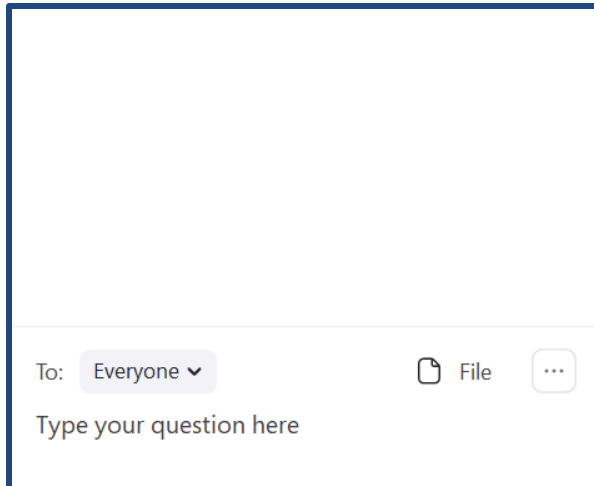
**We will be monitoring the Q&A for questions**

1



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

2



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





# WELCOME

# MEET YOUR FACILITATORS



**Tanya Raymond**



**Natalie Goodman**



**Gerelyn Baez**



**Jestina Walcott**



**Amy Mullen**

## Purpose



Review **FY23 RAFT FAQ Updates** given policy changes that became effective August 1, 2022

## Goal



Provide RAA staff with **guidance and continued support** related to RAFT

# Our Journey Today 1 HOUR



**Welcome, Goals, & Objectives**

**5 mins**



**RAFT Review: Subsidized Tenants**



**RAFT FAQs**



**Case Studies/Menti Activity**

**50 mins**



**Questions**



**RAA Support & Resources**

**5 mins**



# RAFT POLICY REVIEW: SUSIDIZED TENANTS



# 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 6 months of rent arrears at a time

- If more than 6 months are owed, RAA should select the months when there was a demonstrated, eligible crisis and good cause
- If a household applies more than once for rent arrears, RAA should ***confirm a separate financial hardship and housing crisis*** is being solved with RAFT



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



Households in subsidized housing cannot receive a stipend via RAFT

- As a reminder, for RAFT first and last month's rent are *not* considered stipends or prospective rent. Thus, moving households with income-based rental subsidies can receive first, last, and security deposit with RAFT (*this differs from ERAP*)



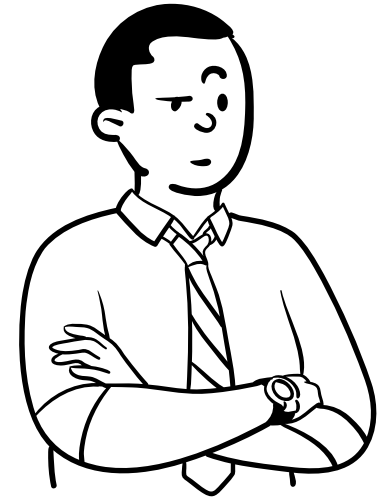
# FY23 RAFT FREQUENTLY ASKED QUESTIONS (FAQs)

# QUESTION # 1



***Do Notices to Quit have to be current at the time of application to be accepted for RAFT?***

Yes, a Notice to Quit must be current in order to be accepted as a housing crisis for RAFT. The date of the Notice to Quit must be no older than 90 days before the date of the application.



## Question # 2

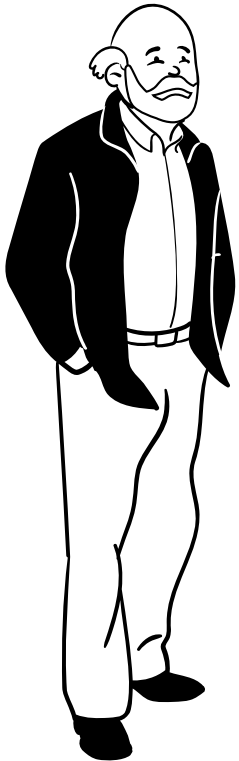


***Does the RAA need to obtain verification that the tenant has a plan to resolve the remaining balance of arrears if a subsidized tenant is unable to provide good cause for the full amount of their rental arrears?***



Yes, the tenant/applicant would still need to provide verification demonstrating that the RAFT benefit will resolve the current housing crisis, including a plan for the remaining balance that RAFT cannot cover (e.g. a payment plan or letter promising funds for the amount that RAFT cannot cover).

***Should an applicant who no longer has a subsidy and is applying for arrears accrued when they had a subsidy be processed as a subsidized or unsubsidized tenant?***



In such instances, the RAA should process the applicant as a subsidized tenant if the applicant's subsidy was effective/active during the months for which rent is now owed.

(If there were months owed during *and* post subsidy, the RAA would need to obtain documentation of good cause for the subsidized months and not pay more than 6 of those months. The RAA could also add on additional unsubsidized months up to the \$10,000 cap.)

## Question # 4



***Can an applicant with an income-based subsidy receive assistance for utilities only? If so, does the applicant need to provide verification of good cause?***

Yes, applicants with income-based subsidies can receive assistance for utilities only or other eligible uses of funds. These applicants must prove good cause if requesting RAFT for rent arrears only. However, good cause is not needed for assistance with utilities and any other eligible uses of funds besides rent arrears.



## Question # 5



***If an applicant with an income-based subsidy applies for RAFT for over 6 months arrears, how does the RAA determine which 6 months RAFT can cover?***



RAFT can only cover months where there is a housing crisis *and* verifiable good cause. Otherwise, it can be any 6 months of the total months owed.

## Question # 6



***Is loss of income on its own a sufficient hardship or good cause for applicants in income-based, subsidized units applying for rent arrears assistance?***



In most cases, solely losing income does not constitute a hardship for applicants with income-based subsidies.





# QUESTIONS



# CASE STUDIES

# WE WANT TO HEAR FROM YOU! *MENTI LIVE POLLS*



**Case Questions**  
+  
**Test your knowledge**

## How to Participate

1. Go to **Menti.com** on your smartphone or computer browser.
2. Enter the code **5765 0749** into the field shown to the right

A screenshot of the Mentimeter poll interface. At the top is the Mentimeter logo. Below it, the text "Please enter the code" is displayed. A text input field contains the code "12 34 56". Below the input field is a blue "Submit" button. At the bottom, a small line of text reads "The code is found on the screen in front of you".

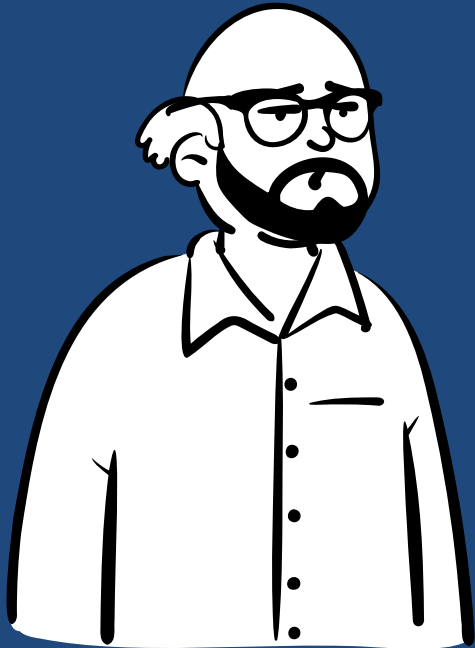
**Mentimeter**

Please enter the code

12 34 56

Submit

The code is found on the screen in front of you



**Frank**

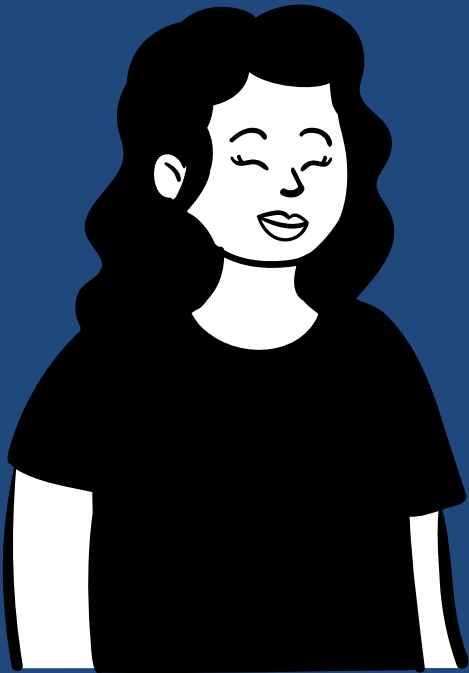
## Scenario:

Frank lives in a market rate unit and pays \$2,500 a month for rent. His employer downsized and let him go from his job. After losing his job, Frank fell behind on rent.

Frank's landlord sent him a Notice to Quit dated **June 13, 2022**. Frank made partial payments here and there, but he was unable to pay the full arrears owed. A neighbor informed Frank about RAFT. He decided to apply and submitted his RAFT application on **August 22, 2022**, for his rent arrears of \$7,500. As part of his application, he uploaded a copy of the Notice to Quit he received in June.

***Can the Notice to Quit Frank submitted be accepted as current proof of the housing crisis?***

# CASE STUDY # 2



**Wendy**

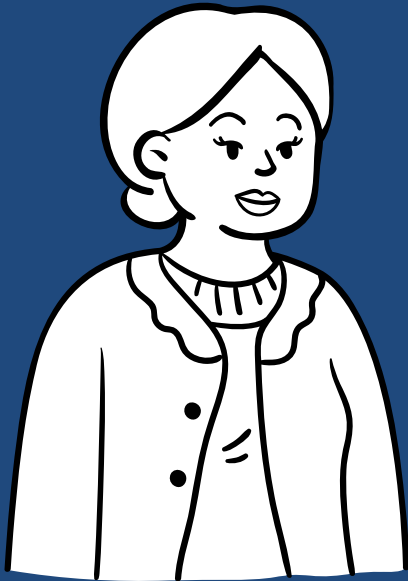
## Scenario:

Wendy lives in a public housing unit. In **January 2022**, Wendy was unexpectedly granted temporary custody of her 3-year-old niece due to family hardship. Wendy works full time and needed to arrange childcare for her niece. As a result, much of Wendy's limited income went towards childcare for her niece and other unexpected expenses related to caring for her niece during this period. Wendy's niece was reunited with her permanent guardian in late **June 2022**.

In mid-September 2022, Wendy received a Notice to Quit for nonpayment, specifically for rent arrears accrued from January through September. Wendy applied for RAFT. She provided documentation showing the childcare and other expenses that made it infeasible to pay for rent while she took care of her niece, as well as proof that a local agency would help with the arrears from July to September.

***What months could RAFT cover for Wendy's rent arrears?***

DRAFT FOR POLICY AND PROGRAM DEVELOPMENT



**Samantha**

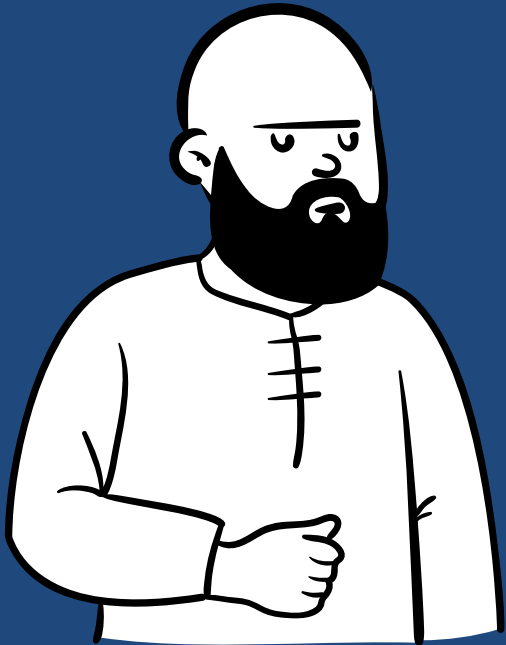
## **Scenario:**

Samantha lives in an income-based, subsidized unit. She recently received a rent reduction from her housing authority because her employer decreased her hours from full-time to part-time.

Samantha applied for RAFT because she needed assistance with her electricity bill for which she received a shut-off notice due to her reduced work hours.

***Is Samantha eligible for RAFT to assist with her utility arrearage?***

# CASE STUDY # 4



**Randy**

## Scenario:

Randy occupies a subsidized unit and lives alone. Four months ago, he covered significant funeral expenses for his deceased sibling. He made these payments over the next four months. Randy fell behind on rent during this time and for a few months afterward, so he applied for RAFT to assist with 6 months of rent arrears.

RAA staff determined that RAFT can only pay for 4 months of arrears given the provided documentation about the funeral payments. Randy's administering housing authority is willing to enter into a payment agreement for the other remaining 2 months that RAFT cannot cover.

***Is Randy still eligible for RAFT?***

# CASE STUDY # 5



**Danielle**

## Scenario:

Danielle used to live in subsidized housing, and during this time she applied for RAFT for 5 months of rent arrears totaling \$4,000. Danielle fell behind on rent during those 5 months because her daughter broke her leg. Danielle had to pay the related medical bills.

However, now circumstances have changed, and Danielle is no longer receiving a subsidy for rent. She owes an additional \$2,000 for 2 months of non-subsidized rent because she was still trying to catch up on payments. The total amount owed is \$6,000.

***Is Danielle subject to the subsidized tenant rules for RAFT?***



# CASE STUDY # 6



**Karl**

## Scenario:

Karl used to work two part time jobs. Recently, his hours were cut for one of his part time jobs, and he lost some of his income. As a result, he fell behind 3 months on rent in his subsidized unit.

Karl applied for RAFT, but RAA staff told him he needed to demonstrate good cause in order to be eligible.

***Does a change of income demonstrate good cause in this case?***



# QUESTIONS



# RAA SUPPORT

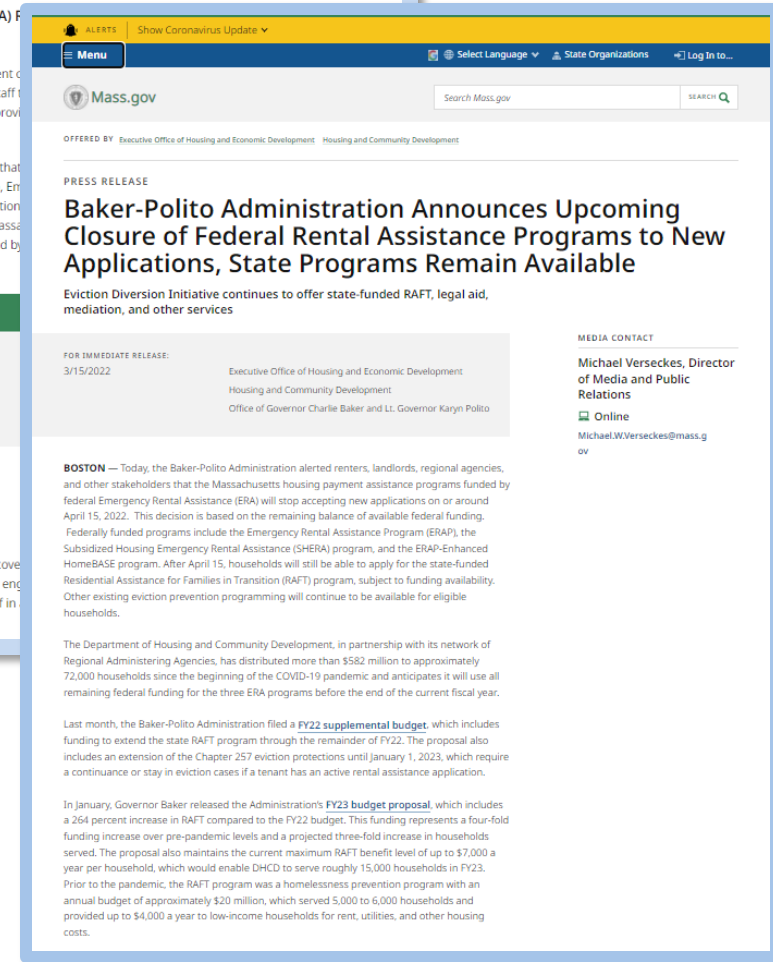
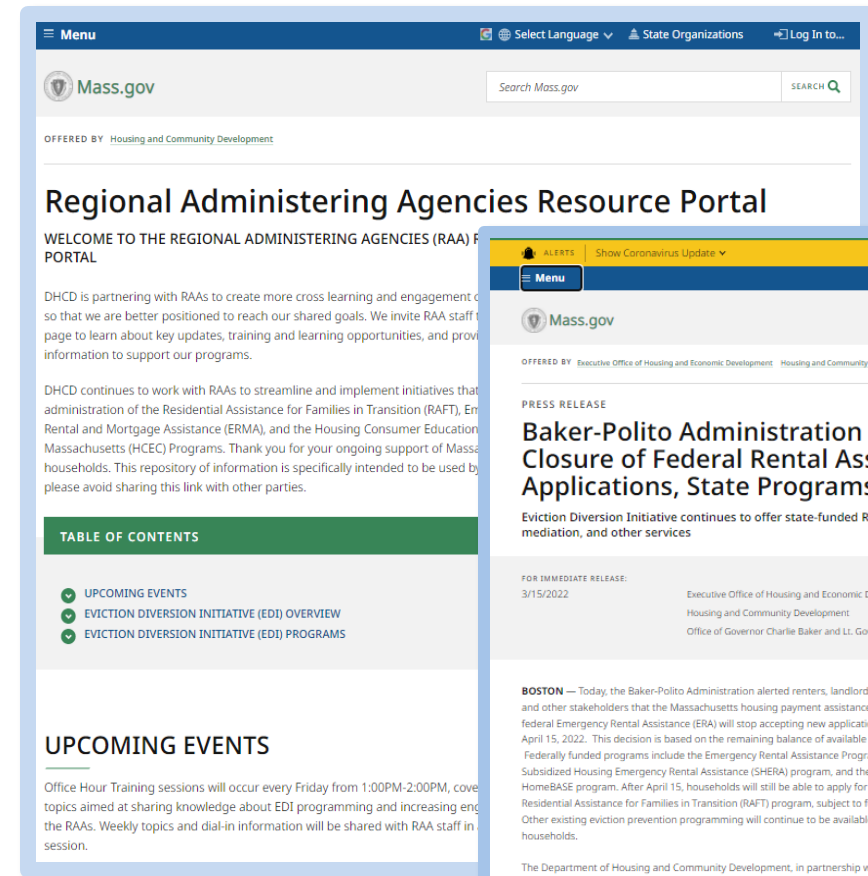
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## [RAA Resource Portal](#)

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.





## Further Questions

Direct questions to your supervisor and then contact the RAA support inbox ([dhcdraaraft@mass.gov](mailto:dhcdraaraft@mass.gov)) 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 a subject line that includes “**URGENT.**”



## Best Practice

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

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# THANK YOU!

