



FY23 RAFT Policies

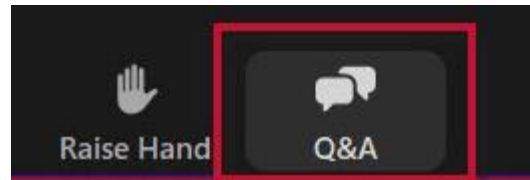
RAA Office Hours

July 29, 2022

Asking Questions

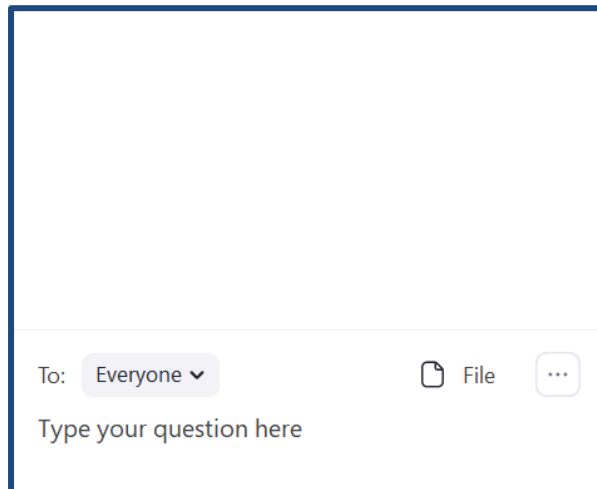
We will be monitoring the Q&A for questions

1



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

2

A screenshot of a Q&A submission form. It features a large white 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 button. At the bottom, there is a placeholder text '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





WELCOME

MEET YOUR FACILITATORS



Tanya Raymond



Natalie Goodman



Jestina Walcott



Amy Mullen

Purpose



Discuss the **FY23 RAFT Program**, including policy changes 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



Fiscal Year 2023 RAFT Policies



RAFT Policy Overview



Notification Reminder

40 mins



Questions



Case Study Menti Activity

15 mins



RAA Support & Resources



FY23 RAFT



FY23: Transition from federally funded disaster relief back to state-funded RAFT

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

RAFT has always been a targeted homelessness prevention program

Pre-pandemic

- Annual budget ~\$21 million
- Required a court summons for eligibility in an effort to serve households closest to homelessness, given limited funds
- Included a small “Upstream RAFT” program that allowed for payment of rent arrears upstream of court, with arrears or a Notice to Quit

During COVID-19


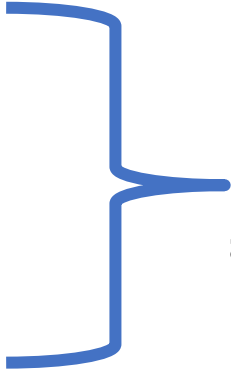
- DHCD expanded the Upstream RAFT program and allowed households to access RAFT and ERAP across with just a Notice to Quit or other proof of arrears

FY23 and Beyond

- As we transition into FY23, we will continue to serve households upstream of court, but will require at least a Notice to Quit for payment of rent arrears



The following policy changes have been made in FY23, effective August 1, 2022:

- 1 **Notice to Quit Required for Payment of Rent Arrears** 
 - 2 **Notice to Quit Considered a Housing Crisis for Movers**
 - 3 **Benefit Cap Increased to \$10,000**
 - 4 **Categorical Income Eligibility for Households in Subsidized Housing**
-  Applies to new and pending applications as of 8/1
- Applies to new applications after 8/1 only

IMPLEMENTATION TIMELINE



As of August 1



Completed
Applications

Applications in
Process

New
Applications

Application Submission Date	Application Processed Date	Notice to Quit (NTQ) Required for Rent Arrears?	Maximum Benefit Limit	NTQ an Eligible Housing Crisis for Movers?	Categorical Income Eligibility for Subsidized Housing?
Before August 1, 2022	Before August 1, 2022	No	Up to \$7,000	No	No
Before August 1, 2022	On or After August 1, 2022	No	Up to \$10,000	Yes	Yes
On or After August 1, 2022	On or After August 1, 2022	Yes	Up to \$10,000	Yes	Yes

To Be Considered an Allowable Notice to Quit Under FY23 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 (if for nonpayment) or the reason for the termination



QUESTIONS



RAFT POLICY OVERVIEW

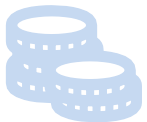
RAFT POLICY OVERVIEW



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

HOMELESSNESS / HOUSING INSTABILITY CATEGORIES (“HOUSING CRISES”)



- | | | | | |
|---|---|------------|---|---|
| ✓ | NOTICE TO QUIT | NEW | ✓ | 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 |



BENEFIT CAP

The maximum benefit limit for RAFT is \$10,000 per household in any rolling 12-month period (effective 8/1/2022)

- 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 \$10,000 within any rolling 12-month period
- RAAs and the RAP Center must perform a “12-month lookback” at any prior RAFT payments in HAPPY in order to determine if an applicant is eligible for additional funds
- The household is limited to the new \$10,000 benefit limit for any new awards approved after 8/1/2022, even if their prior assistance was awarded under the old \$7,000 benefit limit
- **Example:** A household previously received \$7,000 in RAFT on 5/1/2022. The household applies for RAFT again on 9/1/2022. Now the maximum the household can receive is \$3,000.
- ERAP benefits do **not** count toward a household’s \$10,000 RAFT limit



ELIGIBLE USES OF FUNDS + DETERMINING BENEFITS



RAFT MAY BE USED FOR

- ✓ Rent arrears
- ✓ One (1) prospective rent payment (stipend)
- ✓ Start-up costs (first, last, security)
- ✓ Moving costs (up to \$5,000)
- ✓ Utility arrears (minimum required to get service restored or protected)
- ✓ Furniture (up to \$1,000)



Eligible households may access up to \$10,000 if the funds resolve their current housing crisis, even if there is not a guarantee of future sustainability

- **Example:** John owes \$12,000. John provides the RAA with a commitment letter from a local fund verifying that John's household will be receiving \$2,000 in assistance toward the amount owed. The RAA *can* move forward with processing the remaining request of \$10,000.
- **Example:** Jane applies for RAFT and owes \$16,000. Upon review of the file, the RAA determines that \$10,000 from RAFT will not resolve the present housing crisis. Jane does not have a plan for the remaining \$6,000 balance. The RAA *cannot* approve this applicant.
- **Example:** Ron applies for RAFT to assist with \$10,000 in arrears. Ron previously received \$2,000 from RAFT in 12/2021, meaning he can only get \$8,000 now. Ron submitted verification outlining a payment plan with his landlord to gradually cover \$2,000 of the amount owed. In this case, RAFT *can* cover the remaining \$8,000 as it resolves the crisis.

These cases assume all other eligibility criteria are met.

The new stipend policy from April 2022 remains in effect in FY23

- Households may receive one (1) stipend equal to full monthly rent if they meet the following criteria:
 - 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
- Rental stipend should always equal one month’s rent, unless the household does not have enough funds left over before hitting the maximum benefit amount (\$10,000)
 - In these cases, the household should receive the difference between \$10,000 and the arrears/moving costs award
 - Example:
 - ✓ Monthly rent is \$1,500
 - ✓ Household is approved for \$9,000 in arrears
 - ✓ Household cannot receive a \$1,500 stipend because $\$9,000 + \$1,500 = \$10,500$ (higher than maximum benefit limit)
 - ✓ Household is therefore approved for \$9,000 in arrears and \$1,000 for a stipend

*Household may also receive one stipend if they communicate to the RAA/RAP Center that they need future rent assistance, even if they did not select that option on the application. This communication should be documented in the client file.

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

- If more than 6 months are owed, RAA should select the months when there was a demonstrated, eligible crisis and good cause



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*)



INCOME VERIFICATION

 Categorical income eligibility through **MassHealth and/or DTA** verification

 Categorical income eligibility through **subsidized housing** income verification **NEW**

 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**



REQUIRED DOCUMENTATION

REQUIRED DOCUMENTATION



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

RAAs and the RAP Center must verify the “payee” (i.e., landlord or company listed on the W-9 and the person to whom a check or ACH deposit is addressed) is the person listed in a third-party property ownership database such as an assessor or deeds database. RAAs/RAP Center cannot rely solely on proof of ownership provided by the owner.

HOUSING CRISIS LIST



HOUSING CRISIS	VERIFICATION (EXAMPLES)
Notice to Quit	<ul style="list-style-type: none"> ▪ Notice to quit that meets criteria discussed on slide 13
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



HAPPY REPORTING

Required Fields for RAFT Happy Data Entry

For RAFT, use increment 2

INITIAL DATA

- Type of Action
- Effective date of action
- Tenant ID
- Address
- Phone Number
- Email Address
- Language
- Agency
- Housing Program
- Case Worker
- Increment
- Housing Type

HOUSEHOLD MEMBERS

- Last Name
- First name
- Date of birth
- Relationship
- Ethnicity
- Race
- Social Security Number (If Applicable)

UNIT DATA

- Unit address

OWNER

- Property owner / payee

PROGRAM

- Start Date
- End date
- Central App ID #
- Monthly Rent
- Total arrearage
- Application Date
- Approval/denial date
- # months covered by arrearage
- Housing crisis
- Income Tier
- RAFT status
- Hardship during COVID?
- Ineligible reason (if applicable)

TRANSACTIONS

- Check date
- Payee
- Payment type
- Amount
- Utility account in memo line (if applicable)

RAFT PROGRAM TAB



Dashboard

Tenants

Lists

Reports

Settings

T88610 - Testy McTesterson - Pending

1 found | 160951 total

Note

History

Find

Print

Initial Data

Household

Unit Data

Owner

Eligibility

TTP

Program

FSS/WTW

Portability

Transactions

Documents

TEXT

Enter the monthly rent (client portion if subsidized)

Central App Application #

Fake1234

Always enter Central app ID # (one program line per app)

Always enter the date the tenant was approved (should not be in the future)

NUMBER

Monthly rent

1500

Total arrearage amount, if any

4500

Enter the total arrearage (even if more than we can cover)

VALUE LIST

Housing Crisis

Income

Arrearage # Months Paid

EVIC

30-50%

C 3

DATE

Approval/Denial Date

7/25/2022

Application Date

6/1/2022

RAFT status

Hardship during COVID?

A

Yes



NOTIFICATIONS



When should applicants be notified for application status changes?

Applicants must be notified in writing by email or mail using the Time Out or Denial Letter at the below status changes. *Advocates must be notified at the same identified status change points as the applicant if they have checked the box for consent to communicate on behalf of the applicant.*

- Receipt of application
- Upon review, if there is missing documentation
- Upon application close-out or denial, stating reason
- Upon approval, copying the tenant on landlord terms of agreement to participate

Evidence of the notifications to the applicants, landlords and other payees must be maintained in the files for audit purposes.



QUESTIONS



CASE STUDY

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 **5327 2525** 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



Jennifer

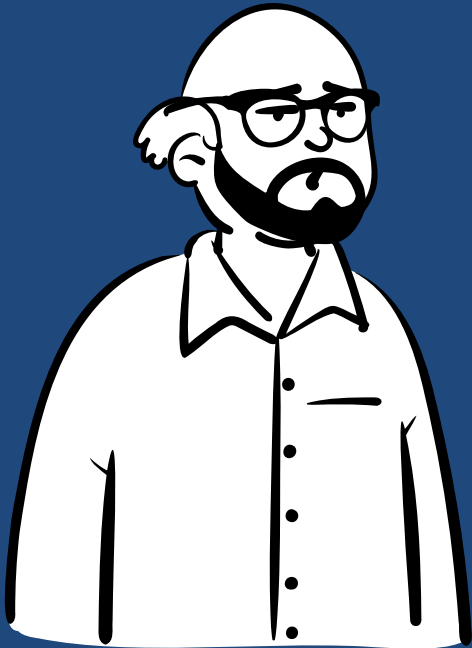
Scenario:

My name is Jennifer. I live in an apartment in Fall River where the rent is \$1,300 a month. I have been renting this apartment for 4 years now. I do not have a voucher or any housing subsidy. I applied for RAFT on August 3, 2022.

I owe \$3,900 to my landlord. He sent me an email saying that I owe \$3,900 and that if I don't pay soon, he will send me a Notice to Quit.

My landlord asked me to pay by the weekend or move out.

Am I eligible for RAFT?



Frank

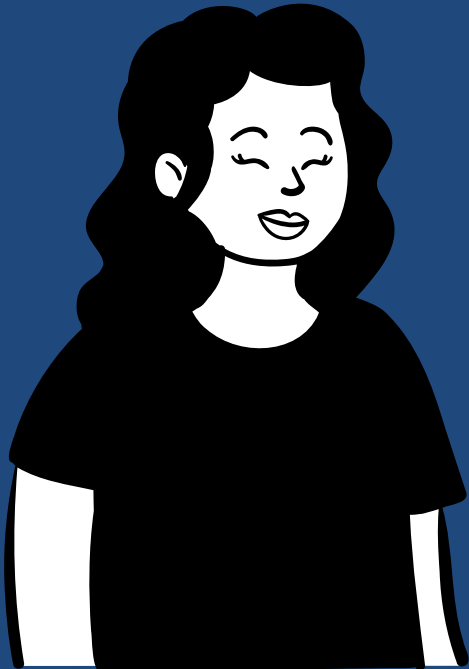
Scenario:

My name is Frank. I live in an apartment in Boston where the contract rent is \$2,500 a month. I have a Section 8 voucher and my rent share is \$545. The housing authority who administers my voucher pays the landlord the difference of \$1,955 every month.

I owe \$4,905 to my landlord because I haven't paid for the last 9 months. I didn't pay because I lost my job so I couldn't afford the rent anymore. I applied for RAFT to pay off the rent on August 15.

My landlord has sent me a Notice to Quit asking me to pay the \$4,905 within 14 days. I cannot afford to pay it.

Am I eligible for RAFT?



Wendy

Scenario:

My name is Wendy. I live in an apartment in Springfield where my rent is \$1,500 a month. My landlord just let me know that they are selling my unit and the new owner plans to live in the unit as an owner-occupant.

My landlord and the new owner will close on the unit in a month and a half, so my landlord has given me a 30 day Notice to Quit. They say I am an excellent tenant, but they have no choice to make me move.

I have found a new unit in Chicopee and I can move in a month, but I need help paying first, last, security, and moving expenses. I applied for RAFT on August 10 to help with these expenses.

Am I eligible for RAFT?



RAA SUPPORT

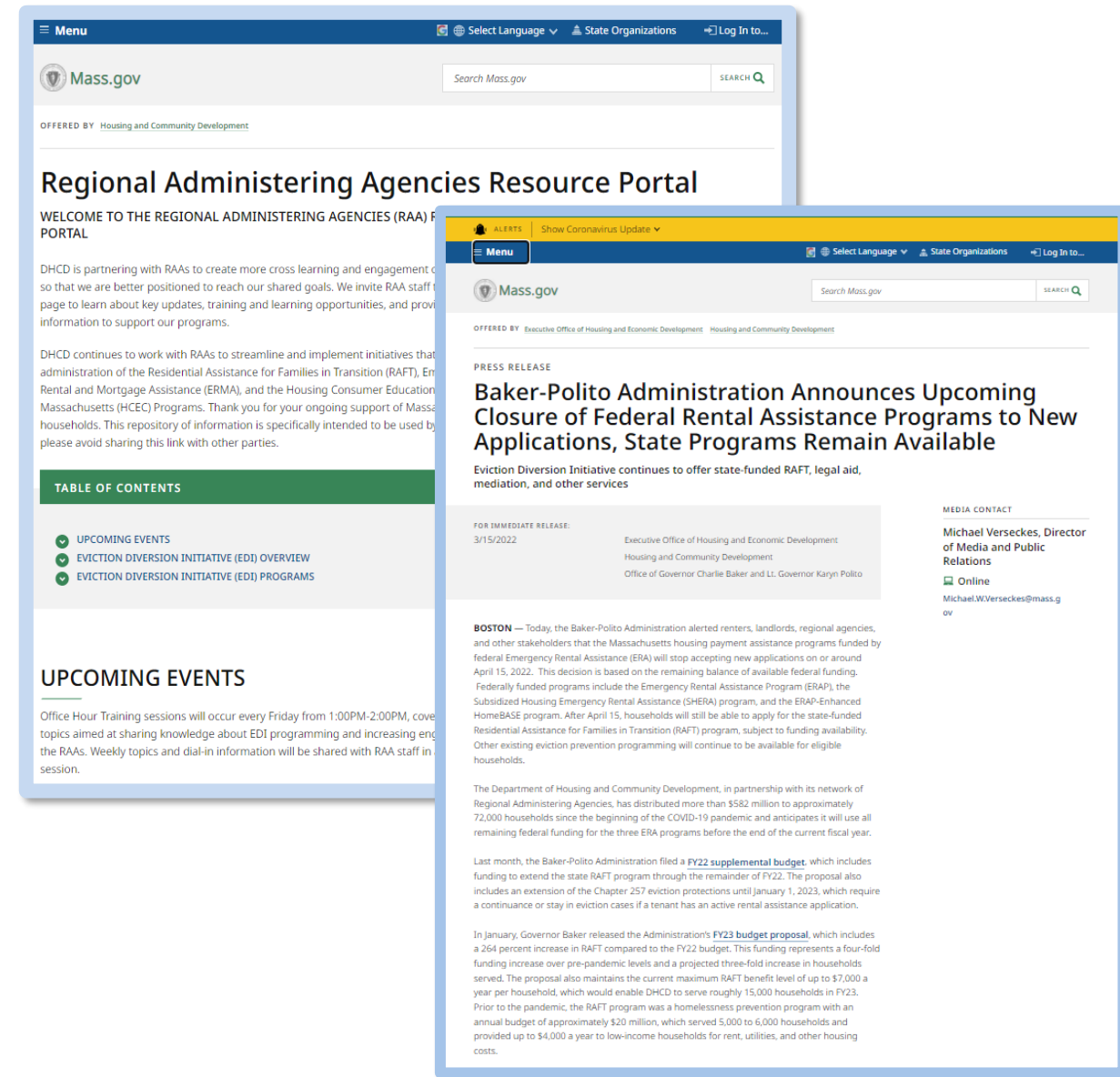
1

[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 that provide a policy overview and concise program guidance.



The screenshot displays the RAA Resource Portal website. The top navigation bar includes a 'Menu' button, a 'Select Language' dropdown, 'State Organizations', and a 'Log In to...' link. The main header features the 'Mass.gov' logo and a search bar. The page is titled 'Regional Administering Agencies Resource Portal' and is offered by 'Housing and Community Development'. The content area includes a welcome message, a paragraph about DHCD's partnership with RAAs, and a 'TABLE OF CONTENTS' section with links to 'UPCOMING EVENTS', 'EVICTION DIVERSION INITIATIVE (EDI) OVERVIEW', and 'EVICTION DIVERSION INITIATIVE (EDI) PROGRAMS'. A 'PRESS RELEASE' section is also visible, titled 'Baker-Polito Administration Announces Upcoming Closure of Federal Rental Assistance Programs to New Applications, State Programs Remain Available'. The release text states that the Baker-Polito Administration alerted renters, landlords, regional agencies, and other stakeholders that the Massachusetts housing payment assistance programs funded by federal Emergency Rental Assistance (ERA) will stop accepting new applications on or around April 15, 2022. It also mentions that the Department of Housing and Community Development, in partnership with its network of Regional Administering Agencies, has distributed more than \$582 million to approximately 72,000 households since the beginning of the COVID-19 pandemic. The release further notes that the Baker-Polito Administration filed a FY22 supplemental budget, which includes funding to extend the state RAFT program through the remainder of FY22, and that in January, Governor Baker released the Administration's FY23 budget proposal, which includes a 264 percent increase in RAFT compared to the FY22 budget.



Further Questions

Direct questions to your supervisor and then contact the RAA support inbox (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.



QUESTIONS

THANK YOU!

