10.23.2025 RAA RAFT Office Hours Q&A Clarifications

1) Should RAAs use WageMatch to verify income even though its data is outdated by one quarter?

If an applicant reports that they are employed on their application, and does not provide paystubs, the RAA should then wage match the applicant and go by the last quarter's amount listed on the WageMatch results document. If the WageMatch shows that they were over 50% AMI last quarter, *before* denying for exceeding income limits, the RAA should request updated paystubs/documents from the applicant. If they are unable to provide updated paystub documents, they should then be denied for exceeding income based on the WageMatch results.

2) What denial reason should be used if a household has not used the full $7,000, or is a subsidized household and has already been approved for a full 6 months of arrears, and the available amount of funding cannot solve their current crisis?

This would be a great example of a situation where the denial reason "Other" should be used. We don't want to deny them and say "No eligible housing crisis", since the applicant is applying with a crisis, but since RAFT cannot solve the crisis with the limited funding left available to the applicant, we should use "Other" and detail in the denial email that RAFT cannot currently solve the crisis due to the lack of funding available to the household currently.

3) If a client is reporting zero income, can any RAA ask for a zero-income certification document to be signed?

A separate document is not needed to certify zero-income, a signed application itself would be the certification as the applicant certifies on their RAFT application that they are zero income, under the penalties of perjury.

Per page 21 of the admin plan - Households who have zero income or are paid in cash may have their income verified through self-certification. The RAA must document that they attempted to check all of the above income sources before allowing self-certification. Self-certification is a last resort, available only if the household is confirmed to not have any income using all of the income verification methods listed above (DTA/MassHealth, Wage Match, UI Online, third-party income documentation).