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# Residential Assistance For Families in Transition (RAFT) Policy Guidelines FAQ

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# RAFT FAQs

This document provides an overview of key RAFT policy guidelines that govern the RAFT program. Additional guidance may be forthcoming from DHCD as needed.

## RAFT Policy Update

### 1. What are the key changes introduced to the RAFT Policy Administration Plan that are effective as of January 11, 2021?

- a. During the Massachusetts state of emergency, the maximum benefit level has been increased from \$4,000 to \$10,000 for all eligible households including households at risk of homelessness and households moving into new housing
- b. Sustainability requirements no longer in effect
- c. Simplified housing crisis list
  - Pre-court rental assistance
  - Eviction
  - Doubled up/overcrowding
  - Health & safety
  - Pre-foreclosure mortgage assistance
  - Foreclosure
  - Domestic violence
  - Fire/flood/natural disaster
  - Utility shutoff
  - Other crisis that will result in imminent housing loss
- d. Expansion of all housing crisis types to all eligible households
- e. Consolidation of Upstream and Standard RAFT into one program and payment increment
- f. Decoupling of HomeBASE and RAFT combined maximum benefit limit
- g. Automatic income eligibility for DTA/MassHealth recipients
- h. Streamlined approval processes

### 2. Will policy guidelines apply only to new applications coming in after January 11, 2021 (effective date of new policy updates) or will the guidelines apply to all applications in the queue?

Changes are effective for all applications in the queue, regardless of their submission date.

- 3. Do you anticipate further extension of the COVID RAFT enrollment period, based on the latest \$25 billion in new funds from the most recent Federal stimulus package?**

As of right now, the last COVID RAFT applicants will be those who are approved on or before June 30, 2021 and the latest that COVID RAFT payments can be scheduled is December 31, 2021.

## **Increased RAFT Limit to \$10,000**

- 4. Can the \$10,000 limit be applied to all types of RAFT cases, including utilities, moving costs, etc.?**

Yes, RAFT funds apply to all of the aforementioned cases.

The \$10,000 maximum benefit is no longer limited to households affected by COVID and it is no longer limited to households who are renting. Anyone who is eligible for RAFT is eligible for up to \$10,000, whether to stay in their current housing or to move into new housing, and whether they are a renter, homeowner, or currently experiencing homelessness.

- 5. Do households still need to prove future housing sustainability to be approved for RAFT under new guidance?**

No, sustainability requirements are no longer in effect. The “6-month rule” to access the \$10,000 benefit and the “*presumption of future sustainability*” to access RAFT have been removed. DHCD feels it would be challenging to correctly predict future housing sustainability during a time of such widespread uncertainty.

- 6. If an applicant with a subsidy used \$4,000 funding for arrears and utilities in July and has since fallen behind on rent, would they now be eligible for additional funds due to the new \$10,000 limit?**

Yes, the applicant could reapply for RAFT funding and receive additional funds, up to the \$10,000 limit in a rolling 12-month period.

- 7. Do prior HomeBASE payments factor into a RAFT benefit determination still?**

There is not currently a maximum combined benefit limit between HomeBASE and RAFT. However, families currently in their 12-month HomeBASE benefit period are only eligible for RAFT if they are experiencing an eligible housing crisis and if their full HomeBASE benefit has already been expended. Households may not be actively receiving funds from HomeBASE and RAFT at the same time (i.e. RAFT cannot pay a monthly stipend on top of a HomeBASE monthly stipend).

**8. Is there a certain number of months a market rate applicant can receive stipends?**

There is not currently a limit, except that the last stipend payment for Standard RAFT is June. COVID RAFT can be used through December 2021 if necessary, based on need determination. DHCD may be providing additional stipend guidance shortly. As always, stipends may only be approved if the household's income alone is not sufficient to pay their rent along with their other necessary expenses.

**9. Can stipend payments be disbursed after June 2021 for COVID RAFT?**

Yes, COVID RAFT approvals can occur through June 2021, and payments can continue through December 2021.

## **Rental and Mortgage Arrears**

**10. Can an applicant use RAFT funds to pay both arrears in current housing as well as moving expenses to a new home?**

No, the applicant must decide if they want to stay in current housing or use RAFT funds for moving expenses.

**11. Does the \$10,000 limit apply to mortgage arrears?**

Yes, all eligible households, including homeowners, have access to RAFT funds up to \$10,000 to resolve their housing crisis.

**12. Will the \$10,000 RAFT benefit be considered income?**

As with the old \$4,000 benefit, payments are only made to property owners or vendors. Rental payments are considered income for property owners. Although DHCD is not aware of any subsidy or benefit programs where receipt of RAFT paid to the owner or a vendor would be considered income for the participant, participants should refer to specific program guidelines.

**13. Will RAFT provide funds for arrears to an applicant's former residence (either post-eviction or post-relocation)?**

No, RAFT funds must be used for an applicant's current place of residence or new place of residence. RAFT cannot pay for arrears for a prior residence unless those arrears are currently preventing them from immediately moving into a viable housing situation.

**14. Can an applicant reapply for RAFT if the applicant experiences mortgage or rental arrears again?**

An applicant can reapply for RAFT via the same application if the applicant experiences another housing crisis. The applicant should fill out the application again if they have not received the allotted \$10,000 within any rolling 12-month period.

## Landlords

**15. How can the program incentivize landlords to not evict tenants after receiving RAFT for arrears?**

Landlords/owners will continue to sign a contractual document and agree not to evict for any payments provided by RAFT. The landlord may still evict after the RAFT payment is received if the tenant does not pay any future rent due.

**16. If the property is paid for, but the homeowner is behind on the property taxes, can RAFT funds be used to pay back property taxes?**

Yes, a homeowner can use RAFT funds to pay back property taxes.

**17. What is to stop a landlord from evicting a tenant as soon as they receive payment for arrears?**

The Owner's contract has explicit language around arrears and RAFT payments. Landlords may not evict for any arrears covered by the RAFT payment.

## Emergency Rental and Mortgage Assistance (ERMA)

**18. How will the ERMA program be impacted by policy updates to RAFT?**

ERMA program guidance is separate from the RAFT program guidance, but as of January 12, the ERMA limit has increased to \$10,000 as well, with some restrictions around stipend length. Refer to the ERMA Administrative Plan and policy memos for more guidance. Households are limited to no more than \$10,000 from RAFT or ERMA in any rolling 12-month period.

## Application Documents

**19. Do applicants need to provide a letter that outlines their financial crisis/situation to be deemed as impacted by COVID-19?**

Applicants are not required to submit documentation to support their financial crisis. Applicants being paid out of COVID RAFT must self-certify on the application that their financial hardship is related in some way to COVID-19. The self-certification alone, on the application, is sufficient.

**20. Is an applicant required to submit a Social Security Card in support of their application?**

An applicant is not required to submit a Social Security Card when submitting a RAFT application. The applicant will be required to provide their Social Security Number (SSN) if the applicant has been issued a SSN.

**21. Do letters from a healthcare provider provide sufficient proof of health and safety impacts?**

A letter from a healthcare provider can provide sufficient proof of health and safety impacts. "Health and safety" is a broad housing crisis and documentation will be reviewed to determine whether there is a housing crisis causing risk of homelessness.

**22. Can the applicant provide proof of MassHealth/DTA directly or can this only be verified by MassHealth and DTA?**

If an applicant submits proof of MassHealth/DTA with their application, then this documentation can be used to determine income eligibility.

**23. Is proof of housing still required?**

Yes, proof of housing documents are required which might be a lease, tenancy at will agreement, or other document verifying proof of housing.

## **Department of Transitional Assistance (DTA) and MassHealth Benefits Income Eligibility**

**24. If a member of the household receives DTA and/or MassHealth benefits, is the household income eligible for RAFT funds?**

Yes, if any member of the household receives DTA and/or MassHealth benefits, then the entire household is deemed income-eligible for RAFT funds.

**25. If an applicant is not receiving DTA or MassHealth benefits, but an individual in their household is receiving benefits, is the applicant income eligible for RAFT funds?**

Yes, if any member of the household receives DTA or MassHealth benefits then the entire household is income eligible for RAFT funds. The household still would need to prove that they have a housing crisis.

**26. If a household is on MassHealth and they've been verified, but their income is over 60% AMI, are they still eligible for up to 10K solely because they have DTA/MassHealth benefits?**

Yes, the emergency regulation allows the RAFT program to serve all community members enrolled in MassHealth or DTA, regardless of their income (i.e., income exceeds AMI threshold).

**27. Do benefits from other states render an applicant eligible for RAFT funding (i.e., healthcare benefits from another state)?**

No, applicants must receive benefits from Massachusetts to be found automatically income eligible under the regulation. Applicants receiving benefits from another state would not be considered automatically income-eligible unless they were also receiving Massachusetts DTA/MassHealth benefits.

## Stipends

**28. Are applicants eligible for RAFT support if they have no income?**

Yes, applicants are eligible for RAFT support if they are experiencing a housing crisis. There are income maximums (50% AMI or 60% AMI if affected by domestic violence) but there are no income minimums.

**29. Can stipends cover a full month of rent?**

Yes, but the applicant would need to provide sufficient need (i.e., applicant has no income or very low income and has experienced hardship due to other financial obligations).

**30. Do applicants still have to pay 30% of their income toward stipends?**

This remains a guideline but is no longer a requirement.

## Utilities

**31. Can RAFT funds be used to help families with utilities?**

Yes, RAFT funds can be used for utilities if the applicant has received a shutoff notice. Due to the winter moratorium, assistance may not be needed.

## Other

**32. Can an applicant use RAFT funds for a moving truck?**

Yes, RAFT funds can still be used for moving expenses for households who have an eligible housing crisis.

**33. Can an applicant qualify for RAFT funds based on neighborhood safety?**



Applicants will need to provide documentation that will be evaluated to determine if the circumstance rises to the level of a RAFT housing crisis, such as health/safety.

**34. How does a pending RAFT application affect a tenant's eviction case in court?**

A pending RAFT application may delay a tenant's eviction. Per recent legislation, courts must look for four criteria:

- a. The tenant is being evicted solely for non-payment of rent
- b. The eviction is from a residential dwelling (not a commercial unit)
- c. The tenant's non-payment of rent was due to a COVID-19-related hardship
- d. The tenant has a pending application for short-term emergency rental assistance

If all four criteria are met, then the tenant may request that the court delay holding a trial in the eviction case. The length of delay granted is up to the court. In addition, even if a trial has been held, the court will not enter judgment against the tenant, or issue execution of an eviction judgment, for as long as these four criteria remain met. In other words, even if a trial is held, and even if a judgment has been made, the eviction is put "on hold" and the tenant is not immediately forced to vacate.

The above-mentioned legislation is in effect from December 31, 2020 until the end of the COVID-19 state of emergency.