



RAFT FY25 Admin Plan Refresh

EOHLC Office Hours

July 19, 2024

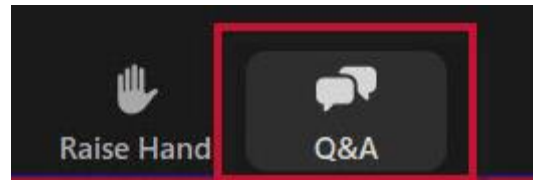


WELCOME

Asking Questions

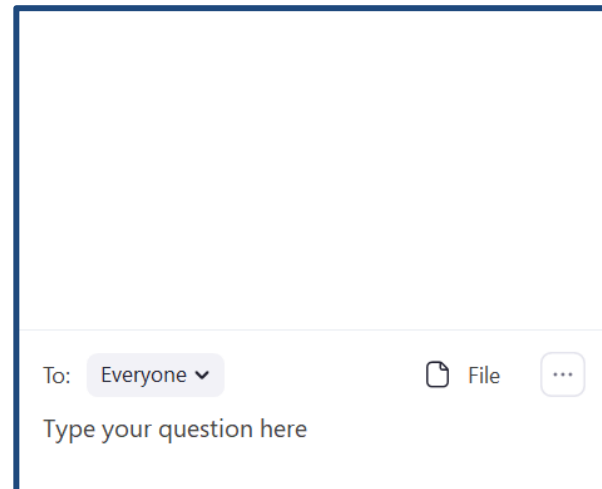
We will be monitoring the Q&A for questions

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, empty 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



- Staffing update from HLC side
- Policy clarification topics:
 - Letter of Intent (LOI)
 - Self Statements
 - Good Cause
 - Furniture/Appliance
 - Payment Plan
 - Tax Credit
- Q&A
- Menti
- RAA Support & Resources

EOHLC Staffing Updates & Portfolio Split



EOHLC Team Member

Jackie Buttaro

Jackie.Buttaro@mass.gov



RAAs

- Hearthway (*formerly BHDC*)
- CMHA
- Metro Housing|Boston
- NeighborWorks
- SMOC
- RCAP

Melissa Donalds

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- CTI
- FCRHRA
- HAC
- LHAND
- Way Finders
- RAP Center

Letter of Intent (LOI) Updates



- As of 7/18 E2E build, any LOI issued will be automatically good for 90 days with no option to extend.
- The language on the LOI letter and issuance email has been updated to include clearer directions for the tenant and Landlord on next steps after a unit has been secured.

Letter of Intent (LOI) Updates Cont.



Massachusetts Executive Office of Housing & Livable Communities

Date of Issuance:

Expiration:

Dear Landlord,

The Massachusetts RAFT (Residential Assistance for Families in Transition) program, administered by the Massachusetts Executive Office of Housing and Livable Communities (EOHLC), is pleased to present this pre-eligibility letter on behalf of (tenant name).

(tenant name) is pre-eligible for moving and rental assistance, potentially including:

- Security deposit, not to exceed one month's rent
- First and last months' rent
- Moving expenses

Once you have agreed to rent to (tenant name), please go to [link](#) and click on 'Apply Now' to open a landlord application to upload the lease agreement, or an intent to rent letter, and provide all necessary documentation needed to process the application.

Use this code _____ to match your application with the tenant's. Once your application and the tenant's application have matched, and a Regional Administering Agency (RAA) has successfully verified the submitted documentation from both applications, the RAA will process the application for approval and payment disbursement to your preferred payment method (i.e. check or direct deposit).

Please note: For the landlord to receive the RAFT funding for the move-in costs, the above steps must be followed by tenant and landlord prior to the expiration date on this pre-eligibility letter. The tenant will also need to follow the instructions that they received via email with their original pre-eligibility letter to complete their portion of the application.

Disclaimer: If the household composition changes between the time that this letter of intent was issued and the move-in application is submitted, this letter of intent is no longer valid. In these cases, the household will need to submit a new RAFT application as a mover and have their income and other eligibility factors re-verified.

This letter expires on the expiration date listed above (90 days from date issued). If this letter has expired, the tenant will need to complete a new RAFT application for pre-eligibility determination. To learn more about the RAFT program please visit our website:

Application #

Dear (Applicant Name),

Your Letter of Intent (LOI) application has been processed to determine pre-eligibility for the RAFT program. We have determined that your household **is** currently pre-eligible to receive RAFT funding to move to a new unit. **Your "letter of intent" is valid for 90 days. If you don't have a new unit within 90 days, you will need to reapply to redetermine RAFT eligibility.**

Attached is a "Letter of Intent" for you to present to potential landlords during your housing search. This letter outlines potential costs that RAFT can cover for the new unit that you find.

Once you have a new unit identified you will need the following:

- a lease in hand (or a written agreement/statement from the landlord that they are intending to rent to your household, that outlines the move-in costs requested to move into the new unit)
- contact information for your landlord (their name, phone number and email address)

Once you are ready to move forward, please click this link, log in to your account, and follow the steps below:

1. Begin the process by clicking the "Resume/Track Status" option under "Application Actions"
2. Click the three dots to the right of your approved application
3. Select "Apply for Assistance" from the options
4. Follow the steps to complete a RAFT move-in application, and please make sure to electronically sign as the last step. You will then be emailed a confirmation with an updated RAFT application number.

Please note: For the landlord to receive RAFT funding for your move-in costs, the above steps must be followed by tenant and landlord prior to the expiration date on your pre-eligibility letter, which is attached. The landlord will also need to follow the instructions on the attached letter to complete their portion of the application.

Disclaimer: If your composition changes between the time that this Letter of Intent was issued and the move-in application is submitted, this Letter of Intent is no longer valid. In these cases, you will need to submit a new RAFT application as a mover and have your income and other eligibility factors re-verified.

Self Statements – Crisis, Income, & Good Cause



- Self statements for homelessness should be accepted after all other attempts for third-party documentation have been exhausted. For households affected by domestic violence, a self-statement may be the only available option to document the housing crisis.
- For income documents, after staff have made all attempts to collect third party income documentation, a self statement may be accepted for income, but please note RAFT staff should NOT be asking for signed zero income statements.
- For good cause for subsidized tenants - after staff have made all attempts to collect third party documentation, a self statement may be accepted as a last resort.
- Please ensure call logs/emails/case comments are logged to show that there were attempts made to obtain third party verification.

Good Cause



<u>Some Good Cause / Hardship Examples</u>	What could that look like?	Examples of Supporting Documents
Unexpected expenses/bills	Applicant had to pay for unexpected bills for themselves or someone in their direct care (examples – medical, car repairs/purchase of new car, funeral expenses, childcare expenses, high utility payments, etc.)	Proof of payment on said bills/invoices. Advocate/third-party letter on how unexpected events affected their ability to pay their rent.
Fewer hours at work than usual	Less hours at work than usual for a short period of time, an unpaid sick leave, missed work due to other circumstances beyond applicants' control	Third party proof as to hours missed at work and why – this could be proof they were out sick from work with a doctors letter stating they needed to be out for a period of time, , and proof from the housing authority or voucher administering agency that this change in hours was not enough to trigger a rent recalculation
Domestic violence	Applicant experienced domestic violence which led them to incur related expenses (example -a hotel stay, replacing damaged furniture, changed locks,	Self-statement of domestic violence or statement from advocate, police report, or any supporting documents they can provide.

	damages to unit or possessions, etc.)	
Disability-related hardship	Applicant experienced a disability-related hardship which directly affected their ability to pay rent.	Verification letter from a medical professional stating that the applicant has a disability and explaining how a disability-related hardship directly affected their ability to pay rent, or Good Cause letter from a Tenancy Preservation Program (TPP) provider agency if the applicant is a TPP client at the time of application. Disclosure of the disability is not required in the supporting document.

TPP Good Cause Letter



- Serves as Good Cause documentation for cases where the applicant is a client of the Tenancy Preservation Program (TPP)
- Will be signed by a TPP Director or similar management position (e.g. Assistant Director)
- Backup documentation available if requested from TPP
- Details will provide enough info to explain how the disability led to nonpayment but will not disclose any protected health info
 - Example: “Mr. Smith’s disability affects his memory, organizational ability, and executive functioning, which led to his nonpayment of rent.”

[TPP Provider Letterhead]

[Date]

Tenancy Preservation Program RAFT Good Cause Form

[Client Name], Application [RAFT application number if available], is a client of [TPP Provider Agency]’s Tenancy Preservation Program (TPP). [Client Name] has a disability which directly affected their ability to pay their subsidized rent for [list months behind] and should be considered good cause for nonpayment. Specifically, [1-2 sentences explaining how the disability directly affected the client’s ability to pay rent; *disclosing the disability is not required*].

TPP has in place a plan to address the nonpayment moving forward, including [plan details, money management, rep payee, other supports, etc.].

Documentation of [Client Name]’s disability and service plan are in the TPP client files and available for review, if requested.

Thank you for your assistance. Please reach out if you have any questions.

[TPP Staff Signature]

[TPP Staff Name]

[TPP Staff Contact Info]

Note that all payment types are contingent on a household first being found eligible for RAFT, including demonstrating an eligible housing crisis. For example, a household may receive furniture assistance, but only if they first document that they are experiencing a housing crisis as laid out in the housing crisis table on pages 5-7.

Case example 1: A household is living in a unit where they and their household members sleep on the floor. The household applies under the crisis “health and safety” and documents the unsafe housing situation (sleeping on the floor) with a doctor’s note. This household would be eligible to use RAFT for furniture.

Case example 2: A household is living with a family friend and can no longer stay. The family friend writes a letter explaining the situation. This household applies under the crisis “doubled up.” The household uses RAFT to move and pay for first, last, security, and furniture for their new apartment. This household would be eligible to use RAFT for furniture.

Case example 3: A household has recently moved into new housing. They spent the majority of their savings on their new apartment and although they have beds and other basics, they do not have enough funds remaining to furnish the apartment. This household would not be eligible to use RAFT for furniture because they are not eligible for RAFT due to not having an eligible housing crisis. However, the RAA may be able to help this household by connecting them with their HCEC or other programs to make a referral to a local furniture bank.

When RAFT cannot cover the full rental arrearage, the RAA needs to determine that the remaining balance will not cause the housing crisis to continue. In most cases, this will mean that a payment plan/statement from the landlord is required. The RAA should obtain a copy of the payment plan. This payment plan/statement must acknowledge the landlord is willing to work out a payment plan with their tenant for the amount RAFT cannot cover. The payment plan is between the landlord and the tenant. There is no EOHLC requirement that the plan needs to be signed by both parties. In addition, it does not need to include the exact breakdown of payments.

In determining whether a LIHTC (“Tax Credit”) unit should be considered subsidized housing, RAFT Agencies should follow the EA rule on LIHTC units: LIHTC units are considered subsidized if the tenant’s portion of the rent is less than 50% of the tenant’s household income. RAFT Agencies should use a household’s gross monthly income when making this determination. Some examples for tax credit situations/calculations are below:

In the example where a household’s gross monthly income is \$2,645 and the monthly rent is \$900, the unit **would** be considered subsidized for RAFT purposes since 50% of the income is \$1,322.50, and the rent amount of \$900 is lower than 50% of the income.

In the example where a household’s gross monthly income is \$2,645 and the monthly rent is \$1,900, the unit **would not** be considered subsidized for RAFT purposes since 50% of the income is \$1,322.50, and the rent amount of \$1,900 is higher than 50% of the income.



QUESTIONS



Menti

Join at menti.com | use code **9315 2587**



RAA SUPPORT/ REMINDERS



Further Questions

Direct questions to your supervisor and then contact [Zendesk](#) 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 the priority drop down option labeled “**URGENT.**”

Best Practice



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

1

[RAA Resource Portal](#)

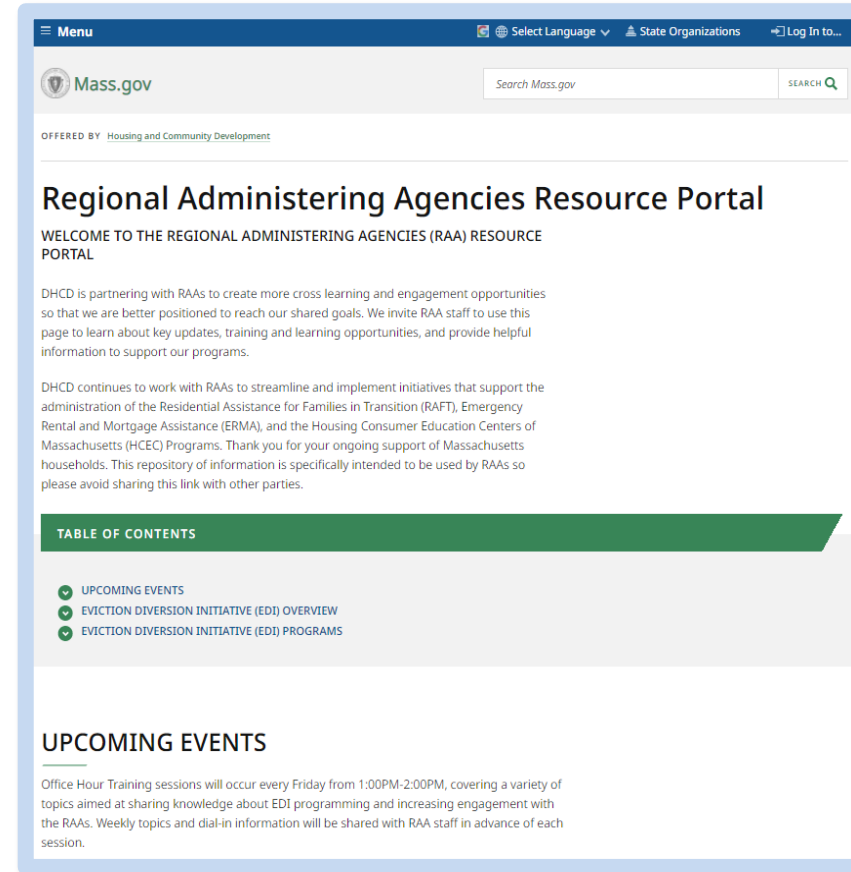
Central resource to provide RAA staff with key updates, training and learning opportunities, and helpful information to support programs

2

[Frequently Asked Questions \(FAQs\)](#) that provide additional, concise program guidance.

3

[Zendesk training materials](#) offer helpful info on processing within E2E/Salesforce



THANK YOU!

