



# RAA RAFT Office Hours

*EOHLC Office Hours*

*Thursday September 25, 2025*



# WELCOME



# ENGAGEMENT BEST PRACTICES

## Asking Questions

**We will be monitoring the chat for questions**

- If at any point throughout today's session you have any questions, please send those in the chat. We will also have two questions breaks during today's session as well.
- You can also raise your hand during our question break if you would prefer to come off mute and share your question verbally



# THIS CALL IS BEING RECORDED





# AGENDA

- FY26 Income Policy Change Refresh
  - FAQ - FY26 Income Policy Changes

*Question break*

- FY26 Admin Plan Updates
  - New denial reason - No Good Cause
  - Time out vs. Denial reminders

*Question break*



# Refresh on FY26 Income Policy Changes & HHH build

- The policy is currently in effect **for all open RAFT applications** households reporting income over 50% AMI must have their income reviewed and verified to be under 50% AMI (or 60% AMI for households affected by domestic violence), regardless of MassHealth/DTA benefit verification status.
- The reported income section has been moved next to the AMI section in HHH
- If income verification is required, all incomes must be verified or rejected in HHH before you can proceed. If any incomes remain Not Verified, staff will receive an error message preventing payments from being generated.

## Income verification required

**MH/DTA result**  
Verified by Automated Service – Green  
+  
**Reported income/AMI**  
*Over 50%*

**MH/DTA result**  
Rejected by Automated Service  
+  
**Reported income/AMI**  
*Over 50%*

**MH/DTA result**  
Rejected by Automated Service  
+  
**Reported income/AMI**  
*Under 50%*

## Income verification *not* required

**MH/DTA result**  
Verified by Automated Service – Green  
+  
**Reported income/AMI**  
*Under 50%*



# FAQ From 9.11.2025 Office Hours

**Q 1:** When do the policy changes go into effect?

**A:** The policy is currently in effect. Beginning on 9/18/2025, HHH began prompting applicable households with new applications to upload income documentation, and RAA processing staff should now see the changes in the staff portal. **As a reminder, this policy change affects all open/pending applications, as well as new applications.**

**Q 2:** If a household's reported income is MH/DTA verified Green and under 50% AMI, but the household uploads income documents to the file, are RAAs required to review the uploaded income documents and verify the income?

**A:** No – if the household is MH/DTA verified green and their reported AMI is under 50%, they are presumed income-eligible for RAFT.

**Q 3:** Is the income limit still 60% AMI for households affected by domestic violence?

**A:** Yes, the income limit is still 60% AMI for households affected by domestic violence. If the household's reported income is under 60% AMI and they are affected by domestic violence, **and** they have a MH/DTA verified green status, they are presumed income-eligible for RAFT.

**Q 4:** Does this change affect households with rental housing subsidies or vouchers if their MH/DTA is rejected and they are over 50% AMI?

**A:** Yes – regardless of MH/DTA verified status, all households must report an AMI that is under 50% AMI to be eligible for RAFT (or 60% AMI for households affected by domestic violence). Households with subsidies or vouchers may still submit their most recent income certification for verification if they are rejected by the MH/DTA match.

**Q 5:** If a household's LOI was approved *before* the policy took effect, with MH/DTA verified green and AMI over 50%, are RAAs required to verify the income when the household converts the LOI?

**A:** No – the original, approved LOI will be honored based on the income eligibility at the time they applied.



# QUESTION BREAK



# FY26 Admin Plan updates

- The FY26 Admin Plan has been released, with some updates, including:
  - Eligible housing crisis clarification: households who have made an agreement to vacate in Housing Court are potentially eligible for RAFT
  - Language updates to some sections, which include:
    - Tax credit clarifications – added clarification to refer to household's reported income to determine LIHTC subsidy or market status for RAFT eligibility
    - Utility clarifications – added clarification regarding frequency of deliverable utilities (oil, propane)
    - Good cause clarifications – added example of household immigration status
    - Added language on page 8, about when & whether landlords have to dismiss a court case after receiving RAFT
  - Addition of a new denial reason, which we'll cover on the next slide.
  - We encourage you to review the full updated FY26 Admin Plan for all changes and updates.



# New RAFT Denial Reason in HHH - "No Good Cause – Subsidized"

- A new RAFT denial reason was added with the HHH build on **9/18/2025** - "No Good Cause – Subsidized"
- This option should be used when a household residing in subsidized housing did not demonstrate good cause for nonpayment of rent, staff should start using this immediately

Reason for Denial

No Good Cause (Subsidized)

Cancel

Save

- The denial reason "Other" should no longer be used when a subsidized household is unable to demonstrate good cause.
- Always select the most accurate and specific denial reason when determining a household is not eligible for RAFT. The 'Other' option should be used rarely—and only when the outcome truly doesn't fit any of the standard program ineligibility reasons



# Timeout vs Denial – Important Differences

## Timeout

- A timeout occurs when a household/landlord was requested to upload **missing documentation** but failed to do so prior to the time-out date given to them.
- Timeouts can happen naturally if an application stays in draft stage for too long, or can be forced when a staff manually times a case out for missing documentation.
- You cannot **appeal a time out**, the household must reapply.

## Denial

- A denial should occur when a household is determined to be **ineligible** for the RAFT program.
- Please ensure when sending denial notices out in HHH, you are clear on **why** the household is being denied – You can edit the email template in HHH to add any additional information as needed.
- When an application is **denied**, the household can appeal within 14 days of their initial denial.



# QUESTION BREAK



## Resources

### [RAA Resource Portal](#)

**Only for RAA staff**, this resource provides key updates, training and learning opportunities, and helpful information to support programs including FAQs.

### [Zendesk Training Materials](#)

**Only for RAA staff**, this resource offers helpful info on processing within HHH/Salesforce

### [RAFT Public Resource and Training Portal](#)

Resources are available for **public** community-based organizations and other partners with information about the RAFT program.



# THANK YOU!

