



Residential Assistance for Families in Transition (RAFT) Policy Overview

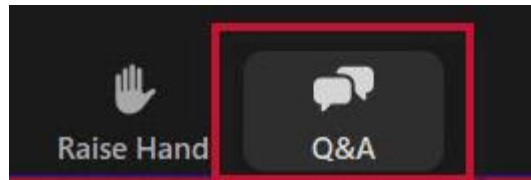
RAA Office Hours

April 8, 2022

Asking Questions

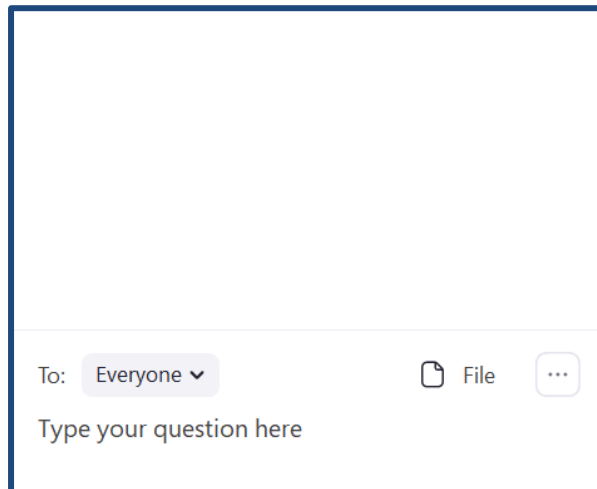
We will be monitoring the Q&A for questions

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 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



Amy Mullen



Jestina Walcott



Natalie Goodman



Tanya Raymond



Berkley Jenkins

Purpose



Discuss **RAFT policy overview** and **provide resources to continue to support community members** through the closure of ERAP

Goal



Provide RAA staff with **guidance and continued support** related to RAFT and other EDI programs

Our Journey Today 1 HOUR



Welcome, Goals, & Objectives

5 mins



ERAP Closure & Return to RAFT



RAFT Policy Overview & Details



HAPPY Reporting

40 mins



Notifications



Case Study

15 mins



RAA Support & Resources



ERAP CLOSURE & RETURN TO RAFT

ERAP CLOSURE GUIDANCE



State leadership announced on March 15 that the Massachusetts housing payment assistance programs funded by the federal Emergency Rental Assistance (ERA) will **stop accepting new applications after April 15, 2022**

The following programs will be impacted by this policy change:

- 1 **ERAP**
- 2 **SHERA**
- 3 **ERAP-Enhanced HomeBASE**

The Central Application will remain open so that households can continue to apply for RAFT

MONTHLY VIEW | HOUSEHOLDS SERVED



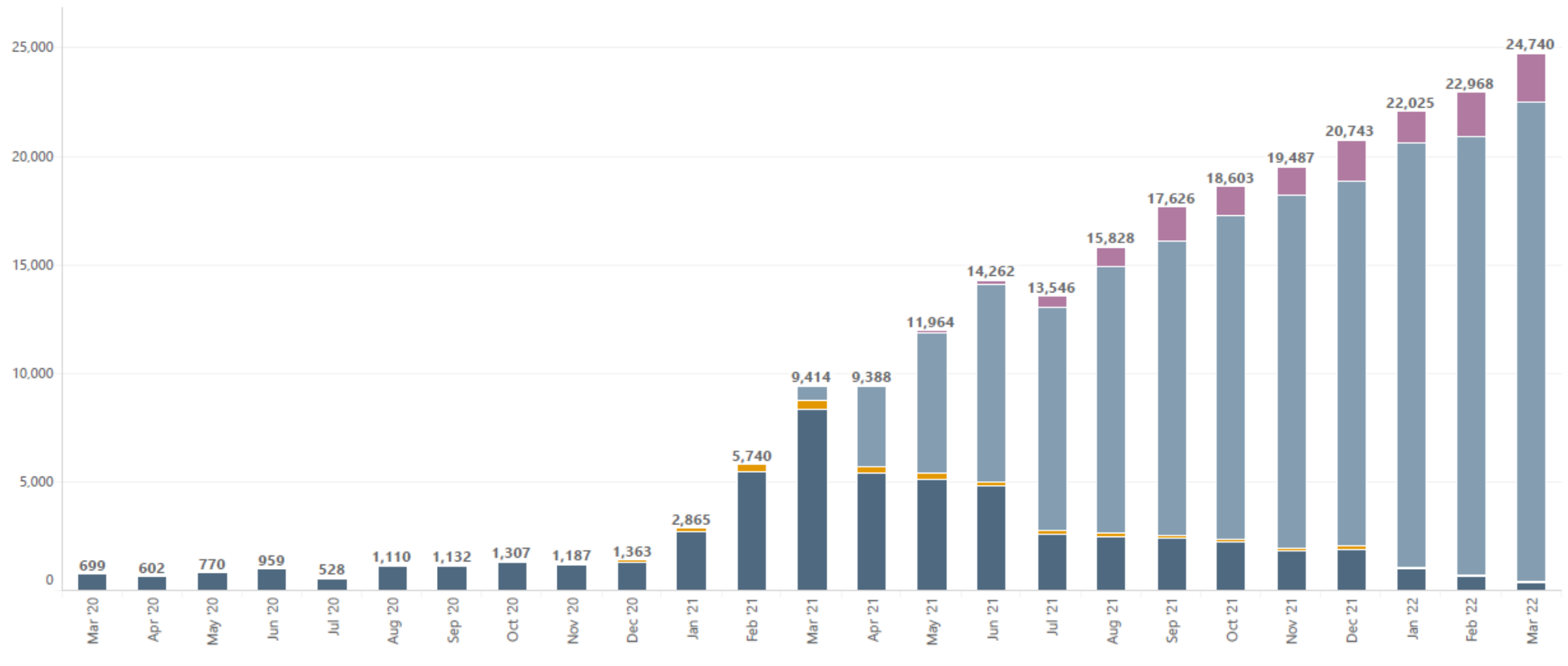
80,178

Total # of Unique Households Served

*8,626 households were assisted with \$40.3M of ERAP (formerly paid by RAFT) prior to official ERAP launch date.

Total Unique Households Served by Month

RAFT ERMA ERAP SHERA



Data source: Self-reported by individual RAAs

Data range: 11/23/2020 - 3/29/2022

Last updated: 3/29/2022

ERAP PROGRAM CLOSURE GUIDANCE



APPLICATIONS RECEIVED ON OR BEFORE APRIL 15, 2022

- ✓ There will be no changes to the Central App until after April 15, 2022
- ✓ RAAs should continue using ERAP whenever possible for all applications received on or before April 15, 2022

APPLICATIONS RECEIVED BEGINNING APRIL 16, 2022

- ✓ Starting at 12:01 AM on April 16, 2022, the Central App will notify applicants of the \$7,000 limit
- ✓ Applications will be stamped with “RAFT” on the application PDF that is generated from the Central App
- ✓ RAFT policy guidance should be referenced when reviewing new applications



RAFT POLICY OVERVIEW

RAFT POLICY OVERVIEW



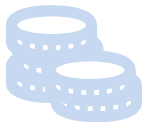
The RAFT rules from January 1, 2022 remain in place related to the following:



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”)



- | | | | |
|---|---|---|---|
| ✓ | PRE-COURT RENTAL ARREARS | ✓ | DOMESTIC VIOLENCE |
| ✓ | EVICTED | ✓ | 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 \$7,000 per household in any rolling 12-month period (effective 1/1/2022)

- Eligible households can receive RAFT in any combination of benefit types and more than once in a given year, as long as the total assistance does **not** exceed \$7,000 within rolling 12-month period (subject to the availability of funds)
- 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 \$7,000 benefit limit for any awards approved after 1/1/2022, even if their prior assistance was awarded under the old \$10,000 benefit limit
- **Example:** A household previously received \$6,000 in RAFT between 10/1/2021 and 12/31/2021. The household applies for RAFT again on 5/1/2022. Now the maximum the household can receive is \$1,000.



ELIGIBLE USES OF FUNDS



RAFT MAY BE USED FOR

- ✓ Rent arrears
- ✓ 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)

FOR HOUSEHOLDS MOVING TO CO-HOUSING SITUATIONS, RAFT MAY COVER

- ✓ Partial rent payments on behalf of primary tenant, paid to landlord
- ✓ Utility payments on behalf of primary tenant, paid to utility company



Eligible households may access up to \$7,000 if the funds resolve their current housing crisis, even if there is not a guarantee of future sustainability

- **Example:** John owes \$9,000. 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 \$7,000.
- **Example:** Jane applies for RAFT and owes \$13,000. Upon review of the file, the RAA determines that \$7,000 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 \$7,000. Ron previously received \$2,000 from RAFT in 12/2021. 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 \$5,000 as it resolves the crisis.

These cases assume all other eligibility criteria are met.



Effective April 15, 2022, RAFT has a new policy for stipends

- 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 (\$7,000)
 - In these cases, the household should receive the difference between \$7,000 and the arrears/moving costs award
 - Example:
 - ✓ Monthly rent is \$1,500
 - ✓ Household is approved for \$6,000 in arrears
 - ✓ Household cannot receive a \$1,500 stipend because $\$6,000 + \$1,500 = \$7,500$ (higher than maximum benefit limit)
 - ✓ Household is therefore approved for \$6,000 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.

Stipend payments may cross fiscal years. RAAs may award a July stipend for a June approval

There are some additional rules for RAFT for households who have income-based rental subsidies (Section 8, MRVP, public housing, etc.)



Households with income-based rental subsidies *cannot* receive payment for more than six months of rent arrears



Households residing in subsidized housing must demonstrate good cause for nonpayment



QUESTIONS



INCOME VERIFICATION

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

 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

HOUSING CRISIS LIST



HOUSING CRISIS	VERIFICATION (EXAMPLES)
Pre-court rental arrears (at least 1 month of arrears required)	<ul style="list-style-type: none">▪ Notice of rent issued by landlord with amount owed▪ Rent ledger showing unpaid rent▪ Notice to quit
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



T88610 - Testy McTesterson - Pending

1 found | 146506 total

NoteHistoryFindPrint

Initial DataHouseholdUnit DataOwnerEligibilityTTPProgramFSS/WTWPortabilityTransactionsDocuments

TEXT

Enter the monthly rent (client portion if subsidized)

Central App Application #Fake1234

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

NUMBER

Monthly rent1500*

Total arrearage amount, if any4500*

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

VALUE LIST

Housing CrisisPCRA*

Income30-50%*

Arrearage # Months Paid3

Enter the arrearage # months paid (full or partial)

DATE

Approval/Denial Date3/15/2022*

Application Date1/20/2022*

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

RAFT statusA*

Hardship during COVID?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



Jennifer Lopez

Scenario:

My name is Jennifer Lopez. 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 April 20, 2022.

In January I had unexpected medical bills and my hours were cut at work. I get food stamps from DTA, but I still didn't make enough money after my hours were cut to be able to afford my rent and other expenses.

I was able to pay \$900 toward the rent in February but could not make any payments in March or April, so I owe \$3,000 to my landlord.

My landlord has not sent me a court notice, but he has left a notice at my door saying that if I don't pay within fourteen days, he will bring me to court.

Am I eligible for RAFT?

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 **3757 2532** 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



RAA SUPPORT, READINESS, & NEXT STEPS

In advance of this policy shift, DHCD will host RAFT trainings to provide policy guidance and refreshers for RAA staff. These sessions will be recorded.



RAFT Q&A | Friday, April 15, 2022 | 1:00 PM – 2:00 PM



RAFT Q&A | Friday, April 22, 2022 | 1:00 PM – 2:00 PM

1

[RAA Resource Portal](#)

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

2

FAQs and Reference Guides

Frequently asked questions that provide a policy overview and concise program guidance. This document will be uploaded to the RAA Resource Portal in advance of 4/15.

Additional reference guides will be created for bite-sized RAFT information.



Regional Administering Agencies Resource Portal

WELCOME TO THE REGIONAL ADMINISTERING AGENCIES (RAA) PORTAL

DHCD is partnering with RAAs to create more cross learning and engagement so that we are better positioned to reach our shared goals. We invite RAA staff to page to learn about key updates, training and learning opportunities, and provide information to support our programs.

DHCD continues to work with RAAs to streamline and implement initiatives that administration of the Residential Assistance for Families in Transition (RAFT), Emergency Rental and Mortgage Assistance (ERMA), and the Housing Consumer Education (HCEC) Programs. Thank you for your ongoing support of Massachusetts households. This repository of information is specifically intended to be used by please avoid sharing this link with other parties.

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- EVICTION DIVERSION INITIATIVE (EDI) OVERVIEW
- EVICTION DIVERSION INITIATIVE (EDI) PROGRAMS

UPCOMING EVENTS

Office Hour Training sessions will occur every Friday from 1:00PM-2:00PM, covering topics aimed at sharing knowledge about EDI programming and increasing engagement with the RAAs. Weekly topics and dial-in information will be shared with RAA staff in session.

PRESS RELEASE

Baker-Polito Administration Announces Upcoming Closure of Federal Rental Assistance Programs to New Applications, State Programs Remain Available

Eviction Diversion Initiative continues to offer state-funded RAFT, legal aid, mediation, and other services

FOR IMMEDIATE RELEASE:
3/15/2022

Executive Office of Housing and Economic Development
Housing and Community Development
Office of Governor Charlie Baker and Lt. Governor Karyn Polito

MEDIA CONTACT
Michael Verseckes, Director of Media and Public Relations
Online
Michael.W.Verseckes@mass.gov

BOSTON — Today, 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. This decision is based on the remaining balance of available federal funding. Federally funded programs include the Emergency Rental Assistance Program (ERAP), the Subsidized Housing Emergency Rental Assistance (SHERA) program, and the ERAP-Enhanced HomeBASE program. After April 15, households will still be able to apply for the state-funded Residential Assistance for Families in Transition (RAFT) program, subject to funding availability. Other existing eviction prevention programming will continue to be available for eligible households.

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 and anticipates it will use all remaining federal funding for the three ERA programs before the end of the current fiscal year.

Last month, the Baker-Polito Administration filed a **FY22 supplemental budget**, which includes funding to extend the state RAFT program through the remainder of FY22. The proposal also includes an extension of the Chapter 257 eviction protections until January 1, 2023, which require a continuance or stay in eviction cases if a tenant has an active rental assistance application.

In January, Governor Baker released the Administration's **FY23 budget proposal**, which includes a 264 percent increase in RAFT compared to the FY22 budget. This funding represents a four-fold increase over pre-pandemic levels and a projected three-fold increase in households served. The proposal also maintains the current maximum RAFT benefit level of up to \$7,000 a year per household, which would enable DHCD to serve roughly 15,000 households in FY23. Prior to the pandemic, the RAFT program was a homelessness prevention program with an annual budget of approximately \$20 million, which served 5,000 to 6,000 households and provided up to \$4,000 a year to low-income households for rent, utilities, and other housing costs.



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!

