



Residential Assistance for Families in Transition (RAFT) Overview & Q&A Session

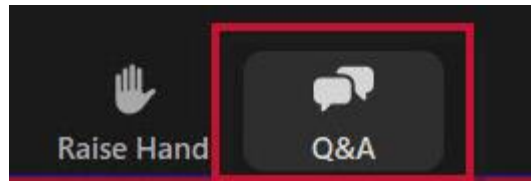
RAA Office Hours

May 20, 2022

Asking Questions

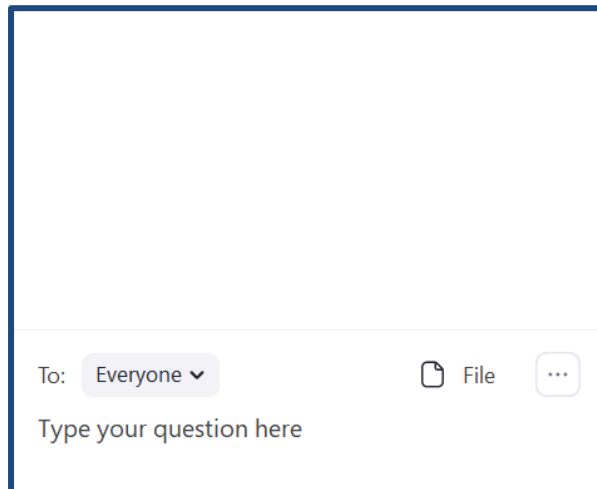
We will be monitoring the Q&A for questions

1



Click “Q&A” to submit a question (or “Raise Hand” to share a verbal question at designated breaks)

2



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 **answer questions to continue to support community members** with administering RAFT

Goal



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

Our Journey Today

I HOUR



Welcome, Goals, & Objectives

5 mins



Menti Poll

20 mins



Helpful Reminders | ERAP to RAFT



RAA Support & Resources



RAFT Policy Overview & Details

35 mins



Questions

WE WANT TO HEAR FROM YOU! *MENTI LIVE POLLS*



Future Office Hour meeting time and topics

How to Participate

1. Go to **Menti.com** on your smartphone or computer browser.
2. Enter the code **18 83 72** into the field shown to the right



Please enter the code

12 34 56

Submit

The code is found on the screen in front of you



IMPORTANT REMINDERS

APPLICATIONS RECEIVED ON OR BEFORE APRIL 15, 2022

- ✓ RAAs should continue using ERAP whenever possible for all applications **received on or before April 15, 2022**
- ✓ Applications submitted on or before April 15, 2022 should be considered for ERAP and (if ERAP-eligible) processed following ERAP guidelines

APPLICATIONS RECEIVED BEGINNING APRIL 16, 2022

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

RAFT PROGRAM RESOURCES



1

[RAA Resource Portal](#)

Link to central resource that provides RAA staff with key updates, training and learning opportunities, and helpful information to support programs

2

[Frequently Asked Questions](#)

Link to frequently asked questions that provide a policy overview and concise program guidance

3

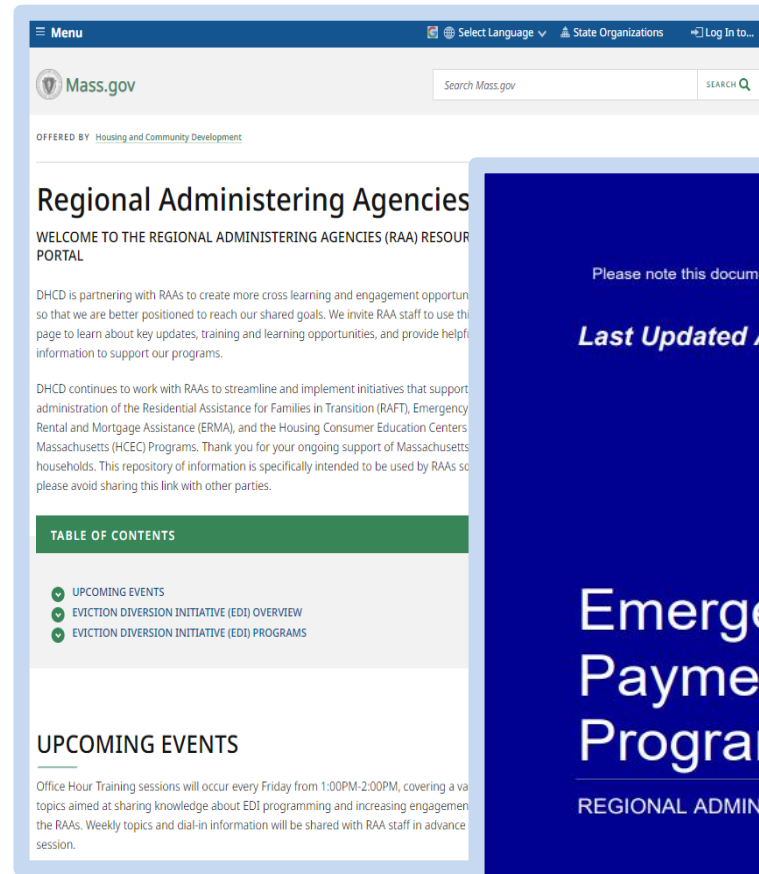
[RAA Office Hours 04.15.2022](#) [RAFT Q&A](#)

Link to recording for first question and answer session

4

[RAA Office Hours 04.08.2022](#) [RAFT Refresher](#)

Link to recording for RAFT refresher training providing and overview of RAFT policy



Please note this document will be updated as information becomes available

Last Updated April 11, 2022

Emergency Housing Payment Assistance Program FAQ

REGIONAL ADMINISTERING AGENCIES





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 |
| ✓ | EVICTION | ✓ | FIRE/FLOOD/NATURAL DISASTER |
| ✓ | DOUBLED UP AND MUST LEAVE/OVERCROWDING | ✓ | UTILITY SHUTOFF |
| ✓ | HEALTH & SAFETY | ✓ | OTHER CRISIS THAT WILL RESULT IN IMMINENT HOUSING LOSS |



QUESTIONS | ELIGIBILITY



ELIGIBLE USES OF FUNDS

ELIGIBLE USE OF FUNDS



UP TO \$7,000 PER HOUSEHOLD 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.

These cases assume all other eligibility criteria are met.

Reminders regarding RAFT applicants with income-based rental subsidies (e.g. 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

- Good cause is required for assistance with arrears only, not other benefit types



For RAFT, first and last month's rent are *not* considered stipends or prospective rent

- Thus, moving households with income-based rental subsidies can receive first, last, and security deposit with RAFT (*this differs from ERAP*)



QUESTIONS | ELIGIBLE USES OF FUNDS



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

Reminder: Households who received the maximum ERAP benefit (ie. 18 months of rental assistance or \$2,500 of utility assistance) are *not* eligible for funds through the RAFT program until at least the start of FY23. If households received ERAP but not the maximum benefit limit, they could be eligible for RAFT



QUESTIONS | BENEFIT CAP



QUESTIONS | INCOME VERIFICATION



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



QUESTIONS | REQUIRED DOCUMENTATION



UTILITIES



Required verification includes:

- Current utility shut off notice;
- Proof service was disconnected already, *or*;
- Proof utility assistance is needed to turn on service at new unit (if moving to new housing due to risk of homelessness)



Maximum RAFT benefit is \$7,000 in rolling 12-month period, regardless of benefit type (e.g. utilities)

- RAFT covers the minimum amount required to prevent the shut off or restore service, i.e. typically 25% or 50% of past due balance



Applicants can still apply for and receive assistance with utility arrears if that is the only housing crisis



QUESTIONS | UTILITIES



STIPENDS



Since 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



QUESTIONS | STIPENDS



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.

THANK YOU!

