



# RAFT Policy and Application Portal

## Training for **Local Housing Authorities**

May 17, 2023

- RAFT Background
- RAFT Policy and Eligibility
- New Application Portal
- How to Apply and How to Check Status
- Questions
- Resources



## Residential Assistance for Families in Transition

- Emergency rental assistance program funded annually with state funds
- Administered by 11 Regional Administering Agencies (RAAs) and the Rental Assistance Processing (RAP) Center
- Funds issued directly to landlords and vendors (utility companies, moving companies, furniture companies, etc.) by RAAs on behalf of eligible households

## Households must meet certain eligibility criteria to be eligible for RAFT

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**1**

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Risk of homelessness or housing instability that can be solved with RAFT funds

**2**

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Currently renting or moving to a new rental

**3**

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Income at or below  
50% of AMI\*

\*Up to 60% AMI if at risk of domestic violence

# Homelessness/Housing Instability Categories (“Housing Crises”)



**NOTICE TO QUIT**



**DOMESTIC VIOLENCE**



**EVICTION/COURT SUMMONS**



**FIRE/FLOOD/NATURAL DISASTER**



**DOUBLED UP AND MUST  
LEAVE/OVERCROWDING**



**UTILITY SHUTOFF/SHUTOFF NOTICE**



**HEALTH & SAFETY**



**OTHER CRISIS THAT WILL RESULT IN  
IMMINENT HOUSING LOSS**

# Housing Crisis List



HOUSING CRISIS	VERIFICATION (EXAMPLES)
<b>Notice to Quit</b>	<ul style="list-style-type: none"><li>▪ Notice to quit from landlord</li></ul>
<b>Eviction</b>	<ul style="list-style-type: none"><li>▪ Summary process summons and complaint (court summons) or court paperwork from later on in the process</li></ul>
<b>Doubled up and must leave/ Overcrowding</b>	<ul style="list-style-type: none"><li>▪ Letter from primary tenant/landlord that verifies that family is asked to leave</li><li>▪ Documentation to demonstrate unit is too small for household (e.g. letter from landlord)</li></ul>
<b>Health &amp; safety</b>	<ul style="list-style-type: none"><li>▪ Demonstrate a serious health and safety risk that prevents continued residency (e.g. failed inspection report)</li></ul>
<b>Domestic violence</b>	<ul style="list-style-type: none"><li>▪ Documentation to support allegation connected to inability to stay safely</li><li>▪ Self-statement from applicant</li></ul>
<b>Fire/Flood/Natural disaster</b>	<ul style="list-style-type: none"><li>▪ Report of fire, flood, or natural disaster</li></ul>
<b>Utility shutoff</b>	<ul style="list-style-type: none"><li>▪ Shutoff notice or verification that service has already been disconnected</li></ul>
<b>Other crisis that will result in imminent housing loss</b>	<ul style="list-style-type: none"><li>▪ Documentation to demonstrate that family will imminently be homeless within 30 days</li></ul>



## **RAFT CURRENTLY PROVIDES UP TO \$10,000 PER HOUSEHOLD OVER A 12-MONTH PERIOD AND MAY BE USED FOR**

- ✓ Rent arrears
- ✓ One prospective rent payment (“stipend”) for those paying market rent
- ✓ Start-up costs (first, last, security)
- ✓ Moving costs
- ✓ Utility arrears (minimum required to get service restored or protected)
- ✓ Furniture (up to \$1,000)

# Households with Income-Based Rental Subsidies



**Reminders regarding RAFT applicants with income-based rental subsidies (e.g. Section 8, MRVP, public housing, etc.):**



Households with income-based rental subsidies may only receive assistance with up to **6 months** of rent arrears



Households in subsidized housing may not receive a **stipend** via RAFT



Households residing in subsidized housing must demonstrate **good cause** for nonpayment when requesting assistance with rent arrears



# Examples of Good Cause for Nonpayment



Note – this list is not exhaustive and every household's situation is different

- Medical expenses
- Funeral expenses
- Car repairs where car is necessary to preserve household stability (such as driving to work)
- Income loss that does not trigger a rent recalculation

RAA or RAP Center will look to see that there is a demonstrated financial hardship during the month(s) of rent nonpayment or rent partial payment that kept the household from paying their subsidized rent

# Overview of New Application Portal



- DHCD launched a new application portal for RAFT on **December 12, 2022** (live in pilot regions November 2022)
- Portal uses the same URL as the previous RAFT application:  
<https://applyhousinghelp.mass.gov/>
- Tenants or their advocates must register before creating a Tenant Application in the **Tenant Portal**
- Landlords must register before creating a Landlord Application in the **Landlord Portal**
- Each RAFT Application requires **both** a Tenant Application and a Landlord Application

# Registering an Account



1. Navigate to <https://applyhousinghelp.mass.gov/> and click Get Started
2. Register as a new user with the appropriate role
3. Click Submit

The screenshot shows the "User Registration" page. At the top, there is a navigation bar with links for HOME, PROGRAM OVERVIEW, and HELP & SUPPORT, along with a "Log in" button. Below the navigation bar, a banner states "An official website of the Commonwealth of Massachusetts" with a link "Here's how you know". The main heading is "User Registration". Below this, a link says "If you are already registered, click here to login." A paragraph explains that the email address provided will be the "Username" and should be kept secure. The registration form includes fields for First Name (filled with "Train"), Last Name (filled with "TenantSix"), Email (filled with "zelustraining6@yopmail.com"), and Confirm Email (filled with "zelustraining6@yopmail.com"). There is a section for selecting a role, with "Tenant" selected. Below this is a field for Preferred Language, set to "English". At the bottom, there is a "I'm not a robot" checkbox with a green checkmark, a "CAPTCHA" icon, and a "SUBMIT" button.

HOME PROGRAM OVERVIEW HELP & SUPPORT Log in

An official website of the Commonwealth of Massachusetts [Here's how you know](#)

## User Registration

[If you are already registered, click here to login.](#)

The email address you provide will be your "Username" and should be used when you log into your account. Please keep your username and password information in a safe place where you can find it as you complete your application online.

\*First Name  
Train

\*Last Name  
TenantSix


\*Email  
zelustraining6@yopmail.com

\*Confirm Email  
zelustraining6@yopmail.com

\*Please select the category that best describes your role

☒ Tenant ☐ Tenant Advocate ☐ Landlord/Owner ☐ Property Manager  
☐ EA Shelter Provider/EA Diversion Worker

\*Preferred Language  
English

☒ I'm not a robot  CAPTCHA Privacy Terms

SUBMIT

# Submitting a Tenant or Landlord Application



- **Fill out the application details and upload all required documents**
  - Save and resume functionality is enabled
  - Applicants have 21 days to complete and submit the application
- **If advocate or tenant initiates the application**
  - Landlord will receive an email notification with a Tenant Application Code
  - Landlord must log into landlord account and start an application
  - When prompted under Tenant and Rent Details, landlord must select “Yes” when asked about email confirmation and then enter Tenant Application Code
  - Landlord must submit required landlord documentation, sign, and submit
- **If landlord initiates the application**
  - Same process as above, but landlord must select “No” and will not enter a Tenant Application Code
  - When landlord completes application, tenant will receive an email notification with a Landlord Application Code



## Tenant

- Tenant Application
- Identification for head of household
- Verification of current housing (lease, tenancy at will form, etc.)
- Verification of housing crisis
- Income documentation\*

## Landlord

- Landlord Application
- Identification for landlord or landlord portal account owner
- Form W-9
- Proof of ownership for the unit
- Verification of tenant's current housing (lease, tenancy at will form, etc.)

\*Households receiving certain DTA or MassHealth benefits may not need to provide income documentation. If prompted by the application to upload income documents, the tenant (or their advocate) must do so.

- An applicant can be found eligible before they locate a unit and will be given a Letter of Intent to provide landlords when searching for a unit
- Tenants will have 60 days to locate a unit
- When the tenant locates a unit, they will log back into the system and convert their approved Letter of Intent to a full RAFT application
- At that time, the landlord will need to complete the landlord application
- Tenant eligibility does not have to be re-assessed

# How to Check Application Status for Submitted Applications



- Log into tenant, advocate, or landlord account to view recent or all submitted cases
- Status bar shows where each application currently is in the process
- Unsubmitted applications can be edited before submission
- Submitted applications cannot be edited, but additional documents may be uploaded

The screenshot shows the "Application Status" page on the Commonwealth of Massachusetts website. The page has a navigation bar with links: HOME, PROGRAM OVERVIEW, APPLY, HELP &amp; SUPPORT, and LANGUAGE PREFERENCE. Below the navigation bar is a sub-header "An official website of the Commonwealth of Massachusetts" with a link "Here's how you know". The main heading is "Application Status". A light blue box contains the text: "Below please find the status of your applications. If you do not already have an application in process, you may apply using the Apply Menu Option above." There are two tabs: "Recent Cases" and "All Cases". Below the tabs, there is a section for "I Am a Tenant" with a note: "If you are a tenant requesting for rental assistance and you do not see your request below, you can start a new application by clicking Apply menu!". The first case shown is for Case Number #00003124, Case Type "Letter Of Intent". It has a progress bar with four stages: "Not Submitted" (yellow), "Under Review" (light blue), "Approved - Pending Payment" (light blue), and "Closed" (light blue). The second case shown is for Case Number #00003122, Case Type "RAFT Application", and Rental Property "389 Elm Street, North Attleborough, MA 02760". It has a progress bar with six stages: "Not Submitted" (green), "Submitted" (yellow), "Under Review" (light blue), "Ready for Payment" (light blue), "Paid" (light blue), and "Closed" (light blue).

# Case Status Definitions in the Landlord Portal



Status	Definition
Not submitted	The application has been started, but not submitted Unsubmitted applications will be deleted after 21 days
Submitted	The application has been submitted and is awaiting a match with a landlord application
Under Review	The application has been matched with a landlord application An RAA or the RAP Center is determining eligibility and reviewing documentation
Pending Final Approval	The application is undergoing final review
Approved – Pending Payment	The application was approved and has been submitted for payment
Approved – Paid	First payment has been issued
Denied	The application was denied for ineligibility





# Questions?



- [Tenant Portal Reference Guide](#)
- [Landlord Portal Reference Guide](#)
- [RAFT Public Resource and Training Portal](#)