

RAFT Policy and Application Portal

Training for Local Housing Authorities

May 17, 2023

Agenda



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

RAFT Background



Residential Assistance for Families in Transition

- Emergency rental assistance program funded annually with state funds
- Administered by II 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

RAFT Eligibility



Households must meet certain eligibility criteria to be eligible for RAFT

1

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

2

Currently renting or moving to a new rental

3

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)
Notice to Quit	 Notice to quit from landlord
Eviction	 Summary process summons and complaint (court summons) or court paperwork from later on in the process
Doubled up and must leave/ Overcrowding	 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	 Demonstrate a serious health and safety risk that prevents continued residency (e.g. failed inspection report)
Domestic violence	 Documentation to support allegation connected to inability to stay safely Self-statement from applicant
Fire/Flood/Natural disaster	 Report of fire, flood, or natural disaster
Utility shutoff	 Shutoff notice or verification that service has already been disconnected
Other crisis that will result in imminent housing loss	 Documentation to demonstrate that family will imminently be homeless within 30 days

Benefit Cap and Eligible Uses of Funds





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

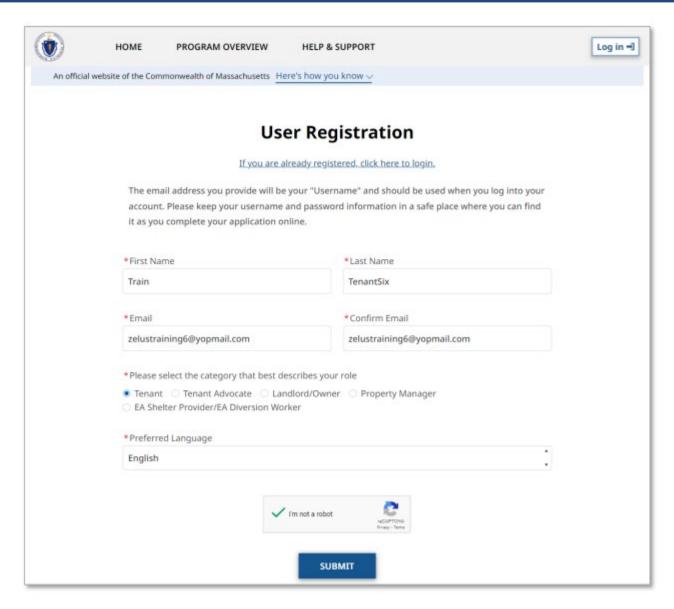


- DHCD launched a new application portal for RAFT on December 12, 2022 (live in pilot regions November 2022)
- Portal uses the same URL as the previous RAFT application: https://applyhousinghelp.mass.gov/
- Tenants or their advocates must register before creating a Tenant Application in the Tenant Portal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



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

Required Documentation



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.

Letter of Intent

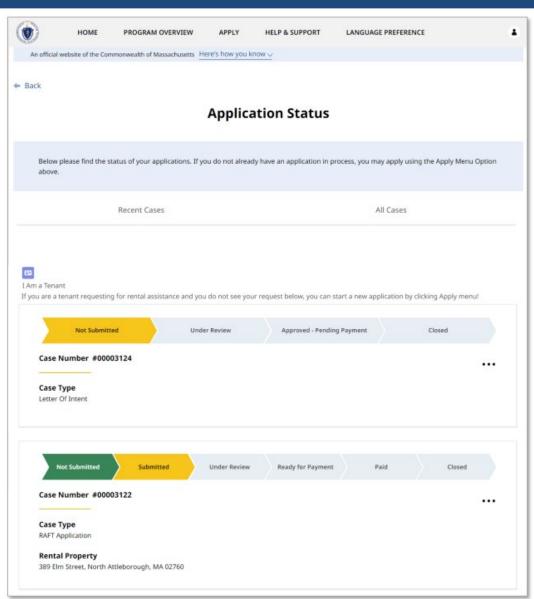


- An applicant can be found eligible before they locate a unit and will be given
 a Letter of Intent to provide landlords when searching for a unit
- Tenants will have 60 days to locate a unit
- When the tenant locates a unit, they will log back into the system and convert their approved Letter of Intent 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



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	The application was approved and has been submitted for payment
Payment	
Approved – Paid	First payment has been issued
Denied	The application was denied for ineligibility



Questions?

Resources



- Tenant Portal Reference Guide
- Landlord Portal Reference Guide
- RAFT Public Resource and Training Portal