



Refresher: FY24 RAFT

EOHLC Office Hours
September 22, 2023

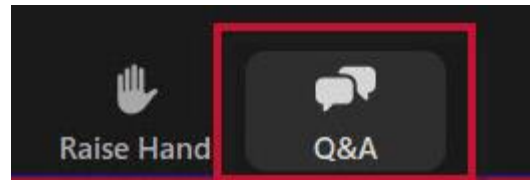


WELCOME

Asking Questions

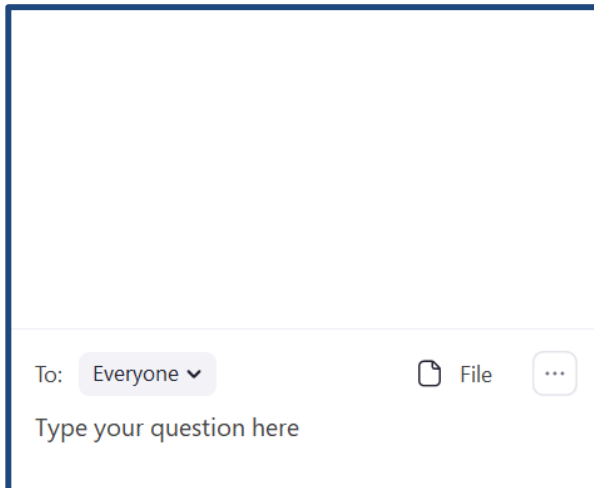
We will be monitoring the Q&A for questions

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, empty text area for entering a question. Below the text area, there is a 'To:' dropdown menu currently set to 'Everyone', a 'File' button with a document icon, and a three-dot menu button. At the bottom of the form, 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



- E2E Reminders and Updates
 - Manually triggered emails
 - Translation of document checklist in email notifications
- FY24 RAFT Policy Refresher
 - Benefit Limit
 - Utilities
 - Homeowners
- RAA Support & Resources



E2E REMINDERS AND UPDATES

Reminder – Manually Triggered Emails



- E2E allows for manually triggered emails, including Vendor Commitment Letters, to inform utility/furniture/etc companies of pending payment
- If sending a manually triggered email to a third party, users must delete all prior email history from the chain
 - Manual notifications will include the full email chain with tenant and landlord if not deleted, may include PII or sensitive information
- System emails will automatically start a new chain, no need to delete history
- Always double check email distribution list to ensure no one is being sent information they should not be privy to
 - Example: Do not send information about rent payments to utility companies

- **Document checklist items do not automatically translate, even if staff do not edit them.** If sending out a notice to request missing documentation, staff must translate the document checklist into the tenant's preferred language
 - If using system generated notice – translate within the document checklist in E2E, so that the notice pulls the correct language
 - Only need to translate the missing items
 - If sending a manual notice, translate in the document checklist of the body of the email
- EOHLC has provided translations for document checklist, if customizing missing docs, use internal LAP



QUESTIONS – E2E REMINDERS



FY24 RAFT POLICY REFRESHER

- The benefit limit for RAFT in FY24 is up to **\$7,000** in a rolling 12-month period
- **RAFT payments** from the past 12 months count toward the \$7,000 limit, and so do **reallocated ERA1** and **reallocated ERA2 payments** from the past 12 months (increments 20, 21, 22, and 24)
- Increments of all prior payments can be checked directly in E2E

Checking Increment of Prior Payments



▼ Happy Information

Happy DD Flag	●	Initial Happy Paid Amount	\$5,994.00
Happy Key 1099	██████████	Accounting Contact Key	██████████
Happy Key Agency Key	Metro Housing Boston	Happy Key Program Key	ERAP
Happy Key Increment Key	24	Happy Memo	██████████ ██████████ ██████████
Check/ACH Number	██████████	Happy Notes	
Happy Payment Date	6/23/2023	Payment Reason	ARR

For payments made in E2E, click into payment record (ex: P-I23456) and scroll down to Happy Information

▼ Happy Information Day 0

Happy DD Flag		Actual Payment	\$563.11
Happy Key 1099	██████████	Payment Reason	UTL
Happy Key Agency Key	RAP Center	Tenant Full Name	██████████
Happy Key Program Key	ERAP	Accounting Contact Key	██████████
Happy Key Increment Key	22	Happy Payee Name	National Grid - Gas
Happy Memo	██████████	Happy Payee Street	██████████
Happy Notes		Happy Payee City	██████████
Check/ACH Number	██████████	Happy Payee State	██
Payment Reason	UTL	Happy Payee Zip	██████

For payments made in HAPPY before the launch of E2E, click into payment record (ex: P-I23456) and scroll down to Happy Information Day 0



- Renters and homeowners with a **shutoff notice** or whose service has **already been turned off** can receive RAFT
 - Usually these will include language like "Your service is scheduled for disconnection" or "Your account is at risk of shutoff"
 - The following notices do not explicitly say service will be shut off, but can also be accepted
 - National Grid Electric Notice 0042 and Notice 2101
 - National Grid Gas Notice AA79 and AB74
 - When in doubt, contact the utility company to understand the current service status
- Renters and homeowners who use deliverable fuel like oil or propane may receive one delivery of fuel
 - The tank does not need to be empty before they apply
 - For Proof of Housing Crisis, use a notice from the fuel company stating the tank is approaching empty or stating that a delivery has been scheduled
 - RAFT may also cover arrears if needed to get the next delivery (this is not common)



- RAFT pays the **minimum amount** to protect the account from shutoff
- Sometimes, utility companies will say the minimum amount needed is \$X, or they will accept a lower amount \$Y if the client enrolls in a repayment plan
- RAAs/RAP Center do **not** need to pay this lowest amount, because repayment plans will not always be affordable or realistic for the client
- If an RAA/RAP Center and the client **choose** to pay a lower amount and enroll in the repayment plan, the RAA/RAP Center needs to get consent from the tenant in writing before enrolling in the repayment plan on their behalf



- Homeowner applications are routed to four RAAs only

RAA Serving Homeowners	Geographies Served for Homeowner Applications
Berkshire Housing Development Corporation	<ul style="list-style-type: none">• Berkshire Housing Development Corporation• Franklin County Regional Housing and Redevelopment Authority
Housing Assistance Corporation	<ul style="list-style-type: none">• Housing Assistance Corporation• Lynn Housing Authority and Neighborhood Development
NeighborWorks Housing Solutions	<ul style="list-style-type: none">• NeighborWorks Housing Solutions• Metro Housing Boston• Community Teamwork, Inc.
Way Finders	<ul style="list-style-type: none">• Way Finders• RCAP Solutions• Central MA Housing Alliance• South Middlesex Opportunity Council



- Homeowners must meet all of the same eligibility as other RAFT households
 - Income at or below 50% AMI, or up to 60% AMI for households affected by domestic violence
 - Experiencing an eligible housing crisis in Massachusetts *for their owner-occupied home*
 - RAFT must solve the household's housing crisis
- Households must submit the same documentation as other RAFT households
 - Identification
 - Proof of housing/proof that they own the property
 - Proof of housing crisis
 - Income documentation, if not DTA/MH verified



- Three or more months behind on mortgage
- 90 day right to cure notice
- Notice of intent to foreclose
- Foreclosure notice of sale
- Behind on property taxes with a lien on the property
- Behind on other payments causing imminent risk of foreclosure
- Utility shutoff



- Funds can be used to cover costs related to preventing foreclosure or utility shutoff, including:
 - Mortgage arrears, including principal, interest, property taxes, homeowner's insurance, and other costs billed to the homeowner on the mortgage statement
 - Property taxes not paid through escrow, if there is a lien on the property
 - Other payments putting property at risk of foreclosure
 - Utility arrears
 - One delivery of deliverable fuel



QUESTIONS – POLICY REMINDERS

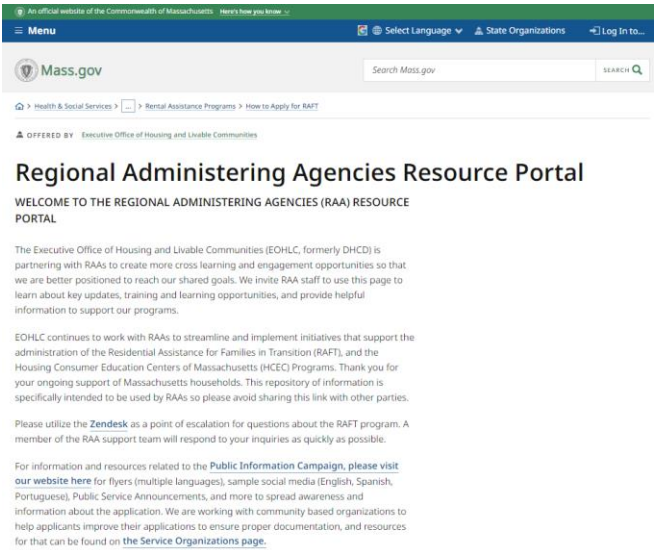


RAA SUPPORT

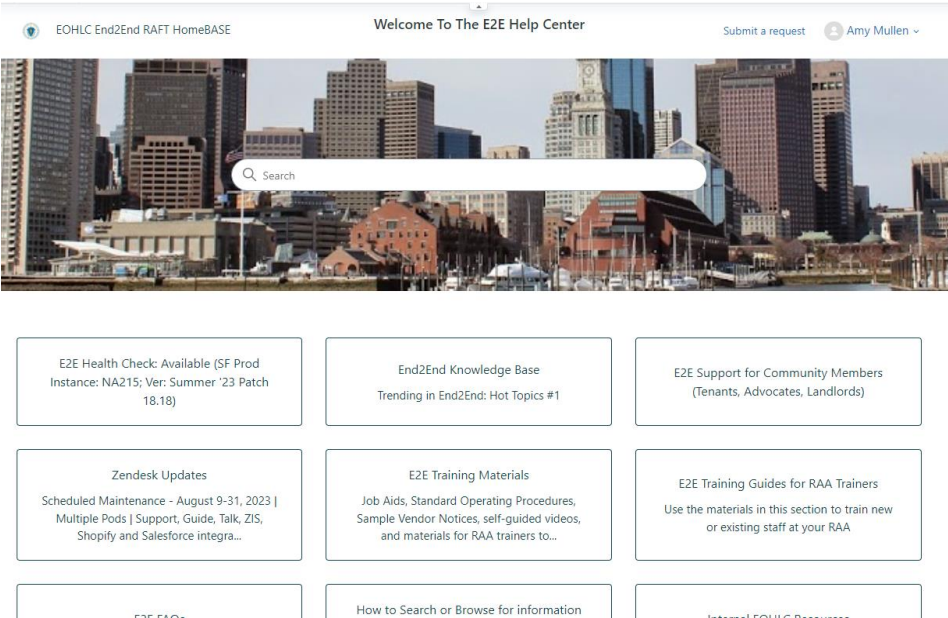


RAA Resource Portal

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



Zendesk training materials offer helpful info on processing within E2E/Salesforce





Further Questions

Direct questions to your supervisor and then contact [Zendesk](#) 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 the priority drop down option labeled “**URGENT.**”

Best Practice



Please **specify the issue** that you are reaching out about to ensure that the EOHLC RAA Support team is best positioned to provide policy guidance.



THANK YOU!

