



RAFT Utility Application Processing Reminders During The Winter Moratorium

*EOHLC Office Hours
Thursday November 20, 2025*



WELCOME



Asking Questions

We will be monitoring the chat for questions

- If at any point throughout today's session you have any questions, please send those in the Q&A box/chat. We will also have two questions breaks during today's session as well.
- You can also raise your hand during our question break if you would prefer to come off mute and share your question verbally
- We will make sure to share today's presentation and with everyone after the session

AGENDA



- Utility reminders
 - Deliverable fuel
 - Utility shut-offs

Question break

- FY26 MA Winter Utility Moratorium Reminders
- Case Scenarios

Question break



- RAFT may assist with home heating oil, propane, and other deliverable utilities by paying for one delivery's worth of fuel for the household per RAFT application, up to \$7,000 within a 12-month period.
- Please continue to process all utility requests for deliverable fuel (like oil, propane etc.) throughout the months of the Winter Moratorium.
- RAAs should accept an invoice for one delivery's worth of fuel from the utility company to fill the household's tank. Proof of an empty or near-empty oil tank is not required.
 - RAAs can accept recent past-due invoices. Applicants may also provide a new invoice if fuel has not yet been delivered.



Utility Shut Offs

- RAFT applicants must have copy of a recent utility shut-off notice, or verification from the utility company that services are at risk of shut-off or have already been shut off.
- RAFT will cover the minimum amount required by the utility company to prevent shut-off or restore service, as eligible – this will usually be the past-due balance.
- When needed, RAAs should verify the shut-off risk and minimum amount due with the utility company.
 - RAAs should utilize National Grid and Eversource's online portals as needed to verify shut-offs. When referencing the portals, RAAs should pay the most up-to-date past-due balance.
- If the applicant is not eligible to have the full overdue balance paid, RAAs should communicate with the utility company to determine if they will accept a lower amount, or offer a payment plan.
 - RAAs may not require applicants to enter a re-payment plan with the utility company without documented consent from the applicant.



QUESTION BREAK



FY26 MA Winter Utility Moratorium Updates + Reminders

1. If you are processing an application that *has* a utility shut off document & was submitted **prior to 10/27/2025**, please proceed with processing.
2. If you are processing an application that *does not* have a utility shut-off dated **after 10/27/2025**, and instead just includes their regular monthly bill, please **do not** proceed with processing, and send a denial for no eligible housing crisis.
3. If you are processing an application with a utility shut off document that is dated **after 10/27/2025**, please proceed with processing if household meets all other RAFT eligibility criteria – this means that the household is *not* protected under the winter moratorium for being classified as a low-income household, or is not protected by any other viable protections. This is rare.
4. Please continue to process all utility requests for deliverable fuel (like oil for example) throughout the months of the moratorium.



Case Scenario Example #1

A tenant applied for RAFT on 10/24/2025, requesting assistance with their Eversource electric utility and presenting a shut-off notice dated 10/18/2025. This final notice reported a shut-off date of 10/27/2025, with a past due balance of \$900. RAA staff accepted the case for review and processing on 10/27/25, the same day the Winter Moratorium started.

Which answer below is correct?

- A. The RAA should deny the case because the tenant is not eligible due to the Winter Moratorium.
- B. The RAA should process the application for the full past-due balance, using best judgement to verify the most up-to-date past-due balance through the Eversource portal.
- C. The RAA should confirm with the utility company if the tenant is protected under the Winter Moratorium.



Case Scenario Example #2

A tenant applied for RAFT on 11/10/2025 with a bill and a copy of a notice stating the utilities have been shut off. After accepting the case for review and processing on 11/13/25, the case manager reviewed the account on the National Grid portal, which showed the following:

Account Inquiry Form > Account Details

Account Details

Name	Account Number	Service Address
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Details Electric Bill History Gas Bill History Payment History Financial Statement

Bill Details

Connect Date 08/06/2019	Disconnected Date N/A	Current Balance \$4,038.36
Due Date 11/22/2025	Account Status Active	Proposed Budget Amount \$105.00
Electric Rate Elec R-2 T&D Residential Low Income	MA Discount Tier Income Qualified Tier-4 Discount	Gas Rate N/A
Heat Type Other	Energy Costs (Last 12 months) Electric: \$1,256.26 Gas: \$0.00	Budget Status Inactive

Collection Activity

Payment Agreement Default Date N/A	Payment Agreement Defaults N/A	Disconnect Notice Issued N/A
Collection Status Payment Agreement	CONP Field Order Issued N/A	72 Hour Notice Issued No

Which option below is correct?

- A. The RAA should email the utility company contact to confirm the amount needing to be paid to restore service.
- B. The RAA should pay the full current balance.
- C. The RAA should send a denial for “No Eligible Housing Crisis” due to the collection status.



QUESTION BREAK



Resources

RAA Resource Portal

Only for RAA staff, this resource provides key updates, training and learning opportunities, and helpful information to support programs including FAQs.

Zendesk Training Materials

Only for RAA staff, this resource offers helpful info on processing within HHH/Salesforce

RAFT Public Resource and Training Portal

Resources are available for **public** community-based organizations and other partners with information about the RAFT program.



THANK YOU!

