



# FY24 RAFT Policies

*Community-Based Organization (CBO) Training*

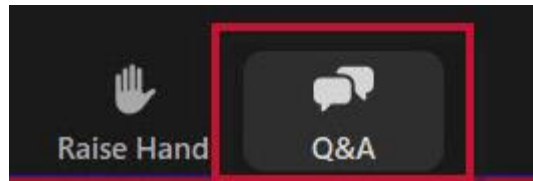
November 8 & 14, 2023



## Asking Questions

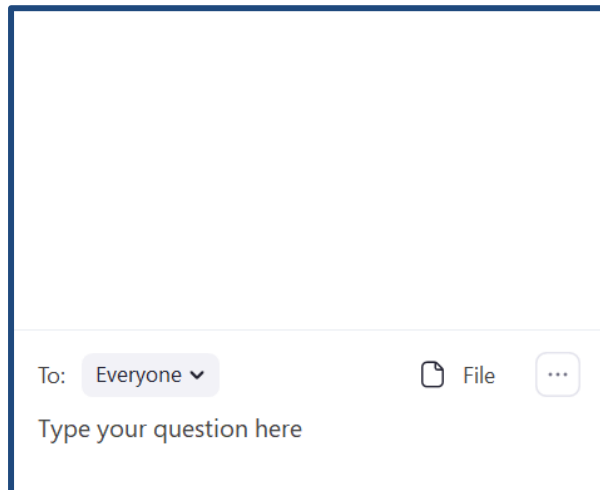
We will be monitoring the Q&A for questions

1



Click “Q&A” to submit a question

2



Enter your question into the “Q&A” box

# THIS CALL IS BEING RECORDED



# MEET YOUR EOHLC FACILITATORS



**Ricky Hartman**

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## Purpose



Discuss the **FY24 RAFT Program**, including policy changes effective July 1, 2023

## Goal



Provide community partners with **guidance and continued support** related to RAFT

# Our Journey Today

I HOUR



Welcome, Goals, & Objectives

5 mins



Fiscal Year 2024 RAFT Policies



RAFT Policy Overview



Application Portal Overview

50 mins



Questions



Support & Resources

5 mins



# FY24 RAFT



**FY24:** \$7,000 benefit cap, no stipends for prospective rent, and homeowner assistance

**Goal:** Prioritize assistance for households most in need and maintain housing stability for our most vulnerable residents





The following policy changes have been made in FY24, effective July 1, 2023:

- 1 RAFT has returned to serving homeowners in addition to renters**
- 2 RAFT applicants will no longer be able to receive a stipend for prospective rent**
- 3 Benefit Cap decreased to \$7,000**



- Applications for RAFT must come through the statewide centralized application for Emergency Housing Payment Assistance, also known as the “Massachusetts Emergency Housing Payment Assistance Portal,” or “End to End” (E2E).
- Applications are automatically routed to 11 Regional Administering Agencies (RAAs) and the Rental Assistance Processing (RAP) Center based on geography and processing capacity at each organization.



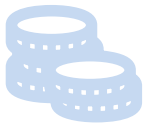
# RAFT POLICY OVERVIEW



**HOUSING ELIGIBILITY**



**BENEFIT CAP**



**ELIGIBLE USES OF FUNDS**



**INCOME VERIFICATION**



**REQUIRED DOCUMENTATION**



# ELIGIBILITY



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

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**1**

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Risk of homelessness/housing instability in MA

**2**

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Currently renting or moving to a new rental

For homeowners, must be owner occupants of the property in question

**3**

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Income at or below 50% of Area Median Income (AMI)

# RENTER HOUSING CRISES



- ✓ **NOTICE TO QUIT**
- ✓ **EVICTION**
- ✓ **DOUBLED UP AND MUST LEAVE/OVERCROWDING**
- ✓ **HEALTH & SAFETY**
- ✓ **DOMESTIC VIOLENCE**
- ✓ **FIRE/FLOOD/NATURAL DISASTER**
- ✓ **UTILITY SHUTOFF**
- ✓ **OTHER CRISIS THAT WILL RESULT IN IMMINENT HOUSING LOSS**

# HOMEOWNER HOUSING CRISES



- ✓ **THREE OR MORE MONTHS BEHIND ON MORTGAGE**
- ✓ **RIGHT TO CURE NOTICE**
- ✓ **FORECLOSURE**
- ✓ **BEHIND ON PROPERTY TAXES**
- ✓ **BEHIND ON OTHER HOMEOWNERSHIP PAYMENTS**
- ✓ **UTILITY SHUTOFF**





# BENEFIT CAP



## The maximum benefit limit for RAFT is \$7,000 per household in any rolling 12-month period (effective July 1, 2023)

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- Eligible households can receive RAFT in a combination of benefit types and more than once in a given year, as long as the total assistance does **not** exceed \$7,000 within any rolling 12-month period
- **Example:** A household previously received \$3,000 in RAFT on 3/1/2023. The household applies for RAFT again on 1/1/2024. Now the maximum the household can receive is \$4,000.



# ELIGIBLE USES OF FUNDS + DETERMINING BENEFITS



## RAFT MAY BE USED FOR

- ✓ Rent arrears
- ✓ Start-up costs (first, last, security)
- ✓ Moving costs
- ✓ Utility arrears (minimum required to get service restored or protected)
- ✓ Furniture (up to \$1,000)
- ✓ Mortgage arrears, for homeowners
- ✓ Property taxes, homeowner's insurance, or other costs, for homeowners



- Under the previous RAFT application process, a household needed to identify a unit before the RAA/RAP Center could make an eligibility determination
- The application portal now includes a “Letter of Intent” process
- 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 with an automatic 30-day extension
- When the tenant locates a unit, they will log back into the system and submit their RAFT application
- At that time, the landlord will need to complete the landlord application
- Tenant eligibility does not have to be re-assessed



## 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 in a rolling 12-month period

Households residing in subsidized housing must demonstrate good cause for nonpayment



- Hardship or increase in expenses would be considered good cause
- Good cause is required for assistance with arrears only, not other benefit types
- If the household is unable to provide verification of good cause for the full period of their rental arrears, the household must submit verification demonstrating the RAFT benefit will resolve the current housing crisis (i.e., a plan for the remaining balance that RAFT cannot cover)



# INCOME VERIFICATION



 Categorical income eligibility through **MassHealth and/or DTA** verification

 Categorical income eligibility through **subsidized housing** income verification

 Income verification using **pay stubs, benefit letters**, or other documentation

 Self-attestation of **zero income** and **cash income**





# REQUIRED DOCUMENTATION

# REQUIRED TENANT/HOMEOWNER DOCUMENTATION



- 1 Application field responses
- 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

# REQUIRED LANDLORD DOCUMENTATION



- 1 Application field responses
- 2 W-9 for property owner or authorized agent
- 3 Proof of identity for property owner or authorized agent
- 4 Authorization of agent, if applicable
- 5 Proof of ownership for unit

# HOUSING CRISIS LIST (RENTERS)



HOUSING CRISIS	VERIFICATION (EXAMPLES)
<b>Notice to Quit</b>	<ul style="list-style-type: none"><li>▪ Notice to quit that meets criteria in the next slide</li></ul>
<b>Eviction</b>	<ul style="list-style-type: none"><li>▪ Summary process summons and complaint (court summons)</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>▪ Documentation to 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>▪ Current shutoff notice or verification that service has already been disconnected</li><li>▪ For deliverable fuel, invoice from utility company for one delivery of fuel</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>



## To Be Considered an Allowable Notice to Quit Under FY24 RAFT, the Notice Must Meet at Least the Following Criteria:

- Written statement from the landlord to the tenant (usually with the title “Notice to Quit” or “Notice Terminating Tenancy”) that states that the tenancy is being terminated
- Includes the date of the notice
- Includes the date that the tenancy will be terminated (actual dates meet this requirement, as do phrases like “within 30 days” or “14 day notice to quit”)
- Includes the name of the leaseholder
- Includes the rental address
- Includes the amount due, or, if for something other than nonpayment, includes the reason for the termination

# HOUSING CRISIS LIST (HOMEOWNERS)



HOUSING CRISIS	VERIFICATION (EXAMPLES)
<b>Three or more months behind on mortgage</b>	<ul style="list-style-type: none"><li>▪ Mortgage statement showing three months' missed payments. The three payments do not have to be delinquent; in other words, it is acceptable for two payments to be past due and the third payment to be listed as a current charge, as long as the homeowner has already received the bill for it</li></ul>
<b>Right to cure notice</b>	<ul style="list-style-type: none"><li>▪ 90 day right to cure notice dated within the last 60 days</li></ul>
<b>Foreclosure</b>	<ul style="list-style-type: none"><li>▪ Notice of intent to foreclose dated within the last 60 days, or foreclosure notice of sale dated within the last 60 days</li></ul>
<b>Behind on property taxes</b>	<ul style="list-style-type: none"><li>▪ Documentation showing there is currently a lien on the property from the city or town</li></ul>
<b>Behind on other homeownership payments</b>	<ul style="list-style-type: none"><li>▪ Documentation showing that other payments are putting the homeowner applicant at risk of foreclosure, such as notice of an impending lien for unpaid taxes or other payments, bill or notice for payment from a reverse mortgage company (for those with reverse mortgages), or other documentation that the RAA recognizes as putting the household at imminent risk of foreclosure</li></ul>



# Application Portal Overview



- Continue to visit <https://applyhousinghelp.mass.gov/> to apply on behalf of a tenant/homeowner through the Tenant/Homeowner Portal
- Applications where payment is made to a landlord require a tenant portion and a corresponding landlord portion
- Applications where no payment is made to a landlord do not require a corresponding vendor portion
- Tenants/Homeowners or their advocates must register before creating a Tenant/Homeowner Application
- Landlords may register before creating a Landlord Application or apply as a "guest landlord"





# Registering an Account in the Tenant/Homeowner Portal

1. Navigate to <https://applyhousinghelp.mass.gov/> and click Get Started
2. Register as a new user with the role Tenant/Homeowner Advocate  
Note: Tenants/Homeowners applying on their own will register with the role Tenant/Homeowner

The screenshot shows the 'User Registration' page. At the top, there is a navigation bar with links for HOME, PROGRAM OVERVIEW, HOW TO APPLY, and HELP & SUPPORT, along with a 'Log in' button. Below the navigation bar, the page title is 'User Registration'. A red warning message states: '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.' Below this, a question asks 'What type of user registration do you need?' with six radio button options: 'Tenant/Homeowner - If you are a renter, mover or homeowner(not a landlord) seeking assistance, please select this registration option.', 'Tenant/Homeowner Advocate - If you have consent from a renter, mover or homeowner(not a landlord) to apply, communicate, and take actions on their behalf from application intake through to application decision, please select this registration option.', 'EA Shelter Provider/EA Diversion Worker', 'Landlord/Owner - If you are a property owner seeking assistance for a renter or mover for your property, please select this registration option.', 'Property Manager - If you manage property for other property owners, please select this registration option.', and 'Landlord Advocate - If you have consent from landlord(s) to establish their profile, Submit applications, Communicate, and take action on applications on their behalf, please select this option.' Below the options are input fields for 'First Name', 'Last Name', 'Email', and 'Confirm Email', and a dropdown menu for 'Preferred Language'.





# How to Apply (Landlord Payment)

- **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 upload required landlord documentation, sign, and submit
- **If landlord initiates the application**
  - Landlord must select “No” when asked about email confirmation and will not enter a Tenant Application Code
  - When landlord completes application, tenant will receive an email notification with a Landlord Application Code, which must be entered in the tenant/tenant advocate application

# How to Apply (Landlord Payment)



 [HOME](#) [PROGRAM OVERVIEW](#) [HOW TO APPLY](#) [HELP & SUPPORT](#) 

Your application has not yet been submitted. It is being saved so you may safely exit, then return to the application later to finish. It will not be processed until you finish the application and click submit.

Prescreening

Progress indicator: 12 steps, 4 completed (checked), 1 active (highlighted), 7 remaining (grey).

## Prescreening

- > Applicant Details
- > Hardship
- > Renter - Housing Crisis
- ✓ Landlord Application

Have you received an email confirmation from the MA RAFT/ERAP Program that your landlord submitted an application? \*

Yes  No

[PREVIOUS](#) [NEXT](#)

# How to Apply (Landlord Payment)



Application # 00079217

Dear Advocate,

You have successfully submitted your RAFT application.

MHB will review your application to see whether you are eligible for RAFT. You can check your application status online here - [link](#) or contact MHB at (617) 425-6700.

Need an extra hand?

Eviction: If you are facing eviction, free or low-cost legal assistance is available for income -eligible tenants. If you need help talking with your landlord, there are also free, private, professional mediation services available. To learn more click here - [link](#)

Employment: Your local MassHire Career Center can help you with your job search and connect you to other services to improve your skills, land a job or develop a long-term career path.

Other: If you need assistance accessing other resources, call 2-1-1.

Thank you for participating in the Massachusetts RAFT Program.

For any questions you may have, please contact the MHB at (617) 425-6700 or [resourceline@MetroHousingBoston.org](mailto:resourceline@MetroHousingBoston.org)

Sincerely,  
Massachusetts Executive Office of Housing and Livable Communities (EOHLC)

Please note that the mailbox you are receiving this automatic email from is not monitored, and replies will not be processed.



Dear Landlord Example,

Your tenant Tenant Example, living at 333 Fake Blvd Unit# 7Boston MA 02114, has submitted an application for RAFT.

RAFT is a Massachusetts state program that makes funds available to assist eligible renters that are unable to pay rent and utilities. These funds will be paid directly to landlords and utility providers on behalf of renters. Click here to learn more about Massachusetts housing programs.

As Tenant Example's landlord or property manager, we need information from you before we can issue payment:

1. Please click here to register as a new user, or log in if you or your organization has already received assistance through our new system.
2. Once you have logged in, complete Your Profile on the left side of the window with information about the property you own/manage.
3. Then, click "Start" on the right to complete the application for your tenant Tenant Example. The application will ask about their lease, how much they owe, and their Tenant Application Code: 5003R000005gGOH (note: application code is case sensitive)

Thank you for participating in the Massachusetts RAFT Program.

For more information about the application process, click here for a detailed guide. For any other questions you may have, please contact MHB at (617) 425-6700 or [resourceline@MetroHousingBoston.org](mailto:resourceline@MetroHousingBoston.org).

Sincerely,  
Massachusetts Executive Office of Housing and Livable Communities (EOHLC)

Please note that the mailbox you are receiving this automatic email from is not monitored, and replies will not be processed.

# How to Apply (No Landlord Payment)



- **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

A screenshot of a web application interface. At the top, there is a navigation bar with the Massachusetts seal on the left and links for "HOME", "PROGRAM OVERVIEW", "HOW TO APPLY", and "HELP &amp; SUPPORT" on the right. Below the navigation bar, a message states: "Your application has not yet been submitted. It is being saved so you may safely exit, then return to the application later to finish. It will not be processed until you finish the application and click submit." Below this message is a progress indicator labeled "Prescreening" with a series of 11 circles; the first circle is filled with a checkmark, and the second is an empty circle, while the others are grey. The word "Prescreening" is centered below the progress indicator. Underneath, there are three expandable menu items: "&gt; Applicant Details", "&gt; Hardship", and "&gt; Homeowner Crisis". At the bottom, there are two buttons: "PREVIOUS" (light blue) and "NEXT" (dark blue).

# How to Apply (No Landlord Payment)



HOME

PROGRAM OVERVIEW

HOW TO APPLY

HELP & SUPPORT



Your application has not yet been submitted. It is being saved so you may safely exit, then return to the application later to finish. It will not be processed until you finish the application and click submit.



## Prescreening

> Applicant Details

> Hardship

> Renter - Housing Crisis



You've indicated you only need help with your utilities. If this is correct, please click Next to continue. However, if you also need help with rent or moving costs please indicate your housing needs before advancing to the next screen.

PREVIOUS

NEXT



# How to Check Application Status for Submitted Applications

- Log into advocate 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. At the top, there is a navigation bar with links for HOME, PROGRAM OVERVIEW, APPLY, HELP & SUPPORT, LANGUAGE PREFERENCE, and MORE. Below the navigation bar, there is a breadcrumb trail: 'An official website of the Commonwealth of Massachusetts > Here's how you know >'. A 'Back' button is visible on the left. The main heading is 'Application Status'. Below this, 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' (selected) and 'All Cases'. Below the tabs, there is 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). Below the progress bar, the details for a specific case are shown: 'Case Number #00079217', 'Case Type: RAFT Application', 'Rental Property: 333 Fake Blvd, 7, Boston, MA02114', and 'Tenant/Homeowner Name: Tenant Example'. A three-dot menu icon is located to the right of the case number.

# Case Status Definitions in the Tenant/Homeowner/Advocate 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, if applicable, is awaiting a match with a landlord application.
Under Review	The application has been matched with a landlord application (if applicable). An RAA or the RAP Center is determining eligibility and reviewing documentation.
Ready for Payment	The application was approved and has been submitted for payment. Checks and direct deposits will be issued during the RAA's next check run. Status not applicable to LOI applications.
Paid	Payment has been issued to the landlord and/or vendors. Status not applicable to LOI applications.
Closed / Denied / Withdrawn	The application was either closed (timed out), denied due to ineligibility, or withdrawn.
Approved	"Approved" status is only for LOI applications.





# QUESTIONS



1

## [RAFT Public Resource and Training Portal](#)

Trainings, reference guides, and other resources are available for Community-Based Organizations and other partners with information about state programs intended to help prevent evictions and preserve housing stability in Massachusetts.

2

## Meeting Materials

A recording of this session will be shared with you, and uploaded to the Portal

The screenshot shows the RAFT Public Resource and Training Portal page on the Mass.gov website. The page header includes the Mass.gov logo and a search bar. The breadcrumb trail indicates the page is part of the Executive Office of Housing and Livable Communities. The main heading is "RAFT Public Resource and Training Portal". Below the heading, there is a paragraph describing the portal's purpose: "Trainings, reference guides, and other resources are available for community-based organizations and other partners with information about state programs intended to help prevent evictions and preserve housing stability in Massachusetts." This is followed by two paragraphs of introductory text. The first paragraph states that users can find up-to-date information and online trainings about the Residential Assistance for Families in Transition (RAFT) program, including guides on how to use the Central Application and how to help applicants submit a complete application. The second paragraph notes that users can also find information on other programs, such as legal services and mediation, as well as an archive of historical trainings related to the emergency housing payment assistance programs for COVID-19 (ERAP, SHERA, and ERMA). Below the text is a green "TABLE OF CONTENTS" section with a list of links, each preceded by a green checkmark icon. The links are: "Commonly Used Resources", "Trainings", "Massachusetts Emergency Housing Payment Assistance Portal", "Legal Help and Community Mediation Resources", "ARCHIVED: Eviction Diversion Initiative ERAP Trainings and Resources", "ARCHIVED: ERAP Training Webinars", "ARCHIVED: Subsidized Housing Emergency Rental Assistance (SHERA) Program", "ARCHIVED: Eviction Diversion Initiative Training HCECs", "ARCHIVED: Eviction Diversion Initiative Training Mediation Centers", and "ARCHIVED: Eviction Diversion Initiative Training Rapid Rehousing". At the bottom of the list is a "show more" link with a downward arrow.