FY24 RAFT Program

Landlord and Property Manager Training

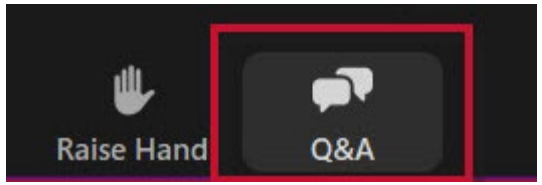
March 13 & 19, 2024

ENGAGEMENT BEST PRACTICES

Asking Questions

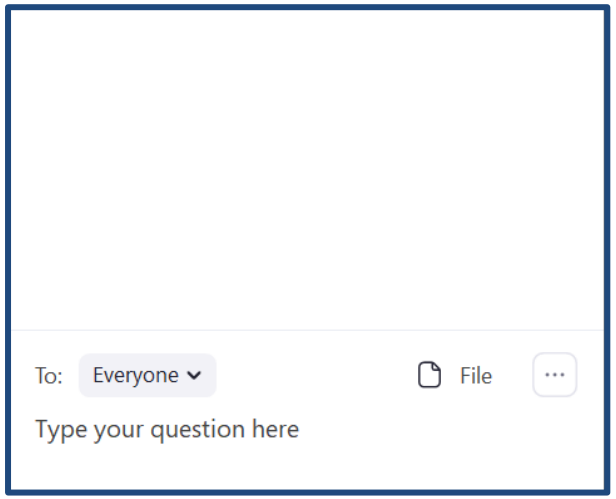
We will be monitoring the Q&A for questions

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
Senior Program Coordinator, Eviction Diversion

Amy Mullen
RAFT and HCEC Program Director

Molly Butman
Senior Database Management Specialist

Jestina Walcott
RAFT and HCEC Technical Assistance Supervisor

Melissa Donalds
RAFT and HCEC Program Coordinator

Jackie Buttaro
RAFT and HCEC Program Coordinator

TRAINING OBJECTIVE

Purpose

Discuss the **FY24 RAFT Program**, including program policies and the application process

Goal

Provide landlords and property managers with **guidance and continued support** related to RAFT

Our Journey Today

1 HOUR

Welcome, Goals, & Objectives	5 mins
Fiscal Year 2024 RAFT Policies	50 mins
RAFT Policy Overview	
Application Portal Overview	
Questions	
Support & Resources	5 mins

FY24 RAFT

FY24 RAFT - CONTEXT

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

APPLICATION PORTAL, RAAS AND THE RAP CENTER

- Applications for RAFT must come through the statewide application for Emergency Housing Payment Assistance, also known as the Massachusetts Emergency Housing Payment Assistance Portal, or End to End (E2E)
- For landlord payment, every application must include a tenant application and a landlord application
- 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

RAFT POLICY OVERVIEW

HOUSING ELIGIBILITY

BENEFIT CAP

ELIGIBLE USES OF FUNDS

INCOME VERIFICATION

REQUIRED DOCUMENTATION

ELIGIBILITY

RAFT APPLICANT ELIGIBILITY

Applicant households must meet certain eligibility criteria to be eligible for RAFT

1

Risk of homelessness/housing instability in MA

2

Currently renting or moving to a new rental

For homeowner assistance, must be owner occupants of the property in question (does not apply to landlords)

3

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

BENEFIT CAP

The maximum benefit limit for RAFT is $7,000 per household in any rolling 12-month period

- 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 3/1/2024. The household applies for RAFT again on 1/1/2025. Now the maximum the household can receive is $4,000.

ELIGIBLE USES OF FUNDS

ELIGIBLE USES OF FUNDS

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 homeowner applicants

LETTER OF INTENT

- 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

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 *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

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 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

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

HOUSING CRISIS LIST (RENTERS)

HOUSING CRISIS	VERIFICATION (EXAMPLES)
Notice to Quit	▪ Notice to quit that meets criteria in the next slide
Eviction	▪ Summary process summons and complaint (court summons)
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	▪ Documentation to 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	▪ Current shutoff notice or verification that service has already been disconnected ▪ For deliverable fuel, invoice from utility company for one delivery of fuel
Other crisis that will result in imminent housing loss	▪ Documentation to demonstrate that family will imminently be homeless within 30 days

NOTICES TO QUIT

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)
Three or more months behind on mortgage	▪ 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
Right to cure notice	▪ 90 day right to cure notice dated within the last 60 days
Foreclosure	▪ Notice of intent to foreclose dated within the last 60 days, or foreclosure notice of sale dated within the last 60 days
Behind on property taxes	▪ Documentation showing there is currently a lien on the property from the city or town
Behind on other homeownership payments	▪ 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

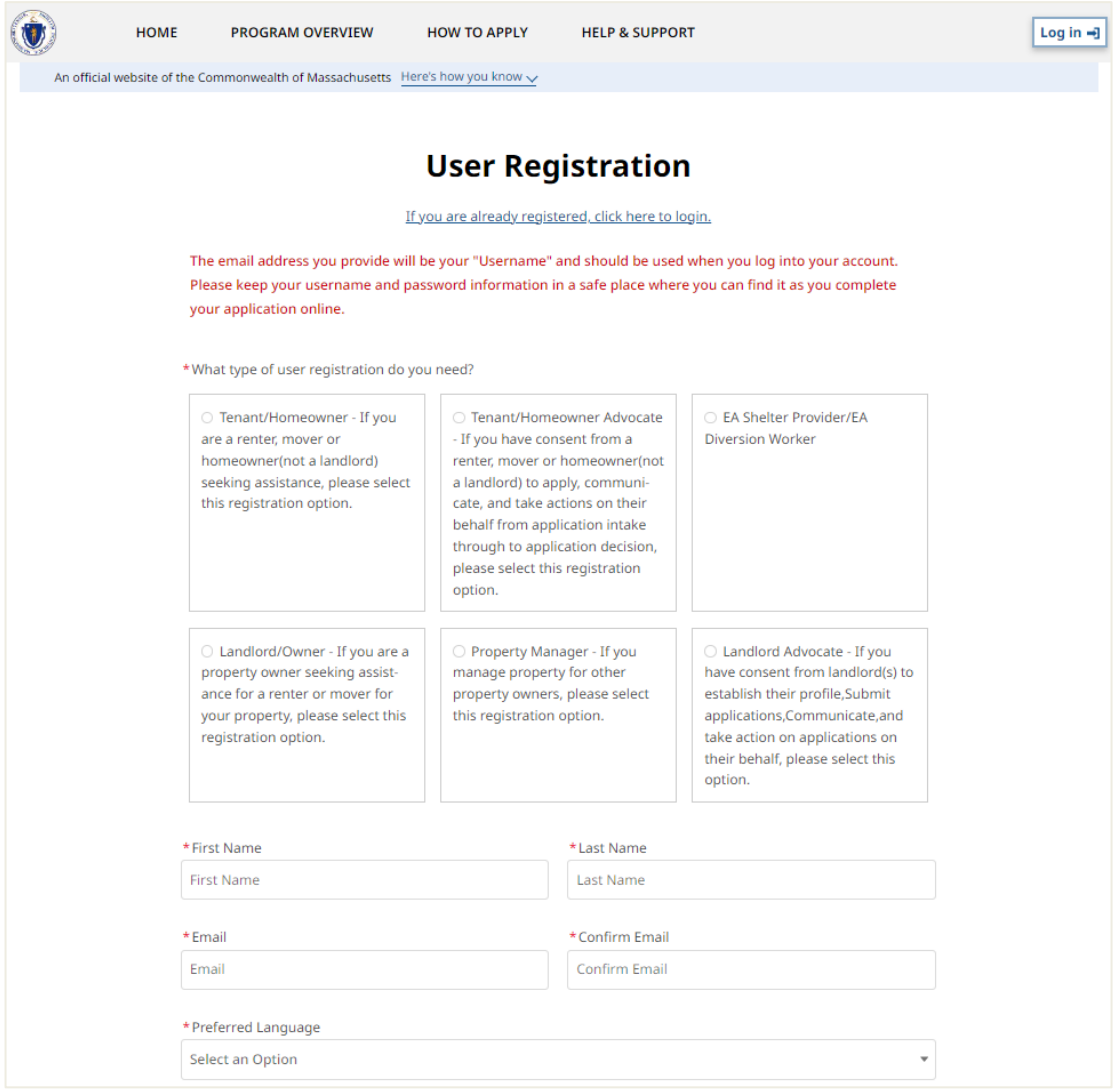
APPLICATION PORTAL OVERVIEW

OVERVIEW OF APPLICATION PORTAL

- Visit https://applyhousinghelp.mass.gov/ to apply through the Landlord/Owner Portal or Property Manager Portal
- All applications where payment is made to a landlord require a tenant application and a corresponding landlord application
- It is recommended that landlords register before creating a landlord application, but if needed can apply as a "guest landlord"

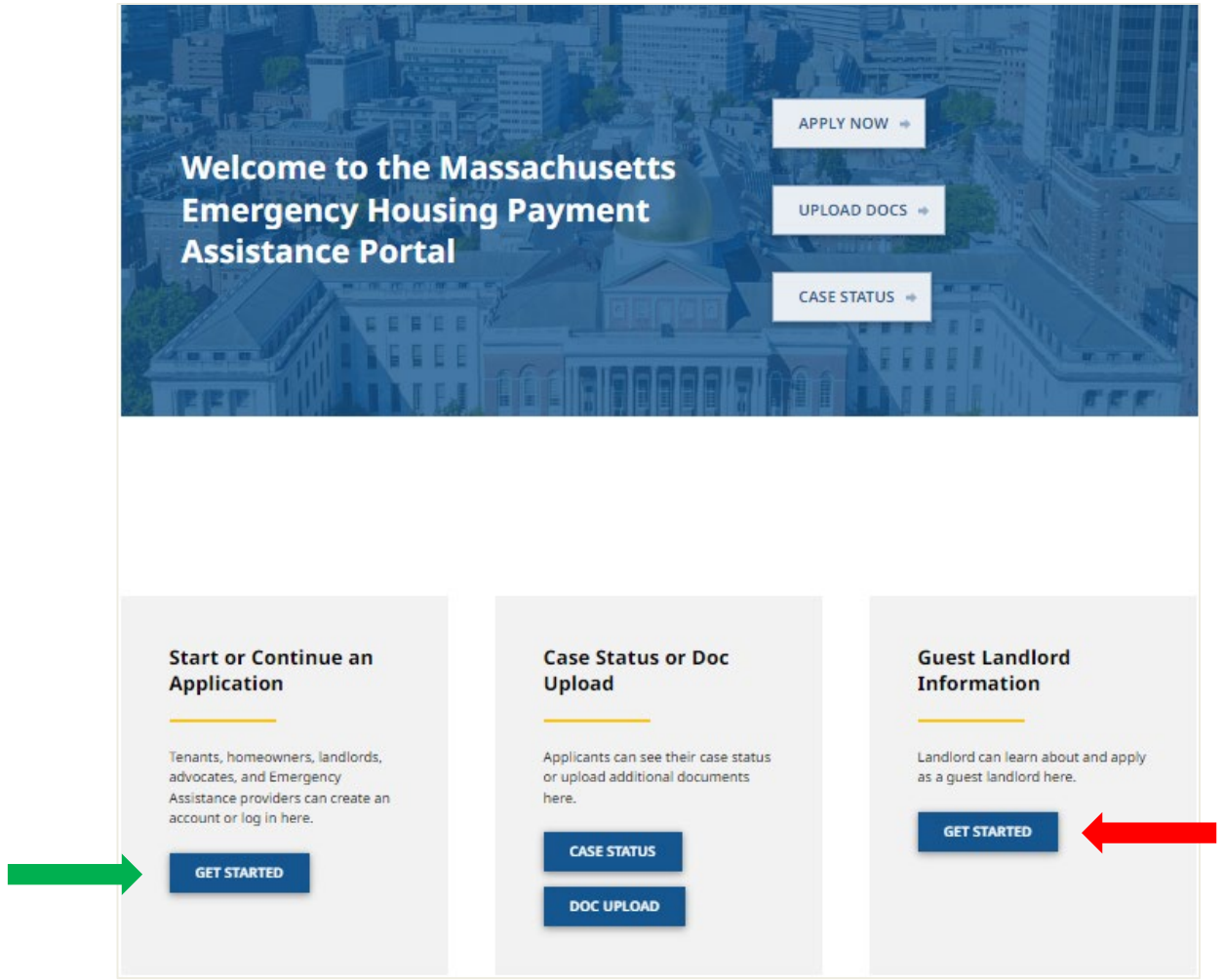
REGISTERING AN ACCOUNT IN THE PORTAL

1. Navigate to https://applyhousinghelp.mass.gov/ and click Get Started
2. Register as a new user with the role Landlord/Owner or Property Manager
   - Both roles require choosing whether you operate as an Individual or a Business



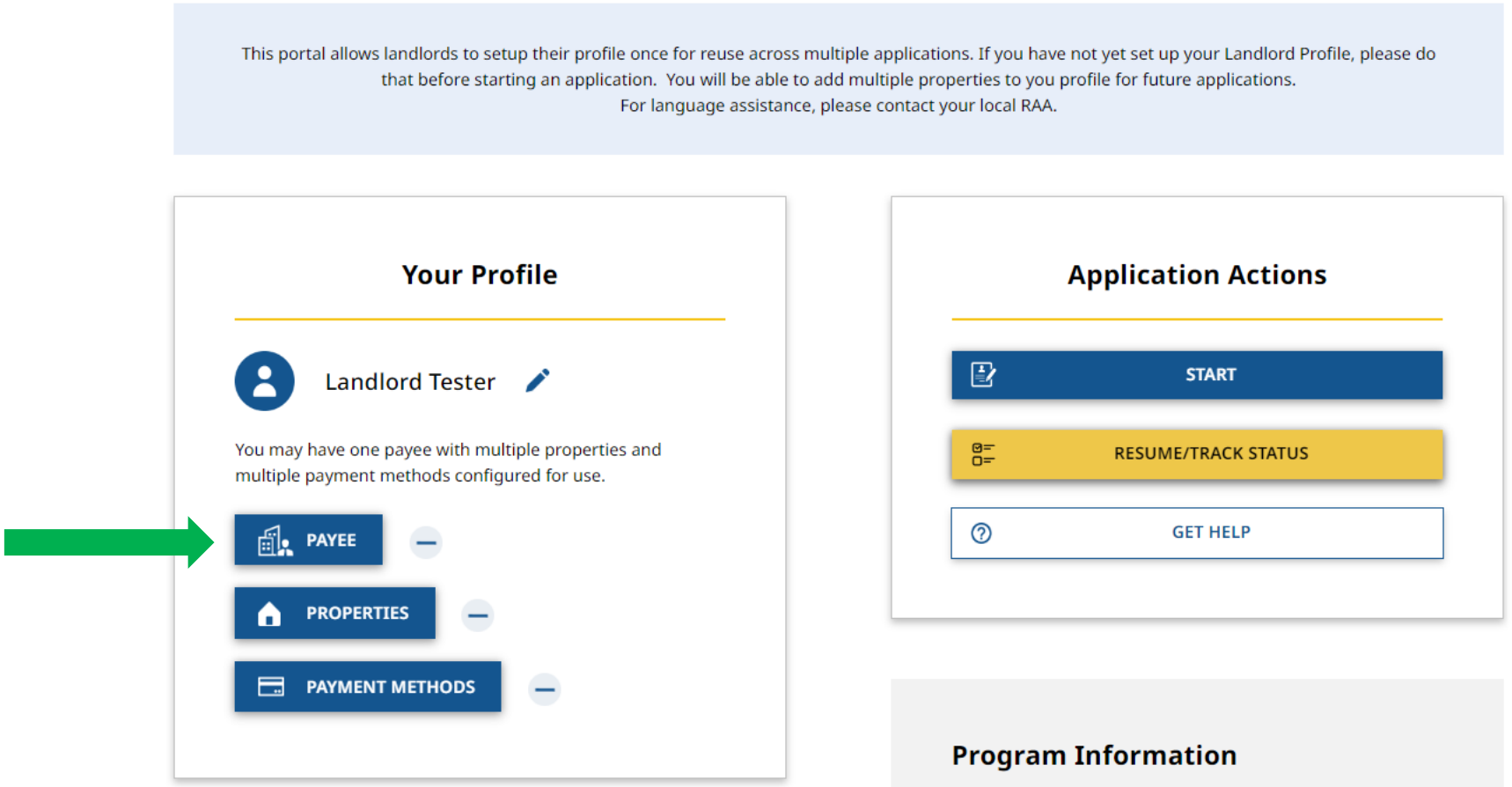
GUEST LANDLORD OPTION

- Account registration is strongly encouraged as it has several advantages over using the Guest Landlord option:
  - Only need to register and upload ownership/payee documents once
  - Will be able to track payments
  - Can change payment methods
  - Can save and resume applications

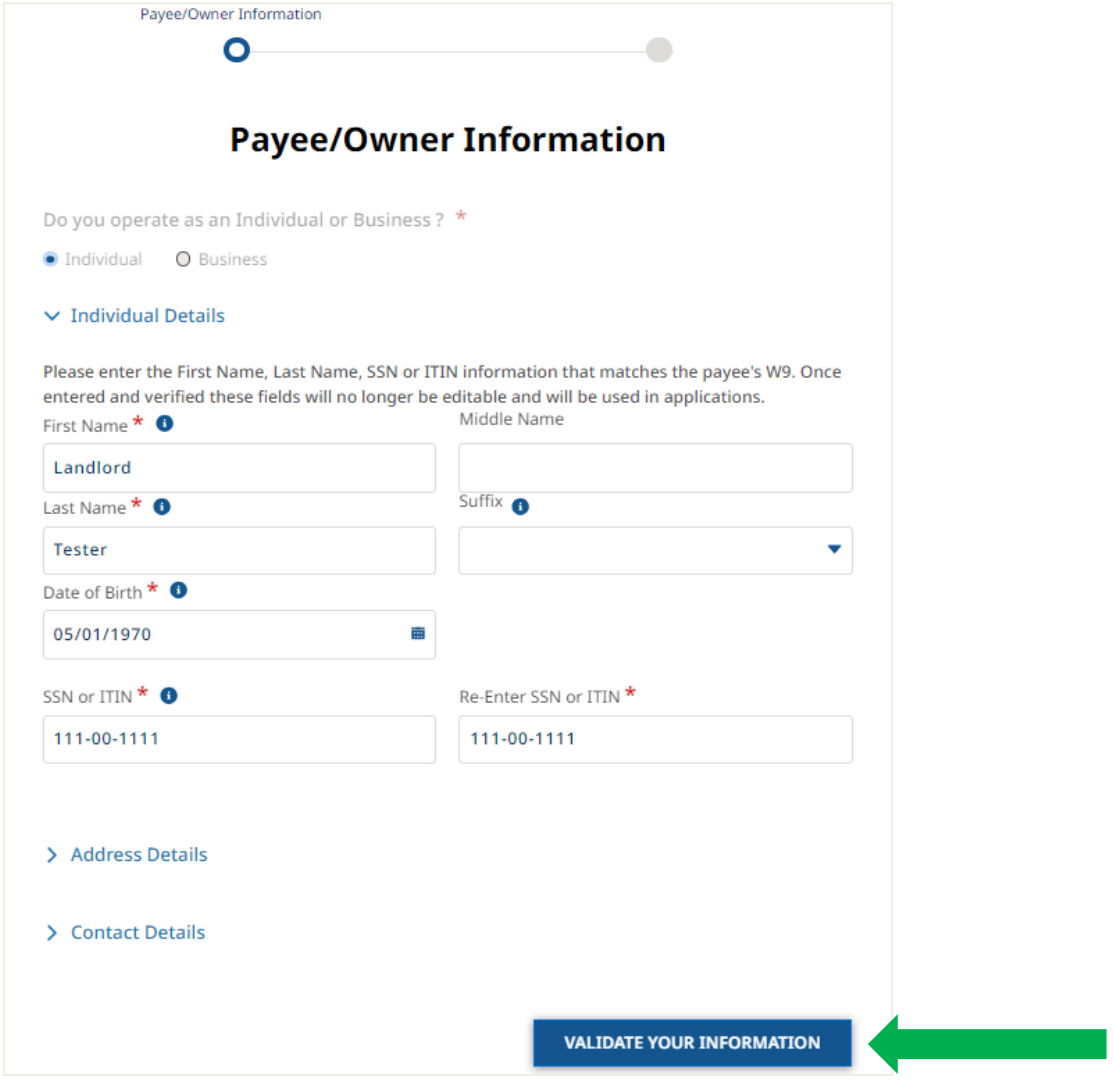


LANDLORD/OWNER PROFILE SETUP

- First, set up the Payee/Property/Payment Method information

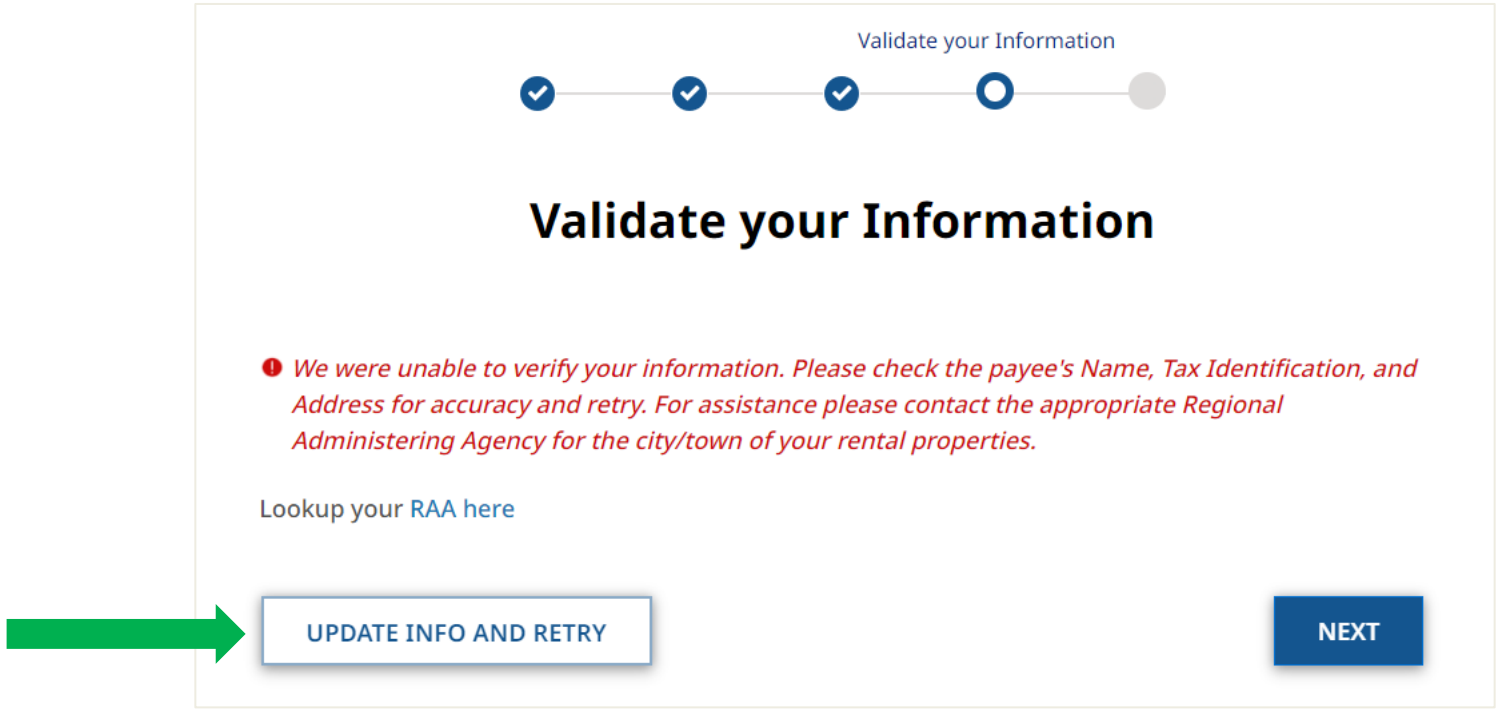


LANDLORD/OWNER PROFILE SETUP

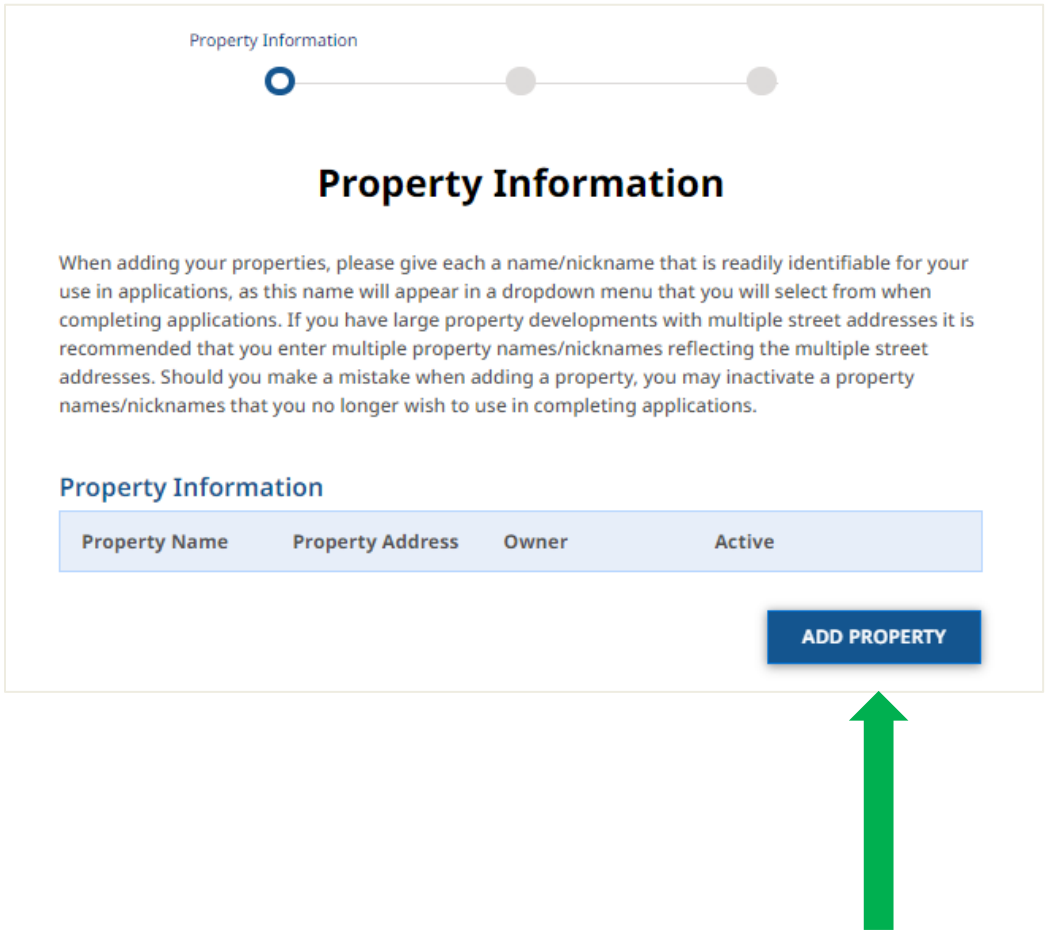


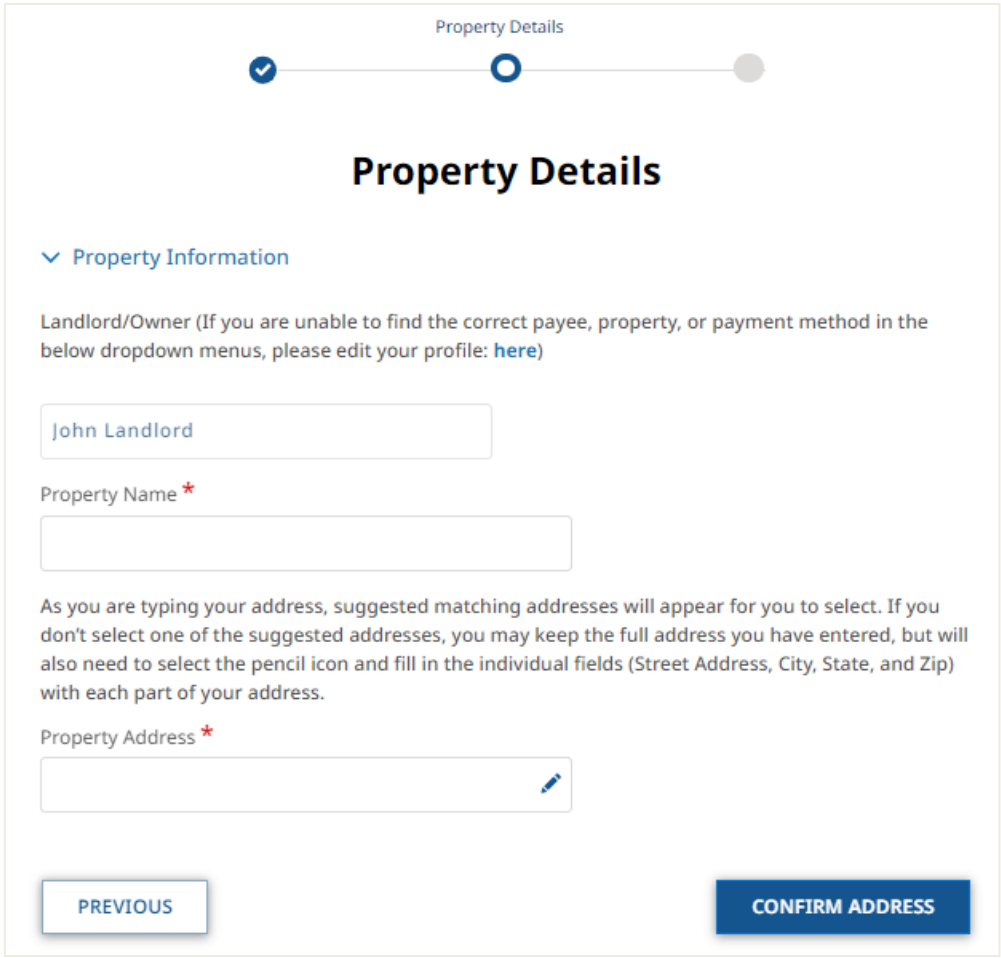
LANDLORD/OWNER PROFILE SETUP

- If you see the error message below after filling out Payee/Owner Information, use the UPDATE INFO AND RETRY button to navigate back and double check all information

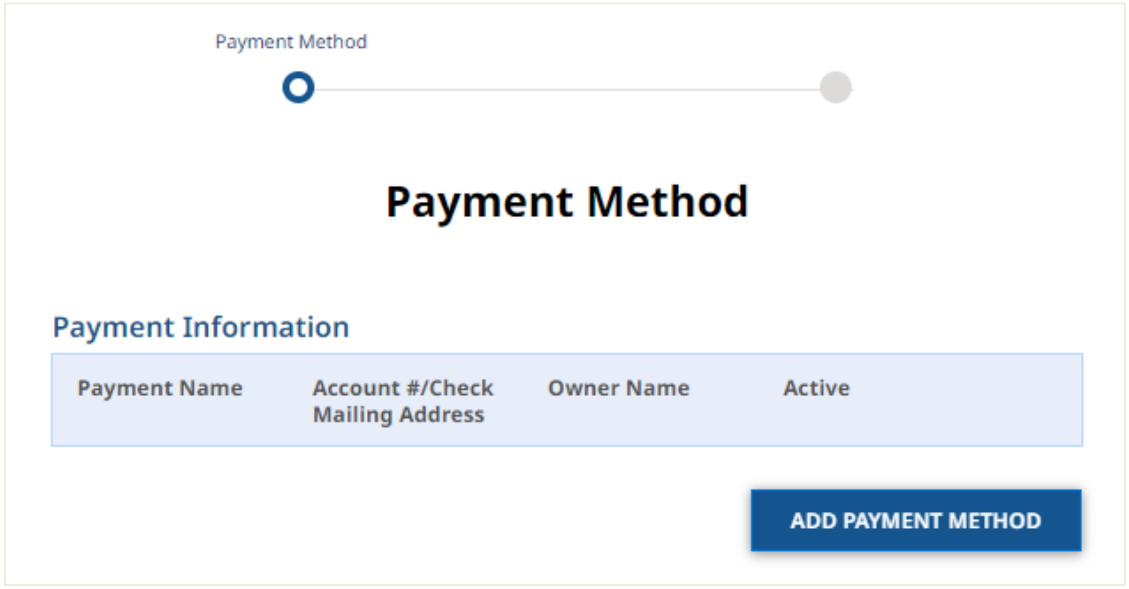


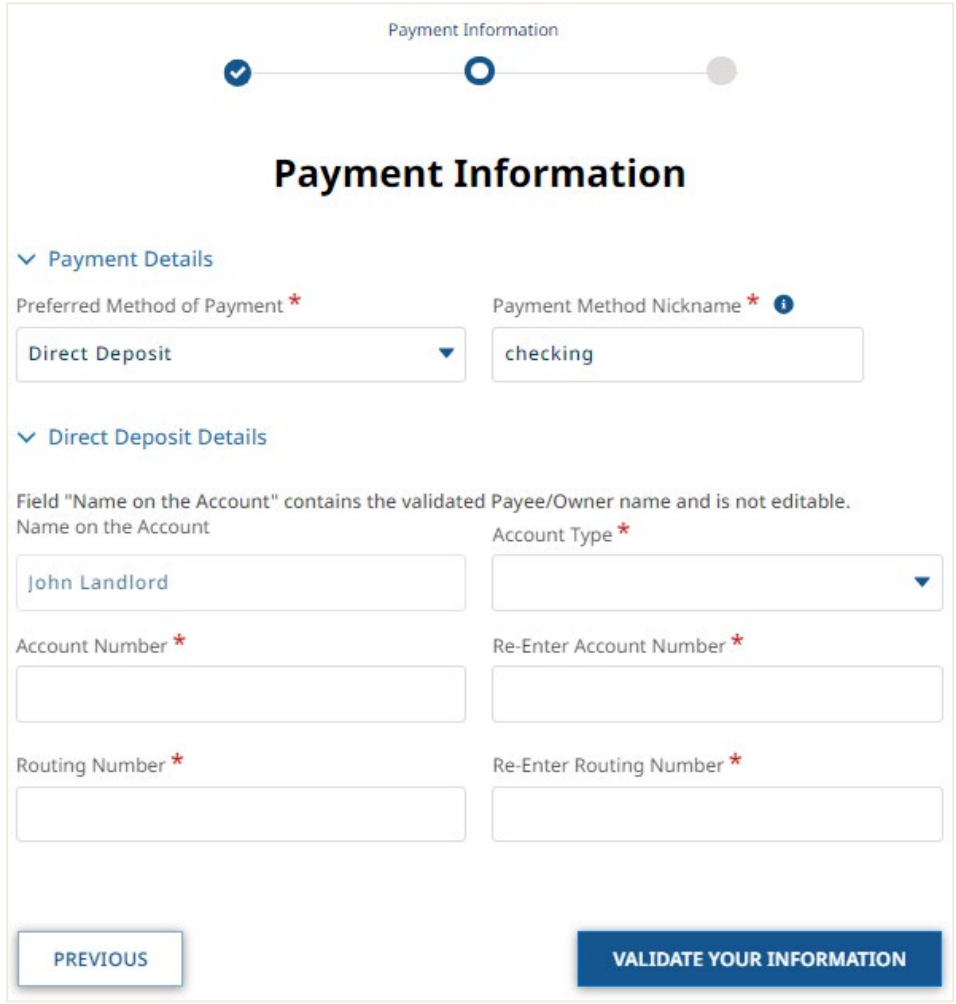
LANDLORD/OWNER PROFILE SETUP





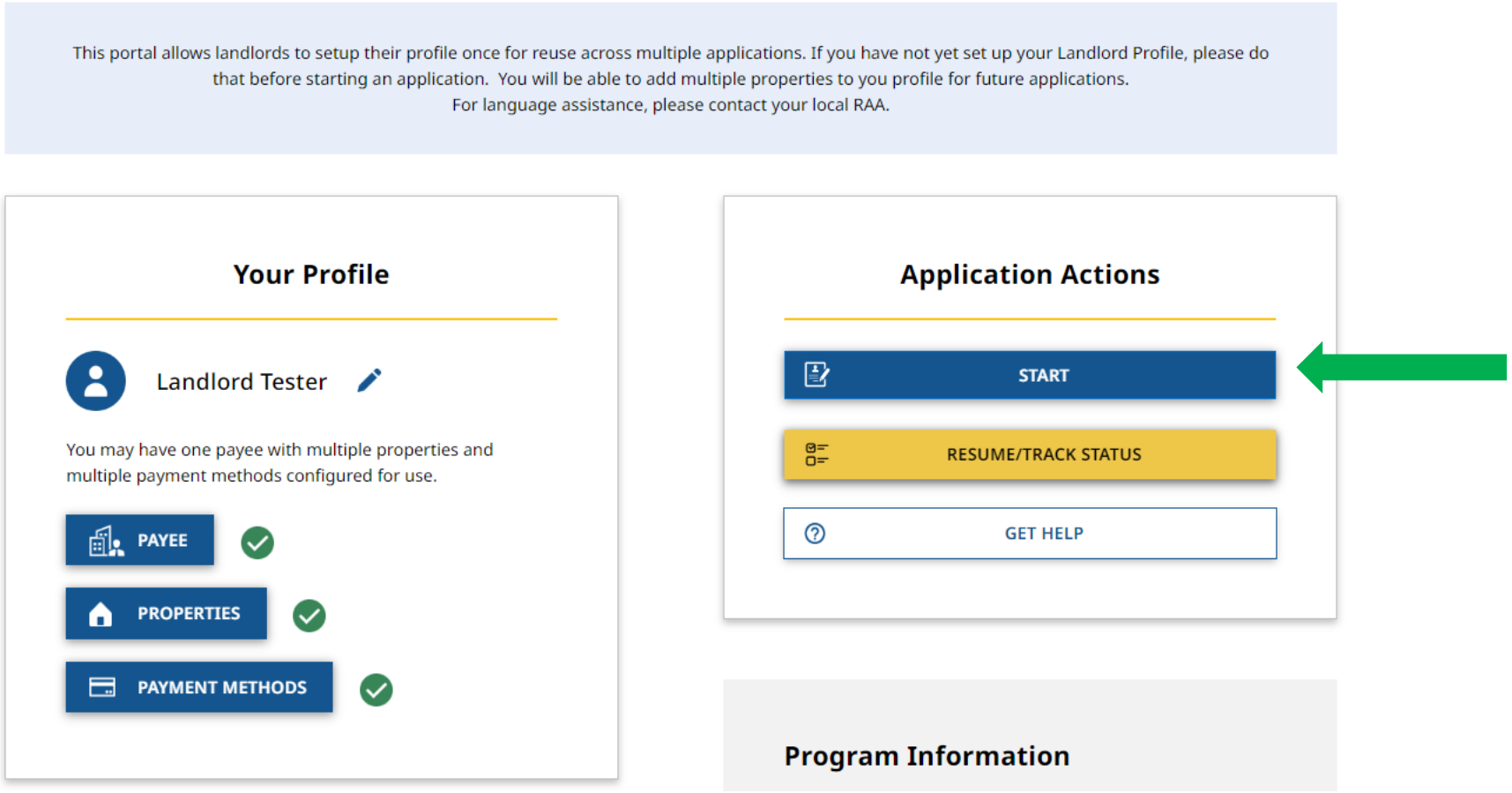
LANDLORD/OWNER PROFILE SETUP





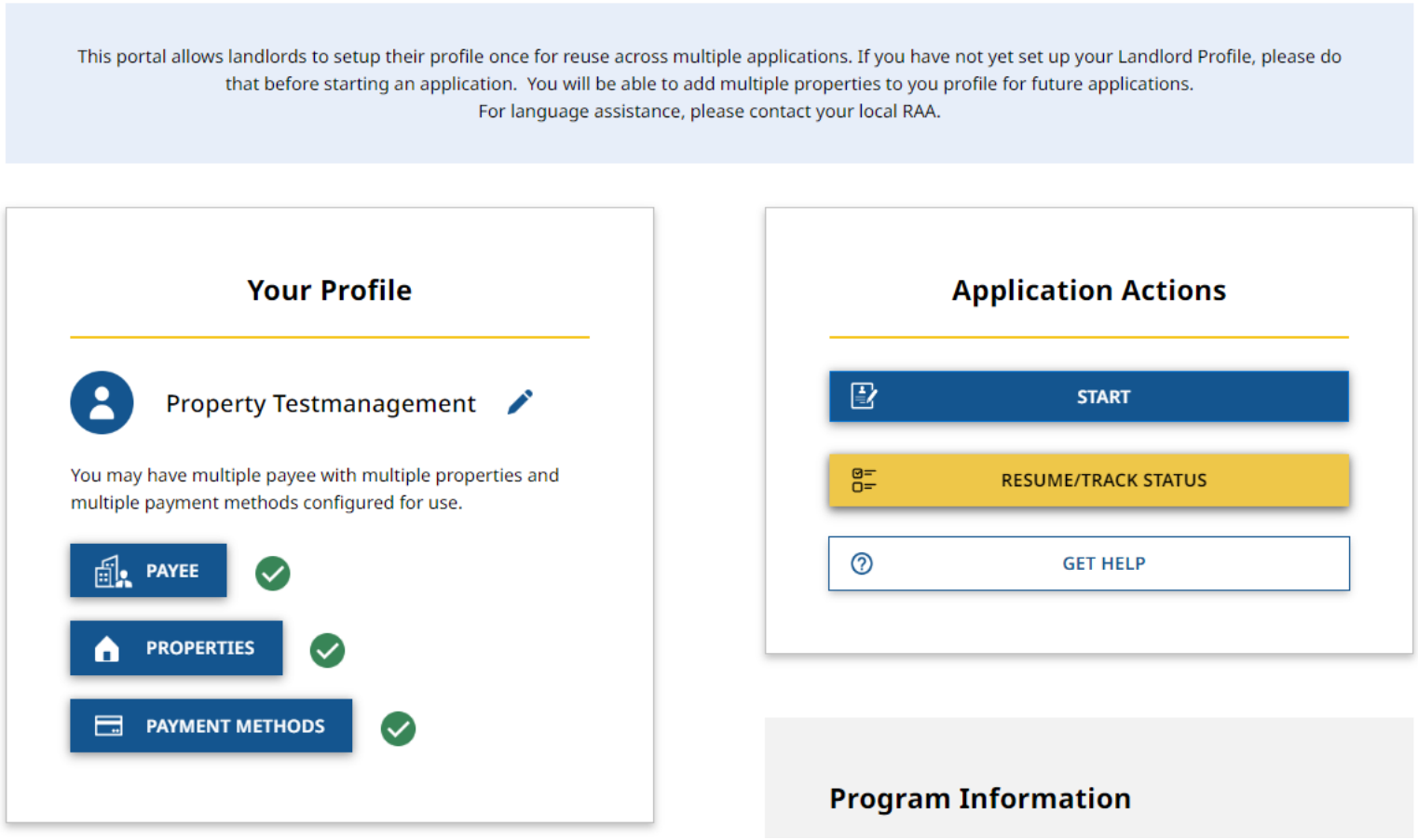
LANDLORD/OWNER PROFILE SETUP

- After three green check marks display, start filling out an application

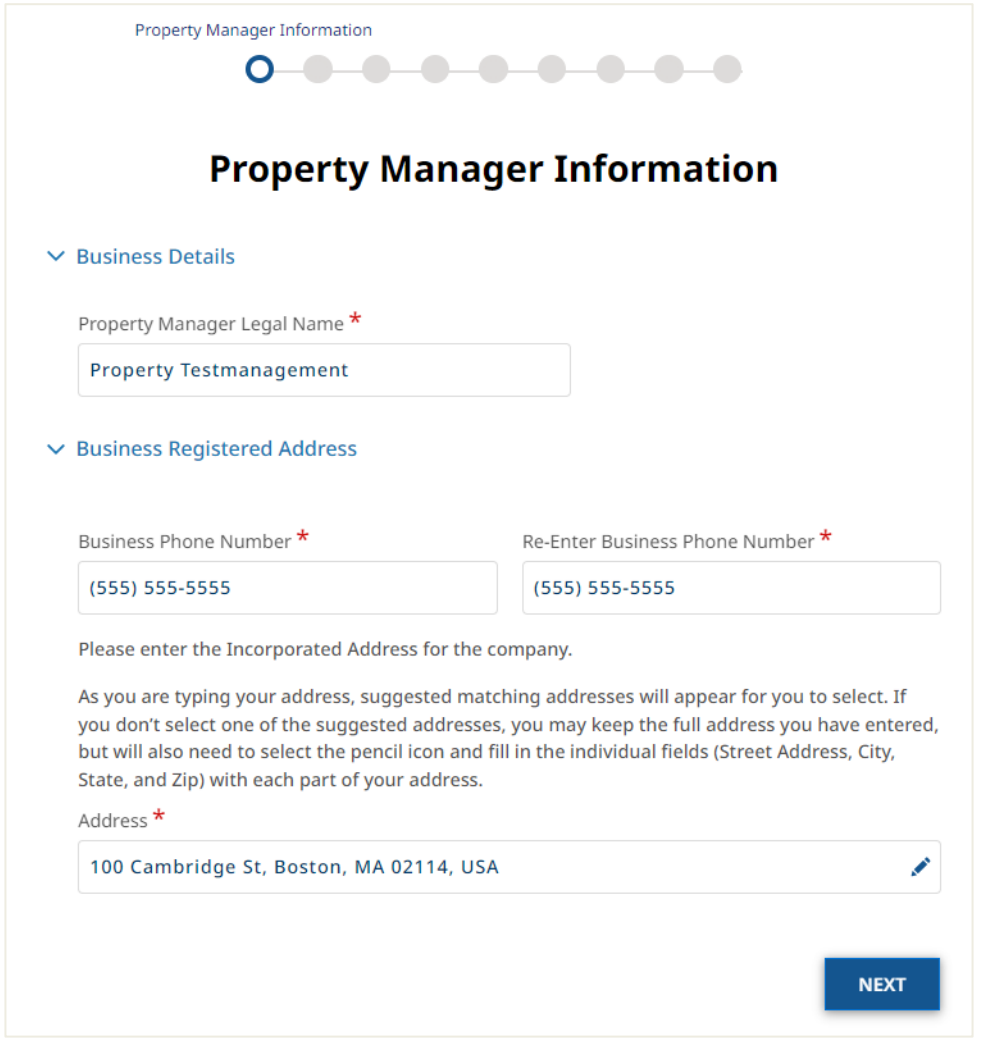


PROPERTY MANAGER PROFILE SETUP

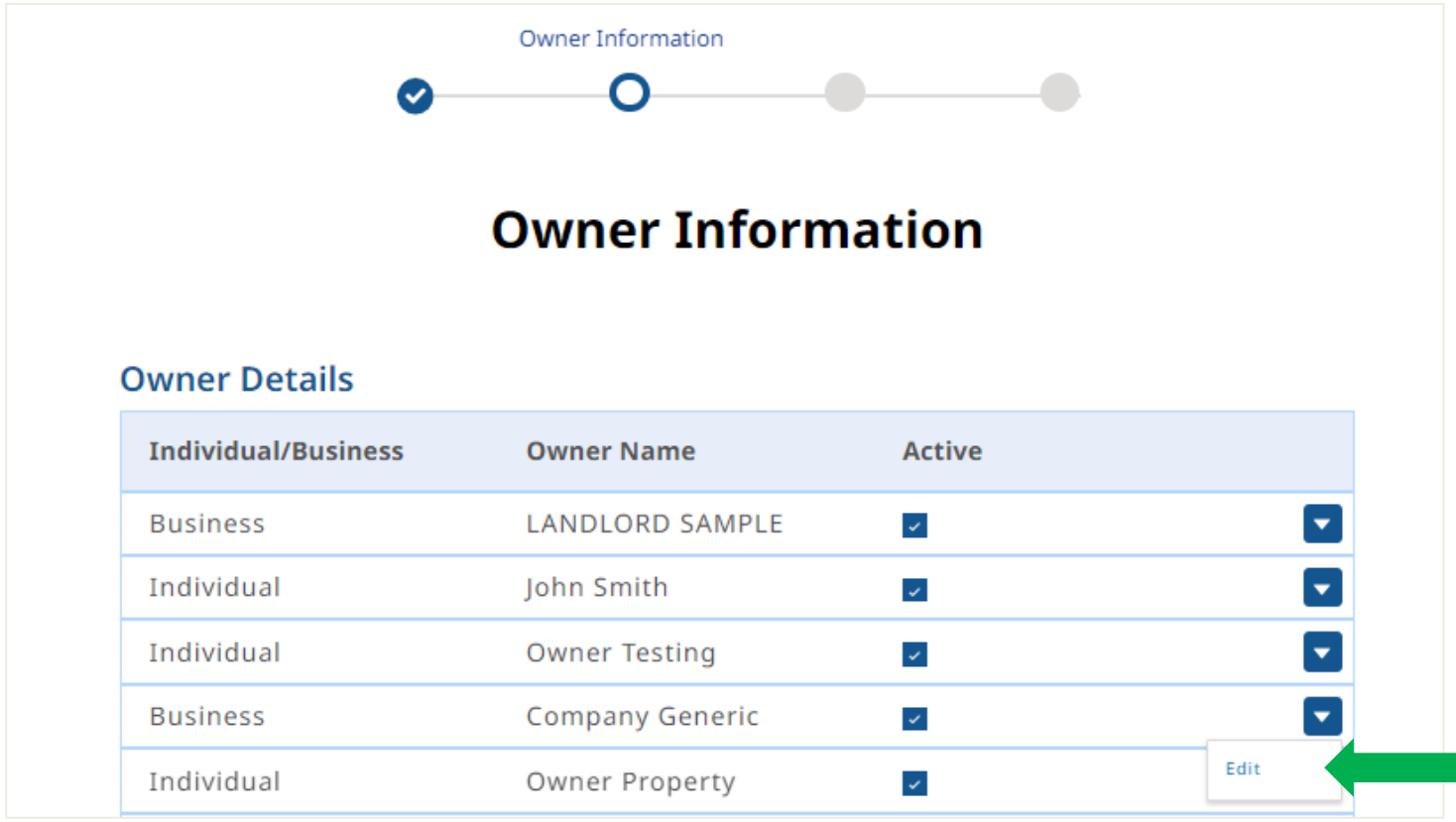
- Similar process but need to fill out property manager information and can include multiple payees. Also, must upload an authorization form.



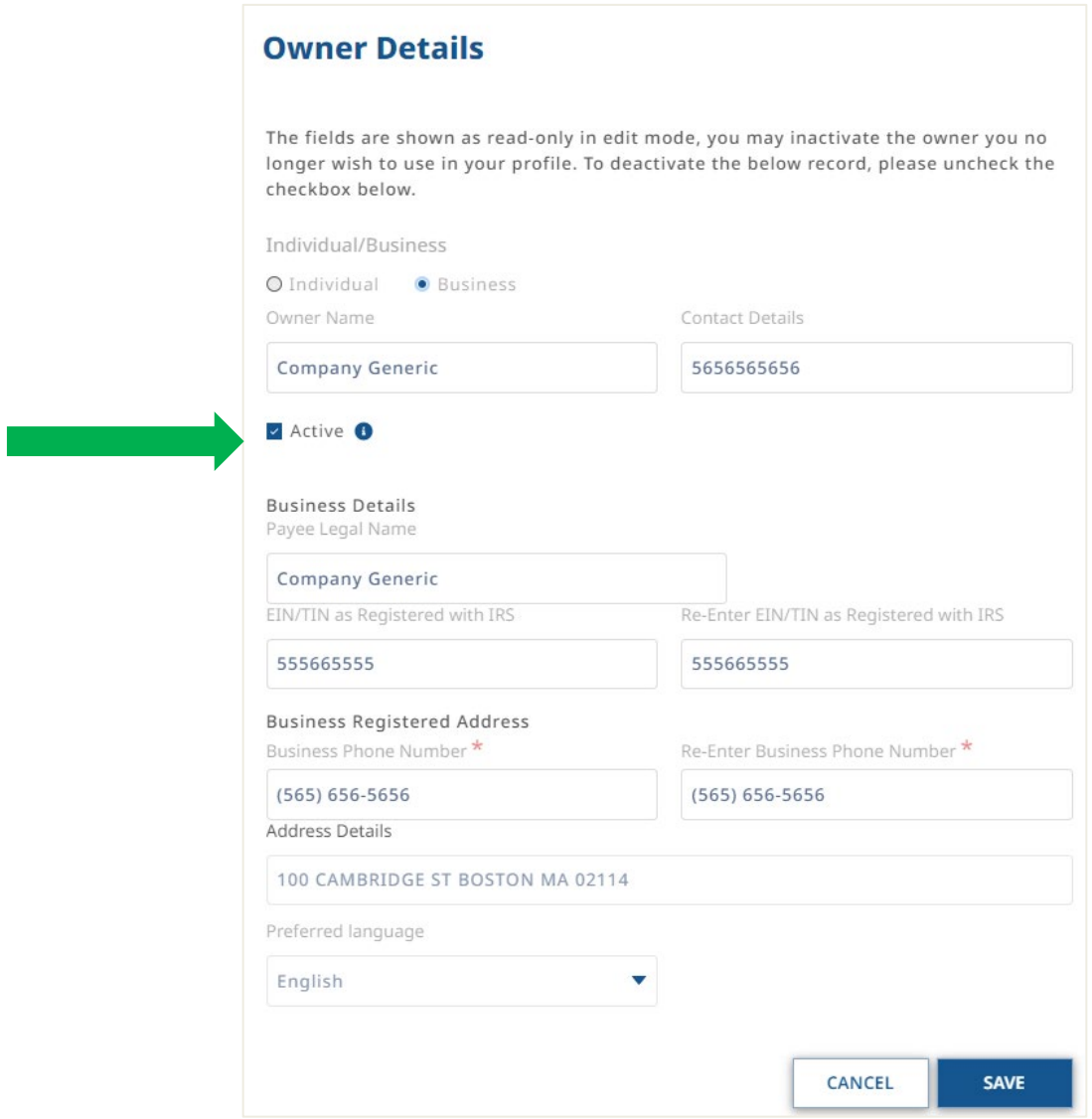
PROPERTY MANAGER PROFILE SETUP



PROPERTY MANAGER PROFILE SETUP



PROPERTY MANAGER PROFILE SETUP



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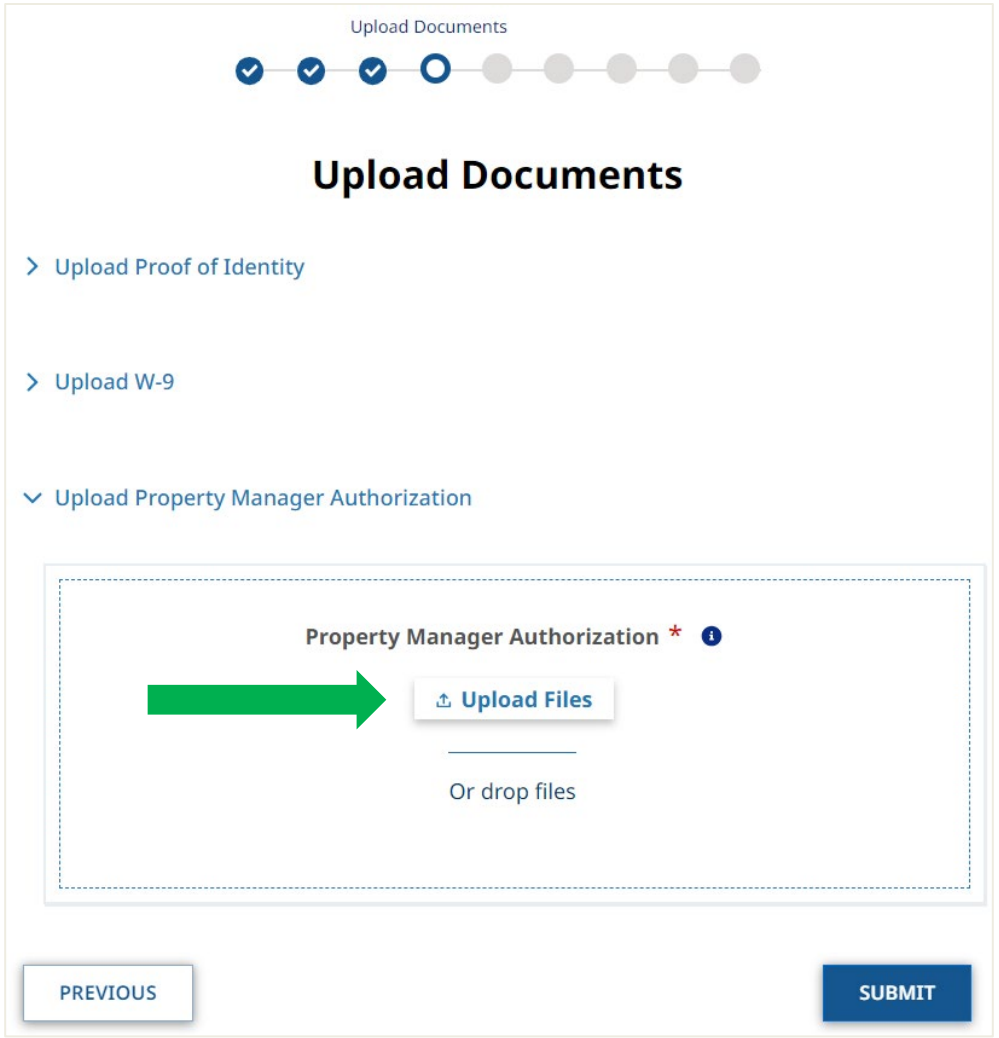
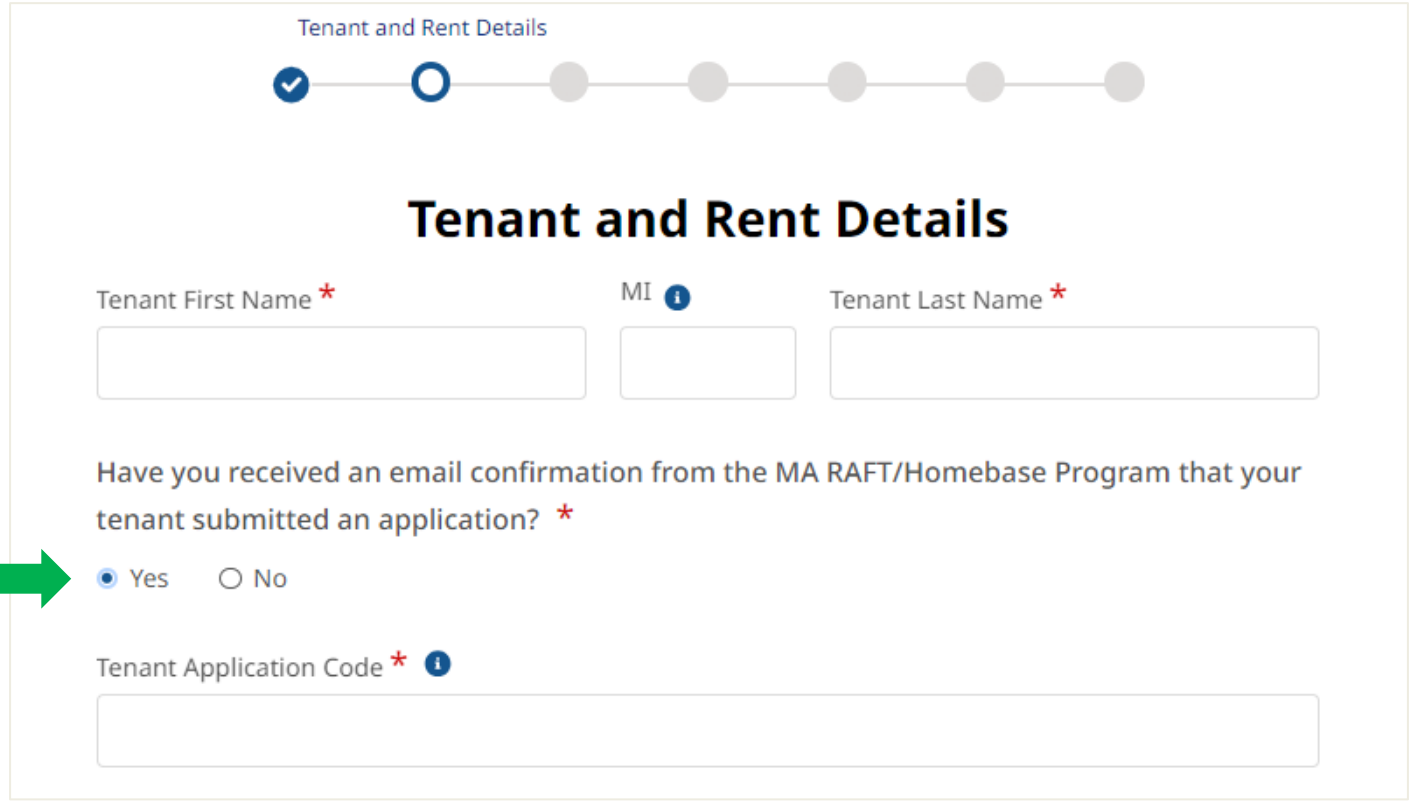


HOW TO APPLY

- **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 tenant or tenant advocate 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

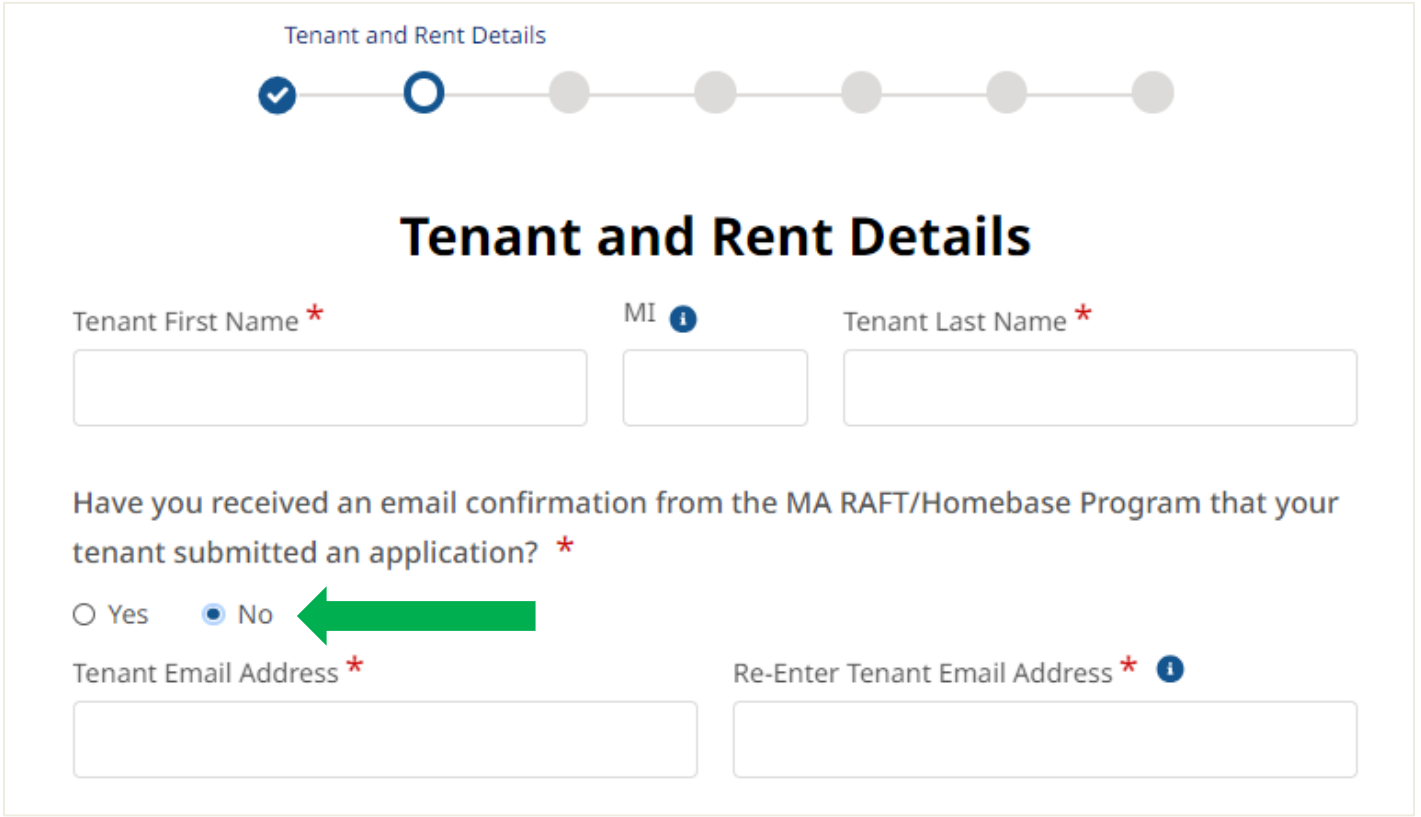
HOW TO APPLY

- If tenant or tenant advocate initiates:



HOW TO APPLY

- If landlord initiates:



HOW TO APPLY

- Email notification to landlord if tenant or tenant advocate applies first (note Tenant Application Code):

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.

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

- Email notification to tenant if landlord applies first (note Landlord Application Code):

Dear Tenant,

Your landlord has submitted an application for rental and/or utility assistance through the Commonwealth of Massachusetts RAFT program. RAFT can help cover your overdue rent and utilities. These funds will be paid directly to landlords and utility providers on behalf of renters.

Please complete and submit the tenant application form within 21 calendar days of the date of this email.

Please enter your Landlord Application Code 5003R000007L1rd (note: application code is case sensitive) in your application. To complete your application, please click here.

For more information on RAFT please visit our website here.

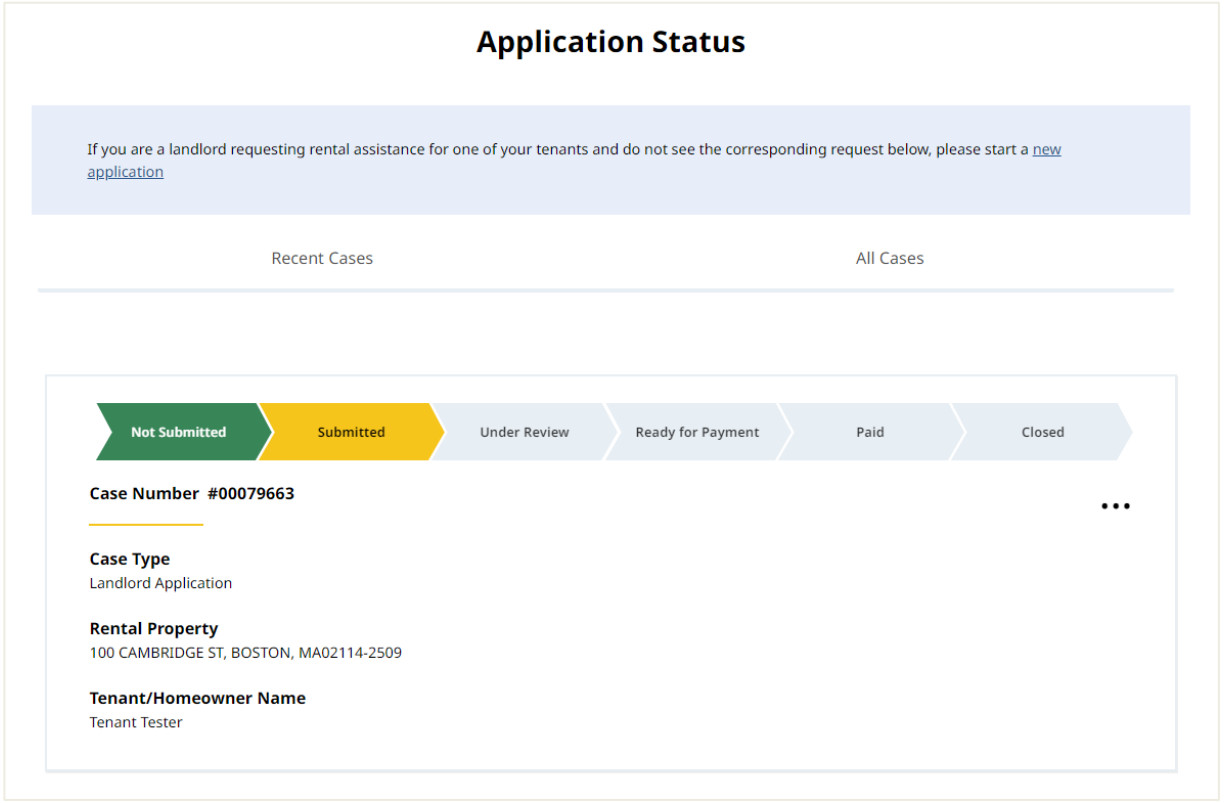
Thank you for participating in the Massachusetts RAFT Program.

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.

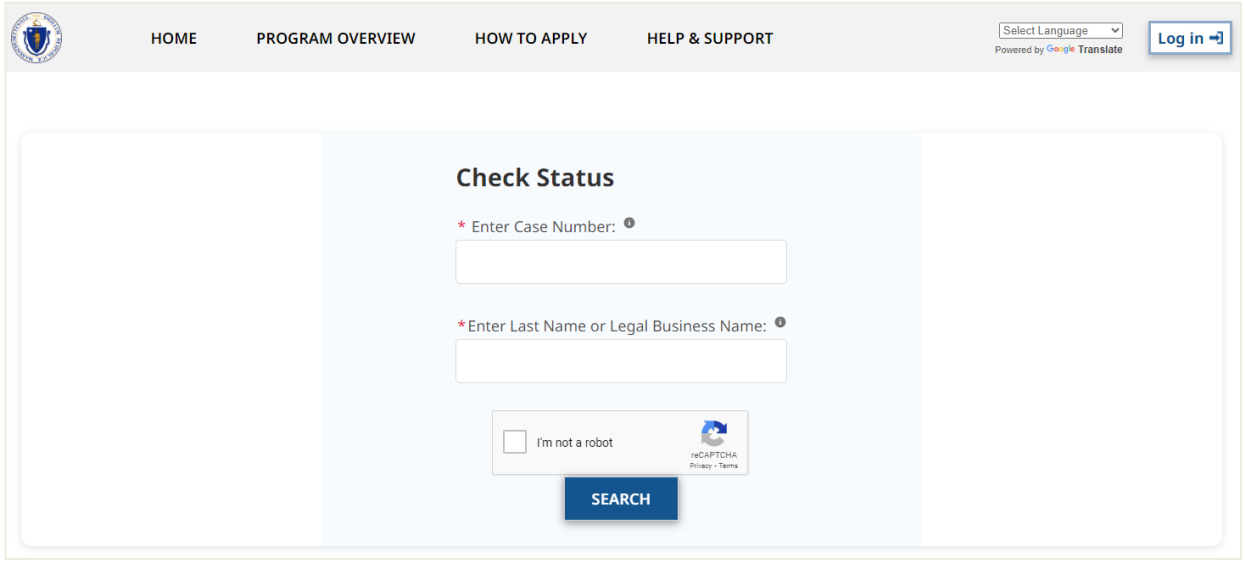
HOW TO CHECK APPLICATION STATUS FOR SUBMITTED APPLICATIONS

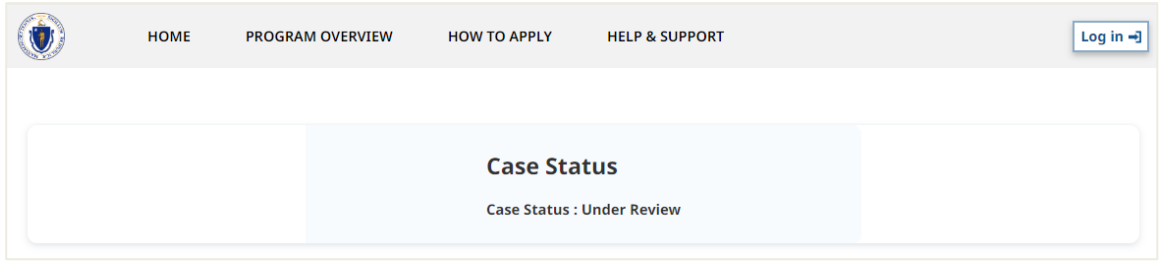
- Log into account to view recent or all submitted cases
- Status bar shows where each application currently is in the process
- Unsubmitted applications can be edited before submission
- Submitted applications cannot be edited, but additional documents may be uploaded



HOW TO CHECK APPLICATION STATUS FOR SUBMITTED APPLICATIONS

- Case Search Site is a faster way of checking application status!

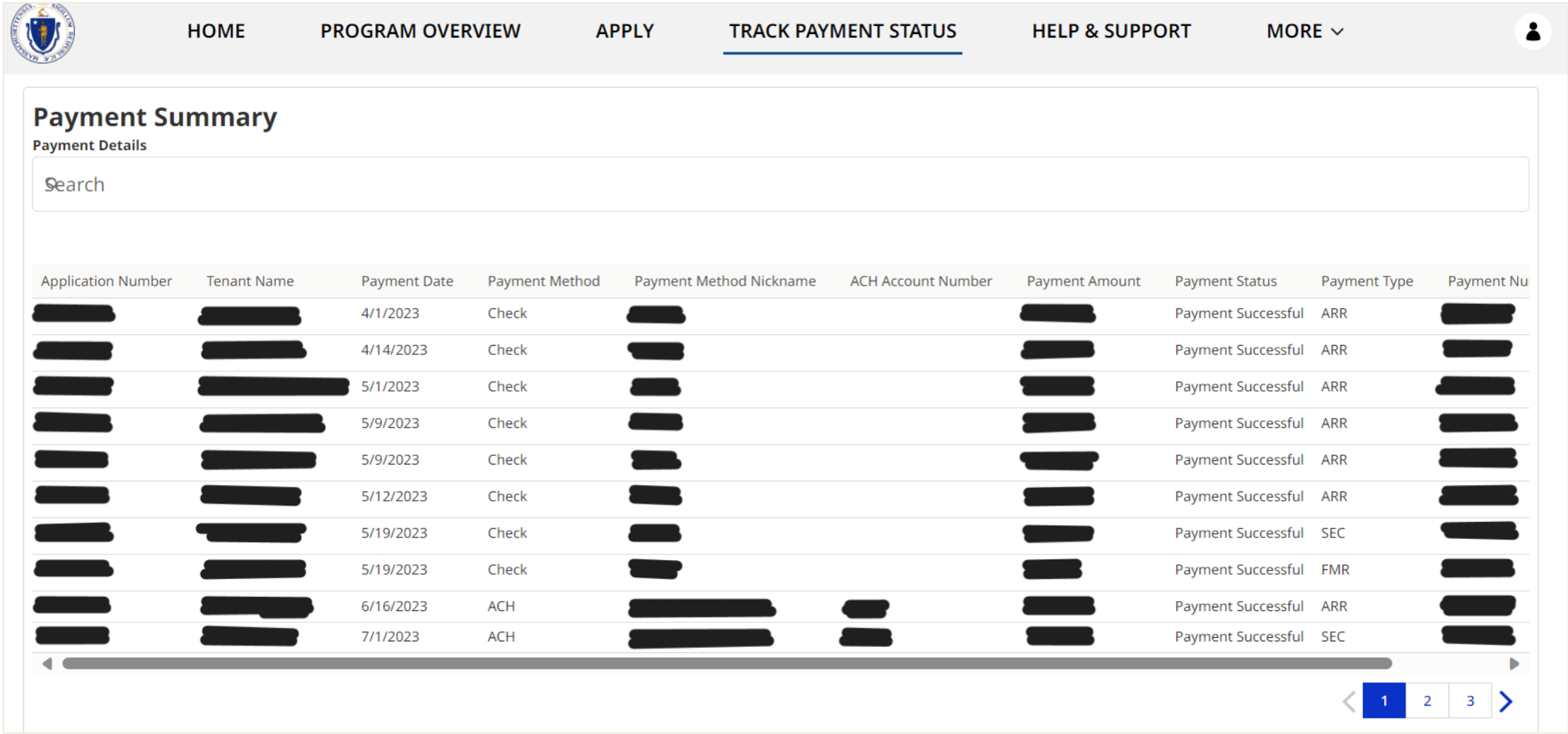




CASE STATUS DEFINITIONS

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 tenant application.
Under Review	The application has been matched with a tenant application. 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. Status not applicable to LOI applications.
Closed / Denied / Withdrawn Approved	The application was either closed (timed out), denied due to ineligibility, or withdrawn. "Approved" status is only for LOI applications.

TRACK PAYMENT STATUS

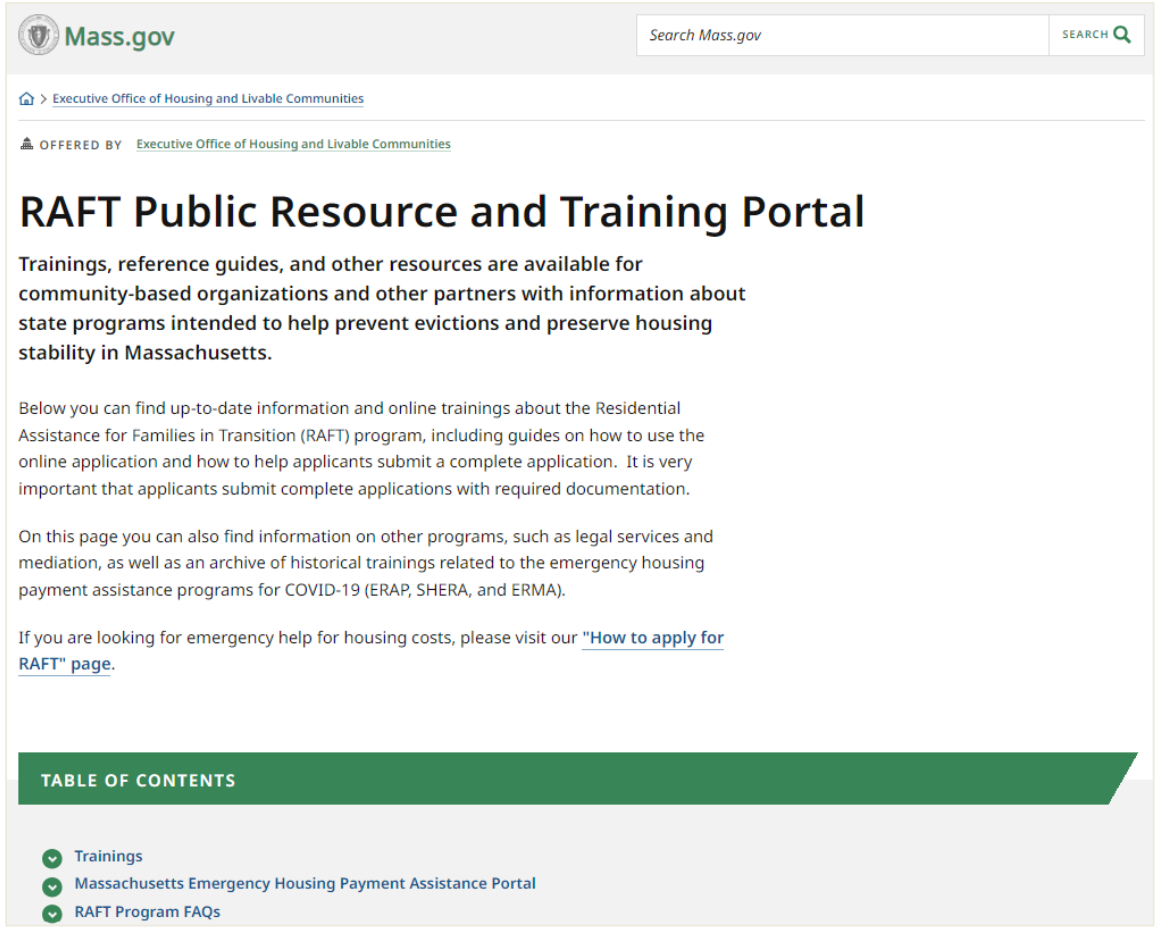


QUESTIONS

RESOURCES

1. **RAFT Public Resource and Training Portal**
   Trainings, reference guides, and other resources are available with information about state programs intended to help prevent evictions and preserve housing stability in Massachusetts

2. **Meeting Materials**
   The slides from this session will be shared with you, and a recording will be uploaded to the Training Portal

3. **Regional Administering Agencies (RAAs)**
   For case-specific questions, please reach out to the RAA processing your application

4. **Housing assistance for MA landlords**
   Learn about your role in housing assistance programs and find information on programs that support you as a landlord