

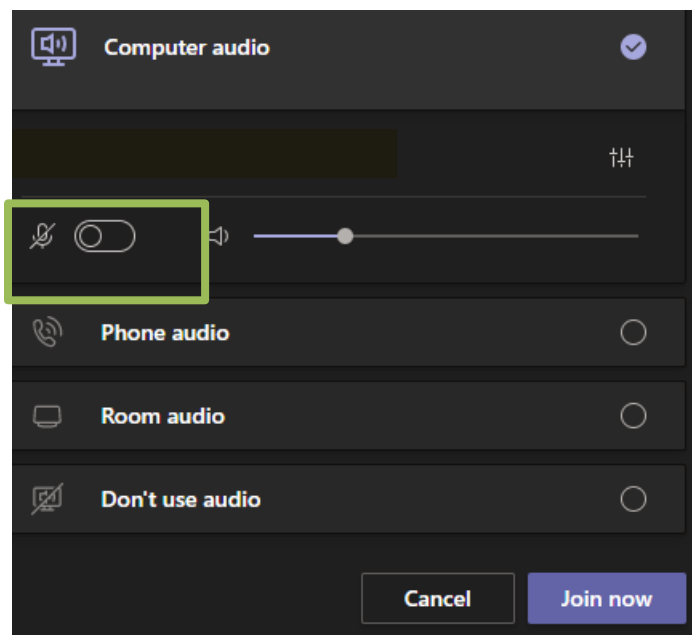


# RAA Administrative Plan Policy Training

January 8, 2021

## Please Mute

Please join the meeting muted during the session to keep interruptions to a minimum

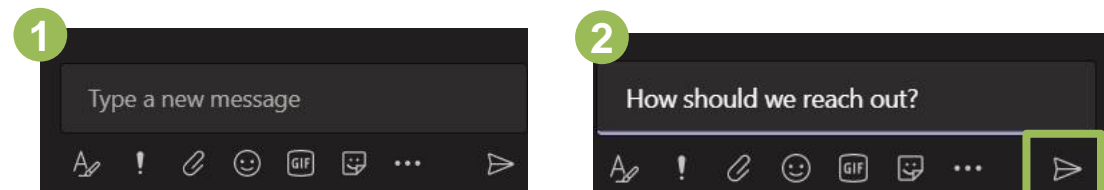


## Engage During Meeting

### 1. Teams Chat

Send a message in the **Teams Chat** panel

1. Type in your **question**
2. Hit Enter



### 2. Questions / Checkpoints

- We will be monitoring the Teams Chat for questions throughout the session
- During the designated checkpoints for questions, **please come off mute** to ask your questions once the moderator calls on you

# This Call Is Being Recorded





WELCOME



# Our Journey Today 2 HOURS



**Welcome & Overview**

10 mins



**Current RAFT Status & Process Improvement Updates**



**Q&A**

5 mins



**Policy Guideline Overview**

**Policy Guideline Deep Dive**

**Q&A**

75 mins



**Rental Assistance Processing (RAP) Center Overview**

10 mins



**Next Steps: Training, Office Hours, Resources**



**Q&A**

20 mins



## Purpose



Update RAFT staff on **important policy guidelines** that impact application reviews

## Goal



The new policy guidelines **accelerate the speed** of application reviews towards reaching more families in need

# PROCESS IMPROVEMENT UPDATES



We seek to **support RAAs** and **Massachusetts families through** the RAFT program by eliminating the backlog, reducing the processing time, and investing in the long-term process, policy and technology that support RAFT



Provide RAAs process & operational support



Implement policy guidelines to reduce processing requirements



Stand up Rental Assistance Processing (RAP) Center to assist in processing the backlog in parallel with RAAs



Assess longer term process changes to streamline and standardized processes



# QUESTIONS



# POLICY GUIDELINES OVERVIEW



- 1. Maximum benefit level increased**
- 2. Sustainability requirements no longer in effect**
- 3. Simplified housing crisis list**
- 4. Expansion of all housing crisis types**
- 5. Consolidation of programs**
- 6. Automatic income eligibility**
- 7. Streamlined approval processes**
- 8. Reduced reporting requirements**
- 9. Introduction of the Rental Assistance Processing (RAP) Center**

# POLICY GUIDELINE 1: INCREASE IN MAXIMUM BENEFIT LIMIT



\$10,000

Current max. benefit limit for all types of RAFT and housing crisis options

\$7,000

New limit after state of emergency is over

- HomeBASE assistance no longer taken into consideration
- Households will continue to receive amount required to resolve the housing crisis and preserve/obtain stable housing
  - Not all households will **need** or receive \$10,000
- Calculated from rolling 12-month benefit limit
  - See example in admin plan



- Sustainability requirements are no longer in effect
  - No more “**6-month rule**” to access \$10,000 benefit
  - No more “**presumption of future sustainability**” to access RAFT



If benefit will resolve current housing crisis, RAAs do not assess future housing sustainability

# POLICY GUIDELINE 3: SIMPLIFIED HOUSING CRISIS LIST (1 of 2)



HOUSING CRISIS	VERIFICATION (EXAMPLES)
<b>Pre-court rental assistance</b>	<ul style="list-style-type: none"><li>• Notice of rent issued by landlord with amount owed</li><li>• Verification of inability to pay future market rent</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>• Demonstrate a serious health and safety risk that prevents continued residency (e.g. failed inspection report)</li></ul>
<b>Pre-foreclosure mortgage assistance</b>	<ul style="list-style-type: none"><li>• Notice of mortgage arrears issued by lender or servicer</li><li>• Verification of inability to pay future mortgage costs</li></ul>

# POLICY GUIDELINE 3: SIMPLIFIED HOUSING CRISIS LIST (2 of 2)



HOUSING CRISIS	VERIFICATION
<b>Foreclosure</b>	<ul style="list-style-type: none"><li>• Letter of intent to foreclose</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>• Shutoff notice or verification that service has already been disconnected</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>

# POLICY GUIDELINE 4: SAME BENEFIT AVAILABLE TO ALL HOUSING CRISIS OPTIONS



- All eligible housing crisis options may **receive the same types of RAFT benefits**

- All housing crisis options may be used to  
a) **Stay in current housing** or b) **Move to new housing**



whichever option will resolve the housing crisis



# QUESTIONS



- “**Upstream RAFT**” pilot program merged into **Standard RAFT** program
  - Standard RAFT vs COVID RAFT for budget and payment purposes by RAAs
- “**One bucket**” of funds – same benefits for all RAFT-eligible households
  - RAAs must track Standard vs. COVID based on COVID self-certification checkbox on the application

**Standard RAFT** end date

6/30/2021 for all payments

vs

**COVID RAFT** end date

6/30/2021 for all new enrollments  
12/31/2021 for all payments



# POLICY GUIDELINE 6: INCOME VERIFICATION



## Income limits

All household income must be reported on the application

**50%**

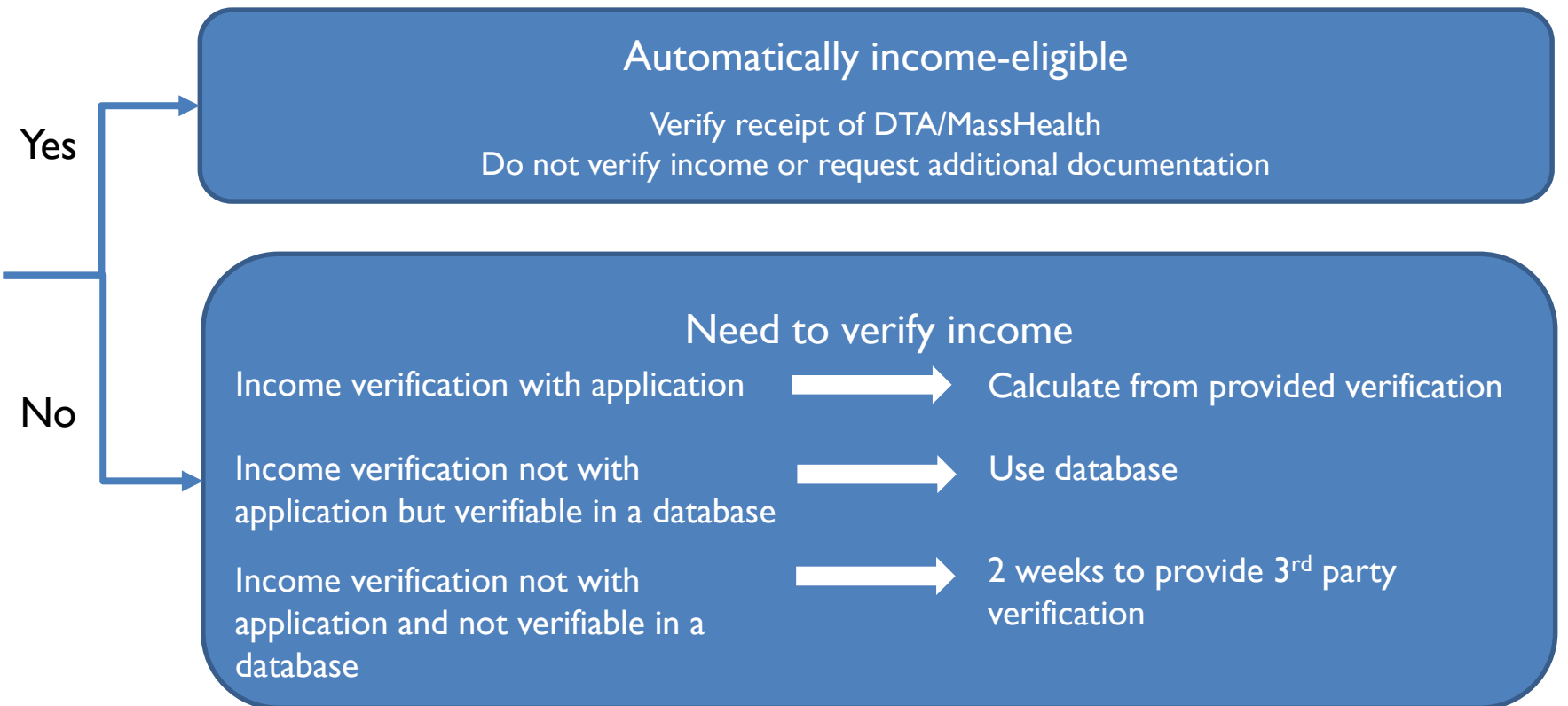
Area Median Income (AMI)

OR

**60%**

Area Median Income (AMI)  
Households affected by domestic violence

## DTA/MassHealth Recipient?





- RAAs are encouraged to **re-examine approval processes**
- RAA management will clarify process at each RAA to ensure that “**two sets of eyes**” are on each application (*note: reviewer does not need to be a supervisor*)

**Goal is to get funds approved quickly while still ensuring benefits go to eligible households**



Crucial items to check in review process include:

- 1 Income eligibility
- 2 Housing crisis eligibility
- 3 Owner W-9, proof of ownership, and direct deposit information accurate (if applicable)
- 4 Payment does not exceed the RAFT or ERMA combined program limits in any rolling 12-month period



- Denials must be tracked in **HAPPY**
- RAAs can provide **limited** data for ineligible households in HAPPY

## No longer required for denials

- ✗ Household member names, dates of birth, SSNs, demographics
- ✗ Unit data
- ✗ Owner data

## Still required for all applications

- ✓ Head of household name, date of birth, SSN, demographics
- ✓ Initial Data tab
- ✓ Program tab



# QUESTIONS



# Rental Assistance Processing (RAP) Center Overview

## Role of the RAP Center

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- **Review** and **process** backlogged RAFT applications and accelerate payments to households facing a housing crisis
- Complement and **support** the existing work by RAAs

## Purpose of the RAP Center

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- Unprecedented application volume has led to **application processing delays** across the Commonwealth

### NEXT STEPS

**Training and additional information will be forthcoming to RAAs as needed**



# Next Steps – Training & Office Hours



Initial training for all RAFT staff



Q&A Session 1      *1:00 PM – 2:00 PM*

- Optional for staff with additional questions



Q&A Session 2      *11:00 AM – 12:00 PM*

- Optional for staff with additional questions



RAFT staff check-in on policy adoption      *1:00 PM – 2:00 PM*

- Required for all RAFT staff to ensure standardized policy adoption across RAAs



- 1 Policy Overview One Pager**
  - Resource toolkit developed for quick reference across RAFT staff on policy guidelines

- 2 Administrative Plan and Scope of Services Document**
  - Outlines comprehensive policies that govern the administration of RAFT

- 3 Questions**
  - Reach out your direct supervisor
  - Escalations should be routed to Amy Mullen (amy.mullen2@mass.gov)

**Policy Guidelines**

- 1. Maximum benefit level increased**  
The new maximum benefit limit is \$10,000 for all types of RAFT and housing crisis options.  
HomeBASE no longer factored in
- 2. Sustainability requirements no longer in effect**  
No more "6-month rule"  
No more "presumption of future sustainability"
- 3. Simplified housing crisis list**  
Now categorized into 10 groupings: 1) pre-court rental assistance, 2) eviction, 3) overcrowding, 4) health & safety, 5) pre-foreclosure mortgage assistance, 6) foreclosure, 7) domestic violence, 8) fire/flood/natural disaster, 9) utility shutoff, and 10) other crisis that will result in imminent housing loss
- 4. Expansion of all housing crisis types**  
All eligible housing crisis options receive the same RAFT benefit  
Benefits can be used to a) stay in current housing, or b) move to new housing
- 5. Consolidation of programs**  
"Upstream RAFT" pilot program merged into Standard RAFT program.  
RAAs must distinguish between Standard RAFT and COVID RAFT, tracked on the application
- 6. Automatic income eligibility**  
Income limits are 50% area median income (AMI), bumped to 60% if affected by domestic violence  
DTA/MassHealth recipients are automatically income-eligible  
Non-DTA/MassHealth households must verify income
- 7. Streamlined approval processes**  
RAAs are encouraged to re-examine approval processes  
RAA management works with RAA to ensure two sets of eyes review each application
- 8. Reduced reporting requirements**  
Denials are tracked on HAPPY and RAAs can provide limited data to households on HAPPY
- 9. Introduction of the Rental Assistance Processing (RAP) Center**  
Assist RAAs with overflow and application backlog

Department of Housing and Community Development

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# QUESTIONS & ANSWERS





THANK YOU!