

Residential Assistance for Families in Transition (RAFT) (www.mass.gov)

The RAFT Program is a homelessness prevention program funded by the Department of Housing and Community Development (DHCD). RAFT provides short-term financial assistance to low-income families who are **homeless or at risk of becoming homeless.**

RAFT offers flexible financial assistance designed to meet each family's particular needs. Eligible uses include moving cost assistance, rent and utility arrears, rental stipends or utility bills. RAFT also helps families who must move but do not have enough money to pay a security deposit, utility startup costs, or first/last month's rent, and furniture (no more than \$1000 of the families can be paid for furniture). Families cannot get more than \$4000 within a 12-month period.

Who is eligible for RAFT?

To be eligible for RAFT:

- A family must be homeless or at risk of becoming homeless.
- The household must be income eligible. Not less than 50 percent of the funding will be available for families with an income at or below 30% of Area Media Income (AMI), and a maximum of 50 percent for families between 30-50% AMI.

- Meet the basic criteria of an assessment targeting tool (RAFT Screen) developed by DHCD. Agency staff are allowed flexibility in applying the tool to determine eligibility.
- The RAFT eligibility process will consider the reasons for which someone is homeless or at risk of becoming homeless, including loss of income and increased expenses for those with incomes between 30 and 50 percent of AMI

In addition:

- A family must show that RAFT assistance will stabilize the current housing situation. This means a household must have enough income after receiving RAFT to be able to stay in their current housing, obtain new housing, or otherwise avoid homelessness.

How Can RAFT Be Accessed?

Completing a Housing Consumer Education Center (HCEC) Intake Assessment is the first step to accessing RAFT. Any family can walk into or call the HCEC/Resource Center to complete the Intake Assessment form. Agencies do not require an in-person appointment to complete an intake assessment, but will be available if a family requires in -person assistance to complete it.

- You can only be approved in the region where you plan to use your RAFT assistance.
- To find a regional agency, call 1-800-224-5124, or see:
 - **Massachusetts Housing Consumer Education Centers (HCECs) RCAP Solutions, Inc.: 800-488-1969**
 - **Central Massachusetts Housing Alliance**
 - Lynn Housing and Neighborhood Development - RAFT

- If you get preliminary approval, the agency will ask you to fill out a RAFT application.

When you apply, you will need:

- identification such as a driver's license, other picture ID, or MassHealth card
- proof of current income for all adult household members (pay stubs, TAFDC/EAEDC award letters, proof of unemployment or child support payments, Social Security/SSI statement, etc.)

Additionally, you may need:

- a copy of your lease
- proof that you need help and the amount of money you need (eviction notice [Summary Process Summons and Complaint], utility shutoff notice, overdue utility bills, rental startup costs, etc.)
- a participation agreement from your landlord, if you are a renter who is using RAFT to pay for back rent, first/last month's rent, a security deposit, or monthly rent stipend.

Families should be informed that there may be up to a couple of weeks delay in arranging an appointment and/or reviewing an intake depending on the volume of families seeking assistance.

After the family has completed the HCEC Intake Assessment HCEC staff will review it to determine individual needs and resources.

About the RAFT Screen (the tool DHCD uses to determine eligibility)

The RAFT screen has three parts:

- Part I asks only about the triggering event/housing crisis for which a family is seeking RAFT assistance.
- Part II asks about income, and
- Part III asks a series of questions that describe the level of risk for each family.

Part I and Part II do not have points attached to the questions, whereas Part III does. A family must be eligible through all parts of the Screen (I, II, and III) in order to qualify for RAFT. If a family does not meet any criteria in Part I or Part II they will not need to complete Part III. DHCD anticipates that most families referred to RAFT will pass Parts I and II, but that some families will not be prioritized/determined eligible for RAFT based on Part III.

Frequently Ask Questions about RAFT

- **How long does this benefit last?**
 - The timing and use of the benefit may vary but cannot exceed 12 months from the first payment.
- **Can a family living in an EA Shelter be eligible for RAFT?**
 - No, RAFT is a homelessness prevention program.
- **What is the deadline to use RAFT once I apply?**
 - The first payment of the benefit must be used within 60 days of being determined eligible unless there is a documented administrative delay or extenuating circumstances.
- **What happens if a family receives \$4,000 through RAFT but ends up homeless again within 12 months, are they eligible for more money?**
 - No, they cannot receive additional RAFT support for 12 months from the date of the first payment they received. If they are at risk of homelessness, we ask that

you refer them to other community resources. The family may, however, apply for **Emergency Assistance**.

- **If there is new information or the family’s circumstances change, may they re-apply for RAFT?**
 - A family may reapply for RAFT after 30 days if they were determined ineligible. If there are new circumstances or new information, they can contact their local **Home Consumer Education Center**.
- **Can a person use RAFT to move out-of-state?**
 - Yes, but only for moving expenses and start-up costs. No ongoing funds (rent stipends, childcare payments, etc.) can be paid through this program.
- **Can a person who has a Section 8 and is moving from one unit to another unit receive RAFT?**
 - Only if they are being evicted and have a “Writ of Summary Process”. DHCD does not provide relocation money for families who are already in the Section 8 program.