

Residential Assistance for Families in Transition - RAFT

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What is RAFT?

RAFT (Residential Assistance for Families in Transition) is a state-funded homelessness prevention program. RAFT gives short-term financial assistance to low-income families who are homeless or at risk of becoming homeless.

RAFT helps families who are behind on rent, mortgage payments, or utility bills. RAFT also helps families who have to move but do not have enough money to pay a security deposit, utility startup costs, or first/last month's rent. Families can get up to \$3000. Funding is limited. Not all eligible families get help.

The Massachusetts Department of Housing and Community Development is in charge of the RAFT program. On the local level, RAFT is run by regional non-profit housing agencies (RNPs). Each RNP sets its own policies based on the needs of the region it serves.

The RNPs coordinate their efforts with the regional Housing Consumer Education Centers (HCECs) that provide screenings and referrals for emergency housing assistance.

Am I eligible?

To be eligible for RAFT:

- Your family must be homeless or at risk of becoming homeless
 - Being homeless means you do not have a permanent place to live
 - Being at risk of homelessness means you cannot afford your housing costs and may be evicted or have your utilities shut off
- Your family must include two or more people living together. Your family must include at least one child under 21, or someone with a disability. Pregnant women are also eligible.
- Your family income must be at or below 50% of the area median income. See [What are the income limits?](#) below.

In addition, your family must meet these two conditions:

- Your family must have faced a **financial crisis**.

You must need help because of a one-time event that that made your income go down or your expenses go up. The event must be something that wasn't your fault. Examples are:

- someone in your family was laid off from work
 - there was a death or illness in the family that resulted in lost wages
 - your family had high medical expenses not covered by insurance
 - you were the victim of a crime and you lost money or property
 - you had a car or property accident not covered by insurance
 - your family has to move because of unsafe housing conditions
 - your family has to move because your lease wasn't renewed
 - your family is homeless
- Your family must be able to achieve **housing stabilization**.

Your family must have enough money to pay your housing expenses after getting help from RAFT. In general, your housing expenses should not be more than 50 percent of your income.

RAFT funds are limited, and not every eligible family can get RAFT assistance. Each regional non-profit housing agency (RNP) sets its own priorities based on the needs of the region it serves.

What are the income limits?

Family income must be at or below 50% of the area median income. RAFT income limits for Boston, Worcester, and Springfield are shown below:

RAFT Fiscal Year 2009 Income Limits 50% Area Median Income			
Household Size	Boston	Worcester	Springfield
2	\$34,300	\$30,750	\$29,600
3	\$38,600	\$34,600	\$33,300
4	\$42,900	\$38,450	\$37,000
5	\$46,350	\$41,550	\$39,950
6	\$49,750	\$44,600	\$42,900
7	\$53,200	\$47,700	\$45,900
8	\$56,650	\$50,750	\$48,850

For other Massachusetts cities and towns, see [FY2009 RAFT Income Limits \(PDF\)](#) on the DHCD web site.

Who is not eligible?

You cannot get RAFT assistance if:

- You have used up your lifetime \$3000 RAFT assistance
- RAFT has run out of funds
- Your household did not face a financial crisis beyond your control
- You cannot afford your housing costs after RAFT assistance
- You did not submit a completed application and documents
- You do not meet the income limits or other eligibility requirements
- You are not at risk of homelessness
- Your landlord does not agree to accept RAFT payments (for renters)
- You did not follow the rules of the RAFT program

What benefits will I get?

RAFT is not an entitlement program, and not all eligible families get RAFT assistance. Families who are selected can get up to \$3000 from RAFT. The amount you get depends on your need.

RAFT does not give cash to your family directly. It makes payments on your behalf. The regional non-profit housing agencies (RNPs) that run the program decide how the RAFT money can be spent.

RAFT money must be spent on housing-related expenses, Allowed uses of RAFT funds may include:

- back rent or overdue mortgage payments
- utility arrearages or heating fuel
- security deposits
- first and last month's rent
- furnishings such as a refrigerator or bedding, if you are homeless
- work-related transportation expenses (up to \$1500)
- short-term monthly rental assistance

Note: You can get help from RAFT more than once if you have more than one financial crisis. However, your family cannot get more than a \$3000 lifetime total.

How do I apply?

Regional non-profit housing agencies (RNPs) are in charge of the RAFT program at the local level. To apply for RAFT, you should contact the RNP or Housing Consumer Education Center (HCEC) that serves your city or town. To find your regional RNP or HCEC, call 1-800-224-5124, or see:

- [Massachusetts Regional Housing Agencies](#)
- [Massachusetts Housing Consumer Education Centers](#)

When you call, a staff member will do a preliminary screening to see if your family appears to meet the requirements of the RAFT program. If you get preliminary approval, the RNP 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.) Proof of income cannot be more than 60 days old.
- a copy of your lease or mortgage statement
- proof that you need help and the amount of money you need (eviction notice, utility shutoff notice, overdue utility bills, rental startup costs, etc.)

In addition:

- All adult members of your family must sign a form giving the housing agency permission to check the information on the application and discuss it with utility companies, landlords, mortgage companies, etc., as needed.
- Families living in public or subsidized housing who need help paying back rent must also submit an At-Risk of Homelessness Certification form.
- You must sign a Participant Contract.
- 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, your landlord must sign a participation agreement.

Your RNP will give you all of the forms you need and will let you know which proofs you must provide.

Useful links

These links are external links to web sites that are not part of MassResources.org. When you click on these links, you will leave our site. Click "Back" on your browser to return.

1. [Residential Assistance for Families in Transition - DHCD](#)
Official web site for RAFT, from the Massachusetts Department of Housing and Community Development (DHCD). Includes application process, documentation, eligibility, [income limits](#), benefit amounts, use of funds, and other program information.
2. [Residential Assistance for Families in Transition](#)
Information about RAFT from the Massachusetts Coalition for the Homeless. Includes [FY09 RAFT Administrative Guidelines](#), a description of the RAFT program, eligibility information, benefits, and how to apply.