



## Upstream RAFT Pilot Program

**Upstream Rental/Mortgage Assistance:** RAFT, Residential Assistance for Families in Transition, is a state program under the Department of Housing and Community Development (DHCD) that helps prevent homelessness by providing up to funds to eligible families and individuals who are at risk of homelessness. Under a new pilot program, you may be able to get help with your rent or mortgage **before** you have to go to court, while funds for this pilot program last.

### Which household types are eligible?

**All.** Examples include, but are not limited to:

- Households with at least one dependent child under the age of 21
- Households with a pregnant person
- Elders
- People with disabilities
- Unaccompanied youth

### To qualify for Upstream RAFT funds, you must:

- Be behind on your rent or mortgage payments and at risk of experiencing homelessness in the next 30 days
- Have income that is below 30% of the area median income (AMI) or have income that is between 30-50% AMI and you can show a significant reduction in income or increase in expenses
  - For example, in Worcester, this would be \$25,500-\$42,450 per year for a family of 3
  - For statewide AMI numbers, go to: <https://www.mhp.net/writable/resources/documents/2019-Income-Limits.pdf>

### What kind of documentation/proof would I need?

- Notice from your landlord that you owe back rent (a Notice to Quit **or** other documentation of back rent owed)
- Notice from your bank that you are late on your mortgage payment
- Show that you fell behind on your housing payments due to financial hardship (reduced pay, an increase in expenses, and/or subsidy calculation issues)
- Show that a RAFT payment of the money owed would allow you to keep your housing and avoid homelessness

### What can Upstream RAFT payments be used for?

- Up to four months of back rent payments (rent arrearages)
- Up to four months of back mortgage payments (mortgage arrearages)

**For more information, including a list of the agencies that directly administer RAFT, please go to:**

<http://www.mahomeless.org/homelessness-prevention-for-families>

**Note:** The Legislature added over \$2 million in additional funds for the program in December 2019. While the cap for Traditional RAFT is \$4,000 per household per year, new legislative language would allow households to access up to four months of Upstream RAFT assistance, which could exceed \$4,000. DHCD, however, has indicated that the cap for Upstream RAFT currently remains at \$4,000. Stay tuned for additional updates.