



Committed to ensuring that everyone has a place to call home

## **Take Action to Prevent Homelessness by Improving the RAFT Program:**

**Please cosponsor and actively support [House Bill 1385](#), An Act providing upstream homelessness prevention assistance to families, youth, and adults**

**Sponsored by Representative Marjorie Decker and Representative Liz Miranda**

### **What is RAFT?**

Residential Assistance for Families in Transition (RAFT) is a homelessness prevention program administered by the Department of Housing and Community Development (DHCD, line item 7004-9316.) RAFT provides short-term financial assistance to extremely and very low-income households that are experiencing housing instability and homelessness. RAFT helps families, unaccompanied youth, elders, people with disabilities, and other households regain housing stability when facing eviction, foreclosure, loss of utilities, and other housing emergencies in the face of decreased income and/or increased expenses.

The program is designed for families and individuals with incomes at or below 50% of the area median income, with at least half of the annual funding targeted to households with incomes below 30% of area median income. RAFT funding is available to eligible Massachusetts residents, regardless of immigration status, and can be used for a variety of needs, including rent or mortgage arrears, apartment start-up costs, utility costs, or other expenses to help households obtain and maintain stable housing.

RAFT benefits currently are capped at \$10,000/year, and are set to decrease to \$7,000/year as of January 1, 2022. Eligible households may be able to combine RAFT with other homelessness prevention resources.<sup>1</sup>

### **What would the RAFT bill do?**

This bill would put the RAFT homelessness prevention program into state statute, and ensure that benefits will continue to be available to households early in a housing or utility crisis, beyond the duration of the pandemic. The bill also seeks to streamline access to RAFT, improve cross-agency collaboration, and allow households to access the resources needed to clear arrearages without arbitrary caps on assistance levels.

This bill would require DHCD to coordinate with the Department of Transitional Assistance (DTA), Massachusetts Interagency Council on Housing and Homelessness (ICHH) member agencies and offices, and the RAFT Regional Administering Agencies (RAAs) to further simplify the RAFT application process, provide additional support services to applicants and participants, better promote upstream homelessness prevention and expanded housing stability, and track and report important program data and outcomes for participant households over the first 24 months after receiving assistance.

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<sup>1</sup> Several new homelessness prevention programs have launched since the start of the COVID-19 pandemic, such as the Emergency Rental and Mortgage Assistance Program (ERMA) and the Emergency Rental Assistance Program (ERAP.) In September 2021, DHCD finished rolling out a [centralized statewide application](#) for RAFT, ERMA, and ERAP to help households access the emergency housing assistance program(s) that best meets their circumstances and needs.

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If enacted, the bill will ensure that more households across the Commonwealth remain stably housed without receiving eviction and shut-off notices and without experiencing unnecessary housing instability and trauma.

### **Why is the RAFT bill needed?**

Since its inception in FY05, RAFT has not been codified in state statute, leaving it vulnerable to the preferences of the Executive Branch and to the annual budget process. Additionally, for many years, DHCD required households to have a notice to quit or be further along in the eviction process, before qualifying for back rent benefits from the program. This requirement changed in the FY20 budget with the successful establishment of the Upstream RAFT pilot program, and access to upstream benefits has expanded since the start of the pandemic to include upstream utility assistance and upstream foreclosure assistance. This bill would make Upstream RAFT benefits a permanent part of the program. Strengthening RAFT is vital to ensuring that the families and individuals who are housed but at the risk of housing loss and utility shut-off will be eligible to receive critical benefits, during and beyond the pandemic. Timely and appropriately scaled resources can hold back the wave of negative consequences and trauma generated by eviction, foreclosure, and utility-shut-off. **Strengthening RAFT is key to promoting housing equity, as Black, Latinx, and other households of color all across the Commonwealth are disproportionately impacted by the triplet crises of housing instability, systemic racism, and COVID-19.**

### **Who has cosponsored the RAFT bill?**

As of October 19th, the bill has been sponsored or cosponsored by Representatives Decker (sponsor), Miranda (sponsor), Barber, Campbell, Connolly, Devers, Doherty, Donato, Duffy, Farley-Bouvier, González, Hawkins, Higgins, Honan, Howard, Kushmerek, Lewis, Minicucci, Nguyen, Owens, Ramos, Rogers, Sabadosa, Santiago, Sena, Stanley, Ultrino, Uytterhoeven, Vargas, Whipps, and Williams, and Senators Collins, Comerford, Eldridge, Hinds, and Velis.

### **Which organizations have endorsed the RAFT bill?**

As of October 19<sup>th</sup>, the bill has been endorsed by Central West Justice Center, City Mission Boston, Commonwealth Care Alliance, DOVE (DOMestic Violence Ended), Inc., Harvard Legal Aid Bureau, Homes for Families, Massachusetts Coalition for the Homeless, Massachusetts Law Reform Institute, Progressive Massachusetts, Rosie's Place, and YWCA Cambridge.

### **What is the status of the RAFT bill?**

The bill was assigned to the Joint Committee on Housing, and heard by the committee on October 12, 2021. The bill remains under consideration by the Joint Committee on Housing.

**Please cosponsor and actively support [House Bill 1385](#) to improve the RAFT homelessness prevention program today!**

**For more information, please contact Kelly Turley at the Massachusetts Coalition for the Homeless: [kelly@mahomeless.org](mailto:kelly@mahomeless.org) or 781-595-7570 x17.**