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Take Action to Prevent Homelessness by Improving the RAFT Program:

Please cosponsor and actively support [House Bill 1312](#) and [Senate Bill 856](#), An Act providing upstream homelessness prevention assistance to families, youth, and adults

Sponsored by Representative Marjorie Decker and Senator Brendan Crighton

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 serves 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. With Governor Healey's FY24 budget proposal to allow households to access only \$7,000 of assistance over the course of 24 months, the current disruption in Chapter 257 eviction protections (which expired on March 31, 2023), and the drying up of COVID-related rental assistance resources such as the federally-funded Emergency Rental Assistance Program, this bill is more important than ever.

What would the RAFT bill do?

This bill would put the RAFT homelessness prevention program into state statute, and ensure that benefits are available to households early in a housing or utility crisis. 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.

If enacted, the bill will ensure that more households across the Commonwealth remain stably housed without receiving notices to quit or 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 never been codified in state statute, leaving it vulnerable to the preferences of the Executive Branch and to the annual budget process. Additionally, since August 2022, DHCD has 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.

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This requirement overturns changes initially made in the FY20 budget with the successful establishment of the Upstream RAFT pilot program, and moves in the opposite direction of expanded access to upstream benefits during the peak of the COVID-19 pandemic that included upstream utility assistance and upstream foreclosure assistance. This bill would make Upstream RAFT benefits a permanent part of the program, and would allow households to access assistance with forward rent payments before already falling behind on rent. DHCD also has restricted access to forward rent so that only families and individuals already behind on rent can get help with future rent payments, with a cap of one month of forward rent assistance.

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. Timely and appropriately scaled resources can hold back the wave of negative consequences and trauma generated by eviction, foreclosure, and utility-shut-off. Enhancing RAFT is key to promoting housing equity, as Black, Latinx, and other households of color across the Commonwealth are impacted disproportionately by the triplet crises of housing instability, systemic racism, and the reverberating consequences of the COVID-19 pandemic.

Who has already cosponsored the RAFT bill?

As of April 4th, the bill has been sponsored or cosponsored by Representatives Decker (sponsor), Arena-DeRosa, Blais, Cahill, Connolly, Doherty, DuBois, Farley-Bouvier, Garballey, Gentile, Gifford, Higgins, Honan, Howard, LeBoeuf, Lewis, Lipper-Garabedian, Madaro, McMurtry, Montañó, F. Moran, Murray, O'Day, Sabadosa, Santiago, Sena, Sousa, Stanley, Ultrino, Uytterhoeven, Vitolo, and Whipps, and Senators Crighton (sponsor), Collins, Comerford, Cyr, DiDomenico, Edwards, Eldridge, Gomez, Lewis, Moore, Oliveira, and Rausch.

Which organizations have endorsed the RAFT bill?

As of April 4th, the bill has been endorsed by organizations across the Commonwealth, including Advocates, Inc., Allston Brighton Health Collaborative, Amherst Survival Center, Asian Community Development Corporation, Beacon Communities LLC, Berkshire Housing Development Corporation, Boston Area Rape Crisis Center (BARCC), Boston Chinatown Neighborhood Center, Boston Immigration Justice Accompaniment network-BIJAN, Boston Tenant Coalition, Cambridge Residents Alliance, Capstone Communities LLC, Center for New Americans, Center for Human Development/Family Outreach of Amherst, City Life/Vida Urbana, Community Economic Development Center-CEDC, Disability Law Center, DOVE, Inc., Economic Mobility Pathways (EMPath), Elder Services of Berkshire County, Inc., Elder Services of Worcester Area, Inc., Eliot Community Human Services, Essex County Community Organization, Everett Haitian Community Center, Faith Leaders Seeking Justice for Those Affected by Homelessness, Family Promise North Shore Boston, Greater Boston Legal Services (Main Branch), HomeStart, Inc., Homes for Families, Housing Greenfield, Jewish Alliance for Law and Social Action, Justice Center of Southeast MA, La Colaborativa, Lawrence CommunityWorks, Lynn United for Change, Madison Park Development Corporation, Maloney Properties, Inc., Massachusetts Coalition for the Homeless, Massachusetts Immigration and Refugee Advocacy Coalition, Massachusetts Law Reform Institute, MassLandlords, Inc., Massachusetts Senior Action Council, MetroHousing|Boston, Minuteman Senior Services, Inc., Mutual Aid Eastie, My Life My Choice, New England Learning Center for Women in Transition, Inc., Northeast Justice Center, North Shore Community Development Coalition, One Family, Opportunity Communities, Our Ancestors Church & Coven, Poor People's United Fund, Progressive Massachusetts, Reclaim Roxbury, Rosie's Place, Solidarity Lowell, Somerville Community Corporation, The Neighborhood Developers, Together We Stand Corporation, Trinity Management Company, United South End Settlements, United Way of Massachusetts Bay, Valley Community Development, WATCH CDC, Waltham, Western Massachusetts Network to End Homelessness, YWCA Cambridge, and YMCA of Greater Boston.

What is the status of the RAFT bill?

The bills were assigned to the Joint Committee on Housing on February 16, 2023.

Please cosponsor and actively support [House Bill 1312](#) and [Senate Bill 856](#) to codify and improve the RAFT homelessness prevention program today!

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