



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 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

[House Bill 1312](#) and [Senate Bill 856](#), An Act providing upstream homelessness prevention assistance to families, youth, and adults would:

- Put the Residential Assistance for Families in Transition (RAFT) homelessness prevention program into state statute
- Ensure that benefits are available to households earlier in a housing or utility crisis
- Streamline access to RAFT
- Improve cross-agency collaboration
- Allow households to access the resources needed to clear arrearages without arbitrary caps on assistance levels

This bill would require the Executive Office of Housing and Livable Communities (EOHLC, previously the Department of Housing and Community Development) 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.

Importance of this legislation: Residential Assistance for Families in Transition is a homelessness prevention program administered by the Executive Office of Housing and Livable Communities and funded via 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 fact 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 \$7,000/year (down from the FY23 cap of \$10,000/year.)

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, EOHLC 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. 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. EOHLA 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 housing instability and systemic racism.

Legislative sponsors/cosponsors of the RAFT bill: As of February 26th, the bill has been sponsored or cosponsored by Representatives Decker (**sponsor**), Arena-DeRosa, Arriaga, Blais, Cahill, Connolly, Doherty, Domb, DuBois, Farley-Bouvier, Garballey, Gentile, Gifford, Higgins, Holmes, Honan, Howard, LeBoeuf, Lewis, Lipper-Garabedian, Madaro, McMurtry, Mendes, Montañó, F. Moran, Murray, O'Day, Sabadosa, Santiago, Sena, Sousa, Stanley, Tyler, Ultrino, Uytterhoeven, Vitolo, and Whipps, and Senators Crighton (**sponsor**), Collins, Comerford, Cyr, DiDomenico, Edwards, Eldridge, Gomez, Jehlen, Lewis, Moore, Moran, Oliveira, and Rausch.

107 statewide organizational endorsers of the RAFT bill: As of February 26th, the bill has been endorsed by organizations across the Commonwealth, including Abby's House, Advocates, Inc., Alliance of Cambridge Tenants (ACT), Allston Brighton Health Collaborative, Amherst Survival Center, Asian Community Development Corporation, Beacon Communities LLC, Berkshire County Regional Housing Authority, Berkshire Housing Development Corporation, Boston Area Rape Crisis Center (BARCC), Boston Chinatown Neighborhood Center, Boston Housing Authority, Boston Immigration Justice Accompaniment network-BIJAN, Boston Tenant Coalition, Brazilian Women's Group, Breaktime, Cambridge Residents Alliance, Capstone Communities LLC, Center for New Americans, Center for Human Development/Family Outreach of Amherst, Central Massachusetts Housing Alliance, Catholic Charities Worcester County, Children's HealthWatch, City Life/Vida Urbana, Commonwealth Community Developers, Community Action Agency of Somerville, Community Economic Development Center-CEDC, Community Service Network, Inc., Disability Law Center, Dismas House, DOVE (DOMestic Violence Ended), 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 ACCESS Community Connections, Family Promise North Shore Boston, Friends of Boston's Homeless, Grandmothers' Village Project, Greater Boston Legal Services (GBLS), Grow Food Northampton, HomeStart, Inc., Homes for All Massachusetts, Housing Greenfield, Jewish Alliance for Law and Social Action, Jewish Family & Children's Service, Justice Center of Southeast MA, Justice 4 Housing, La Colaborativa, Lawrence CommunityWorks, Lazarus House Inc., LEO, Inc., Lynn United for Change, Madison Park Development Corporation, Maloney Properties, Inc., Massachusetts Coalition for the Homeless, Massachusetts Commission on LGBTQ Youth, Massachusetts Immigration and Refugee Advocacy Coalition, Massachusetts Law Reform Institute, MassLandlords, Inc., Massachusetts Senior Action Council, Mayor Ballantyne City of Somerville, MetroHousing|Boston, Minuteman Senior Services, Inc., MLPB, 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, Public Health Institute of Western Massachusetts, Reclaim Roxbury, Reflection Films, Rosie's Place, Safe Passage, Solidarity Lowell, Somerville Community Corporation, Somerville Office of Housing Stability, St. Clare of Assisi, Stavros Center For Independent Living, Inc., Sweet Scents, Temple B'nai Abraham, Temple Sinai of Sharon, Inc., The Center for Teen Empowerment, The Neighborhood Developers, Together We Stand Corporation, Transition House, Inc., Trinity Management Company, Uniting Citizens for Housing Affordability in Newton (U-CHAN), United South End Settlements, United Way of Massachusetts Bay, Valley Community Development, Vietnamese American Initiative for Development (VietAID), Inc., Watch CDC (Waltham), Western Massachusetts Network to End Homelessness, YMCA of Greater Boston, and YWCA Cambridge.

Bill status: The bills were assigned to the Joint Committee on Housing on February 16, 2023. The bills were heard by the Committee on June 26, 2023. They are now awaiting action by the Joint Committee on Housing, under an extension order filed by the committee in February 2024. A decision is expected on/before April 12, 2024.

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.