Program Details

Residential Assistance for Families in Transition (RAFT)
RAFT PROGRAM DETAILS
(As of August 1, 2022)

WHO IS ELIGIBLE UNDER RAFT?

- Renters at 50% Area Median Income (or 60% AMI for those at risk of domestic violence)
- Experiencing a housing crisis such as having received a Notice to Quit or being doubled-up and asked to leave (full housing crisis list in the table on the 3rd page)
- Currently renting or moving to a new rental
- If applying for assistance with rent arrears, tenant must have received a Notice to Quit or eviction notice/court summons

WHAT IS THE RAFT BENEFIT?

- Up to $10,000* in rental and utilities assistance within a rolling 12-month period

*$10,000 limit set by the Massachusetts Legislature in the Fiscal Year 2023 budget language

WHAT ARE ELIGIBLE USES OF FUNDS UNDER RAFT?

UP TO $10,000 PER HOUSEHOLD MAY BE USED FOR:

- Rent arrears
- 1 prospective rent payment (stipend)**
- Start-up costs (first, last, security)
- Moving costs (first/last/security, moving trucks)
- Utility arrears (minimum required to get service restored or protected)
- Furniture (up to $1,000)

**Stipend Details:
Households may receive one (1) stipend equal to full monthly rent if they meet the following criteria:
- Household selects “Future Rent” as an assistance need on the Central Application OR household communicates to the RAA/RAP Center that they need future rent assistance
- Household does not have an income-based rental subsidy
- Payment of a stipend will not cause the household to exceed the maximum benefit limit
<table>
<thead>
<tr>
<th>HOUSING CRISIS</th>
<th>VERIFICATION (EXAMPLES)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Notice to Quit</td>
<td>• Notice to quit issued by landlord</td>
</tr>
<tr>
<td>Eviction</td>
<td>• Summary process summons and complaint (court summons)</td>
</tr>
<tr>
<td>Doubled up and must leave/</td>
<td>• Letter from primary tenant/landlord that verifies that family is asked to leave</td>
</tr>
<tr>
<td>Overcrowding</td>
<td>• Documentation to demonstrate unit is too small for household (e.g. letter from landlord)</td>
</tr>
<tr>
<td>Health &amp; safety</td>
<td>• Demonstrate a serious health and safety risk that prevents continued residency (e.g. failed inspection report)</td>
</tr>
<tr>
<td>Domestic violence</td>
<td>• Documentation to support allegation connected to inability to stay safely</td>
</tr>
<tr>
<td></td>
<td>• Self-statement from applicant</td>
</tr>
<tr>
<td>Fire/Flood/Natural disaster</td>
<td>• Report of fire, flood, or natural disaster</td>
</tr>
<tr>
<td>Utility shutoff</td>
<td>• Shutoff notice or verification that service has already been disconnected</td>
</tr>
<tr>
<td>Other crisis that will result in</td>
<td>• Documentation to demonstrate that family will imminently be homeless within 30 days</td>
</tr>
<tr>
<td>imminent housing loss</td>
<td></td>
</tr>
</tbody>
</table>

**Special Rules for Households Receiving Income-based Rental Subsidies:**

There are some additional rules for RAFT for households who have income-based rental subsidies (Section 8, MRVP, public housing, etc.):

- Households with income-based rental subsidies **cannot receive payment for more than six months of rent arrears**
- Households residing in subsidized housing **must demonstrate good cause for nonpayment** if applying for assistance with rent arrears

**How to Apply for RAFT:**

Applicants who are able to complete the application on their own should do so. Direct them to fill out an online application at [www.mass.gov/housinghelp](http://www.mass.gov/housinghelp). Advocates may apply on behalf of a household with the permission of that household by checking the advocate box in the Central Application.

If you need additional information about RAFT, please contact Amy Mullen at amy.mullen2@mass.gov.

**Assistance for Homeowners:**

Homeowners, including owners of 1-4 family properties, are now served by the Homeowner Assistance Fund (HAF) program. Mass HAF provides financial assistance to help homeowners who are behind on their mortgage payments due to the COVID-19 pandemic. Homeowners can visit [www.massmortgagehelp.org](http://www.massmortgagehelp.org) to check their eligibility, learn more about the program and apply. As a reminder, the Emergency Rental and Mortgage Assistance (ERMA) program closed on December 31, 2021 and RAFT is currently focused on serving renters. Please reach out to masshaf@mhp.net with questions about the HAF program.