

Last Updated: August 3, 2022

# Program Details

Residential Assistance for Families in Transition  
(RAFT)



# RAFT Program Details Reference Guide

## 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

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HOUSING CRISIS	VERIFICATION (EXAMPLES)
Notice to Quit	<ul style="list-style-type: none"> <li>• Notice to quit issued by landlord</li> </ul>
Eviction	<ul style="list-style-type: none"> <li>• Summary process summons and complaint (court summons)</li> </ul>
Doubled up and must leave/ Overcrowding	<ul style="list-style-type: none"> <li>• Letter from primary tenant/landlord that verifies that family is asked to leave</li> <li>• Documentation to demonstrate unit is too small for household (e.g. letter from landlord)</li> </ul>
Health & safety	<ul style="list-style-type: none"> <li>• Demonstrate a serious health and safety risk that prevents continued residency (e.g. failed inspection report)</li> </ul>
Domestic violence	<ul style="list-style-type: none"> <li>• Documentation to support allegation connected to inability to stay safely</li> <li>• Self-statement from applicant</li> </ul>
Fire/Flood/Natural disaster	<ul style="list-style-type: none"> <li>• Report of fire, flood, or natural disaster</li> </ul>
Utility shutoff	<ul style="list-style-type: none"> <li>• Shutoff notice or verification that service has already been disconnected</li> </ul>
Other crisis that will result in imminent housing loss	<ul style="list-style-type: none"> <li>• Documentation to demonstrate that family will imminently be homeless within 30 days</li> </ul>

## **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](mailto: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](mailto:masshaf@mhp.net) with questions about the HAF program.