

Residential Assistance for Families in Transition (RAFT)

Metropolitan Boston Housing Partnership (MBHP) is the state's largest regional provider of rental housing assistance, serving homeless, elderly, disabled, and low-income individuals in Boston and 29 surrounding communities. MBHP's mission is to ensure that the region's low- and moderate-income individuals and families have choice and mobility in finding and retaining decent affordable housing; all of our programs and initiatives are designed to encourage housing stability, increased economic self-sufficiency, and the enhanced quality of the lives of those we serve.

Residential Assistance for Families in Transition

RAFT, a state-funded program administered by the state's regional Housing Consumer Education Centers as well as the Central Massachusetts Housing Alliance (CMHA) in Worcester and the North Shore Regional Resource Center in Lynn, provides funds and support necessary to allow low-income families to stay housed or move into their next homes during periods of financial crisis. A maximum of \$4,000 per family is available to eligible households in a 12 month period.

Who It Helps

The goal of RAFT is to provide short-term, limited financial assistance to help **low-income families** (with at least one child under 21) experiencing homelessness move into housing, or families at risk of homelessness retain their housing. Families will need to meet DHCD eligibility criteria to be considered for this financial assistance program. The large majority (90%) of funds made available through the RAFT program will be assisting households with an income not greater than 30% of the area median income (AMI). The remaining funds may assist households whose income is greater than 30% AMI but no more than 50% AMI.

Qualification

In order to qualify for RAFT funds to be used towards leasing a new unit, applicants must provide documentation/proof that a move is necessary to avoid homelessness. Reasons include: non-renewal of lease, eviction, unit not in compliance with health and safety standards, overcrowded (beyond the State Sanitary Code), medical necessity and violence or abuse in the household.

How does RAFT work?

RAFT will be a tool of MBHP's Housing Consumer Education Center (HCEC). Families will not simply come in to our HCEC to 'apply for RAFT'; instead, families will be complete an HCEC intake form to document their housing situation. This information will be used to develop the best response to meet the family's need[s]. Using existing networks and relationships, applicants may be referred to community-based income maximization or benefit[s] strategies, such as fuel assistance, utility discount rate, unemployment, social security, food stamps, TAFDC, Medicaid/Mass Health and/or funding sources such as RAFT. Families seeking assistance should contact MBHP's Housing Consumer Education Center at (617) 425-6700, and leave a message. An MBHP staff member will call back to assess different available options.

What's it for?

Program funds can be used for housing-related expenses only. Appropriate uses of funds include, but are not limited to:

- Rental or mortgage arrearages
- Rental assistance
- Security deposits
- First and last month's rent
- Utility arrearages
- Furniture
- Employment-related transportation costs

Limitations

Households residing in subsidized housing cannot receive a monthly stipend of RAFT funds. They may receive funds for rent arrearages as long as the arrearage is due to a disability, a one-time unforeseen event such as a funeral, or a sudden decrease in income. Households already enrolled in the HomeBASE program are not eligible for RAFT funds.

Where can I get more information?

Information about RAFT can be found on our website, www.mbhp.org. To apply for assistance, please call (617) 425-6700 and leave a message.

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