

LINE ITEM 7004-9316

RESIDENTIAL ASSISTANCE FOR FAMILIES IN TRANSITION HOMELESSNESS PREVENTION PROGRAM



Please Actively Support the Inclusion of the Senate's Proposed Funding Level \$18.5 Million and Key Expanded Eligibility Language for RAFT in the FY'19 Conference Committee Budget

The Residential Assistance for Families in Transition Program (RAFT, Line Item 7004-9316) is designed to allow eligible households to receive a maximum of \$4,000/year in flexible funds to help avoid or exit homelessness. Typical uses for RAFT include funds for rent, mortgage, or utility arrears, first and last months' rent, startup costs, moving expenses, related household expenses, and/or employment-related transportation costs. RAFT provides short-term financial assistance to households with incomes at or below 50% of area median income (AMI). At least 50% of the funds are dedicated to households with incomes below 30% AMI. RAFT is a program of the Department of Housing and Community Development (DHCD), and is administered by 11 regional agencies across the Commonwealth.

Since its inception in FY'05, RAFT has been a cost-effective, impactful homelessness prevention resources for households across the Commonwealth.

What does the Senate language say?

- The language would require that *not less than* \$3 million in RAFT funds be made available to eligible households without children under the age of 21 (elders, people with disabilities, and unaccompanied youth). This change is important to ensure that substantial funds are made available to households without children.
- The Senate's proposed budget version would not require additional funding beyond the \$18.5 million.

What impact would the Senate language have?

- With \$15.5 million dedicated to families with children, the state would be able to prevent homelessness for at least 5,000 family households.* By contrast, the state spent an average of \$41,990 for each household that entered the state's family shelter program. This represents an average savings of \$38,906 for each family that avoided homelessness through the RAFT program in terms of shelter costs alone.
- With a minimum of \$3 million dedicated to elders, people with disabilities, and unaccompanied youth, the state would be able to prevent homelessness for at least 972 single households.*
- In FY 2017, RAFT eligibility expanded to provide homelessness prevention resources to 197 households who were elders, single adults, persons with disabilities, and unaccompanied youth.
- RAFT continues to be a flexible tool for households with low incomes, helps households avoid or exit homelessness, and plays an important role in the Commonwealth's comprehensive approach to upstream homelessness prevention.

*This is based on the average FY'17 RAFT expenditure of \$3,084 per household, including all program administrative costs.

(Continued on back; last updated 6-19-18)

“The updated guidelines that include all households have been critical to meeting the needs of the women we serve. It has made such a difference! For women who are lucky to have a housing offer, no one has the financial wherewithal for moving-in costs: it is simply not feasible on an SSI or SSDI income (and in fact an SSI recipient isn't even allowed to save enough for moving costs!). For women who are striving to avoid homelessness, money for eviction-prevention payments is nearly impossible to find without RAFT. Private charities can't afford the amounts required. So, if a person falls behind on rent due to an unforeseen situation, or simply struggles with the life skills to maintain a tenancy, RAFT provides that lifeline to stay housed. This is important because once a person has an eviction on record (which is a public record) landlords are seldom willing to extend an offer of housing. This lengthens the time a household experiences homelessness and perpetuates the cycle. RAFT disrupts the cycle and helps build stability and health.” – [Women's Lunch Place](#)

A study published in Science by William Evans, James Sullivan, and Melanie Wallskog, entitled *The Impact of Homelessness Prevention Programs on Homelessness*, finds that temporary financial assistance to households at imminent risk of homelessness reduces the likelihood that they will enter a shelter by 76%. The benefits of the temporary financial assistance, including lower shelter costs, lower costs to other public services, and better educational and health outcomes, outweigh the direct costs of homelessness prevention resources.

Prevention is key.

FY'19 Organizational Endorsers:

Action Inc.
 Advocacy Network to End Family Homelessness
 Advocacy Task Force of First Unitarian Society in Newton
 AIDS Action Committee
 Allston Brighton Health Collaborative
 Arise for Social Justice
 Boston Area Rape Crisis Center (BARCC)
 Boston Center for Independent Living
 Boston Homeless Solidarity Committee
 Boston Tenant Coalition
 Brandeis Univ. Waltham - Hunger and Homelessness Division
 Bridge Over Troubled Waters
 Catholic Charities Worcester County
 Citizens' Housing and Planning Association
 City Mission
 Community Action Agency of Somerville, Inc.
 Community Action Inc. of Haverhill
 Ecumenical Social Action Committee
 Family Promise North Shore Boston
 Father Bill's & MainSpring
 First Church Shelter
 Friends of the Homeless North Weymouth
 Habitat for Humanity North Shore
 Haley House
 Harvard Square Homeless Shelter
 HomeStart
 Housing Families Inc.
 Jeanne Geiger Crisis Center, Inc.
 Justice Resource Institute - Youth Harbors
 Lowell Transitional Living Center
 LUK, Inc.
 Lynn Economic Opportunity (LEO)
 Lynn Housing and Neighborhood Development
 Lynn Shelter Association
 Massachusetts Alliance of HUD Tenants
 Massachusetts Coalition for the Homeless
 Massachusetts Housing and Shelter Alliance
 Massachusetts Senior Action Council
 MetroWest Legal Services
 Mission and Justice Ministry of Park Ave. Congregational Church
 UCC
 My Brothers Table
 North Shore Coalition for Peace and Justice
 Peabody Housing Authority
 Pine Street Inn
 Plymouth Taskforce to End Homelessness
 Poor Peoples United Fund
 On the Rise, Inc.
 Regional Housing Network of Massachusetts

- Berkshire County Regional Housing Authority
- Berkshire Housing Development Corporation
- Community Teamwork, Inc.
- Franklin County Regional Housing & Redevelopment Authority
- Housing Assistance Corporation
- Housing Solutions for Southeastern MA
- Metro Housing Boston
- RCAP Solutions, Inc.
- South Middlesex Opportunity Council, Inc.
- Way Finders

 Rosie's Place
 Samaritans Steps
 Somerville Homeless Coalition
 South Coast Regional Network to End Homelessness
 St. Francis House
 The Psychological Center

- Pegasus House
- Daybreak Shelter
- Women's View

 Those Who Can, For Those in Need
 Women's Lunch Place
 Western Massachusetts Network to End Homelessness

For more information, please contact the Massachusetts Coalition for the Homeless:
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