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 would the RAFT amendment, Amendment #680, do?

- Ensure that not less than $3 million in RAFT funds be made available to eligible households without children under the age of 21. The Senate Ways and Means budget would allow no more than $3 million to be made available for elders, people with disabilities, and unaccompanied youth. This change is important to ensure that substantial funds are made available to households without children, as the Governor vetoed the RAFT expansion language the past two years, and did not include it in his FY’19 budget recommendations.
- The amendment would not require additional funding beyond the $18.5 million recommended by the Senate Ways and Means Committee.

What impact would the RAFT amendment have?

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 1,135 single households. This is based on the average FY’17 RAFT expenditure of $3,084 per household, including all program administrative costs.

What does the RAFT amendment say?

Mr. Eldridge moved that the proposed new text be amended in section 2, in item 7004-9316, by striking out the words “not more than $3,000,000” and inserting in place thereof the following:- “not less than $3,000,000”.

Current amendment cosponsors:

Senator Jamie Eldridge (lead sponsor) and Senator Julian Cyr. (See https://malegislature.gov/Bills/GetAmendmentContent/190/S4/680/Senate/Preview for an updated list.)

(Continued on back; last updated 5-14-18)
“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.

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:
Tina Giarla, tina@mahomeless.org, 781-595-7570 x16 or Kelly Turley, kelly@mahomeless.org, x17 or the Regional Housing Network of Massachusetts: Maureen Fitzgerald, mfitzgerald@regionalhousing.net, 617-367-9798.