

MASSACHUSETTS COALITION FOR THE HOMELESS

Committed to ensuring that everyone has a place to call home

August 15, 2025

The Honorable Julian Cyr
Senate Chair, Joint Committee on Housing
Massachusetts State House
24 Beacon Street
Room 111
Boston, MA 02133

The Honorable Richard Haggerty
House Chair, Joint Committee on Housing
Massachusetts State House
24 Beacon Street
Room 146
Boston, MA 02133

Re: Testimony in Support of Critical Housing and Homelessness Bills

Dear Chair Cyr, Chair Haggerty, and Esteemed Members of the Joint Committee on Housing:

Thank you for the opportunity to provide oral testimony at the July 23rd Joint Committee hearing in support of critical housing and homelessness bills. To supplement our oral testimony, please accept this written testimony from the Massachusetts Coalition for the Homeless in support of An Act providing upstream homelessness prevention assistance to families, youth, and adults and An Act promoting housing stability for families by strengthening the HomeBASE program.

Improving and codifying the RAFT program:

House Bill 1488/Senate Bill 961, **An Act providing upstream homelessness prevention assistance to families, youth, and adults**, would put the Residential Assistance for Families in Transition (RAFT) program into state statute for the first time in its twenty-year history. More importantly, the bills, filed by Representative Decker and Senator Crighton, would ensure that benefits are available to families and individuals in the early stages of a housing or utility crisis ("upstream"). The bills would remove the notice to quit (NTQ) requirement that the former Department of Housing and Community Development (DHCD) implemented in August 2022, which pushes households deeper into an eviction process before becoming eligible for RAFT. As we noted in an October 2022 organizational sign-on letter to the Legislature coordinated by the Massachusetts Coalition for the Homeless, Massachusetts Law Reform Institute, and Citizens' Housing and Planning Association:

The NTQ is not simply a letter, but rather the first legal step a landlord must take to evict their tenant. Requiring notices to quit for RAFT applications is preventing qualified households from accessing needed benefits, leading to preventable evictions and forcing households further behind in rent, putting them at greater risk of homelessness.

Service of the NTQ dramatically increases the chances of legal action against a tenant, and has a number of collateral consequences. The NTQ is a legally required document that terminates the tenancy and provides notice of the landlord's intent to file an eviction case in court. Once the NTQ has been served on the tenant and the notice period ends, the landlord can file the eviction case in court seeking to remove the tenant. For these reasons, many tenants immediately vacate an apartment after receiving a NTQ, and never seek access to rental assistance programs like RAFT. Additionally, many tenants — often the most vulnerable — are threatened or harassed by landlords for overdue rent but never receive a NTQ, and therefore would be ineligible for rental assistance. These tenants are often informally or illegally evicted.

The bills also would direct the current Executive Office of Housing and Livable Communities (EOHLC) to provide utility assistance before an otherwise eligible household receives a shutoff notice.

The bills seek to streamline access to RAFT, ease access to benefits for applicants living in public or subsidized housing, allow renters to receive funds even if the property owner is not cooperative with the RAFT application process¹, improve cross-agency collaboration, and allow households to access up to twelve months of assistance without an arbitrary dollar cap.² In addition, the bills would allow eligible households to receive assistance to offset future rent and utility costs³ and would require EOHLC to publicly post detailed reports on RAFT to provide increased transparency on how the program is operating and greater understanding of who the program is serving and not serving.⁴

Since its inception in FY05, RAFT has never been codified in state statute, leaving it vulnerable to the preferences of the Executive Branch and to the annual budget process. Codifying and strengthening RAFT are vital to ensuring that families and individuals who have housing but are at risk of housing loss, homelessness, and utility shutoff will be able to receive critical benefits. These bills would provide concrete relief, without forcing households across the Commonwealth

¹ Direct-to-tenant payments were available under the related federally funded Emergency Rental Assistance Program, which operated during the COVID-19 pandemic.

² Currently, RAFT benefits are capped at \$7,000/household/year.

³ EOHLC eliminated forward rent payments in FY24.

⁴ The bills would require EOHLC to track and publicly report each year on requests for referral sources, applications, completed applications, approved applications, rejected applications and the reasons for denial, demographic information, grant levels, housing status at 6, 12, and 24 months after receiving RAFT, and more.

to experience unnecessary housing instability and trauma. Passage and implementation of the RAFT bills are urgently needed in the broader work to address the impact of homelessness on families and individuals and to promote housing equity.

Improving and codifying the HomeBASE program:

House Bill 1469/Senate Bill 1011, **An Act promoting housing stability for families by strengthening the HomeBASE program**, would make necessary and permanent improvements to the state's HomeBASE rehousing program for families with children. HomeBASE is a key tool to help families exit Emergency Assistance (EA) shelter swiftly. HomeBASE also is used in some cases to help families avoid having to enter EA shelter ("front door" diversion). These bills, filed by Representative Barber and Senator Miranda, would put the HomeBASE program into state statute and move HomeBASE access upstream to support more families to stay in their existing housing. As the state takes down shelter capacity and restricts access to shelter, HomeBASE can be a key tool to help otherwise eligible families who are otherwise eligible for Emergency Assistance to avoid shelter and achieve housing stability.

The bills also would direct the Executive Office of Housing and Livable Communities to provide renewals of HomeBASE rental assistance to families and children who otherwise would be facing a return to homelessness after the first 24 months in the program, and increase the maximum benefit levels to \$50,000 over the first 24 months and \$25,000 in subsequent renewal periods, up from the current maximum benefit of \$30,000 over the first 24 months and \$15,000 in subsequent renewal periods.⁵ In addition, the bills would ensure that families could maximize their incomes while participating in HomeBASE without fear of benefit terminations.

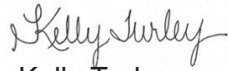
Given the tight housing market, excessive cost of housing in Massachusetts⁶, and limited opportunities for participant families to increase their incomes, it is easy to see how families can quickly exhaust their HomeBASE benefits and need further support. If such changes were implemented, more families would be able to remain stably housed, and the HomeBASE program would be strengthened.

We ask that you please give these bills swift and favorable reports and continue to actively support the bills throughout the remainder of the 2025–2026 legislative session to make sure that they become law. Thank you for your time and consideration of these requests, and for your dedication to undoing and preventing poverty, inequality, and housing instability.

⁵ While the FY26 budget requires EOHLC to provide HomeBASE renewals beyond the first 24 months to eligible families, EOHLC has "paused" Year 3 HomeBASE renewals in FY26.

⁶ Massachusetts was named the fourth least affordable state in the nation for renters as part of the 2025 Out of Reach report from the National Low Income Housing Coalition (NLIHC.) Each year, NLIHC releases an updated Out of Reach report on the cost of housing for renters across the United States. NLIHC has calculated that a Massachusetts worker currently would need to earn \$45.90/hour, or work 122 hours/week at minimum wage, to afford a fair market rent two-bedroom apartment while also paying for other basic needs. See <https://nlihc.org/oor/state/ma>.

With hope,



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