



MASSACHUSETTS COALITION FOR THE HOMELESS

Committed to ensuring that everyone has a place to call home

Take Action to Prevent Homelessness by Improving the RAFT Program:

Please cosponsor and actively support House Bill 1488 and Senate Bill 961, An Act providing upstream homelessness prevention assistance to families, youth, and adults

Sponsored by Representative Marjorie Decker and Senator Brendan Crighton

House Bill 1488 and 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) homelessness prevention program into state statute and ensure that benefits are available to families and individuals earlier in a housing or utility crisis ("upstream", before a household has received a notice to quit or utility shut-off notice)
- Streamline access, improve cross-agency collaboration, and allow households to receive up to twelve months of assistance, without arbitrary dollar caps (the current cap is \$7,000/family/year, regardless of household size or rent burden)
- Require the Executive Office of Housing and Livable Communities (EOHLC) to publicly post reports on RAFT to increase transparency on how the program is operating and provide greater understanding of the families and individuals seeking RAFT assistance: how they are being referred, how many apply, how many are approved, how many are denied, what are their demographics, what are their rent and mortgage levels, what RAFT benefits they receive, and what is the housing status of participant households 6, 12, and 24 months after receiving financial assistance or services from RAFT

Importance of this legislation: RAFT is a homelessness prevention program administered by the Executive Office of Housing and Livable Communities and funded in the state budget via line item 7004-9316. It provides short-term financial assistance to extremely and very low-income households that are experiencing housing instability and homelessness. RAFT helps families, unaccompanied youth, elders, people with disabilities, and other households regain housing stability when facing eviction, foreclosure, loss of utilities, and other housing emergencies in the face of decreased income and/or increased expenses.

The program serves families and individuals with incomes at or below 50% of the area median income, with at least half of the annual funding targeted at households with incomes below 30% of area median income. RAFT funding is available to eligible Massachusetts residents, regardless of immigration status, and can be used for a variety of needs, including rent or mortgage arrears, apartment start-up costs, utility costs, or other expenses to help households obtain and maintain stable housing. RAFT benefits currently are capped at \$7,000/year (down from the FY23 cap of \$10,000/year.)

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. Additionally, since August 2022, EOHLC has required households to have a notice to quit, or be further along in the eviction process, before qualifying for back rent benefits from the program. This requirement overturns changes initially made in the FY20 budget with the successful establishment of the Upstream RAFT pilot program and moves in the opposite direction of expanded access to benefits during the peak of the COVID-19 pandemic that included upstream rent, utility, and foreclosure assistance and help with forward rent. This bill would make

Upstream RAFT benefits a permanent part of the program and would allow households to access assistance with forward rent payments before already falling behind on rent.

Strengthening RAFT is vital to ensure that the families and individuals who are housed but at risk of housing loss and utility shutoff will be eligible to receive critical benefits. Timely and appropriately scaled resources can hold back the wave of negative consequences and trauma generated by evictions, foreclosures, and utility shutoffs. Improving RAFT is key to promoting housing equity, as Black, Latino, and other households of color across the Commonwealth are impacted disproportionately by housing instability, systemic racism, and poverty.

Legislative sponsors/cosponsors of the RAFT bill: As of April 11th, the bill has been sponsored or cosponsored by Representatives Decker (**sponsor**), Arena-DeRosa, Connolly, DuBois, Gentile, Holmes, Montañó, Sabadosa, and Whippis, and Senators Crighton (**sponsor**) and Keenan.

107 statewide organizational endorsers of the RAFT bill: As of April 11th, the bill has been endorsed by 2Life Communities, Abby's House, Advocates, Alliance of Cambridge Tenants (ACT), Allston Brighton Health Collaborative, Amherst Survival Center, Asian Community Development Corporation, Beacon Communities LLC, Boston Area Rape Crisis Center (BARCC), Boston Chinatown Neighborhood Center, Boston Housing Authority, Boston Immigration Justice Accompaniment network- BIJAN, Boston Tenant Coalition, Brazilian Women's Group, Breaktime, Cambridge Residents Alliance, Capstone Communities LLC, Catholic Charities Worcester County, Center for New Americans, Central Massachusetts Housing Alliance, CHD/Family Outreach of Amherst, Children's HealthWatch, City Life/Vida Urbana, Commonwealth Community Developers, Community Action Agency of Somerville, Inc., Community Economic Development Center-CEDC, Community Service Network, Inc., Disability Law Center, Dismas House, DOVE, Inc., Economic Mobility Pathways (EMPath), Elder Services of Berkshire County, Inc., Elder Services of Worcester Area, Inc., Eliot Community Human Services, Essex County Community Organization, Everett Haitian Community Center, Faith Leaders for Housing Justice, Family ACCESS Community Connections, Family Promise North Shore Boston, Friends of Boston's Homeless, Grandmothers' Village Project, Greater Boston Legal Services (GBLS), Grow Food Northampton, Hearthway, Inc., Homes for All Massachusetts, HomeStart, Inc., Housing Greenfield, Jewish Alliance for Law and Social Action, Jewish Family & Children's Service, Justice 4 Housing, Justice Center of Southeast MA, La Colaborativa, Lawrence CommunityWorks, Lazarus House Inc., Legal Key Legal Key Partnership for Health and Justice, LEO, Inc., Lynn United for Change, Madison Park Development Corporation, Maloney Properties, Inc., Mass Senior Action Council, Massachusetts Coalition for the Homeless, Massachusetts Commission on LGBTQ Youth, Massachusetts Immigration and Refugee Advocacy Coalition, Massachusetts Law Reform Institute, Mayor Ballantyne City of Somerville, Metro Housing Boston, Minuteman Senior Services, Inc., Mutual Aid Eastie, My Life My Choice, New England Learning Center for Women in Transition, Inc., North Shore Community Development Coalition, Northeast Justice Center, One Family, Opportunity Communities, Our Ancestors Church & Coven, Poor People's United Fund, Progressive Massachusetts, Public Health Institute of Western Massachusetts, Reclaim Roxbury, Reflection Films, Rosie's Place, Safe Passage, SeniorCare Inc., Shelter Music Boston, Solidarity Lowell, Somerville Community Corporation, Somerville Office of Housing Stability, St Clare of Assisi, Stavros Center For Independent Living, Inc., Sweet Scents, Temple B'nai Abraham, Temple Sinai of Sharon, MA, The Center for Teen Empowerment, The Neighborhood Developers, Together We Stand Corporation, Transition House, Inc., Trinity Management Company, United South End Settlements, United Way of Massachusetts Bay, Uniting Citizens for Housing Affordability in Newton (U-CHAN), Upside413, Valley Community Development, Vietnamese American Initiative for Development (VietAID), Inc., WATCH CDC, Waltham, Western Massachusetts Network to End Homelessness, YMCA of Greater Boston, and YWCA Cambridge.

Bill status: The bills were filed in January 2025 and assigned to the Joint Committee on Housing on February 27, 2025.

Please cosponsor and actively support [House Bill 1488](#) and [Senate Bill 961](#) to codify and improve the RAFT homelessness prevention program today!

For more information, please contact Kelly Turley at the Massachusetts Coalition for the Homeless: kelly@mahomeless.org or 781-595-7570 x17.