



MITT ROMNEY  
Governor


KERRY HEALEY  
Lieutenant Governor

**Commonwealth of Massachusetts**  
*Executive Office of Health and Human Services*  
**Department of Transitional Assistance**  
600 Washington Street • Boston, MA 02111

RONALD PRESTON  
Secretary

JOHN A. WAGNER  
Commissioner

**Field Operations Memo 2004-36**  
**August 27, 2004**

**To:** Transitional Assistance Office Staff  
**From:**  Cescia Derderian, Assistant Commissioner for Field Operations  
**Re:** RAFT – Residential Assistance for Families in Transition

**Overview**

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The Massachusetts Legislature approved and the Governor signed legislation that created the *Residential Assistance for Families in Transition Program* (RAFT). This is a one year pilot program for FY05. The appropriation is \$2,000,000. The program is administered by the Department of Housing and Community Development (DHCD) through contracts with the regional nonprofit housing agencies that operate the Housing Consumer Education Centers.

**RAFT benefits will provide short term, limited financial assistance which will enable families to retain housing, obtain new housing or otherwise avoid homelessness.**

DHCD anticipates that the regional nonprofit housing agencies will have funds available in September 2004. Until then, the regional nonprofit housing agencies may maintain waiting lists.

**RAFT Benefits**

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Program funds must be spent for housing-related expenses only and information and referrals to other housing stabilization services as available. Families in need of supportive services should be referred to appropriate service provider agencies.

Eligible use of RAFT funds includes:

- Security deposits;
  - First and/or last month's rent;
  - Moving expenses (truck rental, payment of furniture storage);
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**RAFT Benefits  
(continued)**

- Utility arrearages;
- Rent arrearages;
- Monthly rental stipend (if needed to allow the participant to meet the “no more than 50 percent of household income for rent” threshold);
- Other housing-related expenses deemed necessary to ensure that families moving from a shelter environment are able to obtain their own apartment, such as furniture, refrigerator, household equipment;
- Transportation-related expenses if necessary for employment; and/or
- Mortgage payment arrearages. These will be considered on a case-by-case basis and would require the regional nonprofit housing agencies to obtain DHCD approval.

The maximum RAFT benefit is \$3,000 per family per year. Requests for assistance that exceed \$1,500 will require approval from DHCD.

Eligible families can access program funds more than once, but cannot exceed the \$3,000 cap within a twelve (12) month period.

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**Target  
Population**

There are two target populations:

- **Homeless families** that lack a permanent primary residence. This is not limited to active EA AUs, but is available to any homeless family; and
- **Families at-risk of becoming homeless** because they cannot afford housing costs without financial assistance. This is not limited to active AUs, but is available to any family at risk of becoming homeless.

DTA workers should:

- tell everyone who is in need of housing-related financial assistance about this program, including applicants who are denied EA or TAFDC benefits; and
- provide the information to the family for contacting the appropriate Housing Consumer Education Centers (HCEC), see Attachment A.

DTA workers are not responsible for determining eligibility for the program or for making written referrals.

A family is defined as two or more people living together, one of whom must either be a dependent child under the age of 21 or a household member with a disability.

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**Target  
Population  
(continued)**

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The family's total annual income must be at or below 130 percent of the Federal Poverty Level. (The EA Eligibility Standards are based on 100 percent of the Federal Poverty Level.) All earned and unearned income is countable.

Regional nonprofit housing agencies will conduct an affordability assessment. Generally, a program participant cannot pay more than 50 percent of its household income for housing. However, the regional nonprofit housing agencies may grant an exception to the affordability threshold. Prior to determining an applicant ineligible, the regional nonprofit housing agencies must give an applicant a fair opportunity to establish that RAFT assistance will enable the applicant to retain housing, obtain new housing, or otherwise avoid homelessness even if the applicant would be paying more than 50 percent of the household's income for rent.

**How and  
Where to Apply**

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Interested applicants who have an imminent need for financial assistance to obtain new housing or retain their current housing **must apply for assistance at one of the Housing Consumer Education Centers** (HCECs) operated by the nine regional nonprofit housing agencies. See Attachment A for the list of the nine HCECs and the listing of the towns serviced by each of the nine HCECs.

**Families must call the appropriate HCEC for an appointment.** The family will go to the HCEC to complete a RAFT application form. The family should be prepared to provide demographic data about the family members, provide documentation of its current housing situation, monthly housing expenses, and all sources of income for all family members, and documentation of their financial need.

The HCEC will determine eligibility and if eligible, will make direct vendor payments (to the property owner, moving company, utility company, etc.) on behalf of the participant family.

All applicants have the right to request a redetermination of an ineligibility decision with the HCEC.

**Questions**

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If the family has any questions regarding RAFT, they should call the appropriate Housing Consumer Education Center.

If you have any questions about this memo, please have your Hotline designee call the Policy Hotline at 617 348-8478.

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**Housing Consumer Education Centers (HCEC)**

**Berkshire Housing  
Development Corporation**  
74 North St.  
Pittsfield, MA 01201  
(413) 499-1630  
Fax: (413) 445-7633  
Email:  
[lwright@berkshirehousing.com](mailto:lwright@berkshirehousing.com)

**Community Teamwork, Inc.**  
167 Dutton St.  
Lowell, MA 01852  
(978) 459-0551  
(800) 698-0551  
Fax: (978) 453-9128  
Email: [cbeauregard@comteam.org](mailto:cbeauregard@comteam.org)

**Franklin County Regional  
Housing & Redevelopment  
Authority**  
42 Canal Rd.  
Turners Falls, MA 01376  
(413) 863-9781  
Email: [info@fcrhra.org](mailto:info@fcrhra.org)

**HAP, Inc.**  
322 Main St.  
Springfield, MA 01105  
(413) 785-1251  
(800) 332-9667  
Fax: (413) 731-8723  
Email: [hap@hhhp.org](mailto:hap@hhhp.org)

**Housing Assistance  
Corporation**  
460 West Main St.  
Hyannis, MA 02601  
(508) 771-5400  
Fax: (508) 775-7434  
Email:  
[ndavison@haconcapecod.org](mailto:ndavison@haconcapecod.org)

**Metropolitan Boston Housing  
Partnership, Inc.**  
125 Lincoln Street  
Boston, MA 02111-2503  
(617) 425-6700  
(800) 272-0990  
Fax: (617) 437-9311  
Email: [stevan.lent@mbhp.org](mailto:stevan.lent@mbhp.org)

**RCAP Solutions**, formerly known  
as **Rural Housing Improvement,  
Inc.**  
218 Central St., Box 429  
Winchendon, MA 01475-0429  
(978) 297-5300  
Fax: (978) 297-2606  
Email: [hcec@rcapsolutions.org](mailto:hcec@rcapsolutions.org)

**South Middlesex Opportunity  
Council, Inc.**  
300 Howard St.  
Framingham, MA 01701  
(508) 620-2675  
(800) 286-6776  
Fax: (508) 620-2612  
Email: [sarahc@smoc.org](mailto:sarahc@smoc.org)

**South Shore Housing  
Development Corporation**  
169 Summer St.  
Kingston, MA 02364  
(781) 422-4200  
(800) 242-0957  
Fax: (781) 585-7483  
Email:  
[bthompson@southshorehousing.org](mailto:bthompson@southshorehousing.org)

## HOUSING CONSUMER EDUCATION CENTERS COMMUNITIES WITHIN REGIONS

### **Region 1**

#### Metro Boston

Metropolitan Boston Housing  
Partnership  
569 Columbus Avenue, #1  
Boston, MA 02118  
(617)859-0400

Arlington  
Bedford  
Belmont  
Boston  
Braintree  
Brookline  
Burlington  
Cambridge  
Chelsea  
Everett  
Hollbrook  
Lexington  
Lynn  
Malden  
Medford  
Melrose  
Milton  
Newton  
North Reading  
Quincy  
Randolph  
Reading  
Readingville  
Revere  
Somerville  
Stoughton  
Wakefield  
Waltham  
Watertown  
Weymouth  
Wilmington  
Winchester  
Windrop  
Woburn

### **Region 2**

#### Framingham area

South Middlesex Opportunity  
Council, Inc.  
300 Howard Street  
Framingham, MA 01701  
(508)620-2675

Acton  
Ashland  
Avon  
Boxborough  
Canton  
Carlisle  
Concord  
Dedham  
Dover  
Foxborough  
Framingham  
Holliston  
Hopkinton  
Hudson  
Lincoln  
Littleton  
Marlborough  
Maynard  
Medfield  
Medway  
Millis  
Natick  
Needham  
Norfolk  
Norwood  
Plainville  
Sharon  
Sherborn  
Stoughton  
Stow  
Sudbury  
Walpole  
Wayland  
Wellesley  
Weston  
Westwood  
Wrentham

### **Region 3**

#### South Shore

South Shore Housing  
Development Corporation  
169 Summer Street  
Kingston, MA 02364  
(781)422-4200

Abington  
Acushnet  
Attleboro  
Berkley  
Bridgewater  
Brookton  
Carver  
Cohasset  
Dartmouth  
Dighton  
Duxbury  
East Bridgewater  
Easton  
Fairhaven  
Fall River  
Freetown  
Halifax  
Hanover  
Hanson  
Hingham  
Hull  
Kingston  
Lakeville  
Mansfield  
Marion  
Marshfield  
Mattapoisett  
Middleborough  
New Bedford  
North Attleborough  
North Easton  
Norton  
Norwell  
Pembroke  
Plymouth  
Plympton  
Raynham  
Rehoboth  
Rochester  
Rockland  
Scituate

### **Region 4**

#### Lowell/Lawrence area

Community Teamwork, Inc.  
167 Dutton Street  
Lowell, MA 01852  
(978)459-0551

Amesbury  
Andover  
Beverly  
Billerica  
Boxford  
Chelmsford  
Danvers  
Dracut  
Dunstable  
Essex  
Georgetown  
Gloucester  
Groveland  
Hamilton  
Haverhill  
Ipswich  
Lawrence  
Lowell  
Lynnfield  
Manchester  
Marblehead  
Merrimac  
Methuen  
Middleton  
Nahant  
Newbury  
Newburyport  
North Andover  
Peabody  
Rockport  
Rowley  
Salem  
Salisbury  
Saugus  
Swampscott  
Tewksbury  
Topsfield  
Tyngsborough  
Wenham  
Westford  
West Newbury

## HOUSING CONSUMER EDUCATION CENTERS COMMUNITIES WITHIN REGIONS

### Region 5

#### Cape Cod & Islands

Housing Assistance Corp.  
460 West Main Street  
Hyannis, MA 02601  
(508)771-5400

Aquinnah  
Barnstable  
Bourne  
Brewster  
Chatham  
Chilmark  
Dennis  
Eastham  
Edgartown  
Falmouth  
Gosnold  
Harwich  
Mashpee  
Nantucket  
Oak Bluffs  
Orleans  
Provincetown  
Sandwich  
Tisbury  
Truro  
Wellfleet  
West Tisbury  
Yarmouth

### Region 6

#### Worcester County

Rural Housing Improvement, Inc.  
218 Central Street, P.O. Box 429  
Winchendon, MA 01475  
(978)297-5300

Ashburnham  
Ashby  
Athol  
Auburn  
Ayer  
Barre  
Bellingham  
Berlin  
Blackstone  
Bolton  
Boylston  
Brookfield  
Charlton  
Clinton  
Douglas  
Dudley  
East Brookfield  
Fitchburg  
Franklin  
Gardner  
Grafton  
Groton  
Hardwick  
Harvard  
Holden  
Hopdale  
Hubbardston  
Lancaster  
Leicester  
Leominster  
Lunenburg  
Mendon  
Milford  
Millbury  
Millville  
New Braintree  
North Brookfield  
Northborough  
Northbridge  
Oakham  
Oxford  
Paxton

### Region 7

#### Hampden & Hampshire

Hampden Hampshire Housing  
Partnership  
322 Main Street  
Springfield, MA 01105  
(413)785-1251

Agawam  
Amherst  
Belchertown  
Blandford  
Brimfield  
Chester  
Chesterfield  
Chicopee  
Cummington  
East Longmeadow  
Easthampton  
Goshen  
Granby  
Granville  
Hadley  
Hampden  
Hatfield  
Holland  
Holyoke  
Huntington  
Longmeadow  
Ludlow  
Middlefield  
Monson  
Montgomery  
Northampton  
Palmer  
Pelham  
Plainfield  
Russell  
South Hadley  
Southampton  
Southwick  
Springfield  
Tolland  
Wales  
Ware  
West Springfield  
Westfield  
Westhampton  
Wilbraham  
Williamsburg & Worthington

### Region 8

#### Franklin County

Franklin County Regional  
Housing and  
Redevelopment Authority  
42 Canal Road  
Turner Falls, MA 01376  
(413)863-8781

Ashfield  
Bernardston  
Buckland  
Charlemont  
Colrain  
Conway  
Deerfield  
Erving  
Gill  
Greenfield  
Hawley  
Heath  
Leverett  
Leyden  
Monroe  
Montague  
Northfield  
Orange  
Rowe  
Shelburne  
Shutesbury  
Sunderland  
Warwick  
Wendell  
Whately

**HOUSING CONSUMER EDUCATION CENTERS  
COMMUNITIES WITHIN REGIONS**

**Region 9**

Berkshire County

Berkshire Housing Development Corp.  
74 North Street  
Pittsfield, MA 01201  
(413)499-1630

Adams  
Alford  
Becket  
Cheshire  
Clarksburg  
Dalton  
Egremont  
Florida  
Great Barrington  
Hancock  
Hinsdale  
Lanesborough  
Lee  
Lenox  
Monterey  
Mount Washington  
New Ashford  
New Marlborough  
North Adams  
Otis  
Peru  
Pittsfield  
Richmond  
Sandisfield  
Savoy  
Sheffield  
Stockbridge  
Tyringham  
Washington  
West Stockbridge  
Williamstown  
Windsor