



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



MITT ROMNEY  
 Governor

TIMOTHY MURPHY  
 Secretary

KERRY HEALEY  
 Lieutenant Governor

JOHN A. WAGNER  
 Commissioner

**Field Operations Memo 2005-47**  
**September 12, 2005**

**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). The appropriation is \$5,000,000. 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.**

**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);
  - 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;
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**RAFT Benefits  
(continued)**

- 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 three 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;
- **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; and
- **A single pregnant head of household.**

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.

Except for a single pregnant head of household, 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 50 percent of area median income as defined by the federal Department of Housing and Urban Development. The 50 percent of area median income amount has been calculated and is found on the *FY06 Raft Income Limits*, Attachment B. The family should use these income limits when deciding to apply for RAFT benefits.

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.

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**RAFT vs  
Toolbox**

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The appropriateness of RAFT benefits or Toolbox benefits must be explored when a family requests assistance for housing-related issues. Consider the differences before referring the family to HAP for the Toolbox benefits or the HCEC for the RAFT benefits. There are distinct differences between these two benefits:

- RAFT does not require EA eligibility - Toolbox does require EA eligibility

A family who is not EA eligible (such as, less than 12 months since last EA benefit) is ineligible for Toolbox benefits but may be eligible for RAFT benefits.

- RAFT eligibility uses a higher income standard – Toolbox eligibility uses the EA Eligibility Standard.

A family who is EA income-ineligible is ineligible for Toolbox benefits but may be eligible for RAFT benefits.

Boston area: EA AU of 2 = \$1390 vs RAFT = \$2758.33

Worcester area: EA AU of 2 = \$1390 vs RAFT = \$2108.33

Nantucket area: EA AU of 2 = \$1390 vs RAFT = \$2804.16

- A family who is eligible for Toolbox benefits may also be eligible for RAFT benefits, depending on the housing-related issue.  
A family who is eligible for RAFT benefits may not meet EA eligibility requirements for Toolbox benefits.

**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  
COMMUNITIES WITHIN REGIONS**

Attachment A

<u>Region 1</u> <u>Metro Boston</u>	<u>Region 2</u> <u>Framingham Area</u>	<u>Region 3</u> <u>South Shore</u>	<u>Region 4</u> <u>Lowell/Lawrence Area</u>
<b>Metropolitan Boston Housing Partnership, Inc.</b> 125 Lincoln Street Boston, MA 02111 (617) 425-6700 or (800) 272-0990	<b>South Middlesex Opportunity Council, Inc.</b> 300 Howard Street Framingham, MA 01701 (508) 620-2675 or (800) 286-6776	<b>South Shore Housing Development Corporation</b> 169 Summer Street Kingston, MA 02364 (781) 422-4200 or (800) 242-0957	<b>Community Teamwork, Inc.</b> 167 Dutton Street Lowell, MA 01852 (978) 459-0551 or (800) 698-0551
Arlington	Acton	Abington	Amesbury
Bedford	Ashland	Acushnet	Andover
Belmont	Avon	Attleboro	Beverly
Boston	Boxborough	Berkley	Billerica
Braintree	Canton	Bridgewater	Boxford
Brookline	Carlisle	Brockton	Chelmsford
Burlington	Concord	Carver	Danvers
Cambridge	Dedham	Cohasset	Dracut
Chelsea	Dover	Dartmouth	Dunstable
Everett	Foxborough	Dighton	Essex
Lexington	Framingham	Duxbury	Georgetown
Lynn	Holliston	East Bridgewater	Gloucester
Malden	Hopkinton	Easton	Groveland
Medford	Hudson	Fairhaven	Hamilton
Melrose	Lincoln	Fall River	Haverhill
Milton	Littleton	Freetown	Ipswich
Newton	Marlborough	Halifax	Lawrence
North Reading	Maynard	Hanover	Lowell
Quincy	Medfield	Hanson	Lynnfield
Reading	Medway	Hingham	Manchester
Revere	Millis	Holbrook	Marblehead
Somerville	Natick	Hull	Merrimac
Stoneham	Needham	Kingston	Methuen
Wakefield	Norfolk	Lakeville	Middleton
Waltham	Norwood	Mansfield	Nahant
Watertown	Plainville	Marion	Newbury
Wilmington	Sharon	Marshfield	Newburyport
Winchester	Sherborn	Mattapoisett	North Andover
Winthrop	Stoughton	Middleborough	Peabody
Woburn	Stow	New Bedford	Rockport
	Sudbury	North Attleborough	Rowley
	Walpole	Norton	Salem
	Wayland	Norwell	Salisbury
	Wellesley	Pembroke	Saugus
	Weston	Plymouth	Swampscott
	Westwood	Plympton	Tewksbury
	Wrentham	Randolph	Topsfield
		Raynham	Tyngsborough
		Rehoboth	Wenham
		Rochester	West Newbury
		Rockland	Westford
		Scituate	
		Seekonk	
		Somerset	
		Swansea	
		Taunton	
		Wareham	
		West Bridgewater	
		Westport	
		Weymouth	
		Whitman	

**HOUSING CONSUMER EDUCATION CENTERS  
COMMUNITIES WITHIN REGIONS**

Region 5  
**Cape Cod & Islands**  
**Housing Assistance Corporation**  
460 West Main Street  
Hyannis, MA 02601  
(508) 771-5400  
(877) 852-9317 toll free

Region 6  
**Worcester County**  
**RCAP Solutions, Inc.**  
205 School Street  
P. O. Box 159  
Gardner, MA 01440  
(978) 630-6660  
(800) 488-1969

Region 7  
**Hampden & Hampshire**  
**HAP, Inc. The Region's Housing Partnership**  
322 Main Street  
Springfield, MA 01105  
(413) 233-1600 or  
(800) 332-9667  
TDD (413) 233-1699

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

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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  
Hopedale  
Hubbardston  
Lancaster  
Leicester  
Leominster  
Lunenburg  
Mendon  
Milford  
Millbury  
Millville  
New Braintree  
North Brookfield  
Northborough  
Northbridge  
Oakham  
Oxford  
Paxton  
Pepperell  
Petersham  
Phillipston  
Princeton  
Royalston  
Rutland

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Shirley  
Shrewsbury  
Southborough  
Southbridge  
Spencer  
Sterling  
Sturbridge  
Sutton  
Templeton  
Townsend  
Upton  
Uxbridge  
Warren  
Webster  
West Boylston  
West Brookfield  
Westborough  
Westminster  
Winchendon  
Worcester

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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

**HOUSING CONSUMER EDUCATION CENTERS  
COMMUNITIES WITHIN REGIONS**

Attachment A

Region 8

**Franklin County**

**Franklin County Regional  
Housing &**

**Redevelopment Authority**

P.O. Box 30

42 Canal Road

Turners Falls, MA 01376

(413) 863-9781

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Ashfield

Bernardston

Buckland

Charlemont

Colrain

Conway

Deerfield

Erving

Gill

Greenfield

Hawley

Heath

Leverett

Leyden

Monroe

Montague

New Salem

Northfield

Orange

Rowe

Shelburne

Shutesbury

Sunderland

Warwick

Wendell

Whately

Region 9

**Berkshire County**

**Berkshire Housing**

**Development**

**Corporation**

74 North Street

Pittsfield, MA 01201

(413) 499-4887

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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

## FY06 RAFT INCOME LIMITS

AREA	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
Barnstable-Yarmouth MSA	\$26,250	\$29,550	\$32,580	\$35,450	\$38,100	\$40,700	\$43,350
Boston PMSA	\$33,100	\$37,200	\$41,350	\$44,650	\$47,950	\$51,250	\$54,600
Brockton PMSA	\$29,450	\$33,150	\$36,850	\$39,750	\$42,700	\$45,650	\$48,600
Fitchburg- Leominster PMSA	\$25,300	\$28,450	\$31,650	\$34,150	\$36,700	\$39,200	\$41,750
Lawrence PMSA	\$30,300	\$34,100	\$37,900	\$40,900	\$43,950	\$46,950	\$50,000
Lowell PMSA	\$32,150	\$36,200	40,200	\$43,400	\$46,650	\$49,850	\$53,050
New Bedford PMSA	\$25,300	\$28,450	\$31,650	\$34,150	\$36,700	\$39,200	\$41,750
Pittsfield MSA	\$25,300	\$28,450	\$31,650	\$34,150	\$36,700	\$39,200	\$41,750
Providence/Fall River/Warwick MSA	\$29,250	\$32,900	\$36,600	\$39,500	\$42,450	\$45,350	\$48,300
Springfield MSA	\$25,300	\$28,450	\$31,650	\$34,150	\$36,700	\$39,200	\$41,750
Worcester PMSA	\$28,350	\$31,900	\$35,450	\$38,250	\$41,100	\$43,950	\$46,750
Barnstable County	\$26,300	\$29,600	\$32,900	\$35,550	\$38,150	\$40,800	\$43,450
Berkshire County	\$25,300	\$28,450	\$31,650	\$34,150	\$36,700	\$39,200	\$41,750
Dukes County	\$26,850	\$30,200	\$33,550	\$36,250	\$38,900	\$41,600	\$44,300
Franklin County	\$25,300	\$28,450	\$31,650	\$34,150	\$36,700	\$39,200	\$41,750
Hampden County	\$27,700	\$31,150	\$34,600	\$37,350	\$40,150	\$42,900	\$45,650
Hampshire County	\$28,500	\$32,050	\$35,650	\$38,500	\$41,350	\$44,200	\$47,050
Nantucket County	\$33,650	\$37,850	\$42,050	\$45,400	\$48,800	\$52,150	\$55,500
Worcester County	\$25,300	\$28,450	\$31,650	\$34,150	\$36,700	\$39,200	\$41,750