



**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 2006- 48**  
**October 5, 2006**

**To:** Transitional Assistance Office Staff

**From:**  Cescia Derderian, Assistant Commissioner for Field Operations

**Re:** FY 07 RAFT – Residential Assistance for Families in Transition

**Overview**

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The *Residential Assistance for Families in Transition Program* (RAFT) is accepting applications for FY 07. The appropriation for FY 07 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. Information and referrals to other housing stabilization services are available. Families in need of other supportive services should be referred to the appropriate service provider agencies.

Eligible use of RAFT funds includes:

- Security deposits
  - First and/or last month's rent:
  - 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)**

- Furnishings necessary for families moving from a shelter environment to their own apartment, i.e. refrigerators, cribs and bedding;
- Employment related transportation expenses– applicant must be employed and provide proof of ownership of vehicle and copy of bill from mechanic detailing work items and costs, 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. Eligible families can access program funds more than once, subject to the availability of program funds. **However, in no event can total financial assistance to a household exceed the life time cap of \$3,000.**

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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 pay their current housing costs and are facing a potential eviction or loss of utility service. 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.**

**Note:** 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.

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 as a guide when deciding to apply for RAFT benefits.

In addition to income eligibility, applicants must meet the **following two qualification criteria:**

- The applicant must demonstrate that there was a one-time, extraordinary event beyond the control of the applicant that resulted in a significant reduction of income or increase in expenses; and
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**Target  
Population  
(continued)**

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- The applicant must demonstrate that new income has been secured or expenses reduced such that the applicant will be able to afford housing expenses going forward. Both thresholds must be met in order to be determined qualified for RAFT financial assistance. Demonstrating an unintentional financial crisis in and of itself is not sufficient.

There is a presumption that subsidized households with rental arrearages will be unable to meet the standard of at risk for homelessness. The At-Risk of Homelessness Certification form rebuts this presumption. This form is included in the program application and is completed by the LHA that provides the family's housing assistance. If determined eligible and qualified, these applicants may be approved for all other allowable use of program funds.

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**AUManager/  
Homeless  
Coordinator  
Responsi-  
bilities**

The AUManager/Homeless Coordinator 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 Center (HCEC), see Attachment A.

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

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**How and  
Where to  
Apply**

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. The family should be prepared to provide demographic data about all family members, provide documentation of its current housing situation, monthly housing expenses, and all sources of income for all family members, as well as documentation of their financial need.

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

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**How and  
Where to Apply  
(continued)**

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All families 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 listed on Attachment A.

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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Region 1	Region 2	Region 3	Region 4
<u>Metro Boston</u>	<u>Framingham Area</u>	<u>South Shore</u>	<u>Lowell/Lawrence Area</u>
<b>Metropolitan Boston Housing Partnership, Inc.</b> 125 Lincoln Street Boston, MA 02111 (617) 425-6622 or (800) 272-0990 <a href="http://www.mbhp.org">www.mbhp.org</a>	<b>South Middlesex Opportunity Council, Inc.</b> 300 Howard Street Framingham, MA 01701 (508) 620-2645 or (800) 286-6776 <a href="http://www.smoc.org">www.smoc.org</a>	<b>South Shore Housing Development Corporation</b> 169 Summer Street Kingston, MA 02364 (781) 422-4216 or (800) 242-0957 <a href="http://www.southshorehousing.org">www.southshorehousing.org</a>	<b>Community Teamwork, Inc.</b> 167 Dutton Street Lowell, MA 01852 (978) 459-0551 or (800) 698-0551 <a href="http://www.comteam.org">www.comteam.org</a>
Arlington	Acton	Abington	Amesbury
Boston	Ashland	Acushnet	Andover
Braintree	Avon	Attleboro	Beverly
Brookline	Boxborough	Berkley	Billerica
Burlington	Canton	Bridgewater	Boxford
Cambridge	Carlisle	Brockton	Chelmsford
Chelsea	Concord	Carver	Danvers
Everett	Dedham	Cohasset	Dracut
Lexington	Dover	Dartmouth	Dunstable
Lynn	Foxborough	Dighton	Essex
Malden	Framingham	Duxbury	Georgetown
Medford	Holliston	East Bridgewater	Gloucester
Melrose	Hopkinton	Easton	Groveland
Milton	Hudson	Fairhaven	Hamilton
Newton	Lincoln	Fall River	Haverhill
North Reading	Littleton	Freetown	Ipswich
Quincy	Marlborough	Halifax	Lawrence
Reading	Maynard	Hanover	Lowell
Revere	Medfield	Hanson	Lynnfield
Somerville	Medway	Hingham	Manchester
Stoneham	Millis	Holbrook	Marblehead
Wakefield	Natick	Hull	Merrimac
Waltham	Needham	Kingston	Methuen
Watertown	Norfolk	Lakeville	Middleton
Wilmington	Norwood	Mansfield	Nahant
Winchester	Plainville	Marion	Newbury
Winthrop	Sharon	Marshfield	Newburyport
Woburn	Sherborn	Mattapoisett	North Andover
	Stoughton	Middleborough	Peabody
	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	

## Region 5

**Cape Cod & Islands****Housing Assistance Corporation**

460 West Main Street  
Hyannis, MA 02601  
(508) 771-5400  
(877) 852-9317 toll free  
[www.haconcapecod.org](http://www.haconcapecod.org)

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

## Region 6

**Worcester County****RCAP Solutions, Inc.**

205 School Street  
P. O. Box 159  
Gardner, MA 01440  
(978) 630-6771  
(800) 488-1969  
[rcapsolutions.org](http://rcapsolutions.org)

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

## Region 7

**Hampden & Hampshire  
HAP, Inc. The Region's Housing Partnership**

322 Main Street  
Springfield, MA 01105  
(413) 233-1603 or  
(800) 332-9667  
TDD (413) 233-1699  
[www.haphousing.org](http://www.haphousing.org)

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 &**  
**Redevelopment**  
**Authority**

42 Canal Road  
Turners Falls, MA 01376  
(413) 863-9781 x150  
[www.fcrhra.org](http://www.fcrhra.org)

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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) 499-1630 x127  
[www.berkshirehousing.org](http://www.berkshirehousing.org)

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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

## FY07 RAFT INCOME LIMITS

<b>AREA</b>	<b>2 PERSON</b>	<b>3 PERSON</b>	<b>4 PERSON</b>	<b>5 PERSON</b>	<b>6 PERSON</b>	<b>7 PERSON</b>	<b>8 PERSON</b>
Barnstable Town, MA MSA	\$28,700	\$32,250	\$35,850	\$38,700	\$41,600	\$44,450	\$47,300
Boston-Cambridge-Quincy HMFA	\$33,650	\$37,850	\$42,050	\$45,400	\$48,800	\$52,150	\$55,500
Brockton, MA HMFA	\$29,450	\$33,150	\$36,850	\$39,750	\$42,700	\$45,650	\$48,600
Lawrence, MA-NH HMFA	\$31,300	\$35,200	\$39,100	\$42,250	\$45,350	\$48,500	\$51,600
Lowell, MA HMFA	\$32,650	\$36,700	\$40,800	\$44,050	\$47,350	\$50,600	\$53,850
Berkshire County, MA HMFA	\$28,700	\$32,250	\$35,850	\$38,700	\$41,600	\$44,450	\$47,300
Pittsfield, MA HMFA	\$28,700	\$32,250	\$35,850	\$38,700	\$41,600	\$44,450	\$47,300
Easton-Rayham, MA HMFA	\$37,450	\$42,100	\$46,800	\$50,550	\$54,300	\$58,050	\$61,800
New Bedford, MA HMFA	\$29,250	\$32,900	\$36,600	\$39,500	\$42,450	\$45,350	\$48,300
Providence/Fall River HMFA	\$29,250	\$32,900	\$36,600	\$39,500	\$42,450	\$45,350	\$48,300
Taunton-Mansfield-Norton HMFA	\$33,100	\$37,200	\$41,350	\$44,650	\$47,950	\$51,250	\$54,600
Franklin County HMFA	\$28,700	\$32,250	\$35,850	\$38,700	\$41,600	\$44,450	\$47,300
Springfield, MA HMFA	\$28,700	\$32,250	\$35,850	\$38,700	\$41,600	\$44,450	\$47,300
Eastern Worcester County HMFA	\$36,650	\$41,200	\$45,800	\$49,450	\$53,150	\$56,800	\$60,450
Fitchburg- Leominster HMFA	\$28,700	\$32,250	\$35,850	\$38,700	\$41,600	\$44,450	\$47,300
Western Worcester County HMFA	\$28,700	\$32,250	\$35,850	\$38,700	\$41,600	\$44,450	\$47,300
Worcester, MA HMFA	\$28,700	\$32,250	\$35,850	\$38,700	\$41,600	\$44,450	\$47,300
Dukes County, MA	\$28,700	\$32,250	\$35,850	\$38,700	\$41,600	\$44,450	\$47,300
Nantucket County, MA	\$33,650	\$37,850	\$42,050	\$45,400	\$48,800	\$52,150	\$55,500

Attachment B