



## Rental Assistance for Families in Transition (RAFT) Expands to “Upstream” Housing Crises

**September 18, 2019** – The RAFT program, a homelessness prevention program funded by and in close partnership with the Massachusetts Department of Housing and Community Development (DHCD), has introduced upstream assistance for households who are in rental or mortgage arrears. Previously, a court summons or court date documentation was needed to qualify for arrears assistance.

In partnership with housing advocates and building upon their commitment to address housing instability, DHCD has made RAFT more accessible for Massachusetts’ at-risk households. Metro Housing and other nonprofits across the state use RAFT as a tool to provide short-term assistance – up to \$4,000 per 12-month period – to low-income families who are homeless or at risk of becoming homeless.

As part of the eligibility screening process, households must provide documentation that they are currently experiencing a housing crisis. For this upstream expansion this includes:

- **Upstream Rent Arrears.** Documentation: Notice of rent arrears issued by landlord with verification of amount owed, proof of financial hardship, proof of sustainability and ledger.
- **Upstream Mortgage Arrears.** Documentation: Notice of mortgage arrears issued by lender with verification of amount owed.

The other previously existing housing crises are:

- Eviction (There are additional requirements for tenants with housing subsidies)
- Doubled-up
- Health & Safety
- Foreclosure of owner-occupied home or of the rental property
- Severe overcrowding
- Domestic Violence
- Fire/Flood/Natural Disaster
- Utility Shutoff
- Homelessness

Households in Metro Housing’s service area seeking RAFT should go to [bit.ly/MetroHousingRAFT](https://bit.ly/MetroHousingRAFT) for the quickest access to funding. Otherwise, they should call 617.425.6700 to set up a screening.

For help in other parts of Massachusetts, visit [www.masshousinginfo.org](http://www.masshousinginfo.org) to find the local nonprofit that can help you.