

LINE ITEM 7004-9316

RESIDENTIAL ASSISTANCE FOR FAMILIES IN TRANSITION HOMELESSNESS PREVENTION PROGRAM



**Strengthen the RAFT Homelessness Prevention Program in Fiscal Year 2019:
Increase funding to help more low-income households avoid or exit homelessness**

The Residential Assistance for Families in Transition Program (RAFT, Line Item 7004-9316) is designed to allow eligible households to receive a maximum of \$4,000/year in flexible funds to help avoid or exit homelessness. Typical uses for RAFT include funds for rent, mortgage, or utility arrears, first and last months' rent, startup costs, moving expenses, related household expenses, and/or employment-related transportation costs. RAFT provides short-term financial assistance to households with incomes at or below 50% of area median income (AMI). At least 50% the funds are dedicated to households with incomes below 30% AMI. RAFT is a program of the Department of Housing and Community Development (DHCD), and is administered by 11 regional agencies across the Commonwealth.

For FY 2019, the Coalition and partners are asking the Legislature to deepen the overall investment in RAFT by increasing funding to \$18.5 million, up from the FY'18 funding level of \$15 million, and to maintain FY'17/FY'18 language that expanded the definition of family. We recommend that \$14.5 million be dedicated to families with dependent children under the age of 21, and \$4 million be dedicated to applicants who are eligible under the expanded definition of family included since FY'17, including elders, people with disabilities, unaccompanied youth, and families without dependent children.

- **With \$18.5 million in FY'19, an estimated 5,998 households would be able to receive immediate resources to avoid homelessness**, based on the average FY'17 RAFT expenditure of \$3,084/household (including \$503 in administrative costs). By contrast, the state spent an average of \$41,990 for each household that entered the state's family shelter program. This represents an average savings of \$38,906 for each family that avoided homelessness through the RAFT program in terms of shelter costs alone.
- In FY 2017, RAFT eligibility expanded to provide homelessness prevention resources to 197 households who were elders, single adults, persons with disabilities, and unaccompanied youth.
- RAFT continues to be a flexible tool for households with low incomes, helps households avoid or exit homelessness, and plays an important role in the Commonwealth's comprehensive approach to upstream homelessness prevention.

Please actively support increasing RAFT funding to \$18.5 million and maintaining expanded eligibility language for FY'19 to help more families and individuals across the Commonwealth to have a safe, stable place to call home.

For more information, please contact the Massachusetts Coalition for the Homeless: Tina Giarla, tina@mahomeless.org, 781-595-7570 x16 or Kelly Turley, kelly@mahomeless.org, x17 or the Regional Housing Network of Massachusetts: Maureen Fitzgerald, mfitzgerald@regionalhousing.net, 617-367-9798.



FY'19 Organizational Endorsers:

- Action Inc.
- Advocacy Network to End Family Homelessness
- AIDS Action Committee
- Allston Brighton Health Collaborative
- Arise for Social Justice
- Boston Area Rape Crisis Center (BARCC)
- Boston Center for Independent Living
- Boston Homeless Solidarity Committee
- Boston Tenant Coalition
- Brandeis Univ Waltham - Hunger and Homelessness Division
- Bridge Over Troubled Waters
- Catholic Charities Worcester County
- Citizens' Housing and Planning Association
- City Mission
- Community Action Agency of Somerville, Inc.
- Community Action Inc. of Haverhill
- Ecumenical Social Action Committee
- Family Promise North Shore Boston
- Father Bill's & MainSpring
- First Church Shelter
- Friends of the Homeless North Weymouth
- Habitat for Humanity North Shore
- Haley House
- Harvard Square Homeless Shelter
- HomeStart
- Housing Families Inc.
- Jeanne Geiger Crisis Center, Inc.
- Justice Resource Institute - Youth Harbors
- Lowell Transitional Living Center
- Luk, Inc.
- Lynn Economic Opportunity (LEO)
- Lynn Housing and Neighborhood Development
- Lynn Shelter Association
- Massachusetts Alliance of HUD Tenants
- Massachusetts Coalition for the Homeless
- Massachusetts Housing and Shelter Alliance
- Massachusetts Senior Action Council
- MetroWest Legal Services
- Mission and Justice Ministry of Park Ave Congregational Church UCC
- My Brothers Table
- North Shore Coalition for Peace and Justice
- Peabody Housing Authority
- Pine Street Inn
- Plymouth Taskforce to End Homelessness
- Poor Peoples United Fund
- On the Rise, Inc.
- Regional Housing Network of Massachusetts
 - Berkshire County Regional Housing Authority
 - Berkshire Housing Development Corporation
 - Community Teamwork, Inc.
 - Franklin County Regional Housing & Redevelopment Authority
 - Housing Assistance Corporation
 - Housing Solutions for Southeastern MA
 - Metro Housing Boston
 - RCAP Solutions, Inc.
 - South Middlesex Opportunity Council, Inc.
 - Way Finders
- Rosie's Place
- Samaritans Steps
- Somerville Homeless Coalition
- South Coast Regional Network to End Homelessness
- St. Francis House
- The Psychological Center
 - Pegasus House
 - Daybreak Shelter
 - Women's View
- Those Who Can, For Those in Need
- Women's Lunch Place
- Western Massachusetts Network to End Homelessness

“The updated guidelines that include all households have been critical to meeting the needs of the women we serve. It has made such a difference! For women who are lucky to have a housing offer, no one has the financial wherewithal for moving-in costs: it is simply not feasible on an SSI or SSDI income (and in fact an SSI recipient isn't even allowed to save enough for moving costs!). For women who are striving to avoid homelessness, money for eviction-prevention payments is nearly impossible to find without RAFT. Private charities can't afford the amounts required. So, if a person falls behind on rent due to an unforeseen situation, or simply struggles with the life skills to maintain a tenancy, RAFT provides that lifeline to stay housed. This is important because once a person has an eviction on record (which is a public record) landlords are seldom willing to extend an offer of housing. This lengthens the time a household experiences homelessness and perpetuates the cycle. RAFT disrupts the cycle and helps build stability and health.” – Women's Lunch Place

FIGURE 1: RAFT ASSISTANCE BY COUNTY, FY 2017

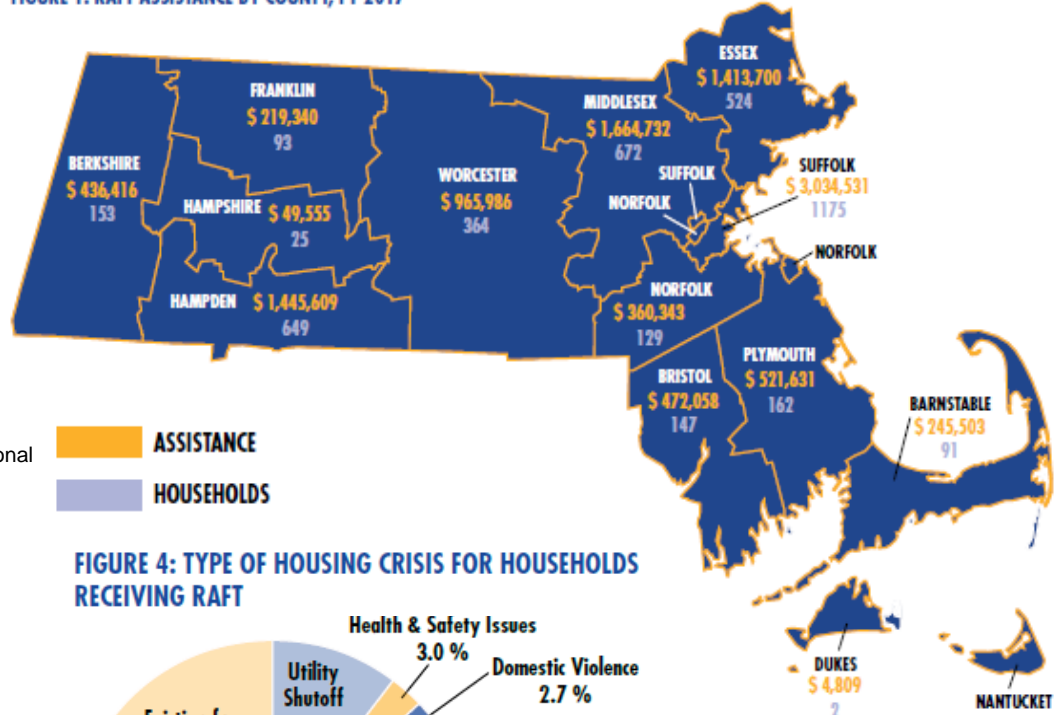


FIGURE 4: TYPE OF HOUSING CRISIS FOR HOUSEHOLDS RECEIVING RAFT

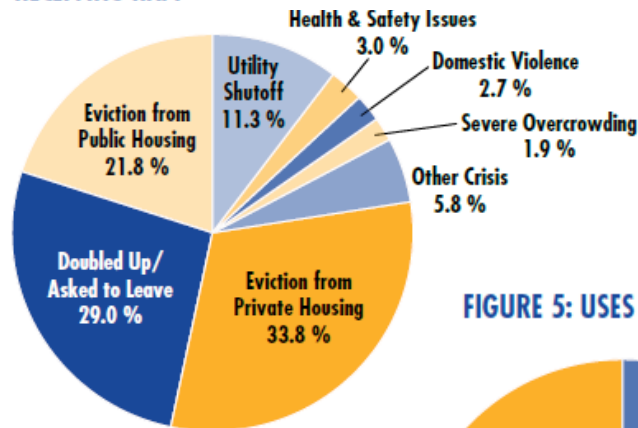
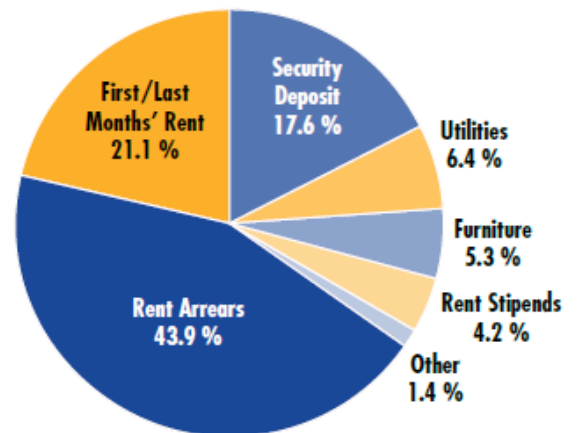


FIGURE 5: USES OF RAFT FUNDS



*Graphs and data provided by the 2017 Residential Assistance for Families in Transition report published by the Regional Housing Network of Massachusetts.