

## Residential Assistance for Families in Transition [RAFT]

### **MBHP is seeking families with:**

- 1] ...at least one child age 21 or under [or pregnant];
- 2] ...income at or below 30% AMI [10% of approvals for families between 30-50% AMI]
- 3] ...a housing crisis
- 4] ...appropriate documentation to prove the housing crisis

**IF the family meets the above criterion, we will then ‘screen’ the family to determine RAFT eligibility --**

5] Families must also meet **ADDITIONAL** risk factors for homelessness to be considered for RAFT assistance!

**All 5 conditions need to be met in order to be approved for RAFT assistance.  
See below for additional details...**

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### **Income Chart**

	<b>1 person</b>	<b>2 person</b>	<b>3 person</b>	<b>4 person</b>	<b>5 person</b>
15 % AMI Limits	\$9,925	\$11,325	\$12,750	\$14,150	\$15,300
30% AMI Limits	\$19,850	\$22,650	\$25,500	\$28,300	\$30,600
50% AMI Limits	\$33,050	\$37,800	\$42,500	\$47,200	\$51,000

### **Housing Crises**

- **Eviction** from a private dwelling (including housing provided by family or friends);
- **Eviction** from public or subsidized housing;
- **Doubled-up and must leave** such as violation of host’s lease and landlord has threatened eviction; host-guest conflict;
- **Health & Safety:** Residency in housing that has been condemned by housing officials and is no longer, or never was fit for human habitation;
- **Foreclosure** of owner-occupied home or of the rental property, which will result in loss of housing for the tenant;
- **Severe overcrowding** (the number of persons exceeds health and/or safety standards for the housing unit size) and the landlord has given a warning to reduce occupancy or be evicted;
- **Fire/Flood/Natural Disaster** causing homelessness;
- **Domestic Violence** in household such that the family cannot remain in the housing situation due to risk of violence; or
- **Utility shut-off notice**

### **Documentation by Assistance Type**

- **Rental Arrearage** -- Copy of Summary Process Summons and Complaint, Court Judgment or payment plan.
- **Mortgage Arrearage** -- Current mortgage statement and letter from mortgage lender indicating at least 30 days in arrears
- **Utility Arrearage** -- Copy of active utility bill and shut-off notice

- **Security Deposit/First/Last** -- Copy of lease for new unit or letter of intent to rent (must include move in date and start up costs)
- **Employment Related Transportation Expenses** -- Proof of employment and ownership of vehicle, proof of expenses
- **Other** -- Proof of costs, fees, payments is required for other payment types such as furniture, medical expenses or coursework

### **Risk Factors**

DHCD is requiring families to show at least of couple of risk factors in order to be eligible for RAFT assistance -- DHCD looks at whether or not the HOH is employed, level of education, has prior or current DCF involvement, a history of shelter stays, history of moves within the last year, and childhood experiences. RAFT assistance may or may not be approved depending on how the family answers each of these questions [families must be able to show supporting documentation]. The family must meet some, but not all of the risk factors required by DHCD.

### **Necessary Documentation**

1. **ID for all household members** -- ID is birth certificate, picture ID, driver's license, or Mass Health card.
2. **Verification of Social Security numbers for household members** -- Verification is Social Security card, Social Security print-out, paystub, MassHealth card, Section 8 tenant profile [need at least one social security card on file if HOH does not have one.]
3. **Proof of Housing** -- Proof is lease or rental agreement, letter from Primary Tenant in cases of co-housing aka "doubled up."
4. **Proof of Income** -- Proof is 1 month of paystubs, award letter from public assistance, or other. Must be current within the last 60 days.
5. **Property Owner Information** -- W-9, proof of ownership, lead certification [if applicable], Certificate of Fitness [if applicable] and a property owner representative should be available to sign documents required for the RAFT application [Owner contract, etc...]

### **Documentation for Subsidized Tenants**

If the Household receives assistance for rent arrearage, they must proof of hardship such as medical expenses, loss of income, or other crisis. Medical verification of a disability that affects ability to pay rent or proof of a delay in rent adjustment is also acceptable.

Subsidized tenants may not receive payment for more than 9 months of rent arrears.

If a subsidized tenant received RAFT for rent arrears in FY13, he/she cannot receive RAFT for rent arrears in FY14 *regardless of the amount of assistance in FY13.*