



RAFT Policy Changes during COVID-19

The Department of Housing and Community Development (DHCD) has made some policy changes to the Residential Assistance for Families in Transition (RAFT) program in light of COVID-19.

These policy changes are intended to ensure that RAFT funding is issued **quickly and is **responsive** to the unique and evolving needs of this time.**

- A court summons or foreclosure notice is no longer needed for households to apply for help with rent or mortgage arrears
- Households who have experienced a loss of income, or who can otherwise prove an inability to pay future housing costs, can apply for help with rent or mortgage payments before they fall behind
- A shutoff notice is no longer needed for a household to apply for help with utilities
- The RAFT screen score, which indicates a household's risk factors for homelessness, is automatically waived
- Regional administering agencies will be flexible with documentation requirements, including waiving documentation that cannot be produced due to COVID-19 and accepting self-statements in lieu of third-party documentation
- Federal CARES Act stimulus payments and \$600 weekly additional unemployment payments will be excluded from applicants' gross income

The other aspects of the traditional RAFT program remain in effect, including the income limits. The income limit for RAFT is 50% of the Area Median Income (AMI), with an increase to 60% AMI for households who are at risk of homelessness due to domestic violence.

The Upstream RAFT pilot program remains in effect with no changes, except that the flexible documentation and CARES Act income exclusion policies also apply. Upstream RAFT funds cover rent and mortgage arrears only.

RAFT is administered by the following regional nonprofit organizations:

Berkshire Housing Development Corporation | www.berkshirehousing.com | (413) 499-1630

Community Teamwork Inc. | www.commteam.org | (978) 459-0551

Franklin County Regional Housing and Redevelopment Authority | www.fcrhra.org | (413) 863-9781

Housing Assistance Corporation | www.haconcapecod.org | (508) 771-5400

Way Finders | www.wayfindersma.org | (413) 233-1600

Metro Housing | Boston | www.metrohousingboston.org | (617) 425-6700

RCAP Solutions | www.rcapsolutions.org | (800) 488-1969

South Middlesex Opportunity Council | www.smoc.org | (508) 872-0765

NeighborWorks Housing Solutions | www.nhsmass.org | (781) 422-4204

Lynn Housing Authority and Neighborhood Development | www.lhand.org | (339) 883-2342

Central MA Housing Alliance | www.cmhaonline.org | (508) 752-5519

A city/town lookup tool is available at <https://hedfuel.azurewebsites.net>

RAFT is a program of the Massachusetts Department of Housing and Community Development (DHCD)