

## Support a \$50 Million Expansion of RAFT for COVID-19 Response

On March 25<sup>th</sup>, Governor Baker announced \$5 million in new funding statewide under the Residential Assistance to Families in Transition (RAFT) program. This funding, administered by regional housing organizations, provides short-term emergency financial assistance to help eligible **homeowners and renters** by assisting with mortgage payments, rent, utility bills, and other costs. *This special program targets households facing instability as a result of a COVID-19 related housing crisis due to a loss of wages, or increase in expenses (e.g., medical expenses).*

While the state has enacted an eviction and foreclosure moratorium, this simply buys people time. They still need to pay their rent or mortgage in order to avoid eviction or foreclosure when the health emergency ends. Already there is a dramatic increase in calls from homeowners expressing concern about making their next month's mortgage payment; renters looking for rental assistance; small rental property owners expressing concern that they will not be receiving rent from tenants; and an increase in assisted families reporting a loss of employment or indefinite furlough.

*That is why MACDC and other housing advocates are requesting the legislature pass a supplemental budget with additional crisis-related funding that would include an expansion of these funds. **We urge legislators to provide the expanded RAFT program with \$50 million.***

This is the only State-funded resource that exists to assist low- and moderate-income homeowners *before* they are evicted or foreclosed upon. It is also one of the few financial resources available to eligible Massachusetts residents, regardless of immigration status.

We also urge the legislature to:

- Raise the income threshold for those who qualified due to the COVID-19 crisis in order to serve a broader range of households and ensure that homeowners, as well as renters, remain stably housed during this time.
- Increase the cap on funds from \$4,000 to \$10,000 for this response.
- Ensure that the prior appropriation is continued into the next fiscal year to be sure that we have available resources when the full impact is felt.

**Expanded funding for the RAFT program builds on existing programs and infrastructure and provides a tool to help stabilize housing now, so we avoid a wave of evictions and foreclosures once the moratorium is lifted.**

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