



Residential Assistance for Families in Transition (RAFT)

RAFT is a program funded by the Department of Housing and Community Development (DHCD) and provides short-term financial assistance to individuals and families who are homeless or at risk of becoming homeless. RAFT offers flexible financial assistance designed to meet each family's particular needs.

Eligible uses include:

- Moving cost assistance
- Rent and utility arrears
- Rental stipends
- Utility bills
- Families cannot get more than \$4000 within a 12-month period

Who is eligible for RAFT?

- A family must be homeless or at risk of becoming homeless
- A household's income must be at or below [50% the area median income](#) (AMI)
- Eligible households (individuals and families) of any size can currently qualify
- Household must provide documentation/proof that they are currently experiencing a housing crisis
 - If the housing crisis is due to COVID-19, then applicants can file self-statements in lieu of documentation
- No Social Security Number is necessary for the application, and RAFT is not considered as part of public charge considerations.

Where can you apply for RAFT funds?

- For more information on your Regional Administering Agency and where you can go to apply for RAFT, please visit the [HED Fuel](#) site

What is the RAFT application process?

- **Step One:** Fill out a **pre-application** with your Regional Administering Agency and get approved
- **Step Two:** Answer **eligibility questions** sent via email
- **Step Three:** Complete **full application** online

What other documentation is necessary?

Your household must provide **documentation/proof** that you are currently experiencing a housing crisis:

*(However, if the housing crisis is due to the **COVID-19 pandemic**, applications may be processed without documentation that is normally required.)*

- **For households facing eviction:** Tenants who have a housing subsidy and are facing eviction due to non-payment of rent must also provide proof of financial hardship that explains cause for arrears
- **For households leaving unsafe housing:** Verification of unsafe housing conditions and copy of new lease/letter of intent to rent for new apartment
- **For households facing foreclosure or mortgage arrears:** Current mortgage statement and letter from lender indicating that family is at least 30 days in arrears and at risk of foreclosure
- **For households with rental arrears:** Written documentation of rental arrears, demonstration of a financial hardship (reduction in revenue and/or increase in expenses) that caused the nonpayment of rent, and demonstration that payment of arrears will allow household to retain housing
- **For households facing utility shutoff:** Utility shutoff notice and current bill

How can I receive help in completing my RAFT application?

Lawyers for Civil Rights is running a *pro bono* RAFT application assistance project. You can request for a volunteer to help you at any step of the process by going to our intake form at: lawyersforcivilrights.org/gethelp