



**RCAP SOLUTIONS PARTNERING WITH SEVERAL COMMUNITY-BASED ORGANIZATIONS TO  
EXPAND RESIDENTIAL ASSISTANCE FOR FAMILIES IN TRANSITION (RAFT) PROGRAM  
ACCESS TO INDIVIDUALS AND FAMILIES THROUGHOUT CENTRAL MASSACHUSETTS**

RCAP Solutions is proud to announce a partnership with Valuing Our Children, the Spanish American Center, and the Worcester Community Action Council, which expands access to the Residential Assistance for Families in Transition (RAFT) program for individuals and families throughout Central Massachusetts.

RAFT is a financial assistance program funded by the Massachusetts Department of Housing and Community Development (DHCD), which keeps struggling families safely housed. This program can provide eligible households with funding that can be used to help stay in current housing, obtain new housing, or otherwise avoid becoming homeless. Anyone who is struggling to pay their rent or who are at risk of being evicted are encouraged to apply for the program. Funds can be used for rent arrears, utility arrears, short-term rental stipend, security deposits, first and last month's rent, and more.

Thanks to this new partnership, clients who are unable to access or complete an online application may now reach out to RCAP Solutions directly or Valuing Our Children, the Spanish American Center, and the Worcester Community Action Council to schedule an appointment to be guided through the application process via an in-person or virtual appointment. This service is only available to residents living in a community where RCAP Solutions administers the RAFT program (see our [RAFT Service Area Map](#)).

RCAP Solutions administers RAFT funds and provides application assistance to residents throughout Central Massachusetts, except for those living in the city of Worcester. Effective immediately, residents of the city of Worcester who apply for the RAFT program will have their application processed by the Central Massachusetts Housing Alliance (CMHA). As a result, RCAP Solutions will not be able to provide application updates to any clients residing in Worcester. This includes clients who may have received application assistance from RCAP Solutions in the past. Clients residing in Worcester who are unable to complete the online application or need application assistance, must now contact CMHA.

In fiscal year 2022 alone, RCAP Solutions provided over \$43 million in funding to assist several thousand families in need.

Those interested in applying should be prepared with the following documentation; an ID for the head of household, proof of current housing (for example, a lease), proof housing crisis (for example, a notice to quit or eviction letter), and proof of income (for example, paystubs).

For more information about the RAFT program, application requirements, this community partnership, and more, please visit: [www.rcapsolutions.org/hcec-application/](http://www.rcapsolutions.org/hcec-application/)

- MORE -

191 May Street • Worcester, MA 01602  
800.488.1969 • TTY 978.630.6754  
Fax: 978.630.9651 • [www.rcapsolutions.org](http://www.rcapsolutions.org)



**About RCAP Solutions:**

RCAP Solutions is an integrated community development corporation working with a multi-faceted suite of services in communities throughout the northeastern part of the U.S. and the Caribbean. Established in 1969 (as Rural Housing Improvement), RCAP Solutions has supported the power and potential of communities for over half a century as strategists of community-wide well-being. Our mission is to foster personal and public self-reliance and improve the quality of life for individuals, families, and the communities in which they live. For more information, please visit: [www.rcapsolutions.org](http://www.rcapsolutions.org)

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*RCAP Solutions is an Equal Opportunity Employer*

## Difficulty Paying Your Rent?



**STRUGGLING TO  
PAY YOUR RENT?**

**HAS YOUR INCOME  
LOWERED?**

**ARE YOU MOVING TO  
A NEW HOME?**

**WE CAN HELP!**

### HOW TO APPLY:

Tenants and landlords can apply online  
by visiting:

[www.rcapsolutions.org/hcec-application](http://www.rcapsolutions.org/hcec-application)

*For homeowners who need assistance with mortgage  
payments, RCAP Solutions can refer you to the  
appropriate program.*

### IF YOU HAVE QUESTIONS, CONTACT US:

 [HCEC@rcapsolutions.org](mailto:HCEC@rcapsolutions.org)

 978-630-6771

 TTY: 978-630-6754

 191 May Street  
Worcester, MA 01602

For individuals and families who have lost income or are struggling to pay their rent, there is help available.

RCAP Solutions serves as the regional Housing Consumer Education Center (HCEC) for Worcester County and a handful of surrounding towns and administers financial assistance through the Residential Assistance for Families in Transition (RAFT) program. This program can provide eligible households with funding that can be used to help stay in current housing, obtain new housing, or otherwise avoid becoming homeless.

### WHO IS ELIGIBLE?

Anyone experiencing a housing crisis, including:

- Individuals
- Families with or without children
- Unaccompanied youth
- Household income must be below 50% of the area median income (AMI)

Federal immigration status has no impact on eligibility for most of this funding.

### HOW CAN FUNDS BE USED?

Program funds can be used for housing-related expenses only, including:

- Rent arrears
- Utility arrears
- Short-term rental stipend
- Security deposits
- Start-up costs (if moving to a new apartment)
- First and last month's rent

There are some restrictions on assistance for families residing in subsidized housing or who have a rental voucher.

### REQUIRED DOCUMENTS:

When completing the online application, you will be required to provide:

- ID for Head of Household
- Proof of current housing (for example, a lease)
- Proof of housing crisis (for example, a notice to quit, eviction letter, or utility shut-off)
- Proof of income (for example, paystubs)

### INFORMATION FOR LANDLORDS:

The RAFT application system requires both a tenant application and a landlord application for tenants who are requesting rental assistance. Landlords and property owners can (a) begin the RAFT application process for their tenants who may need to request financial assistance for overdue rent OR (b) complete the application once the tenant has submitted their application.



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## Financial Assistance for Renters (RAFT Program)



### Which agency will be processing my RAFT application?

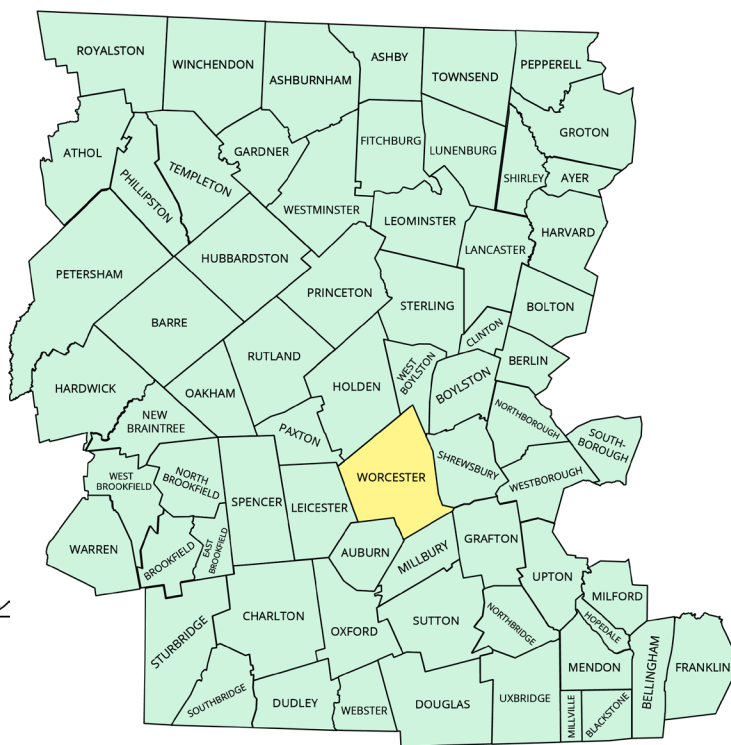
 If you live in the city of Worcester, your application will be processed by the Central Massachusetts Housing Alliance (CMHA).

6 Institute Road • Worcester, MA 01609  
(508) 752-5519, ext. 172 • [hc@cmhaonline.org](mailto:hc@cmhaonline.org)  
[www.cmhaonline.org](http://www.cmhaonline.org)



 If you live in any of the cities/towns outside of Worcester (highlighted in green), your application will be processed by RCAP Solutions.

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[www.rcapsolutions.org](http://www.rcapsolutions.org)



If you live outside of Central Massachusetts and are unsure of which agency services your community, please visit: <https://hedfuel.azurewebsites.net/>

### I need help completing the online application. Who can I contact?

RCAP Solutions is proud to be partnering with several community-based organizations (CBOs) to bring RAFT application assistance to clients throughout Central Massachusetts. If you need help completing the online application, please contact RCAP Solutions or a CBO (listed below) to schedule an appointment. During the appointment, you will be guided through the application process. These appointments can be conducted in-person or virtually.

PLEASE NOTE: This service is only available to residents living in a community where RCAP Solutions administers the RAFT program (see map above).



**Valuing Our Children**

217 Walnut Street • Athol, MA 01331  
(978) 249-8467 • [info@valuingourchildren.org](mailto:info@valuingourchildren.org)  
[www.valuingourchildren.org](http://www.valuingourchildren.org)



**Spanish American Center**  
"Sirviendo Nuestra Comunidad"

112 Spruce Street • Leominster, MA 01453  
(978) 534-3145 • [info@spanishamericancenter.org](mailto:info@spanishamericancenter.org)  
[www.spanishamericancenter.org](http://www.spanishamericancenter.org)



**WCAC**  
BREAKING THE CYCLE OF POVERTY ONE NEIGHBOR AT A TIME

18 Chestnut Street, Suite 508 • Worcester, MA 01608  
(508) 754-1176 • [info@wcac.net](mailto:info@wcac.net)  
[www.wcac.net](http://www.wcac.net)  
Serving Southern Worcester County/Blackstone Valley

## ¿Dificultad para Pagar el Alquiler?



**¿LUCHA PARA PAGAR SU ALQUILER?**

**¿SU INGRESOS HAN SIDO REDUCIDOS?**

**¿SE ESTÁ MUDANDO A UNA NUEVA CASA?**

**¡RCAP SOLUTIONS PUEDE AYUDARLES!**

### CÓMO APLICAR:

Los inquilinos y propietarios de viviendas pueden presentar una solicitud en línea visitando:

[www.rcapsolutions.org/hcec-application](http://www.rcapsolutions.org/hcec-application)

*Para los propietarios de viviendas que necesitan ayuda con los pagos de la hipoteca, podemos derivarlos al programa adecuado.*

### SI TIENES PREGUNTAS, CONTACTANOS:

 [HCEC@rcapsolutions.org](mailto:HCEC@rcapsolutions.org)

 978-630-6771

 TTY: 978-630-6754

 191 May Street  
Worcester, MA 01602

Para las personas y familias que han perdido ingresos o tienen dificultades para pagar los gastos debido a dificultades, hay ayuda disponible.

Para las personas y familias que han perdido ingresos o tienen dificultades para pagar los gastos debido a dificultades, hay ayuda disponible. RCAP Solutions sirve como el Consumidor de Vivienda Centro Educativo (HCEC) para el condado de Worcester y un puñado de pueblos aledaños y administra la asistencia financiera a través del programa de Asistencia Residencial para Familias en Transición (RAFT). Este programa puede proporcionar a los hogares elegibles fondos que pueden usarse para ayudar a permanecer en la vivienda actual, obtener una nueva vivienda o evitar quedarse sin hogar.

### ¿QUIEN ES ELEGIBLE?

Cualquiera que experimente una crisis de vivienda, incluidos:

- Individuos
- Familias con o sin hijos
- Jóvenes no acompañados
- Los ingresos del hogar deben estar por debajo del 50% del los ingresos medios (AMI)

El estatus migratorio federal no tiene impacto en elegibilidad para la mayor parte de este financiamiento.

### ¿CÓMO SE PUEDEN UTILIZAR LOS FONDOS?

Los fondos del programa se pueden utilizar solo para gastos relacionados con la vivienda, incluidos:

- Atrasos de alquiler
- Atrasos de servicios públicos
- Estipendio de alquiler a corto plazo
- Depósitos de seguridad
- Costos de inicio (si se muda a un apartamento nuevo)
- Alquiler del primer y último mes

Existen algunas restricciones en el alquiler asistencia a las familias que residen en vivienda o que tengan un vale de alquiler.

### DOCUMENTOS REQUERIDOS:

Al completar la solicitud en línea, se le pedirá que proporcione:

- Cédula de jefe de hogar
- Prueba de vivienda actual (por ejemplo, un contrato de arrendamiento)
- Prueba de crisis de vivienda (por ejemplo, un aviso de desalojo, carta de desalojo, o cierre de servicios públicos)
- Comprobante de ingresos (por ejemplo, recibos de pago)

### INFORMACIÓN PARA PROPIETARIOS:

El sistema de solicitud RAFT requiere una solicitud de inquilino y una solicitud de propietario para los inquilinos que solicitan asistencia para el alquiler. Los propietarios y dueños de propiedades pueden (a) comenzar el proceso de solicitud de RAFT para sus inquilinos que pueden necesitar solicitar asistencia financiera para el alquiler atrasado O (b) completar la solicitud una vez que el inquilino haya enviado su solicitud.



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## Asistencia Financiera para Inquilinos (Programa RAFT)



### ¿Qué agencia procesará mi solicitud de RAFT?

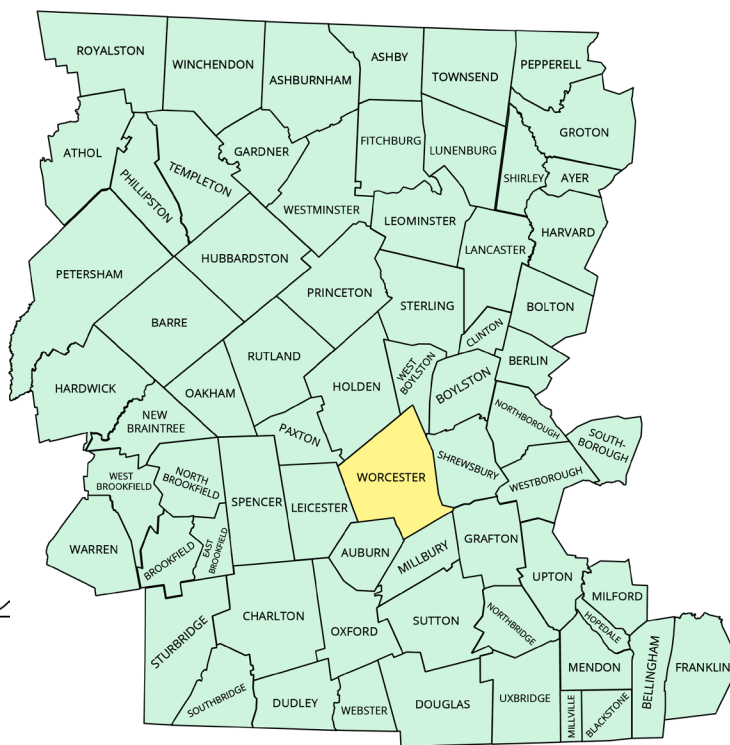
 Si vive en la ciudad de Worcester, su solicitud será procesada por Central Massachusetts Housing Alliance (CMHA).

6 Institute Road • Worcester, MA 01609  
(508) 752-5519, ext. 172 • [hc@cmhaonline.org](mailto:hc@cmhaonline.org)  
[www.cmhaonline.org](http://www.cmhaonline.org)



 Si vive en alguna de las ciudades/pueblos fuera de Worcester (resaltados en verde), su solicitud será procesada por RCAP Solutions.

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(978) 630-6771 • [HCEC@rcapsolutions.org](mailto:HCEC@rcapsolutions.org)  
[www.rcapsolutions.org](http://www.rcapsolutions.org)



Si vive fuera del centro de Massachusetts y no está seguro de qué agencia brinda servicios a su comunidad, visite: <https://hedfuel.azurewebsites.net/>

### Necesito ayuda para completar la solicitud en línea. ¿A quién puedo contactar?

RCAP Solutions se enorgullece de asociarse con varias organizaciones comunitarias (CBO) para brindar asistencia con la solicitud RAFT a clientes en todo el centro de Massachusetts. Si necesita ayuda para completar la solicitud en línea, comuníquese con RCAP Solutions o una CBO (que se enumeran a continuación) para programar una cita. Durante la cita, se le guiará a través del proceso de solicitud. Estas citas se pueden realizar en persona o virtualmente.

**TENGA EN CUENTA:** Este servicio solo está disponible para los residentes que viven en una comunidad donde RCAP Solutions administra el programa RAFT (ver mapa arriba).



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*Sirviendo al Sur del Condado de Worcester/Valle de Blackstone*