



Emergency Services

Are you at risk of losing your housing?
Are you behind in your rent, mortgage or utility bills?
Do you need help with moving costs?

Advocacy - CTI's Advocacy Office has a limited amount of privately-raised funding to pay for services that don't fit into traditional programming. Funds may be applied to emergency hotel stays, back rent, moving expenses, transportation for work, fuel bills, food vouchers, and certain one-time medical needs such as medications, eyeglasses, etc. For more information, please call (978) 459-0551, Ext. 212.

RAFT (Rental Assistance for Families in Transition) - This is a state-funded program designed to help prevent homelessness by providing short term, limited financial assistance that will enable families to retain housing, obtain new housing, or otherwise avoid homelessness. Funds can be used for back rent or mortgage, for first/last month's rent/security deposit for a new unit or utility arrearage with shut-off notice from the utility. Requirements: The family must be income eligible (under 50% of Area Median Income approx. \$40,800 for a family of four in Lowell) and cannot pay more than 50% of their household income toward rent. They must have enough household income to demonstrate the ability to sustain rent after RAFT funds are used. People also must have a one time increase in expenses or decrease in income. For more information about RAFT, please call: 978-459-0551, Ext. 204.

FEMA (Federal Emergency Management Agency) - This emergency program provides one-time funds to help people who are at risk of losing their housing. FEMA can help with one month of back rent or mortgage. FEMA funds may also be used to pay the first month's rent for families who were homeless and are now moving into a new apartment. Requirements: To be eligible, you must have a 14-day notice to quit (eviction notice). Homeowners must provide a mortgage statement indicating they are at least one month behind on their mortgage payment. Your income must exceed your rent or mortgage payment by at least \$1.00 in order to be eligible for FEMA. For more information, please call: 978-459-0551 Ext. 204.

Housing Assistance Program- Toolbox-Toolbox is available only to the residents of a homeless shelter. This emergency funding is used to help shelter residents obtain permanent housing. Requirements: Families must be eligible for Emergency Assistance through the Department of Transitional Assistance. They must be able to sustain the rent payment after Toolbox funds have been applied.

For more information about Toolbox, please call one of these numbers:
978-446-2446 or 978-446-2415.