

The journey from housing to home

Housing is a term that has different meanings, depending on who is using the term and in what context. Webster's Dictionary defines housing as shelter, as lodging and as a habitable dwelling. When we hear the word home it brings to mind a safe place for our families.

Massachusetts is experiencing a housing crisis, with a lack of housing across the board for market rate and affordable units, rental and homeownership, with skyrocketing costs that are impacting all of us. The number of unhoused residents is over 15,000. Adult children are living with parents for longer periods. Young professionals are unable to purchase homes and shelters are filled to capacity. There is no one easy solution and no single answer to the complex problems that have been festering for years and recently made more precarious by the pandemic. Fortunately, there are solutions to increase housing stock and start to create housing where people can build a home.

This article is the second in a series of articles about housing written by members of the newly formed Greater Newburyport Housing Choice Coalition: a group of people and organizations that will be advocating for more safe, accessible and affordable housing choices in the communities of Amesbury, Newbury, West Newbury, Salisbury and Newburyport. The coalition is a partnership between the YWCA Greater Newburyport and CHAPA (Citizens Housing and Planning Association)

Over the next few months, we will be presenting articles by writers with a wealth of expertise regarding housing barriers and the solutions to overcome them. Some of the topics to be discussed include zoning, accessibility, affordability, rental, homeownership, and housing resources. In these articles, information will be shared for those who in need of housing support. As guest writers, we do not have all the answers, but we do have knowledge to share.

This article highlights a program called RAFT (Rental Assistance for Families in Transition) and it is specific to Massachusetts residents. The mass.gov website states: "RAFT provides up to \$7,000 per 12-month period so your family can stay in your current home or move to a new one. You may use the money for rent, utilities, moving costs, and mortgage payments. You can learn more about RAFT and other housing resources by [dialing 211](#), contacting [one of the Regional Agencies that manage RAFT applications](#), or by contacting your local [Housing Consumer Education Center \(HCEC\)](#)." For the Greater Newburyport area, the local regional agency is Community Action Inc. (978-373-1971). RAFT can help with first, last and security deposits, and can also assist with mortgage payments. These applications require follow-up to ensure that the requirements are met. We encourage you to apply if you are struggling.

If you are interested in housing and want to take part in the Greater Newburyport Housing Choice Coalition activities or if you simply want to learn more about the issue, please check us out and get in touch at jmeers@ywcanewburyport.org. We are excited for you to join us on this journey from housing to home.

My name is Annmary Connor, DSW and I am the Executive Director of Bread and Roses Housing, a community land trust in Lawrence MA and I am a member of the Greater Newburyport Housing Coalition.