RAFT 2015-2016
RESIDENTIAL ASSISTANCE FOR FAMILIES IN TRANSITION IN GREATER BOSTON

Metropolitan Boston Housing Partnership (MBHP) is a leading nonprofit dedicated to connecting the residents of Greater Boston with safe, decent homes they can afford. It is Massachusetts’ largest regional rental assistance provider and administers a Housing Consumer Education Center, providing rental assistance, homebuyer and housing counseling, information and referrals to thousands of households across Boston and 28 surrounding communities each year.

As some of these households struggle to keep up with their bills, they teeter on the edge of homelessness. That is where the Residential Assistance for Families in Transition (RAFT) program comes in. RAFT is the state’s largest homelessness prevention program.

SUFFOLK COUNTY AND GREATER BOSTON
BY THE NUMBERS

- City of Boston family poverty rate: 17.1 percent
- Suffolk County family poverty rate: 16.6 percent
- Renter population in city: 65.8 percent
- Rental population in county: 64.5 percent
- Vacant rental units in city: 3 percent
- Vacant rental units in county: 3.9 percent
- Median rent for two-bedroom apartment in region: $1,567
- Annual income needed to afford two-bedroom apartment: $62,680
- City residents who can’t afford that: about 59.3 percent
- County residents who can’t afford that: about 55 percent

Sources: U.S. Census Bureau, 2010-2014 American Community Survey 5-Year Estimates; National Low Income Housing Coalition; images from Wikimedia Commons

REAL SAVINGS
By investing
$3.6 million in MBHP’s RAFT program, the commonwealth saved
$45 million by keeping 1,319 families out of shelter.

Note: Calculation compares the cost to assist MBHP’s FY 2016 RAFT families to the estimated cost to house the same number of families in emergency shelter (an average stay of 10.5-months costing $36,855 per family, according to state data).
“I was homeless for almost two years. My daughter and I were sleeping house to house, sofa to sofa. We even spent many nights at my job. … A friend of mine said, ‘Call RAFT.’ … Thanks to you and RAFT, my baby has a place to call home. … For once in months, the tears I cried was tears of joy.”

– Wennel, MBHP RAFT client

This report describes MBHP’s RAFT profile and the greatest needs of residents during the 2015 and 2016 fiscal years. The RAFT program serves families who have very low and extremely low incomes.

**TOTAL RAFT FUNDING AND CLIENTS SERVED**

<table>
<thead>
<tr>
<th>Comparison</th>
<th>2016</th>
<th>2015</th>
</tr>
</thead>
<tbody>
<tr>
<td>Increased funding in FY 2016 allowed MBHP to serve</td>
<td>28%</td>
<td>32%</td>
</tr>
<tr>
<td>318 more clients than in 2015, steering them away from emergency shelter and toward housing stability.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2016 funding: $3,552,911</td>
<td>2015 funding: $2,773,436</td>
<td></td>
</tr>
<tr>
<td>2016 RAFT clients: 1,319</td>
<td>2015 RAFT clients: 1,001</td>
<td></td>
</tr>
<tr>
<td>2016 avg. benefit: $2,694</td>
<td>2015 avg. benefit: $2,771</td>
<td></td>
</tr>
</tbody>
</table>

**REPEAT CLIENTS IN FY 2016**

In FY 2016, there were 1,319 clients, 101 of whom had received RAFT aid in FY 2015. Returning clients cost slightly more on average ($2,750 versus $2,694), and like their all-client peers tended to need rental arrears the most out of all forms of emergency payments (57 percent of all payments for returning clients versus 50 percent for all clients). Returning clients were also more likely to need payments to avoid utility shutoff, at 12 percent of all crises, versus the second most important need for all clients, security deposits, at 16 percent.

With 10 percent of FY 2016 RAFT clients having received aid the year before, the program is not being over-used. Rather, RAFT is being used to pull families back from the brink of homelessness.

**FY 2015 AND FY 2016 PAYMENTS**

<table>
<thead>
<tr>
<th>Category</th>
<th>FY 2016</th>
<th>FY 2015</th>
</tr>
</thead>
<tbody>
<tr>
<td>ARREARS</td>
<td>$1,200,369</td>
<td>$1,767,869</td>
</tr>
<tr>
<td>FIRST/LAST MONTHS’ RENT</td>
<td>$406,665</td>
<td>$346,329</td>
</tr>
<tr>
<td>SECURITY DEPOSIT</td>
<td>$8,873</td>
<td>$69,069</td>
</tr>
<tr>
<td>MOVING</td>
<td>$34,899</td>
<td>$130,792</td>
</tr>
<tr>
<td>STIPEND</td>
<td>$331,454</td>
<td>$236,455</td>
</tr>
<tr>
<td>FURNITURE</td>
<td>$92,295</td>
<td>$79,172</td>
</tr>
<tr>
<td>UTILITIES</td>
<td>$183,290</td>
<td>$406,665</td>
</tr>
<tr>
<td>MISC</td>
<td>$9,577</td>
<td>$10,516</td>
</tr>
</tbody>
</table>

Note: Some categories not listed for lack of spending.

**MBHP RAFT CONTACT**

Amy Mullen, RAFT manager, 617-425-6708, amy.mullen@mbhp.org
The majority of RAFT clients: women and children

As with all RAFT programs around the state, Greater Boston households are overwhelmingly headed by women, at 94 percent in 2016. More often than not, these were single mothers with two children. In FY 2015, 908 women and 93 men enrolled as clients in RAFT; in FY 2016, MBHP assisted 1,242 women and 77 men. The average age of clients in FY 2015 and FY 2016 was 38. MBHP had the oldest average age statewide for all RAFT participants in FY 2016.

FY 2015 and FY 2016 assistance by city and town

**Everett**
- 2015 clients: 32
- 2015 RAFT aid: $103,217
- Percent of aid in 2015: 4%
- 2016 clients: 27
- 2016 aid: $77,262
- Percent of aid in 2016: 2%

**Malden**
- 2015 clients: 43
- 2015 RAFT aid: $129,751
- Percent of aid in 2015: 5%
- 2016 clients: 29
- 2016 aid: $85,716
- Percent of aid in 2016: 2%

**Chelsea**
- 2015 clients: 67
- 2015 RAFT aid: $203,200
- Percent of aid in 2015: 7%
- 2016 clients: 61
- 2016 aid: $160,655
- Percent of aid in 2016: 5%

**Quincy**
- 2015 clients: 22
- 2015 RAFT aid: $71,688
- Percent of aid in 2015: 3%
- 2016 clients: 38
- 2016 aid: $109,344
- Percent of aid in 2016: 3%

**Boston**
- 2015 clients: 688
- 2015 RAFT aid: $1,857,422
- Percent of aid in 2015: 67%
- 2016 clients: 970
- 2016 aid: $2,598,409
- Percent of aid in 2016: 74%


Overall: Greater Boston, the destination for most RAFT dollars in the MBHP service area (about 71 percent of all benefit funding), saw a 40 percent increase in benefit payments from FY 2015 to FY 2016. Cases increased by 41 percent year over year. In FY 2015, MBHP provided RAFT assistance to residents in 93 percent (27 of 29) of the communities it serves, and in FY 2016, 97 percent (28 of 29) of the communities it serves.

Note: Dollars are rounded up to nearest dollar.
Not less than 50 percent of the funding will be available for families with an income at or below 30 percent of AMI, and a maximum of 50 percent for families between 30-50 percent AMI, in accordance with the state budget. To be eligible for RAFT aid a family of three in the Greater Boston area would have been earning no more than $44,150. The average income of a family receiving RAFT in MBHP’s region was $19,957 in FY 2016.

MBHP tracks families who return for RAFT assistance more than once over the subsequent years. Data from MBHP show the following:

<table>
<thead>
<tr>
<th>Fiscal Years</th>
<th>Repeat families</th>
<th>Percent of families who return</th>
</tr>
</thead>
<tbody>
<tr>
<td>FY 13 and 14</td>
<td>72</td>
<td>8 percent</td>
</tr>
<tr>
<td>FY 13 and 15</td>
<td>58</td>
<td>6 percent</td>
</tr>
<tr>
<td>FY 13 and 16</td>
<td>82</td>
<td>9 percent</td>
</tr>
<tr>
<td>FY 14 and 15</td>
<td>54</td>
<td>5 percent</td>
</tr>
<tr>
<td>FY 14 and 16</td>
<td>103</td>
<td>10 percent</td>
</tr>
<tr>
<td>FY 15 and 16</td>
<td>101</td>
<td>10 percent</td>
</tr>
<tr>
<td>FY 13,14 and 15</td>
<td>15</td>
<td>2 percent</td>
</tr>
<tr>
<td>FY 13,14,15 and 16</td>
<td>6</td>
<td>1 percent</td>
</tr>
<tr>
<td>FY 14, 15 and 16</td>
<td>14</td>
<td>1.4 percent</td>
</tr>
</tbody>
</table>

NOTES

1 Not less than 50 percent of the funding will be available for families with an income at or below 30 percent of AMI, and a maximum of 30 percent for families between 30-50 percent AMI, in accordance with the state budget. To be eligible for RAFT aid a family of three in the Greater Boston area would have been earning no more than $44,150. The average income of a family receiving RAFT in MBHP’s region was $19,957 in FY 2016.

2 MBHP tracks families who return for RAFT assistance more than once over the subsequent years. Data from MBHP show the following:

CREDITS

This report was written and compiled by Noah Hoffenberg, director of Housing Assistance Corporation’s Housing Information Department, for the Regional Housing Network of Massachusetts and MBHP. It was designed at HAC with the help of Kristen vonHentschel.