

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.

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

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.

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.”

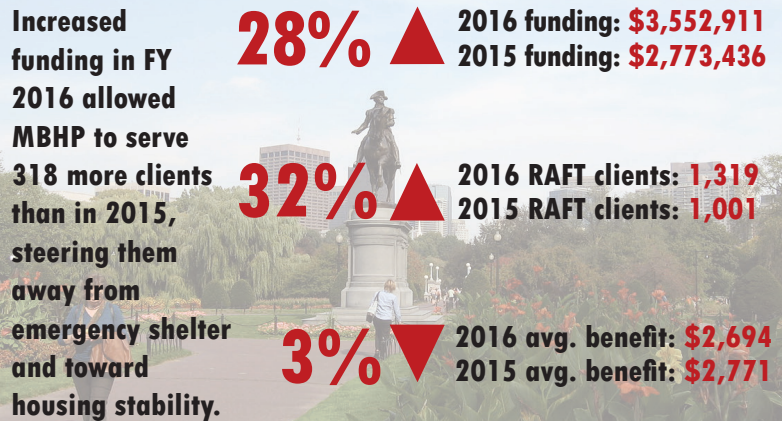
– Wennel, MBHP RAFT client

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 incomes¹.

REPEAT CLIENTS IN FY 2016

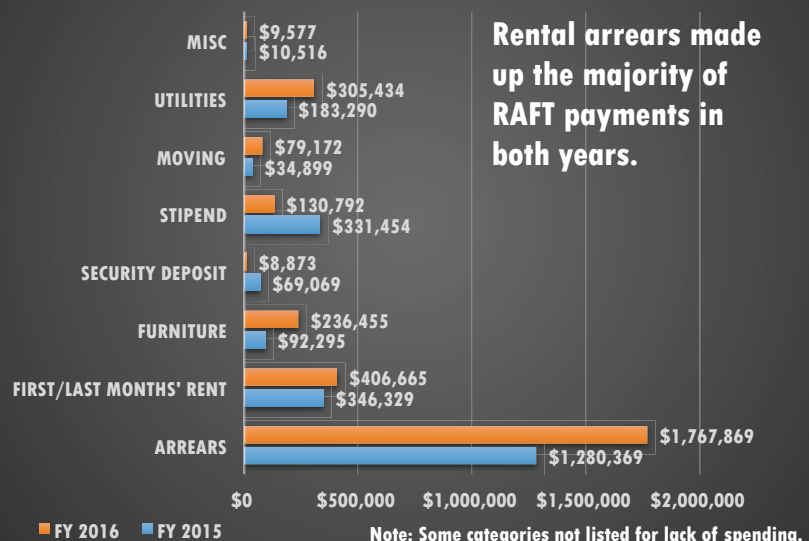
In FY 2016, there were 1,319 clients, 101 of whom had received RAFT aid in FY 2015. Returning clients cost slightly more on average (\$2,750 versus \$2,694), and like their all-client peers tended to need rental arrears the most out of all forms of emergency payments (57 percent of all payments for returning 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.

TOTAL RAFT FUNDING AND CLIENTS SERVED



Boston Public Garden in Boston in October 2006. Erin McDaniel photo/Wikimedia Commons

FY 2015 AND FY 2016 PAYMENTS



MBHP RAFT CONTACT

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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%

BOSTON

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

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%

OTHER TOWNS: In FY 2015, 136 clients from 22 communities – Quincy, Somerville, Cambridge, Braintree, Milton, Woburn, Winthrop, Medford, Reading, Waltham, Burlington, Newton, Brookline, Wilmington, Melrose, Stoneham, Lexington, Bedford, Wakefield, Watertown, North Reading and Belmont – received \$384,831 in aid, comprising 24 percent of RAFT spending in MBHP's coverage area. In FY 2016, 183 clients from 23 communities – Revere, Somerville, Woburn, Braintree, Medford, Cambridge, Waltham, Newton, Arlington, Milton, Belmont, Brookline, Stoneham, Wakefield, Winthrop, Reading, North Reading, Wilmington, Burlington, Watertown, Bedford, Lexington and Melrose – received \$493,866 in aid, representing 14 percent in regional RAFT spending.

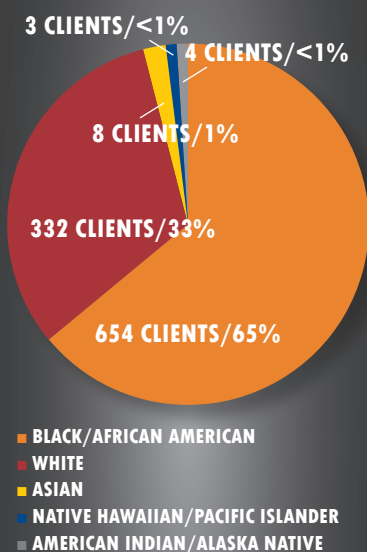
► **1,001**
families helped in
FY 2015

► **1,319**
families helped in
FY 2016

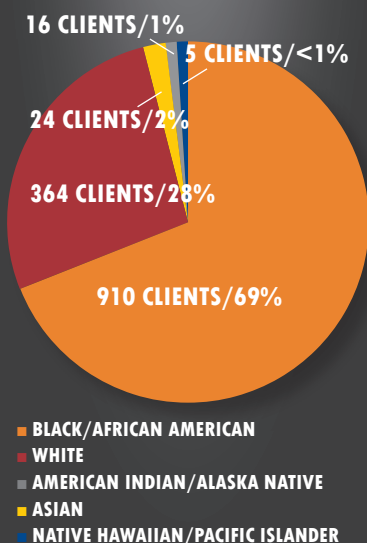
OVERALL: Greater Boston, the destination for most RAFT dollars in the MBHP service area (about 71 percent of all benefit funding), saw a 40 percent increase in benefit payments from FY 2015 to FY 2016. Cases increased by 41 percent year over year. In FY 2015, MBHP provided RAFT assistance to residents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

FY 2015 CLIENTS BY RACE

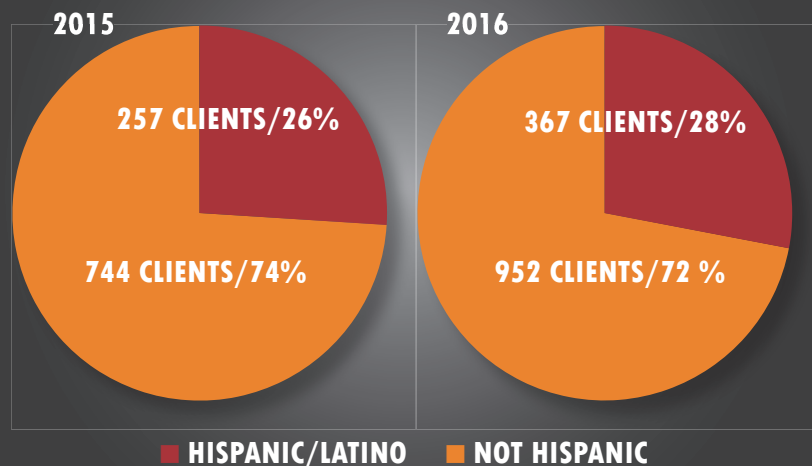
The Greater Boston region is the only RAFT service area in the state where African-American clients outnumber their white peers. Black/African-American clients increased by 39 percent, while whites increased by 10 percent.



FY 2016 CLIENTS BY RACE



FY 2015 AND FY 2016 CLIENT ETHNICITY



FY 2015 AND FY 2016 HOUSING CRISES

Fiscal 2016 at MBHP saw a 58 percent hike in RAFT client cases in which they faced eviction from public and private apartments, or were asked to leave a living situation where they were not the primary tenant, from 581 cases in FY 2015 to 916 in FY 2016. Likewise, utility shutoffs also jumped 76 percent year over year, from 136 cases to 240. Domestic violence cases as a cause of housing crises also dropped, from 30 cases to 17, a 43 percent decline.

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 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.

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

Fiscal Years	Repeat families	Percent of families who return
FY 13 and 14	72	8 percent
FY 13 and 15	58	6 percent
FY 13 and 16	82	9 percent
FY 14 and 15	54	5 percent
FY 14 and 16	103	10 percent
FY 15 and 16	101	10 percent
FY 13,14 and 15	15	2 percent
FY 13,14,15 and 16	6	1 percent
FY 14, 15 and 16	14	1.4 percent

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.

