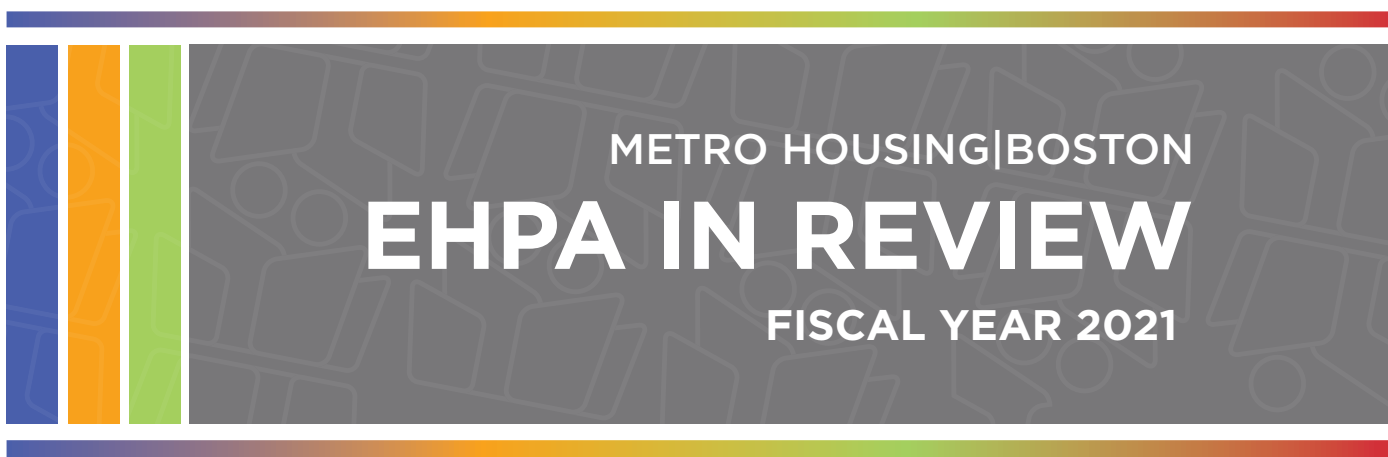




**Annual overview and analysis  
of Metro Housing|Boston's  
EMERGENCY HOUSING PAYMENT  
ASSISTANCE programs**

**NOVEMBER 2021**



METRO HOUSING|BOSTON  
**EHPA IN REVIEW**  
FISCAL YEAR 2021



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NOVEMBER 2021

## EHPA IN REVIEW



3. ECONOMIC SECURITY



2. HOUSING STABILITY



1. HOMELESSNESS PREVENTION

**METRO HOUSING|BOSTON**

**Helps families and individuals  
address their housing needs  
across the continuum  
toward economic security.**

## THE CHANGING FACE OF RAFT:

### Financial Assistance Before and During COVID-19

**RESIDENTIAL ASSISTANCE FOR FAMILIES IN TRANSITION (RAFT)** is a homelessness prevention program for households with low incomes that are experiencing a housing crisis. It is a state-funded program through the Department of Housing and Community Development (DHCD) and is distributed by 11 regional administering agencies. Metro Housing administers RAFT in Boston and 28 surrounding communities.

Traditionally, eligible households could apply for up to \$4,000 in emergency assistance over 12 months to retain existing housing, obtain new housing, or otherwise avoid becoming homeless.

Prior to the March 2020 onset of the COVID-19 pandemic, to qualify for RAFT assistance a household of any size and any composition experiencing a housing crisis must have had a household income that was not more than 50% of the area median income.

In response to the coronavirus pandemic that raged throughout FY21 (July 2020 – June 2021), qualification guidelines were relaxed and additional state and federal funds were made available for housing assistance. Those changes and their impact are discussed in this report.

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*Note: Although the Department of Housing and Community Development permitted the use of its data for this report, the conclusions and recommendations in this paper are those solely of Metro Housing and represent findings for its service area, which includes Boston and 28 surrounding municipalities.*





## INTRODUCTION AND SUMMARY

Since 2013, Metro Housing|Boston has been documenting the effectiveness of RAFT in providing housing stability and preventing homelessness. Over the years, program funding has increased as policy makers recognized the importance and value of RAFT in providing housing stability for households with low incomes. Year after year, data has shown that RAFT is a cost-effective intervention to help households avoid emergency shelter situations. It is a useful tool to assist households that are eligible for the state's Emergency Assistance (EA) program, providing an option to entry into the shelter system, as well as helping families not eligible for EA but at risk of losing their housing.

RAFT works. It has assisted thousands of families on the precipice of homelessness. And no year since the program's inception has tested RAFT, as well as benefited from RAFT, like FY21.

Historically, RAFT has been available for households with low incomes: 50% or less of the area median income, or AMI. (In the Boston region, FY21 50% of AMI was \$54,400 for a family of three.) It carried a cap of \$4,000 in a 12-month period per household. During FY19, well before the coronavirus pandemic hit, Metro Housing helped 1,710 families access a total of \$4.4 million in RAFT assistance (see Table 3). However, the pandemic that started in March 2020 and continues to rage changed the face of RAFT as two additional programs built on and expanded RAFT's reach. Combined, these emergency housing assistance efforts – called emergency housing payment assistance, or EHPA – for the purposes of this report – became a housing lifeline for 10,251 families in Metro Housing's region, providing more than \$63 million in assistance during these 12 months.

To say that FY21 was a year like no other is an understatement. The growing pandemic and the resulting employment uncertainty – combined with the need for parents to stay home with children due to school closures – resulted in a compounding of the existing problems in the housing market for households of all income levels: Not only were affordable housing options limited, but those who had affordable places to live were in jeopardy of losing them because of the pandemic's economic impact.

## SETTING THE STAGE: FINANCIAL ASSISTANCE IN FY21

To start, this review must acknowledge two major changes that occurred in FY20 that affected how Metro Housing's RAFT program operated in FY21. First, Massachusetts created a new category for RAFT: upstream. Metro Housing's upstream RAFT assistance started in September 2019 and targeted households with rent and mortgage arrears due to financial hardships and provided assistance before cases ended up in housing court.<sup>2</sup> Then help was provided in the form of additional state funding from an administrative budget transfer in March and passage of a supplemental budget in July 2020. As a result of the additional funding and the passage of the FY21 state budget, Metro Housing assisted 6,757 households by providing almost \$35.5 million in RAFT assistance in FY21 (see Table 1).

Additionally, two pandemic-related federally funded programs became available during FY21. These programs built upon the state's RAFT program, and were managed by Massachusetts regional housing organizations, plus the Lynn Housing Authority and the Central Massachusetts Housing Alliance, using the RAFT administrative process.

**TABLE 1: METRO HOUSING FY21 ASSISTANCE BY SOURCE**

Funding Source	Households	Amount
RAFT	6,757	\$34,496,070
ERAP	3,167	\$26,875,638
ERMA	327	\$1,850,058
Total	10,251	\$63,221,766

The Emergency Rental and Mortgage Assistance Program (ERMA) was announced in June 2020. It expanded eligibility for rental and mortgage assistance to more households with low incomes (up to 80% of AMI) impacted by the pandemic by adjusting upward the income threshold for qualification. In FY21, Metro Housing helped 327 households with a total of \$1.8 million in ERMA assistance (see Table 1).

The Emergency Rental Assistance Program (ERAP) initially came online in December 2020 and made funding available to help households unable to pay rent or utilities. Additional funds were authorized in March 2021. ERAP funds were to be awarded to eligible households through existing or newly created rental assistance programs.<sup>3</sup> In FY21, Metro Housing was able to help 3,167 households with a total of more than \$26.8 million in ERAP assistance.

<sup>2</sup> Metro Housing|Boston RAFT in Review, Fiscal Year 2020, November 2020

<sup>3</sup> U.S. Department of the Treasury, Emergency Rental Assistance Program. <https://home.treasury.gov/policy-issues/coronavirus/assistance-for-state-local-and-tribal-governments/emergency-rental-assistance-program>

## RAMPING UP RAFT

RAFT works, both from a funding perspective as well as an administrative one. The tens of thousands of households helped by Metro Housing RAFT since 2013 testify to the year after year administrative successes of the program.

In the last quarter of FY20, Metro Housing started to reinvent how it administered RAFT, essentially moving from a short-term, limited assistance program toward a disaster relief operation. The coronavirus pandemic was dramatically changing how Metro Housing provided emergency housing assistance.

The numbers of households in need increased rapidly. New funding streams came online. The complex process of creating a work-from-home system was underway; technology was being distributed and systems to process information across offices and agencies were developed. Tools for training new staff members were implemented, and new team structures were designed for better agility and response to rapidly changing priorities. Application, screening, verification, and payment processes had to be adapted and fine-tuned in partnership and collaboration with officials at DHCD. Paper documents needed to be transitioned to electronic records to expedite the application process and comply with Centers for Disease Control and Prevention (CDC) pandemic workplace guidelines. Options for streamlining procedures were examined and re-examined within Metro Housing as well as by state and federal officials. And throughout the process, data-driven operational decisions were being made or adjusted daily.

**TABLE 2: ELIGIBILITY AND PROCEDURE CHANGES TO RAFT/EHPA**

<b>Before COVID-19</b>	<b>During COVID-19</b>
\$4,000 limit within 12 months	Up to 15 (and eventually 18) months of arrears and stipends
50% of AMI (\$54,400 for a family of three)	80% of AMI (\$87,000)
Paper-based application process	Almost exclusively electronic-based application and attachments
Strict application and qualification	Flexible guidelines in guidelines in response to increased demand

In all of fiscal year 2019, RAFT assisted 1,710 households with \$4.4 million. In FY21, the three emergency housing payment assistance programs (EHPA) in Metro Housing's area impacted 10,251 households with more than \$63 million in assistance (see Table 3). To accomplish this massive ramp-up, Metro Housing's Financial Assistance workforce increased from a pre-pandemic 15 employees to 75 by September 2021. Any report on EHPA FY21 would be remiss if it did not acknowledge the vision, dedication, tirelessness, and flexibility of the Metro Housing staff and administration. Many, many individuals and families stayed housed because of their work.



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## TIMELINE OF KEY EVENTS

An examination of **Emergency Housing Payment Assistance (EHPA)** for FY21 requires some perspective of the pandemic's rapidly changing landscape and the state and federal responses to those changes: the infusion of funds, the expansion of eligibility to access those funds, the streamlining of application processes, and quicker release of dollars. These changes resulted in a paradigm shift in how Metro Housing's housing payment assistance programs operated. Flexibility became key, and staffing became crucial.

<b>March 2020</b>	● Coronavirus pandemic begins. Work from home initiated for Metro Housing staff. Additional state funding provided from a Massachusetts administrative budget transfer.
<b>April 2020</b>	● Federal pandemic relief (CARES Act) issued directly to residents by federal government.
<b>June 2020</b>	● ERMA begins.
<b>June 2020</b>	● Massachusetts state supplemental budget approved, RAFT increased.
<b>July 2020</b>	● Metro Housing's fiscal year 2021 begins.
<b>October 2020</b>	● RAFT sustainability tests lifted.
<b>December 2020</b>	● ERAP1 approved by Congress. <sup>4</sup>
<b>March 2021</b>	● ERAP2 approved by Congress. <sup>4</sup>
<b>March 2021</b>	● American Rescue Plan stimulus/pandemic relief issued directly to residents.
<b>June 2021</b>	● Metro Housing's 2021 fiscal year ends.
<b>July 2021</b>	● First eviction moratorium lifted.

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<sup>4</sup> ERAP1 and ERAP2 essentially serve the same purpose: direct financial assistance to help preserve housing. However, because they came online at different times, they have different spending limits and carry different expiration dates.

As the pandemic continued, media coverage drew attention to the lag time between federal dollars being authorized and states' ability to deftly process applications and distribute assistance. Granted, the process was slow at first. Adjustments to the program guidelines and the continuous feedback loop among Metro Housing, other regional RAFT administrators, and DHCD as the system was fine tuned took time. Changes made by the state – shortening the application length, decreasing the number of verifications required, enabling landlords to apply when applicable, paying tenants directly when applicable – eventually combined to help expedite getting assistance approved and out the door at a more rapid pace.

Additionally, RAFT was a well-known program among service providers, advocates, and community organizations. Changing the perception of what RAFT-like EHPA could do was needed to achieve greater flexibility and increased awareness of evolving assistance options, and to assist more households.

By mid-FY21, Metro Housing – along with other EHPA administrators – had significantly accelerated the rate of assistance distribution, putting Massachusetts among the top states in total ERAP1 funds disbursed by July 2021. By mid-September 2021, Massachusetts beat its September 30 deadline to distribute 65% of its available ERAP1 assistance, and statewide more than \$1.5 million in assistance was being awarded daily. Scaling up RAFT enabled Massachusetts to distribute more assistance than most other states in the country in FY21.

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## **EHPA IN ACTION**

FY21 found not just the United States but the entire world in the throes of the pandemic. The ripple effect of community lockdowns, business closures and the resulting layoffs and terminations, remote learning and the need for parents to quit work to stay home with school-age children, and the financial impact of losing income temporarily due to illness or permanently due to death financially crippled many households.

According to state unemployment numbers, Massachusetts joblessness jumped from 3.1% in March 2020 to 10.1% by July 2020. The unemployment rate did not dip to less than 6% until April 2021.<sup>5</sup> Due to the cumulative effect of unemployment on households, the need for assistance grew throughout the year.

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<sup>5</sup> Commonwealth of Massachusetts, Labor Market Information, <https://lmi.dua.eol.mass.gov/LMI/LaborForceAndUnemployment>

Comparing FY13 – the first year for which Metro Housing has RAFT data – with fiscal years 2019, 2020, and 2021 shows RAFT’s growing impact leading into the pandemic. In FY21, because of the increase in state funding, the new infusion of federal dollars, and changes in qualification, application, and payment protocols, the households assisted jumped almost ten-fold from that of FY13 and increased almost 600% from the previous year.

**TABLE 3: METRO HOUSING RAFT/EHPA FUNDING & HOUSEHOLDS SERVED**

	<b>FY13</b>	<b>FY19</b>	<b>FY20</b>	<b>FY21 EHPA</b>
Amount	\$2,366,959	\$4,444,781	\$5,112,200	\$63,221,767
Households Served	919	1,710	1,805	10,251
Avg. Household Benefit	\$2,576	\$2,599	\$2,832	\$6,167

As noted earlier in this report, moving the existing RAFT program to EHPA took time. As a result of advocacy by the regional administering agencies and others, state officials agreed to streamline application requirements, decrease the number of verifications required, allow applicants more options for self-certifying income, permit landlords to apply directly for assistance, and allow payments directly to tenants when applicable.<sup>6</sup> Additionally, Metro Housing implemented targeted outreach to residents in its 29 communities to increase awareness of the availability of the assistance and the more flexible qualification requirements.

As a result, the number of households receiving assistance skyrocketed in FY21, and the average assistance amount also grew. Average household assistance stayed relatively steady from FY13 to FY20. But in FY21, that amount – \$6,167 per household – more than doubled that of FY20 (see Table 3). Most likely this increase was due to the state’s raising the limit on per-household assistance from \$4,000 to \$10,000 in February 2021, followed by a change to cover up to 15 months of rent and stipends and eventually 18 months of rent and stipends. Households that previously had received the maximum benefit became eligible to reapply.

As in prior years, the bulk of Metro Housing’s FY21 assistance was for rental arrears, especially as the pandemic’s unemployment figures continued to rise. Metro Boston is the fifth most expensive regional housing market in the United States, and Massachusetts is the third most expensive state.<sup>7</sup> According to the National Low Income Housing Coalition, a Massachusetts household needed an annual income of \$75,000 to afford a two-bedroom apartment in FY21 without spending more than 30% of household income on rent.<sup>8</sup>

<sup>6</sup> Commonwealth Nonprofit Journal of Politics, Ideas & Civic Life, 6 Myths About Emergency Rental Assistance, Sept. 16, 2021. <https://commonwealthmagazine.org/opinion/6-myths-about-emergency-rental-assistance/>

<sup>7</sup> National Low Income Housing Coalition, Out of Reach 2021, Washington, DC, June 2021

<sup>8</sup> Ibid.



**TABLE 4: COMPARISON OF HOUSING ASSISTANCE PROVIDED**

Type	FY13	FY20	FY21 (EHPA)
Rental Arrears	\$1,334,565 (75%)	\$3,056,293 (60%)	\$43,545,690 (69%)
Security Deposit	\$231,759 (10%)	\$926,351 (18%)	\$1,350,744 (2%)
First/Last Month's Rent	\$305,813 (13%)	\$443,653 (9%)	\$877,504 (1%)
Utilities	\$150,150 (6%)	\$242,529 (5%)	\$934,334 (1%)
Furniture	\$147,529 (6%)	\$113,268 (2%)	\$152,318 (0%)
Rental Stipends	\$93,585 (4%)	\$176,841 (3%)	\$13,673,354 (22%)
Moving Costs	\$48,057 (2%)	\$72,403 (1%)	\$73,303 (0%)
Mortgage Arrears		\$61,444 (1%)	\$2,546,399 (4%)
Other (childcare, transp.)	\$55,501 (2%)	\$19,419 (2%)	\$68,119 (0%)

As the pandemic eroded household income, more and more households needed assistance to maintain their housing. Families had to choose between rent and other necessary expenses, and paying rent often lost to buying food or providing health care or child care. Many fell behind in their rent payments. Eviction moratoria enacted by state and federal officials did not eliminate the arrears, they just delayed the payments. In FY21, Metro Housing provided \$43.5 million in rental arrear assistance (see Table 4).

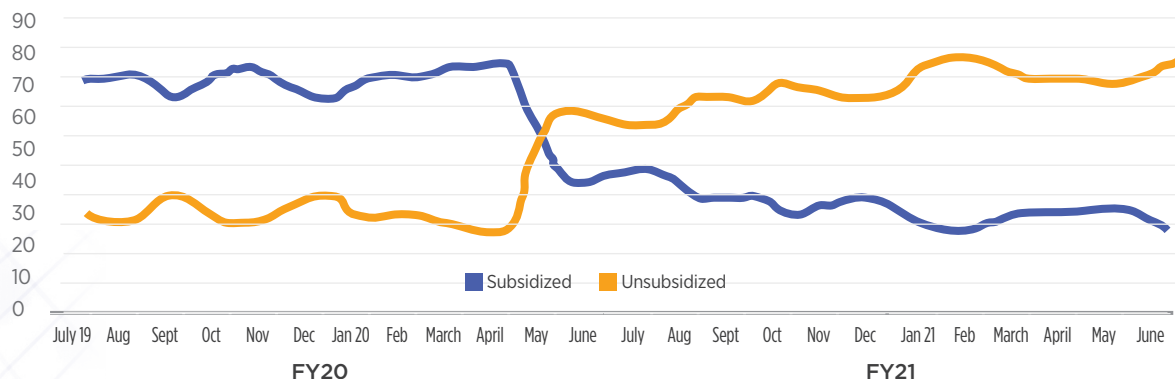
Another indicator of the precariousness of housing during FY21 is the significant increase in rental stipends provided to tenants to pay future rent. Typically, assistance in the form of stipends carries strict limits on how the dollars can be used. However, as the pandemic worsened and changes were implemented to make assistance more accessible, stipend payments to landlords became a more widely used tool to help keep people housed. This was particularly important as unemployment escalated and its economic effects were compounded. In FY13, only 4% (about \$94,000) of the total funding distributed by Metro Housing went to rental stipend assistance, and 3% (about \$177,000) in FY20. In FY21, total rental stipend assistance increased to 22% of all EHPA assistance, totaling more than \$13 million.

Percentage wise, less assistance was provided for security deposits, first/last month's rent, utility costs, and moving expenses in FY21 than in previous years. However, the actual dollar amounts are more significant. In FY21, Metro Housing provided \$3.2 million in assistance for security deposits, first/last month's rent, utility costs, and moving expenses, much more than in prior years. These numbers show that, even if households with lower incomes were able to secure housing, often the cost of moving was beyond their means.

A notable statistic for FY21 is the assistance for mortgages. RAFT can be used for mortgage assistance in some circumstances, and ERMA was designed specifically to cover mortgage assistance. The 4% of the total FY21 EHPA assistance (\$2.5 million) is a significantly greater percentage than pre-pandemic – and a 4,044% increase over FY13 – and helped home and rental property owners make their mortgage payments. In some cases these were individual households whose incomes had been affected by the pandemic and needed assistance to avoid foreclosure. In other instances, these were landlords who, due to eviction moratoria, were likely unable to collect rent from tenants and were in jeopardy of property foreclosure.

Another shift in the utilization of EHPA in FY21 was the transition in the metro Boston area toward greater participation among households without housing subsidies. In the fourth quarter of FY20, as the pandemic was ramping up, RAFT program participation increased by more than 75 percent over the third quarter (see Graph 1). As previously reported, all of the increase during that time period was due to the increased demand from households *without* subsidized housing.<sup>9</sup>

**GRAPH 1: FY20-FY21 % SUBSIDIZED VS. UNSUBSIDIZED PARTICIPANTS PER MONTH**



This trend continued and even escalated in FY21. In March 2020, RAFT participant households with state or federal housing subsidies (typically Section 8 vouchers or a Massachusetts rental voucher) and served by Metro Housing comprised 76% of households served; households without subsidies made up 24%. By July, that distribution changed to 43% and 57%, respectively. By January 2021, the distribution was 23% and 77% – a complete reversal from March 2020 and which was maintained through the end of the fiscal year.

An important outcome of the pandemic is that it has clearly demonstrated the importance of rental subsidies. Households living in subsidized housing, where the rent is determined based on the household's income, were better protected from the fiscal – and potentially health – effects of the pandemic. Their income sources

<sup>9</sup> Metro Housing/Boston RAFT in Review, Fiscal Year 2020, November 2020

were less affected by unemployment, and their housing subsidies were adjusted based on change in income if it did occur. Households in unsubsidized/market-rate housing who lost income due to the pandemic did not have these same options, however, they did benefit from the increased availability of EHPA to help stabilize their housing.

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## COMMUNITIES SERVED AND DEMOGRAPHICS

The pandemic did not discriminate; its economic impact crossed all communities and demographics.

As new funding and streamlined administrative processes came online in FY21, Metro Housing was committed to increasing awareness throughout its service region to equitably assist as many households as possible. A multi-leveled, multimedia awareness campaign of news and other broadcast opportunities, social media campaigns, editorial and submitted content in print media, public service announcements, and networking through partnerships was designed to reach as many households as possible.

Metro Housing recognized that Black and Hispanic members of its 29 communities would be disproportionately affected by unemployment due to their high level of employment in the service industry: restaurants, hospitality, housekeeping, and so on. Previously mentioned outreach combined with targeted messaging by ZIP code and increased social media engagement helped reach these groups.

As a result, demographic data collected in FY21 shows a shift in the race of households served by Metro Housing's EHPA program.<sup>10</sup> In FY19, a year untouched by the pandemic, White households comprised 33% of all served by Metro Housing's RAFT program, Black/African American households 63%, and Hispanic households 24%. (see Table 5). Asian and multiracial households together accounted for just 3%. In FY20, which included the pandemic's early few months, those numbers are similar. Overall, year-to-year participation in RAFT was relatively static.

However, in FY21 the proportions changed. White households comprised 51% of EHPA participants, Black/African American household participation was just over 38%, and Hispanic households was 37%. Asian household participation also increased to 8%. A large part of this shift in demographics can be attributed to Metro Housing's increased outreach as the pandemic continued and additional funds came online. Targeted efforts to reach households outside the city of

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<sup>10</sup> With the streamlining of data that had to be collected from applicants, the reporting of racial, ethnic, and family data became optional. The information presented here is based on the data that was provided but may not represent all households that received EHPA assistance.



**TABLE 5: RACE AND ETHNICITY OF HEADS OF HOUSEHOLD**

<b>Race</b>	<b>FY19 - RAFT</b>	<b>FY20 - RAFT</b>	<b>FY21 - EHPA</b>
White	565 (33%)	549 (30%)	4,624 (51%)
Black/African American	1,083 (63%)	1,117 (62%)	3,456 (38%)
Indian/native Alaskan	8 (0%)	20 (1%)	53 (1%)
Asian	9 (1%)	21 (1%)	602 (7%)
Hawaiian/Pacific Islander	10 (1%)	13 (1%)	72 (1%)
Multiracial	35 (2%)	85 (5%)	187 (2%)
<b>Ethnicity (can be any race)</b>			
Hispanic	402 (24%)	554 (31%)	3,289 (37%)
Non-Hispanic	1,308 (76%)	1,251 (69%)	5,678 (63%)
<b>Race and Ethnicity</b>			
Non-Hispanic White	376 (22%)	281 (16%)	2,423 (22%)

Boston resulted in increased participation in communities with larger White and Hispanic populations. It should be noted that although assistance for Black/African American families decreased in the overall percentage, the actual number of households more than tripled from the previous year, from 1,117 in FY20 to 3,456 in FY21.

Assistance for Black/African American families more than tripled from the previous year, from 1,117 to 3,456 households.

Additionally, partnerships with community-based organizations were leveraged, which further changed the demographic mix. For example, the increase in number of Asian households served is directly related to partnerships with organizations such as VietAID and the Asian Community Development Corporation. This worked in three significant ways: getting the word out to the community, overcoming language barriers, and helping applicants throughout the application process. VietAID and Asian Community Development Corporation were able to reach people who most likely would not have applied for any financial assistance before the pandemic.

The numbers speak to the success of these efforts. In FY19, RAFT assisted nine Asian households, representing 1% of total households assisted. But in FY21, 602 households – almost 10 times that of FY19 – were assisted and represented 7% of total households helped by EHPA.

Metro Housing provided EHPA to households in all 29 cities in its service area. Table 6 shows EHPA funding and households by neighborhood and community.

**TABLE 6: HOUSEHOLDS AND FUNDING BY CITY, FY21**

City	Total Households	Total Payments	City	Total Households	Total Payments
Arlington	52	\$327,898	North Reading	23	\$179,858
Bedford	33	\$148,006	Quincy	513	\$3,288,069.11
Belmont	56	\$371,025	Reading	36	\$225,151
Boston	5,296	\$29,179,740	Revere	735	\$5,499,826
Braintree	135	\$813,720	Somerville	403	\$2,487,604
Brookline	53	\$372,529	Stoneham	41	\$293,969
Burlington	61	\$485,322.09	Wakefield	37	\$235,653
Cambridge	238	\$1,199,998	Waltham	355	\$2,856,469
Chelsea	833	\$5,944,721	Watertown	78	\$466,445
Everett	273	\$2,030,408	Wilmington	27	\$168,540
Lexington	21	\$143,891	Winchester	14	\$102,383
Malden	359	\$2,227,800	Winthrop	101	\$762,292
Medford	142	\$994,201	Woburn	132	\$966,724
Melrose	42	\$302,663	Other MA	21	\$138,290
Milton	31	\$220,525	Out of State	21	\$83,823
Newton	109	\$695,881	<b>TOTAL</b>	<b>10,271</b>	<b>\$63,213,425.81</b>

**HOUSEHOLDS AND FUNDING BY BOSTON NEIGHBORHOODS, FY21**

Allston	36	\$871,877
Brighton	161	\$932,960
Boston	434	\$2,311,787
Charlestown	94	\$385,711
Dorchester	2,168	\$11,551,254
East Boston	650	\$4,696,772
Hyde Park	352	\$1,891,869
Jamaica Plain	190	\$1,053,518
Mattapan	391	\$2,289,858
Roslindale	160	\$878,663
Roxbury	1,005	\$4,467,000
South Boston	103	\$380,109
West Roxbury	71	\$400,679
<b>CITY OF BOSTON TOTAL</b>	<b>5,296</b>	<b>\$29,179,740</b>

11 "Boston" neighborhoods include Aquarium, Back Bay, Battery Wharf, Beacon Hill, Chinatown, Common and Government Center, Fenway, North End, Northeastern, and Seaport.

Household size of FY21 EHPA participants echoed those of the past few years for RAFT. In FY19, the average household size was 3 people. In FY20, it was 2.6, and in FY21 it was 2.4. For all three fiscal years, the average age of the head of household was 41 (see Table 7).

The percentage of females as head of household declined somewhat over the three-year span, from 86% in FY19, to 82% in FY20, to 74% in FY21. This trend can be traced to a programmatic change in FY19 that redefined a household to include individuals living alone.

**TABLE 7: HOUSEHOLD DEMOGRAPHICS**

	<b>FY19</b>	<b>FY20</b>	<b>FY21</b>
Average head of household age	41	41	41
% head of household female	86%	82%	74%
% head of household male	14%	18%	26%
Average household size	3.0	2.6	2.4

#### **A NOTE ABOUT INCOME DATA**

In past RAFT reports, Metro Housing has explored the income data of its RAFT participants. However, Metro Housing has an incomplete picture of the household incomes of those who received EHPA assistance in FY21. As part of the procedural simplifications to reach more families and expedite the assistance process, DHCD suspended the requirement for certain income information and verification. Therefore, complete income information on FY21 EHPA participants is unavailable for analysis and comparison for this report.





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## AN INTERCOMMUNITY APPROACH

As mentioned previously, Metro Housing did not accomplish the impact described in this report alone. Countless advocates, service providers, nonprofit organizations, faith-based organizations and houses of worship, and other community-based groups helped refer applicants to Metro Housing. Each of these entities had – and continue to have – an integral role in this work.

In some of Metro Housing’s communities, such as Boston, Braintree, Milton, and Revere, Metro Housing serves or served as an administering agent for community-based housing emergency assistance. The communities identified HUD or other rental or mortgage assistance funds for community use, and Metro Housing administered (and continues to administer in the case of Boston) the funds, from application to payment.

In FY21 these communities received pandemic-related assistance dollars but the assistance in some municipalities carried more rigid qualification criteria and lower limits. Each partnering community has its own criteria and restrictions on how various assistance options operate. In FY21, community-based dollars were combined with EHPA to better help residents with pandemic-related rental or mortgage assistance. Because of the existing relationship with these communities and Metro Housing’s familiarity with their respective funding stream requirements, more assistance was made available to residents in these communities.

For example, a homeowner who has an \$8,000 mortgage arrear would apply for community-based assistance via the Metro Housing portal. They qualify for the community-based assistance, but it’s capped at \$2,000. Metro Housing then could combine that \$2,000 with another \$6,000 in ERMA to help the homeowner.

Partnerships with community-based organizations provided another valuable way to assist more families in Metro Housing’s region in FY21. Partnerships with the Action for Boston Community Development, Asian Community Development Corporation, East Boston Neighborhood Health Center, The Neighborhood

Developers (TND)/CONNECT, WATCH, and Vietnamese American Initiative for Development (VietAID) provided not only venues for getting the word out about available assistance, but also provided places for people to complete applications and get assistance with language barrier issues.

For example, a Chelsea resident who needed financial assistance due to pandemic-related job loss was directed to TND for help. TND assisted the resident in completing the application for assistance for their rental arrears and submitted the application to Metro Housing. As the entity responsible for eligibility determination, application processing, and payment of rent-related financial assistance, Metro Housing reviewed the application and documents to issue payment for the rental arrears. Meanwhile, TND helped the resident access other resources such as fuel assistance and food stamps. The connectedness TND has with its community and with Metro Housing results in a “package” of assistance for the resident, essentially leveraging various avenues of financial assistance to help stabilize the household.

In addition to these specific partnerships related to EHPA applicants, Metro Housing has an array of colocation partners throughout the region that helped connect individuals and families in need with financial assistance. These partners helped strengthen the web of regionwide support of EHPA funding provided through Metro Housing.

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## **CONCLUSIONS AND RECOMMENDATIONS**

FY21 was an extremely unusual and very difficult year worldwide. COVID-19 illnesses and deaths skyrocketed, financial stability plummeted, and federal, state, and local officials scrambled to help stabilize society. In Massachusetts, like most places, the response necessitated our building the bridge as we crossed it – some things worked well immediately, while others did not and had to be revised. It took a while to implement a system being designed in real time, but we were able to adjust and make an impact. Through an unprecedented collaborative effort among providers, advocates, state and U.S. legislators and officials, community officials, community-based organizations, faith-based organizations, and the many, many dedicated staff members in the regional housing agencies, we were able to help protect tens of thousands of Massachusetts families from homelessness.

No level of society was prepared for the impact of the pandemic. Nor could it be expected that a rental and mortgage relief program like RAFT could have been prepared. Given this experience and the lessons learned, we would be remiss if we – as a system and as a state – did not formulate a disaster plan that would help us better mitigate the impact of future calamities. We had systems and processes that we were able to build upon, but we found the construction was cumbersome and the time to do it too lengthy. And, from the applicant’s perspective, being

aware of a new system did not necessarily make it easier to complete an application. Any disaster plan needs to include both an administrative roadmap and a boots-on-the-ground perspective.

Collaboration during an emergency works. When the state acted on many of the Regional Housing Network's and advocates' suggestions and recommendations, combined with U.S. Department of Treasury guidance, delivering assistance to more families became easier and faster. In the midst of a tragic year, the partnership between legislative bodies, government agencies, and nonprofit service providers yielded positive results.

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Although this RAFT/EHPA report for FY21 examines a full year of pandemic response, there will be more lessons to learn. As of the printing of this report, the pandemic continues to rage with no end in sight. We expect the continuing loop of collaboration, assistance delivery, feedback, and data evaluation will lead to increasingly more effective and efficient ways to help Massachusetts residents.

The availability of affordable housing options in the metro Boston area remains critical. The shortage of housing, specifically housing that is affordable and accessible to households with the lowest incomes, existed before the pandemic and has been exacerbated by the pandemic. Data collected March 2020 through September 2020 suggested that the shortage of housing affordable to households with extremely low incomes would reach a tipping point.<sup>11</sup> Households with extremely low incomes that had somehow managed to pay for housing without assistance during times of high employment were no longer able to do so. This played out in FY21 as more and more unsubsidized households sought assistance to retain their housing. It is a trend consistent with prior research completed by the Massachusetts Housing Partnership, which showed that significant portions of households at income levels above RAFT eligibility were rent burdened, or paying more than 30% or even 50% of their income on rent.<sup>12</sup>

The data on RAFT program participation in FY20 and FY21 indicates an immediate need for more and ongoing RAFT-type funding overall, and higher limits on RAFT/EHPA funding for households without subsidized housing to prevent pandemic-related homelessness, especially as eviction moratoria expire. Additionally, it shows the need for a more sustainable solution, from additional rental assistance

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<sup>11</sup> Metro Housing|Boston RAFT During The Pandemic, October 2020

<sup>12</sup> Housing Forum: Nest Steps, Massachusetts Housing Partnership, May 2019



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vouchers and the production of below-market-rate housing, to the critical shortage of affordable housing in the metro Boston area.

Although this edition of the RAFT report does not estimate the savings to the state's Emergency Assistance (EA) program as our past reports have, it is clear that the increased funding and focus on preserving people's homes was in the fiscal, social, and health interests of everyone in the Commonwealth. In the Metro Housing service area, 10,251 households were assisted by Metro Housing with housing-related needs in FY21. If each of these households had been unable to sustain their housing, the effect would have been catastrophic – especially when considering how that number would be even larger statewide. Homelessness could have overwhelmed the state's Emergency Assistance services. Social service and nonprofit providers with already-strapped budgets could have collapsed. Individuals and families already at risk of health issues due to income and housing stresses could have been thrust into living situations that disproportionately exposed them to the coronavirus and its associated serious illness and possible death (as of September 2021, one in every 500 people in the United States had succumbed to the virus.<sup>13</sup> )

It also should be noted that \$63 million in housing assistance was needed and provided to families in Metro Housing's region despite the influx of other financial emergency assistance designed to offset the pandemic's financial impact. Direct payments made to households resulting from the April 2020 Coronavirus Aid, Relief and Economic Security (CARES) Act and the March 2021 American Rescue Plan stimulus, plus enhanced unemployment benefits and the expanded child tax credit for those who qualified, did not negate the need for housing assistance. This speaks not only to the serious financial impact of the pandemic but also to the lack of affordable housing options in the Metro Housing region.

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<sup>13</sup> CNN, 1 in every 500 US residents have died from Covid-19, Sept. 16, 2021. <https://www.cnn.com/2021/09/15/health/us-coronavirus-wednesday/index.html>

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