



**Annual overview and analysis  
of Metro Housing|Boston's  
Residential Assistance for  
Families in Transition program**

**NOVEMBER 2024**

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**Metro Housing**  
B O S T O N

People First. Housing Always.

## RAFT IN REVIEW Fiscal Year 2024

Annual overview and analysis of Metro Housing|Boston's Residential Assistance for Families in Transition program

**NOVEMBER 2024**



## INTRODUCTION

Since 2013, Metro Housing|Boston has examined its Residential Assistance for Families in Transition (RAFT) program in a fiscal year report that highlights the program, looks at how it benefits families in Metro Housing's service area, and discusses what we learned. Fiscal years run from July to June, so FY24 includes information from July 2023 through June 2024. Each year's report has examined

METRO HOUSING BOSTON RAFT/EHPA FUNDING AND HOUSEHOLDS SERVED		
Fiscal Year	Total Households Served	Total Assistance
FY13	919	\$2,366,959
FY19	1,710	\$4,444,781
FY20	1,805	\$5,112,200
FY21*	10,251	\$63,221,766
FY22*	18,317	\$162,483,624
FY23*	8,368	\$44,295,880
FY24*	9,533	\$37,841,617

\* Denotes RAFT plus federal funds distributed via RAFT infrastructure by Metro Housing.

funding trends, types of needs, communities served, and demographics in a year-to-year comparative format ... until March 2020 and the advent of the COVID-19 pandemic.

Fiscal years 2020, 2021, and 2022 were marked by a sudden spike to nearly 16% unemployment throughout our service region and widespread business closures, due to the pandemic. Many people came to rely on RAFT as a lifeline to stay in their homes. With the increased

need came increased assistance: the Commonwealth of Massachusetts applied newly available federal dollars (Emergency Rental and Mortgage Assistance Program [ERMA] and Emergency Rental Assistance Program [ERAP]) to dramatically scale up rental assistance and meet households' needs.

Fiscal year 2023 brought a reduction in funding support for the RAFT program and in turn a decrease in the amount of assistance provided to families and individuals. Fiscal year 2024 continued that downward trend. During these two years, the maximum amount a single household could receive declined from \$10,000 to \$7,000. An evolution away from pandemic assistance to basic housing assistance was noted in last year's report, and that shift has continued.

Behind the scenes, the Commonwealth of Massachusetts and the Executive Office of Housing and Livable Communities (EOHLC) coordinated the adoption of the "End-To-End" application system for emergency assistance, which streamlined case management of RAFT applications and payments through rental assistance programs. This new system brought greater ease for staff administering the program and better data which supported the insights in this report.

This report reviews demographic trends of program applicants and recipients across our service region and makes recommendations about where and how to best continue serving people to support their housing needs.

Metro Housing|Boston reviews applications and provides RAFT assistance for all neighborhoods in Boston and communities surrounding the city. In FY24, Metro Housing|Boston approved applications and processed \$37,841,617 in payments for 9,533 households, and additionally provided administration for disbursing over \$27.5 million to 7547 households in statewide payments for applications reviewed by the Commonwealth’s Rental Assistance Processing (RAP) Center. In FY24, we had fully implemented EOHLC’s End-to-End application platform along with automated communication capability, review, and funding award communications. Most funding awards (65%) are used to pay rent; rent was the primary need across all municipalities in our region.

In August 2024, the maximum allowed funding award per household went down to \$7,000 from \$10,000 per eligible household. Nearly 1,000 more families were served with RAFT assistance in FY24 than in FY23. We received additional RAFT funding approaching the end of the fiscal year, as the original annual allocation was expended (the amounts in the table reflect the result of all funding).

## DEMOGRAPHICS

**Over 5,000 households received assistance in Boston in fiscal year 2024, representing a continued shift toward pre-COVID-19 RAFT applicant demographics.** As noted in previous reports, and especially the fiscal year 2022 RAFT/EHPA report, the provision of expanded funding during the pandemic allowed the program to serve a broader community. With the decrease in funding and more constraints on awards, focus has returned to families with extremely low or very low income (households at 50% area median income or less).

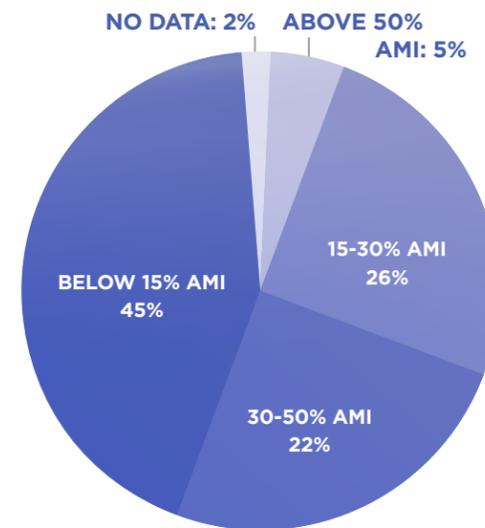
At the highest levels of funding in FY22, most RAFT applicants were not recipients of state or federal voucher programs. Many recipients likely represented people whose jobs were deemed non-essential, whose work was either pushed online/remote or stopped entirely. As is particularly evident in the FY22 report, these communities were vulnerable, though of higher incomes than those traditionally served by RAFT. Though these applicants made up only 30-33% of RAFT applicants in FY19-FY20, they made up more than half of all applicants in FY22.

### RACE AND ETHNICITY OF HEADS OF HOUSEHOLDS, FY24

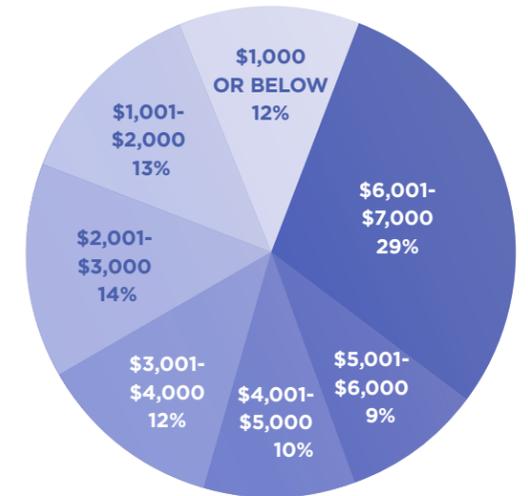
Race		
American Indian or Alaska Native	67	0.70%
Asian	243	2.55%
Black or African American	4101	43.02%
Native Hawaiian or Other Pacific Islander	51	0.53%
White	2531	26.55%
No Response	2540	26.64%
Ethnicity		
Hispanic/Latino	3515	36.87%
Non-Hispanic/Non-Latino	5128	53.79%
No Response	890	9.34%

This year, more than 40% of recipient heads of household identified as Black or African American, and more than one third of heads of household identified as Hispanic or Latino. The majority of households – nearly three quarters – were led by women. Average household size remained unchanged from last fiscal year, at 2.3 people per household.

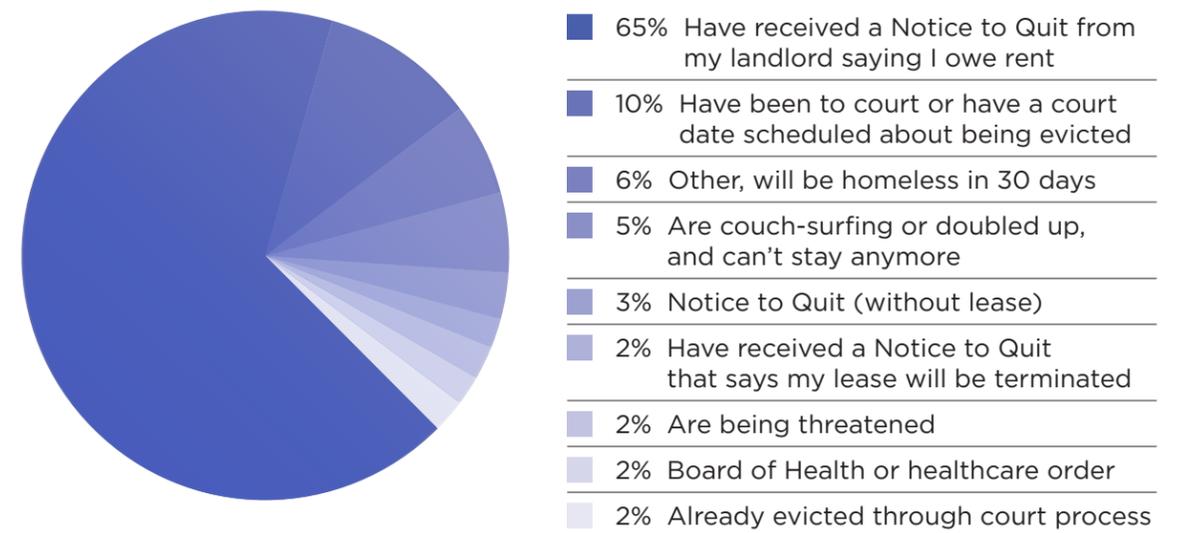
### AMI of RAFT RECIPIENTS IN FY24



### RAFT AWARDS IN FY24



### REASONS FOR RAFT APPLICATION FY24



## COMMUNITIES AND NEIGHBORHOODS

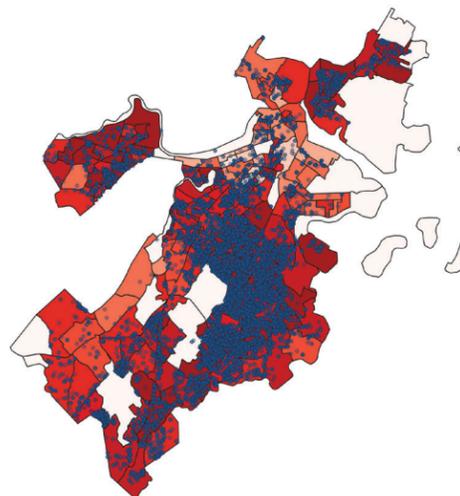
Of the more than 9,500 households served with RAFT in Metro Housing’s region during FY24, more than 5,000 were in Boston. Within Boston, the Dorchester and Roxbury neighborhoods received the most assistance in terms of number of applicants, with more than \$5 million and \$4 million respectively awarded to more than 1,100 households in each neighborhood.

Average assistance remained between \$3,500-\$4,100 per household for most neighborhoods, with East Boston and Charlestown each higher. Other high-award neighborhoods included Back Bay / Beacon Hill and Central Boston, with mixed levels of awards among more south-lying neighborhoods: Roslindale and Jamaica Plain had lower average assistance across their neighborhoods, while Hyde Park, Mattapan, and West Roxbury were relatively higher.

Centrally located cities were high utilizers of RAFT assistance as well. Chelsea, Malden, Quincy, and Revere each had more than 300 households receiving assistance in each community, with Everett at nearly 300 participating households, and most of these communities had average awards close to or above \$5,000.

**It is important to dig deeper into where communities are being served relative to their need – we do that in this section, leveraging new data tools supported by the Massachusetts legislature and EOHLC.** By statute, RAFT is available to families who earn less than 50% of the area median income (AMI). In the City of Boston, the AMI standard is the same across all neighborhoods, but the actual populations of each neighborhood have different median incomes. When we compare the neighborhoods submitting the most RAFT applications to Census data on neighborhoods with the most LMI households, we discover areas and opportunities to expand services.

**RAFT APPLICATION DENSITY BY AREA FY24**



In the maps below, dots are placed near the location where a household lived when applying for RAFT in fiscal year 2024. Census tracts of the City of Boston are shaded according to median income. Higher-income areas are darker red, lower-income areas are lighter. Certain

<sup>1</sup> In these maps, dots are “jittered”: some random noise is added to their map placement to protect anonymity. Dot density depicts amount of RAFT applications from a particular neighborhood overall.

neighborhoods emerge as areas where level of actual income indicates that more rental assistance is needed but may not be getting through, and more support could benefit participation in these areas.

### NEIGHBORHOODS SERVED FY24

Neighborhood	Households	Total Assistance	Average Assistance
Allston/Brighton	223	\$ 824,383	\$ 3,697
Back Bay/Beacon Hill	64	\$ 259,843	\$ 4,060
Central Boston	153	\$ 601,391	\$ 3,931
Charlestown	50	\$ 211,557	\$ 4,231
Dorchester	1,407	\$ 5,513,078	\$ 3,918
East Boston	291	\$ 1,315,945	\$ 4,522
Fenway/Kenmore	139	\$ 492,093	\$ 3,540
Hyde Park	378	\$ 1,522,649	\$ 4,028
Jamaica Plain	136	\$ 486,566	\$ 3,578
Mattapan	442	\$ 1,722,564	\$ 3,897
Roslindale	211	\$ 743,535	\$ 3,524
Roxbury	1,164	\$ 4,396,491	\$ 3,777
South Boston	79	\$ 250,165	\$ 3,167
South End	242	\$ 867,800	\$ 3,586
West Roxbury	110	\$ 438,091	\$ 3,983
<b>Boston</b>	<b>5,089</b>	<b>\$ 19,646,151</b>	<b>\$ 3,867</b>

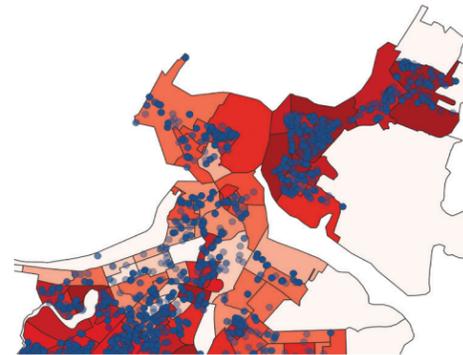
To reach households needing assistance, Metro Housing|Boston partners with community-based organizations. In FY24, Metro Housing’s partners included East Boston Neighborhood Health Center (now NeighborHealth), Asian Community Development Corporation, The Massachusetts Alliance of Portuguese Speakers, The Neighborhood Developers, and Quincy Community Action Program. Community-based organizations are key allies in making RAFT accessible and available particularly in historically underserved areas.

**When we compare the neighborhoods submitting the most RAFT applications to Census data on neighborhoods with the most LMI households, we discover areas and opportunities to expand services.**

## EAST BOSTON

First we focus on East Boston. Using recently available data from 2017-2019, East Boston's population was 7% of Boston overall. In FY24, East Boston represented less than 6% of total households receiving RAFT – only slightly underrepresented. But the 2017 median income of \$52,935 was about \$10,000 less than the city-wide median of \$62,021. **Our work and partnerships in East Boston disbursed more than \$800,000, preventing evictions for more than 300 households. Nevertheless, as a lower-income neighborhood in Boston, we would have expected more RAFT applications from East Boston than we received in FY24.**

There may be several reasons for this disparity. One to consider is the ethnic and cultural makeup of East Boston: in 2020 more than half of the neighborhood's population identified as Hispanic or Latino, whereas just more than a third of Boston's RAFT applicants (across the entire city) identified as such. East Boston is also home to a large share of noncitizen residents – a full third of East Boston residents are not citizens, according to US Census Bureau data cited in a recent Boston Planning and Development Agency report.<sup>2</sup>

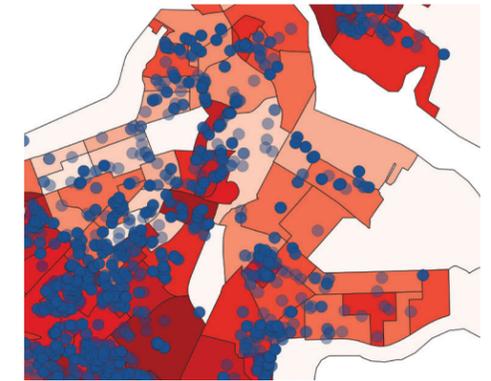


These differences may represent a gap in service with roots in language difference and other barriers to eligible government services. **These are challenges that can be overcome with stronger support for multicultural and multilingual services across our service region.** Metro Housing|Boston has built relationships with community-based organizations, who have in turn built strong ties in their neighborhood service regions to include East Boston. NeighborHealth was a strong partner in FY24 in assisting their patients in submitting RAFT applications; their services include participants who live outside of East Boston proper as well. EOHLC committed funding to support these community-based partners for their work submitting RAFT applications with their participants. Through these partnerships we as an organization offer more robust services to participants in their own communities. We will continue to identify partnership opportunities within the communities we serve.

## CENTRAL BOSTON

A larger gap occurs in Central and Downtown Boston – 10% of households earning below area median income in Boston live here. This area includes the North End, West End, and Chinatown neighborhoods. Only about 3% of RAFT applications received from City of Boston addresses were from this area. This difference represents a **7 percentage point gap** between applications received and applications expected based on where below-median-income households reside in the City.

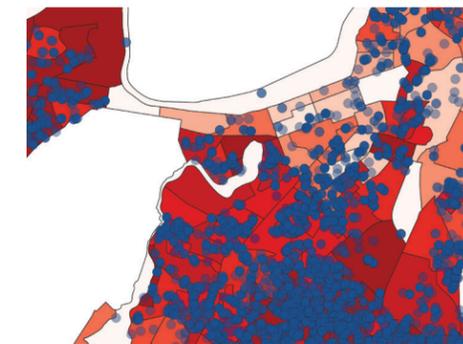
Central Boston represents many dense, culturally diverse neighborhoods. Like East Boston, many of these neighborhoods have a high density of noncitizen households, as indicated by US Census data and the Boston Planning and Development Agency. These include the West End (18%), Chinatown (29%), and Downtown (15%). Considering these data, **households with noncitizens emerge as associated with neighborhoods with lower-than-predicted RAFT applications.**



There are many reasons why someone residing in Boston would not have citizenship status, including holders of student or work visas, those with refugee and or asylum status, and Lawful Permanent Residents (green card holders). **Empowering community-based organizations, through their connections in their neighborhoods, is an actionable means to provide rental assistance where it is needed.**

## FENWAY/KENMORE

Another neighborhood with a noticeable gap between applications received and expected is the Fenway/Kenmore area. RAFT applications from this neighborhood constituted about 2.5% of all Boston applications. **Yet out of all Boston's residents earning below median income, more than 5% live in Fenway/Kenmore.** In other words, there appears to be roughly a 2.5 percentage point gap in this neighborhood, and twice as many applications might be expected compared to what were actually received in FY24.



In this neighborhood, the actual annual median income is about \$41,000. And as noted in the previous sections on East Boston and Central Boston, Fenway also is a neighborhood with a relatively large share of households with noncitizen members – 21% of Fenway residents are not citizens. Along with the other neighborhoods noted in this report, citizenship status has emerged as a strong correlating factor in neighborhoods with lower-than-expected rental assistance applications. **Metro Housing|Boston continues to partner with community-based organizations as a means to build inclusive bridges with communities, to expand access to rental assistance for eligible households, and to investigate the data to discover where our services can improve.**

<sup>2</sup> Boston Planning and Development Agency Research Division "Noncitizens Living in Boston." July 15, 2022.

**CITIES AND TOWNS SERVED FY24**

City/Town	Number of Awards	Total Awards	Average Award
Arlington	66	\$ 237,059	\$ 3,592
Belmont	44	\$ 195,697	\$ 4,448
Boston	5089	\$ 19,646,151	\$ 3,861
Braintree	131	\$ 500,920	\$ 3,824
Brookline	96	\$ 335,988	\$ 3,500
Burlington	69	\$ 293,101	\$ 4,248
Cambridge	178	\$ 720,728	\$ 4,049
Chelsea	798	\$ 3,225,979	\$ 4,043
Everett	298	\$ 1,397,244	\$ 4,689
Malden	397	\$ 1,803,907	\$ 4,544
Medford	114	\$ 476,108	\$ 4,176
Melrose	62	\$ 290,586	\$ 4,687
Newton	95	\$ 460,926	\$ 4,852
Quincy	618	\$ 2,518,198	\$ 4,075
Revere	448	\$ 2,054,571	\$ 4,586
Somerville	119	\$ 456,980	\$ 3,840
Stoneham	35	\$ 153,282	\$ 4,379
Wakefield	36	\$ 154,981	\$ 4,305
Waltham	218	\$ 894,997	\$ 4,105
Watertown	74	\$ 255,536	\$ 3,453
Wilmington	36	\$ 163,155	\$ 4,532
Winthrop	84	\$ 379,555	\$ 4,519
Woburn	177	\$ 673,866	\$ 3,807
Other	251	\$ 552,102	\$ 2,200
<b>Total</b>	<b>9533</b>	<b>\$ 37,841,617</b>	<b>\$ 3,970</b>

Cities with fewer than 30 awards are grouped in "Other". These include Bedford, Lexington, Lynnfield, Milton, North Reading, Reading, and Winchester.

**RECOMMENDATIONS**

**STRENGTHEN DATA- AND EVIDENCE-BASED SOLUTIONS**

Fiscal year 2024 represented a sea change in the technology used to administer applications and awards, with the adoption of the End-To-End system. Now that these data tools are in place, stakeholders should continue to leverage it and embrace additional technical and data-driven understandings to study, compare reference data, and recognize new opportunities in service delivery.

**SUPPORT EQUITABLE SERVICE IN COMMUNITIES OF GREATER NEED**

In the years to come, we will better know our communities through data-based understanding. Social determinants of health and neighborhood-specific needs will pair with knowledge of broader demographic trends to help us model and predict assistance needs, right-size support, and fine-tune case management. Some of the first lessons of this work, from this RAFT in Review report, highlight ways to serve multilingual and multicultural communities in greater Boston. EOHLC provides resources and support for our community-based partners to work with their participants. Wider impact, stemming from RAFT, starts with our community-based partnerships and leveraging a broad scope of services to provide for housing retention and economic stability.

**SUPPORT COMMUNITY BASED ORGANIZATIONS**

Community-based organizations have cultivated longstanding trusted partnerships with the neighborhoods they serve and with Metro Housing|Boston as a regional hub. Community-based organizations have adapted skills to serve diverse communities and overcome cultural, economic, and linguistic barriers. Elevating practitioners at these organizations and supporting their work is an efficient means to get assistance to diverse communities where they are and for those that have the greatest need. Partnering with community-based organizations represents a best practice that capitalizes on local knowledge and expertise in service, and partnering increases capacity for our organization. Metro Housing's community-based partners in FY24 included The Neighborhood Developers, Asian Community Development Corporation, East Boston Neighborhood Health Center (now NeighborHealth), and Quincy Community Action Program. Despite a reduction in funding to support our community-based partners, they will continue to partner with us to provide support to their participants as needed. Funding and strengthening these partnerships will improve RAFT efficiency and efficacy, and will help keep families in their home.