



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

**JANUARY 2026**

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People First. Housing Always.

## **RAFT IN REVIEW** **Fiscal Year 2025**

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

**JANUARY 2026**



## **KEY FY25 FINDINGS IN THIS REPORT**

**\$36,777,981**  
IN RAFT ASSISTANCE

to **8,565**  
HOUSEHOLDS

RAFT RECIPIENTS:

**71%** female head of household  
**44%** below 15% area median income (p. 5-6)

TOP REASON FOR RAFT APPLICATION **66%** (p. 7)  
received Notice to Quit for rental arrears

**87%** accelerated through data integration (p. 11)  
of applications

**5,000 letters of intent**  
EXPANDING ACCESS AND SECURING MOVES (p. 12-13)

**\$4.4M** in utilities and winter heating assistance (p. 14)

## INTRODUCTION

There is no substitute for safe and stable housing.

Since 2013, Metro Housing|Boston has reported on its Residential Assistance for Families in Transition program (RAFT), examining the needs of applicant families in Metro Housing’s service area<sup>1</sup>, the benefits of the program, and overall lessons learned and recommendations. This report reviews outcomes, observations on data, lessons learned, and recommendations based on information from Fiscal Year 2025, spanning July 1, 2024 to June 30, 2025.

In its role as a Regional Administering Agency (RAA) for the Greater Boston area, Metro Housing reviews applications and determines assistance approvals for RAFT emergency assistance applications. Metro Housing disbursed \$35,713,256 in RAFT funding during FY25. Metro Housing additionally rendered \$1,064,725.46 through a smaller allotment of federal Emergency Rental Assistance Program (ERAP) funds.

In FY25, RAFT supported assistance of up to \$7,000 per applicant household.<sup>2</sup> RAFT funding mainly goes to support rental arrears, keeping low-income families in their homes when they face the threat of eviction. RAFT also supports housing stability in other ways: RAFT support can pay for utility arrears, and families with good cause can receive support for moving costs and first/last month’s rent in a new residence.

To qualify for RAFT, applicants have good cause if they are at risk of homelessness – this may include situations such as receiving an eviction notice or Notice to Quit (NTQ), foreclosure, facing utility shut off, or needing to relocate due to health, safety, or other urgent reasons. Applicants must have a household income of less than 50% of their city or town’s Area Median Income (AMI), or less than 60% of AMI if they are experiencing domestic violence.

RAFT is designed as a basic support for housing stability in the Commonwealth of Massachusetts. When a low- or middle-income family has a housing-related emergency, RAFT support helps address that crisis. RAFT support helps keep the family in their home, or move safely to a new residence of their choice. This report gives a statistical snapshot of families assisted in FY25 in the Greater Boston area, including demographic details on recipients and level of service to residents in neighborhoods in Boston and cities and towns around it.

This report relies on data from accounting software for details on payment amounts, and from application and approval records for demographics. Application and approval records come from a data system administered by the Executive Office of Housing and Livable Communities (EOHLC), called “Housing Help Hub” (HHH). This system is used to receive application submissions, provide informational updates to applicants, and facilitate review of data by program staff. This system enables us to take a technical look in this report at details on the program’s administration, including assistance to residents in subsidized housing, support for moving between units, and help paying for heating utilities.

### 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
FY25*	8,565	\$36,777,981
* Denotes RAFT plus federal funds distributed via RAFT infrastructure by Metro Housing.		
FY25	RAFT:	\$35,713,256
	ERAP:	\$1,064,725
	TOTAL:	\$ 36,777,981

<sup>1</sup> Arrears in excess of \$7,000 can still be assisted, provided a repayment agreement exists with the landlord.

## DEMOGRAPHICS

Every year the “RAFT in Review” report examines the relationship between applicants’ demographics, city/neighborhood of residence, and their type of housing crisis. These data equip us to identify patterns and inform programming and policy to maintain RAFT’s effectiveness.

### Communities & Neighborhoods

About half of all households receiving RAFT assistance in the Greater Boston area came from within the City of Boston limits in FY25 – over 8,500 households served with RAFT in Greater Boston, and 4,228 households in the City.

As in previous years of RAFT service, Dorchester and Roxbury emerged as the neighborhoods receiving the most assistance, with nearly \$8.5 million in assistance supporting over 2,000 families. The average amount per household was highest, however, in the Charlestown and Allston/Brighton neighborhoods, at over \$4,500 and \$4,400 respectively per household.

### NEIGHBORHOODS SERVED FY25

Neighborhood	Households	Total Assistance	Average Assistance
Allston/Brighton	210	\$ 930,369.31	\$ 4,430.33
Back Bay/Beacon Hill	62	222,261.13	3,584.86
Central Boston	106	426,307.14	4,021.77
Charlestown	53	240,078.94	4,529.79
Dorchester	1146	4,836,454.22	4,220.29
East Boston	344	1,499,709.50	4,359.62
Fenway/Kenmore	138	511,510.35	3,706.60
Hyde Park	242	1,030,354.91	4,257.66
Jamaica Plain	151	591,721.88	3,918.69
Mattapan	334	1,441,325.79	4,315.35
Roslindale	175	696,192.99	3,978.25
Roxbury	882	3,642,138.88	4,129.41
South Boston	135	486,715.24	3,605.30
South End	172	606,366.33	3,525.39
West Roxbury	89	334,963.79	3,763.64
<b>UNDUPLICATED TOTAL<sup>3</sup></b>	<b>4228</b>	<b>\$ 17,496,470.40</b>	<b>\$ 4,138.24</b>

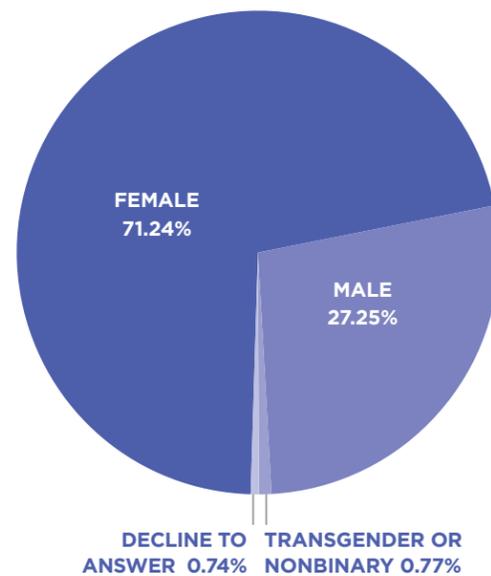
<sup>3</sup> A small number of families moved neighborhoods within FY25 and applied for & received assistance in each residence. Therefore, the unduplicated total of households is slightly smaller than the sum of households broken out by neighborhood.

## Race, Ethnicity, & Gender

The vast majority of RAFT applications received by Metro Housing list women as Head of Household. Female-headed households comprise over 70% of RAFT recipients. About one quarter are households with men listed as Head of Household, and just under 1% of recipients list a Head of Household who is transgender or nonbinary.

Of the RAFT applicants who provide their racial identity, most are Black or African American. The majority of RAFT-receiving households are not Hispanic or Latino, but about one third are Hispanic or Latino.

FY25 RAFT RECIPIENTS BY GENDER



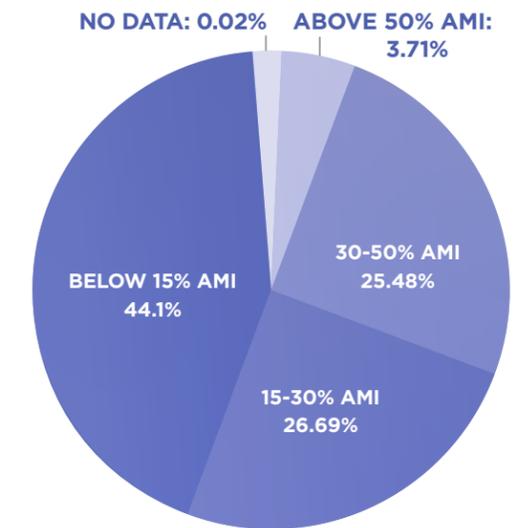
RACE, GENDER AND ETHNICITY OF HEADS OF HOUSEHOLDS, FY25

Gender	
Decline to Answer	0.74%
Female	71.24%
Male	27.25%
Transgender or Nonbinary	0.77%
Race	
American Indian or Alaska Native	0.61%
Asian	2.33%
Black or African American	40.31%
Multi-racial	6.50%
Native Hawaiian or Other Pacific Islander	0.46%
White	28.86%
No Response	20.92%
Ethnicity	
Hispanic/Latino	37.44%
Non-Hispanic/Non-Latino	53.66%
No Response	8.88%

## Family Income

RAFT provides assistance for low-income residents of the Commonwealth of Massachusetts. In the Greater Boston area, nearly half of all RAFT recipient households had **lower than 50% Area Median Income (AMI)**. Roughly one quarter of recipients were either at **15-30% AMI**, or **30-50% AMI**. A small percentage of recipients were above 50% AMI, which can occur in cases where the applicant is leaving a situation of domestic violence.

AMI OF RAFT RECIPIENTS IN FY25



## Reasons for RAFT Application

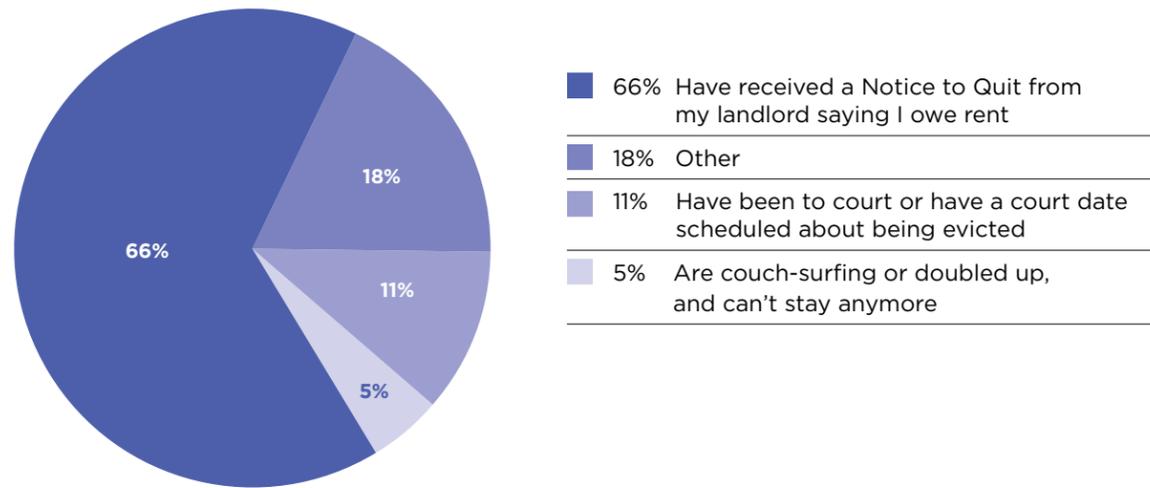
As part of a RAFT application, tenants answer some questions about their housing situation and reasons for seeking assistance. That information demonstrates the uses of the RAFT program, further showing where support is directed and what problems are alleviated. In FY25, applicants' responses gave more evidence that RAFT mainly supported low-income families experiencing the threat of eviction, while also displaying some of the broader purposes of RAFT.

The most common housing crisis households reported was an eviction notice due to arrears. Among all reasons given for applying to RAFT, about 66% describe receiving a Notice to Quit about owed rent. Other relatively common reasons are involvement with an eviction court (11%), or living in a temporary or overcrowded situation ("couch-surfing" and/or "doubled up") (5%). Other reasons included being currently homeless such as sleeping in a car or outside (4%), being required to leave a residence deemed unsafe by the Board of Health (2%), or living with someone threatening or hurting the applicant (2%).

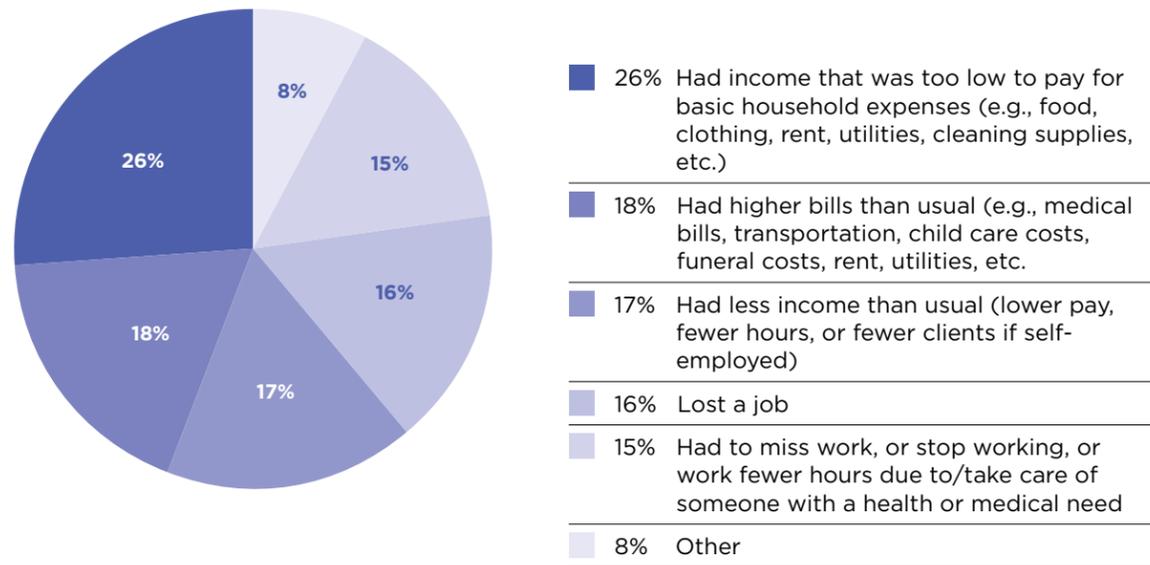
For households that reported arrears on rent, there was a relatively even distribution across several reasons. The most common was having income too low to cover basic expenses (26% of responses), followed by higher bills than usual (18%), less income than usual (17%), loss of a job (16%), and needing to miss work to address health needs of the applicant or to give care to someone else (15%). Other reasons include a household member either moving out, stopping paying rent, or dying (3%) and missing work to stay home to take care of a child (2%).

These reported reasons affirm RAFT’s principal purpose as a tool for resolving eviction and preserving housing stability. They also show many forms of hardship that are eased through this support: from a budgetary safety net, to providing safe pathways for those experiencing domestic violence, to supporting health and family care, RAFT is an effective linchpin program. Supporting safe and stable housing sits at the center of human needs, and this program touches many different households and backgrounds.

### HOUSING CRISIS AMONG RAFT APPLICANTS



### REASONS HOUSEHOLDS FALL BEHIND ON RENT



### TRENDS IN RAFT ASSISTANCE - EFFICIENCY, ACCESS, AND NEED

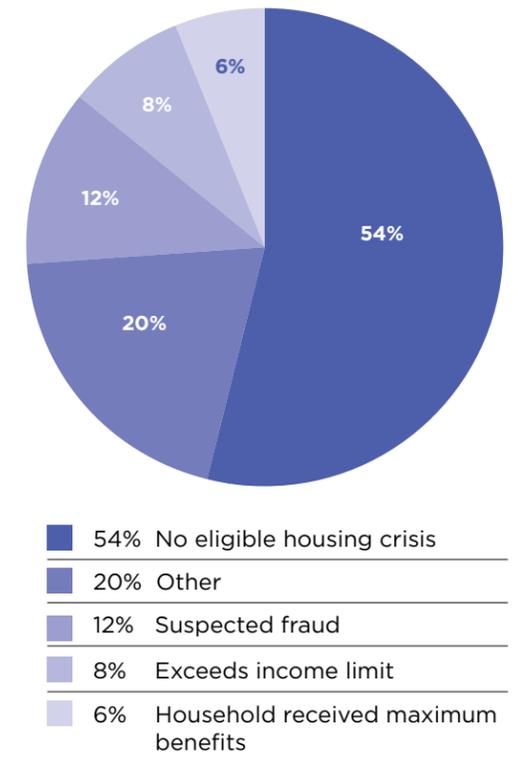
This section explores more subjects that are possible thanks to the data and reporting technology furnished by EOHLC. First is a look at reasons completed RAFT applications are denied, with a focus on making the processing system more efficient for all stakeholders. We then see more examples of efficiency and delay: first by comparing applications from subsidized housing tenants versus market rate tenants, then looking at integrated systems that speed up application processing. We expand the view to look at more ways to access RAFT, through payment agreements for arrears above \$7,000 and through “Letters of Intent” for applicants planning to move and needing assistance. Examining Letters of Intent also sheds light on one driver of need for assistance - the need to relocate - and we build on that discussion with a broader look at moving assistance. Finally, we present evidence of pivotal support for heating homes in the winter, through RAFT utility assistance.

### Reasons for Denials

Not every household that applies for RAFT ultimately receives assistance. This section examines reasons for RAFT application denials, looking for ways to make the processing system more efficient and successful for all stakeholders. When a RAFT application is denied, a household has already provided a complete application with supporting documentation, and a landlord or property owner has provided further supporting information. Staff take time to review the application. Therefore, understanding denials can inform how to make the RAFT application process more effective for all involved.

There are various reasons a RAFT application is denied. These include a finding that the household exceeds the area median income limit (8%), or that they already received maximum benefits within a 12-month period (6%). Some applications are flagged for possible fraud (12%), leading to further review and for some cases ultimately a denial. By far the largest reason for denial, however, is a determination of “no eligible housing crisis.”

### REASONS FOR RAFT APPLICATION DENIAL



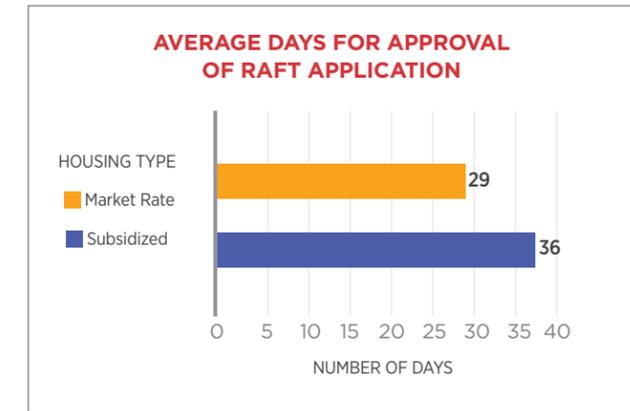
In a year when Metro Housing approved RAFT funding for over 8,000 households, more than 3,000 applications were denied for “no eligible housing crisis.” That comprised over half the reasons for denied cases. Most commonly, staff apply this reason for denial when an applicant does not produce a formal Notice to Quit. The requirement to produce such documentation was introduced in 2022, with intent to focus support for families with clear, documented need under a housing crisis. Since the introduction of this requirement, community advocates and institutions have contended that this requirement puts a burden on the most at-risk tenants, even driving away applicants.<sup>4</sup>

The data here suggest that, by driving the largest reason for denial, documentation requirements in turn demand the time of applicants, landlords, and staff; frequently without resolution of the underlying case. While some denied applications are perhaps unavoidable, the fact that a significant amount of applications are denied for this single reason suggests more can be done to improve the system of RAFT service.

To address these issues, Metro Housing assists families through a wide array of broader services. We provide assistance producing required documentation and other technical steps of RAFT applications through our Housing Consumer Education Center (another program funded by the Commonwealth of Massachusetts and EOHLC) and our on-site Colocations staff (funded through philanthropy, in part by partnering property management companies). Metro Housing also works in partnership with neighborhood Community-Based Organizations (CBOs) to assist with RAFT applications across Boston. These organizations include The Neighborhood Developers and Quincy Community Action Council.

hardships such as medical expenses, car repairs, job loss or other loss of income, childcare expenses, bereavement and funeral expenses, or situations of domestic violence.

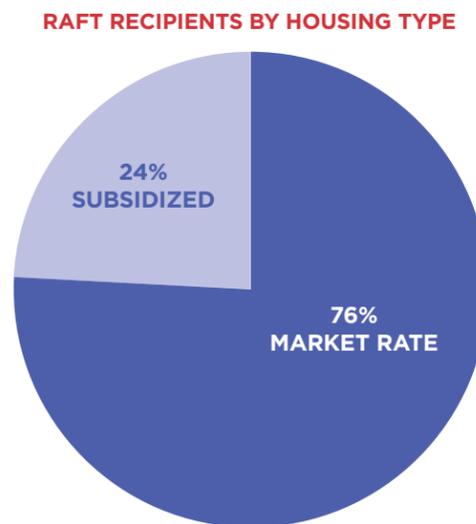
The required documentation is meant to enhance accountability for applicants and other RAFT program stakeholders. Similar to the discussion of RAFT reasons for denial and the impacts of requiring a notice to quit, there is evidence here to show that additional documentation requirements result in longer waits for financial assistance and resolution.



In FY25, a subsidized housing application took about 36 days on average from subsidized housing application, time to approval was about 29 days on average. It takes longer for a subsidized housing application to be approved due to the requirement of proof of good cause, which needs to be reviewed by multiple staff on why the rent was not paid. The extra good cause documentation requirement is associated with an increase in the overall approval time for a subsidized housing applicant.

### RAFT Recipients by Housing Type: Subsidized vs. Market Rate

One question every RAFT applicant has to answer is whether they live in housing where rent changes (subsidized housing) or market rate housing. In FY25, about **24% (1,767) of RAFT recipients were living in subsidized housing** while **about 76% (5,478) of RAFT recipients were living in market rate housing.**



Families that receive a regular rental subsidy can still fall into arrears for a variety of reasons considered “good cause” under the RAFT program, and they are entitled to assistance to maintain housing stability. If living in subsidized housing, applicants are required to provide additional proof of good cause on why rent was not paid, and this evidence must be verified by staff. This additional proof of good cause includes documentation of unexpected financial

### Faster Processing Through Integrated Data

This section examines integrated data systems as a way of providing speedier RAFT assistance.

As stated previously, to be eligible for RAFT, a household’s income must be under 50% of Area Median Income (AMI), or below 60% AMI for applicants at risk of injury or harm due to domestic violence in their current housing situation. Generally, income is verified through the applicant’s paystubs, benefit letters, and other valid documentation provided by the applicant. This work comprises a substantial amount of staff time.

In FY25, an alternative, rapid means of verification occurred if the applicant was a registered recipient of benefits from MassHealth or the Department of Transitional Assistance (MH/DTA). A data integration between the HHH RAFT application system and MH/DTA records allowed for automated verification of identity and income eligibility. There is evidence to show that using this system accelerated assistance delivery for applicants.

The majority of RAFT applicants in Metro Housing’s region receive MassHealth or benefits from the Department of Transitional Assistance. During FY25, roughly 87% of applications received by Metro Housing were verified through this automatic verification service, while about 13% were not and required further documentation to demonstrate income eligibility.

<sup>4</sup> See “Building a Better RAFT” (2023), p. 9, from The Boston Foundation, Citizens’ Housing and Planning Association, Metropolitan Area Planning Council, and The United Way of Massachusetts Bay.

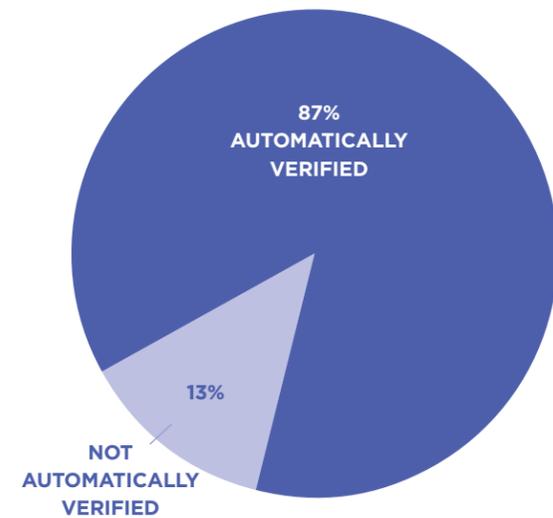
<sup>5</sup> The text on the RAFT application question is “Does your housing rent go up or down when your income goes up or down (i.e., you have a voucher, such as Section 8, or live in public housing)?”.

In FY25, on average, 27 days would pass between an application's submission and ultimate approval by Metro Housing, if that application had been verified through the data integration with MH/DTA systems. For an application instead requiring documentation for income verification, the average time to approval was 29 days. Although the difference of two days may seem minimal, it suggests that MH/DTA verification can streamline aspects of the review process. Income and other eligibility information vetted through existing systems can save significant time – out of over 8,500 households served with RAFT in FY25, 13% is over 1000 individuals and families. This small but consistent reduction in processing time may lead to greater efficiency and lower administrative burden, which not only helps families get assistance sooner but also allows staff to handle more applications with less effort.

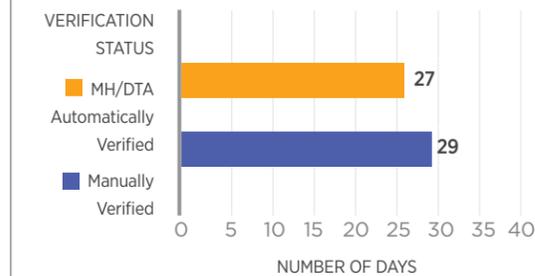
More automated verifications incorporated into HHH verify applicants' name, address, and property owner payment details. With these system improvements, staff focus their time less on comparing and verifying details, and more on assessing and meeting needs. Excluding manual work has freed up more time for processing staff, to handle more applications, in a more timely manner.

Further evidence comes from the fact that among applications not MH/DTA verified, the major reason for their denial was Exceeding Income Limit, suggesting that many applicants who self-report may miscalculate or misunderstand the income eligibility criteria of RAFT. Compare this result to the fact that by far the most common reason for RAFT denials overall, as discussed above, was "No Eligible Housing Crisis" (in practice, most commonly no Notice to Quit).

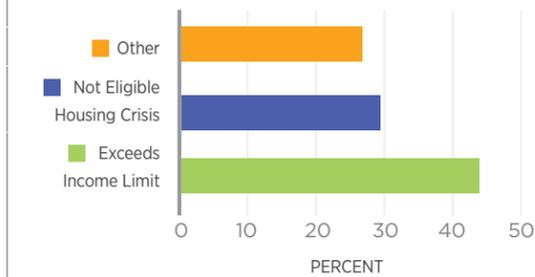
**MASHEALTH/DEPT OF TRANSITIONAL ASSISTANCE  
INCOME VERIFICATION**



**AVERAGE DAYS TO APPROVAL**



**MH/DTA NON-VERIFIED RAFT APPLICATIONS  
REASONS FOR DENIAL**

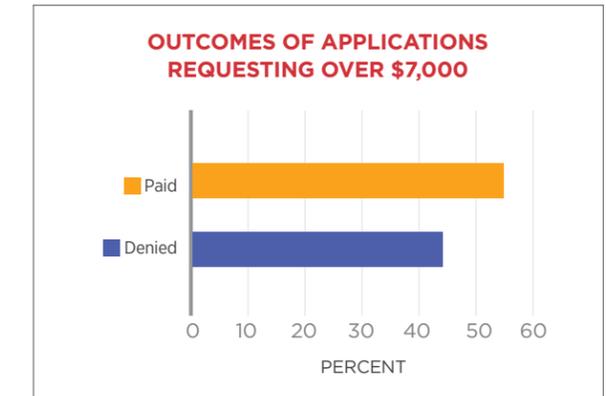


### Payment Agreements for Households with Larger Arrears

This section provides a closer look at assistance provided when an applicant's need is over the \$7,000 limit set by regulations. A household is eligible for up to \$7,000 total assistance in a 12-month period (including rental and utility arrears, moving costs, and assistance to purchase basic furniture). If an applicant has rental arrears in excess of \$7,000, then per program requirements they must enter into a payment agreement with the landlord. This agreement must demonstrate how the total arrearage will be paid and affirm that the landlord and tenant will work together regarding any remaining balances beyond the RAFT program's limits. Allowing a payment agreement expands RAFT access, particularly to individuals who have a higher rent burden and/or have fallen into deeper arrears – people who otherwise might have no recourse for assistance.

In FY25, 55% applications requesting a repayment agreement in conjunction with RAFT benefits of \$7,000 or more were approved and paid, while 45% of applications requesting that amount were denied. Roughly 1,000 RAFT applicants entered a payment plan after reaching the \$7,000 maximum benefit limit within the past 12 months.

Payment plans play a crucial role in the RAFT program by supporting households that have reached the maximum benefit limit but still face ongoing housing costs. They help prevent eviction by allowing applicants to manage remaining balances in a structured and affordable way. Payment plans also ensure continued housing stability for families who would otherwise be denied additional assistance.



### Letters of Intent & Moving Applications

A Letter of Intent (LOI) is a rental assistance application from tenants planning to move within 90 days but who haven't yet secured a new place of residence. An LOI serves several purposes that make RAFT more available to those who need it. An LOI:

- For tenants, provides an easier way to begin a RAFT application process, with less documentation up front
- For landlords, serves as proof that a prospective tenant has access to funding for initial costs.

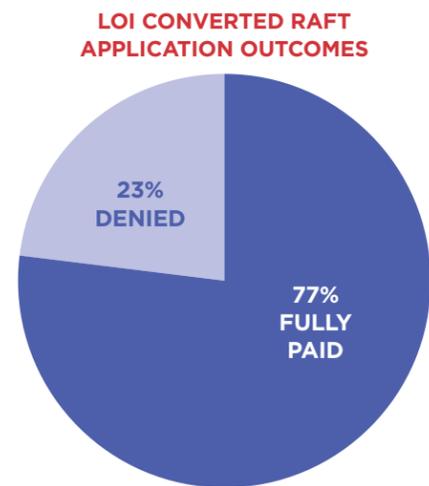
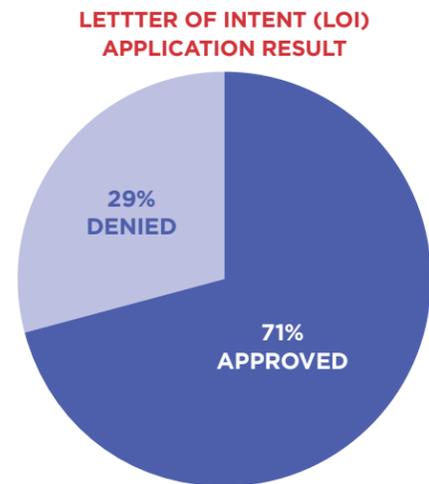
The process of submitting an LOI and getting it approved is straightforward. Tenants who plan to move within 90 days can apply using this option. Applicants are assessed based on the AMI of their current residence, and provide documentation of a housing crisis. This is submitted, reviewed by staff, and approved or denied.

In FY25, Metro Housing processed about 5,000 LOI applications. **The majority, 71%, were approved; while 29% were denied.** LOIs have lesser documentation requirements compared to a full RAFT application. LOIs can provide an easier way for applicants to begin formally seeking assistance – but even if an LOI is approved, it does not guarantee RAFT funding support. The key steps an LOI provides are demonstrating the applicant’s housing crisis and income. Other documentation, such as landlord information, comes later in a full RAFT application.

Not all RAFT applications for moving assistance need to begin with an LOI. But because the LOI process establishes early on the key criteria of housing crisis and income eligibility, RAFT applications submitted following an LOI see a high rate of approval.

**In FY25, 77% of RAFT applications that flowed from an LOI were approved and fully paid, while 23% were denied.** Since the housing crisis has been already verified during the LOI application phase, the majority of LOI converted applications were fully paid.

**LOIs are used to make it easier for tenants and landlords to coordinate the tenant’s move into the landlord’s unit with RAFT assistance.** Whether tenants choose to start with an LOI or a full RAFT application, these awards support low-income households leaving homelessness, health and safety crises, or overcrowding / “doubled up” situations. To further facilitate a move, households can apply for up to \$1000 of support for furniture in their new home. Furniture is supplied by partnerships with Frugal Furniture and Merb Furniture Store. Additionally, RAFT can be used to pay up to \$5000 for movers.



### Utility Payments

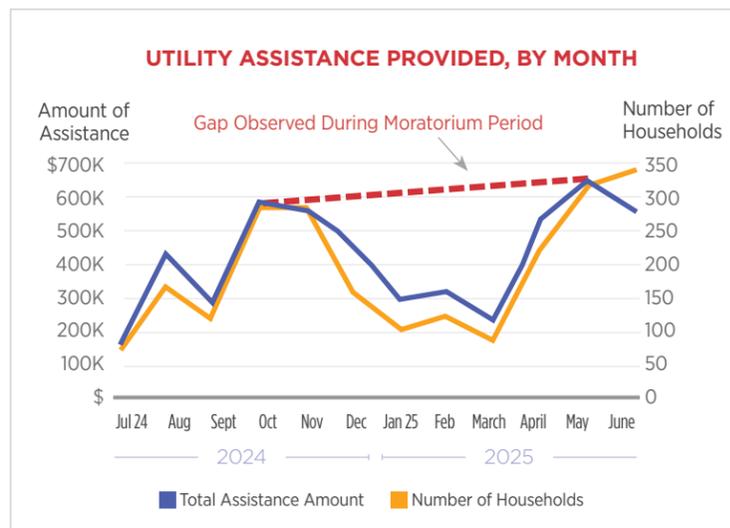
The RAFT program not only provides rental and moving aid, but also utility assistance to renters. To be eligible for utility assistance, tenants need to have an active shut off notice from their utility service provider or an official estimate letter from an oil, propane or gas company to fill the tank. The maximum benefit amount per household is \$2500 within the last 12 months. Examining data on utility assistance through the RAFT program shows a clear seasonal pattern indicating households in need of support for basic assistance.

In Massachusetts, a winter moratorium prevents utilities from shutting off gas and electric services due to non-payment between November 15 and March 15. While Metro Housing received applications for and paid assistance to utility arrears throughout FY25, there was a marked decrease during the dates of the utility moratorium. In April and May, after the end of the moratorium, requests for assistance sharply rebounded.

**These data – clustering of applications near the date boundaries of the shut-off moratorium – indicate that families in the Greater Boston area rely on this assistance for their survival.** When utility shutoff moratoriums are in place during cold winter months, lower-income families can defer payments to focus on other areas of their budget. When those moratoriums end, we see sharp increases because these families require assistance to keep their electricity and heat. RAFT money fills a gap and meets their needs.

### UTILITY ASSISTANCE

	Number of Households	Total Assistance Amount
Jul-24	80	\$ 133,058.73
Aug-24	204	321,194.29
Sep-24	138	222,127.13
Oct-24	278	569,547.83
Nov-24	270	556,592.25
Dec-24	217	316,458.13
Jan-25	146	201,907.86
Feb-25	154	242,271.68
Mar-25	114	166,813.84
Apr-25	254	440,108.59
May-25	307	597,174.83
Jun-25	263	\$ 646,451.95



As we can see from the above diagram, the largest influx of utility assistance applications arrived in the months of April and May right after the winter moratorium were over.

Furthermore, we can see the peak of the application again in October as the temperature starts to drop in the fall and more people turn on their heating systems, resulting in higher natural gas and electricity consumption.

## CONCLUSIONS & RECOMMENDATIONS

### **ENHANCE CASE PROCESSING TO STRENGTHEN HOUSING STABILITY**

In FY25, the average processing time for RAFT applications was about 30 days from the time an applicant clicked “Submit” to the time the application was approved or denied by staff. In the upcoming fiscal year, Metro Housing will continue to work to shorten RAFT processing times. This continuous improvement helps ensure assistance reaches households before housing instability escalates. Using Housing Help Hub data to identify bottlenecks, improve communication with applicants regarding missing documentation, and target staffing during periods of high demand will further support timely assistance and strengthen RAFT’s role as an effective eviction prevention tool.

### **STRENGTHEN COMMUNITY-BASED PARTNERSHIPS FOR EARLY INTERVENTION AND ACCESS**

Metro Housing works with property management company partners to provide housing service navigation in person, on site, to make access easy for residents. We provide these services through our Housing Consumer Education Center and Colocation programs, funded by EOHLIC, property management partners, and private philanthropy. In FY26, even as the Greater Boston area may experience increased demand for housing, we will sustain and strengthen these partnerships. Community-based partners play a critical role in early identification of housing instability, application support, and culturally responsive service delivery. Continued investment in these partnerships through technical assistance, coordination, and funding advocacy will improve access, reduce application barriers, and support housing stability for diverse communities across Greater Boston.

### **INTEGRATE DATA AND STREAMLINE CROSS-PROGRAM COORDINATION**

Metro Housing’s newer data innovations help to improve coordination between RAFT and other housing programs, such as MRVP, to streamline transitions for households experiencing housing instability. Ensuring timely access to required documents, such as leases and MRVP rent share letters when households are moving, helps applicants submit complete RAFT applications, shorten processing times, and support faster delivery of assistance.

### **TARGET RAFT RESOURCES TO COMMUNITIES WITH GREATEST HOUSING NEEDS**

In FY26, Metro Housing will continue learning and analysis from geographic and demographic data to focus RAFT resources for communities experiencing disproportionate housing instability. Understanding social determinants of housing insecurity such as income volatility, language access needs, and health and safety vulnerabilities can guide outreach, refine eligibility screening, and right-size assistance. Partnering with community-based organizations in multilingual and multicultural neighborhoods will ensure RAFT reaches all households at risk of displacement and will support timely, effective prevention.

### CITIES AND TOWNS SERVED FY25

City/Town	Households	Total Assistance	Average Assistance
Arlington	54	\$ 218,249.37	\$ 4,041.66
Bedford	27	95,464.16	3,535.71
Belmont	58	243,427.98	4,197.03
Boston	4228	17,496,470.40	4,138.24
Braintree	135	511,822.00	3,791.27
Brookline	97	409,069.02	4,217.21
Burlington	70	352,805.09	5,040.07
Cambridge	194	790,427.80	4,074.37
Chelsea	761	3,260,512.07	4,284.51
Everett	341	1,525,851.96	4,474.64
Lexington	24	97,371.10	4,057.13
Malden	365	1,674,958.23	4,588.93
Medford	120	548,888.90	4,574.07
Melrose	48	224,984.11	4,687.17
Milton	29	127,870.32	4,409.32
Newton	83	416,856.69	5,022.37
North Reading	12	53,766.43	4,480.54
Quincy	564	2,429,827.86	4,308.21
Reading	37	173,202.38	4,681.15
Revere	504	2,495,159.84	4,950.71
Somerville	113	482,549.22	4,270.35
Stoneham	40	168,717.29	4,217.93
Wakefield	57	278,553.03	4,886.90
Waltham	214	1,053,282.34	4,921.88
Watertown	86	337,450.13	3,923.84
Wilmington	41	168,176.29	4,101.86
Winchester	19	81,151.59	4,271.14
Winthrop	58	251,598.87	4,337.91
Woburn	162	684,285.66	4,223.99
OTHER	38	125,231.04	3,295.55
<b>UNDUPLICATED TOTAL</b>	<b>8565</b>	<b>\$36,777,981.17</b>	<b>\$ 4,293.98</b>

<sup>6</sup> A small number of families moved cities within FY25 and applied for & received assistance in each residence. Therefore, the unduplicated total of households is slightly smaller than the sum of households broken out by city.

### APPENDIX: ELIGIBILITY FOR RAFT

As per the official website of [Executive Office of Housing and Livable Communities](#) and FY25 RAFT Admin Plan, the following criteria establish eligibility for RAFT:

- Applicant is at risk of homelessness or losing housing. For example,
  - Received a Notice to Quit issued by landlord dated within the last 90 days at the time of application.
  - Received eviction letter such as Summary Process Summons and Complaint. (court summons) dated within the last 90 days at the time of application.
  - Doubled up or couch surfing with letter from host that states applicant must leave within 30 days of application.
  - Documentation demonstrating health and safety risks that prevent the household from continuing to live in the unit such as failed inspection reports, condemnation order from the Board of Health, and/or report of fire, flood or natural disaster within 30 days of application.
  - Documentation to support a domestic violence allegation connected to an inability to stay safely in current housing, or a self-attestation from applicant if other documents are not available
  - Received a current utility shutoff notice or verification that service is at risk of disconnection or has already been disconnected within 30 days of application.
- Income is less than 50% of your city/town's Area Median Income (AMI)
  - OR -
- Income is less than 60% of your city/town's AMI AND you are at risk of domestic violence