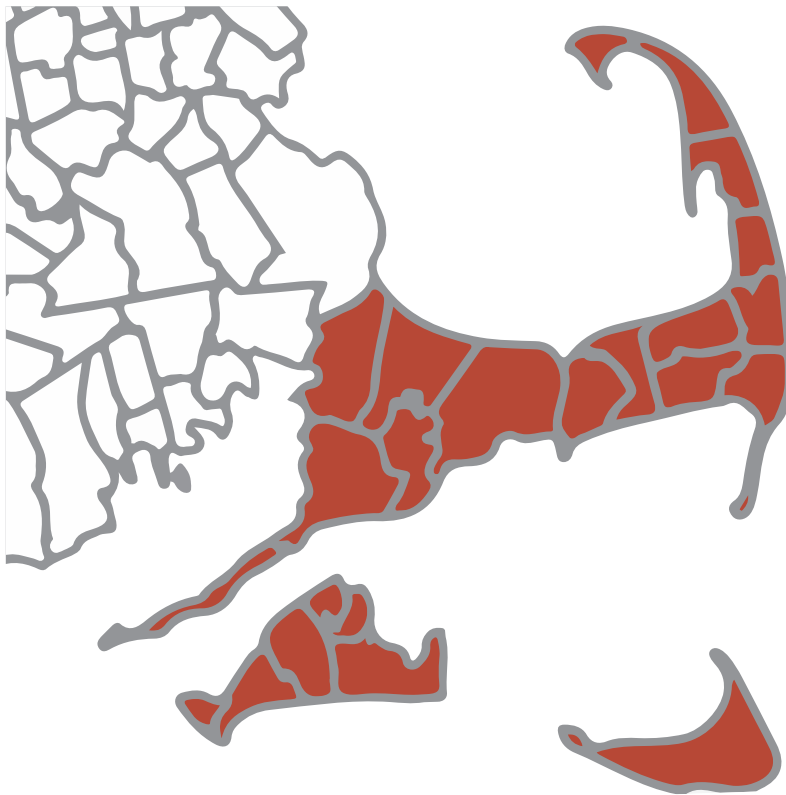


RAFT 2015-2016

RESIDENTIAL ASSISTANCE FOR FAMILIES IN TRANSITION ON THE CAPE AND ISLANDS

Highly valued flocs of sand, Cape Cod, Martha's Vineyard and Nantucket also suffer from pockets of deep poverty, some in the public eye but mostly hidden. Helping area residents with their housing and shelter needs is Housing Assistance Corporation (HAC).

THE CAPE AND ISLANDS – BY THE NUMBERS



- ▶ Cape and Islands family poverty rate: **10.1 percent**
- ▶ Village of Hyannis family poverty rate of **18.2 percent**
- ▶ Renter population in region: **26.4 percent**
- ▶ Renter population in Hyannis: **50.1 percent**
- ▶ Vacant rental units in region: **3.5 percent**
- ▶ Vacant rental units in Hyannis: **8.5 percent**
- ▶ Median rent for two-bedroom apartment: **\$1,457**
- ▶ Annual income needed to afford two-bedroom apartment: **\$58,280**
- ▶ Cape and Islands residents who can't afford that: **about 49 percent**
- ▶ Hyannis residents who can't afford a village apartment: **about 33.1 percent**

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

HAC serves as a Section 8 administrator and Housing Consumer Education Center, offering housing development, rental assistance, emergency shelter, homebuyer and housing counseling, information and referrals to thousands of families, households and individuals each year. As some of Cape and Islands households struggle to keep up with their bills, they teeter on the edge of homelessness.

RAFT is the state's largest family homelessness prevention program.

REAL SAVINGS

By investing

\$234,232

in HAC's RAFT program,
the commonwealth saved

\$2.8 million

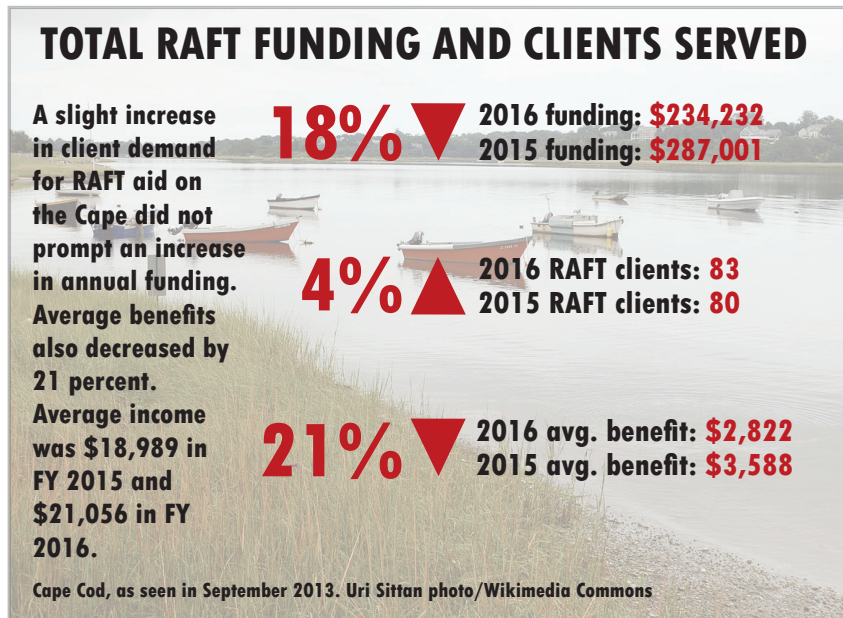
and kept 83 families out
of emergency shelter.¹



“My daughter and I were living with my parents, who were both suffering from dementia. I have taken care of my parents for a long time, but as they got worse, especially my mother, it got to be dangerous for my daughter. ... The police and DCF got involved. That’s when I knew I had to move on. ... I was afraid I’d lose my daughter until HAC helped us. It’s been amazing. ... I have my own place and I just paid my own rent this month. ... If it wasn’t for (RAFT), I’d be on the street. RAFT **saved me and saved my daughter.** You saved my life.”

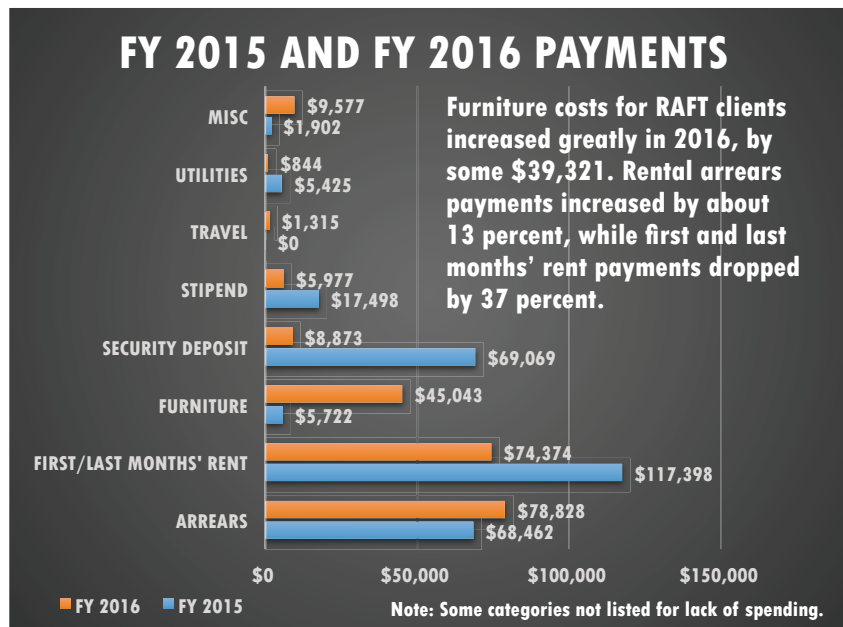
– Anonymous RAFT client at HAC

This report paints a picture of HAC’s RAFT profile and the greatest needs of clients during fiscal 2015 and 2016. The RAFT program serves families who have very low and extremely low incomesⁱⁱ. After determining eligibility, families may receive up to \$4,000 annually to help them with rental arrearages, utility bills, moving costs and other key housing expenses. HAC is the state-contracted administrator for RAFT in the region.



REPEAT CLIENTS IN FY 2016

In FY 2016 clients, there were 83 clients, six of whom had received RAFT aid in FY 2015. Returning clients in FY 2016 cost a little less on average (\$2,797) than their all-client peers (\$2,822), and were more likely to need rental arrears (59 percent) rather than start-up costs (31 percent for first and last months’ rent, and security deposits). With 9 percent of RAFT clients in FY 2016 having received aid in the year prior, the program is not being overused. RAFT is being used as it should: to pull Bay State families back from the brink of homelessness.

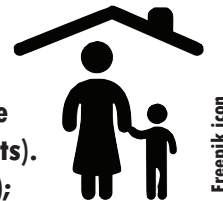


RAFT CONTACT

Liz Belcher, 508-771-5400, ext. 210,
lbelcher@haconcapecod.org

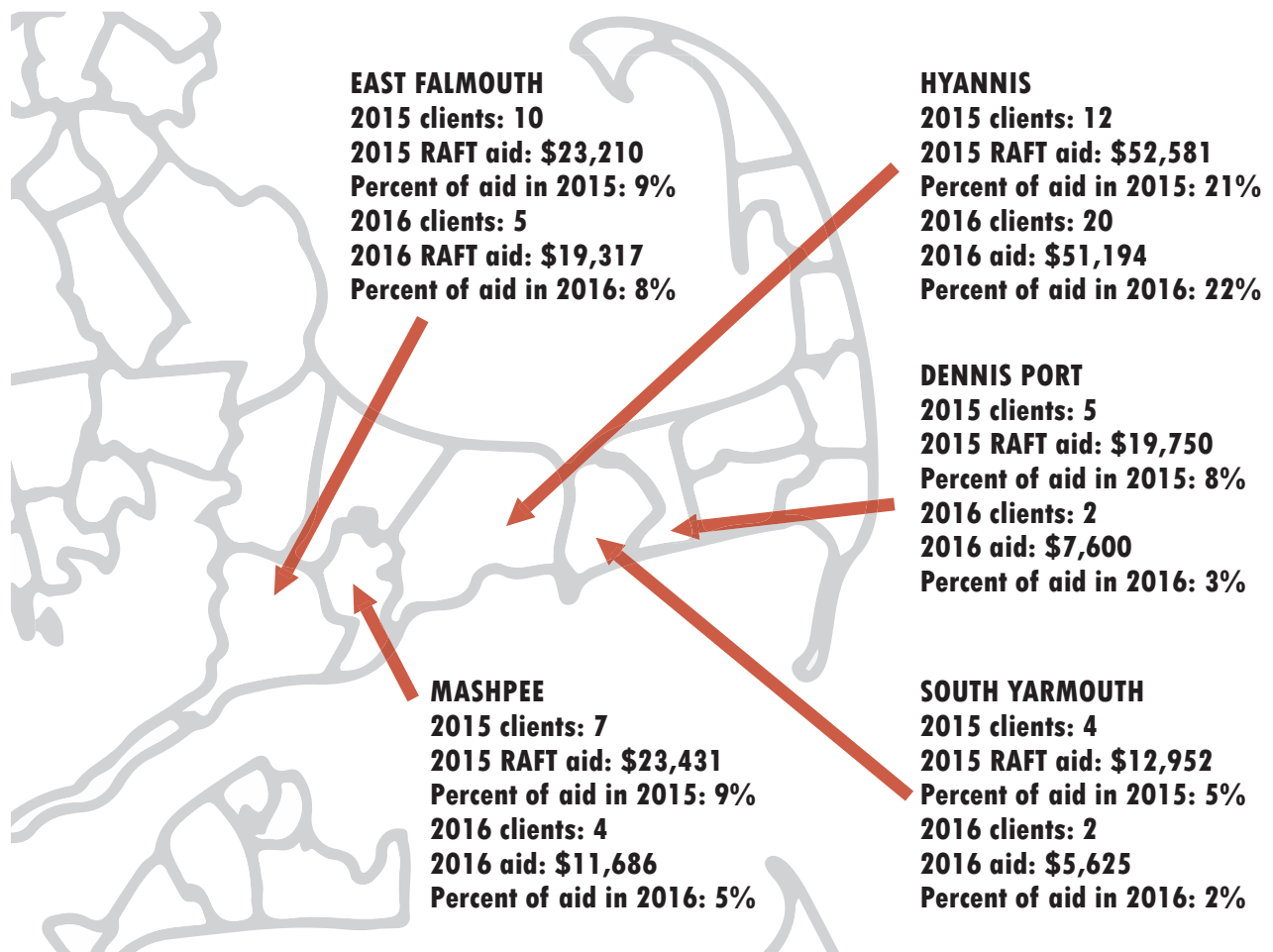
THE MAJORITY OF RAFT CLIENTS: WOMEN AND CHILDREN

As with RAFT programs across the state, the recipients on the Cape and Islands are households predominantly headed by women, at 78 percent. More often than not, these were single mothers with one or two children (FY 2015 and FY 2016 actual family counts). In FY 2015, HAC's client households were led by 60 women and 7 men (13 unidentified); in FY 2016, it was 65 women and 11 men. The average age of clients in FY 2015 was 36, and in the following year it was 35.



Freepik icon

FY 2015 AND FY 2016 ASSISTANCE BY CITY AND TOWN



▶ **80** families helped in FY 2015

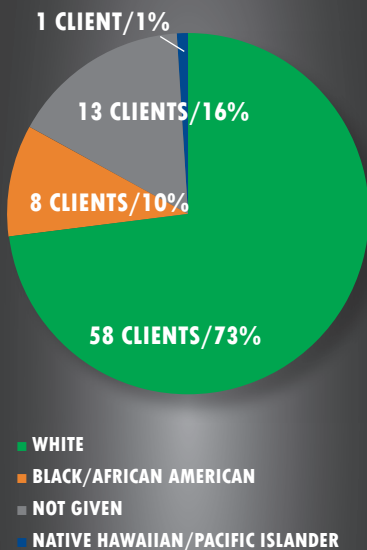
▶ **83** families helped in FY 2016

OTHER TOWNS: In FY 2015, 39 clients from 22 communities – Marstons Mills, Sagamore, Bourne, Centerville, Harwich, Yarmouth Port, South Yarmouth, Falmouth, Buzzards Bay, Eastham, Chatham, East Falmouth, Middleboro, Sandwich, West Dennis, West Yarmouth, West Barnstable, Dennis, South Dennis, Wareham and Orleans – shared in \$115,627 in RAFT aid, totaling 47 percent of total regional RAFT spending. In FY 2016, 45 clients in these communities, plus Forestdale, Wellfleet, Barnstable, Cotuit, Onset, Southampton, Harwich Port, Brewster, Waquoit and Mount Vernon – received \$124,290 in RAFT aid, 54 percent of all aid for the area.

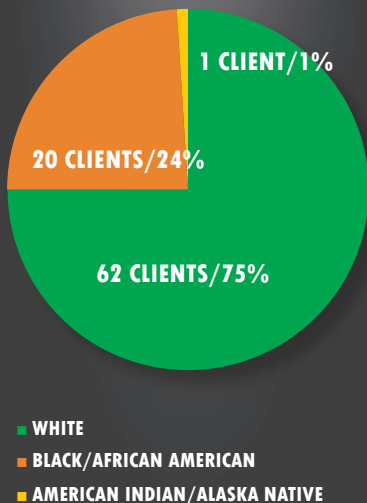
OVERALL: The demand for RAFT benefits went down for The Cape and Islands from FY 2015 to FY 2016 by about 18 percent.

FY 2015 CLIENTS BY RACE

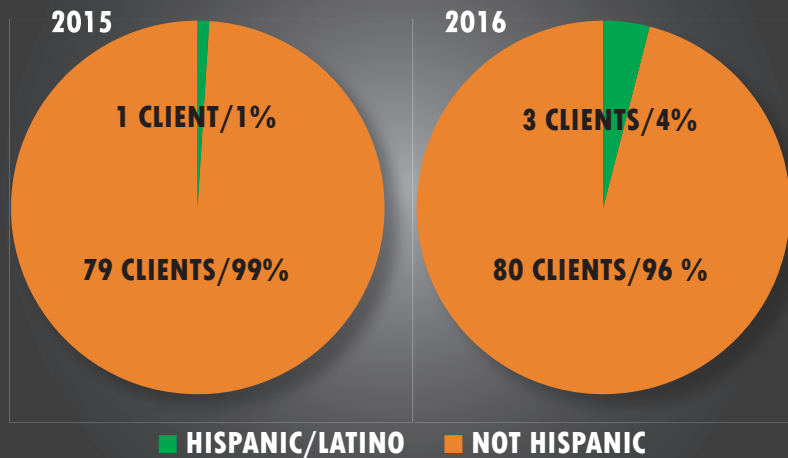
Whites make up the majority of RAFT recipients on the Cape and Islands, a trend mirrored by all but the Greater Boston area. Fiscal 2016 also saw an increase in African-American users in the region, by some 150 percent.



FY 2016 CLIENTS BY RACE

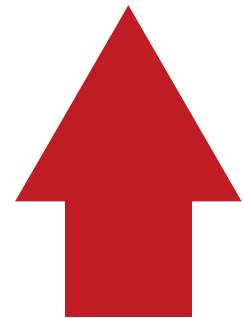


FY 2015 AND FY 2016 CLIENT ETHNICITY



SKYROCKETING RENTS

In 2015, the fair market rent for a two-bedroom apartment in Barnstable County was \$1,234. It jumped 18 percent in a year, to \$1,457 in 2016. The vacancy rate here is very tight as well, at about 3.5 percent. This kind of market drives at-risk families into homelessness.



FY 2015 AND FY 2016 HOUSING CRISES

Evictions and being asked to leave a “doubled-up” living situation dominated RAFT client housing crises in FY 2015 (62 percent of all cases) and FY 2016 (56 percent). The remaining cases each year are split between utility shut-offs, health and safety violations, foreclosure, severe overcrowding and fire, flood and natural disaster.

NOTES

ⁱ Note: compares the cost to assist HAC’s FY 2016 RAFT families to the estimated cost to house the same number of families in emergency shelter (an average stay of 10.5-months costing \$36,855 per family, according to state data).

ⁱⁱ Not less than 50 percent of the funding will be available for families with an income at or below 30 percent of AMI, and a maximum of 50 percent for families between 30-50 percent AMI, in accordance with the state budget. A family of three on the Cape earning below \$38,250 is eligible for RAFT aid in 2016.

CREDITS

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

