

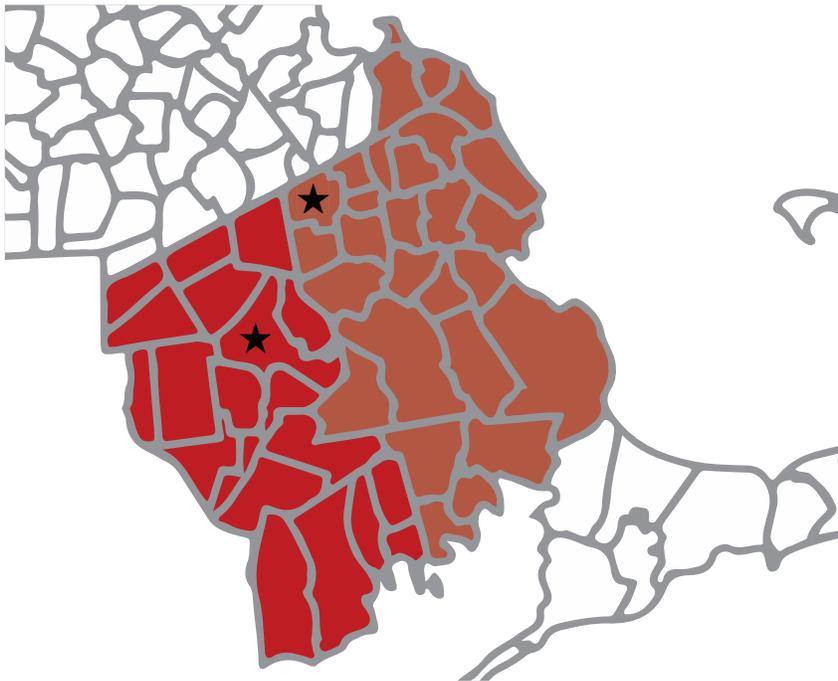
RAFT

2015-2016

RESIDENTIAL ASSISTANCE FOR FAMILIES IN TRANSITION IN PLYMOUTH AND BRISTOL COUNTIES, AND RANDOLPH, WEYMOUTH, HOLBROOK AND COHASSET IN NORFOLK COUNTY

A number of gateway cities in Southeastern Massachusetts – Fall River, New Bedford, Brockton and Taunton – play pivotal roles in the commonwealth for culture and commerce, but they also experience deep poverty that's stuck around since the closing of the region's textile mills. Housing Solutions for Southeastern Massachusetts is there to help.

PLYMOUTH AND BRISTOL COUNTIES – AND FALL RIVER AND NEW BEDFORD – BY THE NUMBERS



- ▶ Plymouth and Bristol county family poverty rate: **7.7 percent**
- ▶ City of New Bedford family poverty rate: **20.6 percent**
- ▶ City of Fall River family poverty rate: **18.2 percent**
- ▶ Renter population in Plymouth and Bristol counties: **27.5 percent**
- ▶ Renter population in city of New Bedford: **43 percent**
- ▶ Renter population in city of Fall River: **64.2 percent**
- ▶ Vacant rental units in Plymouth and Bristol counties: **4.35 percent**
- ▶ Median rent for two-bedroom apartment: **\$864**
- ▶ Annual income needed to afford two-bedroom apartment: **\$34,560**
- ▶ County residents who can't afford that: **about 33.2 percent**

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

Housing Solutions, formerly South Shore Housing, serves as the region's Section 8 administrator and Housing Consumer Education Center, offering affordable housing development, homebuyer and housing counseling, rental assistance, information and referrals to thousands of households each year.

As some of these 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

\$1.1 million

in Housing Solutions' RAFT program, the commonwealth saved

\$11.4 million

and kept 340 families out of emergency shelter.¹


Housing Solutions
FOR SOUTHEASTERN MASSACHUSETTS

Opening doors. Changing lives.

“We enable people to take control of their lives and find personal empowerment in the creation of their own housing dream. Instead of the clients experiencing further devastation and loss in relation to housing, which, of course, trickles down into all aspects of their lives, the RAFT program gives them the funds to fix the problem before it causes negative repercussions. **This**, in turn, **creates stability** in their housing and for their families.”

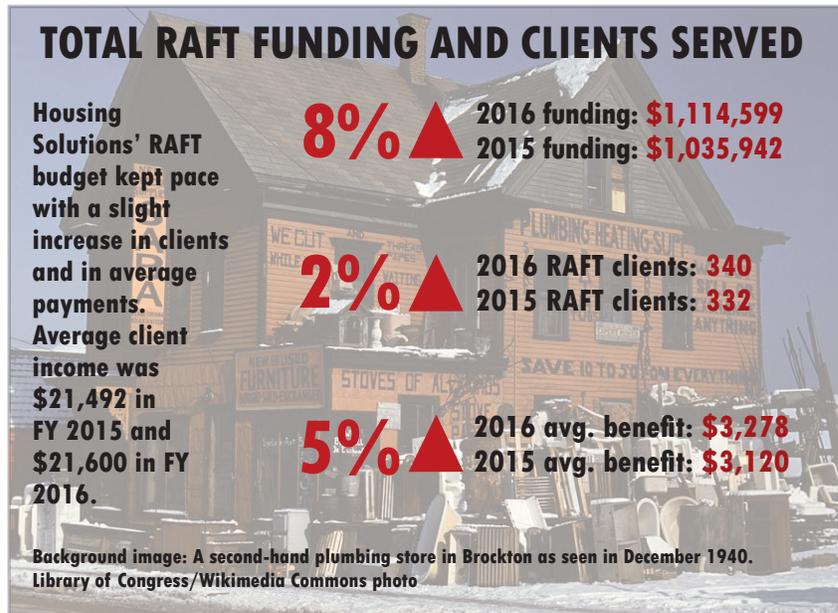
– Michelle Santos, Housing Solutions RAFT supervisor

This report paints a picture of Housing Solutions’ RAFT profile and the greatest needs of clients during Fiscal 2015 and 2016. The RAFT program serves families who have 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. Housing Solutions is the state-contracted administrator for RAFT in the area.

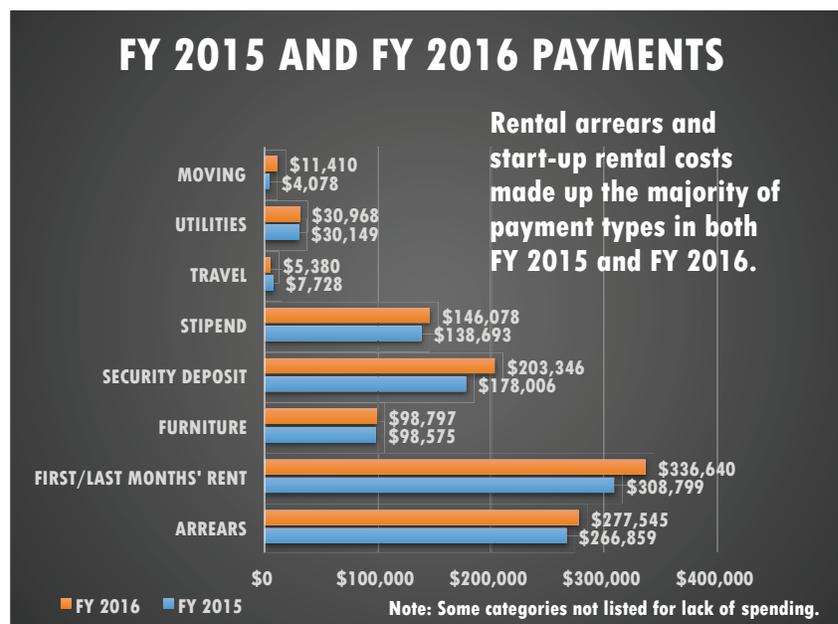
Housing Solutions has been working for Southeastern Massachusetts in one form or other since 1970, and with ongoing support will continue helping residents when they need it most.

REPEAT CLIENTS IN FY 2016

With no FY 2015 RAFT clients returning in FY 2016 for additional aid, the RAFT program run by Housing Solutions demonstrates the program running at near-optimum levels: giving out only as much aid is needed to keep Bay Staters stably housed. This shows that RAFT aid is not being over-used.



FY 2015 AND FY 2016 PAYMENTS



RAFT CONTACT

For general inquiries, 781-422-4200, request to speak with a RAFT intake specialist; for concerns, 781-422-4239, RAFT supervisor, or 781-422-4222, director of housing services

THE MAJORITY OF RAFT CLIENTS: WOMEN AND CHILDREN

As with RAFT programs throughout the state, women are identified most often as the heads of households in Housing Solutions' client families, at 90 percent in FY 2016. More often than not, these were single mothers with two or three children (average family size increased year over year). In FY 2015, Housing Solutions' client households were led by 308 women and 24 men; in FY 2016, it was 306 women, 31 men and one unidentified. The average age of clients in FY 2015 was 35, and in the following year it was 34.



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FY 2015 AND FY 2016 ASSISTANCE BY CITY AND TOWN

BROCKTON

2015 clients: 88
2015 RAFT aid: \$286,101
Percent of aid in 2015: 28%
2016 clients: 85
2016 aid: \$280,996
Percent of aid in 2016: 25%

FALL RIVER

2015 clients: 38
2015 RAFT aid: \$103,932
Percent of aid in 2015: 10%
2016 clients: 41
2016 aid: \$126,302
Percent of aid in 2016: 11%

NEW BEDFORD

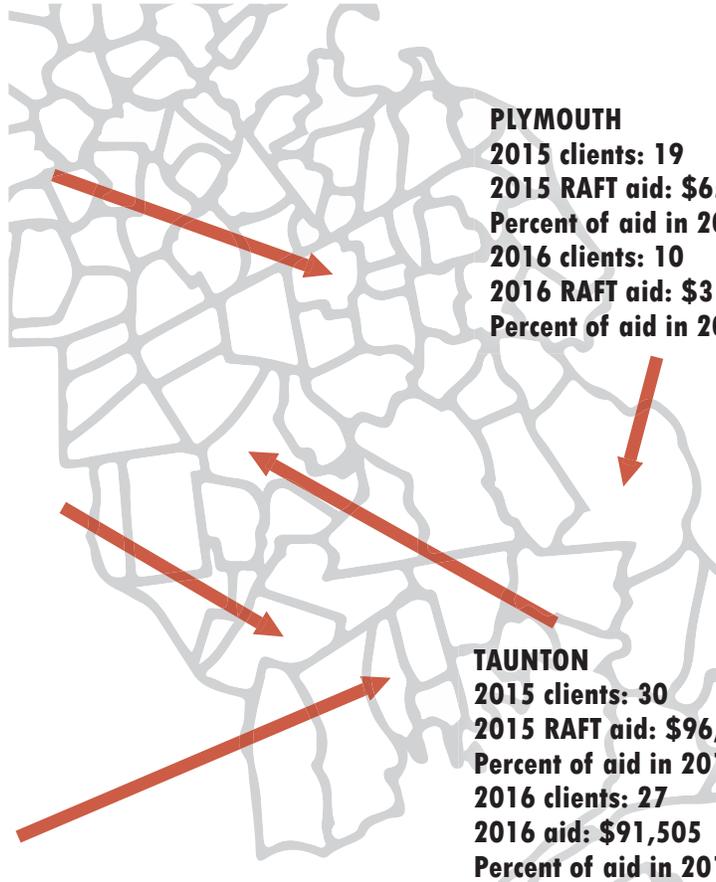
2015 clients: 54
2015 RAFT aid: \$170,092
Percent of aid in 2015: 16%
2016 clients: 61
2016 aid: \$205,151
Percent of aid in 2016: 18%

PLYMOUTH

2015 clients: 19
2015 RAFT aid: \$65,331
Percent of aid in 2015: 6%
2016 clients: 10
2016 RAFT aid: \$31,405
Percent of aid in 2016: 3%

TAUNTON

2015 clients: 30
2015 RAFT aid: \$96,937
Percent of aid in 2015: 9%
2016 clients: 27
2016 aid: \$91,505
Percent of aid in 2016: 8%



▶ **332** families
helped in FY 2015

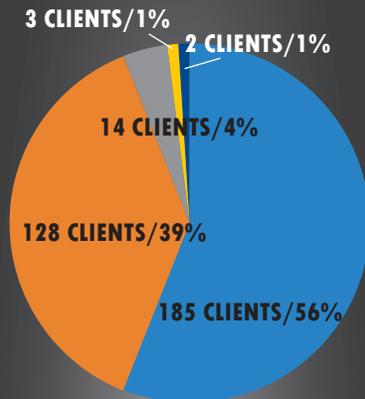
▶ **340** families
helped in FY 2016

OTHER TOWNS: In FY 2015, 98 clients from 34 smaller communities received \$313,549, representing 30 percent of RAFT spending in Housing Solutions' coverage area. In FY 2016, 106 clients from 29 communities received \$358,711 in aid, representing about 32 percent of RAFT spending in the area.

OVERALL: New Bedford saw a substantial increase in RAFT dollars from FY 2015 (\$170,092) to FY 2016 (\$205,151), at 21 percent, while Plymouth saw a drop of 52 percent (from \$65,331 to \$31,405). Total client numbers for the area held steady, at 327 in FY 2015 and 336 in FY 2016.

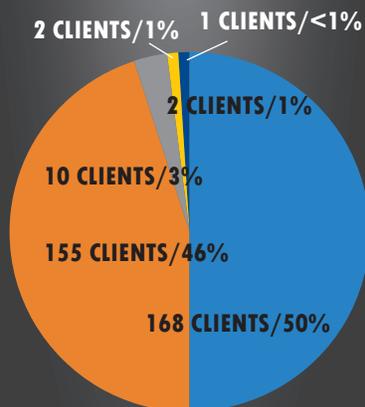
FY 2015 CLIENTS BY RACE

Whites make up the largest overall users of RAFT aid in the state, and the case is no different in Housing Solutions' service area.



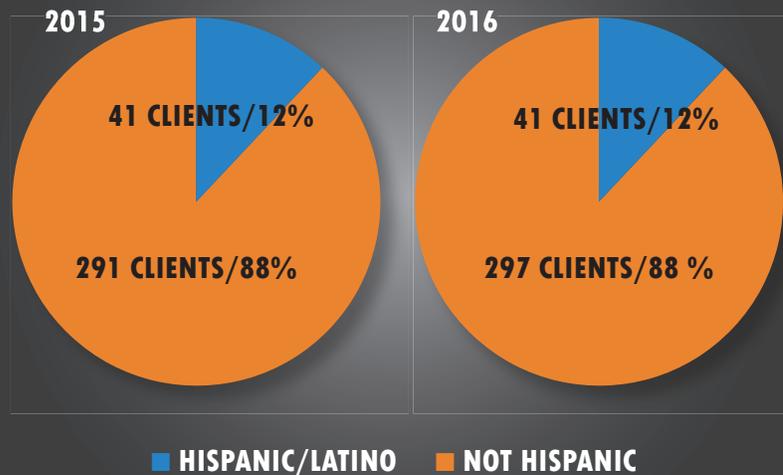
- WHITE
- BLACK/AFRICAN AMERICAN
- AMERICAN INDIAN/ALASKA NATIVE
- ASIAN
- NATIVE HAWAIIAN/PACIFIC ISLANDER

FY 2016 CLIENTS BY RACE



- WHITE
- BLACK/AFRICAN AMERICAN
- AMERICAN INDIAN/ALASKA NATIVE
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FY 2015 AND FY 2016 CLIENT ETHNICITY



FY 2015 AND FY 2016 HOUSING CRISES

The numbers of RAFT families that were asked to leave a “doubled-up” living situation rose considerably from FY 2015 (158 cases) to FY 2016 (218 cases), by some 38 percent. Eviction from public and private apartments also rose, with 134 cases in FY 2015 and 144 in the following fiscal year. Other crises – such as domestic violence, severe overcrowding, fire or flood, utility shutoff, health and safety, foreclosure and unidentified housing problems, accounted for 18 percent of all crises in FY 2015. In FY 2016, they accounted for 7 percent of all crises.

NOTES

ⁱ Calculation compares the cost to assist Housing Solutions' 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. In Southeastern Massachusetts, depending on demand, a family of three in New Bedford earning below \$26,550 would be eligible, based on the latest Census data.

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 HSSM. It was designed with the help of Kristen vonHentschel.

