

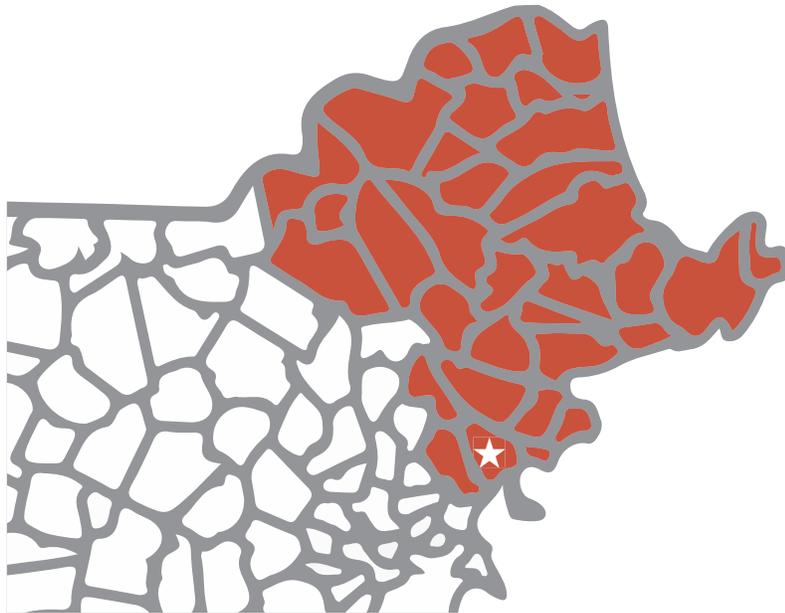
RAFT

2015-2016

RESIDENTIAL ASSISTANCE FOR FAMILIES IN TRANSITION IN ESSEX COUNTY

From the rocky shores of Gloucester to the storied streets of Lynn, Essex County can have a small-town or big-city feel, depending on where you live. As with most regions of the state, it has a high cost of housing. Helping the city of Lynn and southern Essex County residents with their housing needs is Lynn Housing Authority and Neighborhood Development (LHAND).

ESSEX COUNTY – AND THE CITY OF LYNN – BY THE NUMBERS



- ▶ Essex County family poverty rate: **8.7 percent**
- ▶ City of Lynn family poverty rate: **17.9 percent**
- ▶ Renter population in county: **36.9 percent**
- ▶ Renter population in city: **54.4 percent**
- ▶ Vacant rental units in county: **3.7 percent**
- ▶ Vacant rental units in city: **3.6 percent**
- ▶ Median rent for two-bedroom apartment: **\$1,567**
- ▶ Annual income needed to afford two-bedroom apartment: **\$62,680**
- ▶ County residents who can't afford that: **about 41.4 percent**
- ▶ City residents who can't afford that: **about 59.6 percent**

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

It serves as one of the region's Section 8 administrators and also provides housing, housing assistance and information to thousands of area residents annually.

As some of these residents struggle to keep up with their bills, they teeter on the edge of homelessness. That is where the Residential Assistance for Families in Transition (RAFT) program comes in.

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

REAL SAVINGS

By investing

\$460,700

in LHAND's RAFT program,
the commonwealth saved

\$5.7 million

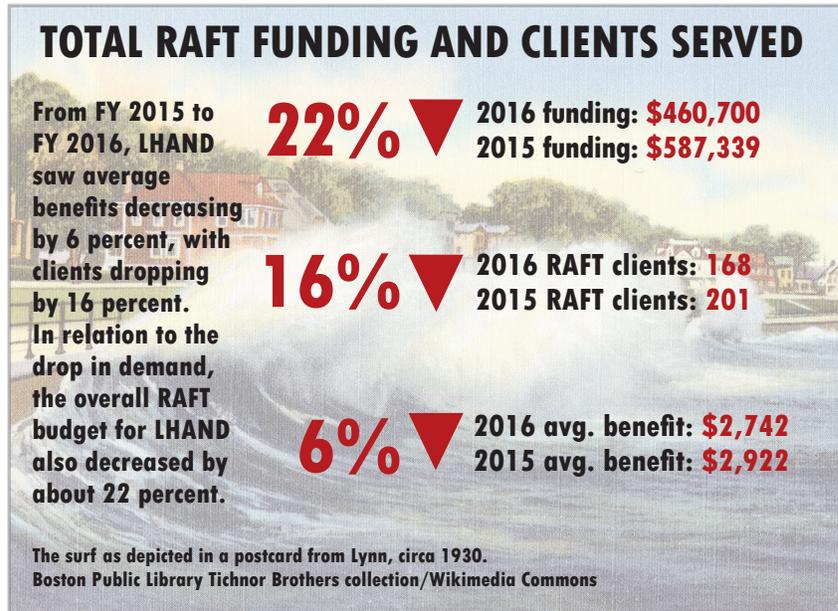
and kept 168 families out
of emergency shelter.ⁱ

**LYNN HOUSING AUTHORITY
& NEIGHBORHOOD DEVELOPMENT**

“My life has changed for the better since I started receiving RAFT. My daughter and I are now able to live comfortably in our own place. This has helped me strive to become a better person. I decided to enroll back into school, and now I have my own quiet home to study in. I feel I am much more organized, and I have a better sense of control over my life.”

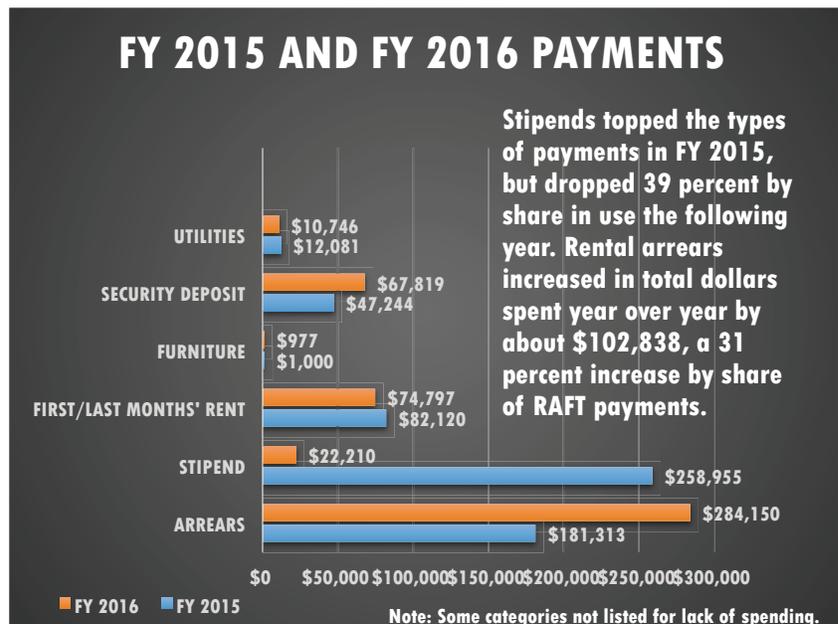
– Anonymous RAFT recipient at LHAND

This report paints a picture of LHAND’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 deemed eligible, participating families may receive up to \$4,000 annually to help them with rent arrearages, utility bills, moving costs and other key housing expenses. LHAND is the state-contracted administrator for RAFT in the area.



REPEAT CLIENTS IN FY 2016

In FY 2016, there were 168 clients, 12 of whom had received RAFT aid in FY 2015. Returning clients cost more on average than their all-client peers (\$3,189 versus \$2,775), and were 18 percent more likely to need rental arrears (80 percent) than the all-client group (62 percent), which required more apartment startup aid. Returning clients in LHAND’s RAFT program overwhelmingly faced housing crises because of eviction from public (8 percent of cases) and private apartments (85 percent). With 7 percent of FY 2016 RAFT clients having received aid the year prior, the program is not being overused. Rather, RAFT is being used to pull families back from the brink of homelessness.



RAFT CONTACT

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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 LHAND's client families, at 88 percent in FY 2016. More often than not, these were single mothers with two children. In FY 2015, it was 179 women and 22 men; in FY 2016, LHAND's client households were led by 148 women and 20 men. The average age of clients in FY 2015 was 35, and in the following year it was 36.



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FY 2015 AND FY 2016 ASSISTANCE BY CITY AND TOWN

BEVERLY

2015 clients: 4
2015 RAFT aid: \$15,996
Percent of aid in 2015: 3%
2016 clients: 2
2016 aid: \$5,990
Percent of aid in 2016: 1%

PEABODY

2015 clients: 12
2015 RAFT aid: \$35,572
Percent of aid in 2015: 6%
2016 clients: 11
2016 aid: \$34,127
Percent of aid in 2016: 7%

SAUGUS

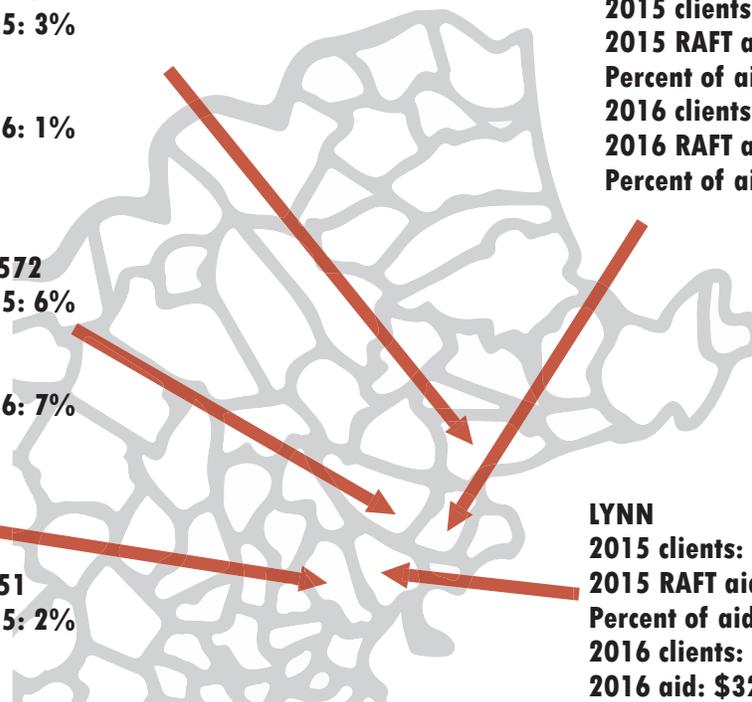
2015 clients: 3
2015 RAFT aid: \$9,651
Percent of aid in 2015: 2%
2016 clients: 4
2016 aid: \$8,806
Percent of aid in 2016: 2%

SALEM

2015 clients: 22
2015 RAFT aid: \$64,112
Percent of aid in 2015: 11%
2016 clients: 16
2016 RAFT aid: \$39,109
Percent of aid in 2016: 8%

LYNN

2015 clients: 151
2015 RAFT aid: \$440,888
Percent of aid in 2015: 75%
2016 clients: 117
2016 aid: \$320,427
Percent of aid in 2016: 69%



OTHER TOWNS: In FY 2015, eight clients from Danvers, Gloucester, Ipswich, Lynnfield and Essex received \$21,121 in aid, representing about 4 percent of RAFT spending in LHAND's coverage area. In FY 2016, five clients from Beverly, Swampscott, Danvers and Marblehead received \$16,349 in aid, representing about 4 percent of RAFT spending.

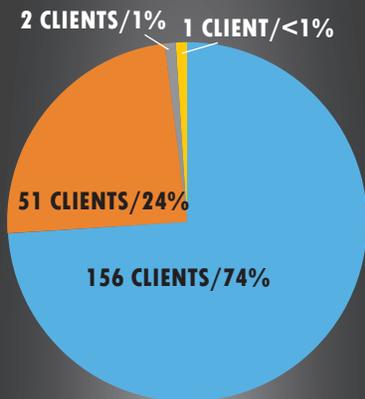
▶ **201 families**
helped in FY 2015

▶ **168 families**
helped in FY 2016

OVERALL: There was a large reduction in the number of families seeking RAFT aid in Lynn from FY 2015 to FY 2016, with 23 percent fewer cases (from 151 to 117); this resulted in a substantial drop in RAFT payments to clients in the city (from \$440,888 to \$320,427). Gloucester had 2 clients in FY 2015 and 15 in FY 2016, with aid rising from \$4,670 to \$44,465.

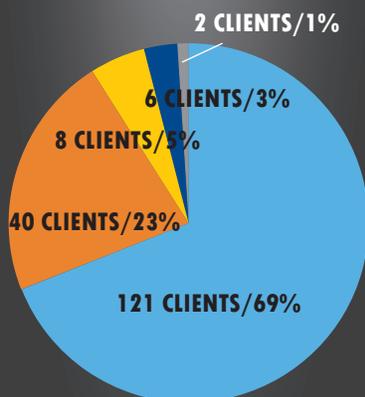
FY 2015 CLIENTS BY RACE

By far, whites were the largest users of RAFT in Essex County in FY 2015, but their numbers dropped by 22 percent year over year.



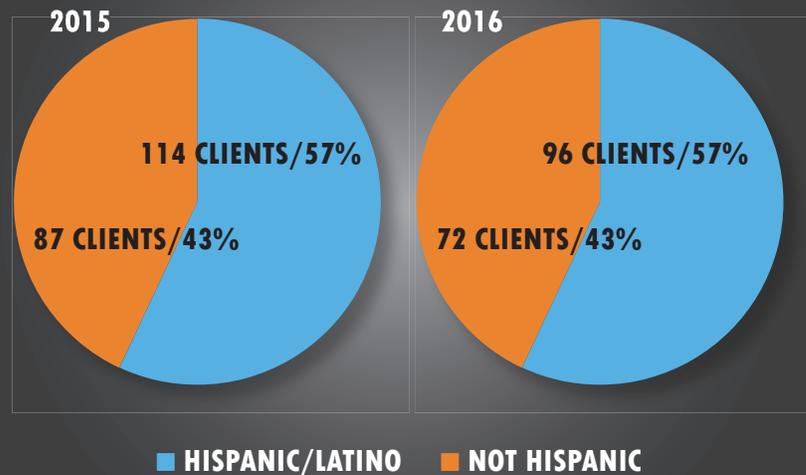
- WHITE
- BLACK/AFRICAN AMERICAN
- AMERICAN INDIAN/ALASKA NATIVE
- ASIAN

FY 2016 CLIENTS BY RACE



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

FY 2015 AND FY 2016 CLIENT ETHNICITY



FY 2015 AND FY 2016 HOUSING CRISES

As with the rest of the state, evictions and being asked to leave a living situation where they're not the primary tenant are the primary cause of clients seeking RAFT aid in Essex County. In FY 2015, these crises accounted for 47 percent of all forms of reported housing trouble. In FY 2016, being asked to leave, and evictions at public and private housing sites were the trigger 87 percent of the time for a family needing aid.

NOTES

ⁱ Calculation compares the cost to assist LHAND'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 in Lynn who earns less than \$44,150 annually is eligible for RAFT.

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

