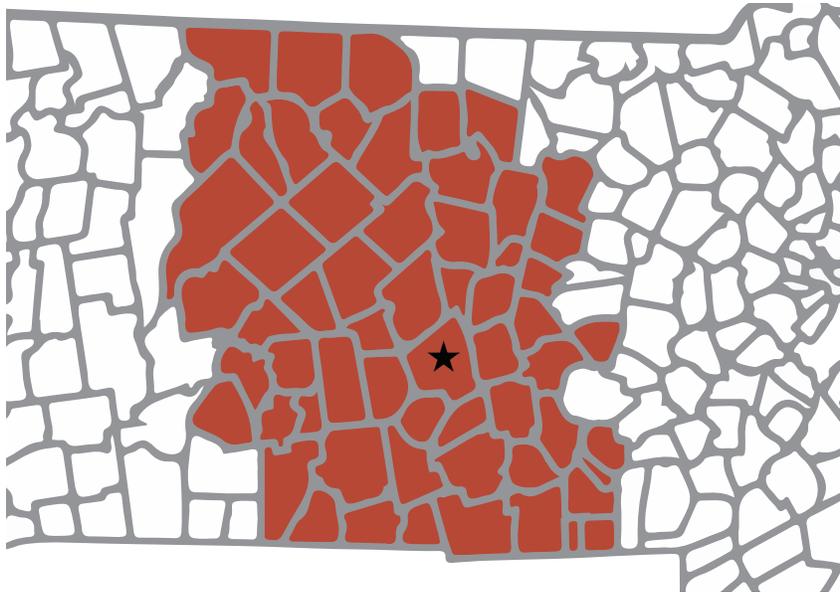


RAFT 2015-2016

RESIDENTIAL ASSISTANCE FOR FAMILIES IN TRANSITION IN WORCESTER COUNTY

Worcester County, located in the heart of the commonwealth, features a varied landscape and distinct population, and has the largest landmass of any county in the state. Helping the residents of this culturally and economically diverse area with their housing needs is RCAP Solutions. It serves as a Section 8 administrator and as Housing Consumer Education Center, providing rental assistance, homebuyer and housing counseling, information and referrals to about 6,200 households each year.

WORCESTER – CITY AND COUNTY – BY THE NUMBERS



- ▶ Worcester County family poverty rate: **8.4 percent**
- ▶ City of Worcester family poverty rate of **17.4 percent**
- ▶ Renter population in county: **34.8 percent**
- ▶ Renter population in city: **56 percent**
- ▶ Vacant rental units in county: **6.6 percent**
- ▶ Vacant rental units in city: **6.3 percent**
- ▶ Median rent for two-bedroom apartment: **\$1,062**
- ▶ Annual income needed to afford two-bedroom apartment: **\$42,480**
- ▶ County residents who can't afford that: **about 34.3 percent**
- ▶ City residents who can't afford that: **about 48 percent**

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

As some of these households 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

\$800,707

in RCAP's 2016 RAFT program,
the commonwealth saved

\$10.3 million

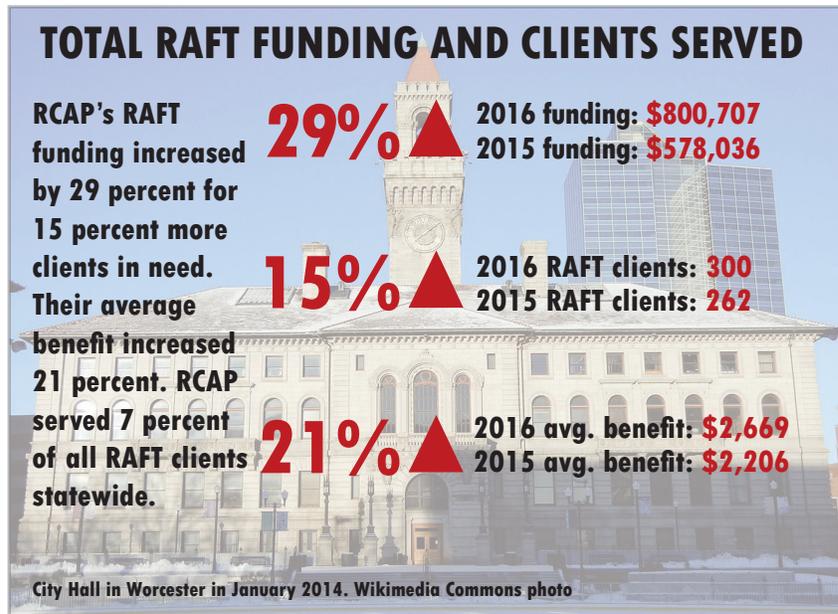
and kept 300 families out
of emergency shelter.

Note: Calculation compares the cost to assist RCAP'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).

“I had a nervous breakdown about a year ago. I spent 10 days in the hospital. My family and I were not together. ... My daughter’s father was murdered in Guatemala three months ago. My life was collapsing slowly I had no hope. Coming to RCAP Solutions gave me hope. ... Thanks to the RAFT program my family is complete, and we were given a second chance of being happy, reunited.”

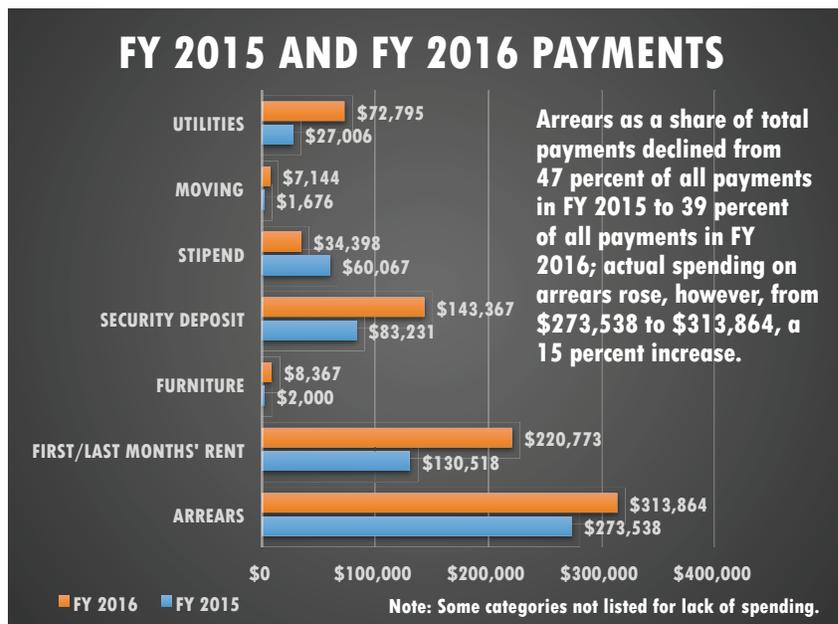
– Tracy, RCAP RAFT client

This report paints a picture of RCAP’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 incomesⁱ. 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. RCAP is one of two state-contracted administrators for RAFT in the area.



REPEAT CLIENTS IN FY 2016

In FY 2016 clients, there were 300 clients, 2 of whom had received RAFT aid in FY 2015. These returning clients cost less on average than their all-client peers (\$2,505 versus \$3,104). With less than 1 percent of 2016 RAFT clients having received aid the year prior, the program is not being overused. RAFT is being used as it should: to pull Worcester County families back from the brink of homelessness.



RAFT CONTACT

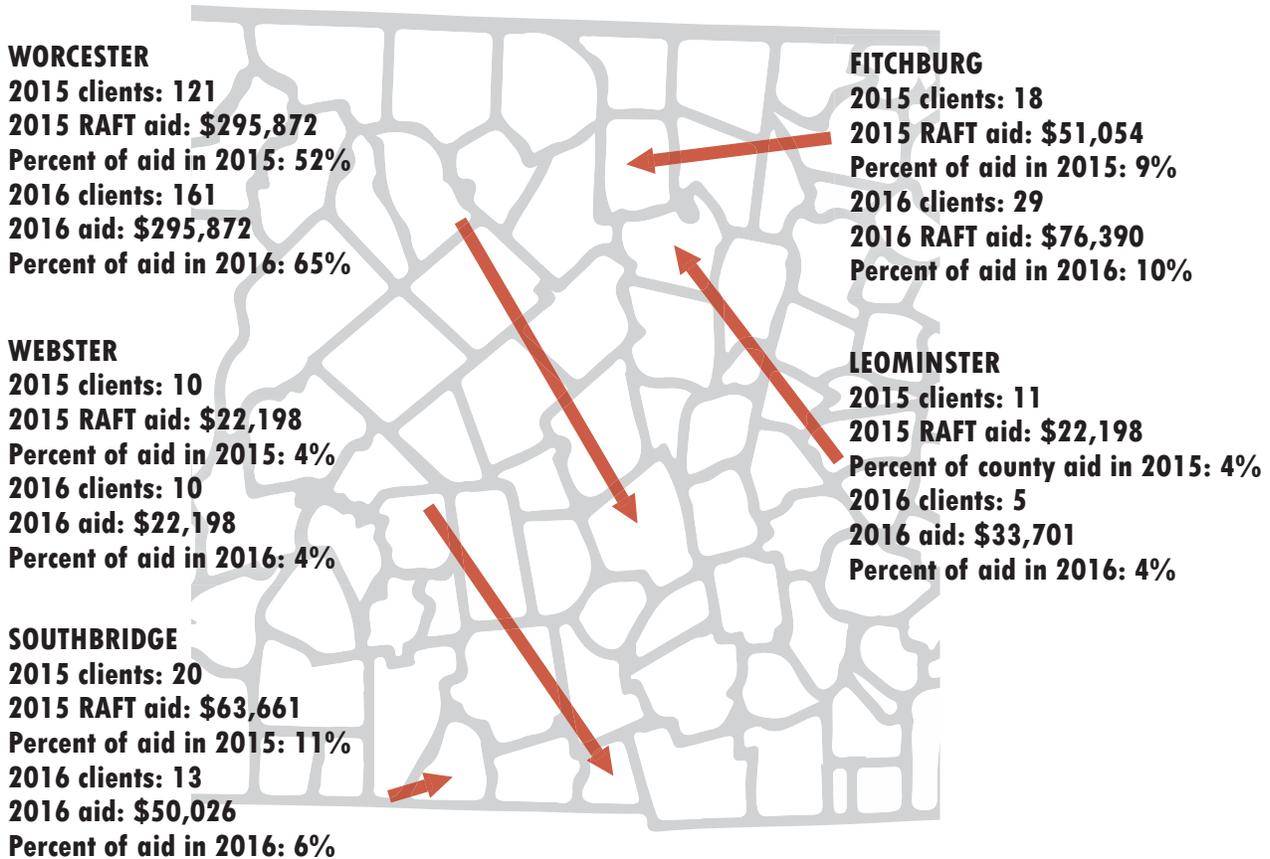
Bill Minkle, 978-630-6709, bminkle@rcapsolutions.org

THE MAJORITY OF RAFT CLIENTS: WOMEN AND CHILDREN

As with all RAFT programs around the state, RCAP's RAFT client households are predominantly managed by women, at 88 percent in 2016. More often than not, this were single mothers and two children. In FY 2015, there were 200 women and 25 men (and 37 not identified); in FY 2016, there were 228 women and 28 men (44 not identified). In FY 2015, the average age of RCAP's clients was 37, and in FY 2016 it was 35.



FY 2015 AND FY 2016 ASSISTANCE BY CITY AND TOWN



OTHER TOWNS: In FY 2015, 44 clients from 25 smaller area communities received \$115,487 in RAFT aid, comprising 20 percent of RCAP's annual RAFT funding. In FY 2016, 35 clients, again in 25 smaller Worcester County towns, needed \$86,664 in aid, making up 11 percent of RCAP's funding for the year.

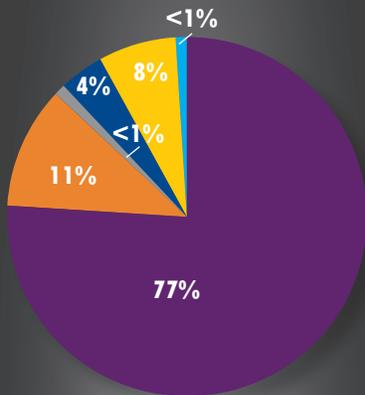
OVERALL: Worcester absorbed more than half of all area RAFT funding because of demand in FY 2015 (\$295,872, or 52 percent) and FY 2016 (\$503,928, or 65 percent); year over year, it meant a 70 percent increase in payments. The next closest towns with demand were Southbridge and Fitchburg, which each only used about 10 percent of total RCAP RAFT funding.

▶ **262** families helped in FY 2015

▶ **300** families helped in FY 2016

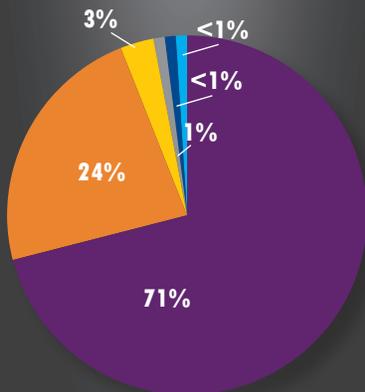
FY 2015 CLIENTS BY RACEⁱⁱ

The Worcester area has whites being the main users of RAFT aid, but saw an increase of African American clients from FY 2015 to FY 2016, by some 163 percent.



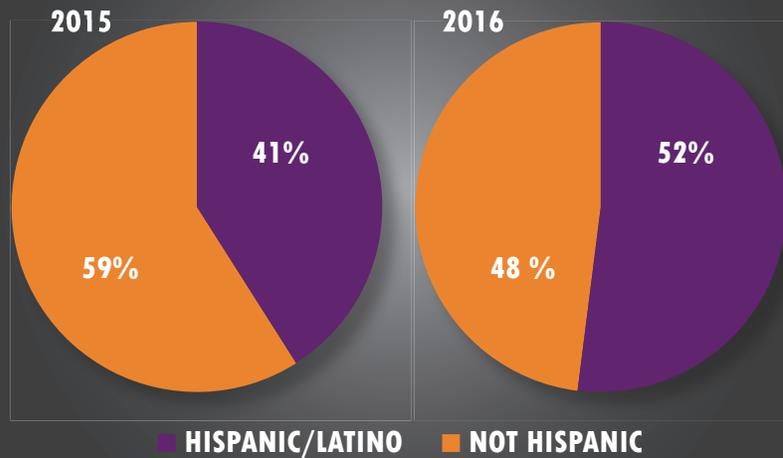
- WHITE
- BLACK/AFRICAN AMERICAN
- NOT GIVEN
- ASIAN
- AMERICAN INDIAN/ALASKA NATIVE
- NATIVE HAWAIIAN/PACIFIC ISLANDER

FY 2016 CLIENTS BY RACE



- WHITE
- BLACK/AFRICAN AMERICAN
- AMERICAN INDIAN/ALASKA NATIVE
- NOT GIVEN
- ASIAN
- NATIVE HAWAIIAN/PACIFIC ISLANDER

FY 2015 AND FY 2016 CLIENT ETHNICITYⁱⁱ



FY 2015 AND FY 2016 HOUSING CRISES

Eviction and being asked to leave a “doubled-up” living situation dominated the reasons why clients faced a housing crisis in both FY 2015 and FY 2016, with 78 percent of all crises in the former and 73 percent in the latter. Year over year, there was an increase (38 percent) in the numbers of clients who had been asked to leave “doubled-up” living situations where they were not the primary tenant, from 55 cases in FY 2015 to 76 cases in FY 2016. Domestic violence as a cause of housing crises increased in FY 2016, from 7 cases in FY 2015 to 13 the following year.

Eviction and being asked to leave made up three-quarters of all housing crises in the area in 2015 and 2016.

NOTES

ⁱ 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 Worcester County, three-member families with incomes below \$37,450 would be eligible for RAFT aid.

ⁱⁱ Percentages are based on clients’ declared race and ethnicity.

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

