

# THE MASSACHUSETTS RAFT PROGRAM

## PREVENTING HOMELESSNESS, PROVIDING FAMILY STABILITY

A Report on the Residential Assistance  
for Families in Transition Program,  
Franklin County Regional Housing  
& Redevelopment Authority,  
Fiscal Year 2017



## SUMMARY

Franklin County Regional Housing & Redevelopment Authority (HRA) provided assistance to 95 households through the RAFT program in FY 2017. The average RAFT payment was \$2,323. The average household that received RAFT assistance had three family members; most were female-headed households with children. Only four households that received RAFT in FY 2017 also received assistance from the program in FY 2016.<sup>1</sup>

## NEED FOR RAFT: HOUSING COSTS AND INCOME IN FRANKLIN COUNTY

Rental units account for 31 percent of all housing in Franklin County, and 27 percent of county residents live in rental units.<sup>2</sup> The HUD Fair Market rent for a two-bedroom apartment is \$913.<sup>3</sup> To afford a two-bedroom apartment at the Fair Market Rent, a household would need an annual income of \$36,520.<sup>4</sup> The average income of the Franklin County households that received RAFT in 2017 was \$15,882. Fair Market Rent for a two-bedroom apartment in Greenfield represents 69 percent of household income for the average RAFT recipient in Franklin County.

The households that received RAFT in Franklin County in FY 2017 are a very small percentage of the county residents struggling to pay for housing. **Nearly 40 percent of renters in Franklin County pay more than 35 percent of their income toward housing costs.**

The families that received RAFT from HRA in FY 2017 represent less than three percent of the county's rent-burdened households.<sup>5</sup> There are nearly 1,000 families with children living in poverty in Franklin County; 62 percent are single mothers with children.

#### FRANKLIN COUNTY BY THE NUMBERS

Families with Children Living in Poverty	969
Poverty Level for Family of Three	\$ 20,420
Affordable Rent at Poverty Level	\$ 511
Fair Market Rent for Two Bedroom Apartment	\$ 913
Rental Housing Vacancy Rate	4.8 %

## RAFT IN FRANKLIN COUNTY

HRA administers the RAFT Program in Franklin County.<sup>6</sup> In FY 2017, HRA provided a total of \$220,690 in RAFT assistance to 95 households.

Households received RAFT in 18 Franklin County communities in FY 2017.<sup>7</sup> A majority of households that received RAFT in FY 2017 lived in Greenfield, Montague and Orange.

TABLE 1: HRA RAFT ASSISTANCE BY COMMUNITY, FY 2017

Town	Assistance	% of Assistance	Households	% of Households
Ashfield	\$ 3,133	1.4 %	1	1.1 %
Buckland	\$ 961	0.4 %	1	1.1 %
Charlemont	\$ 4,000	1.8 %	1	1.1 %
Colrain	\$ 2,625	1.2 %	1	1.1 %
Conway	\$ 4,000	1.8 %	1	1.1 %
Deerfield	\$ 4,875	2.2 %	2	2.1 %
Erving	\$ 4,000	1.8 %	1	1.1 %
Gill	\$ 2,280	1.0 %	1	1.1 %
Greenfield	\$ 102,525	46.5%	46	48.4 %
Leyden	\$ 4,600	2.1 %	2	2.1 %
Montague	\$ 39,167	17.7 %	15	15.8 %
Northfield	\$ 6,900	3.1 %	3.1	2.1 %
Orange	\$ 19,271	8.7 %	9	9.5 %
Rowe	\$ 1,025	0.5 %	1	1.1 %
Shelburne	\$ 9,507	4.2 %	3	3.2 %
Shelburne Falls	\$ 4,738	2.1 %	2	2.1 %
Sunderland	\$ 5,248	2.4 %	4	4.2 %
Wendell	\$ 1,085	0.5 %	1	1.1 %

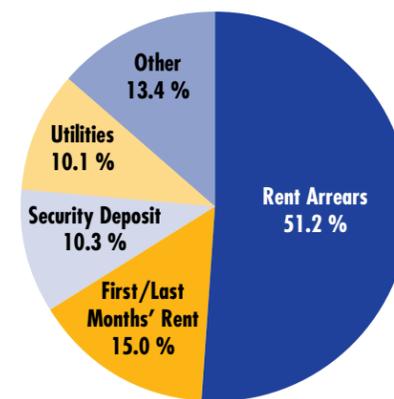
Eighty-six percent of RAFT households in Franklin County were headed by women. Eighty-one percent of households identified as white and 17 percent as black/African American. Approximately 14 percent identified

as Hispanic/Latino. The average age for heads of household that received RAFT in FY 2017 was 37.

Six households in Franklin County received RAFT under new eligibility criteria in FY 2017. The expanded definition of family allowed HRA to help two elders remain in their apartments, and provide foreclosure prevention services to another senior. The agency also used RAFT to help a homeless father rent a two-bedroom apartment to share with his daughter, who is now able to live with him part-time.

Fifty-two percent of the Franklin County households that received RAFT in FY 2017 were facing eviction. Fifteen percent of households experienced utility shutoffs. Uses of RAFT funds are shown in Figure 1.

FIGURE 1: USES OF HRA RAFT FUNDS



## ESTIMATED SAVINGS FROM THE RAFT PROGRAM

Families with children and single pregnant women earning up to 115 percent of the Federal Poverty Level may be eligible for Emergency Assistance, the state's family shelter program. On average, the Commonwealth spent \$41,990 on each family that used the Emergency Assistance Program in FY 2017.<sup>8</sup> The income eligibility threshold for a family of three to receive Emergency Assistance was \$23,483 in 2017. Sixty-nine households, representing 73 percent of the families that received RAFT in Franklin County in FY 2017, had incomes below this threshold.<sup>9</sup> Table 2 shows estimated savings from the RAFT program based on different assumptions about the percentage of RAFT recipients that might have become homeless and eligible for shelter without assistance from RAFT.<sup>10</sup>

In addition to representing savings from the avoided cost of the Emergency Assistance Program, RAFT also provides critical stability for families facing challenging circumstances, like Alex and Miranda (not their real names), a married couple in Franklin County who received help from the RAFT program in FY 2017.

**TABLE 2: ESTIMATED EA SAVINGS FROM HRA'S RAFT PROGRAM**

Assumed % of EA Eligible RAFT Clients That Could Have Needed Shelter	Number of EA Eligible RAFT Clients That Could Have Needed Shelter Based on Assumed %	Cost of EA	Cost of RAFT	Estimated Savings
10 %	7	\$ 289,731	\$ 21,281	\$ 268,450
25 %	17	\$ 724,328	\$ 53,203	\$ 671,125
50 %	35	\$ 1,448,655	\$ 106,406	\$ 1,342,249
75 %	52	\$ 2,172,983	\$ 159,609	\$ 2,013,374
100 %	69	\$ 2,897,310	\$ 212,811	\$ 2,684,499

Alex and Miranda both worked and cared for their three young children when Miranda developed a medical condition. When they had their fourth child, the demands of caring for the children while working in full-time jobs was overwhelming. Alex left his full-time position to be the primary caretaker, and continued working odd jobs and night shifts. Without his full-time income, they started to get behind on rent. Miranda's health condition became more severe, to the point in 2016 when she was no longer able to work. The family used retirement savings to pay bills, and applied for Social Security Disability, but got behind on rent while they were waiting for assistance. They applied for RAFT, and in November 2016, HRA paid their rent arrears, which allowed them to stay in their home. "We truly love this home and school system, as do our children" said Alex. With three children in school and support from disability payments, the family is now looking for childcare for their youngest so that Alex can go back to work.

## ABOUT HRA

Franklin County Regional Housing & Redevelopment Authority provides a comprehensive range of housing-related services in Franklin County, including rental assistance, public and private affordable rental housing, housing and homebuyer counseling, housing rehabilitation loans, and information and referrals to other services. For more information on HRA services or to apply for housing assistance, contact Jenna Day, (413)863-9781 x 151, [jday@fcrhra.org](mailto:jday@fcrhra.org).

## REPORT FOOTNOTES

- <sup>1</sup> All data on RAFT provided by HRA and Tracker Systems, the Commonwealth's software vendor for the program.
- <sup>2</sup> U.S. Census, American Community Survey, 2012-2016 5-year estimates.
- <sup>3</sup> HUD Fair Market Rent (FMR) is used to determine payment standards for the federal Housing Choice Voucher (Section 8) program. FMRs reflect the cost of rent and utilities paid by tenants, and are determined regionally. FMRs must be both high enough to permit a selection of units and neighborhoods and low enough to serve as many low-income families as possible. The standard represents the 40th percentile rent, i.e., the dollar amount below which 40 percent of the standard-quality private market housing units are rented.
- <sup>4</sup> National Low Income Housing Coalition, Out of Reach 2017. Housing costs, including rent and utilities, are considered to be affordable if they are no more than 30 percent of household income.
- <sup>5</sup> U.S. Census, American Community Survey, 2012-2016, 5-year estimates.
- <sup>6</sup> HRA offers RAFT assistance in all 26 communities of Franklin County.
- <sup>7</sup> HRA also provided \$750 in assistance to one household that relocated to Northampton or provided a Northampton address.
- <sup>8</sup> Commonwealth of Massachusetts, Department of Housing and Community Development, Emergency Assistance Program Fiscal Year 2017, Fourth Quarterly Report.
- <sup>9</sup> This is a rough estimate of the number of EA-eligible households, assuming average family size of 3. Some of the families that received RAFT from had more than three members, and some had fewer. The income threshold for EA is adjusted based on family size, so it is possible that more or fewer of these households that received RAFT would have been eligible for the family shelter program.
- <sup>10</sup> For the purpose of this table, the average cost of the RAFT program is a statewide figure that includes all administrative expenses for the program.

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