

# THE MASSACHUSETTS **RAFT PROGRAM**

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## PREVENTING HOMELESSNESS, PROVIDING FAMILY STABILITY

A Report on the Residential Assistance  
for Families in Transition Program,  
Housing Solutions for Southeastern Massachusetts,  
Fiscal Year 2017



## **SUMMARY**

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Housing Solutions provided assistance to 338 households through the RAFT program in FY 2017. The average RAFT payment was \$3,218. The average household that received RAFT assistance had two family members; most were women with a child. Only five households that received RAFT in FY 2017 also received assistance from the program in FY 2016, accounting for less than one and a half percent of the families that received RAFT from Housing Solutions in FY 2017.<sup>1</sup>

## **NEED FOR RAFT: HOUSING COSTS & INCOME IN SOUTHEASTERN MASSACHUSETTS**

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Housing Solutions provides services to communities in Southeastern Massachusetts in Plymouth and Bristol counties and in four towns in Norfolk County. There are four Gateway Cities in the region – Brockton, Fall River, New Bedford, and Taunton – each of which has a distinct real estate market.

The HUD Fair Market Rent for a two-bedroom apartment in the region ranges from \$849 in New Bedford to \$1,344 in Easton and Raynham.<sup>2</sup> To afford a two-bedroom apartment at the Fair Market Rent of \$1,158 in Brockton, a household would need an annual income of 46,320.<sup>3</sup> The average income of the households that received RAFT from Housing Solutions in FY 2017 was \$22,561. The Fair Market Rent for a two-bedroom apartment in Brockton represents nearly 62 percent of household income for the average household that received RAFT from Housing Solutions.

The households that received RAFT in FY 2017 are a very small percentage of the region's residents who struggle to pay for housing. **In Brockton, Fall River, New Bedford, and Taunton, a total of 28,595 households pay more than 35 percent of their income toward housing costs.** The families that received RAFT from Housing Solutions in FY 2017 represent approximately one percent of rent-burdened households in the region's four largest cities alone. There are more than 10,000 families with children in these four cities living in poverty; 73 percent are single mothers with children.<sup>4</sup> Many of these families cannot afford to rent safe housing in the region.

#### REGION BY THE NUMBERS

Families with Children Living in Poverty - Bristol & Plymouth counties	15,743
Poverty Level for Family of Three	\$ 20,420
Affordable Rent at Poverty Level	\$ 511
Fair Market Rent for Two Bedroom Apartment	
Brockton	\$ 1,158
Fall River	\$ 994
New Bedford	\$ 849
Taunton	\$ 1,092
Rental Housing Vacancy Rate	
Brockton	9.8 %
Fall River	3.1 %
New Bedford	6.4 %
Taunton	4.4 %

## HOUSING SOLUTIONS' RAFT PROGRAM

Housing Solutions administers the RAFT program in Southeastern Massachusetts, including Plymouth and Bristol counties and parts of Norfolk County. In FY 2017, the agency provided a total of \$1,087,736 in RAFT assistance to 338 households.

Households received RAFT from Housing Solutions in 36 communities.<sup>5</sup> Approximately 30 percent of recipients were from Brockton. Residents of Brockton, Fall River, New Bedford, and Taunton accounted for two-thirds of the RAFT assistance provided by Housing Solutions in FY 2017.

TABLE 1: HOUSING SOLUTIONS RAFT ASSISTANCE BY COMMUNITY, 2017

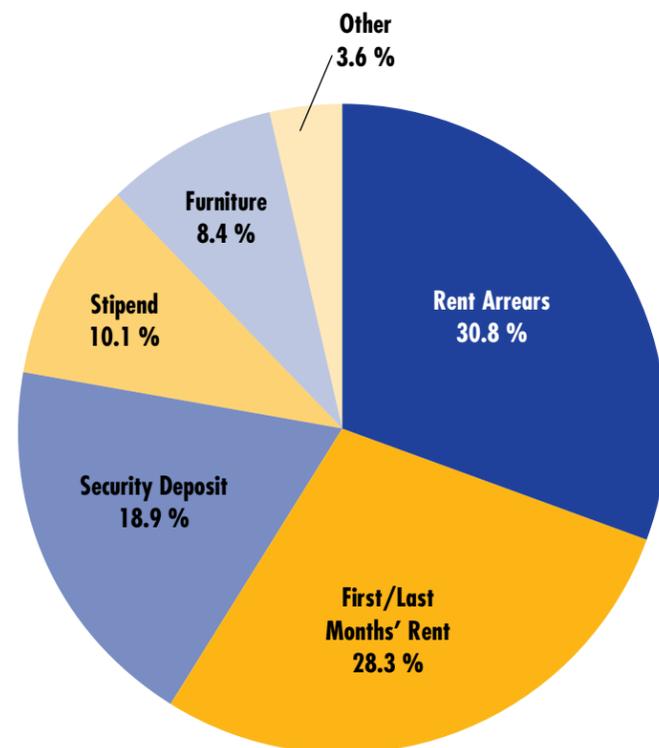
Town	Assistance	% of Assistance	Households	% of Households
Abington	\$ 7,806	0.7 %	3	0.9 %
Attleboro	\$ 19,234	1.8 %	5	1.5 %
Bridgewater	\$ 24,446	2.2 %	7	2.1 %
Brockton	\$ 332,456	30.6 %	101	29.9 %
Dartmouth	\$ 3,700	0.3 %	1	0.3 %
Duxbury	\$ 4,000	0.4 %	1	0.3 %
Easton	\$ 2,893	0.3 %	1	0.3 %
Fairhaven	\$ 7,500	0.7%	2	0.6 %
Fall River	\$ 104,015	9.6 %	37	10.9 %
Halifax	\$ 4,713	0.4 %	2	0.6 %
Hanover	\$ 6,097	0.6 %	2	0.6 %
Holbrook	\$ 6,409	0.6 %	2	0.6 %
Hull	\$ 9,290	0.9 %	3	0.9 %
Kingston	\$ 2,490	0.2 %	1	0.3 %
Mansfield	\$ 5,738	0.5 %	2	0.6 %
Marion	\$ 5,559	0.5 %	2	0.6 %
Marshfield	\$ 9,729	0.9 %	3	0.9 %
Middleboro	\$ 15,073	1.4 %	5	1.5 %
New Bedford	\$ 143,268	13.2 %	44	13.0 %
North Attleboro	\$ 17,083	1.6 %	5	1.5 %
Norton	\$ 2,275	0.2 %	1	0.3 %
Norwell	\$ 4,000	0.4 %	1	0.3 %
Plymouth	\$ 23,012	2.1 %	7	2.1 %
Randolph	\$ 55,407	5.1 %	18	5.3 %
Raynham	\$ 10,572	1.0 %	3	0.9 %
Rochester	\$ 4,000	0.4 %	1	0.3 %
Rockland	\$ 24,802	2.3 %	7	2.1 %
Scituate	\$ 5,112	0.5 %	2	0.6 %
Taunton	\$ 149,759	13.8 %	44	13.0 %
Wareham	\$ 16,831	1.5 %	7	2.1 %
West Bridgewater	\$ 4,000	0.4 %	1	0.3 %
Westport	\$ 3,319	0.3 %	1	0.3 %
Weymouth	\$ 25,386	2.3 %	8	2.4 %
Whitman	\$ 11,935	1.1 %	3	0.9 %

Eighty-nine percent of households that received RAFT assistance from Housing Solutions were headed by women. Forty-five percent of households identified as white, 51 percent as black/African American, three percent as American Indian/Native Alaskan, one percent as Native Hawaiian/Pacific Islander, and fewer than one percent as Asian. Sixteen percent identified as Hispanic/Latino. The average age for heads of household that received RAFT in FY 2017 was 35.6.

Fourteen households received RAFT from Housing Solutions under new eligibility criteria in FY 2017. Most of these households consisted of a single person. Some were parents working to reunite their families after children were placed in foster care. Others were elders who could no longer afford rent.

Seventy percent of the households that received RAFT from Housing Solutions in FY 2017 reported that they were “doubled up” with other families and were asked to leave. This was the leading cause of families seeking assistance from RAFT in the region; no other region of the Commonwealth had a higher percentage of RAFT recipients reporting being doubled up. More than 50 percent of households, including those that were doubled up, reported that they were facing eviction. Uses of RAFT funds are shown in Figure 1.

**FIGURE 1: USES OF RAFT FUNDS BY HOUSING SOLUTIONS**



## 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>6</sup> The income eligibility threshold for a family of two to receive Emergency Assistance was \$18,676 in FY 2017. One hundred twenty two families, which is approximately 36 percent of the households that received RAFT from Housing Solutions in FY 2017, had incomes below this threshold.<sup>7</sup> The table below 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>8</sup>

**TABLE 2: ESTIMATED EA SAVINGS FROM 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 %	12	\$ 512,278	\$ 37,628	\$ 474,650
25 %	31	\$ 1,280,695	\$ 94,069	\$ 1,186,626
50 %	61	\$ 2,561,390	\$ 188,138	\$ 2,373,252
75 %	92	\$ 3,842,085	\$ 282,206	\$ 3,559,879
100 %	122	\$ 5,122,780	\$ 376,275	\$ 4,746,505

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 Ray (not his real name) and his son.

*Ray is a single dad raising an 8-year-old son whose mother became addicted to drugs. Addressing her addiction and medical issues, taking time off from work to assist with treatment, and caring for his child when he was not in school, Ray lost quite a bit of income. “I was three months behind in rent and faced with a court date for eviction when I called Housing Solutions. RAFT paid my arrears and my family is stable. My child is in school, his mother is in rehab and out of the home. I am able to work my hours and have received a raise. Without this assistance, we would have been evicted with nowhere to go. RAFT saved my home and my family.”*

# ABOUT HOUSING SOLUTIONS FOR SOUTHEASTERN MASSACHUSETTS

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Housing Solutions, formerly known as South Shore Housing, is a regional nonprofit organization focused on providing housing services and developing affordable housing in Plymouth and Bristol counties. Its programs include homelessness prevention and re-housing, rental assistance, management of affordable housing, information, education and referrals for renters and homebuyers, and partnerships with service providers to address the housing needs of people with disabilities. For more information, please contact Kathleen Facchini, (781)422-4222, [kfacchini@housingsolutionssema.org](mailto:kfacchini@housingsolutionssema.org).

## REPORT FOOTNOTES

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- <sup>1</sup> All data on RAFT provided by Housing Solutions and Tracker Systems, the Commonwealth's software vendor for the program.
- <sup>2</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>3</sup> National Low Income Housing Coalition, Out of Reach 2017. Housing costs, including rent and utilities, are considered affordable if they are no more than 30 percent of household income.
- <sup>4</sup> U.S. Census, American Community Survey, 2012-2016, 5-year estimates.
- <sup>5</sup> Total does not include \$15,227 in assistance to five households with addresses outside of the region served by Housing Solutions.
- <sup>6</sup> Commonwealth of Massachusetts, Department of Housing and Community Development, Emergency Assistance Program Fiscal Year 2017, Fourth Quarterly Report.
- <sup>7</sup> This is a rough estimate of the number of EA-eligible households, assuming average family size of two. Some of the families that received RAFT from Housing Solutions had more than two members. The income threshold for EA is adjusted based on family size, so it is possible that more of these households that received RAFT from Housing Solutions would have been eligible for the family shelter program.
- <sup>8</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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