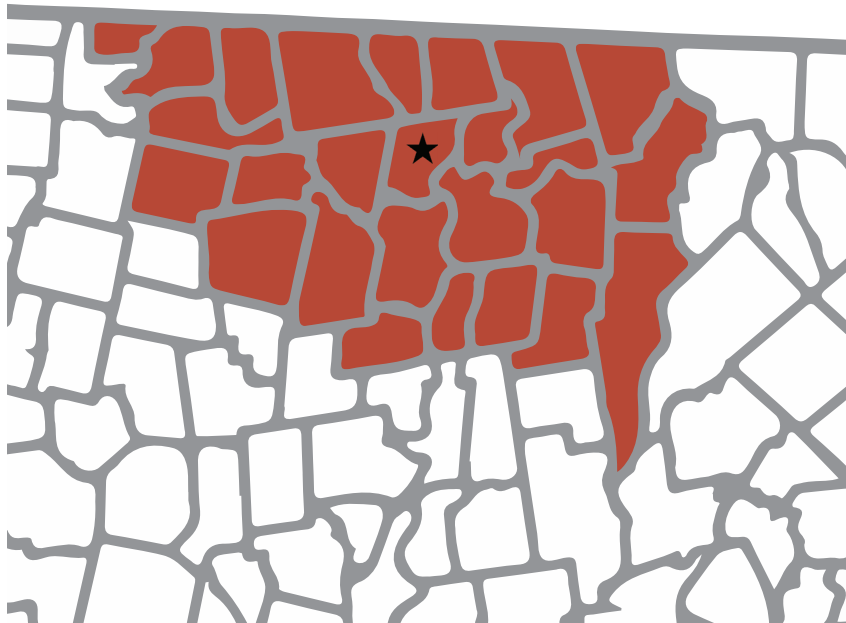


# RAFT 2015-2016

## RESIDENTIAL ASSISTANCE FOR FAMILIES IN TRANSITION IN FRANKLIN COUNTY

As is common in rural Massachusetts, Franklin County grapples with a substantial family poverty rate, at 8 percent. Poverty directly affects residents' ability to provide suitable shelter for their families, but there to back them up is the Franklin County Regional Housing and Redevelopment Authority (HRA). It serves as the area's Section 8 administrator, Housing Consumer Education Center, Community Development administrator and manager of over 250 rental apartments, offering affordable housing, rental assistance, homebuyer and housing counseling, information and referrals to thousands of area households each year<sup>i</sup>.

### FRANKLIN COUNTY – BY THE NUMBERS



- ▶ Franklin County family poverty rate: **8 percent**
- ▶ Renter population in county: **31.4 percent**
- ▶ Vacant rental units in county: **4.3 percent**
- ▶ Median rent for two-bedroom apartment: **\$919**
- ▶ Annual income needed to afford two-bedroom apartment: **\$36,760**
- ▶ County residents who can't afford that: **about 33 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

**\$238,601**

in the HRA's RAFT program,  
the commonwealth saved

**\$4.1 million**

and kept 118 families out  
of emergency shelter<sup>ii</sup>.

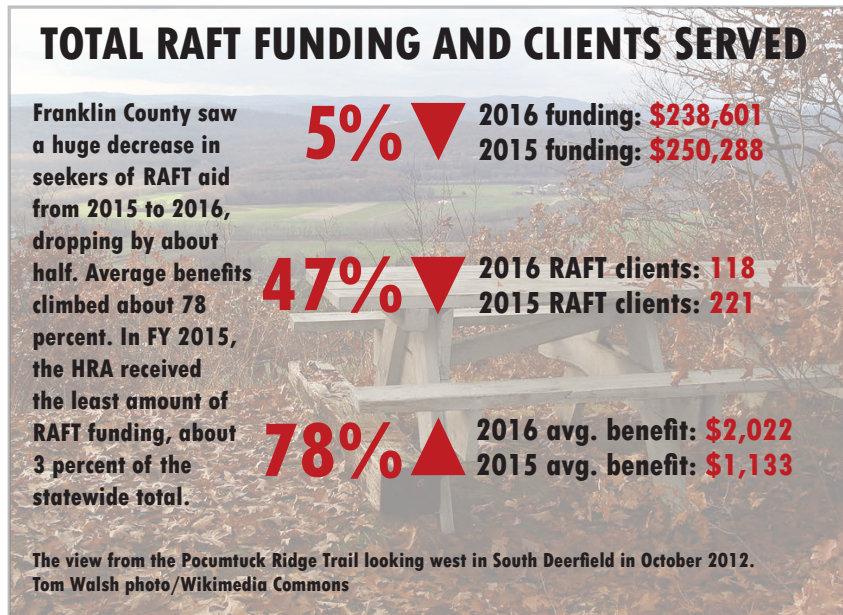
HRA

DEVELOPING BETTER  
COMMUNITIES

“In rural Western Massachusetts, there is a scarcity of other local funds or foundations we can access that could come even close to having the same impact as these state-supported dollars.”

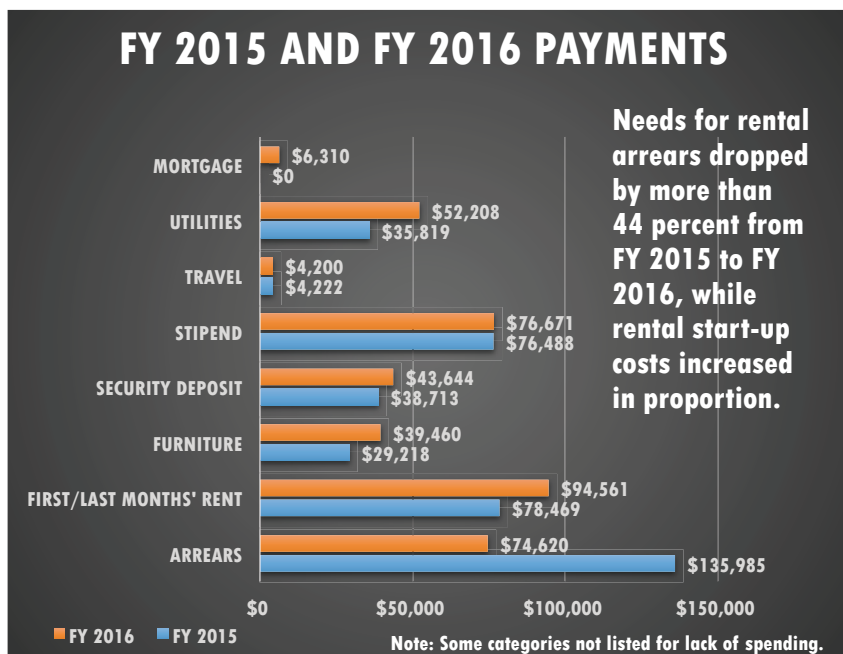
– Amanda Watson, HRA RAFT program

This report paints a picture of the HRA's RAFT profile and the greatest needs of residents during fiscal 2015 and 2016. The RAFT program serves families who have low and extremely low incomes<sup>iii</sup>. 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. The HRA is the state-contracted administrator for RAFT in the northern Pioneer Valley.



## REPEAT CLIENTS IN FY 2016

In FY 2016 clients, there were 118 clients, 12 of whom had received RAFT aid in FY 2015. Returning clients cost less on average than their all-client peers (\$1,328 versus \$1,796), and were 9 percent more likely to need rental arrearages (42 percent of payments to returning clients) than the all-client group (31 percent). With only 10 percent of FY 2016 RAFT clients having received aid the year prior, the program is not being overused.

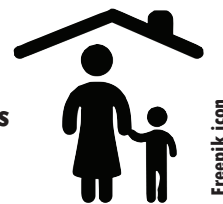


## RAFT CONTACT

Amanda Watson, 413-863-9781, ext. 150, [awatson@fcrhra.org](mailto:awatson@fcrhra.org)

## THE MAJORITY OF RAFT CLIENTS: WOMEN AND CHILDREN

As with most RAFT programs, the HRA's heads of household lean heavily toward women, at some 84 percent in FY 2016. More often than not, these were single mothers with two (in FY 2015) or three children (in FY 2016). In FY 2015, the HRA's client households were headed by 166 women and 35 men; in FY 2016, they were led by 99 women and 12 men. The average age of clients in FY 2015 was 37, and in the following year it was the same.



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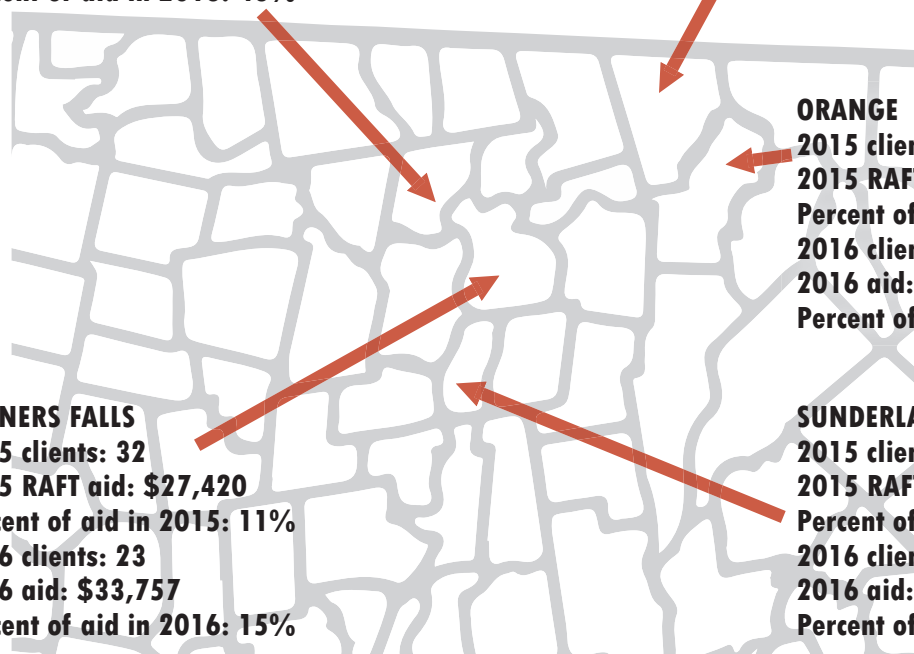
## FY 2015 AND FY 2016 ASSISTANCE BY CITY AND TOWN

### GREENFIELD

2015 clients: 79  
 2015 RAFT aid: \$74,662  
 Percent of aid in 2015: 30%  
 2016 clients: 47  
 2016 aid: \$99,785  
 Percent of aid in 2016: 43%

### NORTHFIELD

2015 clients: 4  
 2015 RAFT aid: \$8,418  
 Percent of aid in 2015: 3%  
 2016 clients: 1  
 2016 RAFT aid: \$1,991  
 Percent of aid in 2016: 1%



### ORANGE

2015 clients: 44  
 2015 RAFT aid: \$63,986  
 Percent of aid in 2015: 26%  
 2016 clients: 17  
 2016 aid: \$32,002  
 Percent of aid in 2016: 14%

### TURNERS FALLS

2015 clients: 32  
 2015 RAFT aid: \$27,420  
 Percent of aid in 2015: 11%  
 2016 clients: 23  
 2016 aid: \$33,757  
 Percent of aid in 2016: 15%

### SUNDERLAND

2015 clients: 12  
 2015 RAFT aid: \$19,487  
 Percent of aid in 2015: 8%  
 2016 clients: 5  
 2016 aid: \$12,115  
 Percent of aid in 2016: 5%

▶ **221** families  
 helped in FY 2015

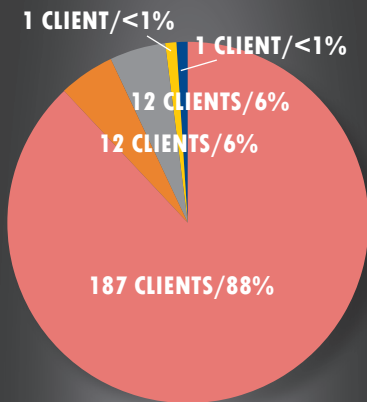
▶ **118** families  
 helped in FY 2016

**OTHER TOWNS:** In FY 2015, 31 clients from Shelburne Falls, Charlemont, Millers Falls, Montague, South Deerfield, Deerfield, Erving, Ashfield, Rowe, Conway, Royalston, Athol, Lake Pleasant, Colrain and Shelburne received \$50,207, 20 percent of all RAFT aid through the HRA. In FY 2016, 17 clients from Shelburne, Leyden, Ashfield, Springfield, Conway, Bernardston, South Deerfield, Charlemont, New Salem, Northfield and Colrain received \$42,207, or 18 percent of the HRA's RAFT aid.

**OVERALL:** Greenfield had a large drop in its number of RAFT cases, from 79 in FY 2015 to 47 in FY 2016, a 41 percent decrease; its RAFT spending increased, however, by \$25,124, or 34 percent. Year over year, Orange experienced a drop in both cases (from 44 to 17) and dollars (\$63,986 to \$32,002), while Turners Falls had decreased cases (from 32 to 23) and a slight increase in the need for aid (\$27,420 to \$33,757).

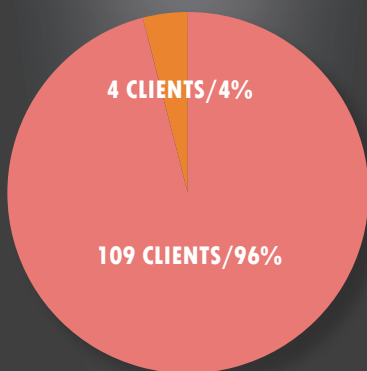
## FY 2015 CLIENTS BY RACE

As with most regions of the state, whites are the primary users of RAFT aid in Franklin County; they experienced a sizable drop in numbers between FY 2015 and FY 2016.



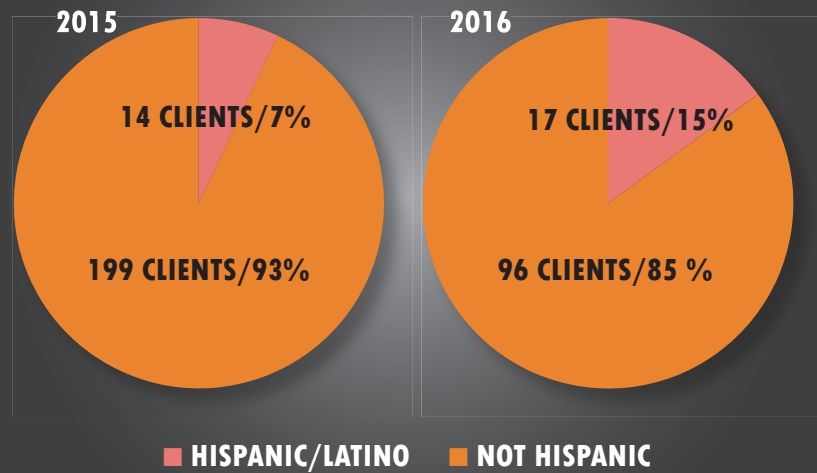
- WHITE
- BLACK/AFRICAN AMERICAN
- NOT GIVEN
- AMERICAN INDIAN/ALASKA NATIVE
- ASIAN

## FY 2016 CLIENTS BY RACE



- WHITE
- BLACK/AFRICAN AMERICAN

## FY 2015 AND FY 2016 CLIENT ETHNICITY



## FY 2015 AND FY 2016 HOUSING CRISES

In FY 2015 and FY 2016, Franklin County RAFT clients dealt with high incidences of eviction and being asked to leave living situations where they were “doubled up” with friends or family (60 percent of all crises on the first year and 58 in the second). Utility crises occurred for a number of clients each year, as well, in 14 percent of cases in FY 2015 and 18 percent in the following year. Domestic violence as a cause of housing crises had 11 incidents in FY 2015, dropping to 5 cases in FY 2016.

### NOTES

<sup>i</sup>The HRA is the affordable housing agency for the county, and has generated more than a \$250 million in housing and community development activities for Franklin County and the North Quabbin region.

<sup>ii</sup> Calculation compares the cost to assist the HRA’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).

<sup>iii</sup> 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 Franklin County, depending on demand, families earning below \$37,450 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 HRA. It was designed with the help of Kristen vonHentschel.

