RAFT Program Prevents Homelessness, Saves Taxpayers Millions

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In 2016, taxpayers in the state of Massachusetts saved roughly $137 million thanks to the Residential Assistance for Families in Transition (RAFT) program. By allotting $12.5 million to homelessness prevention, 1,319 clients were assisted in Boston alone.

The vast savings is due to the fact that to hold a family in emergency housing for the average length of 10.5 month's costs $36,855 per family. Alternatively, and more effectively, RAFT responds to families in crisis by providing them with funds to get back on their feet.

According to Maureen Fitzgerald, executive director of the Residential Housing Network, the average amount of assistance provided by RAFT to a family was $2,536 in 2016. The maximum amount that can be received is $4,000.

"That kind of funding would not even support a family in a shelter for 30 days," explains Fitzgerald, "From the states' perspective, it makes sense to invest that small amount of money and keep families secure…rather than they end up in a shelter program."

Program funds may be used for rental or mortgage arrearages, short-term rental stipends, security deposits, first and last month's rent, utility arrearages, furniture, and employment-related transportation costs.

In fiscal year 2016, 50 percent of all clients used funds to pay arrears. The second most common payment was made to security deposits (16 percent), and third was to prevent utilities from being shut off (12 percent), according to a MBHP report.

Between fiscal years 2015 and 2016 only 5 percent of clients returned for further aid statewide. In the Greater Boston-area less than 2 percent of clients needed RAFT services for three consecutive years.

Since the pilot of RAFT in 2005, the program has aided families across Massachusetts.

According to the National Center on Family Homelessness, children who experience periods of homelessness are four times more likely to show slow development than non-homeless children, and are twice as likely to have a learning disability. Based on surveys conducted by the Education for Homeless Youths and Children program, 40% of formerly homeless youth said they dropped out of school during their periods of homelessness.

An average family that receives funding from RAFT comprises of a single woman with two children. In 2016, 94 percent of those assisted were households headed by women. Women and children are the fastest growing homeless population in Massachusetts, and the most at risk when placed in emergency shelters.

By investing in consistent homes for the average family, taxpayers are also investing in the futures of youth, and the safety of women.

Currently, a pilot program is providing financial education to clients of RAFT, in the hope to prevent them from needing additional assistance and keep them out of crisis.

“Because they’re in crisis, it’s difficult to look beyond, ‘how do I get through this month and next month?’” explains Fitzgerald.

When the pilot has concluded, overseers will look at the results and feedback to decide whether the program should be implemented on a wider scale.

Tina Giarla, community organizer for Mass Coalition for the Homeless, explains that enhancing RAFT with this program is part of what makes it so effective.

The RAFT program continues to help more people by expanding the definition of “family” which opens eligibility to a wider range of clients.

Previously, the definition did not allow for families consisting of disabled children over the age of 21, an elder, an unaccompanied homeless youth, or an adult.

“In FY’17, the Coalition and 50+ other agencies allied together to strengthen the RAFT program to assist households of all sizes and configurations,” explains Giarla, “Without the endorsers and the support from both houses, we would not have been able to level fund eligible families at $12.5 million, or to have received an additional $500,000 to the line item to implement the expansion language that included households without children under the age of 21.”

The additional funding was made available to these sub-groups in October, and most are expected to have distributed the total amount by the end of December.

“We will continue to advocate in FY’18 for the need of deeper investments, not only for the RAFT program, but any line item that assists with housing stabilization and homelessness prevention,” says Giarla.

Though Governor Charlie Baker’s infamous 9C cuts have taken a huge toll on programs for health care, education, state parks, senior care, and substance abuse, the RAFT program has emerged unscathed.

Maureen Fitzgerald speculates that it is RAFT’s impressive track record that ultimately saved the program, and the fact that programs that did suffer cuts were already earmarked for them.

But RAFT has experienced cuts in the past.

Noah Hoffenberg, housing information director at Housing Assistance Corporation, explains that funding plummeted shortly after the recession, in years 2010, 2011, and 2012.

“Those were the years when you saw emergency assistance in proportion…If money is not in operation…[it] basically means you can expect the need for emergency assistance dollars to go on the rise.”

At the moment, funding is rising statewide by $1.5 million per year, according to Hoffenberg. And with advancements in the programs, like the financial education plan, and the expansion of eligible clients, any increase in funding will go to good use.

“It’s a value for folks who have a focus on human beings, and a value for folks who have a focus on money,” says Hoffenberg, “[It’s] a program that seems to work for everyone involved, whether you’re a client, a government official, or a tax hog.”

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