Building a Better RAFT
Improving Access to Emergency Rental Assistance in Massachusetts

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Defining Terms

Residential Assistance for Families in Transition (RAFT):
An emergency rental assistance program funded by the Department of Housing and Community Development (DHCD) that provides short-term financial assistance to low-income families who are homeless, facing eviction, or losing utilities.

Regional Administering Agencies (RAAs):
RAAs are nonprofit organizations that administer RAFT and other state and federal housing subsidy programs. RAAs accept, review, and approve RAFT applications.

Community-Based Organizations (CBOs):
CBOs are nonprofit organizations that provide broad service support and education to certain populations, whether defined by geographic location, language group, ethnicity, circumstances such as homelessness, or other characteristics. CBOs support clients applying for RAFT by providing technology access, interpretation and translation, mediation with landlords, and more.
Why this Research

Housing policy is at an inflection point — now is the time to learn from the challenges and successes of COVID-19-era emergency rental assistance programs to envision a new normal in housing policy.
Neighborhood Emergency Housing Support:
December, 2021 through May, 2022

Grant program that provided financial support to 22 CBOs to spread the word about and help residents apply for RAFT and other emergency housing payment assistance programs during COVID. Led by CHAPA with funding support from TBF and United Way.
Research Questions

Role of community-based organizations:
What role(s) did CBOs play in helping residents access ERA?

Outreach:
What specific outreach and assistance strategies and tools were used by CBOs?
Which seemed to be more or less successful?

Emergency Rental Assistance Application Process:
What were the major challenges in getting and distributing ERA funds and how can they be addressed through program and policy solutions?
Research Approach

Identifying Challenges and Defining Success

- Stakeholder Advisory Group
- Literature review
- Data analysis

Experiences, lessons learned, and a vision for housing policy in Massachusetts

- Qualitative analysis – focus groups
- Policy recommendation development
Need outpaced applications, especially among tenants of color

Emergency Rental Assistance Need vs Applications, by Race, Household Pulse Survey

Source: U.S. Census Bureau Household Pulse Survey (HPS) Phase 3.3 & 3.4
Immigration status and landlords major barriers to applicants

Barriers Clients Faced to Receive Assistance

Source: CHAPA CBO Survey
“My landlord’s family is very much against submitting the W9 form. Because of this, my case can’t proceed...I still can’t get the relief.”
– Tenant focus group participant

“The applications should be language accessible and not just plugged in on Google Translate, where they didn't make sense.”
– CBO focus group participant
The case for community organizations

“We work directly with [our region’s RAA]...And our likelihood of getting these applications approved is close to 100...We have reached thousands and thousands of families in the city.”
– CBO focus group participant

“The legislators who write these policies [should]...sit with the people who are doing this research...sit down with CBOs and advocates. Really to be with them as they design this, so that it really makes sense.”
– CBO focus group participant
Key Policy Strategies

1. Remove excessive barriers to access
2. Increase the capacity of the program and partners
3. Build relationships within the rental assistance ecosystem
4. Improve transparency of the program operations and outcomes
5. Address housing instability more broadly
Increase RAFT's Budget

Fund RAFT at $250 million with a $10,000 cap per applicant in fiscal year 2024.
End the requirement to submit a Notice to Quit with the RAFT application

This policy discourages at-risk tenants from applying, makes an eviction more likely if assistance is not received, and undermines long-term housing stability outcomes.
Explore a direct-to-tenant payment model to alleviate documentation barriers

Getting landlord documentation was a major barrier for some RAFT applicants. Explore pathways for applicants who can’t access or provide the necessary documentation, including payments directly to tenants.
Formalize CBOs into RAFT, fund them adequately to maintain RAFT support staff

CBOs work in flexible and individualized ways to help tenants learn about RAFT, compile documentation, navigate the process, and advocate for themselves. This assistance is especially important to those most vulnerable: undocumented tenants, those not fluent in English, and those without access to technology. This crucially important role for CBOs should be formalized and adequately compensated through program funding.
Involve CBOs and administering agencies in policy and program design and formalize a feedback and iteration process.

RAAs and CBOs work directly with tenants and landlords on RAFT applications and know what’s working and what’s not. Their input can increase the equity and responsiveness of RAFT, lead to more efficient operation, and enable more effective use of RAFT dollars.
Reflections

• RAFT has been a lifeline for tens of thousands of Massachusetts households, yet many in need are unable to access the program.

• Talking with the people experiencing policies and programs is essential for building strong and effective systems – this should be part of our "new normal."

• CBOs have provided invaluable support to making emergency rental assistance programs accessible, yet they remain informally connected in many cases, and are not funded adequately for the value they add.
Thank you!

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