

Building a Better RAFT

Improving Access to Emergency Rental Assistance in Massachusetts

Metropolitan Area Planning Council



Research Partners



Rachel Heller, Chief Executive Officer

Maritza Crossen, Director of Strategic Initiatives



Soni Gupta, Associate Vice President,
Neighborhoods and Housing

Helen Murphy, Senior Program Associate,
Neighborhoods and Housing



Sarah Bartley, Vice President, Housing and Homelessness

Stakeholder Advisory Group

Hildebrand

Family Self-Help Center, Inc.



**Amherst
Community
Connections**



MAPC Team



John Cruz
Senior Housing +
Land Use Planner



Gloria Huangpu
Community
Engagement Specialist



Alyssa Kogan
Regional Planning
Data Analyst



Kimberly Lucas,
PhD, Professor of the
Practice in Public Policy and
Economic Justice



Najee Nunnally
Community
Engagement Specialist



**Jessie Partridge
Guerrero**
Research Manager



Tim Reardon
Director of Data
Services



Lydia Slocum
Regional Housing +
Land Use Planner II



Brandon Stanaway
Socioeconomic Analyst I

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.

Background

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

Building a Better RAFT Appendix 1: Massachusetts Emergency Rental Assistance Programs and the Role of Community-Based Organizations, in Context: Literature Review

Purpose: Conduct a literature review of academic, public and nonprofit sector, and housing-industry research into the challenges and successes of rental assistance and housing stability programs.

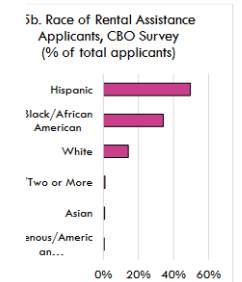
INTRODUCTION

The precipitous job loss that occurred in 2020 as a result of the COVID-19 pandemic resulted in unprecedented economic insecurity and put millions of households across the United States at risk of not being able to pay their rent and thus face eviction (Reed & Divingi, 2020). MAPC estimated that more than 45,000 Massachusetts renter households would have trouble paying their rent by the time federal interventions such as CARES Act stimulus payments, expanded unemployment, and supplemental federal assistance from FEMA had expired in October 2020. An estimated 60,000 Massachusetts renter households feared imminent eviction at that time, according to the Census Pulse Survey (Phalbrick, et al., 2020).

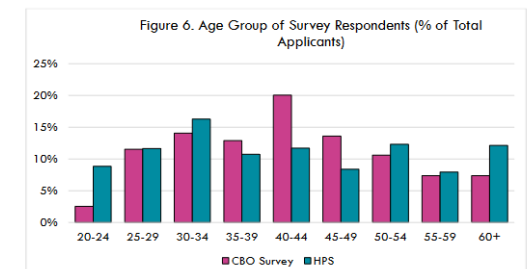
¹ Both rounds of ERA (2) carried short disbursement requirements through 2021 and 2022, which forced states and territories to disburse funds as quickly as possible or risk recapture. See [Treasury website](#) for more information. In Massachusetts, all ERA funds were expended between January 2021 and April 2022.

In response to these dire circumstances, the United States federal government allocated billions of dollars to states to disburse as emergency rental assistance (ERA) to households financially impacted by the COVID-19 pandemic. Though many state and local governments operated rental assistance programs before the start of COVID-19, the scale of funding and strict time limits¹ of ERA pressured states to quickly disburse funds to far more low-income households than previously assisted. This literature review draws from researchers and practitioners with expertise in these fields to situate MAPC's evaluation of the Massachusetts ERA program,² and the role that community-based organizations in the state played in it, within the broader context of rental assistance and homelessness prevention programs.

² This review uses "ERA" to refer to all of the emergency rental assistance programs administered in Massachusetts under the Eviction Diversion Initiative (ERAP, SHERA, RAFT, and ERMA).

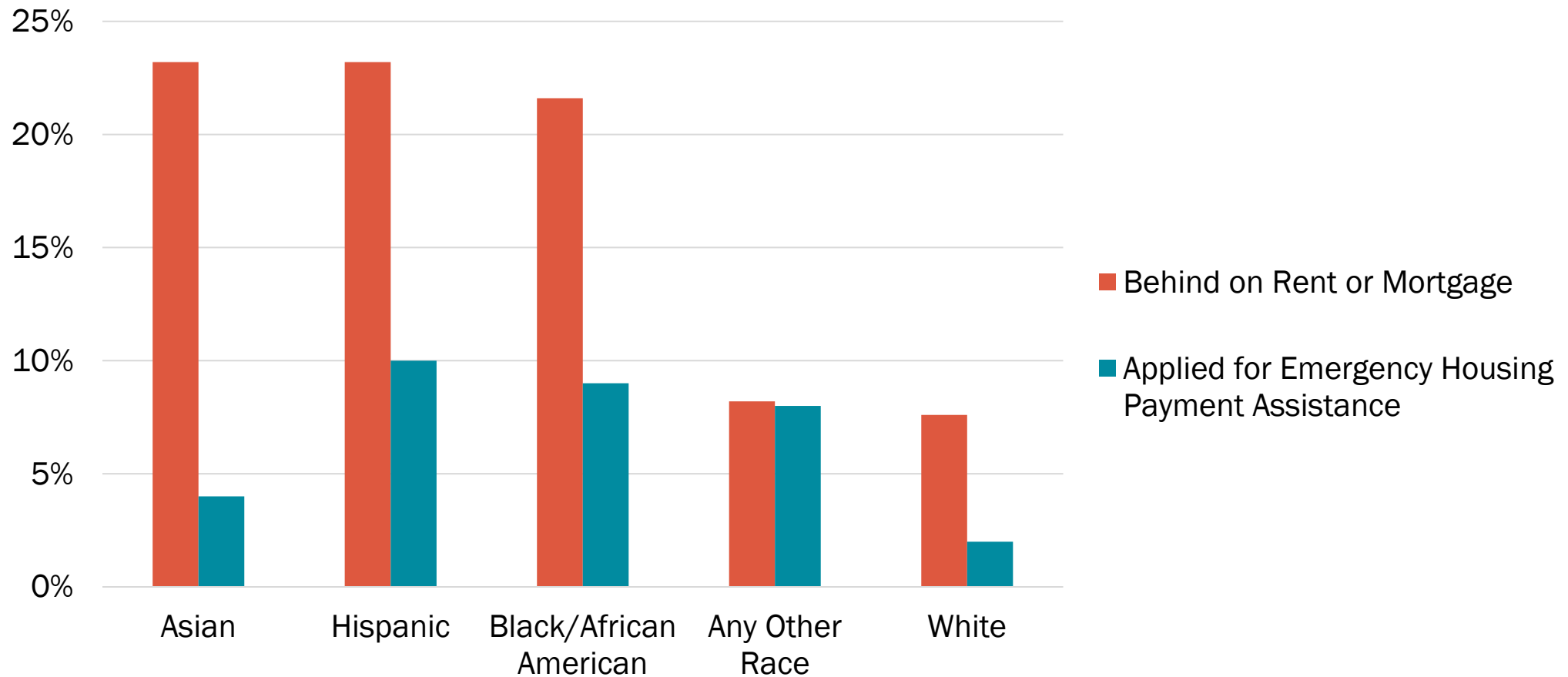


Heads of household between ages 35 and 59 were most likely, other than those under 20, to report being behind on rent payments. In the HPS data, the age group with the highest percentage (16 percent) of ERA applicants was the 30-34 group. The ages of applicants from CBO survey more closely resembles those in need; the age group with the highest percentage (20 percent) of those applicants was the 40-44 group. While only 10 percent of households headed by someone 60 years or older reported being behind on payments, 12 percent of this age group reported applying to ERA in the HPS.



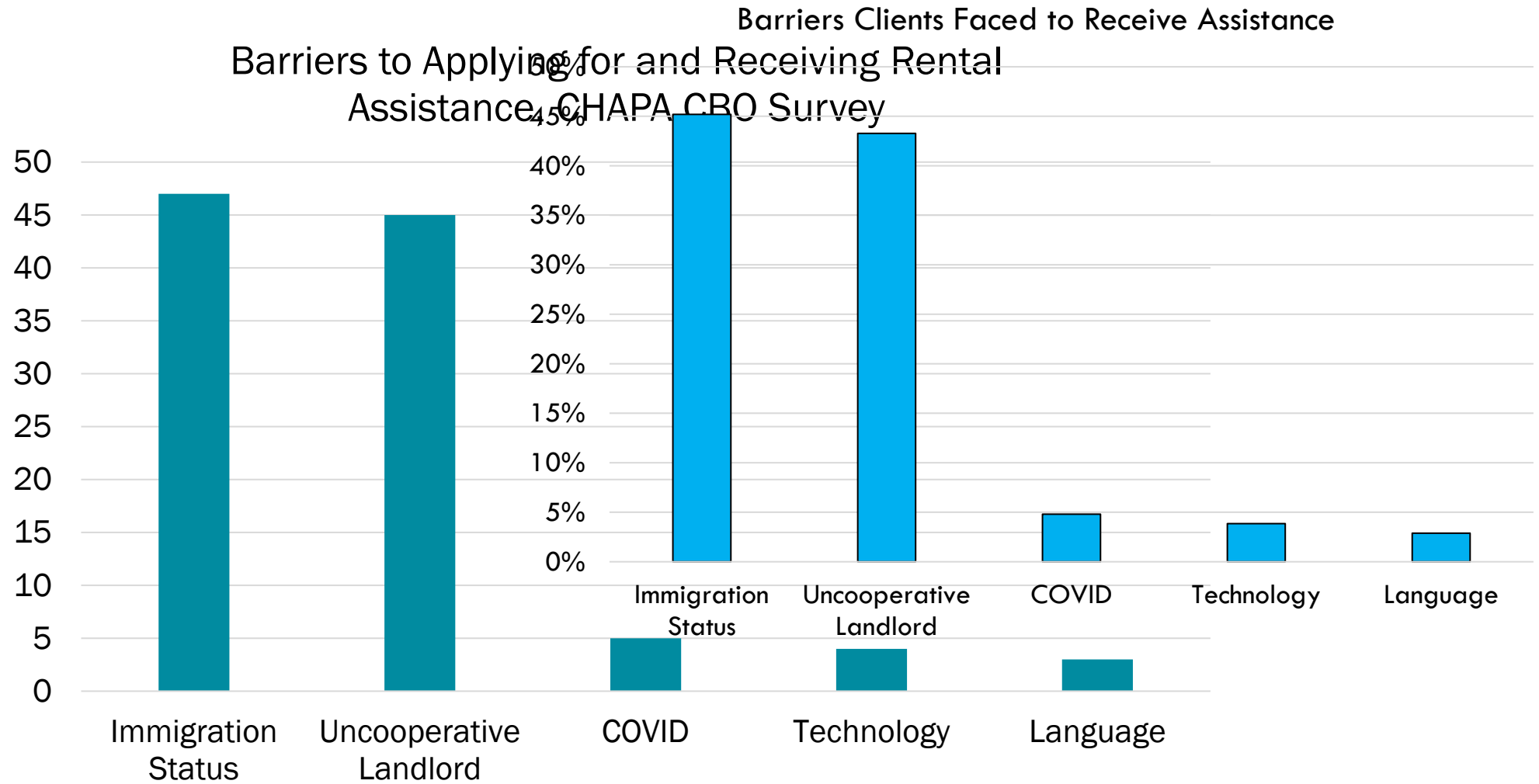
Need outpaced applications, especially among tenants of color

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



Source: CHAPA CBO Survey

Insight from Focus Groups

“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



Photo credit: Everett Haitian Community Center

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



Photo credit: Adobe Stock

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!

Jessie Partridge Guerrero

Research Manager, MAPC

jpartridge@mapc.org

617-933-0726

