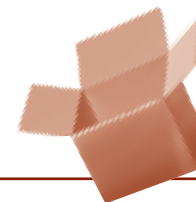


OUTSIDE THE BOX: RAFT PLUS

A HOMELESSNESS PREVENTION PILOT



EXECUTIVE SUMMARY ♦ December 2006



A. INTRODUCTION



A woman seeking help owned a home and had a Section 8 tenant who precipitously moved out of her home. She lost the income from that unit and the delay in getting a new tenant caused her, as the homeowner, to run into trouble paying her mortgage. RAFT Plus funds were used to help her with mortgage arrearages. She is now settled and has a new Section 8 tenant. In effect, two households have been helped through the program's intervention.

The RAFT Plus homelessness prevention program, funded by the Oak Foundation, is being carried out by two agencies, Metropolitan Boston Housing Partnership (MBHP) in Boston, and Community Teamwork, Inc. (CTI) in Lowell. Interventions are designed to enable families in these areas of Massachusetts to retain their homes or move into new dwellings, rather than fall into homelessness and the state's shelter system.

Through this RAFT Plus initiative, One Family, Inc., along with the Center for Social Policy—its evaluation partner—is engaged in learning how and in what ways family homelessness can be avoided through development of systematic early warning/assessment teams that leverage resources and partnerships beneficial to families on the edge of losing their housing.

The Outside the Box report provides a snapshot of mid-term evaluation results along with practice and policy implications; detailed evaluation results are provided at www.mccormack.umb.edu/csp/publications.

The RAFT Plus Program

The Oak Foundation-funded RAFT Plus project is focused on ascertaining differences in household characteristics, resource approaches

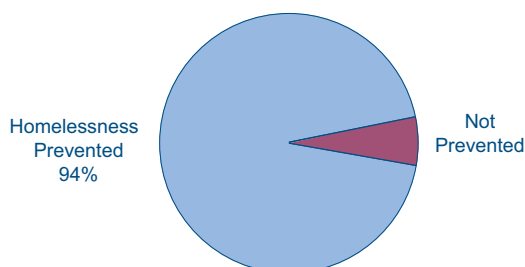
and outcomes with families at risk of homelessness who are either not eligible for RAFT (the Massachusetts' homelessness prevention program for families) or have needs that do not otherwise conform to RAFT guidelines. Direct assistance is provided by MBHP and CTI, two of the nine Regional Nonprofit Housing organizations in the state that administer the RAFT program.

With RAFT Plus funds, the two agencies expected to assist up to 160 families over a 12 month period. As of March 31, 2006, nine months into the initiative, MBHP and CTI collectively had served 83 households, 45 for MBHP and 38 for CTI. *For 94% of these households homelessness was prevented (See Figure 1).*

The evaluation is being carried out in three stages. This mid-term report provides the findings of Stages One and Two. Stage One includes an analysis of housing circumstances for households that applied for but were unable to receive RAFT assistance between January-April 2005, after state homelessness prevention funds had been depleted at both CTI and MBHP. Stage Two includes mid-term results from analysis of household-level data on those served through RAFT Plus to date, integrated with parent and practitioner reflections. Outcome data are not yet available.

Stage Three results, to be issued in June 2007, will include analyses of six and 12 month outcome data.

FIGURE 1: HOMELESSNESS PREVENTED AFTER RECEIPT OF RAFT PLUS (N=83)



RAFT Plus contrasts with the RAFT program in two very important ways: (1) RAFT Plus reaches families who have higher incomes and/or higher housing burden levels than are allowable through RAFT; and (2) with RAFT Plus, there is no cap on the amount of cash assistance that can be provided to families nor are there restrictions on the ways in which the cash assistance can be used.



B. RESULTS



“I knew I was in trouble when I was two weeks behind on the mortgage... I was brainstorming, I was cashing in my retirement. There was no other choice. The warnings were there, I knew what was coming at me.”

1. Although nearly all RAFT applicant households experience persistent economic hardship, housing circumstances for unsubsidized rental and homeowner applicants worsened without RAFT assistance. Nearly all applicant households with housing subsidies retained those subsidies without RAFT assistance (See Figure 2).
2. RAFT Plus assistance was to a great extent used by private market renters and homeowners, those whose circumstances worsened without RAFT assistance. For the most part, these households would not have been eligible for RAFT even if funds had been available, because their household incomes and/or their rental/mortgage burdens were too high.
3. Obtaining help was an arduous process for families whose situations, for the most part, had reached the crisis stage prior to their seeking help.
4. The majority of families served through RAFT Plus lived in close proximity to the agencies, in urban centers, presumably already connected to formal or informal service networks. Other households in great need may not have been aware of the prevention resource nor ways of accessing such assistance.
5. At intake, although many families had serious utility arrearage and/or utility shutoff problems, they had not accessed the state’s utility discount program prior to application for RAFT/RAFT Plus assistance. Once families applied for assistance with MBHP and CTI, practitioners worked hard to help them access the state’s utility discount program. Practitioners indicate that transaction requirements with utility companies were extensive (See Figures 3, 4, 5).
6. Practitioners utilized cash assistance resources parsimoniously, most often in conjunction with service supports and with attention to unique household circumstances. The average amount of cash assistance provided to RAFT Plus recipients was \$1,626, ranging from \$126 to \$6,067. This average amount is much lower and the highest level of assistance is much higher than the \$3,000 cap allowable with the RAFT program.
7. Cash assistance was paired with other services for two-thirds (66%) of families served. The most common other services, in order of use, were housing advice, case management and budgeting skills/financial literacy. Households who were renting with no assistance at intake were more likely to receive case management and housing advice than those in other housing situations.
8. Face-to-face and more than one-time contacts with families are desirable to promote long-term economic stability.
9. Staged disbursement strategies as a way to engage families, landlords and housing authorities were utilized by practitioners in some cases.
10. Successful practitioner actions included leveraged use of program resources, effective negotiation with landlords, identification of and relocation to more affordable housing and tailored support of families’ own efforts.
11. The daunting challenge for practitioners is figuring out, in the context of high demand and resource constraints, the most effective use of their time and cash assistance funds.

FIGURE 2: HOUSING SITUATION AT FOLLOW-UP BY ELIGIBILITY STATUS FOR '05 UN-SERVED RAFT APPLICANTS (N=77)

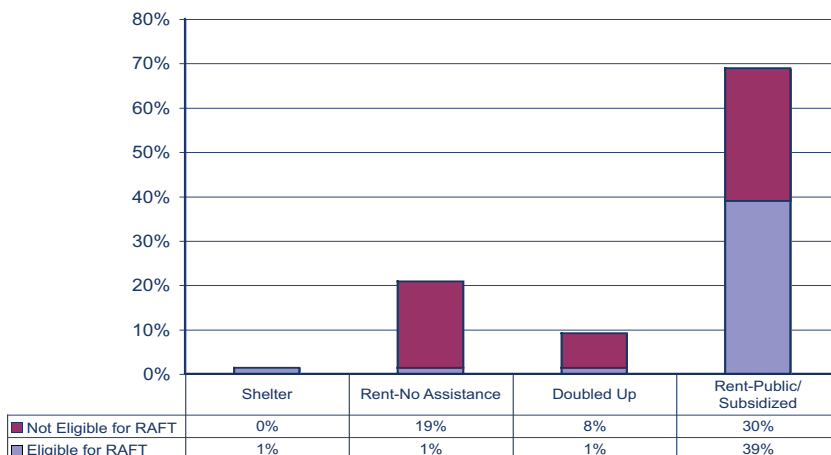


FIGURE 3: RECEIPT OF UTILITY DISCOUNT RATE FOR 2005 UN-SERVED RAFT APPLICANTS RESPONSIBLE FOR UTILITIES (N=63)

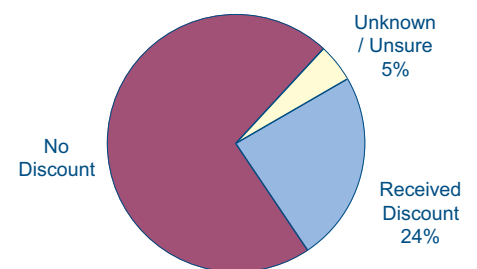


FIGURE 4: RECEIPT OF FUEL/UTILITY ASSISTANCE FOR 2006 RAFT PLUS HOUSEHOLDS RESPONSIBLE FOR UTILITIES AT INTAKE (N=68)

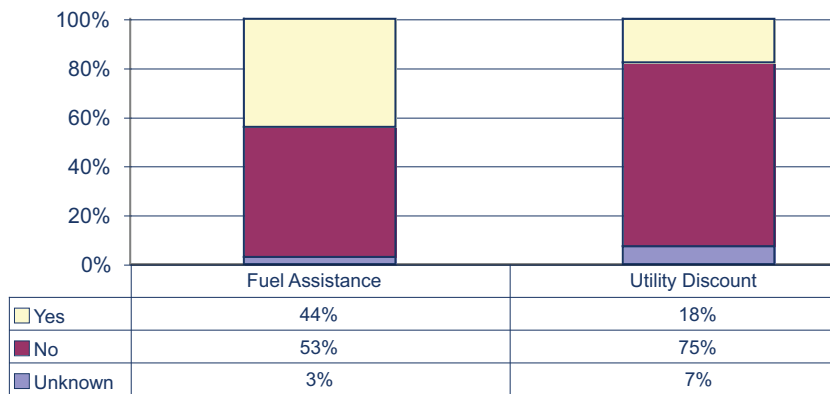
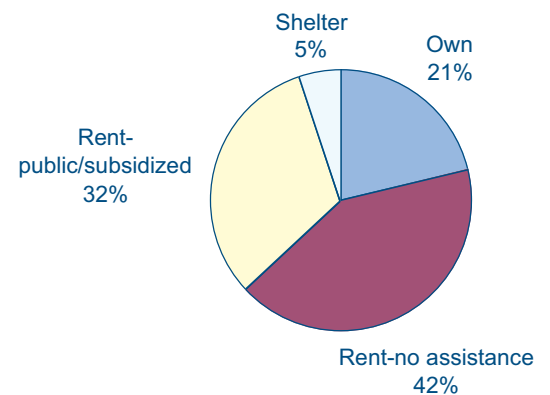


FIGURE 5: REASON FOR CASH ASSISTANCE PROVIDED FOR RAFT PLUS HOUSEHOLDS (N=74)



C. IMPLICATIONS FOR PRACTICE AND POLICY

1. Outreach and targeting resources.

- ▶ Assuming that agency staffing resources are expanded or re-directed for prevention, the geography of outreach needs to be attended to, given the evidence that the majority of families served by RAFT Plus were concentrated in the central urban neighborhoods where service programs are located and are most highly visible.
- ▶ Households in precarious housing circumstances, outside of city limits, need attention. Low-income homeowners and private market renters are among those in greatest need.
- ▶ The high demand demonstrated in both Boston and Lowell begs the questions: How might agencies target and allocate resources more effectively and efficiently? How might these targeting decisions be linked to the Boston Clearinghouse and the SHIFT coalition's planning?
- ▶ Coordinated community-wide networks are far from being realized and are urgently needed as an avenue for minimizing families' grueling searches for help. Agencies should be supported to implement innovations such as, co-location of services, information campaigns, pools of flexible resources, coordinated intake protocols and a range of easy-to-access entry points.

2. Broad-based information campaigns and streamlined access to the state's utility discount program.

- ▶ As MBHP and CTI have learned, agencies involved in homelessness prevention need to create the organizational capacity to process transactions with utility companies as quickly as possible. For community action agencies (CAA) such as CTI, organizational links with the agency's fuel assistance program and, for other non-CAA services, with the regional CAA's fuel assistance program are advised.
- ▶ Now that the utility discount program has been in operation for over a year, examination and streamlining of the transaction processes by the utility companies is advised.
- ▶ Utility companies and the community-wide prevention coalitions in Boston and Lowell need to intensify their efforts to publicize the state's utility program so that greater numbers of families and individuals can avail themselves of the utility discount resource early, long before arrearages build up.



“The help I received [enabled] me to move forward because it gave me a few additional tools that I maybe didn't have or I didn't realize I had.”

² See Burt, M. R. and Pearson, C.L. (May 2005). *Strategies for Preventing Homelessness for a discussion of these concepts as they apply to the targeting of homelessness prevention resources.* Available online: http://www.huduser.org/publications/homeless/prevent_homelessness.html

