

DHCD RAFT FY20 Upstream Pilot Program
Quarter 4 report covering statewide program activity from April 1, 2020 through June 30, 2020

	All Applicants*		Approved Households		Ineligible Households	
	#	%	#	%	#	%
Reason for application (housing crisis)						
Total	302		277		17	
Rent Arrears (Market)	197	65%	178	64%	12	71%
Rent Arrears (Subsidized)	82	27%	77	28%	5	29%
Mortgage Arrears	23	8%	22	8%	0	0%
Reason(s) for nonpayment (may be more than one per household)						
Decrease in income	263	87%	244	88%	13	76%
Increase in expenses	74	25%	69	25%	5	29%
Subsidy calculation issues	13	4%	12	4%	1	6%
Head of Household race						
White	173	57%	157	57%	14	82%
Black	91	30%	88	32%	1	6%
American Indian	3	1%	3	1%	0	0%
Asian	3	1%	2	1%	0	0%
Pacific Islander	5	2%	3	1%	2	12%
Two or more races	21	7%	19	7%	0	0%
Unknown	6	2%	5	2%	0	0%
Head of Household ethnicity						
Hispanic or Latino	143	47%	133	48%	6	35%
Not Hispanic or Latino	159	53%	144	52%	11	65%
Unknown	0	0%	0	0%	0	0%
Head of Household sex						
Female	224	74%	207	75%	11	65%
Male	78	26%	70	25%	6	35%
Household configuration						
At least 1 dependent under 21 or a pregnant individual	197	65%	183	66%	8	47%
No dependents under 21	105	35%	94	34%	9	53%
Reason for ineligibility						
Incomplete application					12	71%
Property owner not willing to participate					0	0%
Applicant does not have an eligible housing crisis					1	6%
Participant noncompliance					0	0%
Already received benefits above maximum benefit limit (through RAFT or HomeBASE)					1	6%
Over income					0	0%
Did not meet threshold for homelessness risk factors (RAFT screen)					1	6%
Other reason					2	12%
Average annual gross household income	\$16,142.42		\$16,262.39		\$12,545.88	
Total average monthly rent or mortgage liability	\$1,150.07		\$1,163.47		\$883.00	
Market rent	\$1,348.10		\$1,377.98		\$1,006.75	
Subsidized rent	\$573.16		\$572.32		\$586.00	
Mortgage	\$1,510.64		\$1,496.93		N/A	
Total average RAFT benefit amount			\$2,948.67			
Rent Arrears (Market)			\$3,280.98			
Rent Arrears (Subsidized)			\$2,048.02			
Mortgage Arrears			\$3,412.31			

*All Applicants column includes all households who applied for assistance in Q4. Approved Households column includes households who applied in Q4 and who had a benefit payment made on their behalf in Q4 or later in FY21 at the time of report writing. Because applications are only approved after applicant and property owner provide all required documentation, there can be a delay between application and approval. Some households who applied in Q4 may not have been approved in Q4 but may be approved and receive a benefit payment later in FY21, after the time of report writing. Average RAFT benefit amount is the average amount awarded to households who applied in Q4 and who had received the benefit at the time of report writing.

Note: During Q4, changes were made to the standard RAFT program rules to allow households to access funds outside of court because of the pandemic-related eviction moratorium. This report only reviews activities under the \$7M carveout for the Upstream RAFT pilot program. Other households in the standard RAFT program and in the COVID-19 RAFT Response program who received RAFT assistance "upstream" but were not funded under the Upstream RAFT pilot program are not included in this report.