



AGING SERVICES OF NORTH CENTRAL MASSACHUSETTS

Formerly the Montachusett Home Care Corporation

Emergency Rental Assistance Program (ERAP)

How Does this Program Differ from RAFT and ERMA (They can NOT receive assistance from more than one government program at a time)?

- COVID-19 impact
 - Renters must provide a statement attesting to unemployment, decreased wages, or increased expenses due to COVID-19.
- Higher benefit
 - Renters and landlords may receive up to 12 months of assistance with past due rent, plus up to 3 months of future rent. Maximum RAFT benefit has increased from \$4,000 to \$10,000 per household during COVID state of emergency.
 - Under REFT/ERMA, renters and landlords may receive up to \$10,000 during state of emergency and up to \$7,000 for six months after end of state of emergency.
- Higher income eligibility
 - Renters applying for assistance may earn up to 80% of Area Median Income (AMI) that can be found [here](#) for each region.
- Use limits.
 - Renters may only receive help with rent and utilities accrued since March 13, 2020.

What do They Need to Apply for Housing Assistance?

- Any of these I.D. options for head of household
 - Driver's license, birth certificate or passport
 - Expired IDs accepted
- Proof of current housing
 - Lease, tenancy agreement or [tenancy at will](#) form.
- Any of these verifications of housing crisis
 - Notice or arrears or balance overdue.
 - Court summons
 - Notice to quit.
 - Notice of eviction.
 - Letter from host if doubled up.
- Verification of Income
 - Presumed Eligibility: Households receiving benefits from the Department of Transitional Assistance (DTA) or most MassHealth plans are presumed eligible.
 - Benefit Letters: Households can provide an income eligibility form from one of these benefit programs:
 - Public housing (state or federal)
 - Housing Choice Vouchers (Section 8)
 - State housing vouchers: MRVP, AHVP, DMH, or DDS housing vouchers

- LIHEAP
- Massachusetts subsidized childcare
- Veterans Chapter 115 benefits
- Self-Submitted Documents
 - Annual Income may be verified by 2020 Form 1040 (s).
OR
 - Monthly income may be verified by two paystubs from the past 60 days, plus most recent benefit letters (social security, child support, unemployment, etc.)

Application Website

- [DHCD Regional Administering Agencies \(hedfuel.azurewebsites.net\)](https://hedfuel.azurewebsites.net)

Other Resources

- Legal services
 - COVID Eviction Legal Help Project (CELHP)
 - Eligibility for free assistance
 - Household income must be under 200% of the [Federal Poverty Guidelines](#)
 - The eviction must be related to COVID (This is explained [here](#))
 - Small landlords who rent out units in their 2 or 3 family home and have incomes that are too high for free legal help but too low to afford and attorney may qualify for low-cost legal help.
 - Other information about mediation can be found [here](#)
 - A legal advice user friendly website can be found [here](#)
- Emergency shelter
 - Criteria that must be verified within 30 days.
 - Resident of MA
 - Meet the gross income standards for Emergency Assistance.
 - Have needy children under the age of 21 or be pregnant.
 - Must be homeless because of one of the following reasons.
 - No-fault fire, flood, natural disaster, condemnation, or foreclosure
 - Fleeing domestic violence (current or within 12 months)
 - No-fault eviction
 - Child(ren) are exposed to a substantial health and safety risk.
 - How to apply?
 - By phone to speak with a Homeless Coordinator
 - (866) 584-0653 between 8:00 am – 4:00 pm

Disclaimer: This resource comes as a courtesy from ASNCM. You are hereby notified that Aging Services of North Central Massachusetts does not recommend, guarantee, or assume liability for the performance or lack thereof, for any of the resources listed.

Compiled by the Information & Referral at Aging Services of North Central Massachusetts. (Updated annually 5/2021; revised 5/2021)