Federal Emergency Rental Assistance Program

The Federal Emergency Rental Assistance Program (ERAP) is an emergency housing assistance program to alleviate financial stress for renters and landlords. ERAP provides rental, [utility], and moving assistance to qualifying renters facing housing instability and financial hardship due to the COVID-19 public health emergency.

To be eligible for ERAP, households must:

1. Reside in rental housing in Massachusetts
2. Have an income no more than 80 percent of area median income (AMI)
3. Attest to:
   - Having experienced a financial hardship related to COVID-19
   - Be at risk of homelessness or housing instability

ERAP can help renters with the following costs dating as far back as March 13, 2020:
- Overdue rent (arrears), not to exceed 18 months of arrears.
- Up to 3 months of future rent (stipends)
- [Utility arrears up to $2,500 per household]
- Moving related expenses
  o First and last month's rent
  o Security Deposits
  o Moving trucks
  o Furniture payments (up to $1,000)

Assistance will be prioritized to households with one or more members that have been unemployed 90 days or more at the time of application or who have income below 50% of the Area Median Income.

Steps to Apply – What an applicant needs to know

Who can apply?

- Tenants
- Landlords on behalf of tenants

Are you a resident living in public or other income-restricted rental housing?

If you want to remain in your current housing but owe past due rent, you may apply directly to ERAP for help. However, you may want to ask your property manager to see if they are willing to apply for help on your behalf. However, if you need help with overdue utility payments or if you are looking to move out of your housing, you should apply directly for ERAP.

What do I need to apply?

1. To qualify:
   o You must have an income no more than [80 percent of area median income (AMI)](#)
   o You must be a renter, and a member of the household must show that they:
      - have experienced a financial hardship related to COVID-19
      - have a risk of homelessness or housing instability.

2. Renters will need to provide the following required documents.
   o Identity for head of household:
      - This document will need to include the head of household's full name and date of birth. Examples include a state issued driver's license, birth certificate, or passport
   o Verification of current housing
      - Lease, tenancy agreement, or tenancy at-will form
   o Verification of eligible housing crisis (provide all which apply to you)
      - Notice of arrears or balance overdue
      - Court summons
      - Notice to quit
      - Notice of eviction
      - Letter from host if doubled up
   o Verification of income
      - Households verified as active participants in MassHealth or DTA benefit programs (SNAP, TAFDC, EAEDC, SSI, SSP) will be automatically determined income-eligible for ERAP. Households who provide an eligibility determination letter, dated on or after January 1, 2020, for one of the following benefits will also be determined income-eligible for ERAP:
        - 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
      - 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.)
   o If working with a case worker or advocate, complete the authorization of agent form so that they can help you apply.

3. Let your landlord know you are planning to apply, as they will need to provide the following documents in order to receive payment:
   o W-9 for property owner or authorized agent of the property owner, like a property manager.
   o Proof of ownership for unit

   Please reach out to your neighbors to let them know about the program, too!