

Updated: December 20, 2021

# Overview

Federal Emergency Rental Assistance Program  
(ERAP)



# ERAP Policy Guidelines

*The Federal Emergency Rental Assistance Program (ERAP) is a federally funded emergency housing assistance program for renters impacted by COVID-19.*

## KEY POLICY GUIDELINES

### 1. HOUSING ELIGIBILITY



Households must meet certain eligibility criteria to be eligible for ERAP:

- COVID-19 impact
- Have at least 1 month of rental arrears
- Risk of homelessness/housing instability
- Currently renting or moving to a new rental
- Income at or below 80% of AMI



### 2. BENEFIT CAP

- There is no dollar limit on the amount of assistance a household can receive per year.
- Benefits are capped at a maximum of eighteen (18) months of arrearage and/or ongoing rent assistance. Prospective rent assistance is distributed in three (3) month increments. Households may receive up to 18 months of arrears or up to 18 months of prospective rental assistance, or a combination of both, not to exceed 18 months of total benefits.

### 3. ELIGIBLE USES OF FUNDS



ERAP may be used for rent arrears (due on or after 3/13/20), prospective rent payments (stipends), and moving-related expenses (first/last/security, moving trucks, and furniture)

ERAP also covers up to eighteen (18) months of eligible utility arrears for service on or after March 13, 2020, up to a maximum of \$2,500 per household for gas, electricity, or deliverable fuel.

### 4. INCOME VERIFICATION



Income can be verified in five ways:

- DTA/MassHealth Verification
- Categorical Income
- Applicant-Provided Income Verification
- Database-Verified Income
- Self Attestation (only for Zero Income)

### 5. REQUIRED DOCUMENTATION



A digital or paper file must be kept for all approved or denied applications

- ID for Head of Household
- Verification of current housing
- Verification of eligible housing crisis and arrears
- Verification of income, or verification of presumed income eligibility
- W-9 for property owner or authorized agent
- Authorization of agent, if applicable
- Proof of ownership for unit