

Last Updated: August 2, 2021

Overview

Federal Emergency Rental Assistance Program
(ERAP)



ERAP Policy Guidelines

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

- Due to recent federal funding, there is increased emergency housing assistance available to Massachusetts individuals and families, *enabling DHCD to serve more people over a longer period of time.*
- ERAP has multiple paths to provide financial aid based on eligibility. Reach out today by calling 2—1—1 or visiting www.mass.gov/covidhousinghelp.

KEY POLICY GUIDELINES

1. HOUSING ELIGIBILITY



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

- COVID-19 impact
- Risk of homelessness/housing instability
- Currently renting or moving to a new rental
- Income at or below 80% of AMI
 - Visit hedfuel.azurewebsites.net/raa.aspx to determine a region's AMI.



2. BENEFIT CAP

- There is no dollar limit on the amount of assistance a household can receive per year
- The benefit cap for ERAP is based on months of assistance, rather than a fixed dollar amount
- Renters and landlords may receive up to 18 months of assistance with past due rent
- Help with future rent (stipends) is also available – initially up to 3 months
- Total assistance (arrears plus stipends) cannot exceed 18 months

3. ELIGIBLE USES OF FUNDS



- 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) initially
- Utility arrears up to \$2,500 per household
- Moving related expenses
 - First and last month's rent
 - Security Deposits
 - Moving trucks
 - Furniture payments (up to \$1,000)
- Renters with less than 18 months of arrears may be able to receive additional stipends in increments of up to 3 months, depending on availability of funds
 - Will need to reapply/recertify
 - Additional guidance forthcoming