Dear colleagues,

I want to update you on some policy changes regarding ERAP and RAFT that go into effect on April 16th, 2022.

DHCD’s federally funded Emergency Rental Assistance Program (ERAP) and Subsidized Housing Emergency Rental Assistance (SHERA) program will stop taking new applications after April 15, 2022. Households can continue to apply for rental assistance through the state’s Residential Assistance for Families in Transition (RAFT) Program, which may provide up to $7,000 for rent and other housing costs, including moving expenses.

For your convenience, an overview of the RAFT eligibility criteria, benefit limits, and eligible uses of funds is on the pages below.
RAFT POLICY  
(As of April 16, 2022)

WHO IS ELIGIBLE UNDER RAFT?
- Renters at 50% Area Median Income (or 60% AMI for those at risk of domestic violence)
- Experiencing a housing crisis such as owing at least one (1) month of rent arrears
- Currently renting or moving to a new rental

WHAT IS THE RAFT BENEFIT?
- Up to $7,000* in rental and utilities assistance within a rolling 12-month period

*$7,000 limit set by the Massachusetts Legislature in the Fiscal Year 2022 budget language

WHAT ARE ELIGIBLE USES OF FUNDS UNDER RAFT?

<table>
<thead>
<tr>
<th>UP TO $7,000 PER HOUSEHOLD MAY BE USED FOR:</th>
<th>FOR HOUSEHOLDS MOVING TO CO-HOUSING SITUATIONS, RAFT MAY COVER:</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Rent arrears</td>
<td>• Partial rent payments on behalf of primary tenant, paid to landlord</td>
</tr>
<tr>
<td>• 1 prospective rent payment (stipend)**</td>
<td>• Utility payments on behalf of primary tenant, paid to utility company</td>
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<tr>
<td>• Start-up costs (first, last, security)</td>
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<tr>
<td>• Moving costs (first/last/security, moving trucks)</td>
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<tr>
<td>• Utility arrears (minimum required to get service restored or protected)</td>
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<tr>
<td>• Furniture (up to $1,000)</td>
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**Stipend Details:**
Households may receive one (1) stipend equal to full monthly rent if they meet the following criteria:
- Household selects “Future Rent” as an assistance need on the Central Application OR household communicates to the RAA/RAP Center that they need future rent assistance
- Household does not have an income-based rental subsidy
- Payment of a stipend will not cause the household to exceed the maximum benefit limit
**Special Rules for Households Receiving Income-based Rental Subsidies:**
There are some additional rules for RAFT for households who have income-based rental subsidies (Section 8, MRVP, public housing, etc.):

- Households with income-based rental subsidies cannot receive payment for more than six months of rent arrears
- Households residing in subsidized housing must demonstrate good cause for nonpayment if applying for assistance with rent arrears

**RAFT & ERAP May No Longer Be Combined:**
As a reminder, since January 1, 2022, if a household has already maxed out ERAP benefits (18 months), there is no access to RAFT until at least FY23.

If you need additional information, please contact Amy Mullen at amy.mullen2@mass.gov.

We also wanted to remind you that homeowners, including owners of 1-4 family properties, are now served by the Homeowner Assistance Fund (HAF) program, which is live and accepting homeowner applications. Mass HAF provides financial assistance to help homeowners who are behind on their mortgage payments due to the COVID-19 pandemic. Homeowners can visit [www.massmortgagehelp.org](http://www.massmortgagehelp.org) to check their eligibility, learn more about the program and apply. As a reminder, the Emergency Rental and Mortgage Assistance (ERMA) program closed on December 31, 2021 and RAFT is now focused on serving renters. Please reach out to masshaf@mhp.net with questions about the HAF program.