



Commonwealth of Massachusetts  
DEPARTMENT OF HOUSING &  
COMMUNITY DEVELOPMENT

Charles D. Baker, Governor ◆ Karyn E. Polito, Lt. Governor ◆ Jennifer D. Maddox, Undersecretary

To: Trial Court and Tenancy Preservation Program  
From: Roberta L. Rubin, Chief Counsel, DHCD  
Date: April 14, 2022  
Subject: Policy changes to ERAP and RAFT programs

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Dear colleagues,

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

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**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?**

UP TO \$7,000 PER HOUSEHOLD MAY BE USED FOR:	FOR HOUSEHOLDS MOVING TO CO- HOUSING SITUATIONS, RAFT MAY COVER:
<ul style="list-style-type: none"> <li>• Rent arrears</li> <li>• 1 prospective rent payment (stipend)**</li> <li>• Start-up costs (first, last, security)</li> <li>• Moving costs (first/last/security, moving trucks)</li> <li>• Utility arrears (minimum required to get service restored or protected)</li> <li>• Furniture (up to \$1,000)</li> </ul>	<ul style="list-style-type: none"> <li>• Partial rent payments on behalf of primary tenant, paid to landlord</li> <li>• Utility payments on behalf of primary tenant, paid to utility company</li> </ul>

**\*\*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](mailto: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](mailto:masshaf@mhp.net) with questions about the HAF program.