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

Massachusetts DHCD has received $437M use-it-or-lose-it federal emergency rental assistance dollars. Federal law requires that we spend 65% of these federal dollars by September 2021.

Starting on **March 22** any applications in the backlog is now eligible to be reviewed for ERAP.

**Massachusetts will administer a portion of its ERAP funding to serve even more renters and landlords who have been affected through this crisis through:**

- The Regional Administering Agencies (RAAs)
- The Commonwealth’s existing emergency programs
- The Rental Assistance Processing (RAP) Center

04/08/2021
### RAFT VS. ERAP OVERVIEW

<table>
<thead>
<tr>
<th>RAFT</th>
<th>ERAP</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Who is Eligible?</strong></td>
<td></td>
</tr>
<tr>
<td>Renters and homeowners at <strong>50%</strong> Area Median Income</td>
<td>Renters at <strong>80%</strong> Area Median Income</td>
</tr>
<tr>
<td><strong>What is the Benefit?</strong></td>
<td></td>
</tr>
<tr>
<td>Up to $10,000 in rental, mortgage, and utilities assistance within 12 months</td>
<td>Applicants are eligible for up to 12 months of arrears (after 3/13/2020).</td>
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<td>Applicants are eligible for up to 15 months total assistance, although future rent assistance (stipend payments) are only issued 3 months at a time.</td>
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<tr>
<td><strong>What does the Benefit Cover?</strong></td>
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<tr>
<td>Overdue or future rent or mortgage costs, utilities and moving expenses</td>
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</tr>
</tbody>
</table>

The current RAFT program policies are not changing at this time.
ERAP OVERVIEW

HOUSEHOLD ELIGIBILITY
ERAP is for renters experiencing a financial hardship caused directly or indirectly by COVID-19.

ELIGIBLE USES OF FUNDS
ERAP may be used for rent arrears, prospective rent payments (stipends), utilities, and moving-related expenses.

BENEFIT CAP
The benefit cap for ERAP is based on months of assistance, rather than a fixed dollar amount. There is a $1,500 dollar cap for utility payments.

RENTERS WITH INCOME-BASED SUBSIDIES
Renters with income-based subsidies are eligible for up to 12 months in arrears payments but are not eligible for stipends.

INCOME VERIFICATION
ERAP provides new means of income verification that will help to minimize delays due to lack of documentation.

SUBMITTING AN APPLICATION
Applications continue to be submitted through the RAAs using the existing RAFT/ERMA application.
The **Subsidized Housing Emergency Rental Assistance (SHERA) Program** is a federally funded emergency housing assistance program for renters impacted by COVID-19.

SHERA helps residents of public and affordable housing clear rent arrearages (unpaid back-rent) from April 1, 2020 through March 31, 2021.

Eligible owners of rent-restricted properties will be able to **apply for assistance with their rental arrearage accounts on behalf of all their income-eligible residents** with rental arrears.
Leverage the Massachusetts affordable housing owner and property management network to help residents pay COVID-related rent arrears from April 1, 2020 to March 31, 2021.

▪ Owner-based, online process to apply on behalf of multiple residents in a single application.

▪ Take advantage of the compliance work already done by owners of subsidized housing.

▪ Build on pledge of working with tenants to divert eviction due to rent arrearages.

▪ Support the existing emergency rental assistance delivery system.
  ▪ Owners will continue to refer tenants to the RAAs for utilities and moving expenses

DHCD in partnership with MassHousing and Massachusetts Housing Partnership (“MHP”)
To be eligible, the property owner must meet the following criteria:

1. Be an existing borrower of MH, MHP, or DHCD OR be a Public/Local Housing Authority that owns/manages public housing OR the property's sponsor has at least one property subject to use restrictions due to participation in a state or federal program with 20 or more rental units.

2. The owner must be in good standing with MassHousing, MHP, or DHCD.

3. Owners (or their designated representative) must have three years of compliance experience, and at least one staff member holding a certification in compliance training.

4. Be willing to sign the SHERA Owner Agreement.