**Massachusetts Department of Housing and Community Development**

**Emergency Rental and Mortgage Assistance (ERMA)**

**Program Overview**

**Purpose:** To assist families who are facing a housing crisis related to the coronavirus pandemic (COVID-19)

**Eligibility**

In order to qualify for ERMA, households must meet all of the following criteria:

* Currently rent or own housing as a primary residence in Massachusetts;
* Have gross household income that is between 50% and 80% of Area Median Income (AMI); and
* Have a housing emergency due to a financial hardship related to or exacerbated by the COVID-19 crisis

**Eligible Uses of Funds**

Up to $4,000 per household over a 12-month period can be utilized to assist with the following expenses for the household’s primary residence:

* Rental and mortgage arrears for payments due no earlier than April 1, 2020; and
* Rental and mortgage stipends for payments due after the date of application.

**To Apply**

Contact your local Regional Administering Agency (RAA):

* Berkshire Housing Development Corporation
* Central Massachusetts Housing Alliance (CMHA)
* Community Teamwork, Inc. (CTI)
* Franklin County Regional Housing & Redevelopment Authority
* Housing Assistance Corporation (HAC)
* Lynn Housing Authority & Neighborhood Development (LHAND)
* Metro Housing|Boston
* NeighborWorks Housing Solutions
* RCAP Solutions
* South Middlesex Opportunity Council (SMOC)
* Way Finders