

**Massachusetts Department of Housing and Community Development  
Residential Assistance for Families in Transition (RAFT) Program  
vs. Emergency Rental and Mortgage Assistance (ERMA) Program**

	RAFT	ERMA
<b>Income Limits</b>	Below 50% AMI (increases to 60% AMI for people who are at risk of homelessness because of domestic violence)	50% - 80% AMI
<b>Eligible Housing Crisis</b>	All sorts of emergency housing situations, including (but not limited to) risk of eviction, utility shutoff, doubled-up/asked to leave, couch-surfing, and sleeping in a car	Behind on rent or mortgage or will be unable to pay rent or mortgage in upcoming month(s)
<b>Eligible Uses of Funds</b>	A variety of things to help people obtain or maintain stable housing (security deposit, rent/mortgage arrears, utility arrears, furniture, and more)	Rent/mortgage arrears and rent/mortgage stipends
<b>Other Eligibility Criteria</b>	<ul style="list-style-type: none"> <li>The household must be a Massachusetts resident, but there is no residency length requirement</li> </ul>	<ul style="list-style-type: none"> <li>The unit must be the applicant's primary residence and must be located in Massachusetts</li> <li>The household must be experiencing a financial hardship related to or exacerbated by COVID-19 that is causing their housing crisis</li> </ul>
<b>Benefit Limit</b>	Maximum of \$4,000 in a 12-month period	Maximum of \$4,000 in a 12-month period
<b>Combining Assistance</b>	No more than \$4,000 in combined RAFT and ERMA assistance in a 12-month period	
<b>How to Apply</b>	Contact one of the 11 regional RAFT Administering Agencies	Contact one of the 11 regional RAFT Administering Agencies
<b>Application</b>	Joint RAFT-ERMA Application	Joint RAFT-ERMA Application