

Last Updated: March 25, 2021

Program Policy Matrix

Federal Emergency Rental Assistance Program
(ERAP)



ERAP, RAFT, & ERMA POLICY MATRIX

This matrix outlines key policies that govern the administration of the following programs: ERAP, RAFT, and ERMA.

| | ERAP | RAFT | ERMA |
|--|--|--|---|
| Benefit Caps | Applicants are eligible for up to 12 months of arrears (after 3/13/2020) assistance and are eligible for up to 15 months total assistance, although future rent assistance (stipend payments) are only issued 3 months at a time. | \$10,000 in any 12-month period through the end of the state of emergency | \$10,000 in any 12-month period and limited to rent/mortgage payments due no earlier than 4/1/2020 |
| Income Eligibility | Up to 80% AMI | Up to 50% AMI | From 50% to 80% AMI |
| COVID-19 Impact | <i>Self-certification of COVID-19 impact required</i> | <i>Not required</i> | <i>Self-certification of COVID-19 impact required</i> |
| Eligibility Documentation | <ul style="list-style-type: none"> ▪ <i>Income Eligibility:</i> MassHealth/DTA presumed eligibility, categorical eligibility (free or reduced lunch, LIHEAP, public housing, Chapter 115, and others) or verified by 2020 Tax Return, or third-party income verification (pay stubs, etc.), or verified in DUA/DOR systems ▪ <i>Hardship:</i> Verification of risk of housing instability, and of rental housing | <ul style="list-style-type: none"> ▪ <i>Income Eligibility:</i> MassHealth/DTA presumed eligibility, or documentation from last 60 days, or verified in DUA/DOR systems ▪ <i>Hardship:</i> Verification of risk of housing instability | <ul style="list-style-type: none"> ▪ <i>Income Eligibility:</i> Documentation from last 60 days or (if wages/UI) verified in DUA/DOR systems ▪ <i>Hardship:</i> Verification of risk of housing instability |
| Prospective Rent | Limit initial payment for prospective rent to three months; applicant will reapply to receive additional aid. Prospective rent will not be paid if the tenant's rent is calculated as a percentage of income (i.e., public housing.) | Prospective rent assistance may be spread out over up to 12 months to solve crisis | Prospective rent assistance for a maximum of 3 months from date of 1 st ERMA payment (or 6 months if there's proof home doesn't contain lead paint) |
| Public Housing, Project-Based Rental Assistance & Voucher Holders | Yes, but funds applied only to arrearages in tenant-paid portion of rent, not to exceed 12 months of arrears | Yes, but cannot be more than 6 months of arrears | Yes, but can only help with arrears (no stipends) |
| Utilities | <ul style="list-style-type: none"> ▪ Yes, utilities accrued 3/13/20 or later ▪ <i>Documentation:</i> Past due notice | <ul style="list-style-type: none"> ▪ Yes, to resolve shutoff (not applicable during winter moratorium) ▪ <i>Documentation:</i> Utility shut off notice or verification that service at risk or already shutoff | <ul style="list-style-type: none"> ▪ No, ERMA does not cover utilities |
| Internet | No | No | No |
| Moving Expenses | Yes | Yes | No |
| Prioritization | At least half of funds reserved for 50% AMI & lower and applicants unemployed 90 days | At least 50% of RAFT spending must go to households at 30% AMI or lower | N/A |