



Opening Doors • Changing Lives

# Are you at risk of losing your home due to COVID-19?

For individuals and families at risk of being displaced or forced to leave their homes due to COVID-19 related employment loss, **there are programs that can help.**

Residential Assistance to Families in Transition (RAFT) and Emergency Rental and Mortgage Assistance (ERMA) are two programs that can provide eligible households up to \$4,000 that can be used to help keep their housing, obtain new housing, pay their mortgage, or otherwise avoid becoming homeless regardless of source of income, or lack of income. Citizenship or immigration status is not an issues for most of this funding.

**Have you recently lost your job?**

**Has your income dropped?**

**Are you behind on your rent or mortgage?**

**WE CAN HELP!**

## HOW TO APPLY:

To find out more and begin the screening process, visit our website at

<https://nhsmass.org/raft-program/>

or contact us at 781.422.4204.

### Who is eligible?

- Households of any size or composition, including individuals, families with children, couples without children, and unaccompanied youth.
- Funding is available to eligible Massachusetts residents, whether or not household members are US citizens.

### How can funds be used?

Funds can be used for:

- Rental or mortgage arrears
- Security deposits, first and last's month's rent
- Utility arrearages
- Employment-related transportation costs

There are some restrictions on rental assistance for families residing in subsidized housing or those who have a rental voucher.

### What is the difference between RAFT and ERMA?

The RAFT income limit is 50% of area median income (AMI), while the ERMA income limit is 80% of AMI. Please see back of sheet for regional income limits.

### How do I apply?

If you think you may be eligible for RAFT or ERMA, start the screening process by visiting our website at <https://nhsmass.org/raft-program/>. If you are not sure that you qualify, contact our Housing Consumer Education Center for additional information and referrals at [hcec@nhsmass.org](mailto:hcec@nhsmass.org) or 781.422.4208.

## Fiscal Year 2021 Area Median Income (AMI) Limits for NeighborWorks Housing Solutions' Communities

### COMMUNITIES

Community	Community	Family Size	50% AMI	80% AMI
Braintree	Milton			
Carver	Norwell			
Cohasset	Pembroke	1	\$44,800	\$67,400
Duxbury	Plymouth	2	\$51,200	\$77,000
Hanover	Quincy	3	\$57,600	\$86,650
Hingham	Randolph	4	\$63,950	\$96,250
Holbrook	Rockland	5	\$69,100	\$103,950
Hull	Scituate	6	\$74,200	\$111,650
Kingston	Wareham			
Marshfield	Weymouth			

Community	Community	Family Size	50% AMI	80% AMI
Avon	Marion			
Abington	Mattapoisett			
Bridgewater	Middleborough	1	\$33,350	\$53,350
Brockton	Plympton	2	\$38,100	\$60,950
E. Bridgewater	Rochester	3	\$42,850	\$68,550
Halifax	W. Bridgewater	4	\$47,600	\$76,150
Hanson	Whitman	5	\$51,450	\$82,250
Lakeville		6	\$55,250	\$88,350

Community	Family Size	50% AMI	80% AMI
Easton			
Raynham			
	1	\$42,500	\$54,950
	2	\$48,550	\$62,800
	3	\$54,600	\$70,650
	4	\$60,650	\$78,500
	5	\$65,550	\$84,800
	6	\$70,400	\$91,100

### COMMUNITIES

Community	Family Size	50% AMI	80% AMI
Acushnet			
Dartmouth			
Fairhaven	1	\$29,200	\$46,650
Freetown	2	\$33,350	\$53,300
New Bedford	3	\$37,500	\$59,950
	4	\$41,650	\$66,600
	5	\$45,000	\$71,950
	6	\$48,350	\$77,300

Community	Family Size	50% AMI	80% AMI
Attleboro			
Fall River			
North Attleborough	1	\$30,450	\$48,750
Rehoboth	2	\$34,800	\$55,700
Seekonk	3	\$39,150	\$62,650
Somerset	4	\$43,500	\$69,600
Swansea	5	\$47,000	\$75,200
Westport	6	\$50,500	\$80,750

Community	Family Size	50% AMI	80% AMI
Berkley			
Dighton			
Mansfield	1	\$36,800	\$54,950
Norton	2	\$42,050	\$62,800
Taunton	3	\$47,300	\$70,650
	4	\$52,550	\$78,500
	5	\$56,800	\$84,800
	6	\$61,000	\$91,100

### How do I apply?

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