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PRESS RELEASE

Baker-Polito Administration Announces $20 Million in Rental and Mortgage Assistance for Households Affected by COVID-19 Pandemic

FOR IMMEDIATE RELEASE:

6/30/2020

Office of Governor Charlie Baker and Lt. Governor Karyn Polito

Executive Office of Housing and Economic Development

Housing and Community Development

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BOSTON — Today, the Baker-Polito Administration announced a new $20 million, statewide fund to assist low-income households facing difficulty making rent and mortgage payments. The Emergency Rental and Mortgage Assistance (ERMA) program will provide direct funding to eligible households who have suffered financial hardship during the State of Emergency put in place to combat the spread of COVID-19.

ERMA will expand eligibility for rental and mortgage assistance to more low-income households who have been impacted by the crisis by adjusting the income threshold beyond the state's traditional Residential

Assistance for Families in Transition (RAFT) program. This includes households within the 50-80% range of Area Median Income (AMI). Like the RAFT program, ERMA will provide up to $4,000 for eligible households to pay rent or mortgage payments in arrears going back to payments due April 1, 2020. Beginning July 1, applicants can reach out to the eleven agencies that administer RAFT on the state's behalf, this includes the **nine Housing Consumer Education Centers** (http://www.masshousinginfo.org/), as well as **LHAND** (http://www.lhand.org/) and the **Central Massachusetts Housing Alliance** (https://www.cmhaonline.org/).

Funding for the new program includes $10 million from the supplemental CDBG Coronavirus (CDBG-CV) fund, part of the Coronavirus Aid, Relief, and Economic Security Act (CARES Act), in addition to other federal resources. This new funding will serve twice as many households as the traditional RAFT program by greatly expanding eligibility to families who would otherwise not qualify for RAFT. This new emergency program builds on the Administration's work to stabilize families during this uncertain time. In March, Governor Baker announced a $5 million expansion of RAFT.

Since the beginning of the State of Emergency, the Administration has supported housing stability for households across the Commonwealth. The Department of Housing and Community Development (DHCD) has drafted emergency regulations to protect tenants under the eviction and foreclosure moratorium, supported our state-aided public housing and affordable housing operators with guidance, and worked with stakeholders across the state to coordinate resources. **Additional resources and information can be found on the department's COVID-19 Resource Page.** (/info-details/covid-19-dhcd-website)

DHCD has received more than $160 million in federal funding through the CARES Act, including more than $20 million which has been distributed to Community Action Agencies for anti-poverty work, and is preparing to allocate additional funding for shelter providers and municipalities. DHCD is also working with CHAPA and Mass Housing Partnership to track local emergency rental assistance programs and other resources available to those affected by the COVID-19 pandemic.

Last week, the Baker-Polito Administration **unveiled a COVID-19 economic recovery package** (/news/baker-polito-administration-unveils-275m-covid-19-economic-relief-package-to-promote-equity) to respond to challenges brought on by the COVID-19 pandemic. The $275 million package, designed to promote equity across the Commonwealth, proposes $40 million for neighborhood stabilization to bring safe, affordable housing units back on the market, $10 million for sustainable, climate resilient affordable housing, and includes the language of *An Act to Promote Housing Choices,* the Administration's bill to advance new housing production in Massachusetts by reforming zoning laws.

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Office of Governor Charlie Baker and Lt. Governor Karyn Polito

Executive Office of Housing and Economic Development
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DHCD oversees funding and resources to help people in Massachusetts live affordably and safely.

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