



## **FREQUENTLY ASKED QUESTIONS ABOUT RAFT & ERMA**

Residential Assistance for Families in Transition (RAFT) and Emergency Rent and Mortgage Assistance (ERMA) are state-funded programs that allow families and individuals to stay housed or move into their next home during periods of housing instability and crisis.

Eligible households can receive up to \$4,000 in a 12-month period. Funds can be used for: rental or mortgage arrearages; security deposits; first and last month's rent; utility arrearages; furniture; employment-related transportation costs.

### **How do I apply for RAFT & ERMA?**

If you are interested in applying for RAFT or ERMA, please fill out the online application at [bit.ly/RAFT\\_ERMA](http://bit.ly/RAFT_ERMA). After you complete the application, a case manager will reach out to you to confirm your information. Due to significant demand, it may take five business days or more to complete this step. (NOTE: The above web address is case sensitive. Please type as is.)

Federal immigration status has no impact on eligibility for most of this funding.

### **What documentation will I need to provide?**

#### **ID for all household members**

- If 18 or over, photo ID
- If under 18, birth certificate or passport for all members

#### **Proof of Income (must be within 30 days)**

- Paystubs: Four most recent and consecutive paystubs
- Benefit award letter dated within last 30 days (SSI, SSP, TAFDC, etc.)
- Child Support: Most current proof within last 30 days. Must show actual payments; no court orders.

#### **Proof of Crisis**

- For households with rental arrears: Written documentation of rental arrears, demonstration of a financial hardship (reduction in revenue and/or increase in expenses) that caused the nonpayment of rent, and demonstration that payment of the arrears will allow the household to retain their housing.
- For households facing foreclosure or mortgage arrears: Current mortgage statement and letter from lender indicating that family is at least 30 days in arrears and at risk of foreclosure.
- For households facing eviction: Summary Process Summons and Complaint\*\*  
\*\*Tenants who have a housing subsidy and are facing eviction due to non-payment of rent must also provide proof of financial hardship that explains cause for arrears in order to receive assistance.

## **RAFT/ERMA APPLICATION IN THREE STEPS**

**STEP ONE: Online application  
through website form**

**STEP TWO: Verification with  
Metro Housing Case Manager**

**STEP THREE: Property owner  
documentation**

- For households leaving doubled-up housing: Letter from landlord or primary tenant explaining that the family must leave. This must also include the address, date, and contact name and info of person writing letter. A copy of new lease or letter of intent to rent for new apartment.
- For households leaving unsafe housing: Verification of unsafe housing conditions and copy of new lease/letter of intent to rent for new apartment.
- For households facing utility shutoff: Utility shutoff notice and/or current bill.

### **Proof of Housing**

- If currently housed without a voucher, your lease or tenancy-at-will agreement.
- If currently housed with a voucher (Section 8, public housing, etc.), you will need to bring your tenant share letter.
- If currently temporarily housed with a friend or family, provide a letter that you can no longer stay with them. This must also include the full address, date, and contact name and info of person writing letter.

### **Will I need to provide any additional forms once I'm eligible?**

Additional documentation may be requested after you complete the application. You will have two weeks from the date of your application to provide any additional requested documentation. If all requested documentation is not provided within two weeks, you will be denied for the RAFT program.

### **Once I fill out the application, will I definitely receive financial assistance?**

No, RAFT funding is not guaranteed. Metro Housing has a set amount of funds that can potentially run out. If your file has not been approved before funds run out, you will not receive payments.

### **Will I be scheduled for an in-office appointment?**

Metro Housing is no longer requiring in-office appointments for the RAFT program. Everything will be processed online and via email.

If you are unable to complete the RAFT process online, please contact our Housing Hub Resource Line at [resourceline@MetroHousingBoston.org](mailto:resourceline@MetroHousingBoston.org). In your message, please indicate that you are not able to do the online process.