

Town Manager, Scott C. Crabtree, announces State Resources to Support Tenants and Landlords.

Town Manager, Scott C. Crabtree, and the Board of Selectmen would like to inform Saugus residents of the Baker-Polito Administration's announcement of a comprehensive set of resources to support tenants and landlords during the financial challenges caused by the pandemic. The goal of this initiative is to keep tenants safely in their homes and to support the ongoing expenses of landlords since the pause of evictions and foreclosures expired on Saturday, October 17th. The Baker-Polito Administration announced the expansion of the **Rental Assistance for Families in Transition (RAFT)** and **Emergency Rental and Mortgage Assistance (ERMA)** programs.

Residents in Saugus can apply for RAFT and ERMA assistance through the [Lynn Housing Authority & Neighborhood Development \(LHAND\)](#). LHAND is pleased to offer new financial assistance programs for Saugus families impacted by the recent Covid-19 pandemic and state of emergency. **Residential Assistance for Families in Transition (RAFT)** and **The Emergency Rental and Mortgage Assistance (ERMA)** program funded by the Massachusetts Department of Housing & Community Development is able to provide assistance up to \$10,000 of direct funding to eligible households. ERMA can help to fund payments with rent or mortgage debts accrued no earlier than April 1, 2020 or upcoming rent or mortgage payments.

For more information please contact the [LHAND Family Success Center](#) by phone at (781) 581-8600 and (339) 883-2342 or by email at fsc@lhand.org.

Residential Assistance for Families in Transition (RAFT): A state-funded flexible financial benefit designed to prevent homelessness for households facing housing crises on the North Shore

- **Eligibility:**
 - Household income must be below 50% of Area Median Income (AMI)
 - Household must provide documentation/proof that they are facing an eligible housing crisis within 30 days
 - Other restrictions may apply to households residing in subsidized housing (Public Housing, Section 8, MRVP, etc.)
- **Allowable uses of RAFT funds include, but are not limited to:**
 - Rent or mortgage arrearages
 - Start-up costs (Security Deposit, First and Last Month's Rent)
 - Utility arrearages
 - Other moving-related expenses
- **Maximum RAFT benefit is \$4,000**
 - For COVID-related housing crises, the maximum RAFT benefit has increased from \$4,000 to \$10,000 per household, on the condition that tenancy can be preserved for 6 months, or until June 2021 for households with school-aged children, whichever is longer.
 - Other restrictions may apply to households residing in subsidized housing (Public Housing, Section 8, MRVP, etc.) or households that have received RAFT or HomeBASE assistance within the past 12 months

Emergency Rental and Mortgage Assistance (ERMA): A state-funded financial benefit designed to assist eligible households that have experienced a housing emergency due to COVID-19

- **Eligibility:**
 - Household income must be between 50% - 80% of Area Median Income (AMI)
 - Household must provide documentation/proof that they are facing a housing emergency due to a financial hardship related to or exacerbated by the COVID-19 crisis
 - Other restrictions may apply to households residing in subsidized housing (Public Housing, Section 8, MRVP, etc.)
- **Allowable uses of ERMA funds include:**
 - Rent or mortgage arrearages
 - Rent or mortgage stipends
- **Maximum ERMA benefit is \$4,000**
 - Other restrictions may apply to households residing in subsidized housing (Public Housing, Section 8, MRVP, etc.) or households that have received RAFT assistance within the past 12 months

Income Eligibility:

RAFT: Must be below 50% of Area Median Income (AMI) for household size

ERMA: Must be between 50% - 80% of Area Median Income (AMI) for household size

FY 21 Income Limits	# of people in household							
	1	2	3	4	5	6	7	8
30% AMI	\$ 26,850	\$ 30,700	\$ 34,550	\$ 38,350	\$ 41,450	\$ 44,500	\$ 47,600	\$ 50,650
50% AMI	\$ 44,800	\$ 51,200	\$ 57,600	\$ 63,950	\$ 69,100	\$ 74,200	\$ 79,300	\$ 84,450
80% AMI	\$ 67,400	\$ 77,000	\$ 86,650	\$ 96,250	\$ 103,950	\$ 111,650	\$ 119,350	\$ 127,050