



Trouble Paying Rent or Mortgage due to COVID-19?

Residential Assistance for Families in Transition (RAFT) Program

The RAFT Program is a homelessness prevention program funded by the Department of Housing and Community Development (DHCD). During COVID-19, DHCD expanded RAFT and created new programming to prevent evictions and support housing stability by providing short-term financial assistance with up to \$10,000 per household to help preserve current housing or move to new housing.

Eligibility Requirements

- Household's [AMI](#) must be 50%
- Those who are at risk of homelessness because of domestic violence must be 60% AMI

Emergency Rental and Mortgage Assistance (ERMA) Program

ERMA can provide rental and mortgage assistance to low-income households who have been impacted by the crisis and may not be eligible for RAFT. Like RAFT, ERMA may provide up to \$4,000 for eligible households to assist with rent or mortgage arrears accrued after April 1, 2020 and/or with upcoming rent or mortgage payments.

Eligibility Requirements

- Households within the 50-80% [AMI](#) range

For more information and to see if you qualify visit:

<https://www.mass.gov/info-details/emergency-housing-assistance-during-covid-19>

North Shore Community Action Programs (NSCAP)

North Shore Community Action Programs (NSCAP) is providing financial assistance to residents of Beverly, Salem, and Peabody. If you are having trouble paying rent or mortgage due to COVID-19, experiencing loss of wages due to job loss during the pandemic, or are at risk of becoming homeless, you could be eligible for assistance through NSCAP.

For more information and additional languages visit: <https://www.nscap.org/funds2020/>

Eligibility Requirements

- Resident of Beverly, Salem, or Peabody
- Proof of loss of income due to COVID-19
- Household's [AMI](#) must be:
 - Under 50% for Salem residents
 - Under 80% for Peabody residents
 - Between 50-100% for Beverly residents

To Apply

Email funds2020@nscap.org or call 978-548-5776

Are you a resident in another town?

See RAFT and ERMA assistance programs above.

Know Your Rights

If you are in fear of eviction, you have rights.
For FREE legal help in Essex County,
call [Northeast Legal Aid, Lynn](#) at 978-458-1465



Download this Form for Additional Information, Pages and Clickable Links

FOLLOW THESE STEPS:

- Open up the camera on your phone or ipad device.
- Hold it over the QR code to scan.
- Once the document opens up, you may click and fully access all the links provided.

