

Housing Relief Programs Available to Canton Residents

The Centers for Disease Control and Prevention (CDC) announced a temporary eviction moratorium to prevent the further spread of COVID-19, effective until December 31, 2020. However, you will still be responsible for paying rent when the moratorium ends and should make attempts to pay as much of your rent as you can. If you are currently unable to pay your rent or mortgage, you should first contact your landlord/property manager or your lender/servicer of your mortgage.

The Canton Housing Authority provides state aided public housing for elderly, family, and disabled persons. They do not have any federal housing or a Section 8 program (781-828-5144). The Canton Council on Aging offers a wide range of social services, resources and referrals.

Canton's Emergency Housing Relief Program (CHRP)

CHRP is a lottery to provide up to 10 eligible households up to \$2,500 a month (for up to 3 months) for rental or deed restricted mortgage payments (or rental or affordable deed-restricted mortgage arrears). Compared to RAFT and ERMA, this program will provide these funds for those up to 100% of Area Median Income.

More information and to apply:

MCO Housing Services

Services: Canton Emergency Housing Relief Program, affordable homes for sale and rentals

<https://mcohousingervices.com/rental-relief-program/>

978-456-8388

Emergency Rent and Mortgage Assistance (ERMA)

ERMA will provide eligible households up to \$4,000 in assistance for rental and mortgage payments dating back to April 1, 2020. Compared to RAFT, ERMA will provide these funds up within the 50-80% of Area Median Income, which expands the eligibility range and is predicted to service twice as many households.

More information: [https://www.mass.gov/info-details/covid-19-dhcd-website#emergency-rental-and-mortgage-assistance-program-\(erma\)-](https://www.mass.gov/info-details/covid-19-dhcd-website#emergency-rental-and-mortgage-assistance-program-(erma)-)

Residential Assistance for Families in Transition (RAFT)

RAFT offers flexible financial assistance designed to meet each family's particular needs. Eligible uses include moving cost assistance, rent and utility arrears, rental stipends, utility bills. This program helps families who must move but do not have enough money to pay a security deposit, utility startup costs, or first/last month's rent, and furniture. Families cannot get more than \$4000 within a 12-month period.

More information: <https://www.mass.gov/service-details/learn-about-residential-assistance-for-families-in-transition-raft>

To apply to RAFT or ERMA:

South Middlesex Opportunity Council

Services: Foreclosure Counseling, RAFT, and ERMA

<https://www.smoc.org/>

(508) 620-2402

Housing Program Income Limits

Effective July 1, 2020

Below are the current income limits that are used by state and local housing programs to determine eligibility for housing assistance programs.

Household Size	HUD 50% of Median	HUD 80% of Median	HUD 100% of Median
Program Income Eligibility (maximum)	Residential Assistance for Families in Transition (RAFT)	Emergency Rental and Mortgage Assistance Program (ERMA)	Canton Emergency Housing Relief Program (CHRP)
1 person	\$44,800	\$67,400	\$83,300
2 persons	\$51,200	\$77,000	\$95,200
3 persons	\$57,600	\$86,650	\$107,200
4 persons	\$63,950	\$96,250	\$119,000
5 persons	\$69,100	\$103,950	\$128,520
6 persons	\$74,200	\$111,650	\$138,040
7 persons	\$79,300	\$119,350	\$147,560
8 persons	\$84,450	\$127,050	\$157,080

* Canton income limits are calculated by the Department of Housing and Urban Development (HUD) for the Boston-Cambridge-Quincy area.