



North Shore Residents

Beverly, Boxford, Danvers, Essex, Georgetown, Gloucester, Hamilton, Ipswich, Lynn, Lynnfield, Magnolia, Manchester, Marblehead, Middleton, Nahant, Newbury, Peabody, Rockport, Rowley, Salem, Saugus, Swampscott, Topsfield, and Wenham

Do you need help paying your rent, mortgage, or utilities?

You may be eligible for up to \$4,000 in assistance through the RAFT or ERMA programs at the Family Success Center

For information about how to apply:

Visit www.lhand.org/fsc.aspx

or

Call (339) 883-2342

- To apply online
- To print an application

- To request an application be sent to you in the mail

Households must have:

- Documentation of an eligible housing crisis
- Income below 50% of AMI for household size for RAFT
- Income between 50% - 80% of AMI for household size for ERMA

Area Median Income (AMI)								
	1 person	2 person	3 person	4 person	5 person	6 person	7 person	8 person
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

Please note that due to COVID-19 all LHAND offices are currently closed to the public

For more information about the RAFT/ERMA programs and to find resources outside of the North Shore, visit: www.mass.gov/covidhousinghelp