



## At Risk of Losing your Home due to COVID-19?



**Have you lost your job?**

**Has your income decreased?**

**Are you behind on rent?**

**Do you need help moving to a  
new home?**

***WE MAY BE ABLE TO HELP!***

For individuals and families at risk of being displaced or forced to leave their homes due to COVID-19 related employment loss, there are programs that can help.

Residential Assistance for Families in Transition (RAFT) and Emergency Rental and Mortgage Assistance (ERMA) are two programs funded by the Massachusetts Department of Housing and Community Development able to provide assistance by direct funding to eligible households that can be used to help keep their housing, obtain new housing, pay their mortgage, or otherwise avoid becoming homeless.

### Who is Eligible?

- Massachusetts residents.
- Households with or without children, and unaccompanied youth.
- Household income must be below 80% of the area median income (AMI).
- Federal immigration status has no impact on eligibility for most of this funding.

**VIRTUAL WORKSHOPS** - Financial Assistance and Smart Tenant

ENGLISH: Monday through Friday at noon

<https://zoom.us/j/95733574741>

SPANISH: Tuesday and Thursday at 11am

<https://zoom.us/j/95172382635>

### How can funds be used?

Eligible households can receive up to \$10,000 in a 12-month period. Funds can be used for: Rental or mortgage arrearages.

- Short-term rental stipend
- Security deposits
- First and last month's rent
- Utility arrearages

There are some restrictions on rental assistance for families residing in subsidized housing or who have a rental voucher.

### How do I apply?

If you think you might be eligible for RAFT or ERMA, complete ONLINE or MAIL/EMAIL downloaded application:

<https://www.cognitofrms.com/CommunityTeamwork1/RAFTERMAApplicationCTI>

Household Size	Annual income limit (80%AMI)
1	\$ 54,950
2	\$ 62,800
3	\$ 70,650
4	\$ 78,500
5	\$ 84,800
6	\$ 91,100
7	\$ 97,350
8	\$103,650

**PHONE: 978-459-0551 | FAX: 978.459.0513 | 17 Kirk Street, Lowell MA 01852**

**[CovidResponseCTI@commteam.org](mailto:CovidResponseCTI@commteam.org) | [www.commteam.org/covid-erma](http://www.commteam.org/covid-erma)**

**VIRTUAL WORKSHOPS AVAILABLE**



## ERMA and RAFT Rental Assistance Application Update as of February 16, 2021



Since July 1, 2020, Community Teamwork has provided more than **\$6.5** in Rental/Mortgage assistance to more than **1680 households**, representing **2678 individuals**. To assist in processing this volume of applications, an additional 13 HCEC Counselors, and a Lead Special Services Coordinator have been hired increasing our staff to 21.

Community Teamwork is experiencing a huge influx of applications submitted through COGNITO. As of February 16, 2021 there are **3161** applications in process. **Applicants can expect to receive a notification from Community Teamwork within 3 – 5 weeks after completing their COGNITO application.** Many times, delays in processing applications result from incomplete applications – meaning, Community Teamwork does not have all the necessary information to process an application.

**In order to insure COGNITO applications are complete, please be prepared to provide the following information as part of your application:**

1. Identification for Head of Household (examples: photo ID, license, birth certificate, passport)
2. Documentation of Current housing and primary residence (examples include: lease, tenancy at will agreement, mortgage statement)
  - Documentation of eligible housing crisis; examples include but are not limited to:
  - Notice of arrears (unpaid rent)
  - Court summons
  - Letter from host family if doubled up
  - Utility shut off
3. W-9 from payee (landlord, moving company etc.)
4. Proof of ownership from property owner if funds will be used to pay a property owner
5. Verification of amount owed or due for any funds being covered

**And please remember to hit the SUBMIT Button.**

You will know you have submitted your application correctly if you receive an immediate email soon after from COGNITO thanking you for your application.

Begin here to start the Application process:

<https://www.cognitofrms.com/CommunityTeamwork1/RAFTERMAApplicationCTI>

**PHONE: 978-459-0551 | FAX: 978.459.0513 | 17 Kirk Street, Lowell MA 01852**  
**[CovidResponseCTI@commteam.org](mailto:CovidResponseCTI@commteam.org) | [www.commteam.org/covid-erma](http://www.commteam.org/covid-erma)**

**VIRTUAL WORKSHOPS AVAILABLE**