



## 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.

### 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.cognitoforms.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

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**VIRTUAL WORKSHOPS AVAILABLE**