



At risk of losing your home due to COVID-19?

Did you lose your job?

Has your income lowered?

Are you behind on rent?

Do you need help moving to a new home?

WE CAN 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 that can provide eligible households up to \$10,000 that can be used to help keep their housing, obtain new housing, pay their mortgage, or otherwise avoid becoming homeless regardless of source of income or lack of income. For most of this funding, citizenship or immigration status is not an issue.

Who is eligible?

- Households of any size or composition including two or more people living together, one of whom is a dependent child under the age of 21. A pregnant mother qualifies if she is the head of household
- Other eligible households include individuals, families with children of all ages, couples without children, and unaccompanied youth
- The 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 to stay in current housing or move to new housing. Specifically, funds can be used for:

- Rental or mortgage arrearages
- Short-term rental stipend
- Security deposits
- First and last month's rent
- Utility arrearages
- Employment-related transportation costs

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 the application at: www.rcapsolutions.org/hcec-application/

What is the income limit?

Worcester County	
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

Full income limits are available on our website at: www.rcapsolutions.org/erma-funding/

