



Difficulty Paying Your Rent or Mortgage?

LOST YOUR JOB DUE TO COVID-19?

HAS YOUR INCOME LOWERED?

ARE YOU BEHIND ON RENT OR MORTGAGE PAYMENTS?

ARE YOU MOVING TO A NEW HOME?

WE CAN HELP!

HOW TO APPLY:

Apply online by visiting:
www.rcapsolutions.org/hcec-application
 or scanning the QR code below:



OR:

- Call 978-630-6771 and ask for an application to be mailed to you
- Email HCEC@rcapsolutions.org if you have questions
- Mail completed application with required documentation to:
 191 May Street • Worcester, MA 01602

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

RCAP Solutions serves as the regional Housing Consumer Education Center (HCEC) for Central Massachusetts and administers financial assistance programs such as Residential Assistance for Families in Transition (RAFT), Emergency Rental and Mortgage Assistance (ERMA), and the Federal Emergency Rental Assistance Program (ERAP). These programs can provide eligible households with funding that can be used to help stay in current housing, obtain new housing, pay their mortgage, or otherwise avoid becoming homeless.

WHO IS ELIGIBLE?

Anyone experiencing a housing crisis, including:

- Individuals
- Families with or without children
- 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?

Program funds can be used for housing-related expenses only, including:

- 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 assistance for families residing in subsidized housing or who have a rental voucher.

INCOME LIMITS:

Worcester County	
Household size	Annual income limit (80% AMI)
1	\$55,350
2	\$63,250
3	\$71,150
4	\$79,050
5	\$85,400
6	\$91,700

Full income limits available on our website.

REQUIRED DOCUMENTS:

- ID for Head of Household
- Proof of current housing
- Verification of eligible housing crisis and arrears
- Verification of income or verification of presumed income eligibility
- W-9 for property owner or authorized agent
- Authorization of agent, if applicable
- Proof of ownership of unit



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