

# AT RISK OF LOSING YOUR HOME DUE TO COVID-19?

HAVE YOU RECENTLY LOST YOUR JOB?

HAS YOUR INCOME DROPPED?

ARE YOU BEHIND ON RENT?

DO YOU NEED HELP MOVING TO A NEW HOME?

WE CAN HELP!!

## **TO APPLY**

Go to Metro Housing's online application to begin the process

### bit.ly/RAFT\_ERMA



METRO HOUSING BOSTON Helps families and individuals address their housing needs across the continuum toward economic security. For individuals and families at risk of being displaced or forced to leave their homes due to COVID-19 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, or otherwise avoid becoming homeless, regardless of source of income, or lack of income. Citizenship or immigration status is not an issue for most of this funding.

#### 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 at or below 80 percent of 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.

#### WHAT IS THE INCOME LIMIT?

Household size	Annual income limit (80% AMI)
1	\$67,400
2	\$77,000
3	\$86,650
4	\$96,250
5	\$103,950
6	\$111,650

## HOW DO I APPLY?

If you think you might be eligible for RAFT or ERMA, go to the online application at bit.ly/RAFT\_ERMA

If you do not qualify, then you can contact Metro Housing's Housing Hub for additional resources and referrals at **ResourceLine@MetroHousingBoston.org** 

#### METRO HOUSING BOSTON