

# Are you unable to pay your rent or mortgage due to COVID-19?

## Residential Assistance for Families in Transition (RAFT) Emergency Rental & Mortgage Assistance (ERMA)

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

RAFT and ERMA are programs that can provide eligible households up to \$4,000 to help keep their housing, obtain new housing, or otherwise avoid becoming homeless, regardless of source of income or lack of income.

### Who is Eligible?

- Families
- Individuals
- Unaccompanied youth
- See income eligibility
- Federal immigration status has no impact on eligibility for most of this funding.

### How can Funds Be Used?

Eligible households can receive up to \$4,000 in a 12 month period. Funds can be used for:

- Rental or mortgage arrearages
- Short-term rental stipends
- First & last month's rent
- Security deposits

### How is ERMA Different from RAFT?

RAFT is targeted to households up to 50%AMI while ERMA focuses on households between 50-80% AMI.

### Difference in Income Limits:

Household size	Annual income limit for RAFT (50%)	Annual income limit for ERMA (80%AMI)
1	\$29,900	\$47,850
2	\$34,200	\$54,650
3	\$38,450	\$61,500
4	\$42,700	\$68,300
5	\$46,150	\$73,800
6	\$49,550	\$79,250

### Application Process:

There is a single application process for RAFT and ERMA. Households seeking assistance will first be asked about their household income. If their income is below 80% AMI, they will begin the RAFT/ERMA application. If their gross income exceeds 80% AMI, they will be referred to other resources.

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