



REC'D - TOWN MANAGER

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TOWN OF  
WILMINGTON, MASS

July 2, 2020

Dear Community Partner –

We are sending you this material to let you and your community know about available resources for families and individuals who may be at risk of losing their home because they cannot afford their rent or mortgage.

With the launch of the Emergency Rental and Mortgage Assistance (ERMA) program, which builds upon the popular and effective Residential Assistance for Families in Transition (RAFT) program, Metro Housing and our regional partners across the state now have resources to help families with incomes up to 80 percent of the area median. For a family of three in the Boston region that level is \$86,650.

For more information or for additional copies of these materials, please go to our website ([www.MetroHousingBoston.org](http://www.MetroHousingBoston.org)) or directly to [bit.ly/RAFT\\_ERMA](http://bit.ly/RAFT_ERMA). You may also contact me directly at the contact information below.

Thank you.

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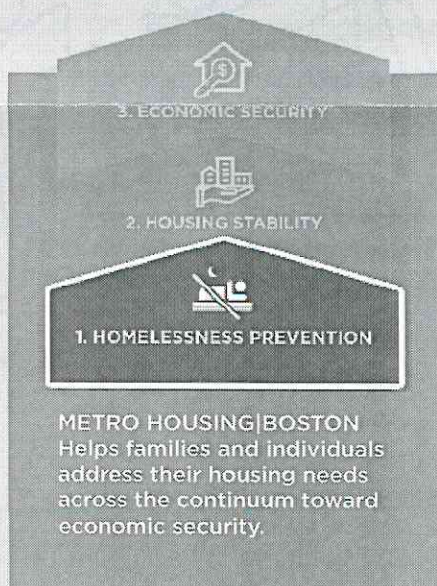


**HAVE YOU  
RECENTLY  
LOST YOUR JOB?  
HAS YOUR INCOME  
DROPPED?  
ARE YOU BEHIND  
ON RENT?  
DO YOU NEED  
HELP MOVING  
TO A NEW HOME?  
WE CAN HELP!!**

## TO APPLY

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

[bit.ly/RAFT\\_ERMA](https://bit.ly/RAFT_ERMA)



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 \$4,000 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.

## 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 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 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, go to the online application at [bit.ly/RAFT\\_ERMA](https://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](mailto:ResourceLine@MetroHousingBoston.org)



**¿RECIENTEMENTE  
PERDIO  
SU TRABAJO?**

**¿SU INGRESOS HAN  
SIDO REDUCIDOS?**

**¿ESTA ATRASADO  
EN SU RENTA?**

**¿USTED NECESITA  
AYUDA PARA  
MUDARSE A UNA  
NUEVA CASA?**

**RAFT PUEDE  
AYUDARLES!**

## PARA APLICAR

Vaya a Metro Housing's  
aplicación en línea a para  
comenzar el proceso

[bit.ly/RAFT\\_ERMA](http://bit.ly/RAFT_ERMA)

Para individuos y familias en riesgo de ser desplazados o obligados a abandonar sus hogares debido a que perdieron su empleo por COVID-19, hay programas que pueden ayudar.

Asistencia Residencial para Familias en Transición (RAFT) y El Alquiler de Emergencia y la Asistencia Hipotecaria (ERMA) son dos programas que pueden proporcionar a los hogares elegibles hasta \$4,000 que se puede utilizar para ayudar a mantener su vivienda, obtener nuevas viviendas, o evitar quedarse sin hogar, independientemente de la fuente de ingresos, o la falta de ingresos. La ciudadanía o el estatus migratorio no es un problema para la mayor parte de esta financiación.

## ¿QUIEN ES ELEGIBLE?

- Hogares de cualquier tamaño o composición, incluyendo dos o más personas que viven juntos, uno de los cuales es un dependiente menor de 21 años. Una madre embarazada califica si ella es la cabeza del hogar
- Otros hogares elegibles incluyen Individuos, familias con hijos mayores, parejas sin hijos y jóvenes no acompañados
- El ingreso del hogar debe ser por debajo del 80 por ciento de los ingresos medios (AMI)

El estatus migratorio federal no tiene impacto en elegibilidad para la mayor parte de este financiamiento.

## ¿CUÁL ES EL LÍMITE DE INGRESOS?

Tamaño del hogar	Límite de ingresos anuales (80% AMI)
1	\$67,400
2	\$77,000
3	\$86,650
4	\$96,250
5	\$103,950
6	\$111,650

## ¿COMO PUEDEN LOS FONDOS RAFT SER UTILIZADOS?

Los hogares elegibles pueden recibir hasta \$4,000 en un período de 12 meses. Los fondos se pueden utilizar para:


- Atrasos en el alquiler o en las hipotecas
- Estipendio de alquiler a corto plazo
- Depósitos de seguridad
- Alquiler del primer y último mes
- Atrasos de servicios públicos
- Costos de transporte relacionados con el empleo

Existen algunas restricciones en el alquiler asistencia a las familias que residen en vivienda o que tengan un vale de alquiler.

## ¿COMO PUEDO APLICAR?

Si cree que podría ser elegible para RAFT o ERMA, vaya a la solicitud en línea en [bit.ly/RAFT\\_ERMA](http://bit.ly/RAFT_ERMA).

Si usted no califica, entonces usted puede ponerse en contacto con Metro Housing's Hub para recursos adicionales y referidos en [ResourceLine@MetroHousingBoston.org](mailto:ResourceLine@MetroHousingBoston.org)



**3. ECONOMIC SECURITY**

**2. HOUSING STABILITY**

**1. HOMELESSNESS PREVENTION**

**METRO HOUSING|BOSTON**  
Ayuda a familias e individuos satisfacer sus necesidades de vivienda a través de continuar hacia la seguridad económica





## What to do if you can't pay for your housing

**Michele Lerner -- Boston.com correspondent**

June 24, 2020 5:13 pm

More than 900,000 people have filed unemployment claims in Massachusetts since the pandemic began. While unemployment benefits, savings, and assistance from a variety of sources have helped many people keep up with their rent or mortgage, thousands more are unable to make payments. Nonprofits and government agencies, as well as federal and state policies, are in place to support renters and homeowners during the coronavirus crisis.

Massachusetts has a freeze on evictions and foreclosures that is set to expire either on Aug. 18 or 45 days after the COVID-19 state of emergency is lifted, whichever comes first. The moratorium may be extended if necessary. But many housing advocates predict a wave of evictions and foreclosures due to nonpayment once the moratorium lifts.

"The Eviction Lab of Princeton University found that there were 309,000 rent-burdened households in Massachusetts in 2016, meaning they were spending more than 50 percent of their income on rent," said [Matt Pritchard](#), president and executive director of HomeStart, a nonprofit agency. "At that time there were 43 evictions per day in the

state. Now, we have 900,000 unemployed in the state. If only 2 percent of that group is evicted in the next year, we would see more than 90 evictions every day. That's the big picture issue we're facing."

## **Steps to take if you can't pay your rent**

While renters are protected from eviction and landlords are not allowed to charge late fees during this emergency, there are steps renters must take to protect themselves.

"First, you need to communicate as soon as possible with your landlord," said Chris Norris, executive director of Metro Housing|Boston, a nonprofit agency. "Everyone has been impacted by this somehow, so most landlords are understanding."

Renters need to notify their landlord in writing and explain in detail why they are unable to make their payment, said Sheila Dillon, Boston's chief of housing and director of neighborhood development.

Metro Housing has a template for the landlord letter, but Norris emphasizes that tenants must send a new one every 30 days.

"It's very important to be specific about why you can't pay, such as someone in your household is sick, your children are home and need more food, or you lost your job and are not getting unemployment," said Gabriela Cartagena, one of the Northside organizers for the City Life/Vida Urbana nonprofit organization. "Keep a copy for yourself and send one to your landlord."

Next, Norris recommends making a partial payment or saving money to make it easier to repay what you owe in the future. Rental assistance programs are also available.

"The Residential Assistance for Families in Transition (RAFT) program has received 3,125 pre-applications since Governor Baker's emergency declaration in March," said Norris. "That compares to 1,719 households receiving RAFT funds in all of 2019."

In May 2020, Metro Housing distributed \$775,000 in RAFT support.

“Don’t wait until the eviction moratorium ends to try to get caught up on your rent,” said Chrystal Kornegay, executive director of MassHousing, a quasi-public agency. “It’s better to avail yourself of rental assistance, because it can be very hard to catch up and pay back several months of rent.”

In addition to the RAFT funds, Boston’s Rental Relief Fund has provided \$8 million so far to tenants for up to three months of rent payments, said Dillon.

“Don’t leave your apartment even if you receive an eviction notice, because that is just the start of the process,” said Dillon. “Tenants have rights, and the city can help them. There are often ways we can work things out if everyone communicates.”

## **Steps to take if you can’t pay your mortgage**

For homeowners behind on their payments, the advice is similar: communicate early.

“Call your lender,” said Kornegay. “Don’t stick your head in the sand. This happens all the time, and lenders know how to work with people. No lender wants to foreclose on someone, especially during this crisis.”

Forbearance, which refers to pausing your mortgage payments, is an option mandated by the federal government’s CARES act and by Massachusetts.

“Depending on who owns your loan, you can put your loan on hold for 180 days and extend that for another 180 days as long as you can prove that you’ve lost income related to the virus,” said Kornegay.

Mayor Martin J. Walsh’s administration negotiated with 12 of the largest lenders in Boston to provide at least three months of deferred mortgage payments for their borrowers followed by an affordable repayment plan, said Dillon.



The eviction and foreclosure moratorium means that lenders cannot report late payments to credit bureaus, and they can't charge late fees, said Dillon.

"If you have a MassHousing loan with our mortgage insurance plus (MI Plus) program, you can have six months of your principal and interest paid if you have lost your job," said Kornegay.

While nonprofits and government agencies can support tenants and homeowners, the first step for both groups is direct communication.

"Every renter and homeowner should be in dialog now with their landlord or lender to seek a solution to their situation as soon as possible," said Dillon.

## **Resources for renters and homeowners**

Boston Home Center for homeowner questions: (617) 635-4663, Ext. 3

[Boston Office of Housing Stability](#)

[Fannie Mae Here to Help](#)

[MassHousing](#)

[Metro Housing|Boston](#)

[HomeStart](#) and rental eviction hotline: (857) 415-2900

City Life/Vida Urbana Hotline: (617) 934-5006 (English) or (617) 397-3773 (Spanish)

[Citizens Housing and Planning Association](#)