



## Emergency Rental and Mortgage Assistance Program (“ERMAP”)

### Frequently Asked Questions - FAQs

***Q: Do I qualify for ERMAP assistance?***

**A:** In order to qualify for ERMAP assistance an applicant must reside within Santa Fe County, which includes all incorporated municipalities. An applicant’s must also verify that they or a contributing adult household member has lost a job, had a reduction in working hours, or been furloughed on or after March 1, 2020. An applicant must currently be behind on their rent or mortgage payment and must be below 80% of AMI for rental assistance or 100% of AMI for mortgage assistance at the time of their application, or must have been at or below these AMI thresholds during the time that the arrearages occurred.

***Q: What is AMI?***

**A:** AMI stands for Area Median Income. Each year the United States Department of Housing and Urban Development publishes AMI figures and associated income limits, which are broken down by each State and County. The AMI figures and income limits are used as the basis for income determination for numerous federal, state and local housing programs. ERMAP utilizes AMI figures specific to Santa Fe County, those figures are subsequently adjusted for household size. A chart of qualifying AMI figures for rental and mortgage assistance are listed below.

Household Size								
	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
<b>Rental Assistance (80% of AMI)</b>	\$42,600	\$48,650	\$54,750	\$60,800	\$65,700	\$70,550	\$75,400	\$80,300
<b>Mortgage Assistance (100% of AMI)</b>	\$53,200	\$60,800	\$68,400	\$76,000	\$81,100	\$88,200	\$94,300	\$100,400

***Q: What are the terms and conditions of receiving ERMAP funding, and am I required to payback ERMAP assistance?***

**A:** No. ERMAP assistance is provided in the form of grant funding and is designed to assist qualifying households with emergency housing needs. Once qualified, payments provided through ERMAP will be sent directly to your mortgage lender or landlord on your behalf. If an applicant qualifies and is provided ERMAP funding as a qualified grantee, the funding is not required to be repaid to Santa Fe County, unless it is determined that an applicant willingly and knowingly provided false or misleading information in their application in an attempt to qualify for assistance.

***Q: How much assistance can I qualify for?***

**A:** The maximum allowable grant amount through ERMAP is \$7,500.00 and is limited to one grant per household.

***Q: What can ERMAP assistance be used for?***

**A:** ERMAP grant assistance can be used to pay for outstanding mortgage and/or rent balances that were incurred after March 1, 2020. ERMAP funding can also be used to pay for future month's rent and mortgage payments if staff determines that based on the grantee's current income, the grantee would be cost burdened and is in need of continued assistance. However, payments for arrearages and future payments combined cannot exceed the maximum grant amount of \$7,500.00. For grantees who have lost housing on or after March 1, 2020, for non-payment of rent and who can independently qualify for a new rental lease, ERMAP funding can also be used to pay for first month's rent, last month's rent and security deposits in order to get the grantee successfully housed.

***Q: Where can I obtain an application for ERMAP?***

**A:** Applications are located on the Santa Fe County Housing Authority's webpage. Hard copies of applications can also be picked-up at the Santa Fe County Housing Authority's administrative offices, which are located at 52 Camino de Jacobo Santa Fe, NM 87507. Hard copy applications will be located in a pick-up box next to the front entrance to the Housing Authority's administrative offices. Our administrative offices are currently open by appointment only.

***Q: How do I submit an application?***

**A:** Applications can be submitted electronically via email. For rental assistance please email your application to [dbradley@santafecountynm.gov](mailto:dbradley@santafecountynm.gov). For mortgage assistance please email your application to [jjbarela@santafecountynm.gov](mailto:jjbarela@santafecountynm.gov). Application packets can also be delivered to the Santa Fe County Housing Authority Administrative Offices located at 52 Camino de Jacobo Santa Fe, NM 87507 and placed in either of the drop boxes at this location.

***Q: What do I need to submit with my application?***

**A: The ERMAP Application is comprised of several documents, including:**

- An application cover sheet, which provides a comprehensive list of all applicable backup documentation that must be provided;
- A Unit and Utility information sheet;
- A Santa Fe County Vendor Form that must be completed by your landlord or mortgage lender; and
- An ERMAP Applicant Agreement and Acknowledgement Form.

***Q: Can I qualify for ERMAP assistance if I am currently receiving federal subsidy through a Public Housing or Housing Choice Voucher Program?***

**A: No. Households currently receiving federal subsidy through a Public Housing or Housing Choice Voucher Program cannot qualify for ERMAP assistance.**

***Q: How will my income be calculated?***

**A: Staff will evaluate your *current* income. This will require us to look at the income of all adult household members who reside in your home. Staff will need to review your most recent pay stubs, unemployment benefits, social security disbursements, etc. Staff will also need the most recent statement for all checking and savings accounts for all adult household members. For a future month's assistance payment, your income will be forecast. This means that at the time of your application, staff will make a determination on whether the next month's rent payment will be made based on your initial gross monthly income calculation. If assistance is need for subsequent months, you will need to provide updated income verification documents, so staff can verify that any changes in your household's income does not disqualify you for assistance prior to issuing additional payments.**

***Q: How will my housing costs be evaluated for future payments?***

**A: Staff will review your current gross monthly income and compare that income to your monthly housing costs. This is called a Housing Expenditure Ratio. If your Housing Expenditure Ratio is greater than 30% for rental or 33% for homeownership, then ERMAP assistance can be used for future payments. Monthly housing costs include your mortgage or rental payment, your estimated utility expenses, homeowner's association fees, property taxes, and all relevant types of monthly insurances payments, if applicable.**

***Q: Can I qualify if I lost employment for a period of time but am now fully employed?***

**A: Yes. If your loss of employment, reduction of income or furlough occurred on or after March 1, 2020, and you have again gained employment, you can still qualify for assistance if you are currently behind on your housing payment and still fall below the program income guidelines.**

**Q: If I meet the qualifications and was behind on my housing payment but was able to bring my housing payment up-to-date using other financial means, such as a loan, can I be reimbursed for those payments?**

**A: No. The intent of ERMAP is to provide emergency assistance in order to keep households safely and adequately housed. ERMAP funding must be provided directly to the landlord or mortgage lender of a qualifying grantee and cannot be provided to the grantee directly as reimbursement for personal costs.**

**Q: Who do I contact if I have questions?**

**A: For additional questions you can contact the Santa Fe County Housing Authority administrative offices at (505) 992-3060. Questions can also be sent via email to [dbradley@santafecountynm.gov](mailto:dbradley@santafecountynm.gov) or [jjbarela@santafecountynm.gov](mailto:jjbarela@santafecountynm.gov).**