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.

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 you application to dbradley@santafecountynm.gov. For mortgage assistance please email your application to 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: 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 or jjbarela@santafecountynm.gov.