

## COVID Emergency Rental Assistance FAQ

The Michigan State Housing Development Authority (MSHDA) will administer the COVID Emergency Rental Assistance (CERA) Program through its network of local nonprofit agencies starting March 15, 2021. CERA can provide rental and utility assistance for eligible renter households so that they retain their housing stability.

### WHO IS ELIGIBLE?

CERA can serve renter households that have incomes less than 80% of Area Median Income (AMI)\* who meet the following conditions:

- Individual(s) in the household has qualified for unemployment benefits or has experienced a reduction in household income, incurred significant costs, or has experienced other financial hardship due directly or indirectly to the coronavirus outbreak; and
- Individual(s) in the household can demonstrate a risk of experiencing homelessness or housing instability evidenced by a past due utility or rent notice.

\* AMI income limits are available on [Michigan.gov/CERA](https://www.michigan.gov/CERA)

### WHO IS NOT ELIGIBLE?

- Households that have incomes above 80% of Area Median Income.
- Households that cannot show a “COVID-19 hardship” (outlined below) or risk of homelessness or housing instability.
- Households that are homeowners, land contract holders or those that live in commercial properties.
- Renter households that are not behind on either rent or utility bills.

### HOW DO I APPLY?

- MSHDA will have an online application portal for application intake available at the beginning of April.
  - This will be the best way to apply for those that have a smart phone, tablet, or computer
- Tenants and landlords can also apply through their local service agency.
  - Please see the CERA Contact List for the service agency in our county.

### HOW MUCH RENTAL ASSISTANCE CAN I RECEIVE?

- Up to 50% AMI—up to 12 months of rental assistance
  - Included within the 12 months, 3 months can be used for future rent assistance
- 50-80% AMI—up to 10 months of rental assistance
  - Included within the 10 months, 3 months can be used for future rent assistance
- Tenants may apply for an additional 3 months of rental assistance if necessary, for housing stability
- In most cases, the rental assistance will be paid directly to the landlord

## IS THERE ANY LIMIT ON HOW MUCH PER MONTH I CAN RECEIVE?

Yes, the program limit is 150% of the HUD Fair Market Rent based on your home size and county.

## CAN I GET HELP WITH MY UTILITIES?

Yes, eligible households for CERA can receive utility assistance for tenant supplied electricity, home heating (any type of fuel), water, sewer and trash (if billed along with another utility).

Utility Assistance		
Household Size	Maximum Total One Time Utility Payment (Includes Future Payment)	Maximum Future Utility Payment as a Credit
1-2 persons	\$1,500	\$300
3-4 persons	\$2,000	\$500
5+ persons	\$2,500	\$500

Tenants up to 50% AMI are eligible for an additional \$500 if needed to fully pay utility arrears.

## I NEED HELP PAYING FOR HOME INTERNET, IS THAT COVERED IN THE PROGRAM?

Yes, a flat \$300 internet stipend is available for households that have home internet and include a recent internet bill/statement in their application package. The \$300 payment will be made to either the Internet service provider or the tenant.

## WHAT TENANT DOCUMENTS ARE REQUIRED TO DETERMINE ELIGIBILITY?

- Completed CERA Tenant application.
- Copy of past-due rent notice, a notice to quit or a court ordered summons, complaint or judgement.
- Copy of state ID or passport for the tenant applicant (with proof of residency if address does not match the unit).
- Most current copy of lease agreement in tenant's name (if a written lease was completed).
  - Provide all proof of earned and unearned income for household members that live at the property and that are over the age of 18.
- Income documents:
  - Household income/benefits (unemployment, SSI, etc.) for one month, OR
  - Copy of submitted 2020 IRS form 1040 (first two pages) OR
  - Food Assistance Program Notice of Case Action form (only applicable for households with 3 or less people).
- Copy of ALL utility statements the tenant is responsible for, if applicable.
- Copy of Internet bill/statement, if applicable.
- Supporting documentation for proof of COVID Hardship (only one hardship is necessary).

Type of COVID Hardship	Best Documents to Show Proof	Alternate Documents to Show Proof
A member of my household qualified for unemployment after March 13, 2020	Unemployment Monetary Determination Letter OR screen shots from unemployment website showing payments and person's name	Signed letter from applicant stating the time period they received unemployment benefits
A member of my household has had a 10% reduction in income after March 13, 2020	Signed letter from applicant outlining your original hours and pay rate and reduced hours and pay rate during the COVID outbreak	
A member of my household has incurred significant costs (over \$500) after March 13, 2020	Signed letter from applicant stating what type and amounts of increased expenses the household incurred during the COVID outbreak	
A member of my household experienced other financial hardship (over \$500) after March 13, 2020	Signed letter from applicant stating what type of financial hardship they occurred during the COVID outbreak	

### WHAT DOCUMENTS WILL THE LANDLORD NEED TO PROVIDE?

- Landlords will need to provide:
  - Completed CERA Landlord Application
  - Copy of the lease (if a written lease was completed)
  - Ledger showing tenant's payment history in 2020 and 2021
  - W-9
  - Verification of court costs, if applicable