

# COVID Emergency Rental Assistance (CERA)

The Michigan State Housing Development Authority will begin administering the COVID Emergency Rental Assistance (CERA) program as soon as the funds are appropriated by the Michigan Legislature. CERA can help renters with their past due rent and utilities. In most cases, payment will be made directly to the landlord or utility provider. More information on program details and how to apply will be added to this page as soon as the funding bill has been passed. Below are some of the federal guidelines for the program.

## WHO IS ELIGIBLE?

CERA can serve renter households that have incomes less than 80% of Area Median Income 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.

## WHAT DOCUMENTS WILL A TENANT NEED TO SHOW ELIGIBILITY?

Renters will need the following documents/items (e.g., copies, pictures, screenshots, etc.) along with their signed, fully completed CERA Application:

- Identification (State ID or a passport)
  - If the ID doesn't have your current address, you will need a utility bill or other piece of official mail showing your name and current address.
- Income documents:
  - A copy of your 2020 IRS 1040 (first two pages only); or
  - Pay stubs, benefit statements (unemployment, social security, etc.), for most recent two months for all income sources.
    - If self-employed, a signed letter outlining type of work performed and income earned in the last two months.
- One of the following to document the 'COVID-19 hardship':
  - Unemployment Monetary Determination letter, or
  - Pay stubs or a letter from your employer showing a decrease in income, or
  - Copies of medical bills, childcare expenses, or other significant cost the household incurred during COVID-19, or
  - Other documentation demonstrating financial hardship during COVID-19.
- Copies of a past due rent notice or past due utility bills.

- Copy of your lease (if a written lease was completed).
- If applying for utility assistance:
  - Clear copies of your most recent utility bills showing the amount owed, the utility provider and account number.

#### 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

#### WHO IS NOT ELIGIBLE?

- Renter households that have incomes above 80% of Area Median Income.
- Renter households that cannot show a 'COVID-19 hardship' (outlined above) or risk of homelessness or housing instability.
- Renter households that receive a monthly federal subsidy (e.g. Housing Choice Voucher, Public Housing, Project Based Section 8) where the tenant rent is adjusted according to changes in income may not receive CERA assistance.

#### CAN I GET HELP WITH MY UTILITIES?

Yes, eligible households for the CERA, can receive utility assistance for electricity, home heating (any type of fuel), water, and sewer.

#### I HAVE FALLEN BEHIND ON MY RENT. WHAT CAN I DO NOW UNTIL THE PROGRAM STARTS?

Talk to your landlord and let them know you intend to apply for CERA as soon as the program starts. Also, start looking at the documentation requirements and make a plan for collecting them once the application process starts.