

## COVID Emergency Rental Assistance (CERA) 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 by being past due on utilities or rent.

\* 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?

- Use the secure online application portal (“Apply Now” button above) to submit your application for assistance.
- This is 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.
- If you cannot apply online, please see the CERA Contact List for the service agency in your county (at the top of this page under CERA Resources).

### HOW MUCH RENTAL ASSISTANCE CAN I RECEIVE?

- Up to 50% AMI—up to 15 months of rental assistance
- 50-80% AMI—up to 13 months of rental assistance
- Tenants may apply for an additional 3 months of rental assistance if necessary, for housing stability so long as this does not exceed the 15 or 13 month maximums

## 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 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 available proof of earned and unearned income for household members that live at the property and that are over the age of 18
  - 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.

## 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

## MY LANDLORD HAS FILED FOR EVICTION. CAN I GET LEGAL ASSISTANCE FOR MY COURT CASE?

Yes, free legal assistance is available with the CERA program. Please go to [www.michiganlegalhelp.org](http://www.michiganlegalhelp.org) to get connected to a legal services agency in your area.

## LOCAL PROGRAM ADMINISTRATION

Based on consultation with MSHDA, local programs may administer the CERA program with additional rules to coincide with existing local codes/ordinances so long as these additional rules do not conflict with US Treasury regulations or slow the pace of serving eligible tenants and landlords.

## PRIORITIZATION OF HOUSEHOLDS

The federal Emergency Rental Assistance Program requires a prioritization of assistance for households with incomes less than 50% of area median income or households with one or more individuals that have not been employed for the 90-day period preceding the date of application. MSHDA has implemented this prioritization by reserving 70% of CERA program funds for these households as well as allowing the full 15-months of assistance. Households that are not within this priority group are only eligible for 13-months of assistance.