

MSHDA COVID Emergency Rental Assistance (CERA) Overview & FAQ

ABOUT MSHDA

The Michigan State Housing Development Authority (MSHDA), established in 1966, provides financial and technical assistance through public and private partnerships to create and preserve safe and affordable housing, engage in community economic development activities, develop vibrant cities, towns and villages, and address homeless issues.

MSHDA's loans and operating expenses are financed through the sale of tax-exempt and taxable bonds and notes to private investors, not from state tax revenues. Proceeds of the bonds and notes are loaned at below-market interest rates to developers of rental housing and also fund home mortgages and home improvement loans. MSHDA also administers various federal housing programs.

ABOUT CERA

COVID Emergency Rental Assistance (CERA) is a federally funded program available through MSHDA to help Michigan tenants facing pandemic-related hardships avoid eviction while also ensuring landlords can recoup owed rent. The program can provide rental and utility assistance for eligible renter households so that they retain their housing stability. The CERA program is an important resource for those who have experienced financial hardships due to the pandemic and provides peace of mind to renters by ensuring they will be able to stay in their homes.

MSHDA is currently administering the CERA Program through its statewide network of local nonprofit housing resource agencies.

MSHDA estimates that 50,000 to 55,000 families will be able to receive financial assistance through CERA.

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?

The following factors will disqualify an applicant from receiving CERA assistance:

- 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.

WHY SHOULD I APPLY FOR RENT RELIEF NOW? AREN'T RENTERS AUTOMATICALLY PROTECTED BY THE CENTERS FOR DISEASE CONTROL EVICTION MORATORIUM UNTIL OCT. 3, 2021?

- Not necessarily. The eviction moratorium is only in effect for counties that the CDC determines are experiencing “substantial” or “high” transmission of COVID-19. You can visit the [CDC COVID Data Tracker](#) to see if your county qualifies.
- Counties are covered by the moratorium based on whether they met the threshold for substantial transmission of the virus as of August 3. Counties that are not covered as of August 3, but later experience substantial or high levels of transmission, will become subject to the order at that time. Counties that experience a decrease in cases and positive tests and no longer meet the threshold will cease to be subject to the order.
- For those areas subject to the moratorium, it protects against eviction when invoked by the tenant but does not help tenants pay their arrears. Applying to CERA will help pay arrears now and avoid possible eviction later.
- If tenants do not invoke the moratorium, they could still face eviction for nonpayment of rent. Applying to CERA can help pay arrears for filed evictions and could ultimately help avoid eviction.
- Some landlords may still attempt to file an eviction for nonpayment of rent, even if the tenant invokes the moratorium. Applying to CERA can help pay arrears for filed evictions and could ultimately help avoid eviction.

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 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

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 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.

- [MSHDA website](#)
- [MSHDA CERA webpage](#)
- [CERA Landlord Application](#)
- [CERA Tenant Application, English](#)
- [CERA Tenant Application, Spanish](#)
- [CERA Tenant Application, Arabic](#)
- [CERA Landlord Application, Spanish](#)
- [CERA Landlord Application, Arabic](#)
- [CERA Income Limits](#)
- [CERA Contact List](#)
- [CERA online application tool](#)