

**Cheboygan County Eviction and Foreclosure Resource Sheet**  
**Prepared by Cheboygan Human Services Coordinating Body and**  
**Cheboygan Local Planning Body**

We know that the past few months have been challenging in so many ways. We wanted to provide you with a resource list to help you if you are behind on rent, facing eviction, behind on mortgage payments, or facing foreclosure. Every situation is unique to the circumstance, so please use this a guide to help you navigate through the services available to you our county.

**Rental Situations:**

1. Do you live in subsidized? If yes, please see below:



## WHAT ARE MY RIGHTS AS A SUBSIDIZED HOUSING TENANT during Michigan's COVID-19 crisis?

The federal CARES Act provides important **NEW** protections to many tenants in Michigan, including tenants with federally-subsidized housing. These protections include tenants who:

- Have "Section 8" vouchers
- Live in Low-Income Housing Tax Credit (LIHTC) properties
- Live in HUD-subsidized public housing or other HUD-subsidized housing

If the amount of rent you pay each month is based on your income, you are most likely covered by the CARES Act's protections.

**Until July 25, 2020,  
landlords may not:**



Charge you late fees



Send you a notice to vacate for not paying your rent



File an eviction case against you based on nonpayment of rent

You still owe your landlord any rent that becomes due during this period. After July 25, your landlord can seek to evict you for nonpayment of rent by giving you 30 days' notice before filing an eviction case against you in court.

In most subsidized housing programs, your landlord or voucher administrator must reduce your rent if your income goes down or you no longer have any income.

**If there has been a  
change to your income:**



Report the change **IN WRITING** to your landlord or voucher administrator **RIGHT AWAY**



Keep a copy of what you send them (take a picture with your phone!)

Your landlord or voucher administrator **SHOULD NOT** include any stimulus payment you receive from the federal government in your income for the purposes of calculating your rent.

## Eviction Assistance

**Renters:** If your rent is not subsidized, please reach out the following agencies, in the order provided below, for possible assistance:

1. **Northeast Michigan Community Service Agency**, <https://www.nemcsa.org/services/cares.html>  
CARES Funding

Requirements:

- a. The income level for eligibility for CARES is higher - 200% FPL.
- b. Participants must be able to show proof of a past due rent that occurred on or after 4/01/2020.
- c. Staff will contact current housing staff to pre-screen eligibility in that program before final approval and payment is made.
- d. The program requires documentation from DHHS of active service/program enrollment.

What can be paid: The request cap per client is \$1000

To apply: Email [thomank@nemcsa.org](mailto:thomank@nemcsa.org) or call 989-358-4629

Emergency Solutions Grant (ESG) assistance for evictions

Requirements:

- a. Income: less than 50% Area Median Income (AMI)
- b. Court ordered eviction required
- c. SER Decision notice (if the household has income)
- d. Up to 6 months in arrears

To apply: [housingintake@nemcsa.org](mailto:housingintake@nemcsa.org) or call 989-358-4678

Contact Northeast Michigan Community Service Agency, <https://www.nemcsa.org/services/homeless-prevention-program/>

Supportive Services for Veteran Families (SSVF)

Eligibility for the COVID-19 response will be:

- Veteran Status as determined by Veteran's Affairs or SSVF
- 50% or less Area Median Income (AMI)
- Written Notice of rental arrears

2. **Michigan Department of Health and Human Services**, <https://www.michigan.gov/mdhhs/>  
State Emergency Relief program

- a. An individual or family may apply for State Emergency Relief assistance through their local MDHHS office if they are at risk of homelessness due to eviction, and many other types of emergencies.
  - i. Go to [www.mibridges.gov](http://www.mibridges.gov) to set up an account to apply online.
  - ii. Paper applications are available at your local MDHHS office in the entry way or near the door leading into the building.
- b. It can take up to 10 days to process a State Emergency Relief Application.
- c. There are limits on amount of assistance based on various factors.

3. **The Salvation Army of Cheboygan**, <https://centralusa.salvationarmy.org/usc/location-search?location=49721>

Requirements:

- a. Must have a court ordered Eviction
- b. Must seek assistance with MDHHS first

Paperwork:

- a. Application for Assistance
- b. At least a Court order Summons to Appear or Eviction Judgement
- c. Decision Notice from MDHHS
- d. Proof of income
- e. Proof of any portions paid
- f. Will be required to have landlord complete a verification form

What can be paid:

- a. One month of rent

What cannot be paid:

- a. Late Fees
- b. Court Fees
- c. Security Deposits
- d. Any other costs added in by Landlord

All co-pays are required to be paid (or verified if paid through another agency) prior to The Salvation Army paying the one month.

To apply:

- a. Please call The Salvation Army of Cheboygan County at 231-627-9003 to schedule an appointment, after you have contacted both NEMCSA and the Michigan Department of Health and Human Services (MDHHS) and have the proper paperwork.

4. **Cheboygan County Department of Veterans Services** <http://www.cheboygancounty.net/veterans-services-101>

For emergent needs only to qualified veterans and/or their families for temporary assistance for emergencies or hardships:

- a. Each fund has a maximum per year cap. Repeat applicants must provide new documentation with each new application. Applicant may not apply for duplicate financial help from other funds.
- b. Applicant must submit documentation, from landlord or lender, for the amount due with application.
- c. If application is approved, payment will be made directly to the landlord on behalf of the veteran/applicant. Veteran/applicant will be notified of a "Notice of Decision" upon approval or disapproval.

**Financial Assistance:**

- a. In order to qualify for financial assistance, the veteran must provide proof of:
- b. A qualified military discharge (DD-214 or equivalent)
- c. Cheboygan County Residency.
- d. Current financial disclosure, on the application.

**Veterans Assistance Fund (VAF) Eligibility:**

- a. Must have been discharged under other than dishonorable conditions.
- b. Must have served at least 90 days active military service or separated as a result of a service-connected disability.

- c. Wartime service IS NOT a requirement
- d. This fund is solely supported by donations and all donations accepted go 100% directly to the Veteran's Assistance Fund

**Soldiers Relief Fund (SRF) Eligibility:**

- a. Must have an "Honorable" Discharge
- b. Applicants must have met active duty military time-in-service requirement 90-days with at least one day of service during approved Wartime Eras. If less than 90-days must have been discharged due to a Service-Connected Disability.

**Michigan Veterans Trust Fund (MVTF) Eligibility:**

- a. Must have a "Honorable" Discharge
- b. Applicants must have served 180 days active military service to include 180 days of wartime service during approved Wartime Eras, combined wartime service, or awarded one of the Armed Forces Expeditionary Medals. If less than 180-days must have been discharged due to a Service-Connected Disability.

## **Foreclosure Assistance**

**Homeowners:** If you are facing foreclosure or behind on your mortgage payments, please reach out to the following agencies for possible assistance:

1. **Michigan Department of Health and Human Services (MDHHS)** <https://www.michigan.gov/mdhhs/>  
State Emergency Relief program
  - a. An individual or family may apply for State Emergency Relief assistance through their local MDHHS office if they are at risk of homelessness due to foreclosure.
    - i. Go to [www.mibridges.gov](http://www.mibridges.gov) to set up an account to apply online.
    - ii. Paper applications are available at your local MDHHS office in the entry way leading into the building.
  - b. It can take up to 10 days to process a State Emergency Relief Application.
  - c. There are limits on amount of assistance based on various factors.
2. **Northeast Michigan Community Service Agency (NEMCSA)**  
<https://www.nemcsa.org/services/cares.html>  
CARES Funding  
Requirements:
  - a. The income level for eligibility for CARES is higher - 200% FPL.
  - b. Participants must be able to show proof of a past due mortgage that occurred on or after 4/01/2020.
  - c. Staff will contact current housing staff to pre-screen eligibility in that program before final approval and payment is made.
  - d. The program requires documentation from DHHS of active service/program enrollment.What can be paid: The request cap per client is \$1000  
To apply: Email [thomank@nemcsa.org](mailto:thomank@nemcsa.org) or call 989-358-4629
3. **Michigan's Step Forward Hardest Hit Program** <https://www.stepforwardmichigan.org/en/>

The Step Forward Michigan Program, also known as Michigan's Hardest Hit Fund® loan program, is a federally funded loan program designed to help eligible homeowners who are struggling with their mortgage, condo association fees, and/or property taxes retain ownership of their primary residence. The program provides up to a \$30,000 interest free loan to assist with mortgage, property taxes, and/or condominium association fees. Hardest Hit Funds loans are forgivable at 20% each year, as long as the property remains the homeowner's primary residence.

Homeowners can apply online at [www.StepForwardMichigan.org](http://www.StepForwardMichigan.org) or call 866-946-7432.

- a. Go to <https://www.stepforwardmichigan.org/en/> and click on "Do I Qualify?"
- b. You may answer the questions on this page to see if you may qualify.
- c. At the bottom, click on "Apply Now."
- d. You can complete the form on your computer and print it, or you may print it out to complete and mail to P.O. Box 30632, Lansing, MI 48909-8132
- e. Be sure to include the most recent copy of the Intake Form and Third-Party Authorization and Disclosure Agreement, along with all items you marked under Additional Supporting Documents that applied to you.
- f. Application assistance: contact Ashley Gagnon [gagnona@nemcsa.org](mailto:gagnona@nemcsa.org) 989-358-4653 ext. 253
- g. If you have questions about Step Forward Michigan Program, call 866-946-7432.

4. **Cheboygan County Department of Veterans Services** <http://www.cheboygancounty.net/veterans-services-101>

For emergent needs only to qualified veterans and/or their families for temporary assistance for emergencies or hardships:

- a. Each fund has a maximum per year cap. Repeat applicants must provide new documentation with each new application. Applicant may not apply for duplicate financial help from other funds.
- b. Applicant must submit documentation, from landlord or lender, for the amount due with application.
- c. If application is approved, payment will be made directly to the landlord on behalf of the veteran/applicant. Veteran/applicant will be notified of a "Notice of Decision" upon approval or disapproval.

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- c. Cheboygan County Residency.
- d. Current financial disclosure, on the application.

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- a. Must have a "Honorable" Discharge
- b. Applicants must have served 180 days active military service to include 180 days of wartime service during approved Wartime Eras, combined wartime service, or awarded one of the Armed Forces Expeditionary Medals. If less than 180-days must have been discharged due to a Service-Connected Disability.

## Additional Community Services:

1. **Legal Services of Northern Michigan (LSNM)** <http://lsnm.org/>  
Provides a full range of free legal services in most areas of civil law for people who meet Federal poverty guidelines **or** who are 60 years of age or older. These services include basic discussion of client rights; counseling; preparation of letters, documents, deeds, and pleadings; negotiations; administrative hearings; trials; and, in some cases, appeals, and community legal education presentations.
  - a. Private rental housing including evictions, lockouts, utility terminations and leases, public housing including admission policies, rent levels and evictions; home ownership including forfeitures and government-subsidized home ownership programs; discrimination in any form of housing.
  - b. If you need help with non-criminal matters, please call your local office.
  - c. Intake is currently done by phone only.
  - d. No in-person appointments are being conducted at this time due to Gov. Whitmer's orders.
  
2. **211 Northeast Michigan** <https://www.211nemichigan.org/>  
2-1-1 is a special abbreviated telephone number reserved in Canada and the United States as an easy-to-remember three-digit telephone number meant to provide information and referrals to health, human, and social service organizations.  
To Access Services:
  - a. Dial 2-1-1
  - b. Go to their website: <https://www.211nemichigan.org/>, or
  - c. Text your ZIP code to TXT211
  
3. **Cheboygan County COVID-19 Resource List** – Cheboygan County Resources  
<https://drive.google.com/file/d/1hfdAnDm2rqzBz9Och7IVbq52gE1eLPv8/view>
  
4. **Habitat for Humanity Michigan Financial Coaching**  
As a counseling agency approved by HUD and participating in MSHDA's network of Housing Counseling agencies, Habitat Michigan works with households around the state to provide services to those facing financial and housing crisis. We are trained in community disaster response services and know how to help clients navigate the disaster recovery process, access recovery resources, keep their finances in order and avoid foreclosure or eviction.
  - a. **Financial Assessment and Planning Services:** Housing Counseling can help households address their financial situation and avoid deepening financial losses and debts due to the COVID-19 crisis. Counselors assess the client's financial situation so they can begin the process of negotiating credit card payments and collections, addressing income, credit and debt issues, and student loan options and ensuring the client is safeguarded against fraud, scams and identify theft. We offer virtual financial classes specific to those seeking financial security — searching for real-time information on how to maneuver the maze of financial products and services, establish or rebuild credit, reduce debt, and save for the future.
  - b. **Assistance for homeowners, home buyers, renters and the homeless:** Housing Counselors work with lenders and landlords to negotiate mortgage or rent forbearance and eviction avoidance. Counselors work closely with the various lenders and communities of government and are knowledgeable of rules and regulations so they can offer first-hand experience to help advise consumers of their options prior to entering into any agreement. Counselors will also help

people understand the Michigan Foreclosure Laws and how to navigate the current moratorium on foreclosures and evictions. HUD Housing Counselors also coordinate with landlords, Continuum of Care (CoC) bodies and other social service providers to offer specialized rental and homeless counseling services to avoid eviction and ensure successful placement.

- c. **Housing Counseling Services Offered:** Mortgage Delinquency & Default Counseling • Rental & Homeless Counseling • Pre-Purchase Housing Counseling • Financial Education and Coaching • Homebuyer Education Classes • Fair Housing Education • Predatory Lending, Loan Scams & Fraud Prevention • Post-Purchase Financial Management & Home Maintenance • Disaster Relief Housing Counseling

**For more information or to schedule a virtual session please call Anitra Austin at (517) 485-1006 X 117 or email [aaustin@habitatmichigan.org](mailto:aaustin@habitatmichigan.org)**

## Contact Information

### **Cheboygan County Veterans Affairs**

870 S Main Street, Room 122  
Cheboygan, MI 49721  
Phone Number: 231-627-8833  
Hours: 8:00 – 4:00 M - F

### **Habitat for Humanity Michigan**

618 S Creyts Road, Suite A  
Lansing, MI 48917  
Phone Number: 1-517-485-1006  
Website: [www.habitatmichigan.org](http://www.habitatmichigan.org)  
Hours: Not open to the public

### **Legal Services of Northern Michigan**

1349 S. Otsego Ave., Unit 8  
Gaylord, MI 49735  
(989) 705-1067  
(989) 705-7178 Fax  
(888) 645-9993 Toll Free  
Website: [www.lsnm.org](http://www.lsnm.org)  
Hours: 8 am – Noon and 1 pm – 4 pm, Mon-Fri

### **Michigan Department of Health and Human Services (MDHHS)**

Phone Number: 844-464-3447  
Hours: Not open to the public  
Applications available in breezeway of lobby  
Apply at: [www.mibridges.gov](http://www.mibridges.gov)  
827 S Huron Street  
Cheboygan, MI 49721

### **MSHDA's Hardest Hit Program**

Po Box 30362  
Lansing, MI 48909  
Phone Number: (866) 946-7432

### **Northeast Michigan Community Service Agency (NEMCSA)**

2569 S US 23  
Alpena, MI 49707  
Website: [www.nemcsa.org](http://www.nemcsa.org)  
Phone: 989-358-4629  
Hours: Not open to the public

### **The Salvation Army Cheboygan**

444 S. Main St.  
Cheboygan, MI. 49721  
(231) 627-9003  
Hours: Mon-Fri 8:30 am to 4:30 pm  
By appointment only