

COVID EMERGENCY RENTAL ASSISTANCE (CERA)

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OVERVIEW

- **CERA is designed to help landlords and tenants**
- Financial assistance for past due rent and utilities
- Financial assistance for future rent and utilities
- Financial assistance for internet service
- Legal Assistance from Legal Service Providers

OVERVIEW

- A past-due notice from landlord meets program requirements
 - Does not have to be a DFP or a NTQ
 - Tenants can get assistance at any stage of the eviction process
- Financial Assistance requires a Covid hardship
- Less Landlord concessions than the 2020 Eviction Diversion Program (EDP)
- Relocation Assistance in limited circumstances
- Motel Assistance for displaced families while seeking new housing

ROLES—DETROIT

- Michigan State Housing Development Authority (MSHDA)
- Homeless Action Network Detroit (HAND)
- Housing Assessment and Resource Agencies (HARA)
 - Wayne Metro Community Action Agency (WM)
 - United Community Housing Coalition (UCHC)
 - The Heat and Warmth Fund (THAW)
- Legal Services Providers
 - Lakeshore Legal Aid (LLA)
 - United Community Housing Coalition (UCHC)
 - Michigan Legal Services (MLS)

STEPS IN CERA PROCESS

1. Tenant application
2. Assignment to HARA
3. Gathering documentation
4. HARA calculates assistance award
5. Tenant and landlord reach a settlement
6. Court cases require executed conditional dismissal
7. Payment distributed
8. Possible further future assistance if requirements are met

HOW TO START THE APPLICATION PROCESS

- The MSHDA portal--cerapp.michigan.gov
 - DetroitEvictionHelp.com
- Detroit Eviction Helpline--866-313-2520
 - Monday – Friday, 8AM - 6PM & Saturday, 9AM – Noon
- Michigan.gov/mshda/cera for program documents and information
 - Paper applications
- Michiganlegalhelp.org for program information

TENANT ELIGIBILITY

- Household income less than 80% AMI
- Household Covid Hardship (loss of job, hours, increase in expenses, other financial hardship)
- At risk of homelessness or housing instability

AREA MEDIAN INCOME (AMI) IN METRO DETROIT

	1 Person	2 People	3 People	4 People	5 People	6 People	7 People	8 People
80% AMI	\$44,000	\$50,250	\$56,550	\$62,800	\$67,850	\$72,850	\$77,900	\$82,900
50% AMI	\$27,500	\$31,400	\$35,350	\$39,250	\$42,400	\$45,500	\$48,700	\$51,850

RENTAL ASSISTANCE

- Assistance limited to expenses after March 2020
- Capped at 15 months for past and future rent
 - Tenants can recertify for more future rent if still meet program qualifications and have not reached their cap
- Assistance limited to 150% Fair Market Rent (FMR) set by HUD
- Priority for households below 50% AMI and court cases
- Zip codes with AMI below 70% can meet some of the documentation requirements by virtue of where they live
- Landlords can apply to start the process

RENTAL ASSISTANCE

- Tenant must live in the unit when payment is disbursed
- If landlord does not want to participate or is nonresponsive (14 days) payments can be made directly to the tenant
- Settlement Statement in cases outside of court and Conditional Dismissal for court cases
- Late fees are capped at \$400-but must be at a reasonable monthly fee
- Any court costs are capped at \$150
- Possible relocation assistance for displaced households
- Land Contracts do not qualify

REQUIRED DOCUMENTATION

- Tenant and Landlord applications
- Proof of income (IRS 1040, Food Assistance notice, paystubs, self attestation)
- Tenant ID
- Proof of address
- Proof of occupancy
- Proof of rental and/or utility arrears
- Proof of court costs

UTILITY AND INTERNET ASSISTANCE

- Can be awarded without rental assistance
- Requires tenant application
- Proof of past due utilities and who is responsible for paying them
- Payments can be made directly to the utility provider
- Can include late fees
- Internet service must have been in place prior to application
- Internet assistance \$50/month for up to six months

UTILITY AND INTERNET ASSISTANCE

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



CERA Rental Compliance-Detroit

In order to rent a property and collect rent Detroit City Code requires all residential rental properties to be:

- Registered with the City
- Have an inspection
- Have a Certificate of Compliance

Registration is through the Building Safety Engineering and Environmental Department (BSEED)

- [Information about rental requirements](#)
- [Detroit Rental Registration Map](#)



CERA Rental Compliance-Detroit

- If the property does not have a Certificate of Compliance 20% of the CERA award is withheld until completion.
- Exceptions COC: BSEED documentation; Subsidized Housing Inspection; or Agreement by the parties that substantial repairs have been completed
- Escrow held at the 36th District Court or HARA
- If the property is without utilities, a tenant is locked out, or there are major repairs—50% of CERA award is withheld.
 - No heat, no water, raw sewage, black mold, holes in roof, conditions that threaten the tenant's health or safety

HOW TO APPLY

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