

COVID Emergency Rental Assistance (CERA) Program

Unlocking Doors Oakland County Program

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And

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COVID Emergency Rental Assistance (CERA) Program

What is the CERA Program?

The state of Michigan's COVID Emergency Rental Assistance program ("the program") is designed to keep Michigan residents who fell behind on their rent and utilities during the COVID-19 pandemic in their homes. The program utilizes a collaborative community process to expedite rental and utility assistance to COVID-19 affected tenants and their landlords.

Agencies

- ▶ The Alliance for Housing is the fiduciary of these funds.
- ▶ The Alliance has partnered with Lighthouse MI, OLHSA, Lakeshore Legal Aid, and Community Housing Network to provide services to the community.



The Breakdown

- ▶ 43rd District Court - **Lighthouse**
 - ▶ Ferndale -48069, 48220
 - ▶ Hazel Park - 48030
 - ▶ Madison Heights - 48071
- ▶ 44th District Court - **Lighthouse**
 - ▶ Royal Oak - 48067, 48068, 48069, 48073, 48071,
 - ▶ Berkley - 48072
- ▶ 45 District Court A and B - **Lighthouse**
 - ▶ Oak Park - 48237
 - ▶ Royal Oak Township - 48220
 - ▶ Huntington Woods - 48070
 - ▶ Pleasant Ridge - 48069
- 50th District Court - **OLHSA**
 - Pontiac - 48340, 48341, 48342, 48343
- All other zip codes and District Courts in Oakland County **Community Housing Network**

What is covered under the Program

- ▶ Past due rental payments
- ▶ Utilities - including water, gas, electric, and trash
- ▶ Internet payments

As of January 2021, CERA no longer covers utility payments. Tenants have been provided with information on applying for State Emergency Relief (SER) through the MI Bridges online portal.

Portal Numbers

CERA Applications Ending 05/06/2022	LH	CHN	OLHSA	Total
Submitted Initial Applications	18	133	55	206
Submitted Recertifications	63	1016	296	1375
Under Review	172	338	125	635
Processing	25	11	36	72
Seeking More Information	162	183	135	480
Rejected	1625	3513	579	5717
Initial Approved	1716	5661	1751	9128
Recertifications Approved	926	1708	421	3055
Duplicates	277	937	348	1562
Totals	4984	13500	3746	22230

Portal Numbers as of May 6th, 2022

Zip Codes

Lighthouse

- 48237 1077
- 48071 375
- 48073 247
- 48030 230
- 48220 182

CHN

- 48034 805
- 48033 765
- 48075 612
- 48076 368
- 48328 339

OLHSA

- 48340 911
- 48342 788
- 48341 430

Financials

Below are the totals for the Program:

Total Spent: \$79,810,874

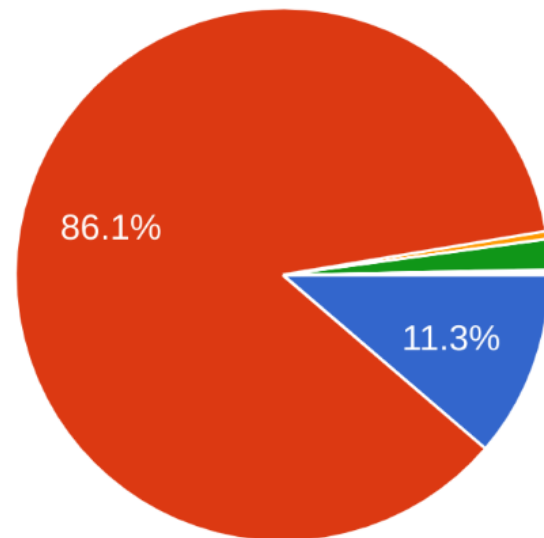
Total Received: \$118,150,984

This information is as of April 2022

CERA Survey Results

How did you apply for CERA Funding?

647 responses

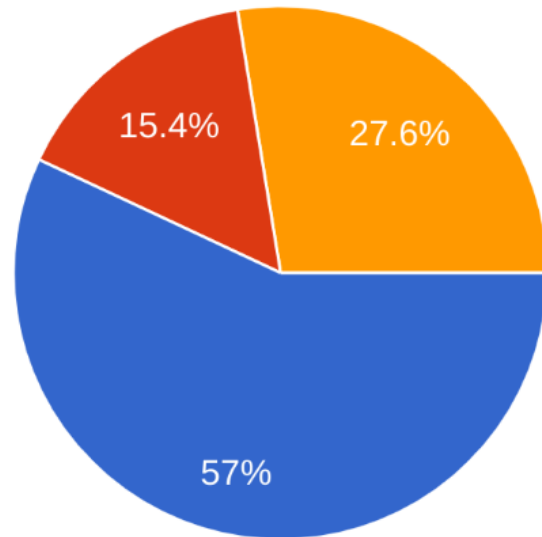


- Paper Application
- Online through the portal
- Verbal Application
- Case Worker
- Pontiac
- OLHSA

Survey Results Cont....

What agency processed your application?

609 responses



- Community Housing Network (CHN)
- Lighthouse
- Oakland Livingston Human Service Agency (OLHSA)

CERA Survey Cont...

Fifty seven percent of the respondents had their application processed through Community Housing Network.

We wanted to know how have COVID impact the client's household. A total of 647 individuals responded to this question. Some of the top answers were:

- ▶ Loss of income
- ▶ Traumatizing experience
- ▶ Unable to pay bills
- ▶ Loss of job

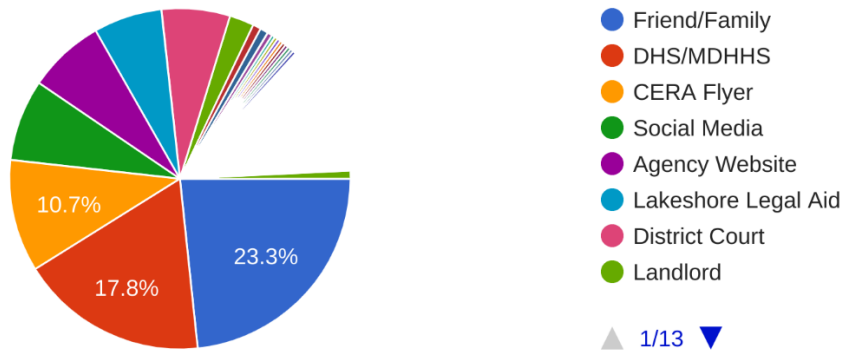
Some left comments. Below, I have provided some that were impactful.

- ▶ Covid impacted us financially of course. My husband is the only source of income for our family. He did continue to work this whole time but his hours were cut and haven't gone back to normal yet unfortunately. The kids, also being at home more, has also been challenging in many ways. Our food bill has gone up and we needed internet service to do online schooling.
- ▶ It's hard finding child care and keeping a job. I'm unable to pay all my bills so I have to pick and choose which bills to pay and which would I and my son can go without.

Survey Results Cont...

How did you hear about the COVID Emergency Rental Assistance (CERA) Program?

647 responses



The top responses were:

- Friends and family -152 responses 23%
- CERA Flyer - 115 responses 18%
- DHHS/DHS - 69 responses 11%

There were responses that were interesting. They were:

- Go Fresh App
- YouTube
- NPR

Feedback

In October of 2021, a Survey was conducted to determine the overall satisfaction of the program. Below are some of the feedback that we received:

- ▶ You guys helping me. helped me make better decisions on my bills and household supplies thank you so much
- ▶ Communication is key in situations like this. Many are trying to figure their lives out and obtain resources but cannot know for certain because there is little response.
- ▶ Everyone was very nice took their time to make sure you had everything lined up so you could get the proper assistance that you needed I appreciate them very much
- ▶ I am so thankful that I was approved for the Cera program. It has been a huge relief. I have been able to catch up and feel less stress and worry about losing my home.
- ▶ It was much easier than I expected! And the funding came through quicker than I expected
- ▶ If they could fix the Birthday input online so that it's easier to access your information from a smartphone in shorter time that would be awesome
- ▶ Nothing other than I really really appreciate you guys a lot. You have truly been a blessing to me. If you need any assistance, I am looking for work.
- ▶ They walked me throughout every step of the process. They always followed up with me regarding new information or any changes.

Success Stories

Clients were asked to provide their contact information if they would like to speak with us. Below are comments that clients provided when they were contacted:

CE

CE stated that she almost succumbed to COVID. She lost her granddaughter, step - mother, and her mother due to COVID. She stated that losing three members of her household was extremely difficult to overcome. She has not been able to return to work due to lung damage. She heard about the program from an email that she received. She stated, "Every called her back on time and no one was rude. I appreciated the assistance. I have been telling everyone about the program." CE received \$1,300 in rental assistance from CHN.

KD

KD stated that she lost her father due to COVID. She experienced a divorce prior to the pandemic and lost everything. She was receiving unemployment, however, that did not cover all of her expenses. She heard about the program from a flyer that her landlord provided her with. KD stated, "2020 was a difficult year. I got divorced, moved out and then lost my job. ." KD stated that her case manager did a good job of reaching out to her and her landlord. She also stated that she was surprised that CERA could pay for future rent. KD received \$6,375 in rental assistance, \$270 in utilities, and \$300 in internet assistance from CHN.

How does a tenant/landlord apply?

- ▶ The best way to apply is by using the online portal:
 - ▶ <https://ceraapp.michigan.gov/>
- ▶ Once you are in the portal, application language can be changed from English to Spanish or Arabic
- ▶ You can call **1-888-441-1742** OR
- ▶ Other options include:
 - ▶ You can pick up a paper application at a partner agency
 - ▶ Lighthouse, OLHSA and Community Housing Network
 - ▶ Drop boxes and applications are also located at the Holly, Oxford and Brandon Libraries
 - ▶ You can print it yourself and drop off the application

MORE INFO: www.oaklandhomeless.org/cera

Unlocking Doors Oakland County Program

- ▶ Unlocking Doors Oakland County Funds are used as a tool to encourage landlords to rent to homeless persons who may not have credit and/or references, or who are perceived as high-risk.
- ▶ Oakland County's Unlocking Doors Oakland County Program will be subsidized and operated by the Alliance for Housing, Oakland County Continuum of Care.

In partnership with the American Rescue Plan Act (ARPA) through Oakland County.

Program Parameters

- ▶ All homeless persons who receive a Housing Choice Voucher with a homeless preference (HCV/HPV) or Permanent Supportive Housing (PSH) through our special programs between **03/01/2022 to 02/28/2023** will be covered under the fund
- ▶ Landlords must first try and resolve tenant issues with the Case Manager prior to making a claim or processing an eviction
- ▶ The fund will reimburse damages after move out that are in excess of the amount the security deposit will cover
- ▶ The fund will reimburse the landlord for tenant caused damages identified in an HQS inspection, if the tenant cannot pay for them, and the damages will lead to eviction
- ▶ Landlords can only submit one claim per tenant
- ▶ Claims can only be made during the tenants first **18 months in housing**
- ▶ Claim amounts are capped at up to a maximum of \$3,000

Eligibility Requirements

To be eligible for the Unlocking Doors Oakland County Program the Landlord must:

- Agree there will be an attempt to resolve tenant issues with the Case Manager prior to making a claim or initiating the eviction process (**The program should only be used as a last resort when no alternative method can be identified to address the issue with the tenant**);
- All homeless persons who receive a Housing Choice Voucher with a homeless preference (HCV/HPV) or Permanent Supportive Housing (PSH) through our special programs starting **03/01/2022** will be covered under the fund
- Enter a Housing Assistance Payment (HAP) Contract with the Alliance and be in good standing with that contract.

Qualified Damages

The Unlocking Doors Oakland County Program can cover damages pursuant to the following conditions:

- When tenant caused damages exceed the security deposit, or tenant caused damages are identified on an HQS inspection and will lead to eviction;
- Property damage was caused because of a tenant's occupancy, while under a rental agreement at the time the damage was incurred;
- Damage to property exceeds normal wear and tear; and
- The tenant's occupancy in the unit has not exceeded eighteen months.

Reimbursement Process

- When an eligible landlord identifies that there are qualified damages to their property, they are able to submit for reimbursement.
- A landlord may only submit one claim per tenant, and the reimbursement amount is capped at a maximum of \$3,000.
- All claims will be verified prior to approval and are based on actual expenses incurred.
- Approved claims will be paid within 30 days of submission.

Submitting a Claim

- Contact the Program Manager to confirm participation in the program and obtain a Reimbursement Claim Form
- The following documents must be attached with the claim form:
 - Documentation of efforts to resolve tenant issues with the Case Manager or Housing Agent;
 - Move out inspection documenting the damages, or copy of the failed HQS inspection notice;
 - Tenant ledger showing amounts charged for damages;
 - Invoices/receipts confirming the amounts requested
- Claim forms must be submitted to the Program Manager:
 - Within the first 30 days after the landlord takes possession of the unit; or
 - Within 30 days of repairing tenant caused damages on a failed HQS inspection that would otherwise lead to eviction

Questions

Contact Tiffany Jones

Tjones-alliance@oaklandhomeless.org for questions about the program or visit the Alliance website at: <https://www.oaklandhomeless.org/landlord-resources>