Talking Points for LHAs when Meeting with Tenants About SHERA

Last Updated: June 30, 2021

Eligibility for SHERA

What is SHERA?

The SHERA (Subsidized Housing Emergency Rental Assistance) program allows owners of affordable and public housing to apply for special COVID-19 relief funds to pay for overdue tenant rent from the eligible SHERA period (18 months starting on April 1, 2020). Your rent may be covered by SHERA if you allow us to apply on your behalf for rental assistance. Local Housing Authorities (LHA) will apply through an online process on behalf of multiple residents in a single application.

What is the benefit to the tenant?

If you participate in SHERA then you don't need to apply for rental assistance, like RAFT, as we will submit all the paperwork for you to try to get your back rent paid. When you participate in this program, we (the housing authority) have also agreed to work with you to maintain your housing moving forward. If rental assistance is granted through SHERA, then you can't be evicted for nonpayment of rent for at least six months after the last SHERA rental payment is received.

What makes a tenant eligible for SHERA?

In order to be eligible, a tenant must:

- Have a household income of 80% AMI or less (income limits are documented here: https://www.huduser.gov/portal/datasets/il.html);
- Have unpaid rent that was due from the eligible SHERA period (18 months starting on April 1, 2020); and
- Have experienced financial hardship (income loss or extraordinary expenses) due, directly or indirectly, to the COVID-19 public health crisis. For example:
 - o Laid off because of COVID-19
 - Having work hours or pay reduced due to COVID-19
 - Taking extended time off work due to COVID-19, to care for a child whose school is closed or care for a family member who is sick with COVID-19
 - Taking extended time off work because they have tested positive for COVID-19

If you think you meet the eligibility criteria, you will need to do the following:

- 1. Certify that your financial hardship has been caused by COVID-19 (this certification is included in the Tenant Certification).
- 2. Give us permission to apply for back rent for you (this permission is included in the Tenant Certification).
- 3. Give us the last four digits of your head of household's social security number if you have one. This is so we can track duplicate payments. Note, a social security number is







not required to receive rental assistance, and your immigration status does NOT affect your eligibility for this program.

How does a tenant certify income?

Your housing authority can rely on your most recent income determination. If your housing authority's information indicates you are over-income and ineligible for SHERA, you can ask for a new income determination and/or document your income through the following methods:

- Document your yearly income using a filed 2020 Form 1040 federal income tax return for the head of household and other adults over the age of 18
- Document your monthly income for two recent months prior to your application (through two months of pay stubs, copies of unemployment benefit checks, copies of benefit letters, etc.). Using this documentation, we will calculate the annual equivalent income.

How does a tenant certify financial hardship caused by COVID-19?

Your financial hardship will be certified by signing the Tenant Certification that your financial hardship (inability to pay your rent) has been caused by the COVID-19 public health crisis. This letter will also require you to certify that:

- That you give us permission to apply for emergency rental assistance benefits on your behalf, and to share the information necessary for doing so; and
- That you will notify us if other rental assistance (such as RAFT) is received for the same rent paid by SHERA and to make best efforts to return any over-payment.

Is a tenant qualified for SHERA if they have already applied for rental arrearage assistance? If you have one or more applications in process for rental arrearage assistance with other agencies (such as RAFT), you should let those applications proceed and should NOT consent for the owner to apply for duplicate assistance on your behalf through SHERA.

Your housing authority can, however, apply through SHERA to cover any rental arrearages for which you have not already applied. Remember, SHERA is for rental arrearages only since April 1, 2020. For other housing related expenses, such as utility arrearages and moving expenses, you should apply to other programs such as RAFT.

Can tenants report un-reported income and have retroactive payments covered by SHERA?

Yes: If you have unreported income from the eligible period, it is in your best interest to report that income NOW and have any retroactive payments added to the claim that the housing authority will submit on your behalf and have paid from SHERA.

What is the next step?

If you are interested in allowing us to apply for back rent on your behalf through SHERA then here is a letter listing all of the required documents we need to proceed.





