



SHERA Program Overview for Resident Service Coordinators

May 11, 2021

Last Updated: July 7, 2021



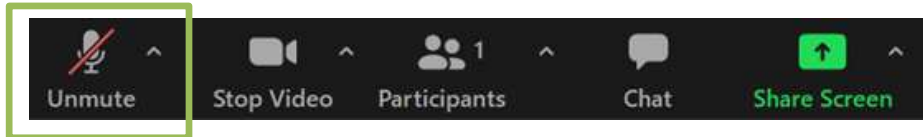
7/7/2021

ENGAGEMENT BEST PRACTICES



Please Mute

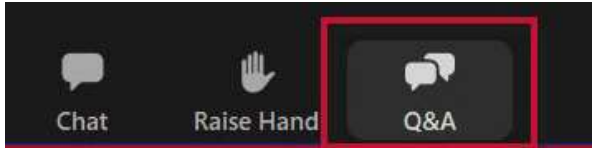
Please join the meeting muted during the session to keep interruptions to a minimum



Asking Questions

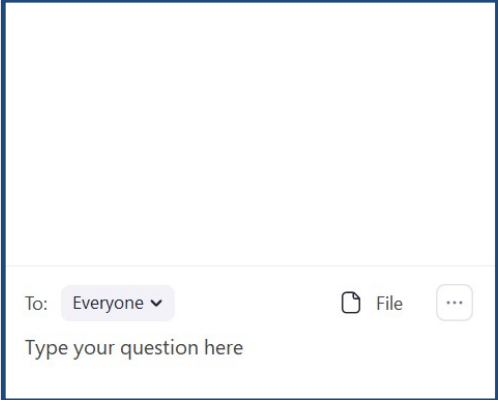
We will be monitoring the Q&A for questions

1



Click "Q&A" to open the chat window

2



Enter your question into the chat

We will follow up with answers to any questions that we don't get to during the session.

THIS CALL IS BEING RECORDED



MEET YOUR FACILITATORS



Christine Devore

Mirna DeRodriguez

TRAINING SUPPORT

Accenture





Our Journey Today

75 MINUTES



Training Goals & Objectives



SHERA Program Overview



SHERA Eligibility



SHERA Rollout & Tenant Journey



Required Documentation



Communicating with Tenants



FAQs and Resources



Questions





Purpose



Review the new **Subsidized Housing Emergency Rental Assistance (SHERA) Program** and provide an understanding of the new program and policies.

Goal



Provide guidance to better support tenants who are eligible for SHERA and whose P/LHA are applying on their behalf.



SHERA OVERVIEW



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SHERA PROGRAM OVERVIEW



The **Subsidized Housing Emergency Rental Assistance (SHERA) Program** is a federally funded emergency housing assistance program for renters living in public and affordable housing who were impacted by COVID-19.



SHERA helps residents clear rent arrearages (unpaid back-rent) from the eligible SHERA period (18 months starting on April 1, 2020).



Public/Local Housing Authorities (P/LHAs) will be able to **apply for assistance on behalf of all their income-eligible residents** with qualifying rental arrears.

SHERA COLLABORATION



Leverage the Massachusetts affordable housing owner and property management network to help residents pay COVID-related rent arrears from the eligible 18-month SHERA period starting on April 1, 2020.

- Owner-based, online process to apply on behalf of multiple residents in a **single** application.
- Take advantage of the compliance work already done by owners of subsidized housing.
- Build on owners' **pledge** of working with tenants to divert eviction due to rent arrearages.
- Support the existing emergency rental assistance delivery system.
- Owners will continue to refer tenants to the RAAs for utilities, moving expenses, and stipends (if applicable)

DHCD in partnership with MassHousing and Massachusetts Housing Partnership (“MHP”)



WHAT THIS MEANS FOR TENANTS



P/LHAs Apply on Behalf of Tenants

By signing the tenant certification, tenants give the P/LHA permission to apply for emergency rental assistance to clear their rent arrearages from the eligible SHERA period (18 months starting on April 1, 2020).



Benefit to Tenants

- Under SHERA, the P/LHA will complete most of the paperwork needed to receive funds to pay back rent.
- If the application is approved, the back rent a tenant owes (up to 18 months, back to 4/1/2020) will be paid.
- If the application is approved, the P/LHA agrees to provide tenant with protection against eviction going forward, including suspension of evictions and non-initiation of new evictions for non-payment of rent for at least 6 months.



SHERA PROGRAM ROLLOUT OVERVIEW



We implemented a **“soft launch” (Pilot)** of the SHERA program, wherein pilot members were prepared to apply to the program through the system.

- Volunteer owner working group, comprised of private and public owners
- Geographic and property type diversity

Next, we opened the application to other owner groups:

Phase 1: MassHousing and MHP borrower relationship

Phase 2: Housing Authority portfolio and DHCD subsidy portfolio

Phase 3: 40B and 40R properties not included in the two previous groups





ELIGIBILITY



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For a household to be eligible for assistance through SHERA, the following criteria must be met:



Rental arrears must be from the eligible **18-month** SHERA period starting on **April 1, 2021**



The household has experienced a **financial hardship due to COVID-19**



The owner can demonstrate the renter household has **eligible rental arrearages**



The household has income **at or below 80% Area Median Income (AMI)**

Note: Public and Local Housing Authorities state and federal properties are eligible.



SHERA ROLLOUT & TENANT JOURNEY

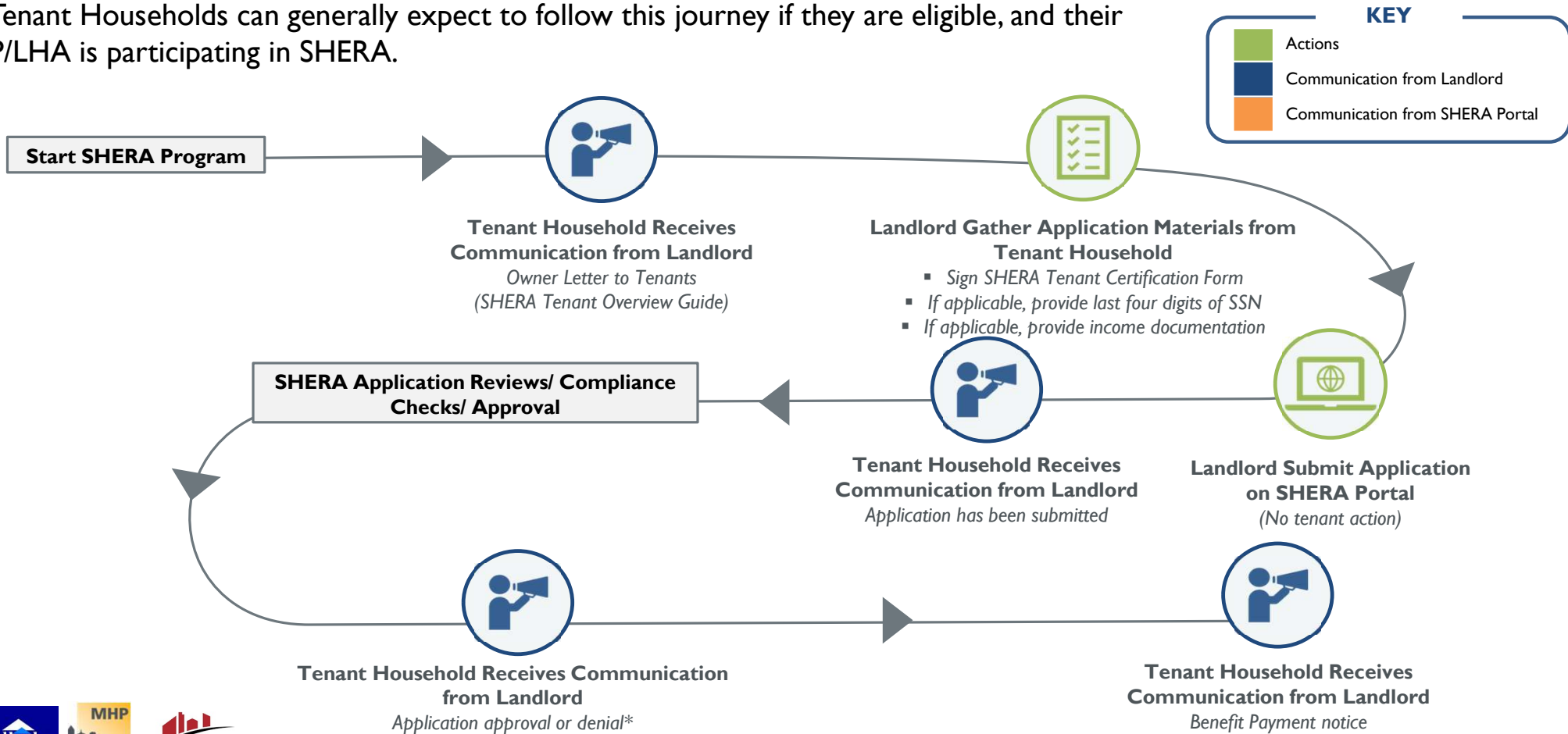


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SHERA TENANT HOUSEHOLD JOURNEY



Tenant Households can generally expect to follow this journey if they are eligible, and their P/LHA is participating in SHERA.



*Tenant claim denials will be communicated to owners and tenants by DHCD



INFORMATION FOR TENANTS

Throughout the process of applying for SHERA, tenants should complete the following steps and can expect to receive the following notifications.

Steps for Tenants

- 1 Work with their landlord to make sure they are income-qualified
- 2 Complete and sign the tenant certification
 - Certify financial hardship directly or indirectly caused by COVID-19
 - Assistance request
 - No duplication of benefits (i.e., have or will not receive the same assistance from another program); and
 - Permission for landlord to apply on tenant behalf

Tenant Notifications

P/LHA must provide participating tenants with notifications regarding:

- Documents needed to apply
- Confirmation of application submittal
- Requests for additional documents
- Application approval and payment to tenant account or application denial



REQUIRED DOCUMENTATION



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REQUIRED TENANT DOCUMENTATION

P/LHAs will gather tenant household documentation and maintain a file for each tenant household.

Each household file should contain:

- ✓ Identification for Head of Household
- ✓ Last four digits of the Head of Household's Social Security Number
- ✓ Verification of current housing (e.g. lease, tenancy agreement)
- ✓ Tenant Certification of Rental Assistance Eligibility
- ✓ Documentation of qualified rent arrearages from the eligible SHERA period (18 months starting on April 1, 2020).
- ✓ Verification of income
- ✓ Lease(s) effective during the term of the rental assistance

REQUIRED TENANT DOCUMENTATION



Tenants eligible for **SHERA** assistance must provide the following required documentation:

Income Certification Documentation

- Most recent income certification

Tenant Certification

- COVID-19 Impact
- No Duplicative Assistance
- Permission for owner to apply on tenant behalf
- Assistance amount

Other

- **Last four of SSN.** Tenants do not need a social security number to be eligible.
- **Demographic Data** required by the Treasury

PUBLIC HOUSING: INCOME RECERTIFICATION TENANT GUIDANCE



State public housing tenants are required to report an **increase of 10% or more** of monthly income by the 7th day of the month following the month in which the increase occurred. Reference: [760 CMR 6.04\(5\)\(a\)\(b\)](#). Federal public housing consult your policies.



LHAs will conduct a **rent determination** for tenants who didn't report a change in income and retroactively change the tenant's rent to the first day of the second month of the increase. *Tenants are encouraged to report any increase in income that has not been reported before the owner applies. The retroactive amount due may be eligible for rental assistance payments.*



If the tenant does not report this income and the LHA finds out about the unreported income at an **annual rent determination** later in 2021, these rental assistance payments may not be available, and the tenant may have a large arrearage on their rent account.



Increases in income could be a result of:

- ✓ Unemployment income
- ✓ Federal Pandemic Unemployment income
- ✓ New employment and increased work hours
- ✓ Per DHCD guidance, federal enhanced unemployment income is generally countable as income for purposes of rent determination.



SHERA Tenant Certification of Rental Assistance Eligibility



SHERA Tenant Certification of Rental Assistance Eligibility form includes many of the data points that may not reside in the property management system

SHERA | Subsidized Housing Emergency Rental Assistance Program

CERTIFICATION OF RENTAL ASSISTANCE ELIGIBILITY FOR THE Subsidized Housing Emergency Rental Assistance (SHERA) Program

PART 1: ASSISTED HOUSEHOLD INFORMATION AND ELIGIBILITY

Property Name	Building Address	City/Town	Zip
Tenant Name (Head of Household)	Tenant Unit # (the "Unit")		
Tenant Date of Birth (mm/dd/yyyy)	Last four digits of SSN		Office use only
Email	Phone		

Head of Household information

- 1) Do you have difficulty understanding English?
 - Yes
 - No
- 2) Is English your primary language?
 - Yes
 - No. What is your preferred language? _____
- 3) What is your gender?
 - Female
 - Male
 - Nonbinary
 - Choose not to respond
- 4) What is your race?
 - American Indian or Alaska Native
 - Asian or Pacific Islander
 - Black or African American
 - White
 - Some other race
 - Choose not to respond
- 5) Are you of Hispanic, Latino, or Spanish origin?
 - Yes
 - No
 - Choose not to respond
- 6) In addition to receiving formal written notices on your application status, do you also want to receive updates by email or by SMS text message?
 - Yes – with the phone number I provided
 - Yes – with the email I provided
 - No, please only send me written notices through the mail
- 7) The undersigned hereby certifies that (check all that apply):
 - I am listed as a tenant or sub-tenant on the written lease for the Unit
 - The Unit is my primary residence (the place where I live all or most of the time)
 - At any time since April 1, 2020, due directly or indirectly, to the COVID-19 outbreak, I or another person in my household:
 - qualified for unemployment benefits;
 - lost income;
 - had increased costs; and/or

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SHERA | Subsidized Housing Emergency Rental Assistance Program

had other financial hardship. Briefly explain: _____

I or another person in my household have been unemployed for at least the last 90 days

8) I owe rent for the following months (check all that apply):

<input type="checkbox"/> April 2020	<input type="checkbox"/> May 2020	<input type="checkbox"/> June 2020	<input type="checkbox"/> July 2020
<input type="checkbox"/> August 2020	<input type="checkbox"/> September 2020	<input type="checkbox"/> October 2020	<input type="checkbox"/> November 2020
<input type="checkbox"/> December 2020	<input type="checkbox"/> January 2021	<input type="checkbox"/> February 2021	<input type="checkbox"/> March 2021

9) I am applying for a total of \$ _____ to cover unpaid rent owed to my landlord for all of the month(s) checked above.

PART 2: HOUSEHOLD CERTIFICATION

- I certify under penalty of perjury that all information and answers to these questions are true and complete to the best of my knowledge.
- I certify that I have not received and will not receive any other government assistance to pay for the same unpaid rent that I have requested above.
- I consent that my landlord or another person authorized by my landlord, such as my property manager, may apply for Subsidized Housing Emergency Rental Assistance for me.
- I consent and agree that any information needed to process an application for this assistance can be shared with my landlord and property manager, The Commonwealth of Massachusetts Department of Housing and Community Development ("DHCD"), the Massachusetts Housing Finance Agency ("MassHousing") or Massachusetts Housing Partnership ("MHP"), as well as other people or agencies who have contracts with either DHCD, MassHousing or MHP to help process applications for assistance.
- I understand that if MassHousing or MHP (or their agents), the Federal awarding agency, or an auditing agency finds that I have received an improper payment, I may have to repay some or all of the assistance provided by DHCD, MassHousing, MHP, or my landlord.
- I understand that it is a crime to lie or provide false information in this certificate or my application. I also understand that my application may be turned down if I have made statements that are not true or accurate.

Typing your name in the signature field below means that you are signing this document electronically. An electronic signature has the same meaning, validity, and effect as a handwritten signature.

Head of Household Signature
Date

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COMMUNICATING WITH TENANTS



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SEND TENANT OUTREACH LETTER

P/LHAs should identify eligible tenants and distribute the SHERA P/LHA Outreach Letter to Tenants (including the SHERA Tenant Overview Reference Guide) to all tenants with eligible arrearages

The outreach letter explains:

- ✓ The SHERA program
- ✓ Eligibility requirements
- ✓ How to apply for assistance

Dear **Tenant**:

We know that many residents have struggled during the COVID-19 crisis, and so we are excited to tell you about a new program that can help.

IF YOU HAVE FALLEN BEHIND ON YOUR RENT BECAUSE OF COVID, WE CAN APPLY FOR EMERGENCY AID TO PAY THE RENT THAT YOU OWE.

This rent would be paid directly to your landlord or property manager through the Housing Emergency Rental Assistance (SHERA) program that is funded by the federal government. We will need your assistance and permission to apply for these funds.

- You may be eligible for this rental assistance if:
 - Your household income is below the program limit, at or below 80% [Income \(AMI\)](#);
 - You owe rent that was due between April 1, 2020 and March 31, 2021;
 - You or someone in your household has lost income, and/or had a increase in expenses, because of COVID-19.

You will need to sign a sworn statement saying that this is true.

You may be eligible for SHERA regardless of your immigration status.

You do not need a social security number to apply. However, if you have a social security number, you will be required to provide the last four digits.

SHERA Overview

- The Subsidized Housing Emergency Rental Assistance (SHERA) program is a federally funded emergency housing assistance program for renters in subsidized housing impacted by COVID-19.
- Qualified owners of subsidized housing can apply for assistance on behalf of all their income-eligible residents with rental arrears.

KEY POLICY GUIDELINES

1. **ELIGIBILITY**
 - The household has a household income at or below 80% [Area Median Income \(AMI\)](#);
 - The household has experienced a financial hardship due to COVID-19;
 - The landlord provides proof of non-payment of rent.
2. **ELIGIBLE USE OF FUNDS**

Eligible use of funds:

 - Tenant-paid rent due between April 1, 2020 and March 31, 2021 (12 months);
 - No dollar limit per household;
 - Will only cover rental arrearages, not other landlord-imposed costs such as parking fees, pet fees, or damages;
 - Does not cover utilities or moving expenses.
3. **TENANT CERTIFICATION**

The signed Tenant Certification attests to:

 - **COVID-19 Impact:** The tenant has incurred a financial hardship due to COVID-19;
 - **No Duplicative Assistance:** Assistance requested does not duplicate any other government assistance received for the same cost;
 - **Tenant Permission:** Gives owner permission to apply for benefits on tenant's behalf, and to share the information necessary for doing so.
4. **STEPS FOR TENANT**
 1. Work with your landlord to make sure your household qualifies
 2. Complete and sign the tenant certification to:
 1. Certify that your financial hardship was directly or indirectly caused by COVID-19;
 2. Affirm the amount of assistance you are seeking, based on the rent you owe between April 1, 2020 and March 31, 2021, and that you have not received and will not receive the same assistance from another program for the same months; and
 3. Give your property owner permission to apply for back rent on your behalf
5. **TENANT NOTIFICATIONS**

Owners must provide participating tenants with notifications regarding:

 - Documents needed to apply
 - Confirmation of application submitted
 - Requests for additional documents
 - Application approval and payment to tenant account
 - Application denial will be provided by DHCD
6. **PRIORITIZATION**

Funding will be prioritized for those who have been unemployed for 90 days or more and for those with a household AMI of 50% or lower at the time of application

Department of Housing and Community Development | Mass Housing | Mass Housing Partnership 2



TENANT NOTIFICATIONS



P/LHAs notify tenant households on the application of the following:

- Application has been submitted
- Requests for additional documents (if applicable)
- Application approval and payment to tenant account
 - The payment notice must specify the dollar amount of rental arrearages for which application has been made, the amount of reimbursement that the Housing Authority has received, and the months for which the payments have been applied to the tenant's account
- *Application denials will be provided by **DHCD***

See the SHERA Notification to Tenant Instructions and Form Letters on the [SHERA Portal](#)

PROCESS FOR ADMINISTRATIVE REVIEWS



P/LHAs who determine at the preapplication stage that a tenant is ineligible to apply for SHERA are expected to work with tenants who ask for a review of ineligibility determinations.

Notify the Tenant Immediately

The P/LHA must:

- Accept the tenant household's self-attestation of financial hardship due to COVID-19.
- Immediately notify the tenant of the reasons for ineligibility by sending a *SHERA Tenant Ineligibility Notice*. This notice will provide the tenant with the opportunity to ask the Owner for an administrative review, in writing, within 15 calendar days.

Conduct the Administrative Review

Once the P/LHA receives this request, the P/LHA must designate someone who did not make the initial determination to review all submitted documentation to determine whether the tenant is eligible for SHERA within 15 calendar days of receiving the request.

Communicate the Outcome

- If the LHA determines the tenant is eligible for SHERA, the LHA must submit an application on behalf of the tenant through the SHERA Portal; to notify the tenant of the application submission; and to continue with the SHERA claim process on behalf of the tenant.
- If the LHA confirms that the tenant is ineligible for SHERA, the LHA must notify the tenant of the decision. In the redetermination notice, the LHA must include BOTH:
 - A statement encouraging the tenant to notify the LHA of any changed circumstances in the future in case the tenant may then be eligible for SHERA
 - A listing of available rental assistance resources, including information on the no-cost community mediation program.





SHERA FAQs



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TENANT FAQ QUESTIONS (1/2)

1. What should I do if I have already applied for another emergency rental assistance program, like RAFT, through a local Regional Administering Agency (RAA)?

If you have already applied for RAFT or for another type of emergency rental assistance, and your application is still pending, you should continue with that application and NOT move forward with SHERA. If a tenant previously received RAFT/ERMA/ERAP, and still has unpaid rent from the eligible SHERA period (18 months starting on April 1, 2020), they SHOULD participate in SHERA.

2. How can I certify that I have experienced a financial hardship caused by COVID-19?

You can certify that you have experienced a financial hardship caused by COVID-19 by signing the Tenant Certification. This letter also says:

- You have not applied for or received emergency rental assistance benefits from any other public source for the same time period for which SHERA funds are being requested.
- You give permission to your landlord to apply for SHERA on your behalf and share the information necessary to do so.

3. Do I need a social security number to be eligible for SHERA?

No, the SHERA program does not have an immigration status requirement; households may be found eligible regardless of immigration status. DHCD has to report aggregate information only, and not individual tenants' demographic information. If you have a social security number, you must provide the last four digits. Please note that the last four of the SSN is provided only to check that your assistance is not already being processed through other programs.

TENANT FAQ QUESTIONS (2/2)



4. Can I apply for rent stipends (prospective rent), utility payments, or moving costs?

Not through SHERA. You may contact a Regional Administering Agency to determine your eligibility for assistance for rent stipends, utility payments and moving costs. If your rent does not change if your income changes, these agencies can determine your eligibility for up to three-months of future rent (stipends). If your rent changes based on changes to your income (e.g., Section 8, MRVP), you are not eligible for any months of future rent, including first month's rent.

5. What if my landlord does not think I am eligible?

If your landlord does not believe you are eligible for SHERA, they can provide you with information about other resources for emergency rental assistance. Landlord must accept self-certification of COVID impact. If the owner finds the tenant ineligible, the owner must provide an opportunity for an administrative review conducted by a staff person that did not make the initial determination.

6. When should I expect my rent arrearage be cleared?

It may take several weeks for your application to be approved or denied. If it is approved, funds will be paid to your landlord, who must use the funds to clear your rent arrearage within 30 days after receiving the payment and send you a receipt of that payment.



RESOURCES & NEXT STEPS



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Several useful resources can be found on the SHERA Portal to help P/LHAs communicate with their tenants about the SHERA program

1

[SHERA Policy and Program Overview](#)

This document provides an overview of the SHERA program.

4

[SHERA Tenant Overview Reference Guide](#)

This reference guide provides important information on the SHERA program and frequently asked questions for tenants.

2

[SHERA P/LHA Outreach Letter](#)

This sample letter can be used to engage tenants.

5

[Talking Points for P/LHAs & Managers](#)

This document provides high-level talking points for managers.

3

[COVID Housing Help Website](#)

Includes information regarding emergency rental assistance resources during COVID-19.

All sample notifications are available in Spanish, Portuguese, Haitian Creole, Chinese, Vietnamese, Khmer and Russian.





QUESTIONS



THANK YOU!



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