

Talking Points for Owner/Managers when Meeting with Tenants About SHERA

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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 April, 2020 to March 31, 2021. Your rent may be covered by SHERA if you allow us to apply on your behalf for rental assistance. Owners 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 owner) 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 between April 1, 2020 and March 31, 2021; and
- Have experienced financial hardship (income loss or extraordinary expenses) due, directly or indirectly, to the COVID-19 public health crisis. For example:
 - 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 your income if you have not already done so in 2020 or 2021
2. Certify that your financial hardship has been caused by COVID-19 (this certification is included in the Tenant Certification).
3. Give us permission to apply for back rent for you (this permission is included in the Tenant Certification).
4. Give us the last four digits of your head of household's social security number if you have one. Note, a social security number is not required to receive rental assistance.

How does a tenant certify income?

Your household income can be certified in one of the following ways:

1. Your landlord may use your most recent income certification to confirm your household income is at or below 80% of area median income.
2. Your landlord may also choose one of the following methods to verify income:
 - Provide your landlord with a filed 2020 Form 1040 federal income tax return for the head of household and other adults over the age of 18.
 - Provide updated income verification documents you would normally present at any regular recertification.
 - Provide two recent months of paystubs (one from each month for each job), unemployment benefit checks, or other proof of income prior to your application. Using this documentation, your landlord will calculate your annual income for purposes of SHERA.
 - Provide a third-party benefit letter dated January 2020 or later confirming any of the following benefits you receive: DTA benefits, MassHealth benefits, Veterans Chapter 115 benefits, or subsidized childcare.
 - If your household has zero income, you will be asked to certify to an income of zero.

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:

- You have not applied for or received emergency rental assistance benefits from any other government source (such as RAFT) for the funds being requested; and
- That you give us permission to apply for emergency rental assistance benefits on your behalf, and to share the information necessary for doing so.

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 owner can, however, apply through SHERA to cover any rental arrearages for which you have not already applied. Remember, SHERA is for rental arrearages only from April, 2020 to March, 2021. For other housing related expenses, such as utility arrearages and moving expenses, you should apply to other programs such as RAFT/ERAP.

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.