

Last Updated: June 30, 2021

# Tenant Overview for Public / Local Housing Authorities

Subsidized Housing Emergency Rental  
Assistance (SHERA)



# 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.
- As of July 1, 2021, SHERA can provide assistance to cover tenant-paid rent due between April 1, 2020 and September 30, 2021. This is called the eligible SHERA period.

## 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 LHA provides proof of non-payment of rent.

### 2. ELIGIBLE USE OF FUNDS



Eligible use of funds:

- Up to 18-month of tenant-paid rent due on or after April 1, 2020.
- No dollar limit per household.
- Will only cover rental arrearages, and not other LHA-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.
- **Notification of Duplicative Assistance:** The tenant will notify the LHA if they receive duplicate rental assistance for the same cost and use best efforts to return one of the duplicative funds.
- **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 LHA 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 that you will notify your landlord of any other assistance you receive for the same rent paid by SHERA and work to resolve any over-payment; 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 (or re-apply)
- Confirmation of application submittal
- 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.



# SHERA Frequently Asked Questions

## FAQ

### 1. Why should I participate in SHERA?

Under SHERA, your LHA will complete a lot of the paperwork needed to receive funds to pay past due rent. If your application is approved and you receive SHERA assistance, the rent you owe for the eligible SHERA period will be paid. You will also receive protection against eviction for non-payment of rent for 6 months after you receive your last SHERA benefit payment.

### 2. 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 you previously received RAFT or another type of emergency rental assistance, and still have unpaid rent due for the eligible SHERA period, you are **STILL ELIGIBLE** to participate in SHERA.

### 3. When should I consider applying to other rental assistance programs instead of or in addition to SHERA? What are the limits on assistance that apply to more than one rental assistance program?

If you owe money that SHERA does not cover, such as rent from before April 1, 2020, or moving or utility expenses, you should consider applying for other emergency rental assistance through your local Regional Administering Agency (RAA). State and federally-funded rental assistance programs cannot pay for the same costs, but they may pay for arrearages from different time periods. Visit <https://www.mass.gov/applying-for-rental-assistance-in-massachusetts-to-avoid-eviction> for information on applying for other assistance.

# SHERA Frequently Asked Questions (Cont.)

## FAQ

### 4. What does it mean for my LHA to apply on my behalf?

By signing the tenant certification, you are giving your LHA permission to apply for SHERA emergency rental assistance to clear your rent arrearages during the eligible SHERA time period.

### 5. How does it help me if my LHA applies for SHERA?

If your LHA applies for SHERA, you won't need to apply for rental assistance from another agency. The LHA can submit all the paperwork for you in order to get your back rent paid. Also, by participating in SHERA, the LHA has agreed to work with you to maintain your housing and cannot evict you for non-payment of rent for at least six months after the last rental payment is received.

### 6. Who can assist me with my application?

Your LHA can help you complete the forms and determine what method of income verification will be the easiest for you.

### 7. When can I expect to hear from my LHA about SHERA assistance and on my application?

You will receive notifications from your LHA when:

- Documents are needed for the LHA to apply on your behalf
- Your application is submitted
- Additional documents are needed
- Your application was approved / payment was made to your account
- Your application was denied, with reason(s) for denial (this will be provided by DHCD)

# SHERA Frequently Asked Questions (Cont.)

## FAQ

### 8. What information do I need to give to my LHA?

You will need to provide a signed tenant certification and supporting income documentation to prove you meet income eligibility requirements.

### 9. What do tenants need to certify income?

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

1. Your LHA may use your most recent income certification to confirm your household income is at or below 80% of area median income.
2. Your LHA may also choose one of the following methods to verify income:
  - Provide your LHA 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 at the time of your application. Using this documentation, your LHA 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.

# SHERA Frequently Asked Questions (Cont.)

## FAQ

### 10. 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 completing and signing the Tenant Certification. LHAs must accept self-certification of COVID impact. This certification also says:

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

### 11. 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.

If you have a social security number, you must provide the last four digits. The last four digits of the SSN are requested only to check that your assistance is not already being processed through other programs.

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

Not through SHERA.

You may contact a Regional Administering Agency (RAA) to determine your eligibility for assistance for rent stipends, utility payments and moving costs. If your rent does not change based on changes to your income, 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.

# SHERA Frequently Asked Questions (Cont.)

## FAQ

### 13. What if my LHA will not apply on my behalf because my LHA does not think I am eligible?

If your LHA does not believe you are eligible for SHERA, they will provide you with a letter that explains why they think you are not eligible and information about other resources for emergency rental assistance. After receiving this letter, If you think you are in fact eligible, you can do the following:

- You must submit a written request for administrative review to the property manager at the LHA within 15 calendar days of getting the letter. An administrative review is a request for someone to review your situation other than the person who made the decision that you were not eligible.
- Once you have submitted your request for administrative review, the new person will review all submitted documentation to figure out if you are eligible for SHERA and provide you with a final decision within 15 calendar days of receiving your written request.

If after the administrative review it is determined that you are eligible for SHERA, your LHA will apply on your behalf. Your LHA will tell you when the application is submitted and will continue with the SHERA process on your behalf.

Alternatively, if you are still considered ineligible for SHERA, your LHA will provide you with another letter explaining why you were still found ineligible, encourage you to provide notice if your circumstances change and you become eligible for SHERA in the future, and provide you with a list of other available rental assistance resources.

### 14. What happens if my application is approved?

If your application is approved, your LHA will notify you of the amount and the months for which the payments have been applied to your account.

# SHERA Frequently Asked Questions (Cont.)

## FAQ

### 15. What happens if my application is denied?

If you are found to be ineligible for SHERA by the Dept. of Housing and Community Development (DHCD), DHCD will send you and your LHA a letter explaining the reason for the denial and an opportunity to appeal the decision within 15 business days. You may be asked to provide additional documentation to verify eligibility. You will also receive information about other rental assistance programs.

### 16. 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 LHA, who must use the funds to clear your rent arrearage within 30 days after receiving the payment. The LHA must send you a receipt of that payment.

### 17. Do I still have to pay any rent I owe from before April 1, 2020 after I receive SHERA funds? Can I be evicted if I still owe rent from that time?

Yes, though there are options available to you and a grace period to help. If you have received SHERA, you are protected from eviction **for nonpayment of rent for 6 months** from the date of the last SHERA payment paid to your account by your LHA.

However, you are still obligated to pay any rent you owe that is not covered by SHERA, and you may be subject to eviction for nonpayment of rent once the 6 month period is over.

You are encouraged to work with your LHA to explore solutions such as repayment plans. You may also want to reach out to the state-funded [Housing Mediation Program](#) to request the free services of a mediator to help you and your LHA think through options and find flexible solutions that will work for everyone.



# SHERA Frequently Asked Questions (Cont.)

## FAQ

### 18. If I have not reported my income increases during the eligible SHERA period as required, and I report the increase now will that retroactive rent still be covered by SHERA?

**Yes.** SHERA represents a great opportunity for you to report this income and have the retroactive unpaid rent covered. If you have unreported income from the eligible period, you are encouraged to request an interim rent determination now. Your housing authority can submit that arrearage to SHERA, eliminating this liability for your household.

**Important!** Both state and federal public housing residents are required to report household monthly income increases over certain thresholds (10% for state housing. If you live in federal public housing, check your lease for PHA policy). If this income was not reported, and is found at annual rent determination, you may owe retroactive rent. However, by participating in SHERA you may be protected from eviction or termination as a result of the unreported income. For state public housing residents, enhanced unemployment benefits were included in income for rent determination for most of the eligible period.

# SHERA Document Checklist

If you agree to allow your LHA to apply for rental assistance on your behalf, the LHA will need to collect the required documents.

## REQUIRED DOCUMENTATION

### Income Documentation

- Documentation already provided for your last income recertification (whether this is sufficient depends on program requirements)

**OR**

- Documentation of annual income:

- A filed 2020 IRS Form(s) 1040**, one covering each adult household member over 18, if filing separately

**OR**

- Documentation of benefits:

- A benefit letter** dated January 2020 or later confirming any of the following benefits:

- DTA benefits
- Veterans Chapter 115 benefits
- MassHealth benefits
- Subsidized childcare benefits

**OR**

- Documentation of monthly income for two months prior to application

- Two pay stubs
- Unemployment benefit checks or bank statements
- Other proof of income
- Social Security benefit letter

### Signed Tenant Certification

Attestation from the head of household certifying COVID-related financial hardship, that no duplicate benefit has been received, and permission for the LHA to apply to SHERA on their behalf.

- Last four digits of social security number for head of household, if applicable (*You do not need a social security number to be eligible*).

## Additional Housing Resources

- [Regional Administering Agency \(RAAs\)](#): Tenants who need help with utilities or moving should apply directly to their local RAA for assistance.
- [COVID Eviction Legal Help Project \(CELHP\)](#): Provides referrals, legal information, and legal representation for COVID-related evictions statewide.
- [Community Mediation](#): Local non-profits that can help LHAs and tenants resolve disputes.
- [HUD Fair Housing](#) - HUD's website with resources on federal fair housing rights.
- [Mass Fair Housing Law](#) - The state Attorney General's site which provides an overview of the state's fair housing laws.