



# CERA

COVID-19 Emergency Rental Assistance



*To assist our fellow Anishinaabe with education, training, work experiences, cultural participation, and support services to be prosperous and change their life.*

**Mission Statement**

# What Expenses Qualify for CERA?

A light blue silhouette of a family consisting of a father, a mother, and two children, all holding hands. The family is positioned behind the main text and list on the slide.

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- Rent payments
  - Rental arrears from 3/13/2020
  - Utilities related to rental property
  - Utility costs arrears related to rental property
  - FUNDS WILL BE PAID DIRECTLY TO THE VENDOR OR COMPANY



# How Do You Qualify?

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- Are you a Minnesota resident?
- Do you owe or are you behind in your rent\* or rental utility payments from 3/13/2020?
- Are your outstanding related expense(s) due to unemployment, illness, or another issue as a result of the COVID-19 pandemic?

*\*Mortgage payments and home owner utility payments are NOT eligible.*

## How Do You Qualify, Continued...

- Qualifies for unemployment or has experienced a reduction in household income, incurred significant costs, or experienced a financial hardship due to the COVID-19 pandemic;
- Demonstrates a risk of experiencing homelessness or housing instability; and
- Has a household income at or below 80 percent of the federal median income. Household income is determined as either the household's total income for calendar year 2020 or the household's two months of proof of income at the time of application. For household incomes determined using the latter method, income eligibility must be re-determined every three (3) months.



## Applicants Must Provide:

1. **Personal identification number** from a state-issued ID, driver's license, passport, ITIN, Tribal ID or other form of ID
2. **Current rental lease** includes address of rental unit, or have a completed landlord verification form.
3. **Info for landlord or rental agency** – name, address, SSN number, tax ID number, or DUNS.
4. **Total amount of each type of assistance** (rent, rental arrears, utilities, home energy costs, utility arrears) needed.
5. **Number of months** of rental payments and number of months of utility cost with documentation of amounts owed.
6. **Gross household income** of all adults and number of individuals in the household for the past 2 months, or a tax return for 2020.
7. **Gender, race, and ethnicity** for the primary applicant requesting assistance.

A light blue silhouette of a family of four (two adults and two children) holding hands, positioned behind the text.

**APPLICATIONS ACCEPTED UNTIL DECEMBER 13, 2021 AT 5:00PM**

**MAXIMUM ELIGIBILITY PERIOD IS 12 MONTHS**

**Mortgage payments and home owner utility payments are NOT eligible.**

# Application Process

1. Participant submits application online.
2. Income chart is built into system. We use the federal median income level.
3. Need proof of income for 2 months.
4. Tammy Moreland receives the application and assigns it to a case manager or facilitator.
5. Facilitator or Case Manager checks if complete and verifies documents, then resubmits as a check request.
  - a) The land lord verification and W-9 probably will not be submitted with other documentation. The W-9 gets emailed directly to Tammy Moreland.
  - b) We will not need to keep paper files.
6. Tammy Moreland approves.
7. Tammy Wickstrom approves.
8. OMB approves
9. Time frame for processing depends on when the documentation is turned in.



## Response to request for mortgage and utility assistance on owned homes:

- Miigwech for contacting us.
- Unfortunately, this funding does not cover this type of assistance.
- Federal relief projects are in process. We hope to be able to be offer help as it becomes available.
- Please check with other organizations in the community and your bank for assistance.

## Questions?

Contact

**Tammy Moreland**

**320-292-1942**

**[tammy.moreland@millelacsband.com](mailto:tammy.moreland@millelacsband.com)**

Due to call volume, there may be times where we are not able to immediately answer or return calls. Our goal is to get back to everyone within 48 hours.

# Frequently Asked Questions

# Application FAQs

- Funding is Federal.
- Anyone can apply within state.
- Does not need to be a client or tribal member.
- Must cover arrears before current bills. All arrears can be covered back to 3/13/20.
- Can apply multiple times.
- **MAXIMUM ELIGIBILITY PERIOD IS 12 MONTHS.** Check oldest due date and go from there. The participant can only receive 12 months of assistance.
- Must recertify/submit new application every 3 months.
- If total amount of arrears is covered in initial request, past utilities, current utilities and 3 months of rent can also be included in that check request.

## Rent FAQs

- Can pay rent three months in advance if arrears are covered.
- Lot rent depends on if they own or rent the home. If they rent, then yes.
- Can help with participants share of subsidized housing.
- Landlords can apply if in coordination with tenant.
- If person is renting a room, an established lease or rental agreement should be submitted with land lord W-9.
- If rented, homes in probate are included.
- If someone is homeless, contact Kristian. He will assist with finding the best way to help them.

## Utility FAQs

- Covers water, garbage, propane, internet, electric, etc.
- Propane works like it did in CHAP.
  - ✓ The client submits application and is determined eligible.
  - ✓ A letter of eligibility is sent to the propane company.
  - ✓ The propane company delivers and submits an invoice.
  - ✓ Aanji pays the invoice.
- Can pay current balance in addition to arrears if it is included on the bill.  
Cannot pay utilities in advance.
- Cell phone isn't included.
- TV or Cable service is not included.

# Utility FAQs

## Internet

- Can help with internet if it is needed for education, work, or medical needs and isn't covered by other means.
- Need verification from school that internet/hotspot is not provided.
- If it is bundled with other services (TV) that portion is determined and the lowest portion is paid.