



# COVID-19 MID-MICHIGAN HOUSING RESOURCE GUIDE

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## **UPDATES & DISCLAIMER:**

This document is updated weekly on Monday to the best of our ability. For any updates, questions or comments please email [info@capitalareahousing.org](mailto:info@capitalareahousing.org) or call **517-332-HOME (4663)**.

The intent of this resource guide is to distribute as public information only. Thank you to the hard workers and agencies referenced who remain essential to our community. Stay safe. Stay healthy.

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## COVID-19 MID-MICHIGAN HOUSING RESOURCE GUIDE

**CALL CENTRAL MICHIGAN 2-1-1 OR TOLL FREE 866.561.2500  
FOR COMMUNITY REFERRALS**

**To access embedded website links visit:**

[www.capitalareahousing.org/covid-19-housing-guide](http://www.capitalareahousing.org/covid-19-housing-guide)

### **Questions?**

E-Mail [info@capitalareahousing.org](mailto:info@capitalareahousing.org) or call **517-332-HOME (4663)**.

### **CORONAVIRUS (COVID-19) TESTING & VACCINES:**

**Center for Disease Control & Prevention** guidance on COVID-19. [Click here to learn more.](#)

**State of Michigan** COVID-19 hotline: **888-535-6136**. [Click here to learn more.](#)

**Translated COVID-19 Materials:** [Click here to learn more.](#)

**Ingham County Health Department** vaccine information. [Click here to learn more.](#)

### **UNEMPLOYMENT BENEFITS:**

If you lost your job or have been laid off then you may be eligible for unemployment benefits. Apply for online at [Michigan.gov/UIA](http://Michigan.gov/UIA) or **1-866-500-0017**. [Click here to learn more.](#)

### **ECONOMIC IMPACT PAYMENTS:**

The **CARES Act** provided the first round of **direct payments to tax filers** in response to the COVID-19 outbreak. Eligible taxpayers who filed tax returns for either 2019 or 2018 will automatically receive an economic impact payment. **If you have not received** your first CARES Act payment, you may be eligible to claim a **Recovery Rebate Credit** when you file your 2020 federal tax return. [Click here to learn more.](#)

The Internal Revenue Service and the Treasury Department have started delivering a **second and third round of Economic Impact Payments** to millions of Americans who received the first round of payments in spring 2020. No action is required by eligible individuals to receive this payment. For more information and to check your payment status, [click here.](#)



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## **RENTERS:**

**Capital Area Housing Partnership** offers free-of-charge financial counseling for renters who may be struggling with a loss of income or other financial challenges during this time. Call CAHP at **517-332-HOME (4663)** or visit [www.capitalareahousing.org](http://www.capitalareahousing.org).

On August 26, 2021, the United States Supreme Court ended the Centers for Disease Control and Prevention's moratorium on residential evictions. If you are behind on your rent, mortgage, or utilities because of a pandemic-related hardship, please review the financial assistance programs below.

### **Rent Payment Assistance:**

**Covid Emergency Rental Assistance (CERA)** is available to eligible **Ingham County** households who are behind on their rent and/or utilities due to a hardship related to the pandemic. [Click here to learn more.](#)

The **City of East Lansing** has created the **Emergency Rental & Mortgage Assistance Program** to help income-eligible residents for rent or mortgage payments to households experiencing financial hardships as a direct result of COVID-19. [Click here to learn more.](#)

The **City of Lansing** has created the **Lansing CARES Program** to help income-eligible residents for rent or mortgage payments to households experiencing financial hardships as a direct result of COVID-19. [Click here to learn more.](#)

**Apply for State Emergency Relief (SER)** from the Michigan Department of Health & Human Services to request help with rent payments. Call **517-241-3740**, apply online at: [www.mibridges.michigan.gov](http://www.mibridges.michigan.gov) or e-Mail [mdhhs-ingham-edp@michigan.gov](mailto:mdhhs-ingham-edp@michigan.gov)

If you have a **voucher or live in subsidized housing**, report your loss of income to your voucher administrator and landlord immediately, in writing. Save a copy of the communication for your records.

#### **Common area voucher administrators:**

[Lansing Housing Commission](#): 517-487-6550

[Ingham County Housing Commission](#): 517-349-1643

[Becka Management](#): 517-669-9706

For people **experiencing homelessness** who may be in a shelter or trying to access services, assistance may be available.

Ingham County: Call **Capital Area Housing** at **517-657-8145**

Eaton County: Call **Housing Services Mid-Michigan** at **517-541-1180**

Clinton County: Call **Housing Services Mid-Michigan** at **517-231-3961**

### **Housing Search Tools:**

**HUD** Affordable Rental Housing Search Tool. [Click here to learn more.](#)

**MSHDA** Housing Locator Online Search: [Click here to learn more.](#)



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## **LANDLORDS:**

On August 26, 2021, the United States Supreme Court ended the Centers for Disease Control and Prevention's moratorium on residential evictions. If a tenant is behind on their rent and/or utilities because of a pandemic-related hardship, programs administered by Capital Area Housing Partnership are available to help tenants avoid eviction while landlords regain rent owed. [Learn more here.](#)

**Multi-family property owners with mortgages backed by Fannie Mae or Freddie Mac** who enter new or modified forbearance agreements must inform their tenants in writing that the tenants cannot be evicted for nonpayment of rent during the COVID-19 pandemic. Landlords in forbearance must inform tenants of other protections, including at least a 30-day notice to vacate, no fees or penalties for not paying rent and the flexibility to repay owed rent over time and not in a lump sum. [Click here to learn more.](#)

If you have a **federally backed mortgage** on a rental property, you may be eligible for hardship assistance programs. Contact your lender right away to ask what options may be available.

The **Small Business Association (SBA)** may have relief funding available, including payroll protection loans, for business related financial hardships. Visit [www.sba.gov](http://www.sba.gov) to learn more.

Contact the **Rental Property Owners Association of Mid-Michigan** for guidance or advice as a Landlord or income property owner. Visit [www.rpoamm.com](http://www.rpoamm.com) to learn more.

## **EVICCTIONS:**

On August 26, 2021, the United States Supreme Court ended the Centers for Disease Control and Prevention's moratorium on residential evictions. If you are behind on your rent, mortgage, or utilities because of a pandemic-related hardship, please review the financial assistance programs below.

**Covid Emergency Rental Assistance (CERA)** is available to eligible **Ingham County** households who are behind on their rent and/or utilities due to a hardship related to the pandemic. [Click here to learn more.](#)

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Current eviction moratoriums do not release you from any obligation under your lease. This means **you still owe your landlord any rent that becomes due during this**



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**period.** While your landlord cannot file an eviction now, after the emergency passes your landlord can either start or continue your eviction case.

If you need legal support or advice during this time – call **Legal Services of South Central Michigan (LSSCM)** at **888-783-8190** immediately or visit [www.lsscm.org](http://www.lsscm.org)

## **LEGAL RESOURCES:**

### **Legal Representation:**

- Legal Services of South-Central Michigan: **517-394-2985 ext. 226**
- Elder Law of Michigan, Inc.: **1-899-400-9164**
- State Bar Assoc. of Michigan Referral Hotline: **1-800-968-0738**
- MSU Housing Legal Clinic: **517-432-6880**
- Michigan Legal Help: [www.michiganlegalhelp.org](http://www.michiganlegalhelp.org)

### **Area County District Courts:**

- Ingham
  - 54-A District Court: **517-483-4433**
  - 54-B District Court: **517-351-7000**
  - 55th District Court: **517-676-8400**
- Eaton 56th District Court: **517-546-7500**
- Clinton 65-A District Court: **989-224-5150**
- Shiawassee 66th District Court: **989-743-2395**
- Livingston 53rd District Court: **517-548-1000**

### **Domestic Relations Cases:**

**Circuit Courts** continue to hear limited domestic relations matters. These being kept personal protection order matters and family law (divorce/custody/support) matters with emergency components.

Non-emergency hearings/conferences will be rescheduled, and you should receive a notice in the mail after the courthouses re-open. Call the courthouses and/or check online for updates regarding rescheduling and/or to determine when the courthouses will resume normal operations.

### **Area County Circuit Courts:**

- Ingham - 30th Circuit Court: **517-483-6500**
- Eaton - 56th Circuit Court: **517-543-4335**
- Clinton - 29th Circuit Court: **989-224-5140**
- Livingston - 44th Circuit Court: **517-546-9816**
- Shiawassee - 35th Circuit Court: **989-743-2239**

### **Personal Protection Orders**

Michigan Supreme Court requires lower courts to continue reviewing Petitions for Personal Protection Orders (PPOs) and making decisions on them amidst COVID-19. **If you need to file for a Personal Protection Order, please contact the domestic violence shelter closest to you for assistance:**



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- Ingham County: **EVE: 810-522-4814** or **MSU Safe Place: 517-355-1100**
- Eaton County: **SIREN: 517-667-0091**
- Shiawassee/Clinton County: **Safe Center: 989-723-9716**
- Livingston County: **LACASA: 866-522-2725**

### **EMERGENCY SHELTER:**

For people **experiencing homelessness** who may be in a shelter or trying to access services, contact your local coordinated entry.

- Ingham County: Call **Capital Area Housing** at **517-657-8145**
- Eaton County: Call **Housing Services Mid-Michigan** at **517-541-1180**
- Clinton County: Call **Housing Services Mid-Michigan** at **517-231-3961**

### **HOMEOWNERS & MORTGAGE PAYMENTS:**

If you are experiencing difficulty making on-time payments due to the pandemic, start by understanding your options and reaching out for help. [Click here to learn more.](#)

**Capital Area Housing Partnership** offers free-of-charge financial counseling for homeowners who may be struggling with a loss of income, mortgage or tax foreclosure, or other financial challenges during this time. Those seeking assistance can call us at **517-332-HOME (4663)** to schedule a virtual appointment or [www.capitalareahousing.org](http://www.capitalareahousing.org)

**The Michigan Homeowner Assistance Fund** was established to mitigate hardships associated with the coronavirus pandemic by providing funds to prevent homeowner mortgage delinquencies, defaults, foreclosure, loss of utilities or home energy services and displacements of homeowners experiencing financial hardship. [Click here to learn mor and apply.](#)

The federal **CARES Act** offers mortgage forbearance and relief options if you are having trouble making on time payments. [Click here to learn more](#)

Michigan Department of Insurance and Financial Services created **MiMortgage Relief** partnership with financial institutions. Participating banks and credit unions will provide a streamlined process for requesting forbearance options. [Click here to learn more.](#)

#### **Mortgage Payment Assistance:**

**The Michigan Homeowner Assistance Fund** was established to mitigate hardships associated with the coronavirus pandemic by providing funds to prevent homeowner mortgage delinquencies, defaults, foreclosure, loss of utilities or home energy services and displacements of homeowners experiencing financial hardship. [Click here to learn mor and apply.](#)

The **City of East Lansing** has created the **Emergency Rental & Mortgage Assistance Program** to help income-eligible residents for rent or mortgage payments to households experiencing financial hardships as a direct result of COVID-19. [Click here to learn more.](#)



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The **City of Lansing** has created the **Lansing CARES Program** to help income-eligible residents for rent or mortgage payments to households experiencing financial hardships as a direct result of COVID-19. [Click here to learn more.](#)

**Michigan Department of Health & Human Services** may have home ownership services available to provide payment for mortgage or land contract payments; property taxes and fees; mobile home lot rent; home insurance coverage. [Click here to learn more.](#)

**City of Lansing** provides funding for homeowners looking to improve their homes through housing rehabilitation and/or to repair life threatening emergencies. Call **517-483-4040**.

### **HOMEBUYERS:**

**Capital Area Housing Partnership** is offering their **Homebuyer Education workshop online**. The online workshop satisfies requirements for a homeownership education certificate to qualify for down payment assistance. [Click here to learn more.](#)

**Capital Area Housing Partnership** offers a variety of **Down Payment Assistance** programs for eligible buyers pursuing home ownership in mid-Michigan. [Click here to learn more.](#)

**Capital Area Housing Partnership** offers financial pre-purchase counseling for **homebuyers** who may be struggling with a loss of income or other financial challenges during this time. Those seeking assistance can call us at **517-332-4663** to schedule a virtual appointment.

## **HOUSEHOLD BILLS**

### **FOOD & HOME SUPPLIES:**

- Michigan announces changes to **SNAP Food Assistance Program**. Households may be eligible to receive additional assistance during COVID-19. [Click here to learn more.](#)
- For questions about food resources, call the **Greater Lansing Food Bank** assistance line at: **517-899-9457**.
- **Meals on Wheels** for Seniors. [Click here to learn more.](#)
- **Tri-County Office on Aging** meal pickups are available for those over 60. Call **517-887-1393**.
- For personal and household needs, call **The Salvation Army** at **517-484-4424 ext. 100**.

### **UTILITIES:**

**Lansing Board of Water and Light** - BWL urges any customer struggling to pay their current bill to contact customer service to set up a bill payment plan by emailing [customerservice@lbwl.com](mailto:customerservice@lbwl.com) or calling **517-702-6006**. [Click here to learn more.](#)



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**Consumers Energy** – Consumers Energy is working to ensure that vulnerable residential customers have the services they need. Any customer who needs help paying their energy bill should contact Consumers to discuss assistance options. [Click here to learn more](#) or call **800-477-5050**.

**DTE** – DTE encourages any customer having trouble paying their bill due to reduced income or health impacts from COVID-19 to contact them directly. [Click here to learn more](#) or call **800-477-4747**.

**Michigan Department of Health & Human Services** may have temporary heat and utility assistance for eligible low-income families through the **State Emergency Relief (SER)** program. [Click here to learn more](#).

### **VEHICLE & CAR:**

**Major automakers** announce forbearance plans for families and individuals affected by coronavirus. If you anticipate trouble making your payment contact your lender. [Click here to learn more](#).

### **STUDENT LOAN DEBT:**

**Federal Student Loan Debt** payments have **automatically been suspended** until August 31, 2022. Interest will not accrue during this time. Borrowers may continue to pay principal debt if they choose. This policy only affects federally held student loan debt. This policy **does not** apply to private student loan debt. [Click here to learn more](#).

If you do not know who your federal student loan servicer is, [click here to learn more](#).

### **INTERNET & PHONE:**

**Comcast** is offering new low-income customers signing up for *Internet Essentials* will receive complimentary service. Free WiFi through their Xfinity hotspots throughout the country has been made available. Comcast will not disconnect a customer's internet service or assess late fees if contacted. [Click here to learn more](#).

**AT&T** is offering home internet wireline customers unlimited data. New customers can subscribe to *Access from AT&T* for two months of free service. All public WiFi hotspots are open to anyone who needs them. AT&T will not terminate service of any wireless, phone or broadband residential or small business customer due to an inability to pay your bill. All late payment fees will be waived. [Click here to learn more](#).

**Verizon** will not charge late fees or terminate service to customers who are experiencing hardships because of COVID-19 and cannot pay their bill in full. Click here to learn more. [Click here to learn more](#).

**Sprint** is providing unlimited data to customers with metered data plans. [Click here to learn more](#).





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**T-Mobile** customers should dial 611 on their T-Mobile phone if they have concerns about bill payments due to COVID-19. [Click here to learn more.](#)

## **TAXES:**

The **U.S. Department of Treasury and Internal Revenue Service (IRS)** announced that the **federal income tax filing due date** is **Monday, April 18, 2022**. [Click here to learn more.](#)

The **Michigan Department of Treasury** announced the **state income tax filing due date** is **Monday, April 18, 2022**. [Click here to learn more.](#)

## **Tax Filing Resources**

### **Get Your Refund.org: Free**

<https://www.getyourrefund.org/en>

Connect with a VITA volunteer for real time tax assistance over the phone for households making up to \$66,000 per year. Participants upload their tax documents and ID electronically; the VITA tax preparer will call them to help complete their return.

### **Local Volunteer Income Tax Assistance (VITA)**

<https://www.micauw.org/free-tax-help>

**Capital Area United Way** is offering income tax filing assistance. Following a short interview, you will work with an IRS-certified volunteer over the phone to prepare your taxes. This service is for households with incomes of \$57,000 or less. **Simply dial 2-1-1 to schedule your appointment.**

### **Credit Karma Tax: \$0**

<https://www.creditkarma.com/tax>

File online for free including W-2s, self-employed schedule C, Schedule E & Schedule SE. Must register for a Credit Karma account.

### **TurboTax Intuit Online: Free Edition**

<https://turbotax.intuit.com/personal-taxes/online/free-edition.jsp>

Free edition to file online available for W-2 tax returns

### **H & R Block Online: Free Edition**

<https://www.hrblock.com/online-tax-filing/free-online-tax-filing/>

Free edition to file online available for W-2 tax returns



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### **HOUSE CLEANING:**

**Center for Disease Control & Prevention** guidance on household cleaning. [Click here to learn more.](#)

**Get Your Household Ready** for Coronavirus. [Click here to learn more.](#)

**Cleaning Your Phone** – Phones are often touched and should be cleaned daily. [Click here to learn more.](#)

### **HOUSING RESOURCE WORKSHOPS:**

**Capital Area Housing Partnership** offers monthly **financial education and do-it-yourself home maintenance workshops** virtually. Topics include *Managing Your Money During COVID-19, Identity Theft, Exterior Home Maintenance Tips, and Power Tools 101*. Visit our online calendar to register at <http://www.capitalareahousing.org> or call **517-332-4663**.

### **COMMUNITY RESOURCES:**

**CATA** riders will be required to wear a face mask or face covering. Call **517-394-CATA (2282)** or [Click here to learn more.](#)

The U.S. Federal Trade Commission warns of increased **Scams and Identify Theft** during Coronavirus outbreak. Be cautious of unknown e-Mails, text messages, robo-calls, and online sales. [Click here to learn more.](#)

Know your rights in housing and public accommodations. Contact the **Fair Housing Center of Southeast & Mid-Michigan** if you believe you have been a victim of housing discrimination. Call **877-979-3247** or [click here to learn more.](#)

**National Consumer Law Center** has made their reference book "Guide to Surviving Debt" available for free right now, as a response to COVID-19. This resource covers foreclosure, bankruptcy, car repossession, and collection lawsuits. [Click here to learn more.](#)



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