



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 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.

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

Questions?

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

CORONAVIRUS (COVID-19) TESTING:

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.](#)

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 or **1-866-500-0017**. [Click here to learn more.](#)

ECONOMIC IMPACT PAYMENTS:

The **CARES Act** will provide **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 CARES Act payment, you **must act by November 21st, 2020 by 3p.m. ET** to claim your payment. [Click here to learn more.](#)

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.

Centers for Disease Control and Prevention announced a moratorium on residential evictions through December 31, 2020. [Click here to learn more.](#)



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Rent Payment Assistance:

The **City of East Lansing** has created the **Emergency Rental & Mortgage Assistance Program** to provide assistance to 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.](#)

Governor Whitmer established the **Eviction Diversion Program** to get fast financial assistance or establish a manageable payment plan to keep Michiganders in their homes. Rental assistance under the Eviction Diversion Program will be available until December 31st, 2020. [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 or **e-Mail** 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 **Holy Cross Services** at **517-484-4414**

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.](#)

LANDLORDS:

Governor Whitmer established the **Eviction Diversion Program**, which outlines a process for renters to get fast financial assistance or establish a manageable payment plan to keep Michiganders in their homes. Rental assistance under the Eviction Diversion Program will be available until December 31st, 2020. [Click here to learn more.](#)

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.](#)



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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.

Centers for Disease Control and Prevention announced a moratorium on residential evictions through December 31, 2020. [Click here to learn more.](#)

The **Small Business Association (SBA)** may have relief funding available, including payroll protection loans, for business related financial hardships. Visit 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 to learn more.

EVICCTIONS:

If you are facing eviction and/or received a Notice to Quit or Demand for Possession, you may qualify for the **Eviction Diversion Program**, which outlines a process for renters to get fast rental assistance. Rental assistance under the Eviction Diversion Program will be available beginning July 16. [Click here to learn more.](#)

For help navigating rental eviction resources in **Ingham County**, call **Holy Cross Services** eviction hotline at **517-657-8145** or eviction@hccsnet.org

The **City of East Lansing** has created the **Emergency Rental & Mortgage Assistance Program** to provide assistance to 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.](#)

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 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

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

Area County District Courts:

- Ingham
 - 54-A District Court: **517-483-4433**



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- 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:**

- 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 **Holy Cross Services** at **517-484-4414**
- Eaton County: Call **Housing Services Mid-Michigan** at **517-541-1180**
- Clinton County: Call **Housing Services Mid-Michigan** at **517-231-3961**



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HOMEOWNERS & MORTGAGE PAYMENTS:

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

FHA suspended mortgage foreclosures and evictions through December 31, 2020 amid COVID-19 outbreak. [Click here to learn more](#)

Fannie Mae and Freddie Mac suspended mortgage foreclosures and evictions through December 31, 2020 amid COVID-19 outbreak. [Click here to learn more](#)

VA suspended mortgage foreclosures and evictions through December 31, 2020 amid COVID-19 outbreak. [Click here to learn more](#)

USDA RD suspended mortgage foreclosures and evictions through December 31, 2020 amid COVID-19 outbreak. [Click here to learn more](#)

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

USDA-RD announced a foreclosure and eviction moratorium for all USDA Single Family Housing Guaranteed Loans Program (SFHGLP) loans for a period of 60 days. Borrowers may request the moratorium be extended up to an additional 180 days. Contact the USDA Customer Services Center at **800-414-1226**. [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 **City of East Lansing** has created the **Emergency Rental & Mortgage Assistance Program** to provide assistance to 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**. [Click here to learn more.](#)



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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**.
- **MSU Food Bank** is planning to continue operations for the foreseeable future. Students and families can make appointments by e-mail at foodbank@msu.edu.
- **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:

Water shut-offs for non-payment are prohibited through December 31, 2020. [Click here to learn more.](#)

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 or calling **517-702-6006**. [Click here to learn more.](#)

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**.



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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.](#)

Capital Area United Way (CAUW) reactivated its Relief Fund (ERF) and partnered with **Capital Area Community Services (CACS)** to administer the funds. CACS processes ERF applications and make vendor payments on behalf of eligible clients in Clinton, Eaton, and Ingham counties. Eligible expenses include **UTILITIES** expenses not covered by other benefits. Individuals and families must complete an ERF application and show proof of **UTILITIES** if State Emergency Relief (SER) is denied. **Call Central Michigan 2-1-1 to find out if funds are still available and for a referral**

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.](#)

CHILDCARE:

Capital Area United Way (CAUW) reactivated its Emergency Relief Fund (ERF) and partnered with **Capital Area Community Services (CACS)** to administer the funds. CACS processes ERF applications and make vendor payments on behalf of eligible clients in Clinton, Eaton, and Ingham counties. Eligible expenses include **CHILDCARE** expenses. Individuals and families must complete an ERF application. **Call Central Michigan 2-1-1 to find out if funds are still available and for a referral.**

STUDENT LOAN DEBT:

Federal Student Loan Debt payments have **automatically been suspended** through December 31, 2020. 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.](#)

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.](#)



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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.](#)

T-Mobile is providing customers on smartphone plans unlimited data. 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:

Capital Area United Way has partnered with VITA to provide free tax filing services for individuals earning less than \$66,000/year. [Click here to learn more.](#)

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.](#)

Mid-Michigan **trash and recycling** service providers expected to continue operation with regularly scheduled pick up times. Contact your local provider for more information.

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:

Families in the Lansing School District who are struggling with a temporary or inadequate living situation may be eligible for assistance through the Families Overcoming Rough Times (F.O.R.T.) program. Contact district coordinator at **517-755-2813** or call your child's school directly.



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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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