

# Covid-19 Housing Resources for Detroit

## Topic Summary

The COVID-19 pandemic profoundly impacted housing across the country as governments issues moratoriums on evictions and passed additional financial support packages for Americans suffering from job and income loss. The resources available here are a mix of preliminary research on the impacts of the pandemic on housing and resources available to residents, both renters and owners, to help soften the economic impact of the pandemic.

## Contents

Topic Summary	1
Resources for Renters in Detroit	1
<b>Title:</b> Housing Choice Voucher Program: COVID 19 Questions and Answers	1
<b>Title:</b> Eviction Diversion Program – Michigan State Housing Development Authority (MSHDA)	2
<b>Title:</b> COVID-19 (Coronavirus) and Eviction Cases	2
<b>Title:</b> Eviction Cases After the Moratorium Ends	2
<b>Title:</b> Detroit Eviction Prevention Resources	2
Resources for Policy Makers	3
<b>Title:</b> What it Would Take for States to Support Renters through the COVID-19 Crisis: A Snapshot of Florida, Michigan, and Idaho	3
<b>Title:</b> How Much Assistance is Needed to Support Renters through the COVID-19 Crisis?	3
<b>Title:</b> Moving to a 70 Percent Income Replacement for Unemployment Insurance Benefits Will Disproportionately Hurt Low-Income Renters	3
<b>Title:</b> Losing Home: Housing Instability and Availability in Detroit	3
<b>Title:</b> Detroit Housing Shortage, Evictions Set Stage for COVID-19 Housing Crisis	4

## Resources for Renters in Detroit

**Title:** Housing Choice Voucher Program: COVID 19 Questions and Answers

**Authors:** Detroit Housing Commission (2020)

**Location:** [Link](#)

**Summary:** This document lists some of the most frequently asked questions and answers regarding the Detroit Housing Commission's Housing Choice Voucher Program as implemented in the midst of the pandemic.

**Title:** Eviction Diversion Program – Michigan State Housing Development Authority (MSHDA)

**Author:** Michigan State Housing Development Authority (2020)

**Location:** [Link](#)

**Summary:** This page provides an overview of how the Eviction Diversion Program works and outlines all the necessary steps and forms that need to be completed to apply for assistance through this program. Additionally, this page lists frequently asked questions and their subsequent answers regarding EDP applications for tenants and landlords.

**Title:** COVID-19 (Coronavirus) and Eviction Cases

**Author:** Michigan Legal Help (2020)

**Location:** [Link](#)

**Summary:** This page acts as a hub to connect tenants who are being evicted with information regarding the Michigan Supreme Court's Administrative Order regarding eviction hearings, the requirements imposed on the eviction process by the CARES Act, and tenant rights as they pertain to COVID-19.

**Title:** Eviction Cases After the Moratorium Ends

**Author:** Michigan Legal Help (2020)

**Location:** [Link](#)

**Summary:** This article provides an overview of the Michigan Supreme Court's Administrative Order (AO) 2020-17 giving Michigan courts guidance on how to order the large number of anticipated evictions (based on a complaint submitted to the court) to occur after the moratorium on eviction has been lifted throughout the state of Michigan.

**Title:** Detroit Eviction Prevention Resources

**Author:** City of Detroit (2020)

**Location:** [Link](#)

**Summary:** This page provides users with a document checklist for eviction prevention online intake form and a phone number for eviction prevention hotline.

## Resources for Policy Makers

**Title:** What it Would Take for States to Support Renters through the COVID-19 Crisis: A Snapshot of Florida, Michigan, and Idaho

**Authors:** Aaron Shroyer, Sarah Stochak – Urban Institute (2020)

**Location:** [link](#)

**Summary:** This article estimates the costs of two methods of rental assistance as applied to two different kinds of households: renters who recently lost their jobs and renters who remain cost burdened with respect to housing costs regardless of their employment situation.

**Title:** How Much Assistance is Needed to Support Renters through the COVID-19 Crisis?

**Authors:** Sarah Stochak, Aaron Shroyer, Jung Hyun Choi, Kathryn Reynolds, Laurie Goodman – Urban Institute (2020)

**Location:** [Link](#)

**Summary:** This article gives a look into different proposed methods of assistance to households that have experienced loss of income due to COVID-19 and the potential costs for these proposed programs. Also shows how low-income households (e.g., those with income at or below 30% area median income) benefit less from state-offered unemployment insurance and the supplemental federal payments resulting from the CARES Act.

**Title:** Moving to a 70 Percent Income Replacement for Unemployment Insurance Benefits Will Disproportionately Hurt Low-Income Renters

**Author:** Sarah Stochak – Urban Institute (2020)

**Location:** [Link](#)

**Summary:** This article gives a critical examination of two proposed measures to continue Federal unemployment insurance to renters who have lost employment in the midst of the COVID pandemic. This article outlines how one proposed measure, capping federal benefits at 70% of an individual's pre-pandemic income, will disproportionately help renter households who were previously earning more than 100% of area median income (AMI) while providing much less assistance to households making less than 40% of AMI.

**Title:** Losing Home: Housing Instability and Availability in Detroit

**Authors:** Jennifer Erb-Downward, Safiya Merchant – Poverty Solutions, University of Michigan (2020)

**Location:** [Link](#)

**Summary:** This article provides context into the pre-COVID housing stock in the city of Detroit as well as eviction patterns that existed in the city before the pandemic. Additionally, the authors provide policy

recommendations to protect tenants and public health within the city. These recommendations are grouped by short-, medium-, and long-term actions that can be taken.

**Title:** Detroit Housing Shortage, Evictions Set Stage for COVID-19 Housing Crisis

**Authors:** Jeff Karoub, Lauren Slagter – Poverty Solutions, University of Michigan (2020)

**Location:** [Link](#)

**Summary:** This article underscores the importance of housing stability in the city of Detroit by providing historic context into the city's shortage of habitable housing stock as well as its eviction rate in recent years.