



COVID-19 Housing Assistance Program Due Diligence Training

August 11, 2020

Our Mission

The Core Purpose

Housing is the foundation for success, so we collaborate with individuals, communities and partners to create, preserve and finance housing that is affordable.

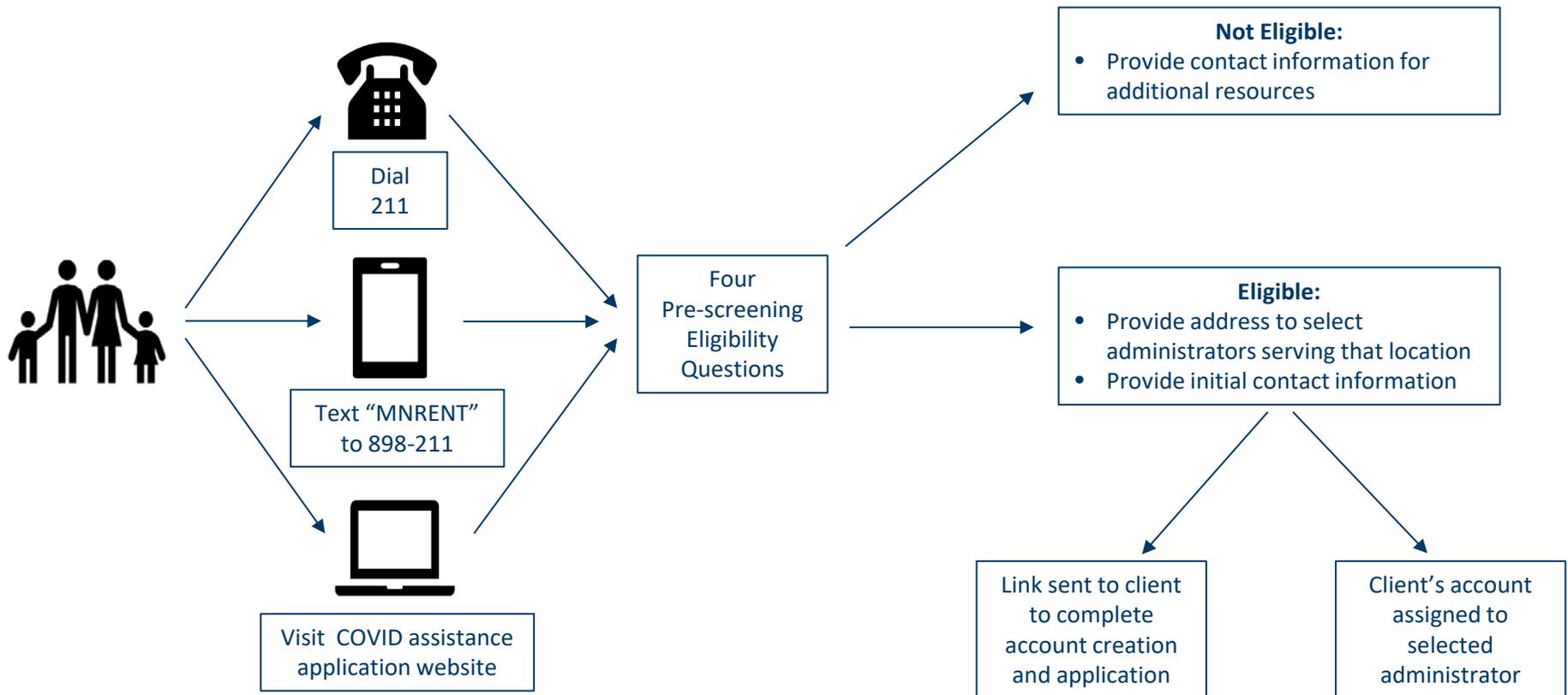
Agenda

- Welcome and Congratulations
- Central Intake Process
- Program Guidelines
- Due Diligence
- Submission and Deadlines
- Communication
- Questions



Central Intake Process

Central Intake Process



Household Common Application

- Clients complete application online (or with assistance by administrator)
- Clients can either upload documents or provide paper documents to administrator
- Administrators can update status of application; clients can check the status of their application
- A copy of the common household application will be e-mailed to grant administrators

Additional System Information

Application status:

- Account created
 - Phone call required/no Internet
 - Application started
 - ***Application completed***
 - Verification in progress
 - Missing documentation
 - ***Approved for payment***
 - Application denied
 - Application appealed
- Two points to check for fraud
 - Administrators enter final payment amount and bill start and end dates prior to payment



Program Guidance

COVID-19 Housing Assistance Program

- <http://www.mnhousing.gov/sites/np/covid19housingassistanceprogram>

COVID-19 Housing Assistance Program webpage

Households Eligible to Apply

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- Be a Minnesota resident
- **For Renters:** Have a household income at or below 300% of federal poverty guidelines
 - Preference will be given to households who are at or below 200% federal poverty guidelines
- **For Homeowners:** Have a household income at or below 300 percent of federal poverty guidelines
 - **Update:** Preference will be given to households who are at or below 200% federal poverty guidelines
- Have a rent payment, mortgage payment, homeowner association dues, contract for deed payment, homeowner insurance payment, utility payment, or other housing related expenses incurred after March 1, 2020 that is past due.
- Be unable to make the payment(s) owed because of the public health emergency due to unemployment, illness, or another COVID-19 related issue

Eligible Households

Income

- Households with incomes at or below 300% of federal poverty guidelines, with preference given for **both** renters and homeowners with incomes at or below 200% of federal poverty guidelines.
 - **Update:** Previous guidance stated preference for households at or below 200% of federal poverty guidelines applied to renters only

Income Calculation Tool

[Income Calculation Workbook](#)

This tool will be posted on the COVID-19 Housing Assistance web page

Housing Expense Payments

- Rent payments
- Mortgage payments (including homeowners insurance)
- Utilities
- Other housing related payments (association dues, manufactured home lot rent, etc.)

Housing Expense Payments, cont.

- **Funds must be paid directly to any the following:**
 - Landlord or leasing agent for a rental unit
 - Financial service provider for a mortgage or the entity who owns the mortgage for a homeowner
 - Contract for deed vendor or seller
 - Utility company
 - Manufactured home park owner
 - Any other identified entity to which payment for the aforementioned direct financial assistance is owed

Household Documentation

Common Housing Application requires:

- Personal identification
- Income
- Housing emergency bill
- Household certification and release of information

Documentation of Personal Identification

Personal Identification Number:

- Driver's license/state ID
- Passport (does not have to be limited to US passports)
- Social Security Number
- Alien Registration Number
- Individual Taxpayer Identification Number (ITIN)
- Other: Please identify
- I do not have an ID number

Documentation of Income

Examples Include:

- Pay stubs
- Documentation of public assistance such as social security or cash assistance
- Documentation of payments in lieu of earnings such as unemployment or disability compensation
- Documentation of child support, alimony or foster care payments
- Third party verification
- Self-certification

Documentation of Housing Emergency

- Lease agreement
- Mortgage bill
- Utility bill
- Other housing related bill such as association fee document, late rent letter from landlord, etc.

Household Certification and Release of Information

- Households must certify that the information uploaded into the application system is correct
- Households must sign the document and then upload
- The release of information to contact the entity where the past due payment is owed is also included on this form

Administrator Documentation

- Payment verification from landlord, mortgage company, or other company
- W-9
- Copy of check or payment voucher

Grant Requirements

Second session planned for Thursday, August 13 at 1 p.m., which will cover the following:

- Contract requirements
 - Reporting
 - Monitoring
 - Disbursements



Due Diligence

Federal Requirement – DUNS Number

- **Data Universal Numbering System (DUNS) number** is a unique nine-digit identifier for businesses
- A DUNS number may be obtained free from Dun & Bradstreet – may take 1-2 days.
 - <https://www.dnb.com/duns-number/get-a-duns.html>
- DUNS numbers need to be renewed every three (3) years
- Minnesota Housing is determining if the DUNS number must be registered with the federal System for Award Managements (SAM.gov).

Due Diligence Items

- **Signed Grant Contract Agreement** (signing will be initiated by Minnesota Housing via DocuSign once all due diligence items have been submitted and approved)*
- **Delegated signing authority**
- **Work Plan***
- **SWIFT vendor number and W-9**
- **Electronic Funds Transfer (EFT) Authorization Form**
 - Only for new grantees or if banking information has changed

Grant Contract Agreement

- Review the entire Grant Contract Agreement and all exhibits to ensure accuracy and compliance
- Electronic signing of contracts via DocuSign will be initiated by Minnesota Housing once all due diligence items have been approved

Delegated Signing Authority

- Submit documentation of delegated signing authority specifically outlining the person(s) authorized to execute the Grant Contract Agreement
- This documentation can be a board resolution, bylaws, or another organizational document
- The Grant Contract Agreement must be signed by the person(s) indicated in the document submitted

Work Plan

- Describe changes from the submitted application as a result of the final award amount – required
- Adjust the number of households served and budget allocations (includes subgrantees)

Program staff must approve, and may request revisions prior to approving, this item.

Template will be provided with award letter; more information will be provided on Thursday.

SWIFT Vendor Number and W-9

- If you have not registered as a vendor with the State of Minnesota, this will need to be completed prior to receiving payment.
- Visit <https://mn.gov/admin/business/vendor-info/> to complete this process.
- Submit your SWIFT vendor number
- Submit a completed and signed copy of your [W-9](#)
- Include your DUNS number

Electronic Funds Transfer (EFT) Form

- If you are a new grantee or if you have a change to your banking information, you must submit an EFT form allowing direct deposit of funds directly to your agency's financial institution
- Important to update immediately if banking information changes
- [EFT Authorization Form](#)
- [EFT Bank Change Form](#)



Submission and Deadlines

Submission

- Submit items to mhfa.grants@state.mn.us; include in the subject line the **“Project name-grantee name(s)”**
- Name all documents by **“Grantee name-due diligence item name”**

Deadline

- All items must be received and approved prior to the execution of the Grant Contract Agreement
- Reimbursement of expenses incurred prior to Minnesota Housing's execution of the Grant Contract Agreement will not be allowed
- All items must be submitted and received by 4:30 p.m. on Friday, August 14, 2020
- Questions can be directed to mhfa.grants@state.mn.us



Communication

Grant Administrator Meetings

- Regularly scheduled meetings
 - Share program requirements
 - Discuss implementation issues
 - Learn from each other
- New administrator meetings
 - Opportunity for new administrators to connect with staff and each other to share best practice
 - Opportunity for technical assistance

Communication with Minnesota Housing

- We want to hear from you
 - New program – opportunity to learn from our partners
 - Ask us questions about eligibility, scenarios, etc.

Other Prevention Assistance in Minnesota

- Minnesota has ten Continuums of Care (CoCs) statewide that facilitate access to homeless and housing services using coordinated entry (CE)
 - There is a CoC coordinator for each of these communities
 - Monthly meetings
- Prevention assistance is part of the CoC
- The largest prevention assistance program is Family Homeless Prevention and Assistance Program (FHPAP)
 - Advisory committees

Questions?

Thank you!

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