COVID-19 Housing Assistance Program
Frequently Asked Questions
UPDATED 9.23.2020

The information in this Frequently Asked Questions is intended for grant administrators that will process housing assistance applications from households through the COVID-19 Housing Assistance Program (Program). Please check back for updates as new information is available, questions are added, and answers are updated. If a new question is added or an answer is updated, it will be marked as new or updated.

If you are a household seeking assistance or information on when you can apply for housing assistance once the program is available, please visit this [webpage](#).

Marketing and Communication

Question: Can we promote the COVID-19 Housing Assistance Program, including the online application system and United Way 211, on our own website?
Answer: Yes. Please promote the Program on your respective websites and throughout your network.

Question: What are the options if the 211 phone number does not work in our region?
Answer: Households may also call 651.291-0211 or toll free at 800.543.7709 to reach United Way 211.

Households Selecting a Grant Administrator

Question: If there is more than one administrator that serves a given region, how does the application system help households select a grant administrator?
Answer: At the initial stage of the online application system, applicants will select if they are renters or homeowners. Their answer along with their address will identify the grant administrators operating in their region.

REVISED (8.31.2020)
Question: If a household is accidentally paired with a grant administrator that does not serve their region, can the application be transferred to another grant administrator?
Answer: Yes. HousingLink will work with clients directly to reassign these applications. HousingLink will contact all administrators for a list of clients assigned to their organization who are outside of their service area but they plan to serve. Please provide HousingLink the a list of these clients including the client's email or phone number, application ID, and name at that time. Clients in the "Verification in Progress", "Application Approved," and "Application Denied" statuses cannot be transferred.

Common Household Application

Question: How do households access the online application system?
Answer: Households can go directly to 211's website at www.211unitedway.org to access the application system. Clients who text "MNRENT" or "MNHOME" to 898-211 will receive a text message with 211's phone number and the application website to begin the process. Households that need assistance accessing the online system or do not have internet access can work with a 211 specialist or directly with a grant administrator who can help completing the online application.

Question: Can households connect with grant administrators directly or are they required to work with 211 first?
Answer: Households may contact grant administrators directly without contacting 211. Grant administrators are permitted to provide a link on their website directly to the online application system.

Question: Who completes the pre-screening portion of the online application system?
Answer: The pre-screening portion of the application can be completed by the household or it can be completed on behalf of the household by a 211 specialist or the grant administrator.

Question: If a household completes a paper application, is the grant administrator required to input the information into the online application system?
Answer: Yes. All applications for housing assistance are required to be processed in the online application system.

Question: What if a household does not have internet access to complete the online application?
Answer: For households without internet access, 211 will flag their application for a required follow up phone call by the grant administrator. In the administrator portion of the online application system, the grant administrator will see the households that require assistance completing the application and their contact information.

Question: Does the online application system communicate with landlords or other entities with past due expenses?
Answer: No. The application system does not communicate with any other parties, including landlords, mortgage companies, utility companies, etc. The application is only available to 211, grant administrators, and the household applying for assistance. Grant administrators are responsible for all communication with entities owed past due expenses.

Question: Can grant administrators upload documentation on behalf of the household?
Answer: Yes.

Question: Does an application have to be completed within a certain period of time? Are funds reserved when the application is submitted?
Answer: There is no time limit on how long it takes a household to complete an application; however, funds are not reserved based on when an application is started.

Question: Can a household start an application and come back to it later?
Answer: Yes. Once a household has created a login and password, they can come back and complete an application at a later date.

NEW (8.31.2020)
Questions: What are the definitions of each application status in the online application system?
Answer: See Section 3.02 of the Program Guide.

NEW (8.31.2020)

Question: How does an application move from "Application in Process" to "Application Completed"?

Answer: Once all required fields have been filled in, the status should change to "Application Completed." If the applicant has not provided any required documentation, the Grant Administrator must notify the applicant of the missing documentation in order for the verification process to begin.

NEW (8.31.2020)

Question: Is there a way for an applicant to edit the application after it has reached "Application Completed" status in the online application system?

Answer: No. The applicant cannot edit the application once the application is marked as "Application Completed." Only Grant Administrators are able to edit an application or upload documents after an application is marked as "Application Completed."

NEW (9.23.2020)

Question: We have tried reaching out to an applicant to help complete or approve an application but the applicant has not responded to us. What do we do?

Answer: Section 4.08 of the Program Guide includes communication requirements for non-responsive applicants.

Household Eligibility

Question: Are households that participated in Minnesota Urban and Rural Homestead Program (MURL) eligible to apply?

Answer: MURL is a contract for deed program for home owners. While contract for deeds may be an eligible expense, please contact tal.anderson@state.mn.us for information on accessing the MURL revolving account for additional relief options.

Question: Who makes the decision to deny or approve an application for housing assistance? Who decides what amount of housing assistance should be approved?

Answer: The grant administrator makes the determination to approve or deny an application as well as the amount of assistance that may be approved based on the household eligibility, eligible expenses, and documentation required by the Program Guide.

Question: Are homeowners with mortgages covered by the federal Coronavirus Aid, Relief, and Economic Security Act ("CARES Act") eligible to apply?

Answer: For mortgages covered under the CARES Act, the grant administrator must inform the homeowner to contact their mortgage servicer to obtain a special forbearance, a loan modification, and/or set up a repayment plan.

Question: If the applicant was unemployed before March 1, 2020, are they eligible to apply?

Answer: To be considered for housing assistance, the household must have an outstanding housing related expense due to unemployment, illness, or another issue that happened as a result of the COVID-19 pandemic.

Question: Are households that receive rental assistance eligible to apply?
Answer: Households that receive rental assistance that adjusts with income (Project Based Section 8, Housing Choice Voucher, etc.) are generally not eligible to apply for rental assistance in this Program. However, the household may still apply for assistance with utilities expenses. See Section 2.02 of the Program Guide.

NEW (8.31.2020)

Question: We have an applicant that is in need of assistance because they spent their personal funds to assist a household member. Is that cause for denial?
Answer: If a household self-certifies that their need for assistance is due to a COVID-related circumstance, additional documentation is not required. How personal funds were used is not an eligibility consideration.

NEW (8.31.2020)

Question: Can we pay past due utility expenses when the utility company is owned by a municipality?
Answer: Yes.

NEW (8.31.2020)

Question: Is a household with a mortgage eligible for past due "Home Service Plus" (or other appliance repair and maintenance coverage offered by utility companies)?
Answer: No. If a landlord is requiring tenants to pay for this coverage, we recommend that they reach out to Legal Aid.

NEW (8.31.2020)

Question: Can this program also help people who are receiving other CARES Act assistance?
Answer: As long as there is not a duplicate payment for the same past due expense, both programs can be utilized. In no circumstance, can the applicant access more than one assistance program to pay for the same household expense.

NEW (8.31.2020)

Question: Are late fees associated with a late rental payment an eligible expense?
Answer: Yes, as long as they are in accordance with the tenant law: they cannot exceed 8% of the rent and cannot contain fees for interest.

NEW (8.31.2020)

Question: When does rent become "past due"?
Answer: It should be outlined in the lease when payment is due and when it is considered "late." When the tenant is operating under an oral lease as well, this would be based on when rent is typically paid (i.e. every two weeks, on or around the beginning of the month, on the 15th of the month). The timing of "past due" varies.

NEW (8.31.2020)

Question: Is one pay stub sufficient to determine income if someone has just started a new job?
Answer: Yes, if they have not yet received more than one paystub, then the one paystub would suffice for income documentation.

NEW (8.31.2020)

Question: If a credit card was used to pay rent/mortgage, is paying the credit card bill eligible?

Answer: No, paying a credit card company is not eligible, as the payment has been made to the entity to which funds are owed.

NEW (8.31.2020)

Question: Do we need specific documentation stating that the bill is "past due"?

Answer: The bill should indicate the due date or a time frame in which it should be paid, which could be verified with the entity that should be paid. If it's verified that the amount is past due, it would be an eligible expense.

Documentation, Recordkeeping, and Privacy

Question: Should document be uploaded into the online application system? Are grant administrators required to download the household documentation and store the information to meet record retention requirements?

Answer: Grant administrators should use the online application system to collect and store all household documentation. We are working with HousingLink to enable administrators to download household information into their local system for record retention purposes upon completion of the program. Please check back for additional updates on recording keeping. Please refer to Section 4.04, Monitoring and Evaluation, for household file requirements.

Question: Section 4.04 of the Program Guide includes a list of required forms and information for the household application file. Are grant administrators required to create those forms?

Answer: A fillable template of the online application system and the Household Certification and Release of Information will be provided by Minnesota Housing (also available in Appendix C and D of the Program Guide). All other forms are the responsibility of the grant administrator.

Question: Are grant administrators required to obtain a signed Household Certification and Release of Information from the household?

Answer: Yes. A verbal authorization is not acceptable. After a household completes the online application form, the grant administrator must obtain a signed Household Certification and Release of Information from the household, which can be done with a scan or photograph of the signed document, an approved electronic signature software, or the household may deliver the signed document to the grant administrator. The grant administrator may also mail the form to the household for them to sign and return. Section 3.02 of the Program Guide provides additional information on acceptable electronic signature options. The online application system does not include built-in electronic signature functions.

Question: Will households need to provide documentation that they are impacted by COVID-19?

Answer: When the household completes the application and signs the Household Certification and Release of Information, they are attesting to the fact that they have been impacted by COVID-19. Additional documentation is not required.

Question: Can administrators limit assistance to their existing client base or to a targeted population?

Answer: No. Grant administrators are required to establish a full and open application process that serves the entire geographic service area defined in their application.

Question: Who has access to client documents and data?

Answer: Please refer to the Tennessen Warning in Appendix C of the Program Guide.

NEW (8.31.2020)
Question: Can landlord verification replace a late notice bill or letter?
Answer: Yes, as long as it contains the required information listed in the Program Guide.

NEW (8.31.2020)
Question: If a household receives verbal verification from their mortgage holder that they are not eligible for forbearance, is this acceptable?
Answer: While there may be some exceptions, a letter or e-mail from the mortgage company is the standard requirement. If you are requesting an exception please reach out to Minnesota Housing and we will address this on a case by case basis.

NEW (8.31.2020)
Question: How do you document that a household has zero income?
Answer: You can use a self-verification from the application (statement verifying zero income). The administrator could also document that the household has zero income via a case note.

NEW (8.31.2020)
Question: How do we address landlords and mortgage service companies that will not provide information/verifications?
Answer: You can share the Household Certification and Release of Information Form (Program Guide Appendix D) signed by the household with the entity in question. If the entity in question will not accept this document, you can also ask them if they have their own release of information form. If these two methods are not successful, please reach out to Minnesota Housing for assistance.

Household Income

Question: What is the timeframe for verifying household income eligibility?
Answer: Income eligibility is calculated from the household's income in the four week period prior to the date the household submits the completed online application (or when the grant administrator submits the completed online application on behalf of the household). See Section 4.03 of the Program Guide for additional information and required documentation to verify household income.

Question: Does unemployment income counted as income?
Answer: Yes. State and federal unemployment income is counted as income. The additional federal unemployment insurance of $600 per month that ended at the end of July 2020 is considered income if received in the prior four weeks.

Question: Are households living in apartments subsidized by Section 42 (low-income housing tax credits) eligible to apply for rental assistance?
Answer: Unless the household receives rental assistance that adjusts with income (Project Based Section 8, Housing Choice Voucher, etc.), households living in properties subsidized by Section 42 are eligible to apply for rental assistance.

Online Application Processing

Question: How long does it take a grant administrator to process an application from a household requesting housing assistance?
Answer: The processing time will depend on the grant administrator and be affected by such things as the number of applications, how quickly a household supplies the required documentation, and the verification process.

Question: Will grant administrators be notified of a completed household application in the online application system?
Answer: Grant administrators will log into the administrative section of the online application system and there will be an ability to search for new and completed household applications.

Question: Will household at or below the 200% of poverty guidelines be identified in the application system for prioritization?
Answer: Yes. When the grant administrator confirms the household income and enters the data in the online application system, the application will be identified if the household income is at or below 200% of poverty guidelines.

Question: Can a household request more than one type of assistance in a single application?
Answer: Yes. Households may request multiple eligible housing related expenses in a single application.

(NEW 8.31.2020)
Question: Do applicants need to apply each month they need assistance? Can multiple months be paid? Is there a limit to what can be paid for?
Answer: Grant Administrators can pay for multiple months of past due eligible expenses on a single application. There is no cap on the amount of assistance for eligible applicants.

Question: Can a household apply more than once if they have another past due expense after their first application?
Answer: Yes. However, subsequent requests require a new household application and supporting documentation. All requests are subject to available Program funds.

(REVISED 9.23.2020)
Question: Is the grant administrator required to obtain an IRS Form W-9?
Answer: Except for payments made directly to utility companies, all entities receiving housing assistance payments from this Program must provide a completed Form W-9 prior to receiving payment. If the entity is exempt from filling out Form W-9, the form includes instructions on how to note their exempt status. Do not upload Form W-9 into the Online System to protect the privacy of the agency receiving payment. When a Form W-9 is required, the entity receiving the payment only needs to provide Form W-9 to the grant administrator once. It is not necessary to obtain another Form W-9 for the same entity for each household application.

(NEW 8.31.2020)
Question: How do we know if the Form W-9 is current?
Answer: It is the responsibility of the entity to provide their most recent W-9. W-9s only need to be updated if there have been changes such as the name or the Tax Identification Number. The most IRS Form W-9 template was revised in October 2018.

(NEW 8.31.2020)
Question: If an applicant applies for mortgage or rental assistance as well as utility assistance but only qualifies for utility assistance, how is that identified in the online application system?
Answer: In the online application system:
1. Update the payment approved amount to the amount of approved for the utility payment(s)
2. Change the application status to "Application Approved" status
3. Insert a note that the household was denied the mortgage payment due to ineligibility and provide that denial letter to the household and include in the client file

Grant Amounts and Disbursements

Question: When a housing assistance application is approved, does the grant administrator issue the payment and then get reimbursed by Minnesota Housing?
Answer: No. Minnesota Housing will disburse funds to grant administrators approximately every two weeks as further described in Chapter 5 of the Program Guide and in Exhibit D of the Grant Contract. The disbursement calculation is based on the number of housing assistance applications that achieve "Application Approved" status in the online application system. After Minnesota Housing disburses the funds, the grant administrator will then use those funds to issue the approved housing assistance payments.

Question: Can grant amount be increased if there is more demand?
Answer: Yes, subject to available funding in the Program and based on submitted applications. We are preparing a process to amend Grant Contracts if the demand exceeds the initial selection amount. Please check back for additional information.

Question: We are about to reach or exceed the grant amount in our contract. Should we stop accepting applications?
Answer: If there are remaining funds in the Program, you may be able to increase the grant amount in the contract. Do not stop accepting applications without approval from Minnesota Housing.

Question: Could the total amount of disbursements be less than the grant amount in the contract?
Answer: Yes. After the initial disbursement, future disbursements are based on the actual number of applications in the online application system that achieves "Application Approved" status. In order to meet state-wide demand, disbursements are based on demand until all of the Program funds are used.

Question: Will Minnesota Housing provide updates on how much funds are remaining in the Program?
Answer: Yes.

Monitoring

Question: Does this Program have monitoring requirements?
Answer: See Section 4.04 of the Program Guide for monitoring requirements.