



COVID-19 Homeowner Assistance Fund “HomeHelpMN” Program Guide

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MINNESOTA HOUSING – HOMEHELPMN COVID-19 HOMEOWNER ASSISTANCE POLICY & PROGRAM GUIDE



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Chapter 1 – Introduction

1.01 Program Overview

Established under Section 3206 of the American Rescue Plan Act of 2021 (“the ARP”), the Homeowner Assistance Fund (“HAF”) is a federally funded program developed to provide housing counseling, legal services and/or financial assistance to eligible homeowners. The HAF will assist homeowners to mitigate housing related financial hardships associated with the coronavirus pandemic for the purpose of preventing homeowner mortgage delinquencies, defaults in housing-related debts, foreclosures, and displacements of homeowners experiencing financial hardship after January 21, 2020. Minnesota Housing is branding HAF as HomeHelpMN.

HomeHelpMN program assistance is structured to help homeowners recover from housing related financial hardships caused by coronavirus pandemic. HomeHelpMN is structured through marketing, outreach, community engagement, intake and evaluation to reach as many eligible homeowners as possible. HomeHelpMN is designed to provide support to homeowners based on their unique situations through partnerships with trusted community-based organizations, vendors, housing and financial counseling agencies, legal support services, loan servicers, and other industry professionals.

The HomeHelpMN program described in this guide is subject to the Minnesota Homeowner Assistance Fund Allocation Plan as approved by the U.S. Department of Treasury as well as all applicable federal guidance and requirements.

1.02 Program Goals and Guiding Principles

The goal of the program is to support homeowners by providing financial assistance to eliminate or reduce past due payments associated with homeownership. The program will refer people who cannot sustain a mortgage, even if assistance were provided, to housing and foreclosure counselors so that they can explore any additional options to preserve homeownership or exit homeownership in the best financial position possible. The program will be executed in accordance with U.S. Department of Treasury (“Treasury”) guidance, which includes income eligibility limits and targeted priorities for assistance. Treasury requires that at least 60% of funds made available to Minnesota Housing must be used for qualified expenses that assist homeowners having incomes equal to or less than 100% of the area median income or equal to or less than 100% of the median income for the United States, whichever is greater. Any amount not made available to homeowners that meet this income-targeting requirement must be prioritized for assistance to socially disadvantaged individuals (SDI), with funds remaining after such prioritization being made available for other eligible homeowners. To meet this requirement, Minnesota Housing is setting program income limit at 100% of the area median income or equal to or less than 100% of the median income for the United States, whichever is greater.

The HomeHelpMN program is guided by the following six principles:

1. **Human Centered:** Uses strategies that build empathy and understanding to serve homeowners who might otherwise be left behind – based on geography, ability,

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language and those who have been subjected to racial or ethnic prejudice or cultural bias because of their identity as a member of a group without regard to their individual qualities.

2. **Anti-racist:** Uses intentional race equity strategies in design and delivery to actively dismantle structures that perpetuate disparities to achieve equitable outcomes.
3. **Focused:** Is focused on mitigating homeowner displacement due to Qualified Financial Hardship associated with the coronavirus pandemic.
4. **Straightforward:** Minimizes stress, complexity, and uncertainty throughout the process for the customer.
5. **Accountable:** The program structure is transparent, timely, and flexible to ensure program accountability.
6. **Meaningful Engagement:** Engages trusted critical partner organizations led by and working for communities most impacted to realize equitable outcomes.

1.03 Program Duration

The HomeHelpMN program is scheduled to end when available funding is exhausted, or by September 30, 2025, whichever occurs first. Minnesota Housing expects to receive more applications than can be funded by the program. Applications will be taken during an initial application period, and when the application period opens, Minnesota Housing will announce the anticipated closing date. If the number of applications received during the initial application period exceeds available funding, applicants may be put on a wait list, and reviewed if funding becomes available.

If Minnesota Housing determines that funding is likely to remain available based upon applications received, the initial application period may be extended, the initial application period may be removed, or (an) additional application period(s) may be announced. If the initial application period is removed, applications will be accepted until the amount of application funding requested exceeds the amount Minnesota Housing has determined likely can be processed and funded, at which time applications may be placed on a waitlist and reviewed if funding becomes available. Application submission or placement on a waitlist does not guarantee an applicant will receive financial assistance, even if the application was received during the initial application period. Minnesota Housing shall not incur any obligations to pay with funding from this award that exceed available federal resources.

1.04 Application Prioritization

Minnesota Housing will manage the application pipeline with a goal to not take more applications than the program is able to fund. Minnesota Housing will use an open pipeline and waitlist model to accept and process applications. If the amount of application funding requested during the initial application period exceeds the amount Minnesota Housing has determined likely can be processed and funded, applications will be put on a waitlist, subject to

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eligibility and funding availability.

Prioritization in the open pipeline

Applications submitted during the open pipeline will be placed in the processing queue based on the time/date the application was submitted. Homeowners with submitted applications that indicate they are at imminent risk of displacement will be weighted to begin processing before those that do not indicate they are at imminent risk of displacement. To determine if a homeowner is considered at imminent risk of displacement, homeowners are asked if they have received documentation that indicates they will lose their home on a certain date, the date the document indicates action, or if they have received documentation about legal action against them.

Prioritization in the waitlist

If it is determined there are sufficient funds to provide assistance to submitted applications on the waitlist, applications will be moved to the processing queue based on threat of imminent risk, and from there, prioritized by date and time of application. Minnesota Housing may implement additional waitlist prioritization in line with federal and state law and program guidelines, as deemed necessary to allocate all funding within the designated timeframe.

1.05 Assistance Type

HomeHelpMN program financial assistance for eligible homeowners may be used for Reinstatement or to pay other past due housing related eligible expenses. No fees may be charged to the homeowner under the HomeHelpMN program. Referrals may be provided to external sources for assistance related to housing counseling and/or legal services or any other services.

1.06 Marketing, Outreach and Community Engagement

Marketing and outreach materials for the HomeHelpMN program have been contracted for with an outside vendor, Neka Creative. These services include strategic planning, a marketing and outreach plan, media planning and buying, the development of creative assets and content, including program branding, and conducting outreach to community organizations.

1.07 Community Connectors

Funding will be used to directly support a team of “Community Connectors.” HomeHelpMN Community Connectors are community-based organizations with established longstanding, trusted relationships located in communities experiencing higher than average homeowner delinquency rates. Community Connectors aim to reach eligible Minnesota homeowners that otherwise may not learn about, be aware of, or access the HomeHelpMN program.

Community Connectors will complement other marketing and outreach efforts by providing engagement and information support necessary to ensure homeowners are aware of the program and how to apply for and maintain participation in the HomeHelpMN program.

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1.08 Language Access Policy

Individuals who do not speak English as their primary language and who have a limited ability to read, speak, write, or understand English are considered to have Limited English Proficiency, or “LEP.”

To provide meaningful access, program materials, including application forms and supporting documents, marketing collateral, and program information, will be available in English, Hmong, Somali, and Spanish. Applicants needing additional language assistance will be able to request such assistance through the Centralized Processing Center.

1.09 Reasonable Accommodation Policy

Applicants needing reasonable accommodations because of a disability can make a request through the Centralized Processing Center.

Chapter 2 – Program Process

2.01 Program Process Overview

The homeowner applies for assistance from the HomeHelpMN program by calling the Centralized Processing Center, logging in to an online portal, or by using a fax or mail-in application. Loan servicers must agree to participate in the program for a homeowner to be eligible for mortgage reinstatement. Applications must be complete with all required documents and signatures to be eligible for assistance.

2.02 Pre-Screening

Homeowners will submit initial eligibility information for pre-screening. If the homeowner meets the initial eligibility criteria, they continue to apply for HomeHelpMN assistance. If the Homeowner does not meet the pre-screening criteria, they do not qualify for HomeHelpMN financial assistance.

2.03 Application Submission

Homeowners will submit the application through the online application portal, on the telephone, or through a paper application submitted by fax or mail. All required application fields need to be filled in to submit the application in the online system or by telephone application. Mail or faxed applications will be entered into the online system by the processor and will be considered as if submitted as of the postmark or fax transmission date. Submitted applications are not necessarily complete applications. Application status will change to “Application Submitted” during the open pipeline, or the status will indicate the homeowner has been placed on a waitlist.

2.04 Application Processing

The Centralized Processing Center reviews all documentation submitted by a homeowner to determine program eligibility. The Centralized Processing Center will contact and notify the homeowner of missing information and advise how to submit the missing information in order to complete the application. Homeowners can submit required documentation to the Centralized Processing Center through the online portal, fax, or mail. The documentation required may vary based on the financial assistance type a homeowner is requesting. Depending on the assistance type, information is transmitted to the loan servicer or entity to which payment is owed to determine the final assistance amount. Once all required documents are submitted to the Centralized Processing Center, a decision will be made on the file. If the application is declined, the homeowner is provided an optional referral to a housing counselor. Failure to provide required documents within required timeframes will result in denial or withdrawal of the application.

2.05 Funding

Funds are disbursed as outlined in Chapter 5-Payout of Assistance.

2.06 Document Requirements

Applicants must submit or execute the following documents, as applicable, to be considered for financial assistance approval.

- Income documentation (e.g., most recent paystubs, W2s, tax returns, etc.) See section 3.06 for additional details.
- Documentation of property ownership (e.g., most recent property tax statement, warranty deed, etc.)
- Documentation of occupancy (e.g., recent utility bill or bank statement, etc.)
- Attestation Document
- Third-Party Authorization (TPA) and Disclosure Form
- Most recent documentation showing past due balance, account and contact information for accounts payment is requested for:
 - Mortgage loan (e.g., first mortgage, second mortgage, down payment assistance mortgage) including any escrowed property taxes or homeowners insurance
 - Property taxes
 - Homeowner's association, condominium, or cooperative fees
 - Homeowner's insurance, flood insurance, and mortgage insurance
 - Mobile home loan payment
 - Lot lease/rental agreement
 - Contract for Deed
- State-issued, federal issued, Tribal or other international identification of Homeowner/Applicant
 - If photo identification cannot be provided, alternate documentation must be provided
- Any other documents requested to fully evaluate and process the application for assistance
- Completed application for assistance

Note: Mortgage Loan Servicers and/or other third-party payees may require additional homeowner information or documentation beyond what the HomeHelpMN program

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requires, including additional income information and documentation and signatures from all homeowners.

2.07 Disclosure of Social Security Number/Taxpayer Identification Number

The social security number (SSN) or individual taxpayer identification number (ITIN) for all applicants and household members that have one must be provided. If the applicant does not have a SSN or ITIN, alternative information must be provided.

Chapter 3 – Homeowner Eligibility

3.01 Qualified Financial Hardship

To be eligible for financial assistance through the HomeHelpMN program, homeowners must have experienced a Qualified Financial Hardship. A Qualified Financial Hardship is a material reduction in income or material increase in living expenses associated with the coronavirus pandemic that subsequently created or increased the risk of mortgage delinquency, mortgage default, foreclosure, or housing displacement due to these or other related housing expenses for the homeowner.

- **Reduction of Income** – a temporary or permanent loss of income after January 21, 2020.
- **Increase in Living Expenses** – an increase in out-of-pocket Household expenses after January 21, 2020, such as (but not limited to): medical expenses, increased child-care costs, inadequate medical insurance, an increase in Household size, or costs to reconnect utility services directly related to the coronavirus pandemic.

Homeowners must provide an attestation to document the Qualified Financial Hardship experienced.

3.02 Eligible Homeowners

To be eligible for HomeHelpMN financial assistance homeowners must meet the following criteria:

- Homeowner must currently own and occupy the property as their primary residence.
- Homeowner must have owned the home before the date of the Qualified Financial Hardship.
- Homeowner must have experienced a Qualified Financial Hardship after January 21, 2020.
- Homeowner must meet the Homeowner Income Eligibility Requirements in Section 3.06.
- Homeowner must complete all required Minnesota Housing forms.
- Homeowner must provide all necessary documentation to satisfy program guidelines within timeframes established by Minnesota Housing and the loan servicer and/or third-party payee (if applicable).
- The original, unpaid principal balance of the homeowner's first mortgage or housing loan, at the time of origination, was not greater than the conforming loan limit in effect at time of origination.

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- Homeowners who are in bankruptcy must have documentation from the court that permits the application of HomeHelpMN program funds to be applied without restriction to the mortgage debts/fees.

Successors of interest are eligible for financial assistance under the HomeHelpMN program provided they meet all other program eligibility requirements. Co-owners may not apply separately for or be considered eligible for HomeHelpMN program financial assistance.

3.03 Eligible Uses and Qualified Expenses

Eligible Uses

If the amount of any of the various types of financial assistance needed to bring past due housing-related expenses current exceeds the maximum amount of HomeHelpMN financial assistance available per Household, the homeowner must attest to having the remaining funds required to bring the accounts current.

1. Reinstatement

HomeHelpMN program financial assistance can be used to bring an eligible homeowner's past due mortgage payment(s) current, thereby reinstating the mortgage. Reinstatement assistance may be used to bring subordinate liens current.

Homeowners must provide documentation from the mortgage loan servicer that reflects the amount of funding required to bring current and/or reinstate the mortgage. The total of the homeowner's own funds, other leveraged funds, plus any HomeHelpMN program financial assistance must satisfy the total amount needed to bring the loan current and reinstate the mortgage. HomeHelpMN program financial assistance will not be provided for Partial Reinstatements.

2. Property Charges and Other Housing-Related Expenses

Homeowners may receive HomeHelpMN program financial assistance to resolve other past due housing related expenses that threaten a homeowner's ability to sustain ownership of the property. The other past due housing related expenses must be brought current with the amount of approved HomeHelpMN program financial assistance or resolved concurrently. Please see Eligible Uses below for further details.

Qualified Expenses

All funds must be used in accordance with the HomeHelpMN program and Treasury guidelines and eligibility criteria and cannot exceed the maximum amount of financial assistance available per Household/property.

The housing related expenses listed below incurred by an eligible homeowner due to a Qualified Financial Hardship after January 21, 2020, are eligible qualified expenses:

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- Past Due
 - Existing first mortgage lien loan payment (principal and interest), and escrow shortages
 - Subordinate mortgage lien payment (principal and interest) and/or principal reduction or payoff including a non-profit/government bond second lien.
 - Contract for Deed monthly payment (principal and interest)
 - Manufactured/mobile home loan monthly payment (principal and interest)
 - Lot or ground rent/lease payments
 - Homeowner's association, condominium association, or cooperative fees or common charges
 - Homeowner's insurance, flood insurance, and mortgage insurance
 - Property taxes for the parcel on which the primary residence is located
 - Taxes not yet due are not eligible.
 - Reasonably required legal fees
- Lien extinguishment is permissible if the amount of assistance will cover all past due amounts such that the loan is then paid off and the lien is extinguished
- One month of principal, interest, taxes, insurance, and association dues (PITIA) and lot/ground rents to account for processing time in some circumstances

3.04 Ownership Interest

Eligible properties must be located within the state of Minnesota and must be owned by a natural person.

Eligible forms of ownership interest include the following:

- A fee simple estate;
- A leasehold estate subject to a Community Land Trust;
- Property with Tribal residential lease located on Tribal lands;
- Vendee interest in a recorded contract-for-deed (Contract for deed holders are NOT eligible for assistance to bring the vendee's account current);
- Non-incorporated living trust (if the homeowner occupies the home as their primary principal residence);
- A recorded life estate;
- Manufactured homes when permanently affixed to real property and taxed as real estate;

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- Manufactured homes not permanently affixed to real property
- Shares in cooperative

Ineligible forms of ownership interest include, but are not limited to, the following:

- Business ownership (LLP, LP, LLC, etc.)
- Rent-to-own
- Any other forms where ownership is not clearly documented as belonging to the homeowner who occupies the property and is applying for assistance

3.05 Determining Household Size

A Household is made up of all adults and children living in the Household at the time of application or re-application. This may include non-custodial children, unrelated adults, persons not listed on the mortgage, and persons living in the home temporarily.

All occupants, including unrelated adults living together, are considered as members of a Household.

Unrelated adults renting a room or otherwise under an arrangement to rent part of a home separately, and who can demonstrate that arrangement, would be considered a separate Household.

3.06 Income Eligibility and Determination

Households must meet the HomeHelpMN program income eligibility requirements to qualify for financial assistance. Loan servicers or other third parties may require additional income information and/or documentation beyond the requirements of the HomeHelpMN program.

Income Eligibility

The total Annual Gross Household Income must not exceed the greater of 100% of the Area Median Income (AMI) by county or 100% of U. S. median income in accordance with the [U.S. Department of Housing and Urban Development's income limits](#) to be considered eligible for financial assistance through the HomeHelpMN program.

Determination of Income Eligibility

Two methods can be used to determine Household income.

- Household annual gross income in the previous year using the adjusted gross income as defined for purposes of reporting on Internal Revenue Service (IRS) Form 1040 series for individual federal annual income tax purposes; or
- Projected annual income based on the most recent income documentation using HUD's definition of annual income in [24 CFR 5.609](#).

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All adults 18 years and older at the time of application must provide their name and income information. Income from all members of a Household must be included in determining and calculating the total Annual Gross Household Income.

If income documentation, such as 1040 tax returns or other documentation in the file, includes adults who are no longer part of the Household and their income would put the Household over the income limits, the applicant may provide current documentation reflecting the total household income for all current household members.

3.07 Documenting Income

Methods for Documenting Annual Gross Household Income

There are three methods that may be used to document the total Annual Gross Household Income:

1. **Income attestation with Fact-Specific Proxy¹ using 100% median income or less at a zip code level.** If a homeowner is determined to live in a targeted zip code, an attestation of income is required, and further income documentation may not be required
2. **Income documentation** provided by the Household
3. **Household self-certification, under certain conditions as listed below.**
Exceptions to the documentation requirement in #2 above may be granted as reasonably necessary to accommodate extenuating circumstances, such as;
 - Persons with disabilities that cannot reasonably provide documentation
 - Practical challenges in accessing documentation related to the pandemic
 - Lack of technological access by homeowners

Any exception to the required income documentation is determined by the Centralized Processing Center and requires a review of the justification and documentation of the decision.

Types of Income Used for Calculation

When income documentation is required, it must include documents for all members of the Household to accurately verify the total Household income.

The following types of income for all members of the Household **is included** in the income calculation:

¹ Treasury guidance states HAF participant may use a reasonable fact-specific proxy for household income, such as reliance on data regarding average incomes in the household's geographic area.

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- The full amount of earned income before payroll deductions of any wages and salaries, overtime pay, commissions, fees, tips, bonuses, and other compensation for personal services (aka “Gross” pay)
- The full amount of any payments received from Social Security, annuities, insurance policies, retirement funds, pensions, disability or death benefits, and other similar types of payments
- Any payments in lieu of earnings such as unemployment compensation, including Pandemic Emergency Unemployment Compensation (PEUC), disability compensation, worker’s compensation, and severance pay
- Any public assistance payments such as cash assistance or Social Security.
- Any periodic and determinable allowances such as alimony and child support,
- Any net income from the operation of a business or profession, including direct payments for services or self-employment
- Any rental income received

The following types of income are **not included** in income calculation:

- Earned income of Minors (age 17 and under)
- Federal Household stimulus payments
- Income of live-in health aids
- Non-cash benefits such as childcare or medical care assistance and food support
- One-time cash gifts, for example a birthday
- Advance child tax credit payments
- Earnings in excess of \$480 annually for each full-time student 18 years old or older (excluding the head of household and spouse)

Income Documentation Requirements

Documentation of income for the previous year includes:

- In cases where the Household has already prepared and submitted a federal tax return, IRS Form 1040 tax return may be used.
- In cases where the tax return is not available, most recent years W2s and 1099 forms from all jobs may be used

Documentation of the current Annual Gross Household Income may include, but is not limited to, the following:

- If employed, the most recent pay stub(s) with year-to-date information covering at least a 30-day period is required. Where a member of a Household has inconsistent income, for example, they work varied hours, sufficient additional pay stubs to accurately determine current Projected Annual Income is required. If a household is unable to provide pay stubs, a verification of employment from the employer or third party requested by the Central Processing Center is acceptable and must be clearly documented in the file.

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- Documentation of cash assistance such as Social Security income or public assistance. Examples include, but are not limited to:
 - Social security award letter
 - Public assistance award letter
 - Bank statement(s) showing deposit source and amount
- Documentation of child support, alimony, or other payments. Examples include, but are not limited to:
 - Court order
 - Bank statement(s)
 - Award Letter
- Documentation of any income received for self-employment. Examples include, but are not limited to:
 - Year-to-date profit and loss statement
 - Bank statements
 - Job receipts

If a Household member is without income, a self-certification of zero income is required.

3.08 Maximum Assistance Amount per Household

The maximum amount of financial assistance available through the HomeHelpMN program is \$50,000 per Household/Property.

Financial assistance is generally limited to one-time, per Household. Households who experience another or ongoing Qualified Financial Hardship may be eligible for additional financial assistance provided that the total amount of financial assistance received does not exceed \$50,000 per Household/property. The assistance can be combined to cover more than one eligible expense (e.g., funds can be used to pay mortgage arrearage to the loan servicer and past due property taxes to a county).

3.09 Exceptions and Waivers

The Centralized Processing Center will review applications and associated documentation for full program eligibility based on current Program requirements and Treasury guidance. Minnesota Housing may, in its sole discretion, provide exceptions and waivers to program requirements in appropriate circumstances but may not provide waivers or exceptions to any federal requirements.

Chapter 4 – Property Eligibility

4.01 Eligible Property Types

Eligible property types are as follows:

- Single-family (attached or detached) properties
- Owned unit in a multi-unit building (such as a condominium unit)
- Townhomes
- 1 to 4-unit properties where the homeowner is living in one of the units as their primary residence.
- Manufactured homes permanently affixed to real property and taxed as real estate
- Manufactured homes not permanently affixed to real property or taxed as real estate

4.02 Ineligible Property Types

Ineligible property types include the following:

- Vacant or abandoned properties
- Second homes
- Investment properties

Chapter 5 – Payout of Assistance

5.01 Assistance Approval

HomeHelpMN fund reservations for financial assistance may not exceed the Maximum Per Household/Property HomeHelpMN Assistance amount (see Section 3.07) and are subject to available funds.

5.02 Fund Reservation

Funds may not be initially reserved until after the homeowner has completed an application and the HomeHelpMN application has been approved.

Void Reservations

A Reservation is considered null and void under any of the following circumstances:

- The individual(s) applying for financial assistance are found to not meet the HomeHelpMN program eligibility criteria.
- The property is found to not meet the property eligibility criteria.
- The mortgage loan servicer, or other third-party vendor, is unwilling or unresponsive to requests to participate in the HomeHelpMN program.
- Fraud by any party in the transaction is discovered in the application and funding processes.
- The Applicant or their third party payee does not provide sufficient documentation to make a final award determination within the required timeframes.

5.03 Appeals Process for Denial of Financial Assistance

If an applicant is denied financial assistance, a written denial letter will be sent to the applicant listing the reasons for denial. On the date of the letter, a hold will be placed on funds in the amount of the claim for 14 days. The denial letter may be delivered via email or USPS, depending on the applicants preferred communication method. A non-response or lack of response by the applicant will result in the application being withdrawn. In those instances, the applicant may reapply for assistance at any time, subject to funding availability while the program is accepting applications.

In cases where the applicant is denied assistance based on ineligibility, they may make a written request to appeal the decision by contacting the Centralized Processing Center or initiating the Appeal within the system within 14 calendar days of the date of the denial letter. The homeowner must provide documentation related to proof of eligibility to support their appeal request within the time frame allowed. If no appeal is received within 14 days, the funds will be released for other use. If an appeal is received, the funds will be held until the appeal decision is issued.

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The Centralized Processing Center will assign a staff person that was not involved in the initial decision to review the applicant's appeal to determine if the applicant is eligible for assistance. If, on review, the applicant is deemed eligible, they will be processed based on the time and date of the original application submission. If, after the secondary review, the applicant status remains ineligible, a written letter of the final appeal decision will be sent via email or USPS to the applicant with the decision and the reasons for upholding the denial. An applicant who was denied may reapply when the program is taking applications if documented circumstances to achieve eligibility occur, e.g., change of income.

In cases where the application is withdrawn due to non-responsiveness of the homeowner, the appeal must be received within 14 days as described above. The appeal must clearly demonstrate that the homeowner was responsive to requests for information using methods that can be documented by date and time sent.

A successful appeal decision does not guarantee receipt of assistance.

5.04 Preventing Duplicate Assistance

Minnesota Housing and its vendor will make reasonable efforts to help ensure that any financial housing assistance provided to an eligible Household pursuant to funds made available through the HomeHelpMN program is not duplicative to other assistance provided to such Household.

To meet this requirement, Minnesota Housing will require an applicant to attest they are not applying for, or receiving benefits from, any other source of assistance to pay for the duplicative amounts of assistance provided by the HomeHelpMN program. Other assistance may be leveraged with HomeHelpMN program funds, but the leveraged funds may not cover the same expenses that are being covered by HomeHelpMN.

5.05 Funding Process

Funds are disbursed directly to the lien holder and/or third-party payee via ACH or check.

Overpayment to a loan or mortgage servicer of \$100 or less is not required to be returned to Minnesota Housing if the overpayment is applied to the homeowner's principal balance on a mortgage or towards a forward amount due on the homeowners account for other housing related expenses.

Any discrepancies of the arrearage amount will be resolved by the homeowner and lien holder/payee.

If a homeowner's eligible past due housing related expenses exceed the maximum amount of HomeHelpMN financial assistance, the homeowner may pay or may leverage another funding source to pay the difference in order to bring the expenses current, provided the combined amounts will be accepted by the loan servicer or third-party payee and applied to the arrearage correctly.

Chapter 6 – Program Partner Roles and Responsibilities

6.01 Centralized Processing Center Responsibilities

The Centralized Processing Center is responsible for end-to-end services to administer and implement the HomeHelpMN program from application pre-screening through funding and integrating technology to manage the HomeHelpMN program in accordance with the U.S. Department of Treasury guidelines. Services provided by the Centralized Processing Center will include the following:

- Provide all staffing and staffing related activities to support a customer service call center, application processing, underwriting, funding, quality control, reporting, project management, financial controls and management necessary to carry out the program
- Customer Service and Call Center: Respond verbally and/or in writing to general program inquiries
- Pre-screen applicants for eligibility, entering information into the selected software system
- Manage the application intake process including collecting all required documents reviewing documents for completeness, applicability and acceptability
- Make application determinations, notify applicants verbally and/or in writing
- Implement and manage a decision appeal process
- Obtain applicant(s) signature(s) on all program required documents
- Refer homeowners to a housing counselor or legal services support is needed
- Serve as a liaison to the loan servicer or other third parties (e.g., County, Homeowner Associations, etc.) with the homeowner, when applicable
- Provide support to homeowners, servicers and third-party payees through all stages of the program life cycle
- Manage payment processing workflow for all payments, inclusive of Minnesota Housing required payment approvals
- Provide all necessary reporting functions for the Common Data File, program dashboards, Minnesota Housing reporting reviews and evaluation needs, and U.S. Department of the Treasury reporting requirements.
- Maintain records and all data sufficient to meet U.S. Department of Treasury requirements and State records retention requirements for six calendar years after the end of the program.
- Maintain necessary data security and privacy protocols to securely protect and transmit records and personal identifiable information.

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- Perform quality control assurance processes throughout the lifecycle of services to reduce the risk of fraud, misuse or non-compliance with program guidelines.

6.02 Third-Party Payees

Mortgage loan servicers may require information and documentation beyond the requirements of the HomeHelpMN program to reinstate or modify the mortgage loan.

Third parties are ultimately relied upon to accept the proposed assistance being provided through the HomeHelpMN program in order to fully resolve the past due housing payments.

Chapter 7 – Partner Responsibilities and Warranties

7.01 Data Practices and Security

The Minnesota Government Data Practices Act:

- Requires the Vendor to supply individuals with the Tennesen Warning when requesting private data;
- Governs when the disclosure of an individual’s social security number is required;
- Provides data created by or collected from the Household, including financial information such as credit reports, tax information, financial statements are classified as private data on individuals under Minnesota Statutes §462A.065 and §13.462 subdivision 3

All data pertaining to HomeHelpMN must be securely maintained and protected from any unauthorized access or errors and omissions by authorized users. Data must be accessed only by properly trained personnel with a need to know or have access to the information, according to applicable standards, laws, rules and regulations.

Minnesota Housing requires that the Program be implemented in accordance with Treasury Directive: 85-01, which states “All IT (information technology) systems operated on behalf of the Department of the Treasury shall be adequately protected to ensure confidentiality, integrity, and availability in order to minimize the risk of unauthorized access, use, disclosure, disruption, modification, or destruction.” The Treasury IT Security Program (TD P 85-01) has defined controls for providing such protection.

Vendors must ensure personally identifiable information is protected and used only for the purposes of the Program; and provide confidentiality protections for data collected pertaining to any individuals who are survivors of intimate partner violence, sexual assault, or stalking. The Vendor must implement procedures to comply with the Minnesota Safe At Home Act.

7.02 Monitoring and Vendor Management

With reasonable notice, Minnesota Housing reserves the right to make site visits, review program and financial records to ensure compliance with federal obligations. Oversight will be based on the uniform guidance in 2 CFR part 200 and as required by the type of agreement executed between Minnesota Housing and the subrecipient, contractor or vendor.

Records and Program files must be made available upon request in order to conduct monitoring and a financial review as necessary. When necessary, a financial reconciliation will be conducted in accordance with written procedures. Requests for information may include but is not limited to:

- Verification of Program files, including due diligence to support meeting eligibility requirements and corresponding documentation requirements; and

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- Review of the appropriate level of expense (e.g., any and all books, records, invoices, and receipts) and other program-related documentation to ensure that accounting procedures and practices relevant to the Agreement and this Program Guide are followed and reimbursement under the contract meets the requirements for eligible expenses.

Records and Program files must be made available to Minnesota Housing during regular business hours, or via remote submission, or both, if and as requested by Minnesota Housing.

Chapter 8 – Recordkeeping and Reporting

8.01 Recordkeeping

Vendors must maintain copies of all books, records, program files, documents, and accounting procedures related to HomeHelpMN during the term of the Contract and for a minimum of six years after all funds have been expended and the program has officially ended.

Documents may be subject to examination by Minnesota Housing, the State of Minnesota, the State Auditor, the Legislative Auditor, and the U.S. Department of Treasury.

8.02 Reporting

Vendors will provide reports for Minnesota Housing to submit to the U.S. Department of the Treasury. Minnesota Housing will follow the reporting guidance issued by the U.S. Department of Treasury. The following elements related to a HomeHelpMN program application, in addition to any other data fields necessary to be compliant with Treasury's reporting requirements will be collected:

- Address of the property
- Name, address, Social Security number, tax identification number or DUNS number, as applicable, for all vendors being paid
- Total amount of each type of assistance provided to each Household
- Amount of outstanding mortgage arrears for each Household
- Household income and number of individuals in the Household
- Gender, race, ethnicity, and other characteristics that may classify someone as a “socially disadvantaged individual” for the primary applicant for assistance

Minnesota Housing is responsible for meeting the U.S. Department of the Treasury's reporting requirements to be set forth in guidance. In addition, Minnesota Housing will outline reporting requirements as part of the program's dashboard to track metrics as described in section 8.03 Public Dashboard.

Minnesota Housing will adhere to the following federal reporting requirements:

- Quarterly reports that include financial data, targeting data, and any other information or data required by Treasury;
- Reporting in compliance with [2 C.F.R. Part 200](#), other than such provisions as Treasury may determine are inapplicable to the HAF;
- Annual HomeHelpMN program reports to Treasury regarding the impact of the allocated HAF funds; and
- Other information or data as required by Treasury.

8.03 Public Dashboard

Minnesota Housing or its vendor will make available a public dashboard with statistics and information about homeowner assistance activities across the state.

Chapter 9 – Fair Housing Policy

It is the policy of Minnesota Housing to affirmatively further fair housing in all its programs so that individuals of similar income levels have equal access to Minnesota Housing programs, regardless of race, color, creed, religion, national origin, sex, marital status, status with regard to public assistance, disability, familial status, gender identity or sexual orientation. Minnesota Housing's fair housing policy incorporates the requirements of the Fair Housing Act, Title VIII of the Civil Rights Act of 1968, as amended by the Fair Housing Amendment Act of 1988, as well as the Minnesota Human Rights Act. Housing providers are expected to comply with the applicable statutes, regulations, and related policy guidance. Housing providers should make sure that admissions, occupancy, marketing and operating procedures comply with non-discrimination requirements.

Chapter 10 – Conflict of Interest

This section applies only to contractors, Community Connectors, or other entities that have entered into agreements with Minnesota Housing related to the Program. Such entities are subject to both federal and state conflict of interest standards.

Federal Conflicts of Interest Standard: Entities subject to this section must disclose in writing to Minnesota Housing any actual or apparent conflict of interest affecting the awarded funds in accordance with 2 C.F.R. §200.112. Such information may also be reported to the U.S. Department of Treasury by Minnesota Housing.

Under the federal standard, no contractor, Community Connectors, or other entities that have entered into agreements with Minnesota Housing related to the Program, or their employees, may participate in the selection, award, or administration of a contract supported by a federal award if they have a real or apparent conflict of interest. Such a conflict of interest would arise when the entity, the employee, or any member of their immediate family, their partner, or an organization which employs or is about to employ any of the parties indicated herein, has a financial interest in, or a tangible personal benefit from, a firm considered for a contract. Immediate family includes the employee's spouse, partner, children, parents, siblings, and in-laws.

State of Minnesota Conflict of Interest Standard: A conflict of interest, actual, potential, or perceived, occurs when a person has an actual or apparent duty or loyalty to more than one organization and the competing duties or loyalties may result in actions which are adverse to one or both parties. A potential or perceived conflict of interest exists even if no unethical, improper or illegal act results from it.

An individual conflict of interest is any situation in which one's judgment, actions or non-action could be interpreted to be influenced by something that would benefit them directly or through indirect gain to a friend, relative, acquaintance or business or organization with which they are involved.

Organizational conflicts of interest occur when:

- A contracting party is unable or potentially unable to render impartial assistance or advice to Minnesota Housing due to competing duties or loyalties
- A contracting party's objectivity in carrying out the award is or might be otherwise impaired due to competing duties or loyalties
- A contracting party has an unfair competitive advantage through being furnished unauthorized proprietary information or source selection information that is not available to all competitors

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Once made aware of a conflict of interest, Minnesota Housing will make a determination before disbursing any further funds or processing an award. Determinations could include:

- Revising the contracting party's responsibilities to mitigate the conflict
- Allowing the contracting party to create firewalls that mitigate the conflict
- Asking the contracting party to submit an organizational conflict of interest mitigation plan
- Terminating the contracting party's participation

Any person or entity (including its employees and affiliates) that enters into an agreement with Minnesota Housing must avoid and immediately disclose to Minnesota Housing any and all actual, perceived or potential conflicts of interest through one of the ways described in Chapter 11.

A contracting party should review its contract agreement and request for proposals (RFP) material, if applicable, for further requirements.

Chapter 11 – Disclosure and Reporting

Minnesota Housing promotes a “speak-up, see something, say something” culture whereby internal staff, external business partners (e.g., grantees, borrowers) and the general public are encouraged to report instances of fraud, misuse of funds, conflicts of interest, discrimination or other concerns without fear of retaliation. You may report wrongdoing or other concerns by contacting:

- [Report Wrongdoing or Concerns \(mnhousing.gov\)](https://mnhousing.gov)

Appendix A – Terms

Term	Definition
Annual Gross Household Income	Total gross annual income for all homeowners and household members
Contractor	An entity that provides a product or service to Minnesota Housing, also referred to as a Vendor.
Homeowner	Person with documented ownership interest (Tax records, county records, mortgage) that resides in the property as their primary residence. At least one owner-occupant needs to be an applicant.
Homeownership Assistance Fund (HAF)	Established under Section 3206 of the American Rescue Plan Act of 2021 (“the ARP”) to mitigate financial hardships associated with the coronavirus pandemic. Branded by Minnesota Housing as HomeHelpMN
Household	All adults and children living in the Household at the time of application or re-application
Limited English Proficiency (LEP)	Individuals who do not speak English as their primary language and who have a limited ability to read, speak, write, or understand English can be limited English proficient, or “LEP.” These individuals may be entitled language assistance with respect to a particular type or service, benefit, or encounter.
Partial Reinstatement	A payment to a delinquent mortgage that does not bring the account current.
Projected Annual Income	The anticipated annualized household income based on the most recent income documentation in accordance to 24 CFR 5.609 .
Qualified Financial Hardship	A material reduction in income or material increase in living expenses associated with the coronavirus pandemic that has created or increased a risk of mortgage delinquency, mortgage default, foreclosure, or displacement for a homeowner
Reinstatement	To bring a past due mortgage loan current
Reserved Funds	HAF funds that are reserved for an eligible homeowner approved for direct financial assistance.
Socially Disadvantaged Individuals (SDI)	Those whose ability to purchase or own a home has been impaired due to diminished access to credit on reasonable terms as compared to others in comparable economic circumstances, based on disparities in homeownership rates in the HAF participant’s jurisdiction as documented by the U.S. Census. The impairment must stem from

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	circumstances beyond their control. Indicators of impairment under this definition may include being a (1) member of a group that has been subjected to racial or ethnic prejudice or cultural bias within American society, (2) resident of a majority-minority Census tract; (3) individual 3 with limited English proficiency; or (4) resident of an Indian reservation.
Vendor	An entity that provides a product or service to Minnesota Housing, also referred to as a Contractor.