

**COVID-19 Temporary Program Modifications FAQ**

Due to the unprecedented situation related to COVID-19, Minnesota Housing has implemented modifications to existing program requirements in the Rehabilitation Loan Program (RLP) and Emergency and Accessibility Loan Program (ELP) Procedural Manuals. These modifications are effective April 23, 2020 and during the COVID-19 pandemic.

1. If a borrower receiving unemployment benefits also receives the additional \$600 per week unemployment benefit from the Coronavirus Aid, Relief, and Economic Security (CARES) Act, do I include this payment in the total RLP/ELP household eligibility income calculation?

No. Do not include the additional \$600 per week employment benefit from the CARES Act when calculating the borrower's total household eligibility income. The typical unemployment insurance that a borrower receives *should* be included when calculating the borrower's total RLP/ELP household eligibility income.

2. If a borrower receives the one-time up to \$1,200 per adult and \$500 per child stimulus from the CARES Act, do I include this payment in the total RLP/ELP household eligibility income calculation?

No. Do not include the one-time up to \$1,200 per adult and \$500 per child stimulus when calculating the borrower's total RLP/ELP household eligibility income.

3. What is the maximum loan amount for an ELP loan?

The maximum loan amount for an ELP loan has been increased from \$15,000 to \$27,000.

4. Does the lender have to complete the pre-rehabilitation inspection for an ELP loan?

The pre-rehabilitation inspection may be completed by a contractor to determine the emergency or accessibility need, and to develop the limited scope of work. The lender may also complete the pre-rehabilitation inspection for ELP loans. This modification only applies to ELP loans. It does not apply to RLP loans.

5. What are some alternatives to lenders performing the post-rehabilitation on-site inspection for both the RLP and ELP loan programs?

The alternatives below will be accepted for post-rehabilitation inspections for both RLP and ELP loans. Lender staff may still complete post-rehabilitation inspections for both RLP and ELP loans.

- Inspections conducted by other entities, such as cities that complete the post-construction inspection to close out the permits. The inspection report from the third-party must be included in the project file.
- A completion certificate signed by the homeowner plus invoices and receipts related to the rehabilitation work. The completion certificate, invoices, and receipts must be included in the project file.