

General Program Questions..... 2

Application Process Questions..... 8

Utility Questions 15

Mortgage/Property Tax Questions 18

Rental Assistance Questions 19

Withdrawal of Applications Questions 22

Technical Systems Questions..... 23

Release of Information (ROI) Questions 26

Verification of Income Questions 28

Due Dates/Late Fee Questions 32

Payment Questions..... 33

Denial/Appeal Questions 34

NOTE: New entries are indicated in red and include a date: **NEW (10/15/20) Q:**

General Program Questions

NEW (10/15/20)

Q: Is there language from Minnesota Housing about Public Charge that could be shared?

A: Please refer to page 6 of the [FAQ dated July 21, 2020](#).

NEW (10/15/20)

Q: Can we add people to these webinars?

A: Yes, the link to register is posted on our [website](#).

Q: Does this Program have monitoring requirements?

A: See Section 4.04 of [the Program Guide](#) for monitoring requirements.

Q: Will Minnesota Housing provide updates on how much funds are remaining in the Program?

A: Yes.

NEW (10/15/20)

Q: Who should we contact about pausing or unpausing receipt of new applications in the system?

A: Please notify Minnesota Housing staff at MHFA.COVIDHAP@state.mn.us. The system requires at least one full business day to pause the organization in the online system.

NEW (10/15/20)

Q: If a household is being forced to move due to the landlord selling the property, are relocation costs eligible?

A: No; however, this could be eligible for Family Homeless Prevention and Assistance Program (FHPAP) assistance.

NEW (10/15/20)

Q: Does the temporary halt on residential evictions from the [Centers for Disease Control and Prevention](#) (CDC) apply if the state eviction moratorium ends?

A: Yes. The CDC's temporary halt on residential evictions is in effect from September 4, 2020 through December 31, 2020, unless otherwise extended by the CDC.

NEW (10/15/20)

Q: What is the cut-off date for accepting applications for housing assistance?

A: Per the federal CARES Act, expenses must be paid by December 30. We will be communicating with the grant administrators as we near the end of the balance of funding or December 30, whichever occurs first, to provide additional guidance.

NEW (10/15/20)

Q: What is the total amount of funding available in this program?

A: The Coronavirus Relief Fund (CRF) provided up to \$100 million to the COVID-19 Housing Assistance program, which includes funding for housing assistance and administrative expenses. Approximately \$85 million is anticipated to be used for housing assistance. As of October 7, 2020, the program has received approximately \$37.1 million of requests.

NEW (10/15/20)

Q: Is there any concern that any geographic areas will run out of funding? Should we continue to refer applicants to other organizations and encourage application submissions should there be a concern with funding availability?

A: As of October 16, 2020, there are still funds available. All grant administrators are encouraged to continue accepting and processing applications for housing assistance. Grant administrators will be notified when they should stop accepting applications before the program uses all its funds.

NEW (10/15/20)

Q: Can Minnesota Housing post commonly used W-9s (i.e. utility companies)?

A: The program no longer requires W-9s from utility companies. Because W-9s may contain private data, Minnesota Housing cannot post W-9s for other entities.

NEW (10/15/20)

Q: Will re-assigned applicants be notified of the organization they were re-assigned to?

A: Yes, after verifying the information, HousingLink will contact the applicants about the transfer and their new administrator.

NEW (10/15/20)

Q: If we get calls that a person wants to choose our organization as a provider, but we are not an option, is there a way for them to work with us?

A: While grant administrators cannot selectively work with people outside the service region defined in their grant contract, they may submit a request to expand their geographic coverage to MHFA.COVIDHAP@state.mn.us. If approved, the grant administrator must serve anyone that contacts them within the expanded geographic service region.

*If you believe you are working with a client in your service area, but your organization is not showing as an option, please reach out to us.

NEW (10/15/20)

Q: Can a grant administrator add an eligible use that was not initially included in their grant contract (i.e. manufactured homes)?

A: Contact Minnesota Housing at MHFA.COVIDHAP@state.mn.us to request a contract amendment.

NEW (10/15/20)

Q: If a household was re-assigned to our organization, can we use the verified documents already provided?

A: Yes; however, please obtain/confirm landlord verifications and other verifications submitted.

NEW (10/15/20)

Q: We serve a small community and may know many of the applicants personally. If it is known that there is not a COVID-related circumstance, how should we handle this?

A: There may be household circumstances for which you are not aware. When a household submits a signed application, they are certifying that they have been impacted by COVID-19. The [Program Guide](#) does not require further documentation. However, if you suspect fraud, please contact Minnesota Housing at MHFA.COVIDHAP@state.mn.us.

NEW (10/15/20)

Q: Can you address what the program ramp down and end will look like? When will we stop taking applications, when will we make final payments, etc.?

A: In accordance with the federal CARES Act, payments must generally be made no later than December 30, 2020. We are continuously reviewing processing times, amounts requested, administrator capacity, and remaining funds. We will be issuing communications and adjusting messaging as we near the end of funding.

NEW (10/15/20)

Q: The Expenditure Report lists staffing costs; however, it was categorized as administration in the RFP. Please clarify what needs to be reported.

A: Based on new guidance from the U.S. Department of Treasury, we have modified the Expenditure and Outputs report. On the revised report we will only have direct administration costs, as indirect costs are no longer eligible. There will be a line item for staffing costs under administration.

NEW (10/15/20)

Q: If a subgrantee is cutting checks, should they also be uploading information in to HousingLink?

A: It is the responsibility of the grant administrator and the subgrantee to determine who completes and uploads the necessary documentation into the online system hosted by HousingLink.

NEW (10/15/20)

Q: Can we add additional contacts to the distribution list at 211 and the online application?

A: Yes. Please make the request to MHFA.COVIDHAP@state.mn.us.

NEW (10/15/20)

Q: Who will receive the weekly reports from HousingLink? If there are subgrantees, will the main grantee be sent reports for all subgrantees?

A: Staff that are listed as administrators at an organization automatically receive their agency's reports. Grantees with subgrantees will also receive a report with their subgrantee's contact information.

NEW (10/15/20)

Q: Will the December 30 deadline be extended?

A: The December 30 deadline is set by the federal CARES Act and cannot be extended by Minnesota Housing. If the federal government changes the deadline, we will evaluate the remaining COVID-19 Housing Assistance Program funds and communicate with the grant administrators.

NEW (10/15/20)

Q: With the disbursement schedule, some organizations may be fronting some of their agency funds. Is there an opportunity to disburse funds prior to the reports being pulled by Minnesota Housing?

A: Program funds are disbursed approximately every two weeks. The disbursements have included the net increase in approved applications and a percentage of the pipeline that has not yet been approved. If your organization is approving applications faster than the disbursements are being made, please contact us at MHFA.COVIDHAP@state.mn.us.

NEW (10/15/20)

Q: If the intention is to serve applications at 200% of federal poverty guidelines (FPG) or lower, why hasn't this been built into the Online System?

A: Households at 300% of FPG or less are eligible for this program with a preference for households at 200% of FPG or lower. The household income in the Online System automatically calculates if a household is less than 200% or less than 300% of FPG. As of the end of September, 93% of applications were at 200% of FPG or less.

NEW (10/15/20)

Q: Do you need to upload identification?

A: No. Select the identification type and insert the number (i.e. passport, state or tribal ID). Alternatively, the household can select that they don't have an ID.

NEW (10/15/20)

Q: Under what circumstances would we contact HousingLink to transfer clients, and what is the process for doing so?

A: You can contact HousingLink directly at Heather@housinglink.org, if you need to transfer clients for the following reasons:

1. A client has selected an administrator who does not serve their geographic area.
2. A client has selected an administrator who does not serve their household type (renter vs. homeowner)

If a grant administrator wants to transfer households for a reason other than those indicated above, they should reach out to Minnesota Housing at MHFA.COVIDHAP@state.mn.us.

Q: Can we promote the COVID-19 Housing Assistance Program, including the online application system and United Way 211, on our own website?

A: Yes. Please promote the program on your respective websites and throughout your network.

Q: What are the options if the 211 phone number does not work in our region?

A: Households may also call 651.291.0211 or toll free at 800.543.7709 to reach United Way 211.

Q: If there is more than one administrator that serves a given region, how does the application system help households select a grant administrator?

A: 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.

Q: 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?

A: 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 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.

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

A: MURL is a contract for deed program for homeowners. 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.

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

A: 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.

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

A: 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.

Q: Are households that receive rental assistance eligible to apply?

A: 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.

Q: Can this program also help people who are receiving other CARES Act assistance?

A: If 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.

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

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

Q: Can the grant amount be increased if there is more demand?

A: Yes, subject to available funding in the program and based on submitted applications. We are preparing a process to amend Grant Contract Agreements if the demand exceeds the initial selection amount. Please check back for additional information.

Q: We are about to reach or exceed the grant amount in our contract. Should we stop accepting applications?

A: 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.

Q: Could the total amount of disbursements be less than the grant amount in the contract?

A: 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 statewide demand, disbursements are based on demand until all the program funds are used.

Application Process Questions

NEW (10/15/20)

Q: How long does it take for an application processed in 211 to become available to an administrator?

A: The record should be in the system immediately. If only a phone number was provided, you should be able to search in the system by phone number. When searching with the phone number use "+1" and the phone number with no dashes or spaces. If they applied with email, you can search by email. If you are unable to find a record, you can contact your HousingLink liaison. The liaisons and their assigned regions are listed below.

Landis: Southwest, Southeast and Twin Cities

Contact information:

Landis Stewart

COVID-19 Housing Assistance Program Customer Service

lstewart@housinglink.org

612.767.4682 Ext.115

Cheri: Northwest, Northwest, West Central and Central.

Contact information:

Cheri Koecher

COVID-19 Housing Assistance Program

Client Services Representative

CKoecher@housinglink.org

612.767.4682 Ext. 116 (temporarily unavailable)

Sunny: Statewide

Contact information:

Sunny Yuan

COVID-19 Housing Assistance Program

Client Service Team Lead

sunny@housinglink.org

612.767.4682 Ext. 114 (prefer email)

NEW (10/15/20)

Q: What is the best practice for responding to applicants when their applications cannot be processed immediately?

A: Contact applicants to provide as much information as possible regarding wait times after they have submitted their applications.

NEW (10/15/20)

Q: Once an application is marked as approved, can additional documents be added?

A: Yes, you can still edit the file and upload additional documents.

NEW (10/15/20)

- Q:** If an applicant says they applied with 211 United Way, but we don't see them on the Dashboard, where should we refer them?
- A:** It is best to work with your HousingLink liaison as they will be able to identify the client's assigned administrator.

NEW (10/15/20)

- Q:** If someone reapplies, do they need to re-sign the Household Certification and ROI?
- A:** Yes. This counts as a new application in the system and income circumstances could have changed. The Household Certification and ROI will be required again.

NEW (10/15/20)

- Q:** If a landlord lives in the same building as the tenant, would they be able to apply for this program?
- A:** We would need to understand how the application process would take place (who is applying: the owner or the tenant?). Contact us at MHFA.COVIDHAP@state.mn.us for additional guidance.

NEW (10/15/20)

- Q:** Reapplication – what happens if the agency is on pause. Can a household reapply to that same agency?
- A:** All applicants who reapply will be assigned to their original agency. We ask that administrators process reapplications, even if they are on pause. Administrators that are on pause and receive reapplications they are unable to process should contact Minnesota Housing at MHFA.COVIDHAP@state.mn.us.

NEW (10/15/20)

- Q:** What if someone doesn't have an email and would like to reapply?
- A:** The reapplication feature is now live. Administrators will need to call clients without email who have indicated they would like to reapply.

NEW (10/15/20)

- Q:** If a client submitted a new application using a different ID number, are we able to process this? Do we process the request in the order in which we received it?
- A:** Administrators should direct clients to use the reapplication feature to process that second application. Process the reapplication in the order it was received.

NEW (10/15/20)

- Q:** Can we use the most current bill to verify balance owed, or do we need all past bills?
- A:** If you can verify that the balance owed is after March 1, the current bill will suffice. You will need to document this information in the household file.

NEW (10/15/20)

Q: If there are two adults in the household and the one who filled out the application is not the one impacted by COVID-19, is it necessary to have the other adult complete the application?

A: No.

NEW (10/15/20)

Q: Is the appeal information only required for denied applicants or all applicants?

A: The appeals policy must be provided to all households whose applications are denied.

NEW (10/15/20)

Q: Is an expired ID acceptable?

A: If the ID is expired and another form of ID is not readily available, the household can select the box indicating that they do not have an ID.

NEW (10/15/20)

Q: Can COVID-19 circumstances include other factors besides just income?

A: In the Program Guide, please refer to Section D in Appendix C (page 24).

NEW (10/15/20)

Q: Are hotel stays eligible?

A: A traditional hotel stay is not eligible with this program. If there is a longer-term lease or agreement with the owner, and the hotel is the applicant's primary residence, it is possible that some of these situations could be eligible. Contact us at MHFA.COVIDHAP@state.mn.us for additional guidance.

NEW (10/15/20)

Q: If an applicant has partially completed an application, but they have been contacted and determined to be ineligible, how do we deny the application, as we can't make the change in the system to the application?

A: HousingLink is developing an "application withdrawn" status for these clients. Until that feature is available, make a note in the client's file that the client is deemed ineligible and will not complete their application.

NEW (10/15/20)

Q: Should we be issuing any additional information about fraud to applicants?

A: The household certification includes language in which the applicant is attesting to the truth and accuracy of the information being submitted. If you suspect fraud, please contact Minnesota Housing at MHFA.COVIDHAP@state.mn.us.

NEW (10/15/20)

Q: If we feel that we need to ask for additional documentation due to a discrepancy in the requested amount and the landlord verification, what should we do?

A: Once you have the signed Release of Information (ROI) from the household, you may seek out additional verification.

NEW (10/15/20)

Q: Some people have duplicate applications due to different phone numbers or a different name spelling. If one application for a person has been approved, should we delete the approved payments amount from the duplicate application?

A: Yes, set the “approved \$ amount” of bills to \$0.00, and add a note that it was a duplicate application. If the duplicate application is completed, you can change the duplicate status to “denied.” Note in the system that you aren’t sending a denial letter since it is a duplicate. For clients that have not completed an application, simply place a note in their application that it is a duplicate. HousingLink is creating a “application withdrawn” status and administrators will be able to move duplicate, uncomplete applications into that status when it is available.

NEW (10/15/20)

Q: What can an applicant see in the Housing Link system when they check the status of their application using their email and PIN?

A: Applicants only need their email address to check the status or update their application. Applicant PINs are only needed for those clients who have contacted 211 to complete their pre-application. For those applicants, it is only needed at the client’s initial login to the system. For all subsequent logins, only an applicant’s email is required.

NEW (10/15/20)

Q: Is there a denial letter template?

A: No. Each organization may create their own denial letter. Per Section 4.04 of the Program Guide, a copy of the denial must be included in the applicant’s file.

NEW (10/15/20)

Q: We have several clients who are not eligible, but we cannot deny them because their applications are incomplete. How should we address this?

A: HousingLink is creating an “application withdrawn” status for cases like these. Until that feature is available, enter a case note into their application and issue a letter that they have been denied and/or that their request was not eligible.

NEW (10/15/20)

Q: If someone starts an application and they are past due and before their application is processed and approved, they become past due for an additional month, can the application and approved payment amount be modified, or would they need to re-apply?

A: This could happen if you are processing the application at the end of a month. If a landlord indicates there is an additional balance due during the verification process, then it could qualify, but if the balance is not yet past due, the applicant would need to reapply.

Q: How do households access the online application system?

A: 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 with completing the online application.

Q: Can households connect with grant administrators directly or are they required to work with 211 first?

A: 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.

Q: Who completes the pre-screening portion of the online application system?

A: 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.

Q: If a household completes a paper application, is the grant administrator required to input the information into the online application system?

A: Yes. All applications for housing assistance are required to be processed in the online application system.

Q: What if a household does not have internet access to complete the online application?

A: 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.

Q: Does the online application system communicate with landlords or other entities with past due expenses?

A: 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.

Q: Can grant administrators upload documentation on behalf of the household?

A: Yes.

Q: Does an application have to be completed within a certain period? Are funds reserved when the application is submitted?

A: 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.

Q: Can a household start an application and come back to it later?

A: Yes. Once a household has created a login and password, they can come back and complete an application at a later date.

Q: What are the definitions of each application status in the online application system?

A: See Section 3.02 of the [Program Guide](#).

Q: How does an application move from “Application in Process” to “Application Completed”?

A: 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 for the verification process to begin.

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

A: No. The applicant cannot edit the application once the application is marked as “Application Completed.” Only grant administrators can edit an application or upload documents after an application is marked as “Application Completed.”

Q: 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?

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

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

A: 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](#).

Q: How do we address landlords and mortgage service companies that will not provide information/verifications?

A: 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 at MHFA.COVIDHAP@state.mn.us for assistance.

Q: How long does it take a grant administrator to process an application from a household requesting housing assistance?

A: 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.

Q: Will grant administrators be notified of a completed household application in the online application system?

A: 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.

Q: Will households at or below the 200% of poverty guidelines be identified in the application system for prioritization?

A: 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.

Q: Can a household request more than one type of assistance in a single application?

A: Yes. Households may request multiple eligible housing related expenses in a single application.

Q: 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?

A: 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.

Q: Can a household apply more than once if they have another past due expense after their first application?

A: Yes.; however, subsequent requests require a new household application and supporting documentation. All requests are subject to available program funds.

Q: 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?

A: 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

Utility Questions

NEW (10/15/20)

Q: If the utility bill is for someone who is not in the household, are we able to pay on those?

A: If the addresses match (application and utility bill), you can pay that bill.

NEW (10/15/20)

Q: If a utility billing period spans the eligible time period and partially falls before March 1 (ex. February 9 – March 9) would the entire bill fall outside of the period of availability/eligibility?

A: No. You may pro-rate the bill based on the last nine days of the billing period. In the above example, the last nine days of the billing period would be eligible.

NEW (10/15/20)

Q: Are reconnection fees for utilities an eligible expense?

A: Yes, reconnection fees are eligible if incurred after March 1, 2020.

NEW (10/15/20)

Q: Can sewer and water improvement projects be paid as part of a bill?

A: No. Assessments are not an eligible expense.

NEW (10/15/20)

Q: Regarding contract for deed, do we need additional documentation that they are responsible for the water bill?

A: No.

NEW (10/15/20)

Q: Can we pay the utility company if it is in the landlord's name?

A: If the lease specifies that the utility responsibility is the tenant's, but that the bills are in the landlord's name, then it could be an eligible expense. If it is not outlined in the lease, it would not be eligible.

NEW (10/15/20)

Q: What is required for third party verification of a utility bill?

A: If the past due utility bill has sufficient information to calculate an eligible expense, third party verification is not required. (*W-9s are not required for utility companies)

NEW (10/15/20)

Q: Can we assist with firewood and propane?

A: The Program Guide does not differentiate between different heating sources. If the expense was incurred after March 1 and is past due, the expense would be eligible. If not eligible under this program, households may apply to a local Family Homeless Prevention and Assistance Program (FHPAP).

NEW (10/15/20)

Q: We cannot process an application with multiple utility bills. How should we proceed?

A: The utility expenses can be totaled, or you may use the “other” category in the Online System.

NEW (10/15/20)

Q: Given that garbage is now an eligible expense, are households that were previously denied now eligible?

A: The household may reapply for past due eligible garbage expenses that were previously denied.

NEW (10/15/20)

Q: If we find that there is a higher utility balance due when conducting the verification with the utility company than what was provided on the original bill from the applicant, can we pay the additional amount?

A: Yes, if the expense was incurred after March 1. You can document this on the past-due invoice or in a case note.

NEW (10/15/20)

Q: If there is an application with a utility bill and another balance due in 3 days, what should I do?

A: We can only approve past due amounts. A household can reapply for another past due bill at a later date.

NEW (10/15/20)

Q: If an applicant has a past due bill in a previous apartment, can we pay the past due utility bill?

A: No.

NEW (10/15/20)

Q: If a landlord lists an unspecified utility in the amount owed to the landlord, do we require documentation outing which utilities those are?

A: Yes.

NEW (10/15/20)

Q: Is internet considered an eligible utility?

A: No.

NEW (10/15/20)

Q: Could you provide clarification on garbage fees? Would a recycling/dumpster fee be allowable?

A: Garbage is an eligible expense. If recycling and dumpster fees are on the utility bill, those are eligible. You will need documentation for garbage fees. In the instances where a renter is responsible for garbage, this would need to be documented (either on the lease or documentation of past garbage bills paid). Verify you are only paying the past due portion from March 1 and onward.

NEW (10/15/20)

Q: Can we pay a utility bill if it is in the name of a household member who is no longer living in the household, but is still reflected on the bill?

A: Yes, if the invoice matches the address of the household applying for assistance. Document that the household member whose name is on the invoice no longer resides in the household.

NEW (10/15/20)

Q: If there is a person who has an installment plan with a utility company with a balance that was due prior to March 1, how should we review this?

A: The portion prior to March 1 is not eligible. You may prorate the portion after March 1 to calculate the eligible expense.

Q: Can we pay past due utility expenses when the utility company is owned by a municipality?

A: Yes.

Q: Is a household with a mortgage eligible for past due “Home Service Plus” (or other appliance repair and maintenance coverage offered by utility companies)?

A: No. If a landlord is requiring tenants to pay for this coverage, we recommend that they reach out to Legal Aid.

Mortgage/Property Tax Questions

NEW (10/15/20)

Q: Is the annual premium for Homeowner's Insurance an eligible expense?

A: If the annual premium is past due, you must prorate the portion for March 1 or after.

NEW (10/15/20)

Q: Is Ginnie Mae a federally backed mortgage that may qualify for forbearance?

A: Contact your mortgage servicer directly for forbearance information.

NEW (10/15/20)

Q: When are property taxes an eligible expense?

A: Property taxes are generally not an eligible expense. Property taxes are only eligible in situations where it will help prevent foreclosure. Please reach out Minnesota Housing at

MHFA.COVIDHAP@state.mn.us if you have an eligibility question related to property taxes

NEW (10/15/20)

Q: If a homeowners' association is exempt from taxes, will a W-9 from them stating they are exempt be sufficient?

A: Yes.

NEW (10/15/20)

Q: Does the ROI need to be sent to vendors?

A: If you need to obtain information from the vendor, you do need to provide them with the ROI which authorizes you to contact them.

NEW (10/15/20)

Q: If an applicant reapplies after their mortgage forbearance ends, would it be an eligible expense?

A: If the household has a federally backed mortgage, they may be eligible for an additional 180-day extension on forbearance. They should contact their mortgage servicer directly for details.

Q: If a household receives verbal verification from their mortgage holder that they are not eligible for forbearance, is this acceptable?

A: While there may be some exceptions, a letter or email from the mortgage company is the standard requirement. If you are requesting an exception, please reach out to Minnesota Housing at MHFA.COVIDHAP@state.mn.us and we will address this on a case by case basis.

Rental Assistance Questions

NEW (10/15/20)

Q: How do we address roommate situations?

A: If there are separate leases, each roommate must apply separately for assistance. If a roommate applies for assistance paying for their portion of the rent and they qualify based on their income, the program may pay their portion of the rent. Unless the leases define how the rent is divided, the rent amount should be split evenly amongst the roommates. For example, if there are two roommates the rent is split in half. If there are three roommates, the rent is divided by three and so on.

NEW (10/15/20)

Q: Can we assist a person who is sub-letting a unit? Is there a way to verify the person they are sub-letting from has not already applied for assistance?

A: You will need to review the original lease as well as the sub-let lease, and we will need to work with HousingLink to verify that assistance has not been requested on the same unit.

NEW (10/15/20)

Q: Are households living in apartments subsidized by Section 42 (low-income housing tax credits) eligible to apply for rental assistance?

A: Yes. While Section 42 units have rent restrictions, rent amounts are not adjusted by household income, and therefore households may be eligible.

NEW (10/15/20)

Q: What if there is no lease or a verbal lease?

A: The landlord must provide written verification of the past due rent.

NEW (10/15/20)

Q: For the landlord verification, do all the components listed on page 12 of the Program Guide need to be in writing or could there be a verbal account given to the agency staff?

A: The landlord should provide written verification.

NEW (10/15/20)

Q: Can we pay pet fees if they are outlined in the lease?

A: If it will jeopardize the applicant's housing by not being paid, then the expense would be eligible.

NEW (10/15/20)

Q: If an applicant applied on August 30 and their September rent became past due during the application process, is the past due amount for September also eligible?

A: If the verifications indicate past due rent for both months, then yes. However, applications should not be held to intentionally create a past due expense.

NEW (10/15/20)

Q: Do we need to upload lease documents into the Online System?

A: Lease documents are not required; however, they are often helpful in order to substantiate information and in these cases, they *can* be uploaded. Landlord verifications are required.

NEW (10/15/20)

Q: If we have an approved application, at what point can we let a landlord/applicant know that the payment is guaranteed?

A: Until informed otherwise by Minnesota Housing, you may inform the applicant and landlord of the approval. Minnesota Housing continuously monitors program activity and will inform grant administrators in advance of when funds will no longer be available.

NEW (10/15/20)

Q: If the applicant has past due rent at a previous residence and past due rent at a current location, can we pay the past due rents at both locations?

A: Since the past due rent at the previous residence has not impacted the applicant's ability to obtain current housing, the past due balance at the previous residence would not be eligible, but the past due rent at the current residence could be.

NEW (10/15/20)

Q: What documentation is needed if you don't have a rent bill?

A: The landlord must provide a written statement of the past due amount.

NEW (10/15/20)

Q: We have landlord verification and a W-9, but both have been signed by the other party typing in their name. Is this sufficient?

A: The form requires an original signature, but the grant administrator is not required to keep the original paper document on file. The landlord may email a PDF or photograph of the document or they may fax, mail, or deliver the form to the grant administrator.

NEW (10/15/20)

Q: If there are two adults on the lease but one adult no longer resides at that location, does she need to be counted in the household composition?

A: No. Please document why she is not being counted and why the income is not being counted.

NEW (10/15/20)

Q: When there are multiple assistance requests for one application (ex: utility and mortgage assistance), can you approve the initial amount and then later go in to approve the second bill. Will that get picked up in the disbursement report or should you wait for all types of assistance to be approved prior "approving"?

A: Administrators can approve an application with multiple bills as soon as the first bill has been verified/approved.

Steps to approve bills separately:

1. Update the “approved \$ amount” with the approved dollar amount only for the initial bill that has been approved
2. Update the “approved \$ amount” with \$0 for the remaining bills that have not been approved
3. Move the application to an “application approved status”
4. Edit the “approved \$ amount” for subsequent bills when they have been approved

Withdrawal of Applications Questions

NEW (10/15/20)

Q: What do we do with applicants who have not completed the application but want to withdraw from the process?

A: If the application is not complete, you currently cannot change the status to “denied,” so add a note to the system indicating that the applicant chose to withdraw. HousingLink is creating an “application withdrawn” status for these clients, but the status is not available at this time.

NEW (10/15/20)

Q: What should we do with a duplicate application?

A: If the application is complete, make a note in the file and move the application to “application denied.” For applications that are incomplete, make a note in the file. An “Application withdrawn” status will be available in the future.

NEW (10/15/20)

Q: When will the “withdrawn” status be available?

A: A specific date is not yet available.

Technical Systems Questions

NEW (10/15/20)

Q: Could you please confirm that all documents in HousingLink should also be kept in the administrator's records?

A: Yes. We are working with HousingLink to determine if there is the ability to download all the information in the Online System onto a local computer. In addition to the HousingLink documents, the grant administrator should also have W-9s for landlords and mortgage companies on file at their agency.

NEW (10/15/20)

Q: When someone re-applies, will it link to the previous application?

A: The workflow currently in place is that an applicant will be able to log in to their account to re-apply. They will fill out the type of assistance request fields again, will be asked to re-verify their income, re-check all the certification boxes, and complete the application.

NEW (10/15/20)

Q: Can you search by phone number?

A: Yes. Follow this [link](#) for more information from HousingLink.

NEW (10/15/20)

Q: If some applications disappeared after the re-assignments, what should we do?

A: Please contact your HousingLink liaison about these applications.

NEW (10/15/20)

Q: If an applicant wishes to switch administrators being worked with, who do they contact?

A: You could send that information to: heather@housinglink.org, or they can call the HousingLink technical assistance line at 1.877.314.1401.

NEW (10/15/20)

Q: Can you edit an incorrect email if it was originally entered incorrectly?

A: No. A client's email is the unique identification used in the system. The client can create a new application with their correct email address.

NEW (10/15/20)

Q: Is there a way to add a note to a client file without scrolling through the entire list of applicants?

A: Administrators can search for an applicant by name, phone, or email. Follow this [link](#) for instructions on how to search by phone number.

NEW (10/15/20)

Q: What should we do if we are still receiving applications out of our service area?

A: Please contact heather@housinglink.org about application mismatch (geography or homeowner/renter) and include the application IDs.

NEW (10/15/20)

Q: It is my understanding that the Dashboard is meant to be used to store all relevant documents for applicants. Should we be utilizing the Dashboard to record case notes as well?

A: Yes, it can be used for case notes. For the most part, the documentation should be enough; however, if there are nuances to the case, you can add in additional notes. You can add separate case notes you might be keeping in your organization's system as a PDF into the HousingLink system.

NEW (10/15/20)

Q: Is there a way to sort an application list by county?

A: Yes, administrators can now sort by applicant county and applicant status. HousingLink has created [a video](#) on this feature.

NEW (10/15/20)

Q: What browser would you recommend that we use for best functionality?

A: Chrome or Firefox. We **DO NOT** recommend Internet Explorer.

NEW (10/15/20)

Q: Disbursements are based on the status reflecting "application approved?"

A: Housing assistance disbursements to grant administrators are based on the "approved \$ amount" of approved applications and applications in the pipeline.

Q: Should documents 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?

A: 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 records retention purposes upon completion of the program. Please check back for additional updates on recording keeping. Refer to Section 4.04, Monitoring and Evaluation, for household file requirements.

Q: 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?

A: 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.

Q: Who has access to client documents and data?

A: Please refer to the Tennessee Warning in Appendix C of the [Program Guide](#).

Release of Information (ROI) Questions

NEW (10/15/20)

Q: Is the ROI required even if all the information has been provided without reaching out to a third party?

A: Yes, the form is still required.

NEW (10/15/20)

Q: Do you need an ROI for each adult in the household?

A: No, unless a requested expense is in a different person's name.

NEW (10/15/20)

Q: Can we save ROIs and other verifications in the HousingLink system?

A: Yes, please upload those forms into the system. Do not upload any private or identifying information about the landlord (i.e. banking information or W-9).

NEW (10/15/20)

Q: When doing contract for deed payments, will we need a W-9 for the person who has the contract with and not necessarily with the bank (example: mother instead of bank)?

A: Yes.

NEW (10/15/20)

Q: Is a specific landlord verification form required?

A: No. You can use an agency-generated Landlord Verification form, or you can verify the information directly with the landlord. Please make sure they submit a W-9 and acknowledge the bill.

NEW (10/15/20)

Q: Can we share W-9s between administrators?

A: W-9s contain private information and cannot be shared without the permission of the entity that provided the W-9.

NEW (10/15/20)

Q: Do we need a separate ROI for each separate business/landlord, or can all be listed on one?

A: Best practice is to have a separate ROI for each entity as information that can be exchanged can vary. In addition, this serves the best interest of the household.

NEW (10/15/20)

Q: At what point in the process should we collect the ROI? Do we have to collect this form before denying an application?

A: Getting the form signed as soon as possible after the application is completed is very helpful and necessary so the applicant certifies they know their rights and verifies that the information provided is true and accurate. If they have already been denied, it is not necessary to get the form signed.

NEW (10/15/20)

Q: If we already have a W-9 on file for a vendor due to previous work, are we able to use that?

A: If the IRS Form W-9 is using the most recent version from the IRS that was created in October 2018 and if the information is still accurate, it is not necessary to obtain new W-9.

NEW (10/15/20)

Q: If we get all the documentation, but we are just waiting for the W-9, is it possible to approve the application while waiting for that final document?

A: No.

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

A: 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.

Q: Is the grant administrator required to obtain an [IRS Form W-9](#)?

A: 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.

Q: How do we know if the Form W-9 is current?

A: 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 recent IRS Form W-9 template was revised in October 2018.

Verification of Income Questions

NEW (10/15/20)

Q: If an applicant can only provide paystubs that reflect two weeks, but pay is generally consistent, can we process the application?

A: Use the paystub(s) provided and obtain a self-certification from the applicant regarding their normal/consistent rate of pay as additional verification.

NEW (10/15/20)

Q: If an applicant only received a portion of their paycheck due to COVID-19 pandemic, would they be eligible for assistance?

A: If the income reduction is due to the pandemic and they have past due expenses, they could be eligible.

NEW (10/15/20)

Q: If the applicant is unable to contact a previous employer (for example due to the business experiencing a fire), can they self-verify the job loss?

A: Yes, you can use the self-verification.

NEW (10/15/20)

Q: What do we do when the unemployment is pending?

A: You only review income from the week period prior to the application date. Do not count potential future income, including requests for unemployment that have not been received.

NEW (10/15/20)

Q: Do we need to get a bank statement to document the \$300/week or can we use the verification of unemployment insurance amount?

A: Bank statements are not required. The verification of unemployment insurance will suffice.

NEW (10/15/20)

Q: If a household has multiple adults and one of them can verify income and the other adult in the household has no income, does the additional adult need to provide a self-certification of zero income?

A: You should obtain verification of zero income (self-certification) from the other adult, or the applicant can provide this on their behalf, so that you have documentation of income from all adults in the household.

NEW (10/15/20)

Q: Could a person on a fixed income be eligible?

A: They could be eligible if they meet all the eligibility criteria, including that they have been impacted by COVID-19.

NEW (10/15/20)

Q: Is public assistance (i.e. SNAP) counted as income?

A: No. Any non-cash benefit (such as medical assistance or food assistance) does not count as household income.

NEW (10/15/20)

Q: Is MFIP counted as income? Is the MFIP Housing Grant counted as income? Are households that receive MFIP eligible?

A: Yes, both are counted as income. Households receiving MFIP can be eligible if they meet all the eligibility criteria.

NEW (10/15/20)

Q: If an applicant received child support and the amounts are sporadic, can we use the court ordered documents as proof of income?

A: If there is proof of what has been paid, you can use the amount they received over the past four weeks.

NEW (10/15/20)

Q: What is sufficient for self-certification of income?

A: A written statement from the household identifying if they have no income or their source of income, including where they are employed and the amount of the income in the prior four-week period. The household may email a PDF or photograph of the document or they may fax, mail, or deliver the form to the grant administrator.

NEW (10/15/20)

Q: Is self-certification acceptable if someone works casual work and receives cash of a variable amount.

A: Yes.

NEW (10/15/20)

Q: If a household is receiving social security, but they only have a bank statement that lists the net amount rather than the gross, can we speak to SSA staff to verify the gross amount and case note the total?

A: Yes.

NEW (10/15/20)

Q: If an applicant verifies that they are not receiving county assistance, is self-certification enough, or do we need to verify with the county?

A: Self-certification by the applicant is sufficient.

NEW (10/15/20)

- Q:** Do we add the Federal Pandemic Unemployment Compensation (FPUC) when calculating income?
A: The grant administrator should count all income from the prior four weeks, including the FPUC. The \$600 per week benefit ended at the end of July and would no longer be counted in the time period for new applications. The subsequent \$300 per week benefit should be counted if received in the four weeks prior to the application submission.

NEW (10/15/20)

- Q:** Is there a way to verify that an applicant is not receiving unemployment?
A: If someone claims they are not receiving unemployment, verification is not required. If they self-certify that they are not receiving unemployment that is enough.

NEW (10/15/20)

- Q:** Would Adoption Assistance count as income?
A: Yes.

- Q:** We have an applicant that needs assistance because they spent their personal funds to assist a household member. Is that cause for denial?
A: 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.

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

- Q:** Will households need to provide documentation that they are impacted by COVID-19?
A: 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.

- Q:** How do you document that a household has zero income?
A: 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.

- Q:** What is the timeframe for verifying household income eligibility?
A: 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.

Q: Does unemployment income counted as income?

A: 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.

Due Dates/Late Fee Questions

NEW (10/15/20)

Q: Do we have to wait for the grace period to pass before considering a bill “past due”?

A: No.

NEW (10/15/20)

Q: When assessing if an expense is past due, should we use date of application or date of verification?

A: Use the date of verification to assess which bills and the amounts that are past due.

NEW (10/15/20)

Q: Some of the rent payments and late fees were covered in the CARES Act/Eviction Moratorium, so if a landlord had a mortgage under federal obligations, are they eligible to charge late fees?

A: If there is a federal obligation or restriction on the charging of late fees and you are sure that the landlord is covered by the CARES Act, late fees would not be eligible to pay. You would need sufficient documentation verifying if that applies to them or not.

Q: Are late fees associated with a late rental payment an eligible expense?

A: Yes, if they are in accordance with the tenant law: they cannot exceed 8% of the rent and cannot contain fees for interest.

Q: When does rent become “past due”?

A: 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.

Q: Do we need specific documentation stating that the bill is “past due”?

A: 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.

Q: Can landlord verification replace a late notice bill or letter?

A: Yes, if it contains the required information listed in the [Program Guide](#).

Payment Questions

NEW (10/15/20)

Q: If there is a fee assessed to the balance for a bounced rent payment, is that an eligible expense?

A: Yes, if incurred after March 1, 2020.

NEW (10/15/20)

Q: If the landlord is charging a fee to fill out paperwork and assessing a charge to receive a check instead of receiving payment via an app, are these eligible expenses?

A: If these fees are included in the lease this is eligible.

NEW (10/15/20)

Q: Do we pay for parking when it is on the rent ledger?

A: If parking is included in the lease, then it is an eligible expense.

NEW (10/15/20)

Q: We approved and issued a payment for rent assistance only to be told by the landlord that the applicant had received assistance through the CARES Act, so there was a duplicate payment. How do we remove approval of the household?

A: Administrators can now change the status of an approved application if the application should be denied.

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

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

Q: When a housing assistance application is approved, does the grant administrator issue the payment and then get reimbursed by Minnesota Housing?

A: 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.

Denial/Appeal Questions

NEW (10/15/20)

Q: Do we need to use the exact wording in the grievance form to acknowledge it has been given to the applicant?

A: Yes.

NEW (10/15/20)

Q: If one of the adults refuses to fill out and sign a zero-income form, how should we proceed?

A: The income documentation is required for the household, so you would issue a denial if they are not providing the information required.

NEW (10/15/20)

Q: Can we email denial letters to the household?

A: Yes