



COVID-19 Housing Assistance Program

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Minnesota Housing | mnhousing.gov

Minnesota Housing and COVID-19

Housing priorities during pandemic

- Housing stability – Governor’s Executive Order halting evictions, tools such as forbearance (mortgage payment deferrals)
- Short-term help to pay for housing bills – COVID-19 Housing Assistance Program
- Economic/housing recovery – Securing medium- to longer-term housing resources (development and direct housing assistance)

COVID-19 Housing Assistance Overview



- Up to \$100,000,000 in assistance is available for housing related bills to stabilize households and prevent evictions, displacement, and homelessness
- 52 current administrators statewide

COVID-19 Housing Assistance: Timeline

- July 14 - Statewide Request for Proposal (RFP) Launched
- July 25 – \$100 million in program funding authorized
- August 24 – Program Launch – funding available to individuals and families
- 52 Administrators providing statewide coverage
- December 7, 2020 – application deadline
- December 27, 2020 – CARES Act extended
- December 30, 2020 – contracts amended to allow extra time to process applications

COVID-19 Housing Assistance Program

- The goal of the COVID-19 Housing Assistance Program is to help individuals and families in Minnesota maintain housing during the public health emergency and prevent eviction and homelessness.
- The program pays for past due housing-related bills.



COVID-19 Housing Assistance Overview

Highlights of Program



- Geared toward equity and serving households most impacted by housing instability and COVID-19
- No cap on the amount of assistance; limited eligibility requirements for households
- Central intake via call, text, or online; and referral to local administrators
- Application available in English as well as three (3) other languages
- Working to strengthen connection between this program and existing homelessness prevention network

COVID-19 Housing Assistance: Eligibility

- Must be a Minnesota resident.
- Must have a household income at or below 300% of federal poverty guidelines (Priority at 200% FPG).
- Must have a rent payment, mortgage payment, homeowner association dues, contract for deed payment, homeowner insurance payment, utility payment, or other housing-related expenses incurred on/after March 1, 2020 that is past due.
- Must be unable to make the payment(s) owed because of the public health emergency due to unemployment, illness, or another COVID-19 related issue.

COVID-19 Housing Assistance: Household Verifications Required

In order to apply, individuals and families needed:

- Personal identification number (to verify Minnesota resident)
 - If an applicant doesn't have an ID, they can check a box on the application indicating this
- Proof of total gross income from past 30 days (to verify income eligibility)
- Verification of balance owed (to verify unpaid bill)
- Contact information for the organization to be paid (landlord, mortgage servicers, manufactured park owner, etc.)

Eligible Expenses

Housing Expense Payments (currently there is no cap on assistance)

- Rent payments
- Mortgage payments (including homeowner insurance)
- Homeowners association dues
- Manufactured home payments and lot rents
- Utilities
- Other housing related costs

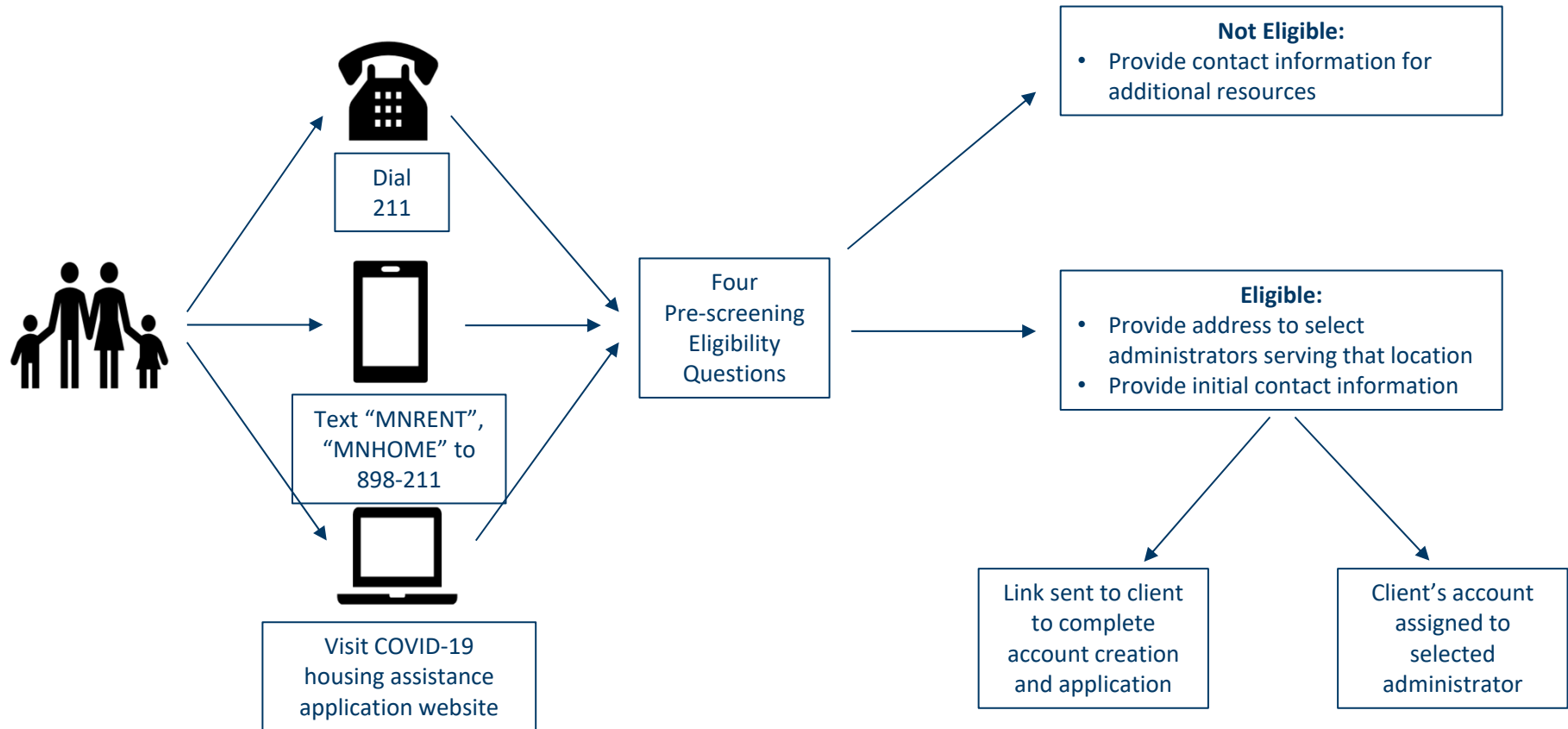
Eligible Expenses

- Currently there is no cap on financial expenses
- Payment must be paid directly to the entity to which funds are owed
- Households were eligible to reapply



Central Intake Process

Central Intake Process



Minnesota Housing and COVID-19

- Centralized location for communications

<http://www.mnhousing.gov/sites/np/covid-19>

- COVID-19 Housing Assistance Program for Individuals and Households

<http://www.mnhousing.gov/sites/np/covid19housingassistanceprogramFAQ>

- COVID-19 Housing Assistance Program for Administrators

- <http://www.mnhousing.gov/sites/np/covid19housingassistanceprogramforadministrators>

As of January 6, 2021

- Total Applications – 63,164
- Total Approved or Paid – 20,830
- Approved Amount - \$52,282,809
 - Rental Assistance – 69%
 - Utility Assistance – 17%
 - Mortgage Assistance – 9.2%
 - Other – 4.8%

Common Questions

- W-9 Requirement
 - Not required for utility companies
- Landlord verification
- Mortgage forbearance for federally-backed loans
 - Period not covered by forbearance eligible
 - Taxes and insurance, if not covered by forbearance eligible
- HousingLink technical assistance

Common Questions

- Adding on to request
 - Not allowed at this time due to funds being fully subscribed
- Withdrawn applications – generally cannot be appealed
- Denial Letters and appeal policy
- Application processing deadline

Provider Calls

- Currently every Monday/Wednesday/Friday from 3 – 4 p.m.
- To register go to the COVID-19 Housing Administrator web page

Questions?

Thank You!

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