

CARES Act Federal Unemployment Income Clarification for Bridges, Housing Trust Fund, Homework Starts with Home, and Family Homeless Prevention and Assistance Program

This communication is a follow-up to [Minnesota Housing's guidance issued on May 6](#) regarding federal unemployment income funded from the CARES Act.

Income to Exclude and Include

One-time federal stimulus payments are **excluded** as income when calculating rental assistance amounts, as they qualify as temporary, nonrecurring, or sporadic income.

The additional \$600/week of temporary federal unemployment income funded from the CARES Act is **included** as income when calculating rental assistance amounts.

This guidance remains the same for Bridges, Housing Trust Fund (HTF), Homework Starts with Home (HSWH) and the Family Homeless Prevention and Assistance Program (FHPAP) Minnesota Housing will work directly with providers to help mitigate issues that some households may face if they receive federal unemployment income and are not eligible for assistance or are facing termination from a rental assistance program.

Bridges and HTF

- Households applying for rental assistance may be initially over income and deemed ineligible due to the temporary federal unemployment income. Grantees are encouraged to develop waiting list practices that allow the household to remain on the waiting list as grantees move to the next applicant. Household eligibility can be reevaluated with the next available opening as the federal assistance ends.
- Households receiving assistance may become over income with the temporary federal unemployment income resulting in zero rental assistance or Housing Assistance Payments (HAP). Grantees are encouraged to allow households to remain suspended, without termination, until the federal assistance ends. Households can then be reevaluated when the temporary federal unemployment income ends.

HSWH and FHPAP

- Households receiving ongoing assistance through prevention or rapid rehousing are typically reassessed every three to six months. Grantees have the flexibility to postpone these reassessments until July so that households are not unnecessarily terminated from these programs.
- Households applying for rental assistance may be initially over income and deemed ineligible due to the temporary federal unemployment income. If the temporary federal unemployment income is the only factor creating ineligibility, grantees are encouraged to develop a method to prioritize these households for assessment once the federal assistance ends.
- Households referred through coordinated entry may lose their place on the priority list if determined ineligible for assistance. If the temporary federal unemployment income is the only factor creating ineligibility, grantees are encouraged to work with their Continuum of Care (CoC) to help the household hold their place on the priority list until the federal assistance ends.

Continuum of Care (CoC)

Households at the top of the priority list may be deemed ineligible for referrals to FHPAP, Bridges or HTF as a result of the temporary federal unemployment income. If the temporary federal unemployment income is the only factor creating ineligibility, CoCs are encouraged to keep these households on the priority list until the federal assistance ends.



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