

# RentHelpMN COVID-19 Emergency Rental Assistance

## Summary of Minnesota Housing's Program

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SUBJECT TO CHANGE

### Program Overview

The Minnesota Housing COVID-19 Emergency Rental Assistance program provides rental housing assistance to prevent homelessness and help maintain housing stability of individuals and families impacted by the coronavirus pandemic. This federally funded program will assist low- and moderate-income renter households across the state of Minnesota that have been financially impacted directly or indirectly due to COVID-19 and are at risk of homelessness or housing instability as a result.

**The terms in this summary are subject to change with updated or revised guidelines by Treasury. Minnesota Housing will post updates and further information about the program on its [website](#).**

### Application Process

**Centralized Intake:** Twin Cities United Way 211 will provide a public facing intake point for households seeking assistance via phone, text, or web access across the state. The center will assist clients with accessing the application or navigational services.

**Common Household Application:** A household can complete the application through an online system developed for this program by Allita360. This system will be in compliance with all data privacy and other federal requirements and serve as the common data and communications platform for all parts of the process. The application (and intake) will be available in English, Spanish, Hmong and Somali.

Online applications are available 24 hours a day, seven days a week and are accepted on a rolling basis at [renthelpmn.org](https://renthelpmn.org). Applications will be reviewed on a first come, first served basis. Incomplete applications will be reviewed but must be completed before determined eligible. Incomplete application materials can create significant delays.

Paper applications are available to be mailed to applicants by request, to download on the program website, and through local Field Partner offices located across the state. Paper applications will be available in English, Spanish, Hmong and Somali. Paper applications may be returned by mail or fax. When received by mail, paper applications are reviewed along with online applications.

**Household Assistance Application Processing:**

A completed application will be processed via a centralized processing agent. The processing agent will provide case management and conduct a complete review of the application, evaluating for eligibility of applicant, expense and payee and make a payment determination.

If an applicant is denied assistance, a written denial letter will be sent to the applicant listing the reasons for denial. The applicant may appeal the decision within 10 days of the date of the denial letter. Appeal information is online at [renthelpmn.org](http://renthelpmn.org). Applicants may also reapply for additional assistance or if their circumstances have changed.

**Navigation Services:**

Applicants who need additional assistance in working through the application process may access a network of Field Partners (nonprofit and community partners funded by Minnesota Housing) to provide navigational services and outreach to enhance access for households least likely to apply for the program.

**Coordination with Other Entities:**

Seven local jurisdictions including the counties of Anoka, Dakota, Hennepin, Ramsey and Washington and the cities of Minneapolis and Saint Paul received direct allocations of the Emergency Rental Assistance funds. At times these jurisdictions may also accept applicants through the RentHelpMN process and will be responsible for processing applications according to their own guidelines and policies. In addition, Tribal entities received direct allocations that operate independently of RentHelpMN. Minnesota Housing's program will run statewide in tandem with these local programs.

**Equity:**

Each aspect of the program design and contractors includes a focus on equity. Specific groups are overrepresented among the eligible population, including Black, Indigenous and people of color, persons with disabilities, veterans, and lesbian, gay, bisexual, transgender, or questioning/queer (LGBTQ) persons.

Minnesota Housing is committed to data-driven decision making and continuous improvement. Demographics, location of applicants, processing times, status of incomplete applications, outreach and access will be analyzed. On a regular and ongoing basis, Minnesota Housing will assess outreach, application processing and payment data to review outcomes against program and equity goals. Minnesota Housing will also carry out regular convenings and focus groups with program participants and key stakeholders.

## Program Terms

### Eligible Households:

Households must meet all three of the following requirements:

- 1. Be a low-income Minnesota renter.**  
Renter households must be at or below 80 percent of Area Median Income (AMI) for their location (metro area or non-metro county), as set by the most current US Department of Housing and Urban Development data. Household income will be verified to establish eligibility.
- 2. Be eligible for unemployment benefits or have experienced financial hardship directly or indirectly due to the coronavirus outbreak.**  
A household may self-certify eligibility for Unemployment Insurance or a reduction in household income, have incurred significant costs, or experienced other financial hardship.
- 3. Can demonstrate a risk of experiencing homelessness or housing instability.**  
A household may self-certify that they face eviction or housing instability.

### Phased Program and Priority Households:

**Phase 1:** Households who owe back rent are invited to apply.

**Phase 2:** All eligible applicants for all eligible expenses are invited to apply.

Phase 2 will open when Minnesota Housing identifies processing of Phase 1 applications is underway and ready to accept more applications.

Minnesota Housing will prioritize households at or below 50 percent of AMI or unemployed for 90+ days at the time of application by establishing a threshold of 25% of all approved payments to prioritized households. If the threshold is not projected to be met, program changes will be evaluated.

### Eligible Expenses:

Eligible expenses include the following:

- Rent payments
- Utility payments (gas, electric, water/sewer, garbage/recycling, and other utilities as approved by Minnesota Housing)
- Additional housing-related costs approved by Minnesota Housing

Housing assistance may be paid for arrears incurred back to March 13, 2020 and will be paid for prospective rents three months at a time. All arrears must be paid before any prospective payments will be made.

Eligible households may receive up to 15 months total assistance with no caps on assistance amount if household need and funding remains.

The program also requires Minnesota Housing to make sure that assistance provided is not duplicative of any other federally funded rental assistance provided to the household.

<b>Payee Requirements:</b>	<p>Housing Assistance payments will be paid to the following:</p> <ul style="list-style-type: none"><li>• Landlord or leasing agent for a rental unit;</li><li>• Utility company;</li><li>• Manufactured home park owner;</li><li>• Any other identified entity to which payment for the aforementioned housing-related payment is owed; or</li><li>• Directly to the renter household if landlord or utility company is unwilling to participate and can be demonstrated that attempts for participation occurred or the landlord declined to participate.</li></ul>
<b>Household Documentation Requirements:</b>	<p>A form of identification for the head of household is requested in the application. Applicants must provide documentation of household income for all adults. Multiple methods of documentation are available including providing tax and pay documents, categorical eligibility, employer certification, and in limited circumstances applicant self-certification.</p> <p>Applicants must be able to document that they rent the premises through a lease, rent agreement, a pattern of paying rent, or self-certification.</p> <p>For any assistance requested, the household should document the amount requested through bills, statements, ledgers or other documents.</p>
<b>Landlord Requirements:</b>	<p>To receive payment directly, landlords must provide a W9, Tax ID Number or Social Security Number, and ACH or check information for funds transfer. The program will verify the business and identification before authorizing payment.</p>
<b>Tax Treatment:</b>	<p>Please refer to the <a href="#">IRS guidance</a>. Payments that are made directly to landlords or other businesses are considered taxable income by the IRS. When paid directly to tenant households, the funds are not taxable as federal income and do not impact eligibility or receipt of federally funded benefits.</p> <p>For payments made directly to households, the State of Minnesota will share guidance as it is available regarding state tax implications and other state and local benefits.</p>
<b>Other Federal Requirements:</b>	<p>This program has data privacy, record keeping and reporting requirements set by the law and through Treasury guidance that will be adhered to.</p>