# Frequently Asked Questions about RentHelpMN COVID-19 Emergency Rental Assistance

Updated: April 18, 2021

Below are frequently asked questions regarding the federally funded COVID-19 Emergency Rental Assistance. These may be updated periodically to answer additional questions, to provide clarifications or corrections, and to include additional information as new guidance is provided from the U.S. Department of Treasury.

#### Q. Who is eligible for RentHelpMN COVID-19 Emergency Rental Assistance?

Renters who meet all of the following criteria may qualify for this program:

#### 1. Household is renting.

The household must have an arrangement in which they are renting from a property owner. This must be your primary residence in Minnesota. A current rental or lease agreement signed by both the renter and landlord is the preferred documentation method. If a lease cannot be provided, other documentation may be acceptable such as a utility bill, attestation from the landlord or management agent, or cancelled checks or bank statements showing payments to the landlord.

#### 2. Household has experienced a COVID-19 hardship.

One or more household members can demonstrate how the COVID-19 pandemic has directly or indirectly impacted their ability to pay rent or utilities. This may include qualifying for unemployment benefits, experiencing a reduction in household income, and/or incurring significant costs or experiencing financial hardship due to the pandemic (directly or indirectly).

#### 3. Household meets the income eligibility.

Household income may not exceed 80% of the Area Median Income (AMI) for the area in which the household is located as determined by the Department of Housing and Urban Development (HUD) and the applicant's home county. Documentation will be required during the application process. Scroll to the bottom of this page to see income limits by county.

#### 4. Household is behind on rent.

In Phase 1 of the program, the household must be behind on rent to be eligible to apply. RentHelpMN wants to make sure that all renters get caught up on past due rent before opening the program to applicants who need assistance with future rent.

#### Q. What are the steps to apply?

- **STEP 1.** Prior to starting your application online, review all eligibility criteria and the list of required documentation. Gather all necessary documentation and have it ready, either as scanned copies or clear, legible photos to upload.
- **STEP 2.** Complete the pre-screening questions at <u>COVID-19 Emergency Rental Assistance Program</u> (renthelpmn.org).

- **STEP 3.** If you receive a message indicating you may be eligible, begin the application by filling in your name, email address, phone number and password (and confirm your password). Be sure to save your password in a safe place.
- **STEP 4.** Complete the application, including uploading all necessary documentation, and click "Submit."
- **STEP 5.** You can check the status of your application at any time at <u>COVID-19 Emergency Rental</u> Assistance Program (renthelpmn.org). You will need your username and password.
- **STEP 6.** Your application and documents will be reviewed, and your landlord and utility providers will be contacted. You will be contacted if additional information is required.

#### Q. Who is included as a household member?

Household members include the following:

- All adults living in the unit at the time of application
- All children living in the unit at the time of application
- Unborn children of pregnant women (in the online application, enter the date of application as the child's birthdate)

#### Q. If I receive assistance, do I have to pay it back?

No. This assistance is not a loan and does not have to be paid back by the tenant if the funds are used as approved. Landlords may have to return funds if the tenant no longer resides in the unit. Tenants are not responsible for their landlords' obligations.

Q. If I receive assistance will my other benefits like food stamps and housing assistance be impacted? No. If you receive this assistance it will not impact your eligibility for any federally funded program such as food stamps, Medicaid, Medicare, social security, WIC or public housing. If your landlord won't take payment directly, we may offer the funds directly to you. Those funds would not be considered income for federal tax purposes and would not impact your eligibility for federally funded programs. This protection is built into the law that provides this assistance. If you receive a benefit that is not federally funded, please check with the benefit administrator.

#### Q. If I did not contract COVID-19, can I still apply?

Yes. The pandemic has been hard on most people in some way. If you have had a hard time meeting your expenses and paying your rent, you may be eligible.

### Q. How do I know if my income qualifies? What sources of income do I include when determining household income?

In the application, you will include income from all sources for all household members 18 years of age and older that are part of the household. This includes wages, unemployment compensation, gig economy income, tips, business income, self-employment income, retirement, pensions, Social Security benefits, and Supplemental Social Security income. Please scroll to the bottom of this page to view income limits by county. This table is also available for download on the <u>Resources</u> page.

#### Q. What internet browser do I need to use for the application?

The application works best with Google Chrome. If you do not have the most recent version, you can download it at Google Chrome.

### Q. Can I apply if I live in public housing, or have Section 8 or a Housing Choice Voucher, or have other housing assistance?

Yes. You may apply for the amount of rent you are required to pay as long as those costs have not been paid with other assistance and you meet all program eligibility requirements.

#### Q. Can I apply if my rent is not past due?

In Phase 2, you can apply if your rent is not past due. Go to <u>renthelpmn.org</u> to check what phase the program is in. RentHelpMN provides for past due utilities and rental assistance for future rent if you meet all program eligibility requirements.

#### Q. Do I need to share my citizenship or residency status?

Minnesota Housing welcomes all renters that meet the criteria above to apply for rent assistance. The application does not require immigration or citizenship status documentation. For assistance, call 211.

#### Q. What types of rental properties are eligible for assistance?

The following types of residential rental properties are eligible for RentHelpMN:

- Apartments
- Single-family homes
- Rented manufactured homes
- Manufactured home lots
- Hotel and motel stays as the renter's primary residence
- Other informal lease arrangements, subject to review by the program

#### O. What costs will be covered?

RentHelpMN will provide assistance for residential rent for no more than 12 months, with a possible extension of three months based on need. RentHelpMN will cover past due utility costs including electricity, gas, home energy services, water, sewer and trash removal. The program does not cover phone or internet services.

#### Q. Will RentHelpMN cover the cost of internet service?

No. At this time, RentHelpMN does not cover the cost of internet service. Visit the FCC for information about the <u>Emergency Broadband Benefit</u>. We will update links to other resources as available on renthelpmn.org.

#### Q. What if I owe rent prior to April 1, 2020?

RentHelpMN cannot provide assistance for costs dated prior to March 13, 2020. Past due April 2020 rent is the first eligible month of assistance for most renters on monthly leases.

#### Q. Can I apply for RentHelpMN if I live with roommates?

Yes. Everyone living in the unit is considered part of the household and must apply together, unless they are in a clearly documented arrangement to rent part of a home separately. All adults must provide income documentation.

### Q. I applied for the COVID-19 Housing Assistance Program (CHAP) and already provided this information. Why do I need to re-apply?

Unfortunately, these are two separate programs with different requirements. This means we must ask different questions and evaluate your current situation. We apologize for any inconvenience.

### Q. What if I don't have access to a scanner, copier or fax machine in order to submit the required documentation?

You may submit documents using a smartphone by taking a picture of the document and uploading the picture into the application system. All information on the picture must be clear and easily readable. Some office supply locations may offer complimentary faxing and scanning services for COVID-related relief. Inform the staff or manager that you are applying for a state-assisted program and ask if their location offers complimentary faxing and scanning services. You may also request a paper application that includes fillable forms and a postage paid return envelope. If you need additional assistance, call 211.

#### Q. What should I do if I realize I made a mistake in my application after submission?

Call 211 for information about how to address mistakes in your application.

#### Q. How will I know the status of my application?

You may <u>log into the application portal</u> to see what stage of the process your application is in at any time. You can also call 211 to talk to someone about your status.

#### Q. Is there a maximum amount of how much assistance is allowed?

No, there is generally no cap on dollar amount of rent or utility assistance. However, there is a limit on the total number of months of assistance that can be received. The program can provide 12 months of assistance,, with the possibility of a three-month extension, for a total of 15 months of assistance. Additional limits may be imposed depending on availability of resources.

#### Q. Can I request more than one month of assistance?

Yes. Approved applicants may be eligible for a maximum of twelve months of assistance, with a possibility of an extension of three months, for a total of 15 months. This also applies for utilities. You are encouraged to request three future months of rent coverage when you apply for past rent if you expect to be living in that unit in the future. You may need to provide additional information to confirm that you are still eligible for assistance and assistance depends on available resources.

#### Q. I am not past due on rent. Can I apply for utilities only?

Yes, in Phase 2 of RentHelpMN. You will still need to meet all of the eligibility criteria. Check renthelpmn.org to see what phase the program is in.

#### Q. I am a homeowner. Can I apply for utilities and internet assistance?

Unfortunately, no. RentHelpMN funds are only available for renters. Other available resources are listed on <u>renthelpmn.org</u>, including energy assistance and broadband subsidies. Homeowners seeking mortgage assistance are encouraged to <u>sign up for updates</u> from Minnesota Housing about any forthcoming assistance funds.

### Q. If a renter has been evicted and/or moved from the unit, are they eligible for assistance to pay rent arrears on the former unit with this program?

No. The tenant must still be living in the unit for which they are requesting assistance. We understand there is interest in expanding program assistance to cover arrears related to former units; we may reassess if further federal guidance is released on this issue.

### Q. My rent is due by the first of the month. Can assistance be provided to my landlord that fast? How long will it take to receive approval and payment?

Once an application is determined to be eligible, rental assistance will be provided directly to the landlord or property owner to whom it is due as soon as possible. Due to the anticipated high volume of applications, at this time we cannot guarantee a timeframe for application review and processing. Applicants who receive notice of an incomplete application must provide all necessary information to move their application forward. Funding will not be reserved for incomplete applications. Please continue to communicate with your landlord while your application is pending.

#### Q. Can RentHelpMN assistance cover late fees?

Yes. Reasonable late fees can be covered and should be listed on a rent statement or ledger from your landlord.

## Q. My landlord is refusing to cooperate and register for the program. As a tenant, am I able to apply for the RentHelpMN assistance and receive funds?

Yes! We encourage you to submit an application and call 211 if you need help.

#### Q. How are payments distributed?

Payments will be made directly to the landlord, property owner or utility company on the tenant's behalf via direct deposit or check. If the landlord will not accept payment or does not respond, payment may be offered to the renter so the renter can make the rental payment to the landlord.

#### Q. What will I need to provide for utility assistance?

You will need to provide a copy of your past due utility bill that states the dates covered.

# **Q.** I have pet fees, parking garage fees and storage fees. Is RentHelpMN able to cover those? Yes, assistance will cover fees that are directly tied to your housing stability and that are charged by the landlord.

#### Q. If I am homeless, can I receive assistance?

In Phase 2, RentHelpMN may be able to pay three months of upcoming rent if a homeless individual enters into a new rental lease. A case manager may be able to assist. Please call 211 for help.

#### Q. Are short-term hotel or motel stays eligible?

Households in a hotel or motel can attest that they are paying rent on the room and need assistance. We cannot cover short-term rent or shelter costs covered by emergency funds, such as FEMA assistance.

#### Q. I am a landlord. Why can't I apply directly? Do I need my tenants to participate?

Per federal rules, tenants are required to provide private information about themselves and the program must protect that data. The tenant must also sign the application to request assistance. Landlords can support tenants by helping gather the materials they need to apply, providing a paper application, and communicating with tenants about their situation.

### Q. I am a landlord. My tenant is behind on rent and I want them to apply but they won't participate. What can I do?

We know that this can be very frustrating, but the federal requirements provide that a tenant sign any application for assistance and there isn't a way for landlords to apply on their own for assistance. Some tenants are concerned that they will need to pay back the assistance or that it won't help them remain housed. You can help communicate to your tenant that they will not need to repay this assistance and if their back rent is resolved they may continue to be stably housed.

#### Q. Who is administering the assistance through RentHelpMN?

The federal government provided allocations of Emergency Rental Assistance to both state and local governments. The state of Minnesota's allocation of Emergency Rental Assistance is being administered by Minnesota Housing, which is the primary entity processing applications through RentHelpMN. Local government entities, including the cities of Minneapolis and Saint Paul and Dakota County, Hennepin County, Ramsey County, and Washington County also received direct allocations of federal Emergency Rental Assistance. At times the local government entities may also be accepting applications through the RentHelpMN system and processing those applications according to their own policies and procedures.

#### Q. What is the income limit for my household to be eligible?

Household income may not exceed 80% of the Area Median Income (AMI) for the area in which the household is located. Please review the table below to find your county and household size to see what the income limit is in your area.

### Income limits for RentHelpMN by county

County	1 person	2 people	3 people	4 people	5 people	6 people	7 people	8 people
Aitkin County	\$41,750	\$47,700	\$53,650	\$59,600	\$64,400	\$69,150	\$73,950	\$78,700
Anoka County	\$55,950	\$63,950	\$71,950	\$79,900	\$86,300	\$92,700	\$99,100	\$105,500
Becker County	\$41,750	\$47,700	\$53,650	\$59,600	\$64,400	\$69,150	\$73,950	\$78,700
Beltrami County	\$41,750	\$47,700	\$53,650	\$59,600	\$64,400	\$69,150	\$73,950	\$78,700
Benton County	\$44,250	\$50,600	\$56,900	\$63,200	\$68,300	\$73,350	\$78,400	\$83,450
Big Stone County	\$41,750	\$47,700	\$53,650	\$59,600	\$64,400	\$69,150	\$73,950	\$78,700
Blue Earth County	\$45,100	\$51,550	\$58,000	\$64,400	\$69,600	\$74,750	\$79,900	\$85,050
Brown County	\$44,200	\$50,500	\$56,800	\$63,100	\$68,150	\$73,200	\$78,250	\$83,300
Carlton County	\$42,750	\$48,850	\$54,950	\$61,050	\$65,950	\$70,850	\$75,750	\$80,600
Carver County	\$55,950	\$63,950	\$71,950	\$79,900	\$86,300	\$92,700	\$99,100	\$105,500
Cass County	\$41,750	\$47,700	\$53,650	\$59,600	\$64,400	\$69,150	\$73,950	\$78,700
Chippewa County	\$41,750	\$47,700	\$53,650	\$59,600	\$64,400	\$69,150	\$73,950	\$78,700
Chisago County	\$55,950	\$63,950	\$71,950	\$79,900	\$86,300	\$92,700	\$99,100	\$105,500
Clay County	\$51,150	\$58,450	\$65,750	\$73,050	\$78,900	\$84,750	\$90,600	\$96,450
Clearwater County	\$41,750	\$47,700	\$53,650	\$59,600	\$64,400	\$69,150	\$73,950	\$78,700
Cook County	\$41,750	\$47,700	\$53,650	\$59,600	\$64,400	\$69,150	\$73,950	\$78,700
Cottonwood County	\$41,750	\$47,700	\$53,650	\$59,600	\$64,400	\$69,150	\$73,950	\$78,700
Crow Wing County	\$41,750	\$47,700	\$53,650	\$59,600	\$64,400	\$69,150	\$73,950	\$78,700
Dakota County	\$55,950	\$63,950	\$71,950	\$79,900	\$86,300	\$92,700	\$99,100	\$105,500
Dodge County	\$55,850	\$63,800	\$71,800	\$79,750	\$86,150	\$92,550	\$98,900	\$105,300
Douglas County	\$44,900	\$51,300	\$57,700	\$64,100	\$69,250	\$74,400	\$79,500	\$84,650
Faribault County	\$41,750	\$47,700	\$53,650	\$59,600	\$64,400	\$69,150	\$73,950	\$78,700
Fillmore County	\$43,700	\$49,950	\$56,200	\$62,400	\$67,400	\$72,400	\$77,400	\$82,400
Freeborn County	\$41,750	\$47,700	\$53,650	\$59,600	\$64,400	\$69,150	\$73,950	\$78,700
Goodhue County	\$49,100	\$56,100	\$63,100	\$70,100	\$75,750	\$81,350	\$86,950	\$92,550
Grant County	\$41,750	\$47,700	\$53,650	\$59,600	\$64,400	\$69,150	\$73,950	\$78,700
Hennepin County	\$55,950	\$63,950	\$71,950	\$79,900	\$86,300	\$92,700	\$99,100	\$105,500
Houston County	\$45,150	\$51,600	\$58,050	\$64,500	\$69,700	\$74,850	\$80,000	\$85,150
Hubbard County	\$41,750	\$47,700	\$53,650	\$59,600	\$64,400	\$69,150	\$73,950	\$78,700
Isanti County	\$55,950	\$63,950	\$71,950	\$79,900	\$86,300	\$92,700	\$99,100	\$105,500
Itasca County	\$41,750	\$47,700	\$53,650	\$59,600	\$64,400	\$69,150	\$73,950	\$78,700
Jackson County	\$42,750	\$48,850	\$54,950	\$61,050	\$65,950	\$70,850	\$75,750	\$80,600
Kanabec County	\$41,750	\$47,700	\$53,650	\$59,600	\$64,400	\$69,150	\$73,950	\$78,700
Kandiyohi County	\$42,150	\$48,150	\$54,150	\$60,150	\$65,000	\$69,800	\$74,600	\$79,400
Kittson County	\$41,850	\$47,800	\$53,800	\$59,750	\$64,550	\$69,350	\$74,100	\$78,900
Koochiching County	\$41,750	\$47,700	\$53,650	\$59,600	\$64,400	\$69,150	\$73,950	\$78,700

Lac qui Parle County	\$41,750	\$47,700	\$53,650	\$59,600	\$64,400	\$69,150	\$73,950	\$78,700
Lake County	\$41,750	\$47,700	\$53,650	\$59,600	\$64,400	\$69,150	\$73,950	\$78,700
Lake of the Woods								
County	\$41,750	\$47,700	\$53,650	\$59,600	\$64,400	\$69,150	\$73,950	\$78,700
Le Sueur County	\$48,550	\$55,500	\$62,450	\$69,350	\$74,900	\$80,450	\$86,000	\$91,550
Lincoln County	\$41,750	\$47,700	\$53,650	\$59,600	\$64,400	\$69,150	\$73,950	\$78,700
Lyon County	\$42,950	\$49,100	\$55,250	\$61,350	\$66,300	\$71,200	\$76,100	\$81,000
McLeod County	\$44,950	\$51,350	\$57,750	\$64,150	\$69,300	\$74,450	\$79,550	\$84,700
Mahnomen County	\$41,750	\$47,700	\$53,650	\$59,600	\$64,400	\$69,150	\$73,950	\$78,700
Marshall County	\$43,350	\$49,550	\$55,750	\$61,900	\$66,900	\$71,850	\$76,800	\$81,750
Martin County	\$41,750	\$47,700	\$53,650	\$59,600	\$64,400	\$69,150	\$73,950	\$78,700
Meeker County	\$44,050	\$50,350	\$56,650	\$62,900	\$67,950	\$73,000	\$78,000	\$83,050
Mille Lacs County	\$41,750	\$47,700	\$53,650	\$59,600	\$64,400	\$69,150	\$73,950	\$78,700
Morrison County	\$41,750	\$47,700	\$53,650	\$59,600	\$64,400	\$69,150	\$73,950	\$78,700
Mower County	\$41,750	\$47,700	\$53,650	\$59,600	\$64,400	\$69,150	\$73,950	\$78,700
Murray County	\$44,450	\$50,800	\$57,150	\$63,500	\$68,600	\$73,700	\$78,750	\$83,850
Nicollet County	\$45,100	\$51,550	\$58,000	\$64,400	\$69,600	\$74,750	\$79,900	\$85,050
Nobles County	\$41,750	\$47,700	\$53,650	\$59,600	\$64,400	\$69,150	\$73,950	\$78,700
Norman County	\$41,750	\$47,700	\$53,650	\$59,600	\$64,400	\$69,150	\$73,950	\$78,700
Olmsted County	\$55,850	\$63,800	\$71,800	\$79,750	\$86,150	\$92,550	\$98,900	\$105,300
Otter Tail County	\$41,750	\$47,700	\$53,650	\$59,600	\$64,400	\$69,150	\$73,950	\$78,700
Pennington County	\$43,050	\$49,200	\$55,350	\$61,500	\$66,450	\$71,350	\$76,300	\$81,200
Pine County	\$41,750	\$47,700	\$53,650	\$59,600	\$64,400	\$69,150	\$73,950	\$78,700
Pipestone County	\$41,750	\$47,700	\$53,650	\$59,600	\$64,400	\$69,150	\$73,950	\$78,700
Polk County	\$48,100	\$54,950	\$61,800	\$68,650	\$74,150	\$79,650	\$85,150	\$90,650
Pope County	\$43,400	\$49,600	\$55,800	\$62,000	\$67,000	\$71,950	\$76,900	\$81,850
Ramsey County	\$55,950	\$63,950	\$71,950	\$79,900	\$86,300	\$92,700	\$99,100	\$105,500
Red Lake County	\$45,550	\$52,050	\$58,550	\$65,050	\$70,300	\$75,500	\$80,700	\$85,900
Redwood County	\$41,750	\$47,700	\$53,650	\$59,600	\$64,400	\$69,150	\$73,950	\$78,700
Renville County	\$41,900	\$47,900	\$53,900	\$59,850	\$64,650	\$69,450	\$74,250	\$79,050
Rice County	\$48,450	\$55,350	\$62,250	\$69,150	\$74,700	\$80,250	\$85,750	\$91,300
Rock County	\$41,750	\$47,700	\$53,650	\$59,600	\$64,400	\$69,150	\$73,950	\$78,700
Roseau County	\$42,250	\$48,250	\$54,300	\$60,300	\$65,150	\$69,950	\$74,800	\$79,600
St. Louis County	\$42,750	\$48,850	\$54,950	\$61,050	\$65,950	\$70,850	\$75,750	\$80,600
Scott County	\$55,950	\$63,950	\$71,950	\$79,900	\$86,300	\$92,700	\$99,100	\$105,500
Sherburne County	\$55,950	\$63,950	\$71,950	\$79,900	\$86,300	\$92,700	\$99,100	\$105,500
Sibley County	\$43,400	\$49,600	\$55,800	\$62,000	\$67,000	\$71,950	\$76,900	\$81,850
Stearns County	\$44,250	\$50,600	\$56,900	\$63,200	\$68,300	\$73,350	\$78,400	\$83,450
Steele County	\$46,850	\$53,550	\$60,250	\$66,900	\$72,300	\$77,650	\$83,000	\$88,350
Stevens County	\$46,700	\$53,400	\$60,050	\$66,700	\$72,050	\$77,400	\$82,750	\$88,050

Swift County	\$41,750	\$47,700	\$53,650	\$59,600	\$64,400	\$69,150	\$73,950	\$78,700
Todd County	\$41,750	\$47,700	\$53,650	\$59,600	\$64,400	\$69,150	\$73,950	\$78,700
Traverse County	\$41,750	\$47,700	\$53,650	\$59,600	\$64,400	\$69,150	\$73,950	\$78,700
Wabasha County	\$45,500	\$52,000	\$58,500	\$64,950	\$70,150	\$75,350	\$80,550	\$85,750
Wadena County	\$41,750	\$47,700	\$53,650	\$59,600	\$64,400	\$69,150	\$73,950	\$78,700
Waseca County	\$41,900	\$47,900	\$53,900	\$59,850	\$64,650	\$69,450	\$74,250	\$79,050
Washington County	\$55,950	\$63,950	\$71,950	\$79,900	\$86,300	\$92,700	\$99,100	\$105,500
Watonwan County	\$41,750	\$47,700	\$53,650	\$59,600	\$64,400	\$69,150	\$73,950	\$78,700
Wilkin County	\$41,750	\$47,700	\$53,650	\$59,600	\$64,400	\$69,150	\$73,950	\$78,700
Winona County	\$43,800	\$50,050	\$56,300	\$62,550	\$67,600	\$72,600	\$77,600	\$82,600
Wright County	\$55,950	\$63,950	\$71,950	\$79,900	\$86,300	\$92,700	\$99,100	\$105,500
Yellow Medicine								
County	\$41,750	\$47,700	\$53,650	\$59,600	\$64,400	\$69,150	\$73,950	\$78,700