



# Housing Assistance Programs During COVID-19

Jennifer Leimaile Ho, Commissioner

Rachel Robinson, Deputy Commissioner

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# Our Mission

*Housing is the foundation for success, so we collaborate with individuals, communities and partners to create, preserve and finance affordable housing.*

# COVID Housing Assistance Program

# COVID-19 Housing Assistance Program

- The goal of the COVID-19 Housing Assistance Program was to help individuals and families in Minnesota maintain housing during the public health emergency and prevent eviction and homelessness.
- The program paid for past due housing-related bills.
- \$100,000,000 in assistance and program administration was available, making it one of the largest programs in the country



# COVID-19 Housing Assistance Program

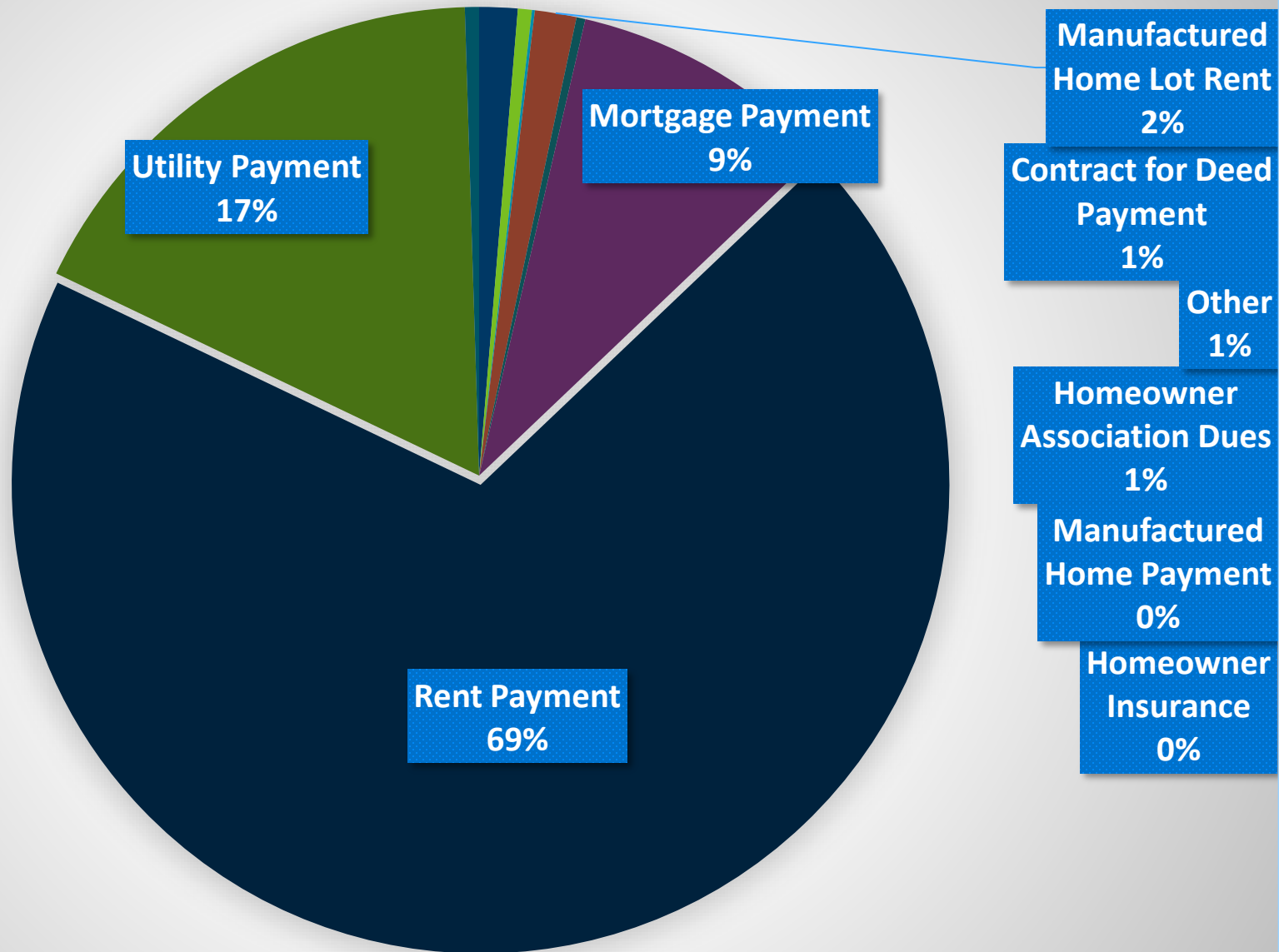


- 52 administrators provided statewide coverage
- Central intake via call, text, or online; and referral to local administrators via 211/United Way
- Online application system; however hard copy applications were also available for those without internet.
- No cap on the amount of assistance; limited eligibility requirements for households
- Program ended to new applications on December 7. Processing on those applications continues in January and February.

# COVID-19 Housing Assistance Program: Applicant Characteristics ( as of 1/8/21)

- 40,990 applications
- 61% of households at or below 100% federal poverty guidelines (FPG)
- 92% of households at or below 200% FPG
- 7% of applicants have previously been evicted
- 54% of applicants identified as being Black, Indigenous or People of Color
- 22% of applicants have previously experienced homelessness
- Applications were 53% from metro and 47% from Greater Minnesota (as of November 30)

# Housing Assistance Payments by Type



# New Federal COVID Emergency Rental Assistance



# Upcoming COVID Emergency Rental Assistance

Provided in Consolidated Appropriations Act, distributed through the U.S. Treasury Department

## **Funding Availability**

- Signed into law on December 27
- As estimated \$375 million to the state through Minnesota Housing and seven eligible localities including Anoka, Dakota, Hennepin, Ramsey, and Washington Counties and the Cities of Minneapolis and Saint Paul.
- Minnesota Housing received \$289.4 million
- Tribal entities eligible for direct allocation through \$800 million for Tribes across the country, distributed through Indian Housing Block Grant formula.

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## Eligible Uses

- Rent, utilities and home energy costs (both arrears and prospective), or other expenses related to housing incurred due to the pandemic.
- At least 90 percent of funds must be used for the following activities:
  - Rent (including rental arrears and prospective);
  - Utilities and home energy costs (including arrears)
- Grantees may only provide prospective rent payments to the extent that they have also provided funding to bring current all rental arrears for the household in question.

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## Eligible Recipients

- Renter households with incomes no more than 80% of Area Median Income and have experienced financial hardship through the coronavirus outbreak and can demonstrate a risk of experiencing homelessness or housing instability.
- In addition, grantees must prioritize households with incomes no more than 50% of Area Median Income and to households where an individual has been unemployed for 90 days.
- Landlords and owners may apply on behalf of tenants meeting the eligibility requirements, so long as the tenant co-signs the application.

## Use of Funds Timelines

The Treasury Department may recapture any funds not obligated by grantees as of September 30, 2021 and reallocate to grantees who have obligated at least 65 percent of original grant at that time. Remaining funds will be available until December 31, 2021 with potential for a 90-day extension.

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<b>Time Limitation</b>	Payments, including arrearages and future payments for any individual household generally may not exceed 12 months, however a grantee may provide assistance for an additional three months (for a total of 15 months) only if it is necessary to ensure the household remains stably housed and if funding is available.
<b>Payment</b>	Grantees must make payments directly to a lessor or utility/home energy provider on behalf of the eligible household unless the lessor or utility/home energy provider does not agree to accept the payment, in which case the grantee may make payments directly to the eligible household.

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## Key implementation strategies for the program:

- Localized outreach, marketing, and navigational services for households in need of assistance accessing and completing applications.
- “One-stop” intake including the option to call for assistance that links directly to the online application.
- A technology platform designed to integrate with the other program components and interface with tenants and landlords applying for assistance.
- Application processing and payment including review, clarification of applications, and payments.

# Questions?