

# Emergency Rental Assistance/Eviction Prevention Program

## Draft Framework

PED/HRA—Housing  
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**Purpose:** Provide funding to individuals and families renting in Saint Paul, with a verifiable pending eviction, to be paid directly to landlord in order to halt the eviction action

### **Funding and limits**

- \$1M of LAHA funds approved in 2025 budget
- Assistance capped at \$2,500 or one-month rent whichever is less
- Eligible expenses include:
  - Rent
  - Late fees
  - Court Fees
- Payments will be made directly to landlord, and they must agree to halt the eviction proceedings upon receipt of payment



# Eligible Housing Types

- **Rentals can include**
  - Apartments, home rentals, rent-to-own with rental agreement
  - Room rentals or arrangements to rent part of a home
  - Does not include
    - Emergency shelter or domestic violence shelter,
    - Places unfit for human habitation,
    - Frequently moving to live with other households in housing where there is no legal claim (“couch-surfing”), and places where households do not reside in one unit for more than 30 days



# Tenant Eligibility

- Saint Paul resident with an active lease
- Need has been created by an unforeseen emergency that has resulted in an inability to pay rent, leading to an eviction notice
- Income restriction of 80% area median income (AMI) or below (adjusted by household size)
- The applicant and members of the applicant's household have not received a funding from the program within the past 12 months
- Applicant must attest to not receiving funding for same situation from another program (double dipping)

Household Size	Income Limit (80%AMI) FY2024
1	\$65,500
2	\$78,250
3	\$88,050
4	\$97,800
5	\$105,650
6	\$113,450
7	\$121,300
8	\$129,100



# Documentation of Income Eligibility

Applicants only need to provide documentation from one category

Category 1	Category 2	Category 3	Category 4
Proof you are currently enrolled in any qualified program	2024 Tax Return	Proof of Income (provide documents for <b>all</b> income listed above)	Self Employment (Provide all documents listed here)
<ul style="list-style-type: none"><li>• SNAP</li><li>• WIC</li><li>• Energy Assistance</li><li>• CCAP</li><li>• FAIM</li><li>• Headstart</li><li>• General Assistance</li><li>• Minnesota Care</li><li>• Medical Assistance for single adults over 18</li><li>• EA/FHPAP within the last 90 days</li></ul> <p>**If you are enrolled in another program that you don't see, contact staff for eligibility</p>	<ul style="list-style-type: none"><li>• Full Form 1040, filed and signed for all non-dependents above the age of 18.</li><li>• If the head of household is a dependent on another tax return, use category 3 or 4.</li></ul>	<ul style="list-style-type: none"><li>• Paystubs showing 60 days of earnings.</li><li>• Social Security award letter</li><li>• Documentation of child support, alimony, or foster care payments</li><li>• Certification of zero income (on website)</li></ul>	<ul style="list-style-type: none"><li>• 1040 Return for Business including Schedule C</li><li>• Documentation of gross receipts and/or Profit &amp; Loss Statement</li></ul>



- **Required information from Tenant**

- Application Form (Online portal, email, paper by appointment)
- Evidence of rental arrangement (lease, etc.)
- Notice of pending eviction
- Verification of income
- Sworn affidavit from applicant stating:
  - Information provided is true and correct
  - An unforeseen circumstances have let to them being unable to pay rent and resulted in an eviction notice
  - They are not receiving funding from another source for same purpose (double dipping)
  - Authorization to release information so we can communicate with landlord

- **Required information from Landlord before payment can be made**

- Sworn affidavit attesting to verification of tenant relationship. pending eviction and ownership/management of the property
- Landlord's IRS Form W9 for tax purposes since we are paying them directly
- Completed Automated Clearing House (ACH) form (if the landlord prefers wire transfer over paper check)



# Process

- Tenant has unforeseen emergency leading to the inability to pay rent, resulting in an eviction notice
- Tenant completes application and provides required documentation
- We contact the landlord and let them know the tenant has applied for assistance and verify that they are willing to provide a W9 with their TIN number
- We process the application as quickly as possible, aiming for 3 business days
- We pay the landlord directly, after receiving from the landlord:
  - W9 with TIN number
  - Written confirmation that the eviction process will be terminated upon payment



# Outreach

- Website
- Social Media
- Fliers (distribution to rec centers and libraries)
- Outreach list to school social workers and District Council renter organizers
- Other?



# Questions and Discussion