

Saint Paul Bridge Fund for Families – Housing Assistance

Draft Guidelines

3/26/2020

Program Overview: Provide temporary housing assistance for the most vulnerable, and hardest hit families experiencing losses due to COVID-19.

Program Goal: Prevent displacement of households impacted by COVID-19 job loss by providing immediate temporary housing assistance to:

- Complement state and federal aid, and
- Address the urgent needs of families prior to deployment of such aid.

Funding Structure of Relief:

Direct housing assistance in the form of a one-time, \$1,000 payment to an impacted household. Assistance is limited to one payment per household. Application requires one identified recipient per household for fund disbursement.

All approved applicant households who meet program eligibility will receive a one-time, \$1,000 payment, contingent on availability of funds.

To be eligible for the COVID-19 Families First Relief Program, families must be able to demonstrate all of the following criteria:

1. Be a renter or homeowner in the City of Saint Paul
2. Have a minor child present in the household
3. Have a gross household income at or below 40% of Area Median Income prior to change in employment due to COVID-19
4. Have experienced a significant loss of income due to COVID-19.

Application Process:

Applications will be accepted beginning on April 8, 2020 and evaluated using a randomized lottery process:

1. Apply online.
2. Applications will require the following information:
 - Annual gross household income for all adults 18 years and older.
 - Information demonstrating job loss or at least a 40% reduction in wages due COVID-19. Proposed hardship documentation to demonstrate impact on employment is as follows:
 - i. Enrollment in Unemployment Insurance
 - ii. Proof of previous self-employment (e.g. income tax returns and/or bank statements) and a letter outlining impact of COVID-19 on ability to generate income
 - iii. Letter from employer documenting job loss or hours reduced due to COVID-19

- iv. Evidence of unpaid temporary leave to self-quarantine, self-isolate, or to care for a dependent
 - v. Supporting documentation and application attachments.
3. A randomized lottery will select 1,000 applications for staff review.
4. Staff committee will review full application lottery winners to determine eligibility. Staff may request additional documentation such as banking information once an application is approved.
5. Final approval will be made by the Executive Director of the Housing and Redevelopment Authority or their designee.

Funding Process:

Complete applications must be submitted online between April 8 and no later than 5:00pm on April 19 for program consideration. On April 20, staff will use a lottery system to randomly assign numbers to each application. The first 1,000 applications will be considered for eligibility determination.

Payments are expected to be batched, with final payment issuance anticipated by May 15.

Any applications not selected during lottery process will be placed on a waiting list in numerical order of their randomly assigned number. Applications from the waitlist will be reviewed after the initial 1,000 lottery winner applications have been evaluated, dependent on remaining program funds.

Definitions:

Income qualifies means households with gross incomes 40-percent or below the median income for the Twin Cities metro area, per family size, as established by HUD.

Family means a group of people related by blood, marriage, adoption, or affinity that live together in a single household.

Participant means a Family that meet the program criteria and is enrolled to receive rent subsidy under this Program.

Qualifying child means a child under the age of eighteen living in the Participant's household.