Program Guidelines Multi-Jurisdictional Emergency Rental Assistance Landlord Application Program

This Program Guide is for the Multi-Jurisdictional Emergency Rental Assistance Landlord Application program for low-income residents of the Cities of Minneapolis and Saint Paul and the Counties of Dakota, Hennepin, and Ramsey in response to COVID-19 emergency.

Eligible Households

As provided under Section 501 of the Consolidated Appropriations Act of 2021, the following requirements shall be used to determine household eligibility:

<u>Residency</u>: Households must be renting a housing unit or room located within the Cities of Minneapolis and Saint Paul and the Counties of Dakota, Hennepin, and Ramsey as of the date of application.

<u>Income</u>: Households must have a gross annual household income at or below 80% of Area median income (AMI). Household income may be reported as 2020 income or monthly income at the time of application.

• If reported as monthly income, income eligibility must be re-determined every 3 months for the duration of assistance in order to issue additional payments.

<u>Demonstration of Financial Impact</u>: At least one member of the household must meet one of the following criteria:

- Qualified for unemployment benefits;
- Experienced a reduction in household income directly or indirectly due to COVID-19;
- Incurred significant costs directly or indirectly due to COVID-19; or
- Experienced other financial hardship directly or indirectly due to COVID-19.

<u>Risk of Homelessness & Housing Instability:</u> At least one member of the household must be at risk of experiencing homelessness or housing insecurity as demonstrated by:

- Past due utility or rent notice or eviction notices;
- Unsafe or unhealthy living conditions; or
- Other evidence of such risk, as determined by Program staff.

Household Eligibility Exception

To the extent feasible, any rental assistance provided to an eligible household under this program shall not be duplicative of any other Federally funded rental assistance provided to such household.

Application Prioritization

Review of application shall be prioritized by the following:

- Household income at or below 50% of AMI;
- Households where one or more individuals have been unemployed at least 90 days at time of application; and/or
- Other priorities as determined by Joint Powers group or as required by Treasury.

Landlord Eligibility

Landlords applying for assistance through the ERA program shall agree to provide assistance to households broadly and without discrimination, including households with disabilities and non-English speaking households.

Eligible Expenses:

Eligible expenses include:

<u>Rent:</u> Up to 12 months with a potential for up to an additional 3 months to ensure housing stability, if funds remain.

- Rental arrears, but not before March 13, 2020
- Up to 3 months of upcoming rent payments
 - Rent must be brought current before upcoming rent payments can be approved
 - Must submit subsequent application for additional funding beyond 3 months of rent
- Late fees as allowed by MN State law (i.e. those included in the lease, not exceeding 8% of rent due, etc.)

<u>Utilities and Home Energy Costs</u>: Up to 12 months with a potential for up to an additional 3 months to ensure housing stability, if funds remain.

- Utilities and home energy costs arrears, but not before March 13, 2020
- Upcoming utilities and home energy costs

<u>Other:</u> Other housing-related expenses incurred, directly or indirectly, due to the COVID-10 outbreak, as defined by the Secretary of the Treasury.

Housing Stability Services and Administrative Costs: (up to 10% of budget)

- Case management
- Other services related to COVID-19 outbreak to help keep households stably housed
- Program administration and staffing
- Needed program technology
- Program marketing
- Language services/translation
- Outreach and technical assistance to landlords with hard-to-serve residents, including language and technology barriers

Landlord Requirements

Prior to payment of assistance, Landlords must agree to the following:

- Provide a W-9 for the rent assistance received;
- Follow any guidance from the Department of Revenue on how to account for this emergency assistance program in provision of Certificates of Rent Paid to tenants;
- Waive any future collection of late fees not reimbursed for the period rent assistance covered. The period for which rent assistance was received may not be material for an eviction;
- Refrain from reporting late payments to credit bureaus for months in which rent assistance was received; and
- Return any duplicated or excess payments to the program administrator.

Payments

<u>Rent:</u> Approved rent payments will be paid directly to the eligible household's landlord.

Utilities:

- Approved payments will be made directly to eligible household's utility provider unless the provider does not agree to accept the payment.
- Direct payments to the eligible household may only be made in cases where the utility company does not agree to accept such payments.