# HOME Line

Tenant Hotline Phone: 612-728-5767 Online: homelinemn.org/email

#### Minnesota Tenant/Landlord Law Webinar Series

Guest Speaker Housing Stability Attorney Max Tsai Housing Justice Center

October 13, 2021 – 1:30-3:00pm

Managing Attorney and Hotline Director, Mike Vraa COVID-19 Eviction Response Coordinator & Housing Attorney, Rachael Sterling Executive Director, Eric Hauge

### What is HOME Line?

- HOME Line is a statewide nonprofit organization providing free legal, educational, and advocacy services to Minnesota renters.
   We have advised over 270,000 renters since 1992.
- Our primary program is a free and confidential legal hotline any Minnesota renter can contact us to receive legal advice specific to their situation, in 4 languages.
- HOME Line has a staff of 25, including attorneys, tenant advocates, and tenant organizers. We also rely on volunteers and interns.



### What is HOME Line?

HOME Line Tenant Hotline: 612-728-5767 Toll-free: 866-866-3546

- Para Español, llame al 612-255-8870
- Af- Soomaali wac 612-255-8860
- Hais lus Hmoob, Hu 612-255-7104
- Online: homelinemn.org/email



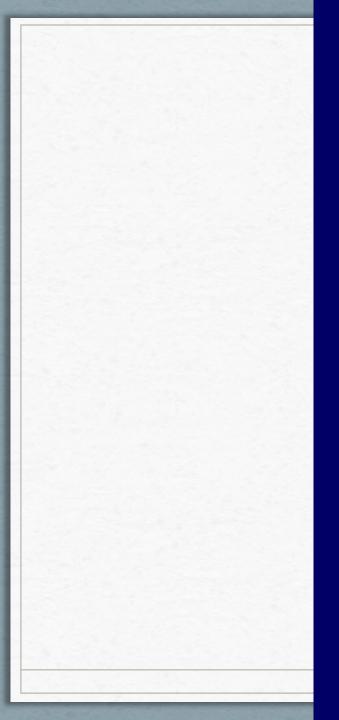
### **Eviction Moratorium Phaseout**

**Timeline, Key Points, FAQ:** *homelinemn.org/phaseout* 

**Phaseout Webinar Series:** *homelinemn.org/schedule* 

**Previous Webinar Recordings:** *homelinemn.org/webinars* 





## Minnesota Tenant/Landlord Law Webinar Schedule

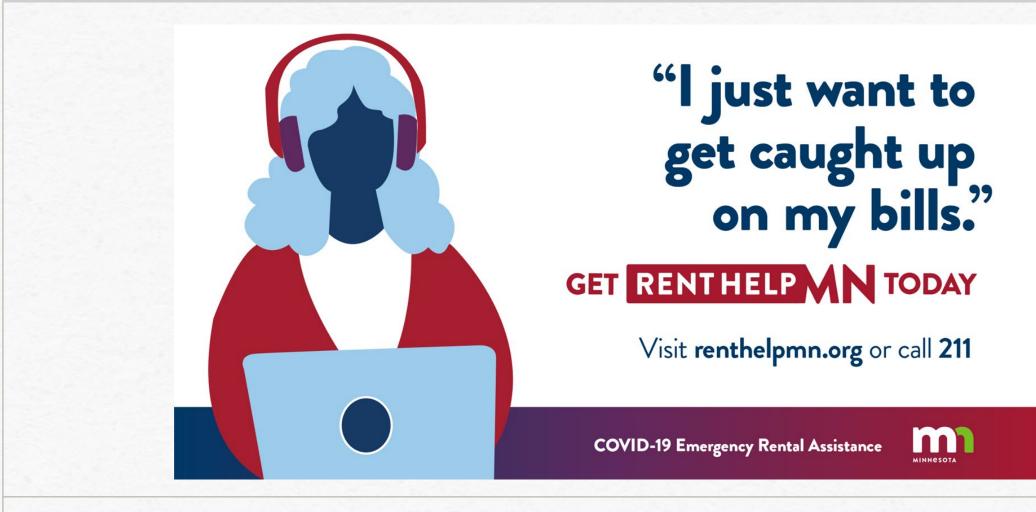
- Wednesday, October 13 1:30-3pm
  - Overview of Phase 5 of off-ramp (begins 10/12) & guest speaker Max Tsai from Housing Justice Center (covering RentHelpMN issues)
- Wednesday, October 27 1:30-3pm
- Rent Stabilization on the ballot this year—hear from guest speakers about it: Tram Hoang, campaign manager for Keep St. Paul Home and Qannani Omar, organizer with Minneapolis United for Rent Control
- Sessions continue into November & December:

   RentHelpMN & Zero Balance Project

   To register visit: homolinemp erg/schedule

To register, visit: <u>homelinemn.org/schedule</u>

 COVID-19 Emergency Rental Assistance RentHelpMN.org / 2-1-1



COVID-19 Emergency Rental Assistance The Zero Balance Project HousingLink.org/ZeroBalanceProject



LANDLORDS IN DAKOTA, HENNEPIN AND RAMSEY COUNTY: APPLY FOR EMERGENCY RENTAL ASSISTANCE!

## THE ZERO BALANCE PROJECT

View eligibility and how to apply: HousingLink.org/ZeroBalanceProject COVID-19 Emergency Rental Assistance Saint Paul - Ramsey County Rent Assistance Program



Saint Paul – Ramsey County Rent Assistance

More information: https://www.ramseycounty.us/residents/assistance-support/assistance/financialassistance/emergency-assistance

Application: https://submit.caprw.org/forms/cera

### When will MN evictions be filed again?

- Minnesota Moratorium (EO 20-79) Governor's Executive Orders—now officially ended
  - Eviction Moratorium Phase-out
- EO 20-79 replaced by a temporary Session law on 6/30/2021
- Beginning 10/12/2021 almost all evictions allowed
   pre-pandemic are allowed again
   HOME

Phase 1	Phase 2	Phase 3	Phase 4	Phase 5	Phase 6
June 30, 2021	July 14, 2021	Aug. 13, 2021	Sept. 12, 2021	Oct. 12, 2021	June 1, 2022
<ul> <li>Landlords can file evictions and terminate leases when:</li> <li>tenant seriously endangers the safety of others,</li> <li>tenant significantly damages property,</li> <li>tenant allows illegal activity on premises (504B.171 Subd. 1)</li> <li>Manufactured home residents fail to comply with manufactured home related laws.</li> <li>Landlords can terminate/non-renew leases for:</li> <li>material violations of the lease other than nonpayment of rent</li> <li>Landlords can file evictions for:</li> <li>Tenants who owe rent and refuse to apply for the COVID-19 emergency rental assistance.</li> <li>Tenants who owe rent and refuse to give their landlord info needed to apply for the COVID-19 emergency rental assistance.</li> <li>Tenants who owe rent and refuse to provide proof that they applied for the COVID-19 emergency rental assistance.</li> </ul>	Landlords can file evictions for material lease violations Landlord cannot file evictions for non-payment of rent	Landlords can terminate leases and not renew leases of tenants behind on rent <u>and ineligible</u> for COVID-19 emergency rental assistance	tenants behind on		with pending COVID-19 emergency rental assistance applications expire on June 1, 2022

# Safe harbor for tenants applying for rental assistance

- Landlord can't file an eviction for nonpayment or proceed with an eviction for nonpayment if tenant has a pending application for rental assistance
  - A tenant MUST show up to court if an eviction is filed
- If tenant can reasonably access info, the tenant must provide landlord or court with:
  - Proof of the pending application
  - Reason, if any, for delay in processing the application
- Protection lasts through June 1, 2022 (Phase 6)



### Lease Termination or Non-Renewal

- A notice of non-renewal or lease termination given before 10/12/2021 was not valid unless it complied with one of the Phase-out exceptions
- Notice of non-renewal or lease termination given after 10/12/2021 must comply with whatever notice is required by the lease
- No more state level pre-eviction notice requirement
  - Some cities have a pre-filing eviction notice requirement however



### **City Level Notice Requirements**

- Saint Louis Park
  - At least 7 days before bringing an eviction action
  - Nonpayment of rent or other unpaid financial obligations
  - Written notice
  - City Code Chapter 8, Section 8-335
- Minneapolis
  - At least 14 days before bringing an eviction action
  - nonpayment of rent or other unpaid financial obligations
  - Written notice
  - Ordinance 244.2060



### CARES ACT

- Non-payment eviction ban ended July 25, 2020
- 30-day Notice requirement never 'sunsetted'
- Only CARES Act covered rentals:
  - Most kinds of federal subsidies---anything covered by VAWA
  - Federally backed mortgages (Fannie Mae, Freddie Mac)



## RentHelpMN and the Eviction Off-Ramp (Oct. 2021)

Presented by Housing Justice Center



### Who are we?

Housing Justice Center is a nonprofit public interest advocacy and legal organization whose mission is to preserve, protect, and expand affordable housing for low-income individuals and families.

We believe that housing is a human right, and we use tools such as legal advocacy, policy advocacy, education and research to bolster communityarticulated strategies for housing justice.

#### **Contact Us**

General Inquiries: (612) 807-1139 or info@hjcmn.org RentHelpMN: 1 (800) 403-0476

### **Today's Presenter: Max Tsai**

#### **Contact Me**

RentHelpMN related issues: 1 (800) 403-0476 Email: <u>mtsai@hjcmn.org</u>

## Agenda

- 1. RentHelpMN Application Overview
- 2. Prequalification Letter/Application Statuses
- 3. Appeals/What to do After Denial
- 4. Common Tech Issue: Username/Password Recovery
- 5. FAQ
- 6. Q&A

## **RentHelpMN Basics**

#### What is RentHelpMN?

• COVID-19 Emergency Rental Assistance Program distributed by Minnesota Housing

### Who is eligible?

- 1. Be a low-income Minnesota renter
- 2. Be eligible for unemployment benefits OR have experienced financial hardship directly or indirectly due to the coronavirus outbreak
- 3. Can demonstrate a risk of experiencing homelessness or housing instability

### **RentHelpMN Basics Cont.**

#### What is low-income for RentHelpMN?

- Renters must be at or below 80% of Area Median Income
- Ramsey County AMI
  - 1 Person Household \$55,950
  - 2 Person Household \$63,950
  - 3 Person Household \$71,950
  - 4 Person Household \$79,900

#### **Documentation for Income Certification**

- Form of ID for head of household Must also document that they rent
- Documentation of household income for all adults Tax and pay documents, employer certification.
- Most things can be self-certified to if documents are not available

## **RentHelpMN Basics Cont.**

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

- Apartments
- Single-family homes
- Rented manufactured homes
- Hotels, motel stays if they are the renter's primary residence
- Other informal lease agreements subject to review by the program

#### What costs will be covered?

- Assistance for up to 12 months of back rent (15 mo. Total of assistance)
- IF YOU HAVE BACK RENT utility costs (minus phone or internet) + up to 3 months of forward rent. Late fees are covered as well.
- Do not apply IF 1) only requesting forward rent OR 2) only requesting utilities
  - Applications for these will be opened up at a later date (TBD).

## How do I apply?

Option 1: Apply online at RentHelpMN.org or by calling 2-1-1 Option 2: Apply by paper via mail or fax

• Include cover letter or cover page (if faxing)

## A (Simplified) Overview of the RentHelpMN Application

### Steps in Submitting RentHelpMN Online Application

- Step 1: Look at the RentHelpMN "Renters Checklist".
  - IMPORTANT: To the extent practicable, gather the information and documents required BEFORE beginning the online application.
  - NOTE: Most information can be self-attested to if necessary
- Step 2: Go to apply.renthelpmn.org and Complete the Prescreening
- Step 3: Fill out the RentHelpMN Online Application
- Step 4: Submit the RentHelpMN Online Application

### **Step 1: The Renters' Checklist**

#### Two Page Checklist/Quick Info Sheet

- Read before applying
- Available on renthelpmn.org

#### RENTHELP

#### **RENTERS, GET READY**

Do you need help paying your rent or utilities? RentHelpMN is coming soon and may be able to help. Here's how to get ready to apply.

#### Am I eligible?

- Are you a renter living in Minnesota?
- Are you qualified for unemployment insurance? OR, Have you been negatively impacted by COVID-19 in any way?
- Do you know the annual income for all adults in your household? (Must meet income limits, see below)
- Do you have past-due rent?
- If you answered yes to all four questions, you will be eligible to apply when the program opens.

#### What do I need to apply?

Gather these documents ahead of time to make it easier to complete your application. You can upload cell phone pictures or scanned copies, or call 211 if you need assistance.

- □ Your landlord's name, address and contact information We will need to contact your landlord to send payment and confirm it's your main address.
- □ Copy of your lease or rental agreement If you are not on a lease, a document from your landlord or the property owner showing the amount you pay and/or the amount you owe for rent. We can provide a form if needed.
- □ Past-due rent statement (or ledger) If you are behind on your rent, try to get a ledger or statement from your landlord showing how much and for which months you still owe rent.
- A list of who lives in your household This program includes everyone living there the day you apply. In addition to adults and children in a family, that may include non-custodial children, people not on the lease,

## **Step 2: Prescreening**

#### What is Prescreening?

- Three Short Questions
- At the end you can register an email address with RentHelpMN
- Completing Prescreening Prequalifies you for RentHelpMN, but is NOT a "pending application"

### **Step 3: The Rental Application**





d Messages Logout

#### Sergio Quiroz's Applications

Number	Program	Status	Explanation	Actions	•
63873	COVID-19 Emergency Rental Assistance (State)	Incomplete	Your application has either not been submitted or is incomplete	Begin Application	
4					



Assistance is provided on a fair and equal basis and the RentHelpMN program does not discriminate on the basis of race, colo<sup>6</sup>, creed, national origin, sex, religion, marital status, status with regard to public assistance, disability, familial status, gender identity, or sexual orientation in the provision of assistance.

#### Tennessen warning:

The purpose of this notice is to enable you to make an informed decision about whether to give data about yourself. This information is being collected to facilitate the implementation of the Emergency Rental Assistance Program, to effectively manage and evaluate the program's effectiveness, to comply with reporting requirements to the United States Department of Treasury, and to efficiently administer future COVID-related housing assistance programs specifically authorized by the legislature or mandated by the federal government. You are not legally required to provide any of the requested data; however, if you do not provide the data, we may not be able to provide you with the services or resources you are requesting. Your data may be shared between the Minnesota Housing Finance Agency, local

## **Step 3: The Rental Application**

### **Steps in Application (Simplified**

- Step 1: Applicant Info
- Step 2: Input Requested Assistance (Rent and/or Utilities, Amount of \$ requested, and which months requested)
- Step 3: Income Information
- Step 4: Upload documents and submit.

#### **Self-Verification Form**

#### Print out a bunch of these ahead of time if you are going to run into a bunch of clients.

Only use if Document submission is unavailable/impracticable



Self-Verification of Landlord/Tenant Relationship and Rent Owed (if no written lease and Landlordcannot or will not sign Verification of Landlord/Tenant Relationship)

opplicant's Name								
Rental Property Address:								
Landlord's Name (name where rent is sent) _								
andlord's Address:								
andlord's Phone:								
andlord's Email:								
Landlord owns the property 🔤 Yes 🔲 No								
Landlord is the management company authorized to manage the property 🛛 🗌 Yes 🔲 No								
pplicant move in date:Expiration of tenancy (if any)								
Nonthly rent payment:Rent Past Due								
Are any utilities included in the rent payment? Yes/No If yes, please list:								

I understand that I may need to provide additional information or answer additional questions because I am not able to produce a written lease or a Verification of Landlord/Tenant Relationship and Rent Owedwith a signature from my landlord. Yes No

I certify that the information presented in this certification is true and accurate to the best of my knowledge. I further understand that providing false representations constitutes an act of fraud. False, misleading, or incomplete information may result in denial of the application, repayment of any funds received through the RentHelpMN program, or other remedies available under law.

Signature of Applicant

Printed Name of Applicant

Date

## **Types of Self-Certification**

### Non-exhaustive List of Things you can Self-Certify

- Rent Statement/Ledger
- Rental Agreement
- No Income
- ID

### Rent Statement/Ledger Self-Cert Pt. 1

Emergency Rent Assistance Program Landlord Statement/Ledger of Rent Due

Use this form to create a rent and fees statement to use to request past due rent and fees owed to your landlord back to March 13, 2020.

Please note: By completing this form, a landlord is providing a statement that the following information is true. Completing this form allows us to process rent assistance more quickly.

Date Completed:			
Landlord Name:			
Property Name:			
Landlord contact information (phone and/	or email):		
Tenant Name:			
Address of tenant, including unit number:			
Move-in or lease dates:			
Please verify that the tenant listed about	is paying rent to a le	ease holder.	
has been living at		since	
This person	owes \$	per	for rent.
Fees included in this statement are for:			

### **Rent Statement/Ledger Self-Cert Pt. 2**

They are currently behind in rent and fees payable to the landlord as of: DATE

Month, Year	Total Rent	Rent Paid by Tenant	Rent Paid by Other Program	Fees Due	Total Due/Outstanding
Month, Year	Rent Owed	Rent Paid	Rent Paid	Fees Due	Amount Needed
Month, Year	Rent Owed	Rent Paid	Rent Paid	Fees Due	Amount Needed

Month, Year	Rent Owed	Rent Paid	Rent Paid	Fees Due	Amount Needed
Month, Year	Rent Owed	Rent Paid	Rent Paid	Fees Due	Amount Needed
Month, Year	Rent Owed	Rent Paid	Rent Paid	Fees Due	Amount Needed
Month, Year	Rent Owed	Rent Paid	Rent Paid	Fees Due	Amount Needed
Month, Year	Rent Owed	Rent Paid	Rent Paid	Fees Due	Amount Needed
Month, Year	Rent Owed	Rent Paid	Rent Paid	Fees Due	Amount Needed
Month, Year	Rent Owed	Rent Paid	Rent Paid	Fees Due	Amount Needed
Month, Year	Rent Owed	Rent Paid	Rent Paid	Fees Due	Amount Needed
Month, Year	Rent Owed	Rent Paid	Rent Paid	Fees Due	Amount Needed
Month Voor	Dent Owed	Daut Daid	Darst Daid		Amount Needed

Month Voor Dont Owed Dont Doid | Dont Doid | Food Dwe Amount Mondod

### **Pre-Qualification Letter**





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#### Sergio Quiroz's Applications

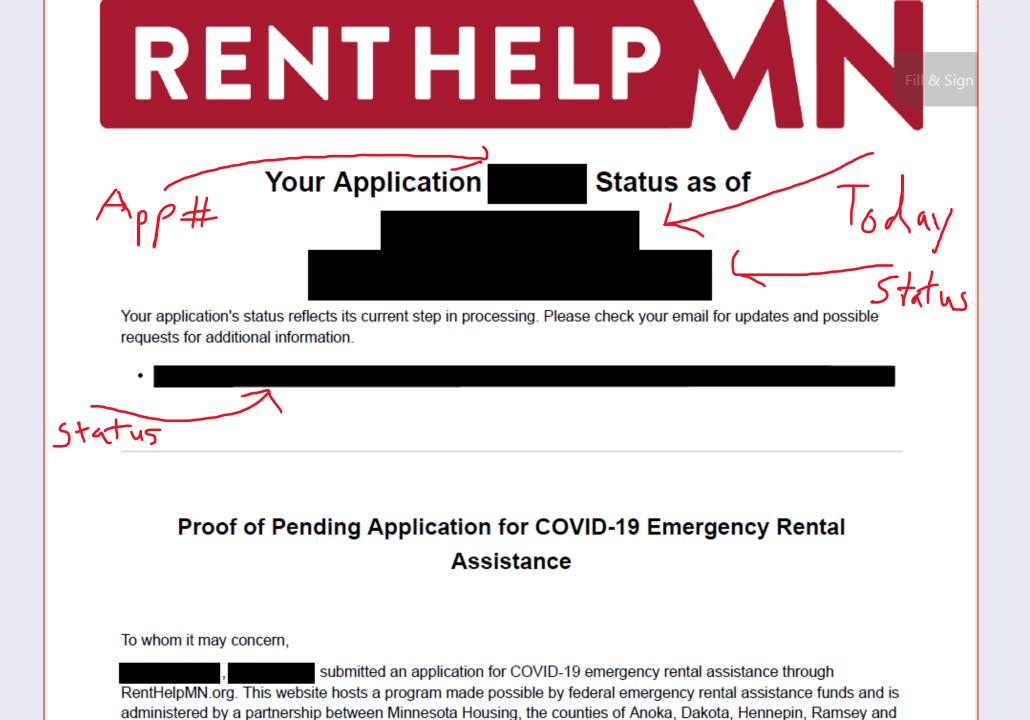
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#### Proof of Pending Application for COVID-19 Emergency Rental

#### Assistance

To whom it may concern

RentHelpMN.org. This website hosts a program made possible by federal emergency rental assistance through administered by a partnership between Minnesota Housing, the counties of Anoka, Dakota, Hennepin, Ramsey and Washington as well as the cities of Saint Paul and Minneapolis that are responsible for receiving applications for federal rental assistance funds. Eligible funds include rent, utilities, and other housing related expenses as approved by the program.

has applied for

is waiting to hear if they are qualified for the program, and how much they may be able to receive. As of the date of this letter, application for COVID-19 emergency rental assistance is

Please note that federal requirements prohibit housing providers from evicting tenants for nonpayment of rent for months of rent that are paid by a COVID-19 emergency rental assistance program. In addition, state law prohibits a housing provider from filing or proceeding with an eviction action for nonpayment of rent against a tenant with a pending application with a COVID-19 emergency rental assistance program through June 1, 2022.

If you have any questions about the program, you can find out more information at at www.RentHelpMN.org

Sincerely,

pending.

RentHelpMN.org Program Team

### How does Eviction Off-Ramp affect RentHelpMN?

#### **The Eviction Off-Ramp**

- June 30, 2021 Landlords can give lease termination or nonrenewal notices for material lease violations (NOT for nonpayment of rent).
- July 14 Evictions ONLY for material violations of leases (excludes non-payment of rent)
- August 13 Leases can be Terminated for Non-payment of rent, but only for those who are not eligible for COVID-19 rental assistance
- September 12 Evictions for Non-payment of rent, but only for those who are not eligible for COVID-19 rental assistance
- October 12 All lease terminations or evictions allowed BUT not for those with pending COVID-19 rental assistance applications
- June 1, 2022 End of ALL COVID-19 renter protections

### What if I was denied?

**Option 1: Appeal** 

### **Option 2: Reapply**

- Reapply through the online portal. Will automatically appear if available to the initially denied applicant.
- Should not have to wait 30 days if Reapply option is available

## What if I was denied?

#### **Option 1: Appeal**

- By mail or by fax
- Must be done within 10 days
- No specific form a letter will do
  - State the following in the letter:
    - Who you are; Name, Address, Application ID # (if known)
    - Why you were denied (if known)
      - Why this denial was in error
    - Why you should be eligible

## What if I was denied?

#### **Important Things to Know**

- "You should have received a written denial letter" assume there will be no written denial letter
  - Same for "denial letter" referenced in "declined by program" status.
- "Within 10 days" to be safe, submit within 10 days of when you see the status changed to "denied by program"
- "Pending Appeal" is a pending application status under the off-ramp
  - Eligible for protections like any other off-ramp status.
- There will likely be lag between an appeal sent and that status reflected in the dashboard/applicant status
  - Status is not updated until appeal received and manually changed by processor.

#### What if I Applied, But Forgot My Username/Password?

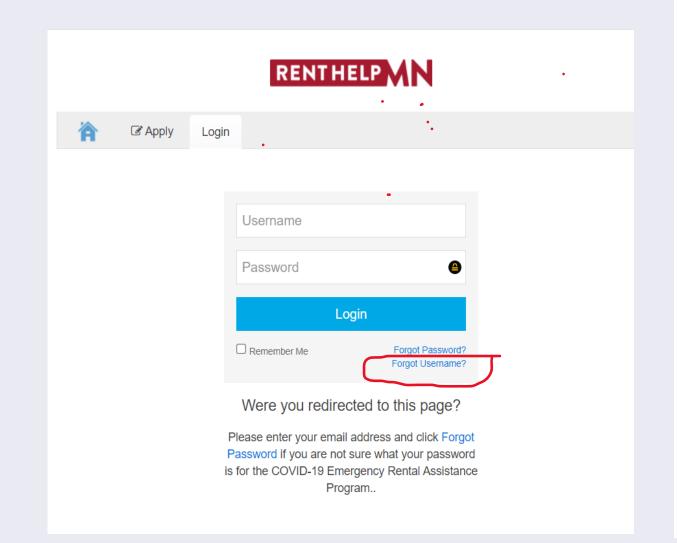
#### **Username/Password Recovery**

- Go to apply.renthelpmn.org/login
- You will need the email and/or the phone number that was used on the application

			RENTH	IELPMN	
â	C Apply	Login			
			Username		
			Password	9	
			l	₋ogin	
			Remember Me	Forgot Password? Forgot Username?	
			Were you redire	ected to this page?	

Please enter your email address and click Forgot Password if you are not sure what your password is for the COVID-19 Emergency Rental Assistance Program..

#### **Forgot Username**

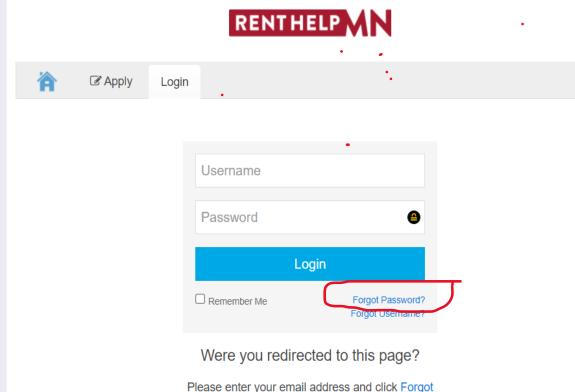




Please enter either an email or phone number to receive a forgot username code. Once you receive your code, you will enter it below to view your username.

Email					
OR					
Phone					
Select Method of delivery					
●SMS Message ○ Phone Call					
REQUEST FORGOT USERNAME CODE					

#### Forgot Password NOTE: New password must be min. 15 characters



Password if you are not sure what your password is for the COVID-19 Emergency Rental Assistance Program..



COVID-19 Emergency Rental Assistance Program Forgot Password

Username	
REQUEST PASSWORD RE	SET
	Back To Login

#### Does my landlord have to participate in the RentHelpMN process?

• No, but landlord non-participation may slow down the application. However, in the event of landlord non-participation, money will be paid directly to the tenant instead of the landlord.

## What if I have moved or plan to move before I would be approved for RentHelpMN?

- Previously, if you have moved or if you move before receiving rental funds your application will be deemed ineligible.
- Now you are still eligible for payments TBD on the process, in most cases payments will be delayed.

#### How do I check the status of my application?

- Check your portal (regularly, if possible!), or call 211.
- TBD; general information available via database search
- Sometimes email notification for communications

## What if I don't owe rent right now, but I'm worried about future months?

- RentHelpMN is currently in Phase 1, so you need to owe rent from previous months to be eligible for assistance right now.
- When RentHelpMN moves to Phase 2 (date has not yet been announced), you can apply for help with future rent if your rent is not past due.

#### How many months of assistance can I ask for?

- Maximum of 15 mo. right now.
- At some point (TBD), 18 mo. total.

#### Can my Landlord Evict Me After I Receive Assistance?

- Landlords cannot evict during the period of time covered by Rental Assistance
- Landlords can evict when covered period ends there is no waiting period (beyond normal notice + additional off-ramp notice requirements)

## Does the Landlord or Tenant get a Letter when they Reach "Funding approved"?

- No In fact, funding approved can still be changed to a pending status if something happens during review
- The only "final status" is payment sent.

## **Thank you!**

**Contact Us** General Inquiries: (612) 807-1139 or info@hjcmn.org RentHelpMN Issues: 1 (800) 403-0476

## **Questions?**

# **HOME HOME**

## Q&A

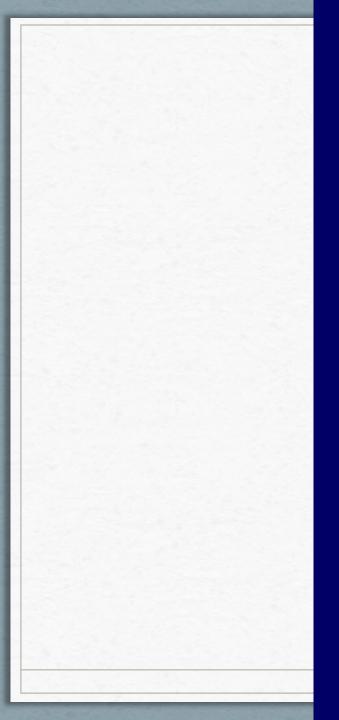
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- Peb lub koom haum HOME Line muaj neeg txhais lus Hmoob. Hais lus Hmoob, Hu 612-255-7104.

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## Minnesota Tenant/Landlord Law Webinar Schedule

- Wednesday, October 13 1:30-3pm
  - Overview of Phase 5 of off-ramp (begins 10/12) & guest speaker Max Tsai from Housing Justice Center (covering RentHelpMN issues)
- Wednesday, October 27 1:30-3pm
- Rent Stabilization on the ballot this year—hear from guest speakers about it: Tram Hoang, campaign manager for Keep St. Paul Home and Qannani Omar, organizer with Minneapolis United for Rent Control
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## **Thank You**