

The Zero Balance Project



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Two Emergency Rental Programs

- Income limits: 80% AMI
- Maximum assistance: up to 15 months
- Renters provide income and demographic information, and demonstrate financial need.
- Applications accepted on an open pipeline basis

RentHelpMN

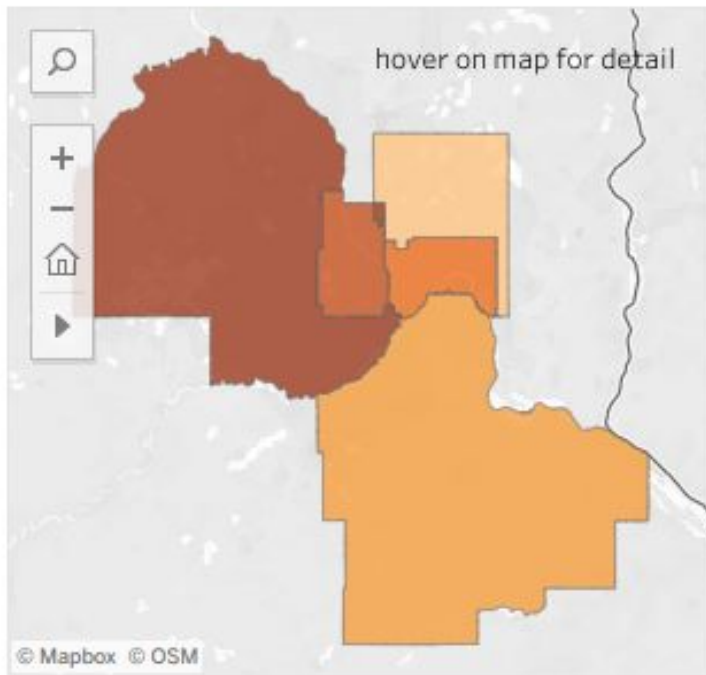
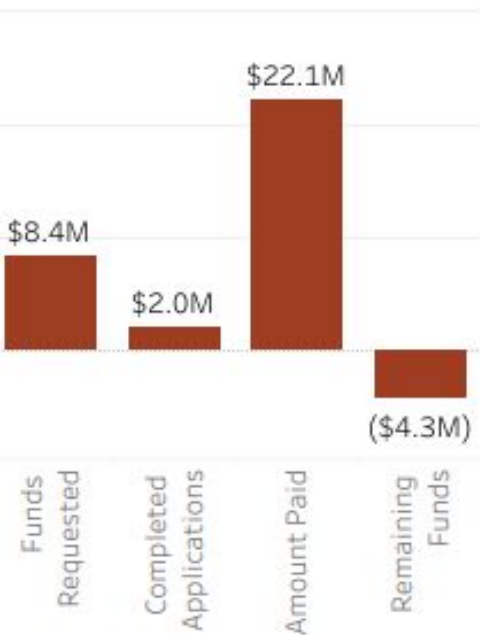
- Statewide
- Both tenants and property owners/managers can start applications
- Renters provide past-due rent and/or utility bills and lease agreement
- Property owners/managers provide property information and verify amount owed
- Eligible expenses include rent, rental fees, utilities and tenant-paid utilities
- Total funding \$518 million

The Zero Balance Project

- Dakota, Hennepin and Ramsey counties, including Minneapolis and St. Paul
- Property owners/managers start applications
- Property owners/managers provide lease, property information and amount owed
- Eligible expenses include rent, rental fees and utilities included in the lease. *Utilities in the renter's name are not eligible.*
- Total funding \$28 million, may add funds

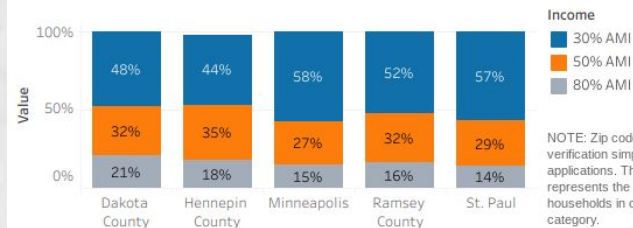
Zero Balance Project Program Dashboard

Funding Status (data current as of 11/15/21)



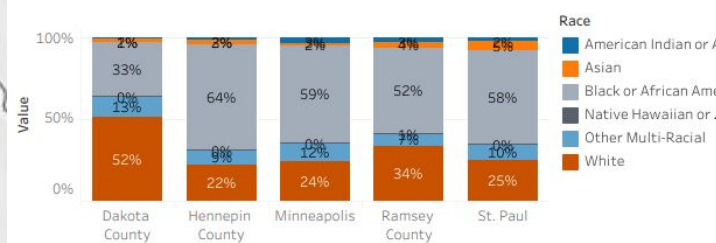
Zero Balance Project Demographics
Percent total of those receiving assistance (data current as of 11/15/21)

Income



NOTE: Zip code-based income verification simplifies renter applications. That also over represents the number of households in of the 80% AMI category.

Race





The Zero Balance Project: Rental Assistance in Dakota, Hennepin and Ramsey Counties, and Minneapolis and St Paul

View this page in other languages: [Hmong](#), [Karen](#), [Oromo](#), [Somali](#), [Spanish](#)

The counties of Dakota, Hennepin and Ramsey, and the cities of Minneapolis and St Paul are offering emergency rental assistance through a program called *The Zero Balance Project*.

In The Zero Balance Project, landlords start and lead the application on behalf of their renters.

The Zero Balance Project will stop accepting applications soon.

Landlords can submit their part of applications for new renters through Friday, November 19. Renters will have at least two more weeks to submit their application. Submitting an application is not a guarantee of funding.

The Zero Balance Project may extend the landlord deadline if program funding allows.

Help will still be available after the deadline! Renters who have received help through Zero Balance Project can continue to request more help through Zero Balance Project if they need it.

Track the Program's Progress

[Zero Balance Dashboard](#)

Get program updates

[Sign up for notifications](#)

Common Questions

[See the FAQ](#)

RentHelpMN and Other

Zero Balance Project Application Deadlines

For first-time applicants

1. **Landlords** can submit their part of applications for new renters through **Friday, November 19.***
2. **Renters** can submit their part of the application through **Friday, December 3.***

**The Zero Balance Project may extend this deadline if funds allow.*

Zero Balance Project Application Deadlines

Renters who have received Zero Balance Project assistance can continue to request additional rent.

There is not yet a deadline for asking for more help.

**The Zero Balance Project will continue to provide additional rent help as long as renters are eligible and funds allow.*

Renter Eligibility: Income

The income of the renter household is at or below 80% of Area Median Income:

- 1 person household - \$55,950
- 2 person household - \$63,950
- 3 person household - \$71,950
- 4 person household - \$79,900
- 5 person household - \$86,300
- 6 person household - \$92,700
- 7 person household - \$99,100
- 8 person household - \$105,500

Renter Eligibility: COVID Impact

At least one person in the renter household has qualified for unemployment benefits OR experienced a reduction in household income, incurred significant costs, or experienced other financial hardship due to the COVID-19 outbreak:

- Reduced hours or income.
- Left job due to unsafe environment.
- Left job to care for family.
- Forced leave from work due to school closure or childcare changes.
- Increased child care expenses.
- Child at home due to school closures.
- Internet access and computer costs required to work or attend school remotely.
- Medical or funeral expenses due to COVID-19.
- Purchase of personal protective equipment.
- Alternative transportation costs.
- Contracted COVID-19.
- Quarantined due to COVID-19 exposure.
- Cared for others with COVID-19.

Apply Tips for Speedy Assistance Payments

- Complete (landlord and renter) applications assisted fastest
- Landlords are critical partners:
 - Tell your renters you're inviting them to apply
 - Help them submit complete applications
 - Ask community helpers to help

What Landlords Need to Apply

- [Completed w9.](#)
- Full copy of the lease.
- Property tax statement that shows where the property is located. (Links to download at HousingLink.org/ZeroBalanceProject)
- Rent ledger that shows unpaid rent, fees, and utilities (only utilities included in the lease are reimbursed).
- **The renter's email address.** This is how they are invited to complete their portion.
- *If the renter pays rent with the help of an income-based subsidy (e.g. Housing Choice Voucher) - A housing authority notice that shows how and when the renter portion of the rent was adjusted due to loss of income.*

What Renters Need to Apply

Verification of Income

- If eligible based on neighborhood, skip verification step
- If not, recommended: attest to income via phone
- Other online upload options:
 - a. First 2 pages of 2020 tax return
 - b. Completed Income Attest Form
 - c. Paperwork for a program serving people with low incomes (SNAP, WIC, Section 8, etc.)

Confirm COVID-impact or eligibility for unemployment insurance

Confirm Amount of Unpaid Rent/Fees

List any Previous Emergency Rental Assistance

HousingLink.org/ZeroBalanceProject

The Zero Balance Project: Rental Assistance in Dakota, Hennepin and Ramsey Counties, and Minneapolis and St Paul

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For renters can visit [RentHelpMN](#) for emergency rental assistance.

Landlords apply here

Renters invited to apply log in [here](#). You must use the email address entered by your landlord to access the application.

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RentHelpMN and Other Resources

[Learn more](#)

Spreadsheet to Upload



SAINT PAUL
MINNESOTA



Minneapolis
City of Lakes

Dakota
COUNTY

RAMSEY COUNTY

Welcome to the Zero Balance Project
Emergency Rental Assistance Portal

New users must first register their account
before signing in to the portal

Sign In

Register

Email Address

jflisrand@housinglink.org



Password

.....



Remember my email address

Sign In

[Forgot your Password?](#)