HOMELine

Tenant Hotline

Phone: 612-728-5767

Online: homelinemn.org/email

RentHelp MN Applications - Going Forward

February 2, 2022 — 1:30-3:00 pm

Shana Tomenes - Housing Justice Center Equal Justice Works Fellow & Attorney

Max Tsai - Housing Justice Center Attorney

Eric Hauge, Executive Director

Rachael Sterling, COVID-19 Eviction Response Coordinator & Housing Attorney

What is HOME Line?

- HOME Line is a statewide nonprofit organization providing free legal, educational, and advocacy services to Minnesota renters. We have advised approximately 250,000 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 27, 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 Resources

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, February 2, 2022 1:30-3pm
 - Guest speakers from Housing Justice Center on navigating RentHelpMN
- Wednesday, February 23, 2022 1:30-3pm
 - This webinar will be an opportunity for general
 Q & A on tenant/landlord issues
- More webinars & topics to be scheduled in 2022:
 - An analysis of statewide eviction filings since the eviction moratorium phaseout began
 - Updates on rent control measures in Mpls & St.
 Paul

To register, visit: homelinemn.org/schedule

RENTHELPMN IS NO LONGER ACCEPTING APPLICATIONS



- If you submitted an application on or before the January 28 deadline, it will be reviewed. Eligible requests will be processed subject to funding availability.
- Local county, city and tribal programs may have funds remaining for renters who live within their program boundaries. Visit your local government website to check availability.
- Utility assistance is available through the **Energy Assistance Program**.

COVID-19 Emergency Rental Assistance Saint Paul - Ramsey County Rent Assistance Program



More information:

https://www.ramseycounty.us/residents/assistance-support/assistance/financial-assistance/emergency-assistance

Application:

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



Emergency Rental Assistance (ERA) Program



If you are a Washington County resident, please continue applying via RentHelpMN regardless of the state closure date.

Application:

https://www.co.washington.mn.us/3279/Emergency-Programs-Due-to-COVID-19

Phaseout Overview

Rachael Sterling COVID-19 Eviction Response Coordinator & Housing Attorney



Renter Protections

- The Phaseout protection for tenants with pending COVID-19 Emergency Rental Assistance protections is still in effect
- A tenant who still has a pending application with a qualifying program cannot be evicted for nonpayment of rent at this time, while the application is in a pending status
- RentHelp MN is not accepting any new applications, but other programs may be available.
 - Call 2-1-1 for more information

What is happening with evictions?

- Beginning 10/12/2021 almost all evictions allowed pre-pandemic are allowed again
 - Exception still for non-payment of rent evictions for tenants with a pending rental assistance application

Protection lasts through June 1, 2022

- If a tenant can reasonably access info they must provide the landlord or court with proof of the pending application and the reason, if any, for delay in processing the application
- The tenant MUST show up to (virtual/Zoom) court for any scheduled eviction hearing, whether they have a pending rental assistance application or not.
 - An eviction is almost certain to occur if the tenant does not show up to their hearing.
- Tenants should seek legal advice about their situation before their court hearing.

Pre-Eviction Filing Notice Requirements

- No more state level pre-eviction notice requirement
 - Some cities have a pre-filing eviction notice requirement
 - St. Louis Park 7 days for non-payment evictions
 - Minneapolis 14 days for non-payment evictions
 - Federal pre-filing eviction notice requirements for certain types of properties
 - CARES Act
 - HUD Properties



Mask Ordinances

- Local mask / face covering mandates that impact rental housing:
 - Minneapolis
 - Hopkins
 - Golden Valley
 - Duluth
 - Minnetonka
 - Rochester
 - St. Louis Park

https://homelinemn.org/8820/mask-mandatesimpacting-rental-housing-in-2022/

HOME
Line

The End of RentHelpMN and the Remainder of the Eviction Off-Ramp (Feb. 2022)

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 community-articulated strategies for housing justice.

Contact Us

General Inquiries: (612) 807-1139 or info@hjcmn.org

Today's Presenters: Max Tsai & Shana Tomenes

Contact Us

RentHelpMN related issues: (612) 807-1139

Email: mtsai@hjcmn.org, stomenes@hjcmn.org

Agenda

- 1. End of RentHelpMN Overview
- 2. How do I check the Status of My Application? Username/Password Recovery
- 3. Prequalification Letter/Application Statuses
- 4. Common Remaining Documents
- 5. Appeals/What to do After Denial
- 6. FAQ
- 7. Q&A

RentHelpMN Basics – You must have been eligible at time of application to receive assistance

What is RentHelpMN?

 COVID-19 Emergency Rental Assistance Program distributed by Minnesota Housing

Who was eligible to apply?

- 1. Low-income Minnesota renters
- 2. Who were eligible for unemployment benefits OR had experienced financial hardship directly or indirectly due to the coronavirus outbreak
- 3. Who could 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 18 months (18 mo. Rent AND/OR 18 mo. Utilities)
- Costs were only covered IF YOU HAD BACK RENT AT TIME OF APPLICATION – utility costs (minus phone or internet) + up to 3 months of forward rent. Late fees are covered as well.

How do I Check the Status of My Application?

Ways to Check Status

- 1. Call 211
 - Ask to have your application connected to a field partner.
- 2. Log into your dashboard
- 3. (if landlord) email landlords@renthelpmn.org
- 4. (if application connected) ask a field partner for a status update.

What if I Applied, But Don't Know My Username/Password?

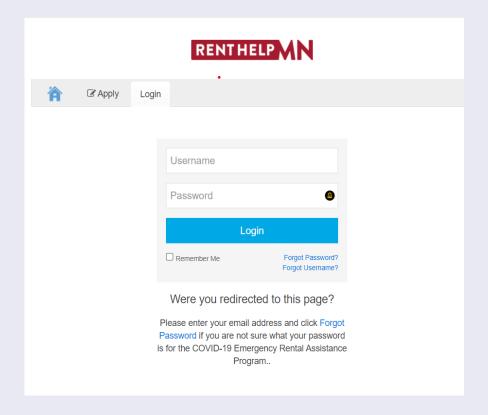
Reasons to use the Username/Password Recovery

- 1. I applied online, but forgot my username/password
- 2. I applied over the phone, and somebody filled in my application for me online, but I forgot or did not write down my username/password
- 3. I applied using a paper application
 - If you apply using a paper application, an online application will be created for you.

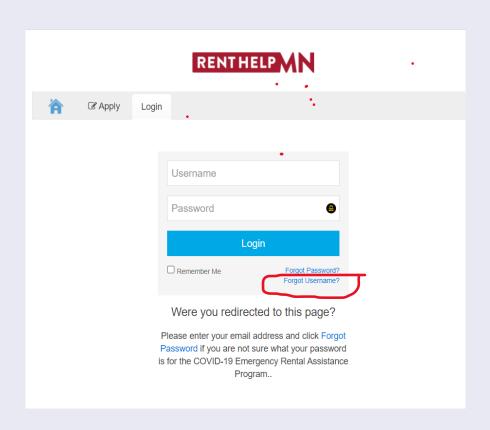
What if I Applied, But Don't Know My Username/Password?

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



Forgot Username



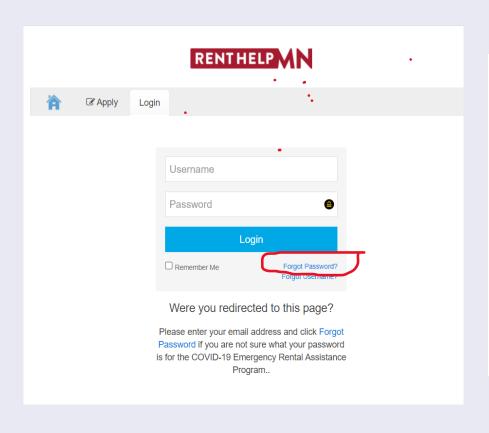
RENTHELP

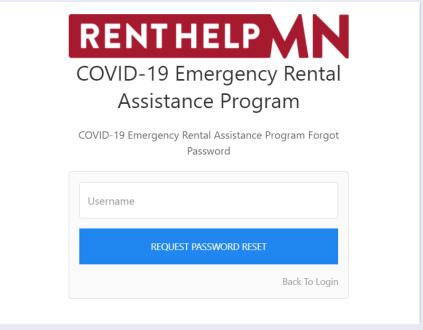
Forgot Username

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.

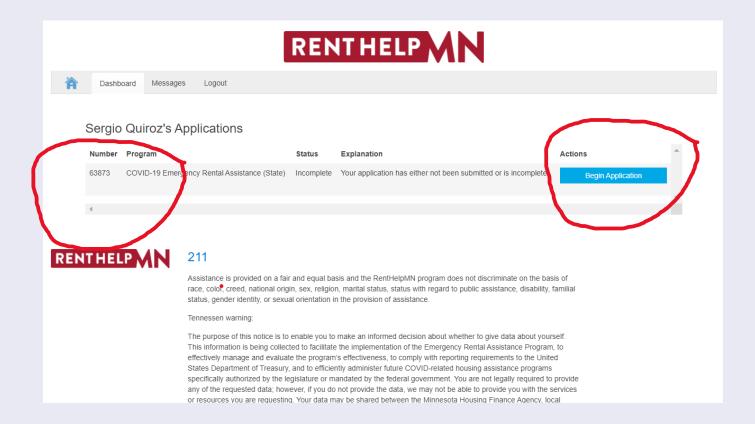
Email					
-	OR				
Phone					
Select Method of delivery					
	SMS Message				
request forgot username code					

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





The Renter Dashboard



What is a Pending Status?

A Pending Status is a Status Still Being Processed by MN Housing

- (Non-Exhaustive) Examples of pending statuses;
 - Pending Initial Review
 - Requires Applicant Response
 - Declined by Landlord
 - Appeal Pending
 - Final Review
- (Non-Exhaustive) Examples of NOT pending Statuses
 - Declined by Program
 - Declined by Renter
 - Withdrawn

Common Requested Documents

Common Documents Requested

- Rent Ledger
- Rental Agreement
 - Household Change Sometimes Required if Lease is Different than Current Situation
- Utility Bill
- Self-Verification Forms Available at renthelpmn.org/resources

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

RENTHELP

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

Applicant's Name							
Rental Property Address:							
Landlord's Name (name where	e rent is sent)						
Landlord's Address:							
Landlord's Phone:							
Landlord's Email:							
Landlord owns the property	Yes No						
Landlord is the management company authorized to manage the property Yes No							
Applicant move in date:	Expiration of tenancy (if any)						
Monthly rent payment:	Rent Past Due						
Are any utilities included in the rent payment? Yes/No If yes, please list:							
because I am not able to p	to provide additional information or answer produce a written lease or a Verification ith a signature from my landlord. Yes	of Landlord/Tenant					
knowledge. I further understa	resented in this certification is true and accumulations considered that providing false representations considered to the constant of the con	titutes an act of fraud.					
	te information may result in denial of the app e RentHelpMN program, or other remedies av						
Control of American	Print the section of the Ferni	B-1-					
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
- Household Change (if current household different from household on the lease)

Rent Statement/Ledger Self-Cert Pt. 1

	Rent Assistance Pr tement/Ledger o			
Use this form to cre landlord back to N	ate a rent and fees statem March 13, 2020.	ent to use to requ	est past due rent and f	ees owed to your
	pleting this form, a landlor is form allows us to proces			ing information is
Date Completed:				
Landlord Name:				
Property Name:				
Landlord contact	nformation (phone and/	or email):	100	
Tenant Name:	10			
Address of tenant	, including unit number:			
Move-in or lease	dates:			
Please verify that	the tenant listed about	is paying rent to	a lease holder.	
	has been living at		since	

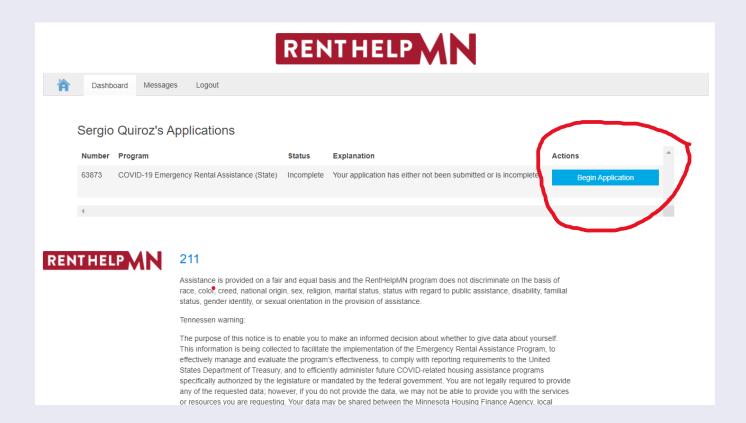
Rent Statement/Ledger Self-Cert Pt. 2

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
Manth Vans	D4 O	D4 D-:4	Dt D-i-l	F D	Amazint Maadad

Pre-Qualification Letter



PERIFIED Your Application Status as of Your application's status reflects its current step in processing. Please check your email for updates and possible requests for additional information.

Proof of Pending Application for COVID-19 Emergency Rental Assistance

To whom it may concern,

submitted an application for COVID-19 emergency rental assistance through RentHelpMN.org. This website hosts a program made possible by federal emergency rental assistance funds and is administered by a partnership between Minnesota Housing, the counties of Anoka, Dakota, Hennepin, Ramsey and

Proof of Pending Application for COVID-19 Emergency Rental

Assistance To whom it may concern submitted an application for COVID-19 emergency rental assistance through RentHelpMN.org. This website hosts a program made possible by federal emergency rental assistance funds and is 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 pending. 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,

RentHelpMN.org Program Team

Eviction Off-Ramp & RentHelpMN Protections

The Eviction Off-Ramp

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- Final protections end on June 1, 2022
 - Protects Minnesotans from nonpayment of rent eviction who have a pending application for RentHelpMN
 - Landlords can check on their landlord portal to see if tenant has applied for RentHelpMN
 - Tenants who get an eviction notice while having a pending RentHelpMN application should communicate that to their landlord AND attend court

What if I was denied?

- Most denials come via email make sure to check email consistently
- Most common reasons for denial
 - Lack of communication
 - Incomplete documents

How to Appeal a RentHelpMN denial

Appeal can only be done by mail or by fax

- Instructions & required cover letter forms can be found on renthelpmn.org/resources
- Appeal must be sent 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 to include
 - Letter
 - Cover page
 - Documents (if applicable)

What if I was denied?

Important Things to Know

- "Within 10 days" to be safe, submit within 10 days of when you see the status changed to "denied by program" (but should be from when an email or letter is sent).
 - If you receive letter or email at a later point, you can argue for 10 days after receipt of that letter if you miss the initial 10 day window.
- "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. Keep a copy of what you sent as proof of appeal.

Who can help me file a RentHelpMN appeal?

Appeals can be confusing. It never hurts to reach out to get answers to your questions!

- Contact your field partner if you worked with a field partner to complete your application
- Call 2-1-1 to be connected with a field partner who can help you navigate the appeals process
- Call the Housing Justice Center 612-807-1139

The timeline to file an appeal is short--make sure to reach out as early as possible to get answers to your questions and help completing your appeal.

Frequently Asked Questions

I applied by the deadline. Will RentHelpMN run out of money before my application is processed?

 That is unlikely. Based on current communication from Minnesota Housing it is unlikely that the program will run out of money and will be able to process and pay all of the applications that are pending.

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?

 Your application will be denied, and you will not have the opportunity to reapply.

Frequently Asked Questions

How many months of assistance can I ask for?

• 18 Months of utilities AND/OR rent.

Can my Landlord Evict Me After I Receive Assistance?

- Landlords cannot evict tenants for <u>non-payment of rent</u> while a rental assistance application is <u>pending (i.e. not denied OR paid out)</u>
- Can still be evicted for other material breach reasons

Frequently Asked Questions

How do I check the status of my application?

- Check your portal (regularly, if possible!), or call 211.
- Sometimes email notification for communications
- Sometimes case managers will call you

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

- No but should receive confirmation after payment is sent
- Payment letter should show breakdown of months requested and amount of payment for each month of assistance.

Thank you!

Contact Us!

(612) 807-1139

info@hjcmn.org

HOMELine

Q&A

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 Paul

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Thank You