

# 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 community-articulated strategies for housing justice.

## Contact Us

*General Inquiries:* (612) 807-1139 or [info@hjcmn.org](mailto:info@hjcmn.org)

*RentHelpMN:* 1 (800) 403-0476

# Today's Presenter: Max Tsai

## Contact Me

*RentHelpMN related issues: 1 (800) 403-0476*

*Email: [mtsai@hjcmn.org](mailto:mtsai@hjcmn.org)*

# 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](https://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](http://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](https://renthelpmn.org)

**RENTHELP**MN

## 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



 Dashboard 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	



## 211

Assistance is provided on a fair and equal basis and the RentHelpMN program does not discriminate on the basis of race, color, 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.

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## 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

### RENT HELP MN

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

Applicant's Name \_\_\_\_\_

Rental Property Address: \_\_\_\_\_

Landlord's Name (name where 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:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

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 Owed with 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 lease 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


[illegible]


# Pre-Qualification Letter



 Dashboard Messages Logout

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# RENT HELP

# MN

Fill & Sign

*App#* Your Application *Today* Status as of *Status*

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

- 

*Status*

## 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

Name

Date

To whom it may concern,

[REDACTED], [REDACTED] 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.

time

[REDACTED] has applied for [REDACTED]  
[REDACTED] 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, [REDACTED] 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 [www.RentHelpMN.org](http://www.RentHelpMN.org)

Sincerely,

RentHelpMN.org Program Team

Legal

# 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

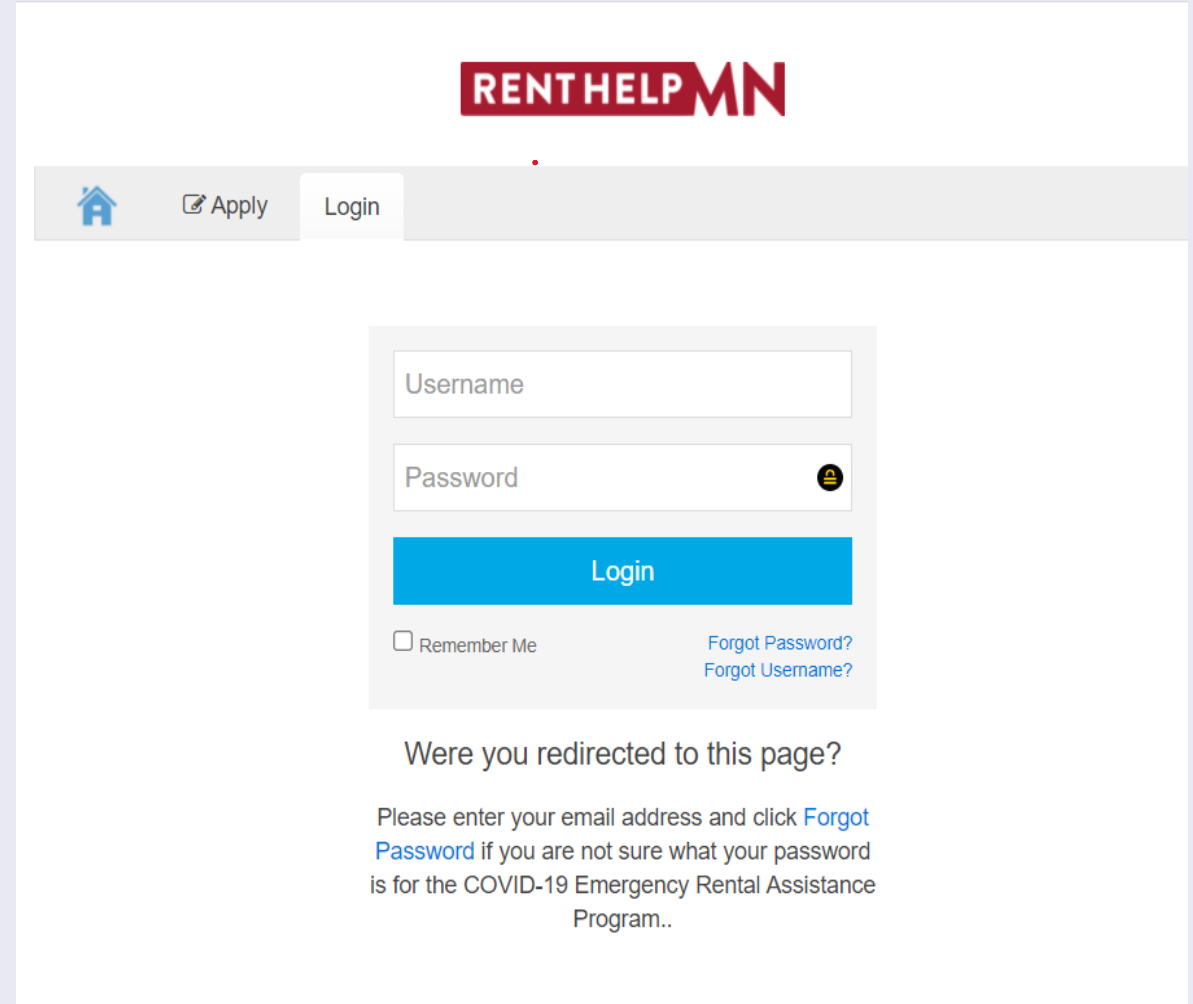
- “You should have received a written denial letter” – assume there will be no written denial letter
  - Same for “denial letter” referenced in “declined by program” status.
- “Within 10 days” – to be safe, submit within 10 days of when you see the status changed to “denied by program”
- “Pending Appeal” 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](https://apply.renthelpmn.org/login)
- You will need the email and/or the phone number that was used on the application



The screenshot shows the RENTHELP MN login page. At the top, the RENTHELP MN logo is displayed in a red box. Below the logo is a navigation bar with a home icon, an 'Apply' button with a pencil icon, and a 'Login' button. The main content area features a login form with two input fields: 'Username' and 'Password'. The 'Password' field has a yellow eye icon to toggle visibility. Below the fields is a blue 'Login' button. Underneath the button is a checkbox labeled 'Remember Me' and two links: 'Forgot Password?' and 'Forgot Username?'. At the bottom of the page, there is a message: 'Were you redirected 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

RENTHELPMN

[Home](#) [Apply](#) [Login](#)

Username

Password

Login

☐ Remember Me

[Forgot Password?](#)  
[Forgot Username?](#)

Were you redirected 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..

RENTHELPMN

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

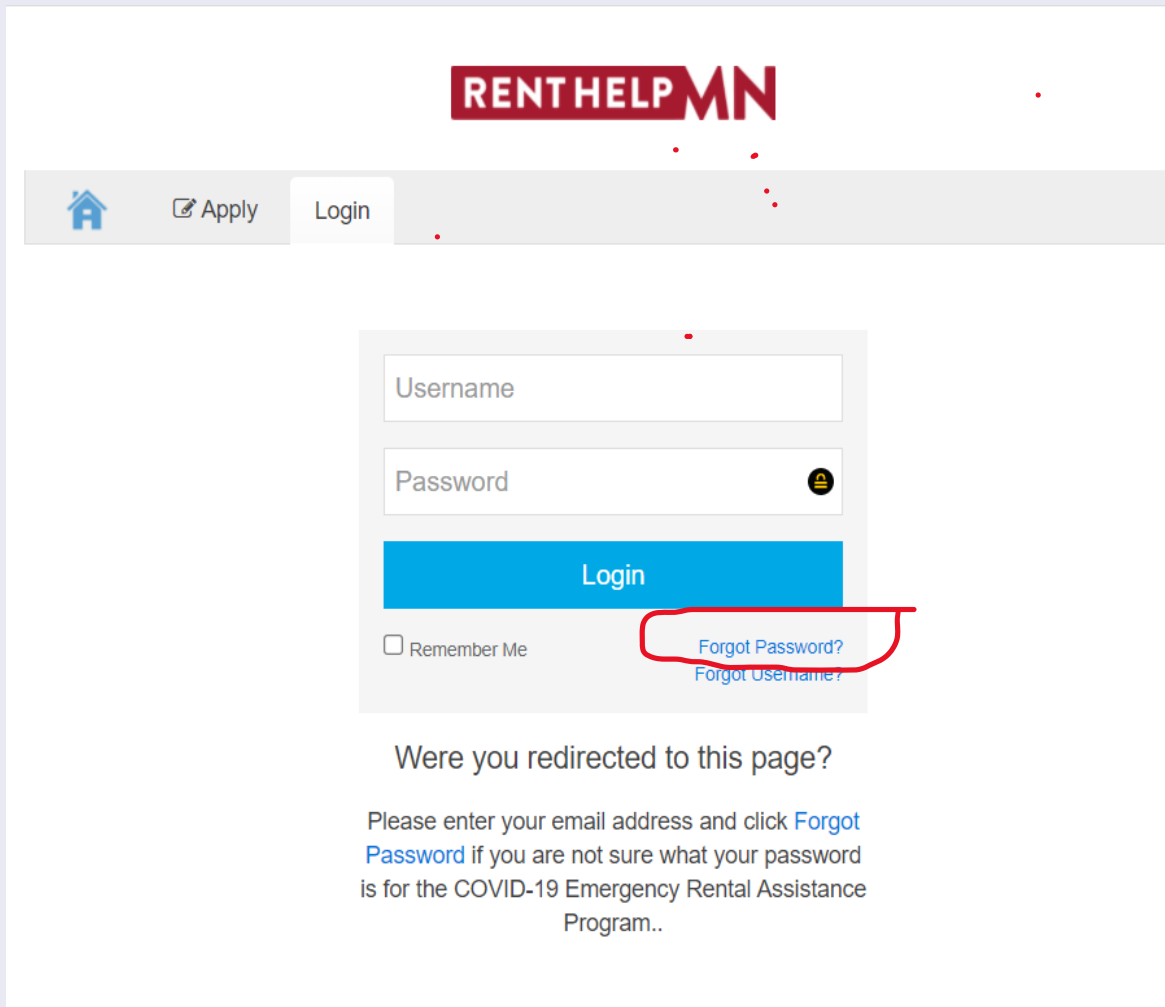
Select Method of delivery

☒ SMS Message ☐ Phone Call

REQUEST FORGOT USERNAME CODE

# Forgot Password

**NOTE: New password must be min. 15 characters**



RENTHELP MN

[Home](#) [Apply](#) [Login](#)

Username

Password

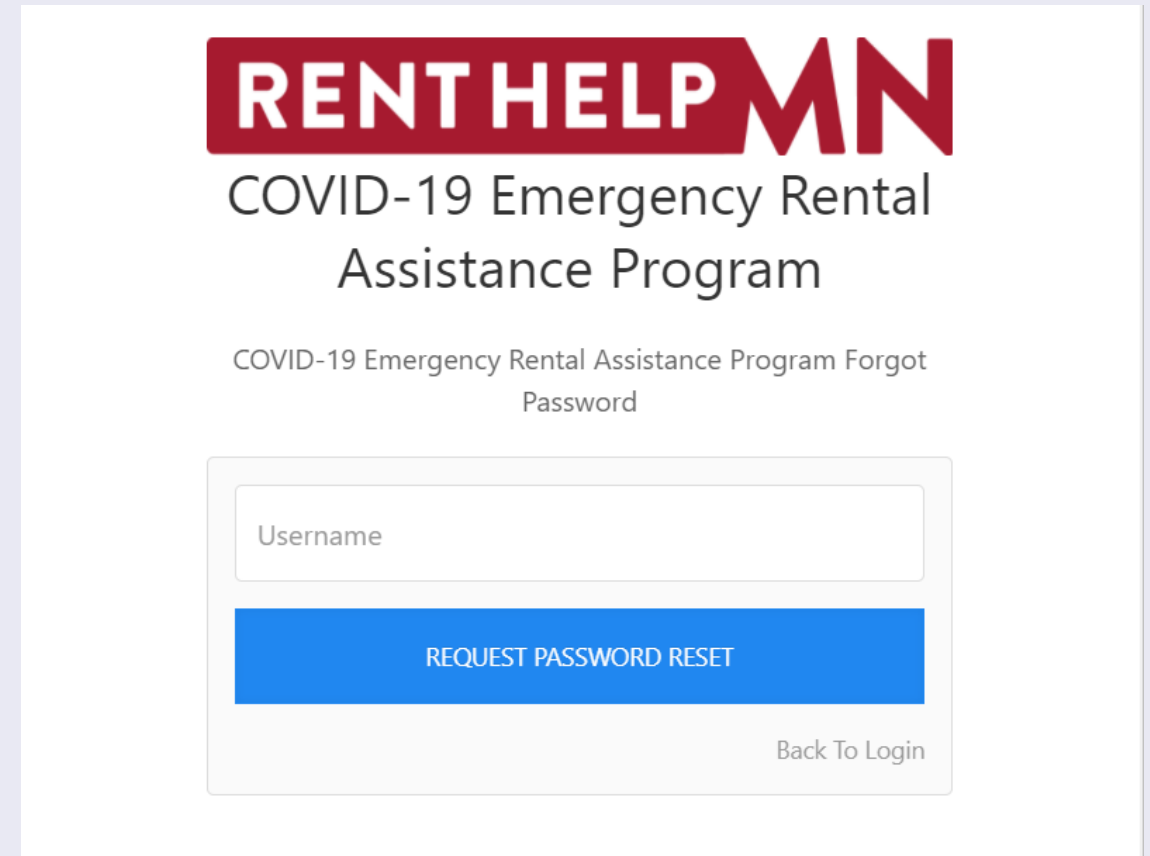
Login

☐ Remember Me

[Forgot Password?](#)  
[Forgot Username?](#)

Were you redirected 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..



RENTHELP MN

COVID-19 Emergency Rental Assistance Program

COVID-19 Emergency Rental Assistance Program Forgot Password

Username

REQUEST PASSWORD RESET

[Back To Login](#)

# Frequently Asked Questions

## **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.

# Frequently Asked Questions

## 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.

# Frequently Asked Questions

## 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)

# Frequently Asked Questions

**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

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Questions?