# 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 communityarticulated 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: <u>mtsai@hjcmn.org</u>

## 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 <u>landlords@renthelpmn.org</u>
- 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

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Â	C Apply	Login			
			Username		
			Password	۲	
				Login	
			Remember Me	Forgot Password? Forgot Username?	
			Were you redi	rected 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



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..



COVID-19 Emergency Rental Assistance Program Forgot Password

Username	
REQUEST PASSWOI	RD RESET
	Back To Login

### **The Renter Dashboard**





Messages Logout

#### Sergio Quiroz's Applications



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

## 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



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 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 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
- Household Change (if current household different from household on the lease)

### 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.

Landlord Name:			
Property Name:			
Landlord contact information	n (phone and/or email):		
Tenant Name:	in the second		
Address of tenant, including	unit number:		
Move-in or lease dates:			
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Please verify that the tenant		a lease holder.	

### **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
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Month, Year	Rent Owed	Rent Paid	Rent Paid	Fees Due	Amount Needed
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### **Pre-Qualification Letter**

### RENTHELP



rd 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	• /
•					



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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

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

### Eviction Off-Ramp & RentHelpMN Protections

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

- 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 **<u>other material breach reasons</u>**

### **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

# **Questions?**