

PUBLIC HOUSING AGENCY OF THE CITY OF SAINT PAUL**REPORT TO COMMISSIONERS****FROM JON M. GUTZMANN
EXECUTIVE DIRECTOR****REGARDING INFORMATIONAL REPORT
Rent Recovery Monitoring****DATE February 24, 2021**

As staff noted in a January informational report about collection loss write-offs,

“Over the last several months the number of residents owing back rent has grown, as has the total amount of unpaid rent. Both the COVID pandemic and the moratorium on evictions are contributing to that trend.”

In January 2021 overdue rent reached \$461,118. Staff have been monitoring the situation closely. This report summarizes the current status of rents owing and recovery efforts.

- On March 11, 2020, the World Health Organization declared a global pandemic due to an outbreak of the Novel Coronavirus Disease, COVID-19.
- Two days later, Governor Tim Walz declared a peacetime emergency to protect Minnesotans from the effects of the virus. On March 23, 2020, he signed Emergency Executive Order 20-14, suspending evictions and writs of recovery in most cases, including failure to pay rent. Since that date, all landlords in Minnesota, including the PHA, have been unable to terminate any lease based on a tenant’s failure to pay rent.
- The federal government has also acted to limit the effects of the pandemic on renters. On March 27, 2020, then-President Donald Trump signed the Coronavirus Aid, Relief, and Economic Security Act (“CARES Act”) halting evictions for nonpayment of rent. The Centers for Disease Control (“CDC”) issued its own version of an eviction moratorium starting on September 4, 2020, and continuing until at least March 31, 2021. The Biden Administration has confirmed that the eviction moratorium remains in effect until then.
- Currently, under both State and Federal law, the PHA cannot terminate any tenancy for failure to pay rent.

However, the rent due to the PHA continues to accrue. Neither the Governor’s Executive Orders nor federal eviction moratoriums excuse the tenant’s obligation to pay rent. Staff expect that

once the eviction moratorium is lifted, many renters who have fallen behind on rent, including PHA residents, may struggle to pay overdue rent balances that have grown during the pandemic.

Staff have been closely monitoring this situation. The three tables below show data different perspectives on rent due.

- Table 1 shows uncollected rent balances by month, which grew from \$140,675 in overdue rent in September 2019 (pre-pandemic) to \$252,838 in September 2020, months after the eviction moratorium was in place. By January 2021 the total of overdue rent had reached \$461,118. The table shows that since the moratorium has been in place, the amount of rent due has grown each month. Before the moratorium, the amounts varied from month to month, higher and lower.
- Table 2 reflects uncollected rent amounts by project/AMP.
- Table 3 shows the number of households that owe back rent, separated by ranges. For example, two households owe over \$8,000 in back rent (total \$16,880) and 463 households owe between \$0 and \$999 in back rent (total \$145,300).

TABLE 1: UNCOLLECTED RENT BALANCES BY MONTH

MONTH	YEAR	# TENANTS	\$ AMOUNT
July	2019	292	\$129,305
August	2019	200	\$95,229
September	2019	280	\$140,675
October	2019	232	\$109,766
November	2019	228	\$118,190
December	2019	264	\$130,512
Jan-June ^{1*}	2020		
July	2020	374	\$187,593
August	2020	338	\$188,744
September	2020	408	\$252,838
October	2020	449	\$296,745
November	2020	466	\$342,881
December	2020	554	\$430,996
January	2021	588	\$461,118

* Comparable data is not available for the first six months of 2020, due to the conversion of computer business systems. As stated in the Board report on collection losses for FY 2020, tracking of delinquent rents and collection losses was one of the challenges that took time to resolve.

TABLE 2: UNCOLLECTED RENTS BY PROJECT (AMP)

PROJECT/ AMP	# UNITS	AMOUNT	AVG./ UNIT
McDonough	592	\$114,184	\$193
Hamline, Front, Seal	476	\$35,419	\$74
Edgerton, Iowa, Wilson	553	\$42,053	\$76
Roosevelt	320	\$57,482	\$180
Mt. Airy, Valley	610	\$47,019	\$77
Exchange, Wabasha	263	\$23,567	\$90
Ravoux, Neill, Central	465	\$30,584	\$66
Dunedin, Cleveland, Montreal	557	\$47,864	\$86
Scattered Sites	418	\$62,947	\$151
Totals	4,254	\$461,118	\$108

TABLE 3: UNCOLLECTED RENTS (RANGES)

Range	Count	Total Amount
\$8,000+	2	\$16,880
\$7,000-\$7,999	4	\$29,815
\$6,000-\$6,999	3	\$19,178
\$5,000-\$5,999	2	\$10,910
\$4,000-\$4,999	7	\$30,413
\$3,000-\$3,999	11	\$37,635
\$2,000-\$2,999	36	\$86,872
\$1,000-\$1,999	60	\$84,116
\$0-\$999	463	\$145,300
Totals	588	\$461,118

On January 29, 2021 staff sent a letter to each resident with an overdue rent balance (sample attached), reminding them that the moratorium is temporary, and once it is lifted, rent will be due. The letters gave each resident the name and phone number of a Human Services Coordinator to contact if they need assistance, information, or resources to help them pay their rent obligations. Federal regulations prevent the PHA from waiving any rent due to the PHA. Furthermore, HUD has issued guidance repeating that residents are still responsible for all rent charges; no money from the CARES Act can be used to pay a resident's rent obligations. Therefore, staff believe it is important that residents be reminded of rent due amounts, and that rent will have to be paid for them to remain in PHA-owned housing. The PHA will work with residents and may enter into payment agreements with residents to allow them to pay back amounts owing over a reasonable period of time.

LTS/JHS/SDW/RPM/KNG/FAH

Attachment: January 29, 2021 Letter to Residents Owing Rent



January 29, 2021

280 RAVOUX ST
Saint Paul, MN 55103

RE: Outstanding Rent & COVID-19

Dear Resident:

According to the PHA's records, you have an outstanding balance on your account in the amount of \$1122.00. This balance may include amounts due for unpaid rent. **You owe the PHA \$1122.00.**

While state and federal authorities have temporarily suspended all evictions for nonpayment of rent due to the ongoing COVID-19 pandemic, tenants are still responsible for any and all rent amounts accrued during the moratorium. **If your outstanding rent balance is not paid or otherwise resolved by the time the temporary eviction moratorium is lifted, you may be subject to lease termination and eviction at that time.**

The PHA understands that the COVID-19 pandemic has created financial challenges that may have impacted some residents' ability to keep up with their rent obligations and the PHA would like to work with those residents to resolve outstanding balances before it creates a risk to their tenancy. If your outstanding balance is the result of a COVID-related hardship, please contact your Human Services Coordinator (HSC) as soon as possible for information about resources that may be available to assist you:

Sonja Marquez, Human Services Coordinator
(651) 298-5085 Neill Hi-Rise
(651) 292-6359 Ravoux Hi-Rise
(651) 298-4543 Valley Hi-Rise
Sonja.Marquez@stpha.org

Thank you,

Julianna Quast
(651) 292-7869
Ravoux Hi-Rise



PUBLIC HOUSING AGENCY OF THE CITY OF SAINT PAUL**REPORT TO COMMISSIONERS****FROM JON M. GUTZMANN
EXECUTIVE DIRECTOR****REGARDING INFORMATIONAL REPORT
Rent Recovery Monitoring****DATE March 24, 2021**

The balance of overdue rent in PHA-owned housing has reached \$578,133. The amount of overdue rent has increased \$117,015 since the February 24, 2021, report to the Board on this issue. Fourteen more resident households have been added to the delinquent rent list. Federal and state eviction moratoria enacted in response to the COVID pandemic have limited the ability of landlords to file evictions and writs of recovery in most cases, including failure to pay rent. Since March 23, 2020, all landlords in Minnesota, including the PHA, have been unable to terminate any lease based on a tenant's failure to pay rent. However, the rent due to the PHA continues to accrue. Some household balances have grown very large, with 13% of delinquent households owing \$326,204, over half of the \$578,133 in delinquent rents (56%). Staff expect that once the eviction moratorium is lifted, many PHA residents who have fallen behind on rent may struggle to pay large overdue rent balances accrued during the pandemic. In response to this concern staff have implemented the monitoring and outreach strategies summarized below in order to reduce these balances.

As of March 12, 2021, Resident Services staff were monitoring all 602 households with delinquent rent balances. Of these households, 286 reside in PHA hi-rises with a total balance of \$205,727, while 316 are from the family developments (including the scattered sites and duplexes) with a total balance of \$372,406. Outreach efforts have differed slightly between the hi-rise and family sites. On January 29, 2021, letters were mailed to all hi-rise households owing rent balances. These letters listed the balance owed, reminded residents that the moratorium is

temporary and that once it is lifted rent will be due, and provided the contact information for PHA management staff for additional resources. Since those letters were mailed, hi-rise Assistant Housing Managers and Human Services Coordinators have been conducting weekly phone contacts and providing community resources to all affected households. Approximately 44% (126) households have responded to these outreach efforts.

Residents in PHA family developments were mailed the same letter as well as contacted by phone on January 29, 2021. Of the 316 family development households contacted, approximately 70% (221) have responded and are engaging with PHA staff either to obtain resources or discuss their plans for payment. In addition to the initial notices sent to all households who had past due rent balances as of January 2021, staff in both hi-rises and family developments have been sending the same letter to residents with newly accrued balances. Future efforts will include a second letter to both hi-rise and family households with unpaid rent balances which staff plan to send on or around March 31, 2021. This letter will once again state the balance owed, clearly explain the potential consequences of non-payment and offer assistance with resources. (See letter attached).

Of the 347 households who have responded to these outreach efforts, most provided some explanation of the circumstances that contributed to their rent balance. The most common explanation was that they had planned to pay the balance next month and/or were unaware they owed rent (94). An additional 85 households reported that they applied for or would be receiving emergency assistance or other financial assistance to pay their balance. Other commonly reported reasons for delinquent rent included personal reasons/other expenses (22), income decreases (40, of which 23 were unreported), and households that were either vacating or were out of the country (7). In addition, there were 99 households who gave no reason for their

delinquent payment and/or reported that they were choosing not to pay due to the eviction moratorium.

In addition to the outreach and monitoring tasks summarized above, Resident Services staff are in the process of implementing a uniform system to track and report on these efforts. This tool will count contact attempts, categorize reasons for unpaid rent, calculate average balances by site, etc. This will enable staff to continue to report rent recovery progress, and will serve the dual purpose of quantifying the efforts of frontline staff and acting as a monitoring tool for senior leadership.

In addition to the eviction moratoria related factors outlined above, policy changes related to the PHA's RAD conversion are also contributing to higher than normal rent balances. PBRA policies require the PHA to terminate subsidy in certain cases, generally when a tenant fails to timely complete the annual recertification process. When this occurs the tenant rent is increased to the full contract rent amount, which is a substantial increase in most cases. The PHA is able to reinstate subsidy once the recertification is complete, however it is impermissible to make retroactive adjustments for the increased rent charged up to that point. The eviction moratorium exacerbates this issue because we are unable to evict households when the higher amount goes unpaid, however it is likely that this change will continue to cause higher delinquent rent balances even after the moratorium is lifted. Of the 602 households with rent balances, 95 experienced subsidy termination at some point in the last 12 months. Currently we are unable to determine whether the balances owed by these households are attributed to the subsidy termination. This data point is a component of the new tracking and reporting tool and we expect to be able to report this information in the future.

The best outcome for both the PHA and PHA residents is to avoid future lease termination by payment of these past due balances. For that reason, staff believe it is important that residents continue to be reminded of rent due amounts, and that rent will have to be paid for them to remain in PHA-owned housing after the eviction moratorium is lifted. The PHA will work with residents and may enter into payment agreements with residents to allow them to pay back amounts owing over a reasonable period of time. Staff will report the status of rents owing and recovery efforts to the Board regularly until the balance owed stabilizes after the eviction moratorium is lifted.

LTS/SDW/KNG/LF

Attachment: Sample Letter to Resident; Balance Owed; Second Reminder



March 16, 2021

PHA Resident
123 Congress St E Apt #J
Saint Paul, MN 55107

SECOND NOTICE: Outstanding Rent Balance

Dear Resident:

As of March 16, 2021 you have an outstanding account balance of \$99.00, which includes \$99.00 due for unpaid rent.

State and federal authorities have temporarily suspended all evictions for nonpayment of rent due to the ongoing COVID-19 pandemic, but residents are still responsible for rent amounts accrued during this moratorium. **If your outstanding balance is not paid or otherwise resolved before the temporary eviction moratorium is lifted, you will be subject to lease termination and eviction at that time. Please pay your outstanding balance immediately to avoid future lease termination or eviction.**

The PHA has already contacted you in an attempt to resolve this debt. Specifically, on March 5, 2021 we discussed the balance owed. You stated you would make a payment in full with your April 2021 rent. We discussed in further details of the continued late or nonpayment of rent. You stated that you understood the PHA policy and would like to remain a resident. In addition, you were referred to Ms. Mao Vue, Humans Services Coordinator, to help you obtain Ramsey County Emergency Assistance.

The PHA understands that the COVID-19 pandemic has created financial challenges that may have impacted some residents' ability to pay rent and would like to work with residents to resolve outstanding balances before it creates a risk to their tenancy. If your outstanding balance is the result of a COVID-related hardship, there may be resources available to assist you, including emergency assistance and the possibility of entering into a payment agreement with the PHA. Additionally, stimulus funds issued by the federal government may also be used to pay your outstanding balance. To discuss these and other resources, please contact your Human Services Coordinator (HSC) as soon as possible.

Thank you,

Larry Ros
Assistant Housing Manager
651-298-4031
Dunedin Terrace

Mao Vue
Human Services Coordinator
651-228-3183
Mao.Vue@stpha.org



Public HOUSING AGENCY OF THE CITY OF SAINT PAUL**REPORT TO COMMISSIONERS****FROM JON M. GUTZMANN
EXECUTIVE DIRECTOR****REGARDING** INFORMATIONAL REPORT
Rent Recovery Monitoring**DATE** May 26, 2021

In May 2021, the balance of overdue rent in PHA-owned housing reached \$701,691. Since staff's last report to the Board on March 24, 2021, the amount of overdue rent has increased by \$123,578. Although the amount of rent due to the PHA has increased, the number of households who are delinquent on rent payments has decreased by 8 residents, from 602 residents to 594 residents.

As discussed at previous meetings, this significant overdue rent amount can largely be attributed to the federal and state eviction moratoria put in place in response to the COVID-19 pandemic. All landlords/property owners, including the PHA, have been unable to terminate any lease agreement based on a resident's failure to pay rent.

Specifically, Minnesota Governor Tim Walz issued a series of executive orders during the COVID-19 pandemic that restricted a landlord's ability to pursue an Eviction Action in court for overdue rent. This prohibition prevents the PHA from evicting a resident for an outstanding rent balance. Governor Walz recently extended this moratorium until June 14, 2021.

On the federal level, the CDC has extended a moratorium that applies to nonpayment of rent cases until June 30, 2021. Federal judges in Texas, Ohio, and the District of Columbia have declared the CDC's moratorium unconstitutional. However, the PHA's residents continue to enjoy greater protections under Minnesota's moratorium that is currently in place.

Resident Services management staff continue to make weekly contacts with residents, including knocking on doors of residents with overdue rent balances, writing them letters, and calling residents. The purpose of the outreach is to offer residents connections to community resources that may provide them financial assistance to make rent payments. Staff continue to educate residents that although their lease cannot currently be terminated based on non-payment of rent, the rent is due and once the moratoria are lifted, they may be subject to lease termination and eviction, incurring additional charges.

Since staff's last update to the Board on March 24, 2021, Minnesota Housing launched its emergency rent assistance program called RentHelpMN. All PHA residents and other low-income renters who have fallen behind on rent and/or utility payments due to the coronavirus pandemic are able to apply for the assistance. The program's first priority group is tenants who owe back rent now; and they can apply online now for assistance (www.renthelpmn.org). Once the applications are approved, RentHelpMN will send payment directly to the PHA. In its second phase RentHelpMN will assist tenants who are now having difficulty paying rent and/or utilities. RentHelpMN is funded by approximately \$375 million from the Federal COVID-19 Relief Package and the American Rescue Plan Act. Resident Services staff are assisting all residents who need help with RentHelpMN applications.

Staff sent a one-page flyer about RentHelpMN (copy attached) to all households in PHA-owned housing with their May rent statements, encouraging them to apply for the rent assistance if they need it. It is possible that some residents who were managing to stay current on their rent decided to seek RentHelpMN assistance instead of continuing to struggle to pay their rent on time. Staff are hopeful that once RentHelpMN payments are disbursed to landlords, the PHA's delinquent rent due amounts will quickly and significantly decrease.

On April 30, 2021 Minnesota NAHRO held a membership conference call with Minnesota Housing Commissioner Jennifer Ho to discuss RentHelpMN. Commissioner Ho did not have specific dates of when rent assistance would be paid out but was very hopeful that the program could cover much of the rent due for those low-income individuals who have delinquent rent. Resident Services Director Kim Nguyen and Deputy Executive Director/General Counsel Louise Seeba, presented at the virtual conference. They highlighted all of the PHA's efforts to track rent due, and the PHA's outreach efforts to connect residents to assistance programs including RentHelpMN.

As Commissioners are aware from staff's reports for the February 24 and March 24, 2021 Board meetings, staff sent two personalized letters to each household with overdue rent. A third personalized letter is scheduled to go out to residents in early June. Staff are hopeful that their personalized outreach to residents and assistance with RentHelpMN applications will result in lower delinquent rent due amounts in the coming months.

LTS/JHS/KNG/TJ

Attachments: RentHelpMN Flyer Sent to PHA Residents
RentHelpMN Is Open for Business; Internet Announcement (Excerpt)



COVID-19 Emergency Rental Assistance: RentHelpMN may help you pay your rent and utilities bills!

PHA Residents: If you have had trouble paying for your rent and utilities because of the coronavirus (COVID-19), then you may be able to get help with those expenses from a new State program called “RentHelpMN”. If you are eligible, **RentHelpMN** will pay the PHA directly for back rent you owe to the PHA, and possibly current and future rent, too. **RentHelpMN** can also pay Xcel Energy (or St. Paul District Energy) for utility bills you could not pay during the COVID-19 pandemic.

YOU ARE ELIGIBLE as a PHA resident (renter). Almost all PHA residents have low enough incomes to qualify.

RentHelpMN is taking applications online at www.RentHelpMN.org.

- PHASE 1: RentHelpMN will pay back rent you owe (going back as far as March 13, 2020).
- PHASE 2: RentHelpMN will pay current and future rent and housing-related costs.
- Assistance could last for up to 15 months, if funding is available (rent, utilities and other housing costs).

WHAT YOU WILL NEED WHEN YOU APPLY:

- “Landlord Name and Contact Information”: Enter “St. Paul PHA” and your housing manager’s phone number and email address.
- A copy of your PHA lease.
- If you are behind on rent, you will need to show a letter from the PHA stating how much you owe.
- Find your current utility bills and any past-due notices.
- Gather your income documents for 2020 for all household members (tax records, pay stubs, etc.).
- Have some form of identification (driver’s license, passport, Tribal ID, etc.).
- If you do not have all these documents, you may still be able to apply.

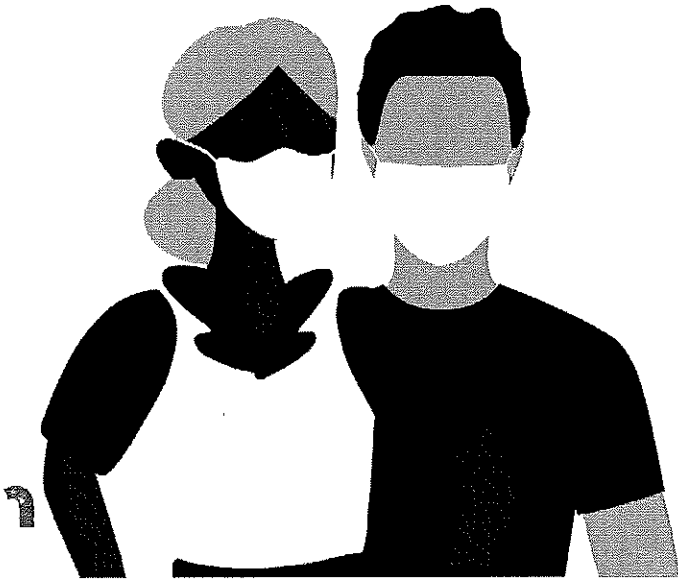
HOW TO APPLY:

- Go to www.renthelpmn.org on your computer or mobile device OR call 211 for assistance.

NOTICE! This information is important. If you do not understand it, please call your PHA representative, for free language assistance.

- **Spanish** Esta información es importante. Si usted no lo entiende, por favor póngase en contacto con PHA para asistencia lingüística gratuita.
- **Hmong** Yog tias koj nyeem tsis tau Askiv, nug tus neeg ua hauj lwm rau koj, tom tsev loom (PHA) kom pab person to provide an interpreter nrhiav neeg txhais lus.
- **Somali** Macluumaadkan ayaa muhiim ah. Oo haaddii aadan fahmin, fadlan wac wakiilkaaga PHA, si aad u hesho caawimo luqadeed oo lacag la’aan ah.
- **Oromo** Beekifni kun baay’ee barbaachisaa dha. Dhimmi isaa isiniif ifa ta’u yoo baate, bakka bu’aan Bulchiinsa Mana Mootummaa Magaala (PHA) gargaarsa tajaajila Afaani tolaan akka isiniif kennu bibilaan gaafadha.
- **Russian** Эта информация очень важна. Если вы не можете ее понять, обратитесь к представителю PHA, и вам будут предоставлены бесплатные услуги перевода

RentHelpMN is open for applications. Apply now.



Has COVID-19 made it hard to pay your rent?

**Apply for
today**

If you have experienced hardship due to the pandemic and need assistance to pay your rent or utility bills, you may be eligible for COVID-19 Emergency Rental Assistance.

APPLY NOW

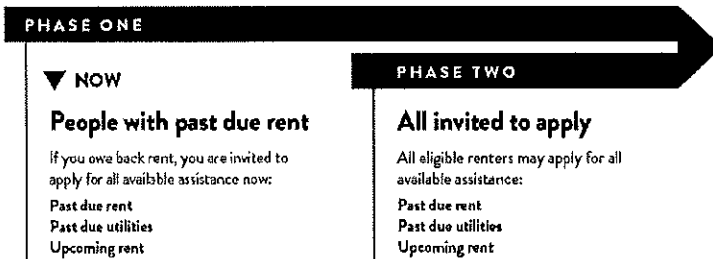


What is RentHelpMN?

This program was created to help Minnesotans who have fallen behind on their rent or fear that could happen. If you find yourself in this position, we are here to help. Find out if you qualify and get ready to apply.

RentHelpMN is open for applications. Apply now.

offered assistance. We will update this page when the program is accepting all other rent and utility assistance requests.



What does RentHelpMN offer?

Eligible Minnesota renters can receive help with rent and utility bills dated on or after March 13, 2020. If you qualify, you could receive up to 15 months total assistance.



RENT PAYMENTS

Past-due rent since March 13, 2020 (April 1st rent) and upcoming rent, three months at a time



UTILITY PAYMENTS

Gas, electric, water/sewer, garbage/recycling and other utilities as approved



Public HOUSING AGENCY OF THE CITY OF SAINT PAUL**REPORT TO COMMISSIONERS****FROM JON M. GUTZMANN
EXECUTIVE DIRECTOR****REGARDING INFORMATIONAL REPORT
Rent Recovery Monitoring****DATE June 23, 2021**

In May 2021, the balance of overdue rent in PHA-owned housing reached \$815,826, up from \$701,691 last month. The number of households who are delinquent on rent payments has also increased, from 594 residents to 672 delinquent accounts (not including tenants with balances under \$10). There is also \$35,352 outstanding in sales and service fees from these same accounts.

As discussed at previous meetings, this significant overdue rent amount can largely be attributed to the federal and state eviction moratoria put in place in response to the COVID-19 pandemic. All landlords/property owners, including the PHA, have been unable to terminate any lease agreement based on a resident's failure to pay rent. The Minnesota Legislature is expected to approve legislation soon to end the moratorium, phasing it out over a period of months. The attached summary from Heading Home Ramsey explains the plan announced recently, which apparently has been agreed to by the leadership in both the Minnesota Senate and House of Representatives.

Resident Services management staff are continuing to contact residents with delinquent accounts, reminding them that they are still responsible for the amounts owed, and urging them to apply for the emergency rent assistance offered by the State's RentHelpMN program (from Minnesota Housing, using federal funds). Staff are also continuing to send the attached notice about RentHelpMN to all residents with their rent statements.

After a slow rollout, Minnesota Housing has begun sending checks to property owners/landlords on behalf of tenants who owe back rent. The PHA received its first check on June 16, 2021, in the amount of \$8,000, on behalf of a resident at McDonough Homes.

RentHelpMN requires each tenant seeking assistance to submit an application online (at www.renthelpmn.org) with documentation, including the lease and a notice of the amount owed. (The tenant can also apply on paper, but the processing will be delayed.) The property owner must register each property address online and, if requested by RentHelpMN staff, confirm the amount owed by a tenant who has applied for the assistance. Resident Services staff are assisting all residents who need help with RentHelpMN applications.

All PHA residents and other low-income renters who have fallen behind on rent and/or utility payments due to the coronavirus pandemic are able to apply for the assistance. The program's first priority group is tenants who owe back rent now. In its second phase RentHelpMN will assist tenants who are now having difficulty paying rent and/or utilities but have not yet missed any payments. Once approved, RentHelpMN can pay delinquent rent and utility bills back to March 2020 and up to three months in advance, to a maximum of 15 months. (Reportedly the limit will be extended to 18 months.) RentHelpMN is funded by approximately \$375 million from the Federal COVID-19 Relief Package and the American Rescue Plan Act.

LTS/JHS/KNG/TJ/FAH/RPM

Attachments: Heading Home Ramsey; Summary of Moratorium Phase-Out
PHA's RentHelpMN Flyer Sent to All Residents with Monthly Rent Statements

Al Hester

Subject: FW: EVICTION MORATORIUM OFF RAMP PLAN

From: Heading Home Ramsey Continuum of Care <hhramseycoc@gmail.com>

Sent: Tuesday, June 15, 2021 11:03 AM

To: Heading Home Ramsey Continuum of Care <hhramseycoc@gmail.com>

Subject: Fwd: EVICTION MORATORIUM OFF RAMP PLAN

FYI!

Minnesota legislators announced on Monday an agreement to end Gov. Tim Walz's eviction moratorium over the next three-and-a-half months as the pandemic wanes and hundreds of millions of dollars in federal rental assistance begin to reach struggling Minnesotans.

"I feel really good about where we've landed with a bill that's going to provide a lot of protection for renters and a lot of clarity for landlords," said Rep. Michael Howard, DFL-Richfield. "It provides the win-win that we've been looking for."

Deciding how to end the governor's eviction moratorium has been a key priority for state lawmakers as they negotiate a two-year, \$52 billion budget. It's been in place since March 2020, when the governor banned evictions except in extreme circumstances in order to curb the spread of COVID-19, in accordance with guidance from the Centers for Disease Control.

The agreement eliminates the eviction moratorium fully 105 days after its enactment, except for nonpayment of rent from tenants who have pending applications for rental assistance, a protection that will last until June 1, 2022. Landlords are only able to receive assistance for tenants who are currently living at their properties. Minnesota has received around \$672 million from the federal government for emergency rental assistance, more than ten times the annual budget of Minnesota Housing, which has struggled to quickly distribute the money to landlords.

As of Friday, the state has paid out \$4.9 million to 832 residents, according to a spokeswoman with Minnesota Housing.

The agreement had to be hammered out between the DFL-controlled House and Republican-controlled Senate, which has been pushing to end the eviction moratorium for months.

"There wasn't a huge chasm between what we were trying to accomplish," Howard said. "The whole goal is to drive people to get rental assistance, and we think this provides enough runway for renters to get it."

Under the agreement, landlords will be required to provide 15 days' notice to tenants of their intent to file an eviction, with the outstanding amount of rent owed and information on how to apply for assistance, which Democrats had pushed for. Democrats also hoped to secure automatic expungement of evictions not upheld in court from people's records, but were unsuccessful.

Starting 15 days after the agreement is signed by the governor, landlords will be allowed to bring evictions for material breach of leases other than nonpayment of rent such as smoking indoors.

The eviction moratorium already allows landlords to evict tenants for significant property damage, illegal behavior or physically threatening other tenants, although landlords say it's been difficult to have their cases heard by a judge.

After 45 days, landlords will be permitted to not renew a tenants' lease for nonpayment of rent if they are ineligible for rental assistance.

After 75 days, landlords may evict tenants for nonpayment of rent if they are ineligible for rental assistance.

And after 105 days, the state will return to pre-pandemic eviction rules.

Elizabeth Kelly

Gender pronouns: she/her/hers

Housing Project Attorney

Volunteer Lawyers Network

600 Nicollet Mall, Suite 390A

Minneapolis, MN 55402

Direct: 612-752-6608 | beth.kelly@vlmn.org



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From: housing-legal@googlegroups.com

Sent: Monday, June 14, 2021 4:16 PM

To:

Subject: [Housing Legal MN 🏠👤] RE: Off ramp

This just went live:

Lawmakers reach agreement on eviction moratorium 'off ramp' - Minnesota Reformer

Joey Dobson

Housing Policy Attorney

Mid-Minnesota Legal Aid

(612) 746-3756

she/her/hers

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COVID-19 Emergency Rental Assistance: RentHelpMN may help you pay your rent and utilities bills!

PHA Residents: If you have had trouble paying for your rent and utilities because of the coronavirus (COVID-19), then you may be able to get help with those expenses from a new State program called “RentHelpMN”. If you are eligible, **RentHelpMN** will pay the PHA directly for back rent you owe to the PHA, and possibly current and future rent, too. **RentHelpMN** can also pay Xcel Energy (or St. Paul District Energy) for utility bills you could not pay during the COVID-19 pandemic.

YOU ARE ELIGIBLE as a PHA resident (renter). Almost all PHA residents have low enough incomes to qualify.

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- PHASE 1: RentHelpMN will pay back rent you owe (going back as far as March 13, 2020).
- PHASE 2: RentHelpMN will pay current and future rent and housing-related costs.
- Assistance could last for up to 15 months, if funding is available (rent, utilities and other housing costs).

WHAT YOU WILL NEED WHEN YOU APPLY:

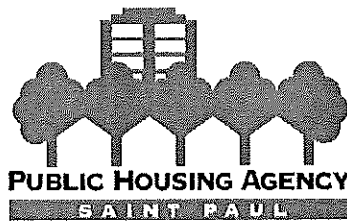
- “Landlord Name and Contact Information”: Enter “St. Paul PHA” and your housing manager’s phone number and email address.
- A copy of your PHA lease.
- If you are behind on rent, you will need to show a letter from the PHA stating how much you owe.
- Find your current utility bills and any past-due notices.
- Gather your income documents for 2020 for all household members (tax records, pay stubs, etc.).
- Have some form of identification (driver’s license, passport, Tribal ID, etc.).
- If you do not have all these documents, you may still be able to apply.

HOW TO APPLY:

- Go to www.renthelpmn.org on your computer or mobile device OR call 211 for assistance.

NOTICE! This information is important. If you do not understand it, please call your PHA representative, for free language assistance.

- **Spanish** Esta información es importante. Si usted no lo entiende, por favor póngase en contacto con PHA para asistencia lingüística gratuita.
- **Hmong** Yog tias koj nyeem tsis tau Askiv, nug tus neeg ua hauj lwm rau koj, tom tsev loom (PHA) kom pab person to provide an interpreter nrhiav neeg txhais lus.
- **Somali** Macluumaadkan ayaa muhiim ah. Oo haaddii aadan fahmin, fadlan wac wakiilkaaga PHA, si aad u hesho caawimo luqadeed oo lacag la’aan ah.
- **Oromo** Beekifni kun baay’ee barbaachisaa dha. Dhimmi isaa isiniif ifa ta’u yoo baate, bakka bu’aan Bulchiinsa Mana Mootummaa Magaala (PHA) gargaarsa tajaajila Afaani tolaan akka isiniif kennu bibilaan gaafadha.
- **Russian** Эта информация очень важна. Если вы не можете ее понять, обратитесь к представителю PHA, и вам будут предоставлены бесплатные услуги перевода



RentHelpMN

PHA Family Management Site	Address	Manager	Office Phone	Email
McDonough	1544 Timberlake Road, St. Paul, MN 55117	Teresa Vaplon	651-558-2199	teresa.vaplon@stpha.org
Roosevelt	1575 Ames Ave., St. Paul, MN 55106	Robert Dixon	651-793-3853	robert.dixon@stpha.org
Mt. Airy	91 East Arch Street, St. Paul, MN 55130	Bee Vang	651-298-4631	bee.vang@stpha.org
Dunedin	469 Ada Street, St. Paul, MN 55107	Robert Dixon	651-298-5231	robert.dixon@stpha.org
Scattered Sites	554 West Central Ave., St. Paul, MN 55103	Bee Vang	651-292-6160	bee.vang@stpha.org
PHA HI-Rise Management Site	Address	Manager	Office Phone	Email
Central Hi-Rise	554 West Central Ave., St. Paul, MN 55103	Sarath Nob	651-292-6063	sarath.nob@stpha.org
Cleveland Hi-Rise	899 South Cleveland Ave., St. Paul, MN 55116	Angela Louricas	651-695-3718	angela.louricas@stpha.org
Dunedin Hi-Rise	469 Ada Street, St. Paul, MN 55107	Julie Lo	651-298-5231	julie.lo@stpha.org
Edgerton Hi-Rise	1000 Edgerton Street, St. Paul, MN 55130	Kou Her	651-793-3990	kou.her@stpha.org
Exchange Hi-Rise	10 Exchange Street West, St. Paul, MN 55102	Paul Jaeger	651-298-5839	paul.jaeger@stpha.org
Front Hi-Rise	727 Front Ave., St. Paul, MN 55103	Jordan Huckleby	651-558-2198	jordan.huckleby@stpha.org
Hamline Hi-Rise	777 North Hamline Ave., St. Paul, MN 55104	Sam Draper	651-632-5093	samuel.draper@stpha.org
Iowa Hi-Rise	1743 East Iowa Ave., St. Paul, MN 55106	Julie Sitzmann	651-793-3918	julie.sitzmann@stpha.org
Montreal Hi-Rise	1085 Montreal Ave., St. Paul, MN 55116	Brenda Hibbard	651-695-3726	brenda.hibbard@stpha.org
Mt. Airy Hi-Rise	200 East Arch Street, St. Paul, MN 55130	Hlee Lee	651-292-6026	hlee.lee@stpha.org
Neill Hi-Rise	325 Laurel Street, St. Paul, MN 55102	Angela Louricas	651-224-3488	angela.louricas@stpha.org
Ravoux Hi-Rise	280 Ravoux Street, St. Paul, MN 55103	Julianna Quast	651-292-7869	julianna.quast@stpha.org
Seal Hi-Rise	825 Seal Street, St. Paul, MN 55114	Sarath Nob	651-292-6230	sarath.nob@stpha.org
Valley Hi-Rise	261 East University Ave., St. Paul, MN 55130	Jerrica Mims	651-298-4693	jerrica.mims@stpha.org
Wabasha Hi-Rise	545 Wabasha Street North, St. Paul, MN 55102	Paul Jaeger	651-228-3121	paul.jaeger@stpha.org
Wilson Hi-Rise	1300 East Wilson Ave., St. Paul, MN 55106	Tim Sullivan	651-793-3973	timothy.sullivan@stpha.org

English This information is important. If you do not understand it, please call your PHA representative, for free language assistance.

Hmong Cov ntaub ntawv no tseem ceeb. Yog koj tsis to taub, thov hu rau koj tus neeg PHA sawv cev. kom pab txhais lus pub dawb rau koj.

Somali Machumaadkan ayaa muhiim ah. Oo haaddii aadan fahmin, fadlan wac wakiilkaaga PHA, si aad u hesho caawimo luqadeed oo lacag la'aan ah.

Oromo Beekifni kun baay'ee barbaachisaa dha. Dhimmi isaa isiniif ifa ta'u yoo baate, bakka bu'aan Bulchiinsa Mana Moonummaa Magaala (PHA) gargaarsa tajaajila Afaani tolaan akka isiniif kennu bibilaan gaafadha.

Amharic (Ethiopian) ይህ መረጃ በጣም ጠቃሚ ነው፤ ሃሳቡን መረዳት ካልቻሉ፣ ለመንግስት መኖሪያ ቤቶች ባለስልጣን ተወካይ (PHA) ስልክ በመደወል ከክፍያ ነጻ የተረጎም አገልግሎት ማግኘት ይቻላል።

Spanish Esta información es importante. Si usted no lo entiende, por favor póngase en contacto con PHA para asistencia lingüística gratuita.

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Karen တစ်ဂိုဏ်းတို့အား အချိန်မားနမ့်တန့်တင်အိအေအိ.ဝံသးစုကီး PHA အပွားစဉ်းလးနကမန့်တင်အစကလိနာလကနိုဉ်အတင်ဂိုဏ်းအဂီတကတို

Lao ຖ້າຫາກວ່າທ່ານບໍ່ເຂົ້າໃຈໃນຂໍ້ຄວາມນີ້, ທ່ານ ຕ້ອງຢາກປຶກສາ ທັງ ຫ້ອງການເຮືອນ ຫວອງ PHA ພວກເຂົາຈະ ຈ່ອຍອະທິບາຍໃຫ້ ທ່ານ.

Public HOUSING AGENCY OF THE CITY OF SAINT PAUL

REPORT TO COMMISSIONERS

FROM JON M. GUTZMANN
EXECUTIVE DIRECTOR

REGARDING INFORMATIONAL REPORT
Rent Recovery Monitoring

DATE July 28, 2021

As of July 13, 2021, the balance of overdue rent in PHA-owned housing reached \$896,466, up from \$815,826 last month. The number of households who are delinquent on rent payments has also gone up, from 672 residents to 688 delinquent accounts. There is also \$39,852 outstanding in sales and service fees from these same accounts.

Most PHA residents will be eligible to have their overdue rent (and utility bills) paid by federally-funded State and County programs (RentHelpMN and the new “Zero Balance Project Emergency Rental Assistance”, explained below). However, the direct payments to the PHA from those programs will be spread out over an extended period of time. Both programs are explained well on the website www.HousingLink.org (copy attached). Renters and property owners can only receive payments from one of the programs.

The key distinction between the two programs is that the RentHelpMN application must be initiated by the tenant, but the property owner can start the application for the Zero Balance Project. However, regardless of which party initiates the application, the other party must supply some information to complete the application. While that requirement may be necessary to reduce the risk of fraudulent applications, it will delay or prevent some applications from being completed.

As discussed at previous meetings, unpaid rents have grown due to hardships faced by low income renters during the COVID-19 pandemic, and the federal and state eviction moratoria put in place in response to the pandemic. All landlords/property owners, including the PHA, have

been unable to terminate any lease agreement based on a resident's failure to pay rent. The Minnesota Legislature has approved a plan to phase out the moratorium in stages, as explained in the attached article from the Pioneer Press¹:

Starting [the week of July 12, 2021], landlords can take legal action to remove tenants who have violated the non-economic terms of their leases. Those who owe back rent and aren't eligible for rental assistance can be evicted starting Sept. 12. But renters who are eligible and have applied for state payments are protected against evictions until June 1, 2022.

Most PHA residents (and Housing Choice Voucher/Section 8 participants) would be eligible for the emergency rent assistance based on their low incomes if they also have experienced a loss of income, unusual expenses, or other hardships related to the pandemic. Therefore, the number and amount of delinquent rents likely will continue to grow if residents rely on the emergency rent assistance programs to pay off their unpaid balances. The amount of a tenant's emergency rent assistance will be reduced by any amounts they pay while their application is pending, which operates as a disincentive to paying more rent to the property owner.

Resident Services management staff are continuing to contact residents with delinquent accounts, reminding them that they are still responsible for the amounts owed, and urging them to apply for the emergency rent assistance offered by the State's RentHelpMN program (from Minnesota Housing, using federal funds). As of July 16, 2021, management staff have contacted households that are delinquent on rent payments, an average of three times. The residents' responses generally fell into three categories:

- About 374 households (40%) did not state a reason why they have not paid their rent.
- 178 households (19%) stated multiple reasons that contributed to their inability to pay rent (including but not limited to impacts related to COVID-19).
- The remaining households (133) gave a specific reason like job loss, unusual expense, etc.

¹ Pioneer Press 7/11/2021: "What's happening to Minnesota's \$672 million in COVID relief rent payments?"

When residents stated that a decrease in income had directly affected their ability to pay the rent (77 residents), staff promptly checked PHA records to see if their rent had already been reduced or if the adjustment was in process. If the resident had not previously reported their loss of income, staff immediately initiated the process to decrease the household's rent amount so it would go into effect the following month. In many cases the rent reduction was in process, but waiting for all of the adult household members to sign the new income certification paperwork (a Multifamily/PBRA requirement).

As of July 9, 2021, 12 households had vacated their unit or passed away while owing the PHA rent. The total amount owed, approximately \$21,284, was or will be added to the collection loss write-offs for the calendar quarter when the move-outs occurred.

Staff are continuing to send the attached notice about RentHelpMN to all residents with their rent statements. Staff will draft and send a new notice about the Zero Balance Project soon.

Staff is developing a plan for the PHA to begin submitting applications for rent assistance through the Zero Balance Project (ZBP) on behalf of households who are unable to initiate a RentHelpMN application themselves (for example, due to language barriers, disability or other factors). For residents who do not have a pending RentHelpMN application, Resident Services management staff will initiate the ZBP process. Staff will contact those residents to encourage and assist them to complete their part of the ZBP application.

Minnesota Housing has begun sending RentHelpMN checks to property owners/landlords on behalf of tenants who owe back rent. As of July 12, 2021, the PHA had received payments totaling about \$24,071 on behalf of six residents. The Zero Balance Project was just getting underway as this report was written, so the PHA has not received any payments through it yet.

LTS/JHS/KNG/TJ/HMG/FAH

Attachments:

- Pioneer Press 7/11/2021: “What’s happening to Minnesota’s \$672 million in COVID relief rent payments?”
- The Zero Balance Project; [HousingLink.org](https://www.housinglink.org) website
- PHA’s RentHelpMN Flyer Sent to All Residents with Monthly Rent Statements

What's happening to Minnesota's \$672 million in COVID relief rent payments?

Landlord: 'We are told to just wait... I'm totally frustrated.'



Norm and Carol Linnell on the porch of one their rental properties in the Hamline/Midway neighborhood of St. Paul on Friday, July 9, 2021. The Hudson, Wis. landlords are frustrated with the slow pace of rental aid payments made by the Minnesota's state housing agency. Some of their tenants, unable to pay their rent due to income losses from the COVID-19 pandemic, have applied for help. The state and local governments have received \$672 million in federal emergency pandemic aid to pay back rent for thousands of tenants, but the RentHelpMN assistance payments are trickling out sluggishly. (John Autey / Pioneer Press)

By **BILL SALISBURY** | bsalisbury@pioneerpress.com | Pioneer Press

PUBLISHED: July 9, 2021 at 3:59 p.m. | UPDATED: July 11, 2021 at 5:01 p.m.

Carol and Norm Linnell are among hundreds of landlords who are growing increasingly upset by the slow pace of rental aid payments made by the Minnesota's state housing agency.

Retirees living in Hudson, Wis., the Linnells own 10 rental housing units in St. Paul's Midway neighborhood.

"We rely on our rental income to supplement our Social Security. We were self-employed, so no pension," Carol wrote in an email. "With four of our 10 tenants unable to pay their rent (due to income lost during the pandemic), we are short about \$22,000 in our checkbook."

The state and local governments have received \$672 million in federal emergency pandemic aid to pay back rent for thousands of tenants, but the RentHelpMN assistance payments are trickling out sluggishly.

The Linnells' tenants applied for aid when the program opened in April. About three months later, the Linnells still haven't received a single payment, and the agency's representatives can't or won't answer Carol's questions about the program.

"They can give no specifics," she said. "We are told to just wait ... I'm totally frustrated."

The program's administrator, Minnesota Housing Finance Commissioner Jennifer Ho, acknowledges the stress and anxiety experienced by renters and landlords who are waiting for checks or bank deposits.

SLOW ROLLOUT CRITICIZED

During a two-hour Senate committee hearing this past week, Ho told lawmakers that as of July 1, her agency had received more than 28,000 applications for aid. By Thursday, it had paid \$15.3 million in more than 3,100 payments to housing providers and utilities. That is \$4.3 million more than the agency had paid out on July 1, but it's just over 10 percent of the \$151 million in rental assistance that has been requested.

To those seeking help, she said: "Just know that help is on the way if you have submitted and qualified for the program. ..."

"With the amount of resources we have available, we will be able to pay every eligible application that has been submitted to date."

But it will take time to make sure the money goes only to those who really need it while avoiding fraudulent or duplicate payments, she said.

The meeting was expected to be a confirmation hearing for Ho, one of Gov. Tim Walz's first appointments in December 2018. Some Republican lawmakers have harshly criticized her for the agency's slow rollout of the rental aid program. But Housing Committee Chair Rich Draheim, R-Madison Lake, said at the start of the hearing that the panel lacked the legal authority to make a confirmation recommendation and instead would focus on gathering information on the program.

Ho was one of about six Walz appointees who were rumored to be targets for removal by the Senate Republican majority. But the Senate adjourned for the year Thursday without acting on Ho's appointment, and GOP Majority Leader Paul Gazelka said her job is secure — at least for now.

A Fridley native, Ho has been working on housing and homelessness issues for more than two decades. She had been a senior policy adviser at the U.S. Department of Housing and Urban Development under former President Barack Obama, previously worked on the nation's first comprehensive federal homelessness plan and helped launch the Mayors Challenge to End Veterans Homelessness with first lady Michelle Obama. Before going to Washington, she worked on housing and homelessness programs in Minnesota.

COVID'S COSTLY IMPACT

An estimated 69,000 Minnesota households owed a combined total of \$231 million in rent, or \$3,300 per household, in early June, according to the National Equity Atlas, a data tool maintained by the University of Southern California Equity Research Institute and the research firm PolicyLink.

In Minnesota, more than two-thirds of the applicants for rental assistance identify as Black, Indigenous or people of color, more than half the households have minor children and 41 percent of applicants have recently been unemployed, the Minnesota Housing Finance Agency reported this month.

At the legislative hearing, Republican senators grilled Ho on the reasons for the long delays between receiving applications and making payments to landlords who are owed back rent and are at risk of being unable to pay mortgages, employees and other expenses.

The commissioner said her agency, which normally distributes about \$30 million in federal funds each year, will dole out more than \$500 million in the next two years. That changes the "nature, scope and scale at which the agency must operate," she said.

Last year, the MHFA set up a federally funding housing assistance program that provided \$85 million in aid to more than 27,000 households.

"We built the new program (this year) from the ground up based on complex and changing (U.S.) Treasury guidance. ... We are achieving our goal of streamlining the program for simplicity and conducting aggressive public outreach to reach those with the most barriers to applying," including people with limited English language proficiency, no internet access, seniors, people of color, those with disabilities and many who are not accustomed to accessing government services, Ho said.

"Our rate of payments continues to rise steeply as the process gains steam."

CLEARING THE BACKLOG

During the program's first 10 days of operation in April, the agency received 13,835 applications for aid, she said. Nearly half of them required more information from renters and landlords.

That volume of requests created a “pig in the pipeline,” a backlog of applications that staff are just now clearing, she said.

Then in steps “more complicated than anticipated,” a firm that MHFA hired to process rental assistance applications had to confirm bank accounts, tax records, property ownership and other details, she said. That firm, Witt O'Brien, has expanded its staff from 115 processors in April to 215 now.

“We're on the verge of things working very differently,” Ho said. “We're seeing more applications going from ‘submitted but incomplete’ to ‘complete and approved for payment.’ ”

The commissioner acknowledged that Minnesota's rollout was slower than some other states — and that was intentional.

“We were not out first, and I'm glad we didn't try to be first because we watched some states that raced to get out first that tripped a little coming out of the gate,” she said. “We've been up and running continuously since April 20.”

Ho said she intends to be meticulous about spending the money properly because “I'm going to have to account for every penny to you and to the Treasury and to taxpayers.”

EVICCTIONS ABOUT TO TAKE OFF

Ho expects applications for aid to increase after the Legislature passed a bill that phases out Walz's ban on rental evictions. Starting this week, landlords can take legal action to remove tenants who have violated the non-economic terms of their leases. Those who owe back rent and aren't eligible for rental assistance can be evicted starting Sept. 12. But renters who are eligible and have applied for state payments are protected against evictions until June 1, 2022.

Renters who have been financially hurt by the COVID-19 pandemic can get help to pay overdue rent and utilities back to March 13, 2020. They also may qualify for up to three months of future rent payments. Also eligible are tenants who are at risk of falling behind on paying rent because of the pandemic.

To be eligible for assistance, renters must have incomes at or below 80 percent of the “area median income” in their county. In the east metro, that income level is \$55,950 for a single person, \$63,950 for a couple and \$79,900 for a family of four.

For help, go online to [RentHelpMN.org](https://www.twincities.com/2021/07/09/mn-covid-relief-rent-payments-landlords/) or call the Greater Twin Cities United Way's 211 helpline (651-291-0211).

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*.

The application is open. Read this page and click "Apply Here" at the bottom.

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

There are two emergency rental assistance programs in MN right now: RentHelpMN and The Zero Balance Project.

Read the following before you apply:

The State of Minnesota recently announced a plan to end the eviction moratorium. With the expiration of the moratorium, renters are protected from eviction if they have applied for COVID-related federal emergency rental assistance, including from both the Zero Balance Project and RentHelpMN.

The Zero Balance Project is coordinating with RentHelpMN to prevent duplicate payments of emergency rental assistance, which is required by federal guidelines. As part of the RentHelpMN application, applicants agree not to apply for other federally supported COVID-19 emergency rental assistance programs. Zero Balance Project will only be processing applications for renters that do not have active applications in RentHelpMN.

Your Zero Balance Project application will not be advanced if you currently have an application that has been "submitted" in RentHelpMN. Log-in to RentHelpMN or call 211 to confirm your status in RentHelpMN, or email zerobalanceproject@housinglink.org with questions.

My renters applied for RentHelpMN. Can we apply for assistance through The Zero Balance Project?

Property owners/managers and renters can only receive assistance from one program for the same months.

If the renter has submitted an application to RentHelpMN, please continue to work with that program.

I am a property manager/owner who has already registered my properties with RentHelpMN. Do I also need to register and provide information to The Zero Balance Project?

If your renter has submitted an application to RentHelpMN, please continue to work with that program.

If your renter has not submitted an application to RentHelpMN and you would like

<https://housinglink.org/List/emergency-rental-assistance>

Track the Program's Progress

View the dashboard

Get program updates

Sign up for notifications

Spreadsheet to Upload Renters in Bulk

Are you applying on behalf of 10+ renters? Use this spreadsheet to upload in bulk

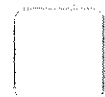
Application Demo and Q&A

See a demo of the application and listen to the program Q&A!

Watch the recording [here](#). (Passcode: 7Gy73I&G)

Program Guide

View the Program Guide



to start an application with The Zero Balance Project, you will need to register in The Zero Balance Project and upload the requested documents there.

Documents and information cannot be transferred between programs. Remember that property owners/managers and renters can only receive assistance from one program for the same months of assistance.

I previously received assistance from RentHelpMN or from Hennepin County's March 2021 application. Can I request The Zero Balance Project assistance if I still need help?

In all cases you can only receive 15 months of rental assistance total from all programs combined, which will expand to 18 total months soon.

If you received assistance from RentHelpMN, stay with that program. If you received assistance from Hennepin County's March 2021 program, apply with the Zero Balance Project.

I haven't started an application yet. Which program is best for me, RentHelpMN or The Zero Balance Project?

For those seeking rental assistance in Dakota, Hennepin and Ramsey counties who haven't applied for rental assistance from RentHelpMN, either program is available to you.

For renters and property managers/owners who prefer the *renter* lead the application process, RentHelpMN may be the better option.

For renters and property managers/owners who prefer the *property managers/owners* lead the application process, The Zero Balance Project may be the best choice.

What is the difference between RentHelpMN and The Zero Balance Project?

RentHelpMN and The Zero Balance Project are both emergency rental assistance programs, funded through the same federal grant program.

RentHelpMN is a statewide program where the renter leads the application process.

The Zero Balance Project serves Dakota, Hennepin and Ramsey counties where the property owners and managers lead the application process. Here are highlights of each program.

RentHelpMN

- Statewide
- Both tenants and property owners/managers can start applications
- Renters provide income and demographic information, past-due rent and/or utility bills and lease agreement and demonstrate impact by COVID.
- Property owners/managers provide property and payment information and verify amount owed.
- Income limits: 80% AMI
- Maximum assistance: up to 15 months
- Eligible expenses include rent, rental fees, utilities and tenant-paid utilities
- Applications accepted on an open pipeline basis through at least December 2021
- Total funding \$518 million
- For more information, call 211

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, amount owed and payment information.
- Renters provide income and demographic information, and demonstrate impact by COVID.
- Income limits: 80% AMI
- Maximum assistance: up to 15 months
- Eligible expenses include rent, rental fees and utilities that are included in the lease. Utilities in the renter's name are not eligible under this program.
- Applications accepted June 7 to June 20, 2021 or until funding runs out
- Total funding \$34 million, with potential to add funds as needed
- For more information, email zerobalanceproject@housinglink.org

What Expenses are Eligible in The Zero Balance Project?

Unpaid rent

Dating back to March 13, 2020.

Unpaid utilities and fees included in the lease

Dating back to March 13, 2020.

- Water
- Sewer
- Electric
- Gas
- Trash/Solid Waste/Recycling Collection
- Bulk Fuel (Firewood, Wood pellets, propane)

Unpaid late fees

Up to 8% of total rent, as allowed by MN statute, dating back to March 13, 2020.

3 Months of Future Rent (prospective rent)

- Unpaid rent must be brought current before future rent payments are approved.
- Utilities that are covered by the landlord as part of the rent payment are treated as rent.

Which Renter Households are Eligible for The Zero Balance Project?

The renter is at risk of homelessness or housing instability.

The property is located in one of these areas:

- Dakota County
- Hennepin County, including Minneapolis
- Ramsey County, including St. Paul

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

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

- 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.

What Landlords Need to Prepare For the Application to The Zero Balance Project

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

What Renters Need to Prepare for the Application to The Zero Balance Project

Verification of Income.

In the application, renters are required to confirm that their income is eligible (View eligible incomes).

They have 3 options:

Option 1 - Upload a copy of the first 2 pages of their 2020 income tax return.

Option 2 - Upload paperwork that confirms they are eligible for programs that serve people with low incomes. For example: SNAP, WIC, Section 8, TANF, FDPIR, SNP).

- The paperwork must show the renter's name and address.
- The paperwork must also have been issued to the renter after 1/1/2020.



Option 3 (Two Options here)

1. Upload a Certification of Zero Income form. A copy of this form will be available to download in the application.

2. Enter their source of income, and the amount, directly in the application.

The renter is required to upload documentation of their income (For example: A pay stub). In the application, renters are also asked to do the following:

- Confirm that the amount of unpaid rent, fees, and utilities the landlord is requesting is accurate.
- Identify their COVID-19 or financial hardship (View eligible hardships).
- List any previous COVID-19 emergency rental assistance they received (or that landlords received on their behalf). They are asked to enter the amounts in the application.

Common Questions about The Zero Balance Project

What is the maximum amount I can apply for in each unit?

There is no limit.

Do my renters still have to live in the unit?

Yes.

How do I apply for the 3 months of the prospective (future) rent?

The renters do this. In the renter part of the application there is a check-box where they can apply for prospective (future) rent if they know they will be unable to pay those future months.

My renters are worried this will impact other assistance/benefits they receive. Will it?

No. This does not count as income. The payment goes directly to the landlord.

My renters are undocumented and are afraid to submit their information. What should I tell them?

Household names are NOT reported to ICE. Dakota, Hennepin, and Ramsey County will get access to the data, and so will the cities of Minneapolis and St Paul.

My renters will not complete their part of the application. Can I still apply?

No. Renters must also complete their part of the application.

How do I check the status of the application?

- Log into your Neighborly Account
- In the left column, click on "Tenant"
- "Application in Progress" means not all of the information has been submitted (by the landlord or the renter).

If my application is approved, when will I receive payment?

A check will be mailed to the address provided by the landlord within 14 days of approval.

How are applications prioritized?

Applications are reviewed and paid on a first come, first served basis through June 20th, with the following exceptions:

- Applications for rental arrears are processed before any applications that only contain prospective rents, and



- Applications where the renter household income is at or below 50% of Area Median Income or one or more household members have been unemployed for 90 days or more are processed before other applications.

Apply here

© 2020, HousingLink





COVID-19 Emergency Rental Assistance: RentHelpMN may help you pay your rent and utilities bills!

PHA Residents: If you have had trouble paying for your rent and utilities because of the coronavirus (COVID-19), then you may be able to get help with those expenses from a new State program called “RentHelpMN”. If you are eligible, **RentHelpMN** will pay the PHA directly for back rent you owe to the PHA, and possibly current and future rent, too. **RentHelpMN** can also pay Xcel Energy (or St. Paul District Energy) for utility bills you could not pay during the COVID-19 pandemic.

YOU ARE ELIGIBLE as a PHA resident (renter). Almost all PHA residents have low enough incomes to qualify.

RentHelpMN is taking applications online at www.RentHelpMN.org .

- PHASE 1: RentHelpMN will pay back rent you owe (going back as far as March 13, 2020).
- PHASE 2: RentHelpMN will pay current and future rent and housing-related costs.
- Assistance could last for up to 15 months, if funding is available (rent, utilities and other housing costs).

WHAT YOU WILL NEED WHEN YOU APPLY:

- “Landlord Name and Contact Information”: Enter “St. Paul PHA” and your housing manager’s phone number and email address.
- A copy of your PHA lease.
- If you are behind on rent, you will need to show a letter from the PHA stating how much you owe.
- Find your current utility bills and any past-due notices.
- Gather your income documents for 2020 for all household members (tax records, pay stubs, etc.).
- Have some form of identification (driver’s license, passport, Tribal ID, etc.).
- If you do not have all these documents, you may still be able to apply.

HOW TO APPLY:

- Go to www.renthelpmn.org on your computer or mobile device OR call 211 for assistance.

NOTICE! This information is important. If you do not understand it, please call your PHA representative, for free language assistance.

- **Spanish** Esta información es importante. Si usted no lo entiende, por favor póngase en contacto con PHA para asistencia lingüística gratuita.
- **Hmong** Yog tias koj nyeem tsis tau Askiv, nug tus neeg ua hauj lwm rau koj, tom tsev loom (PHA) kom pab person to provide an interpreter nrhiav neeg txhais lus.
- **Somali** Macluumaadkan ayaa muhiim ah. Oo haaddii aadan fahmin, fadlan wac wakiilkaaga PHA, si aad u hesho caawimo luqadeed oo lacag la’aan ah.
- **Oromo** Beekifni kun baay’ee barbaachisaa dha. Dhimmi isaa isiniif ifa ta’u yoo baate, bakka bu’aan Bulchiinsa Mana Mootummaa Magaala (PHA) gargaarsa tajaajila Afaani tolaan akka isiniif kennu bibilaan gaafadha.
- **Russian** Эта информация очень важна. Если вы не можете ее понять, обратитесь к представителю PHA, и вам будут предоставлены бесплатные услуги перевода

Public HOUSING AGENCY OF THE CITY OF SAINT PAUL

REPORT TO COMMISSIONERS

FROM JON M. GUTZMANN
EXECUTIVE DIRECTORREGARDING INFORMATIONAL REPORT
Rent Recovery Monitoring

DATE August 25, 2021

As of August 13, 2021, the balance of overdue rent in PHA-owned housing reached \$1,004,233, up from \$896,466 last month. The number of households who are delinquent on rent payments has also gone up, from 688 residents to 771 delinquent accounts (which includes 47 accounts under \$10). There is also \$41,714 outstanding in sales and service fees from these same accounts.

Most PHA residents will be eligible to have their overdue rent (and utility bills) paid by federally-funded State and County programs (RentHelpMN and the new “Zero Balance Project Emergency Rental Assistance”). However, the direct payments to the PHA from those programs will be spread out over an extended period of time. Both programs are explained well on the website www.HousingLink.org (copy attached). Renters and property owners can only receive payments from one of the programs.

The key distinction between the two programs is that the RentHelpMN application must be initiated by the tenant, but the property owner can start the application for the Zero Balance Project. However, regardless of who starts the application, the other party must supply some information to complete the application. While that requirement may be necessary to reduce the risk of fraudulent applications, it will delay or prevent some applications from being completed.

As discussed at previous meetings, unpaid rents have grown due to hardships faced by low income renters during the COVID-19 pandemic, and the federal and state eviction moratoria put

in place in response to the pandemic. All landlords/property owners, including the PHA, have been unable to terminate any lease agreement based on a resident's failure to pay rent. The moratorium is phasing out now in stages. Property owners can take legal action to remove tenants who have violated the non-economic terms of their leases. Those who owe back rent and aren't eligible for rental assistance can be evicted starting September 12. But renters who are eligible and have applied for state payments are protected against evictions until June 1, 2022.

Most PHA residents (and Housing Choice Voucher/Section 8 participants) are eligible for the emergency rent assistance based on their low incomes if they also have experienced a loss of income, unusual expenses, or other hardships related to the pandemic. Therefore, the number and amount of delinquent rents likely will continue to grow if residents rely on the emergency rent assistance programs to pay off their unpaid balances. The amount of a tenant's emergency rent assistance will be reduced by any amounts they pay while their application is pending, which operates as a disincentive to paying more rent to the property owner.

Resident Services management staff are continuing to contact residents with delinquent accounts, reminding them that they are still responsible for the amounts owed, and urging them to apply for the emergency rent assistance offered by the State's RentHelpMN program (from Minnesota Housing, using federal funds). As of August 17, 2021, management staff have contacted households that are delinquent on rent payments, an average of three times. The residents' responses generally fell into three categories:

- About 382 households (50%) did not state a reason why they have not paid their rent.
- 185 households (24%) stated multiple reasons that contributed to their inability to pay rent (including but not limited to impacts related to COVID-19).
- The remaining households who were contacted (190) gave a specific reason like job loss, unusual expense, etc.

When residents stated that a decrease in income had directly affected their ability to pay the rent (77 residents), staff promptly checked PHA records to see if their rent had already been reduced or if the adjustment was in process. If the resident had not previously reported their loss of income, staff immediately initiated the process to decrease the household's rent amount so it would go into effect the following month. In many cases the rent reduction was in process, but waiting for all of the adult household members to sign the new income certification paperwork (a Multifamily/PBRA requirement).

As of August 17, 2021, 13 households had vacated their unit or passed away while owing the PHA rent. The total amount owed, approximately \$21,234, was or will be added to the collection loss write-offs for the calendar quarter when the move-outs occurred.

Staff are continuing to send the attached notice about RentHelpMN and the Zero Balance Project (ZBP) to all residents with their rent statements. The goal is to have every resident who is behind on their rent, or who is struggling to stay current on their rent, signed up for one of the rental assistance programs.

As of August 17, 2021, 249 households (32%) have applied for RentHelpMN. Resident Services staff have submitted ZBP applications on behalf of three households. Staff are also reviewing the list of delinquent accounts to identify other households for whom we can begin the ZBP application. Staff continue to schedule appointments and meet with households that are delinquent with their rent.

Beginning August 9, 2021, Resident Services management staff have been sending the fourth delinquent rent notice (attached) to tenants notifying them of their outstanding balance,

explaining the consequences of not paying their balance, and scheduling a time to meet to complete either the RentHelpMN or ZBP application.

Minnesota Housing continues to send RentHelpMN checks to property owners/landlords on behalf of tenants who owe back rent. As of August 17, 2021, the PHA had received payments totaling \$81,698 for 19 accounts. The PHA has not received any payments through the Zero Balance Project yet.

LTS/JHS/KNG/TJ/HMG/FAH

Attachments:

- PHA's Flyer About Rent Assistance, Sent to All Residents with Monthly Rent Statements: The Zero Balance Project; HousingLink.org website
- Fourth Notice Sent to Residents with Delinquent Rent



COVID-19 Emergency Rental Assistance: May help you pay your rent and utilities bills!

RentHelpMN

PHA Residents: If you have had trouble paying for your rent and utilities because of the Coronavirus (COVID-19), then you may be able to get help with those expenses from a new State program called “RentHelpMN”. If you are eligible, RentHelpMN will pay the PHA directly for back-rent you owe to the PHA, and possibly current and future rent, too. RentHelpMN can also pay Xcel Energy (or St. Paul District Energy) for utility bills you could not pay during the COVID-19 pandemic.

YOU ARE ELIGIBLE as a PHA resident. Almost all PHA residents have low enough incomes to qualify.

RentHelpMN is taking applications online at www.RentHelpMN.org.

- PHASE 1: RentHelpMN will pay back rent you owe (going back as far as March 13, 2020).
- PHASE 2: RentHelpMN will pay current and future rent and housing-related costs.
- Assistance could last for up to 15 months, if funding is available (rent, utilities and other housing costs).

WHAT YOU WILL NEED WHEN YOU APPLY:

- “Landlord Name and Contact Information”: Enter “St. Paul PHA” and your housing manager’s phone number and email address.
- A copy of your PHA lease.
- If you are behind on rent, you will need to show a letter from the PHA stating how much you owe.
- Find your current utility bills and any past-due notices.
- Gather your income documents for 2020 for all household members (tax records, pay stubs, etc.).
- Have some form of identification (driver’s license, passport, Tribal ID, etc.).
- If you do not have all these documents, you may still be able to apply.

HOW TO APPLY:

- Go to www.renthelpmn.org on your computer or mobile device OR call 211 for assistance.

More COVID-19 Emergency Rental Assistance:

The Zero Balance Project

There are two emergency rental assistance programs in MN right now: RentHelpMN and *The Zero Balance Project*.

Your Zero Balance Project application will not be advanced if you currently have an application that has been “submitted” in RentHelpMN. Log-in to RentHelpMN or call 211 to confirm your status in RentHelpMN, or email zerobalanceproject@housinglink.org with questions.

YOU ARE ELIGIBLE as a PHA resident. Almost all PHA residents have low enough incomes to qualify.

WHAT EXPENSES ARE ELIGIBLE IN THE ZERO BALANCE PROJECT:

- Unpaid rent, utilities, and fees (water, sewer, electric, gas, trash, solid waste, recycling collection, bulk fuel-firewood, wood pellets, propane) dating back to March 13, 2020.

- Unpaid late fees up to 8% of total rent, as allowed by MN statute (going back as far as March 13, 2020).
- 3 Months of Future Rent (prospective rent). Unpaid rent must be brought current before future rent payments are approved. Utilities that are covered by the landlord as part of the rent payment are treated as rent.

In The Zero Balance Project, landlords (St. Paul PHA) start the application on behalf of residents; however, you must cooperate by providing follow-up information to Housing Link.

What you will need to prepare for the Zero Balance application:

- Provide your Management staff with an email address for you. The application cannot be submitted without an email!
- Verification of Income (3 options):
 1. Upload a copy of the first 2 pages of your 2020 income tax return.
 2. Upload paperwork that confirms you are eligible for programs that serve people with low incomes. For example: SNAP, WIC, Section 8, MFIP, FDPIR, SNP). The paperwork must show your name and address. The paperwork must also have been issued to you after 1/1/2020.
 3. Upload a Certification of Zero Income form, or enter your source of income, and the amount, directly in the application. You will be required to upload documentation of your income (For example: pay stub).

Go to <https://www.housinglink.org/List/emergency-rental-assistance> for more information

PHA contact for Rental Assistance

PHA Family Management Site	Address	Manager	Office Phone	Email
McDonough	1544 Timberlake Road, St. Paul, MN 55117	Teresa Vaplon	651-558-2199	teresa.vaplon@stpha.org
Roosevelt	1575 Ames Ave., St. Paul, MN 55106	Robert Dixon	651-793-3853	robert.dixon@stpha.org
Mt. Airy	91 East Arch Street, St. Paul, MN 55130	Andrew Carlson	651-298-4923	andrew.carlson@stpha.org
Dunedin	469 Ada Street, St. Paul, MN 55107	Robert Dixon	651-298-5231	robert.dixon@stpha.org
Scattered Sites	554 West Central Ave., St. Paul, MN 55103	Bee Vang	651-292-6160	bee.vang@stpha.org
PHA Hi-Rise Management Site	Address	Manager	Office Phone	Email
Central Hi-Rise	554 West Central Ave., St. Paul, MN 55103	Sarath Nob	651-292-6063	sarath.nob@stpha.org
Cleveland Hi-Rise	899 South Cleveland Ave., St. Paul, MN 55116	Angela Louricas	651-695-3718	angela.louricas@stpha.org
Dunedin Hi-Rise	469 Ada Street, St. Paul, MN 55107	Robert Dixon	651-298-5231	robert.dixon@stpha.org
Edgerton Hi-Rise	1000 Edgerton Street, St. Paul, MN 55130	Kou Her	651-793-3990	kou.her@stpha.org
Exchange Hi-Rise	10 Exchange Street West, St. Paul, MN 55102	Paul Jaeger	651-298-5839	paul.jaeger@stpha.org
Front Hi-Rise	727 Front Ave., St. Paul, MN 55103	Jordan Huckleby	651-558-2198	jordan.huckleby@stpha.org
Hamline Hi-Rise	777 North Hamline Ave., St. Paul, MN 55104	Sam Draper	651-632-5093	samuel.draper@stpha.org
Iowa Hi-Rise	1743 East Iowa Ave., St. Paul, MN 55106	Julie Sitzmann	651-793-3918	julie.sitzmann@stpha.org
Montreal Hi-Rise	1085 Montreal Ave., St. Paul, MN 55116	Jerrica Mims	651-695-3726	jerrica.mims@stpha.org
Mt. Airy Hi-Rise	200 East Arch Street, St. Paul, MN 55130	Hlee Lee	651-292-6026	hlee.lee@stpha.org
Neill Hi-Rise	325 Laurel Street, St. Paul, MN 55102	Angela Louricas	651-224-3488	angela.louricas@stpha.org
Ravoux Hi-Rise	280 Ravoux Street, St. Paul, MN 55103	Julianna Quast	651-292-7869	julianna.quast@stpha.org
Seal Hi-Rise	825 Seal Street, St. Paul, MN 55114	Sarath Nob	651-292-6230	sarath.nob@stpha.org
Valley Hi-Rise	261 East University Ave., St. Paul, MN 55130	Jerrica Mims	651-298-4693	jerrica.mims@stpha.org
Wabasha Hi-Rise	545 Wabasha Street North, St. Paul, MN 55102	Paul Jaeger	651-228-3121	paul.jaeger@stpha.org
Wilson Hi-Rise	1300 East Wilson Ave., St. Paul, MN 55106	Tim Sullivan	651-793-3973	timothy.sullivan@stpha.org

NOTICE! This information is important. If you do not understand it, please call your PHA representative, for free language assistance.

- **Spanish** Esta información es importante. Si usted no lo entiende, por favor póngase en contacto con PHA para asistencia lingüística gratuita.
- **Hmong** Yog tias koj nyeem tsis tau Askiv, nug tus neeg ua hauj lwm rau koj, tom tsev loom (PHA) kom pab person to provide an interpreter nrhiav neeg txhais lus.
- **Somali** Macluumaadkan ayaa muhiim ah. Oo haaddii aadan fahmin, faqlan wac wakiilkaaga PHA, si aad u hesho caawimo luqadeed oo lacag la'aan ah.
- **Oromo** Beekifni kun baay'ee barbaachisaa dha. Dhimmi isaa isiniif ifa ta'u yoo baate, bakka bu'aan Bulchiinsa Mana Mootummaa Magaala (PHA) gargaarsa tajaajila Afaani tolaan akka isiniif kennu bibilaan gaafadha.
- **Russian** Эта информация очень важна. Если вы не можете ее понять, обратитесь к представителю PHA, и вам будут предоставлены бесплатные услуги перевода

7/21/2021





Click or tap to enter a date.

Resident Name
Resident Address
City, State Zip

ACTION REQUIRED---FINAL NOTICE

Dear Resident:

As of Click or tap to enter a date., you have an outstanding account balance of \$Total Balance, which includes \$Rent Balance due for unpaid rent.

State and federal authorities temporarily suspended all evictions for nonpayment of rent due to the ongoing COVID-19 pandemic, but residents are still responsible for rent amounts accrued during this moratorium. Additionally, on June 29, 2021, the State of Minnesota enacted a law providing for the gradual phasing out of the eviction moratorium. Under this phase out, terminations for nonpayment of rent can resume as early as August 13, 2021. **If your outstanding balance is not paid or otherwise resolved by this date, you may be subject to lease termination and eviction at that time. Please pay your outstanding balance immediately to avoid future lease termination or eviction.**

The PHA has already made several attempts to contact you to resolve this debt.

This is the PHA's final attempt to contact you about resolving your outstanding balance. An appointment has been scheduled for you to meet with your Human Services Coordinator for assistance in signing up for RentHelpMN or the Zero Balance Project. These programs were created to provide financial assistance to residents with outstanding rent and utility bills. Please have your email address and income information readily available for this meeting. Your meeting date and time are listed below:

HSC Name
Insert the date and time
Insert Location

If you are unable to meet on the above date and time, please contact your Human Services Coordinator as soon as possible to reschedule.

Thank you,

Assistant Manager Name
Assistant Housing Manager
Phone #
Management Office

HSC Name
Human Services Coordinator
Phone #
Email Address



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*.

The application is open. Read this page and click "Apply Here" at the bottom.

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

There are two emergency rental assistance programs in MN right now: RentHelpMN and The Zero Balance Project.

Read the following before you apply:

The State of Minnesota recently announced a plan to end the eviction moratorium. With the expiration of the moratorium, renters are protected from eviction if they have applied for COVID-related federal emergency rental assistance, including from both the Zero Balance Project and RentHelpMN.

The Zero Balance Project is coordinating with RentHelpMN to prevent duplicate payments of emergency rental assistance, which is required by federal guidelines. As part of the RentHelpMN application, applicants agree not to apply for other federally supported COVID-19 emergency rental assistance programs. Zero Balance Project will only be processing applications for renters that do not have active applications in RentHelpMN.

Your Zero Balance Project application will not be advanced if you currently have an application that has been "submitted" in RentHelpMN. Log-in to RentHelpMN or call 211 to confirm your status in RentHelpMN, or email zerobalanceproject@housinglink.org with questions.

My renters applied for RentHelpMN. Can we apply for assistance through The Zero Balance Project?

Property owners/managers and renters can only receive assistance from one program for the same months.

If the renter has submitted an application to RentHelpMN, please continue to work with that program.

I am a property manager/owner who has already registered my properties with RentHelpMN. Do I also need to register and provide information to The Zero Balance Project?

If your renter has submitted an application to RentHelpMN, please continue to work with that program.

If your renter has not submitted an application to RentHelpMN and you would like

Track the Program's Progress

View the dashboard

Get program updates

Sign up for notifications

Spreadsheet to Upload Renters in Bulk

Are you applying on behalf of 10+ renters? Use this spreadsheet to upload in bulk

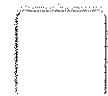
Application Demo and Q&A

See a demo of the application and listen to the program Q&A!

Watch the recording here. (Passcode: 7Gy73l&G)

Program Guide

View the Program Guide



to start an application with The Zero Balance Project, you will need to register in The Zero Balance Project and upload the requested documents there.

Documents and information cannot be transferred between programs. Remember that property owners/managers and renters can only receive assistance from one program for the same months of assistance.

I previously received assistance from RentHelpMN or from Hennepin County's March 2021 application. Can I request The Zero Balance Project assistance if I still need help?

In all cases you can only receive 15 months of rental assistance total from all programs combined, which will expand to 18 total months soon.

If you received assistance from RentHelpMN, stay with that program. If you received assistance from Hennepin County's March 2021 program, apply with the Zero Balance Project.

I haven't started an application yet. Which program is best for me, RentHelpMN or The Zero Balance Project?

For those seeking rental assistance in Dakota, Hennepin and Ramsey counties who haven't applied for rental assistance from RentHelpMN, either program is available to you.

For renters and property managers/owners who prefer the *renter* lead the application process, RentHelpMN may be the better option.

For renters and property managers/owners who prefer the *property managers/owners* lead the application process, The Zero Balance Project may be the best choice.

What is the difference between RentHelpMN and The Zero Balance Project?

RentHelpMN and The Zero Balance Project are both emergency rental assistance programs, funded through the same federal grant program.

RentHelpMN is a statewide program where the renter leads the application process.

The Zero Balance Project serves Dakota, Hennepin and Ramsey counties where the property owners and managers lead the application process. Here are highlights of each program.

RentHelpMN

- Statewide
- Both tenants and property owners/managers can start applications
- Renters provide income and demographic information, past-due rent and/or utility bills and lease agreement and demonstrate impact by COVID.
- Property owners/managers provide property and payment information and verify amount owed.
- Income limits: 80% AMI
- Maximum assistance: up to 15 months
- Eligible expenses include rent, rental fees, utilities and tenant-paid utilities
- Applications accepted on an open pipeline basis through at least December 2021
- Total funding \$518 million
- For more information, call 211

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, amount owed and payment information.
- Renters provide income and demographic information, and demonstrate impact by COVID.
- Income limits: 80% AMI
- Maximum assistance: up to 15 months
- Eligible expenses include rent, rental fees and utilities that are included in the lease. Utilities in the renter's name are not eligible under this program.
- Applications accepted June 7 to June 20, 2021 or until funding runs out
- Total funding \$34 million, with potential to add funds as needed
- For more information, email zerobalanceproject@housinglink.org

What Expenses are Eligible in The Zero Balance Project?

Unpaid rent

Dating back to March 13, 2020.

Unpaid utilities and fees included in the lease

Dating back to March 13, 2020.

- Water
- Sewer
- Electric
- Gas
- Trash/Solid Waste/Recycling Collection
- Bulk Fuel (Firewood, Wood pellets, propane)

Unpaid late fees

Up to 8% of total rent, as allowed by MN statute, dating back to March 13, 2020.

3 Months of Future Rent (prospective rent)

- Unpaid rent must be brought current before future rent payments are approved.
- Utilities that are covered by the landlord as part of the rent payment are treated as rent.

Which Renter Households are Eligible for The Zero Balance Project?

The renter is at risk of homelessness or housing instability.

The property is located in one of these areas:

- Dakota County
- Hennepin County, including Minneapolis
- Ramsey County, including St. Paul

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

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

- 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.

What Landlords Need to Prepare For the Application to The Zero Balance Project

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

What Renters Need to Prepare for the Application to The Zero Balance Project

Verification of Income.

In the application, renters are required to confirm that their income is eligible (View eligible incomes).

They have 3 options:

Option 1 - Upload a copy of the first 2 pages of their 2020 income tax return.

Option 2 - Upload paperwork that confirms they are eligible for programs that serve people with low incomes. For example: SNAP, WIC, Section 8, TANF, FDPIR, SNP).

- The paperwork must show the renter's name and address.
- The paperwork must also have been issued to the renter after 1/1/2020.



Option 3 (Two Options here)

1. Upload a Certification of Zero Income form. A copy of this form will be available to download in the application.

2. Enter their source of income, and the amount, directly in the application.

The renter is required to upload documentation of their income (For example: A pay stub). In the application, renters are also asked to do the following:

- Confirm that the amount of unpaid rent, fees, and utilities the landlord is requesting is accurate.
- Identify their COVID-19 or financial hardship (View eligible hardships).
- List any previous COVID-19 emergency rental assistance they received (or that landlords received on their behalf). They are asked to enter the amounts in the application.

Common Questions about The Zero Balance Project

What is the maximum amount I can apply for in each unit?

There is no limit.

Do my renters still have to live in the unit?

Yes.

How do I apply for the 3 months of the prospective (future) rent?

The renters do this. In the renter part of the application there is a check-box where they can apply for prospective (future) rent if they know they will be unable to pay those future months.

My renters are worried this will impact other assistance/benefits they receive. Will it?

No. This does not count as income. The payment goes directly to the landlord.

My renters are undocumented and are afraid to submit their information. What should I tell them?

Household names are NOT reported to ICE. Dakota, Hennepin, and Ramsey County will get access to the data, and so will the cities of Minneapolis and St Paul.

My renters will not complete their part of the application. Can I still apply?

No. Renters must also complete their part of the application.

How do I check the status of the application?

- Log into your Neighborly Account
- In the left column, click on "Tenant"
- "Application in Progress" means not all of the information has been submitted (by the landlord or the renter).

If my application is approved, when will I receive payment?

A check will be mailed to the address provided by the landlord within 14 days of approval.

How are applications prioritized?

Applications are reviewed and paid on a first come, first served basis through June 20th, with the following exceptions:

- Applications for rental arrears are processed before any applications that only contain prospective rents, and



- Applications where the renter household income is at or below 50% of Area Median Income or one or more household members have been unemployed for 90 days or more are processed before other applications.

Apply here

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PUBLIC HOUSING AGENCY OF THE CITY OF SAINT PAUL**REPORT TO COMMISSIONERS****FROM JON M. GUTZMANN
EXECUTIVE DIRECTOR****REGARDING INFORMATIONAL REPORT
Rent Recovery Monitoring****DATE September 22, 2021**

As of September 13, 2021, the balance of overdue rent in PHA-owned housing reached \$1,044,534, up from \$1,004,233 last month. The number of households who are delinquent on rent payments has gone down, from 771 to 723 delinquent accounts (which includes 44 accounts under \$10). There is also \$34,667 outstanding in sales and service fees from these same accounts.

Most PHA residents will be eligible to have their overdue rent (and utility bills) paid by federally-funded State and County programs (RentHelpMN and the new “Zero Balance Project Emergency Rental Assistance”). However, the direct payments to the PHA from those programs will be spread out over an extended period of time. Both programs are explained well on the website www.HousingLink.org (copy attached). Renters and property owners can only receive payments from one of the programs.

The key distinction between the two programs is that the RentHelpMN application must be initiated by the tenant, but the property owner can start the application for the Zero Balance Project. However, regardless of who starts the application, the other party must supply some information to complete the application. While that requirement may be necessary to reduce the risk of fraudulent applications, it will delay or prevent some applications from being completed.

As discussed at previous meetings, unpaid rents have grown due to hardships faced by low income renters during the COVID-19 pandemic, and the federal and state eviction moratoria put

in place in response to the pandemic. All landlords/property owners, including the PHA, have been unable to terminate any lease agreement based on a resident's failure to pay rent. The moratorium is phasing out now in stages. Property owners can take legal action to remove tenants who have violated the non-economic terms of their leases. Those who owe back rent and are not eligible for rental assistance can be evicted starting September 12. Renters who are eligible and have applied for state payments are protected against evictions until June 1, 2022.

As of September 14, 2021, the PHA has not initiated any eviction actions for non-payment of rent. Staff and our Legal Team are preparing notifications to residents that their tenancies are at risk of termination unless they achieve a "zero balance owing" for rent or make application to RentHelpMN (or other appropriate entity) for emergency rental assistance. If the residents do not respond accordingly, then the Legal Team will work with Resident Services and Finance Department staff to file Eviction Action proceedings in Ramsey County Housing Court.

Most PHA residents (and Housing Choice Voucher/Section 8 participants) are eligible for the emergency rent assistance based on their low incomes if they also have experienced a loss of income, unusual expenses, or other hardships related to the pandemic. Therefore, the number and amount of delinquent rents likely will continue to grow if residents rely on the emergency rent assistance programs to pay off their unpaid balances. The amount of a tenant's emergency rent assistance will be reduced by any amounts they pay while their application is pending, which operates as a disincentive to paying more rent to the property owner.

Resident Services management staff are continuing to contact residents with delinquent accounts, reminding them that they are still responsible for the amounts owed, and urging them to apply for the emergency rent assistance offered by the State's RentHelpMN program (from Minnesota

Housing, using federal funds). As of September 14, 2021, management staff had contacted 723 households that were delinquent on rent payments, an average of four times. The residents' responses generally fell into three categories:

- About 383 households (53%) did not state a reason why they have not paid their rent.
- 187 households (26%) stated multiple reasons that contributed to their inability to pay rent (including but not limited to impacts related to COVID-19).
- The remaining households who were contacted (153) gave a specific reason like job loss, unusual expense, etc.

When residents stated that a decrease in income had directly affected their ability to pay the rent (78 residents), staff promptly checked PHA records to see if their rent had already been reduced or if the adjustment was in process. If the resident had not previously reported their loss of income, staff immediately initiated the process to decrease the household's rent amount so it would go into effect the following month. In many cases the rent reduction was in process, but waiting for all of the adult household members to sign the new income certification paperwork (a Multifamily/PBRA requirement).

As of September 14, 2021, 13 households had vacated their unit or passed away while owing the PHA rent. The total amount owed, approximately \$21,234, was or will be added to the collection loss write-offs for the calendar quarter when the move-outs occurred. As explained in some of the attachments, HUD and the Treasury Department recently revised the guidelines for emergency rent assistance, to allow a property owner to be paid even after a tenant moves out while owing rent. MN housing has yet to provide guidance to owners on how to make such a request.

Staff are continuing to send the attached notice about RentHelpMN and the Zero Balance Project (ZBP) to all residents with their rent statements. The goal is to have every resident who is

behind on their rent, or who is struggling to stay current on their rent, signed up for one of the rental assistance programs.

As of September 14, 2021, 313 households (43%) have applied for RentHelpMN. Resident Services staff have submitted ZBP applications on behalf of ten households. Staff are also reviewing the list of delinquent accounts to identify other households for whom we can begin the ZBP application. Staff continue to schedule appointments and meet with households that are delinquent with their rent.

Beginning August 9, 2021, Resident Services management staff have been sending the fourth delinquent rent notice (attached) to tenants notifying them of their outstanding balance, explaining the consequences of not paying their balance, and scheduling a time to meet to complete either the RentHelpMN or ZBP application.

Minnesota Housing continues to send RentHelpMN checks to property owners/landlords on behalf of tenants who owe back rent. As of September 14, 2021, the PHA had received payments totaling \$202,051 for 46 accounts. The PHA has received one payment totaling \$4,032 for one account through the Zero Balance Project.

On August 27, 2021 the Secretaries of HUD, Treasury and Justice issued a joint letter (attached) to “Governors, Mayors, County Executives, and Chief Justices/State Court Administrators”, urging them to step up their efforts to distribute the emergency rental assistance and avoid unnecessary evictions. The letter concluded with these paragraphs:

We applaud the efforts of the state and local governments that have already taken these and other actions to prevent unnecessary evictions, as we know many of you have. However, we also know more must be done and that effective and comprehensive policies to prevent unnecessary evictions have never been more urgent. We stand ready to

partner with and support you in any way we can to protect renters and landlords and make programs like ERA as effective as possible.

Thank you for all you are doing and will continue to do to keep Americans in their homes. We will continue to engage with you over the coming days and weeks as we take on this challenge, and we welcome your input as we work together to prevent unnecessary evictions and help households in need reach the other side of this pandemic safely.

HUD also issued the attached press release with much of the same language (attached).

In addition, HUD Secretary Marcia Fudge and General Deputy Assistant Secretary for Public and Indian Housing Dominique Blom sent messages to housing agencies about avoiding evictions and helping residents apply for all available emergency rent assistance (attached).

There has been considerable discussion—and some criticism—in news media about the slow pace of rental assistance payments, along with recommendations from interest groups. Some examples are attached.

LTS/JHS/KNG/TJ/HMG/FAH/LF

Attachments:

- PHA's Flyer About Rent Assistance, Sent to All Residents with Monthly Rent Statements
- Zero Balance Project; HousingLink.org website
- Fourth Notice Sent to Residents with Delinquent Rent
- Minnesota Housing Partnership Letter to Minnesota Housing Commissioner Jennifer Ho; "Emergency Rental Assistance Challenges, Opportunities for Enhancement"; 8/30/2021
- "Statement from Secretary Marcia L. Fudge on the Eviction Moratorium"; PHADA: HUD News 8/27/2021
- HUD Press Release 8/27/2021
- HUD-Treasury-Justice Departments Letter to Governors, Mayors, County Executives, and Chief Justices/State Court Administrators; 8/27/2021
- MinnPost: As Minnesota, Other States Struggle To Distribute Rental Assistance Money, Feds Offer New Guidelines (and a Scolding)"; 9/3/2021
- Treasury Department: July-ERA-Data-Blog-Post; 8/25/2021
- Letter from HUD General Deputy Assistant Secretary for Public and Indian Housing Dominique Blom; HUD Actions to Help Prevent Evictions; September 8, 2021



COVID-19 Emergency Rental Assistance: May help you pay your rent and utilities bills!

RentHelpMN

PHA Residents: If you have had trouble paying for your rent and utilities because of the Coronavirus (COVID-19), then you may be able to get help with those expenses from a new State program called “RentHelpMN”. If you are eligible, RentHelpMN will pay the PHA directly for back-rent you owe to the PHA, and possibly current and future rent, too. RentHelpMN can also pay Xcel Energy (or St. Paul District Energy) for utility bills you could not pay during the COVID-19 pandemic.

YOU ARE ELIGIBLE as a PHA resident. Almost all PHA residents have low enough incomes to qualify.

RentHelpMN is taking applications online at www.RentHelpMN.org.

- PHASE 1: RentHelpMN will pay back rent you owe (going back as far as March 13, 2020).
- PHASE 2: RentHelpMN will pay current and future rent and housing-related costs.
- Assistance could last for up to 15 months, if funding is available (rent, utilities and other housing costs).

WHAT YOU WILL NEED WHEN YOU APPLY:

- “Landlord Name and Contact Information”: Enter “St. Paul PHA” and your housing manager’s phone number and email address.
- A copy of your PHA lease.
- If you are behind on rent, you will need to show a letter from the PHA stating how much you owe.
- Find your current utility bills and any past-due notices.
- Gather your income documents for 2020 for all household members (tax records, pay stubs, etc.).
- Have some form of identification (driver’s license, passport, Tribal ID, etc.).
- If you do not have all these documents, you may still be able to apply.

HOW TO APPLY:

- Go to www.renthelpmn.org on your computer or mobile device OR call 211 for assistance.

More COVID-19 Emergency Rental Assistance:

The Zero Balance Project

There are two emergency rental assistance programs in MN right now: RentHelpMN and *The Zero Balance Project*.

Your Zero Balance Project application will not be advanced if you currently have an application that has been “submitted” in RentHelpMN. Log-in to RentHelpMN or call 211 to confirm your status in RentHelpMN, or email zerobalanceproject@housinglink.org with questions.

YOU ARE ELIGIBLE as a PHA resident. Almost all PHA residents have low enough incomes to qualify.

WHAT EXPENSES ARE ELIGIBLE IN THE ZERO BALANCE PROJECT:

- Unpaid rent, utilities, and fees (water, sewer, electric, gas, trash, solid waste, recycling collection, bulk fuel-firewood, wood pellets, propane) dating back to March 13, 2020.

- Unpaid late fees up to 8% of total rent, as allowed by MN statute (going back as far as March 13, 2020).
- 3 Months of Future Rent (prospective rent). Unpaid rent must be brought current before future rent payments are approved. Utilities that are covered by the landlord as part of the rent payment are treated as rent.

In The Zero Balance Project, landlords (St. Paul PHA) start the application on behalf of residents; however, you must cooperate by providing follow-up information to Housing Link.

What you will need to prepare for the Zero Balance application:

- Provide your Management staff with an email address for you. The application cannot be submitted without an email!
- Verification of Income (3 options):
 1. Upload a copy of the first 2 pages of your 2020 income tax return.
 2. Upload paperwork that confirms you are eligible for programs that serve people with low incomes. For example: SNAP, WIC, Section 8, MFIP, FDPIR, SNP). The paperwork must show your name and address. The paperwork must also have been issued to you after 1/1/2020.
 3. Upload a Certification of Zero Income form, or enter your source of income, and the amount, directly in the application. You will be required to upload documentation of your income (For example: pay stub).

Go to <https://www.housinglink.org/List/emergency-rental-assistance> for more information

PHA contact for Rental Assistance

PHA Family Management Site	Address	Manager	Office Phone	Email
McDonough	1544 Timberlake Road, St. Paul, MN 55117	Teresa Vaplon	651-558-2199	teresa.vaplon@stpha.org
Roosevelt	1575 Ames Ave., St. Paul, MN 55106	Robert Dixon	651-793-3853	robert.dixon@stpha.org
Mt. Airy	91 East Arch Street, St. Paul, MN 55130	Andrew Carlson	651-298-4923	andrew.carlson@stpha.org
Dunedin	469 Ada Street, St. Paul, MN 55107	Robert Dixon	651-298-5231	robert.dixon@stpha.org
Scattered Sites	554 West Central Ave., St. Paul, MN 55103	Bee Vang	651-292-6160	bee.vang@stpha.org
PHA Hi-Rise Management Site	Address	Manager	Office Phone	Email
Central Hi-Rise	554 West Central Ave., St. Paul, MN 55103	Sarath Nob	651-292-6063	sarath.nob@stpha.org
Cleveland Hi-Rise	899 South Cleveland Ave., St. Paul, MN 55116	Angela Louricas	651-695-3718	angela.louricas@stpha.org
Dunedin Hi-Rise	469 Ada Street, St. Paul, MN 55107	Robert Dixon	651-298-5231	robert.dixon@stpha.org
Edgerton Hi-Rise	1000 Edgerton Street, St. Paul, MN 55130	Kou Her	651-793-3990	kou.her@stpha.org
Exchange Hi-Rise	10 Exchange Street West, St. Paul, MN 55102	Paul Jaeger	651-298-5839	paul.jaeger@stpha.org
Front Hi-Rise	727 Front Ave., St. Paul, MN 55103	Jordan Huckleby	651-558-2198	jordan.huckleby@stpha.org
Hamline Hi-Rise	777 North Hamline Ave., St. Paul, MN 55104	Sam Draper	651-632-5093	samuel.draper@stpha.org
Iowa Hi-Rise	1743 East Iowa Ave., St. Paul, MN 55106	Julie Sitzmann	651-793-3918	julie.sitzmann@stpha.org
Montreal Hi-Rise	1085 Montreal Ave., St. Paul, MN 55116	Jerrica Mims	651-695-3726	jerrica.mims@stpha.org
Mt. Airy Hi-Rise	200 East Arch Street, St. Paul, MN 55130	Hlee Lee	651-292-6026	hlee.lee@stpha.org
Neill Hi-Rise	325 Laurel Street, St. Paul, MN 55102	Angela Louricas	651-224-3488	angela.louricas@stpha.org
Ravoux Hi-Rise	280 Ravoux Street, St. Paul, MN 55103	Julianna Quast	651-292-7869	julianna.quast@stpha.org
Seal Hi-Rise	825 Seal Street, St. Paul, MN 55114	Sarath Nob	651-292-6230	sarath.nob@stpha.org
Valley Hi-Rise	261 East University Ave., St. Paul, MN 55130	Jerrica Mims	651-298-4693	jerrica.mims@stpha.org
Wabasha Hi-Rise	545 Wabasha Street North, St. Paul, MN 55102	Paul Jaeger	651-228-3121	paul.jaeger@stpha.org
Wilson Hi-Rise	1300 East Wilson Ave., St. Paul, MN 55106	Tim Sullivan	651-793-3973	timothy.sullivan@stpha.org

NOTICE! This information is important. If you do not understand it, please call your PHA representative, for free language assistance.

- **Spanish** Esta información es importante. Si usted no lo entiende, por favor póngase en contacto con PHA para asistencia lingüística gratuita.
- **Hmong** Yog tias koj nyeem tsis tau Askiv, nug tus neeg ua hauj lwm rau koj, tom tsev loom (PHA) kom pab person to provide an interpreter nrhiav neeg txhais lus.
- **Somali** Macluumaadkan ayaa muhiim ah. Oo haaddii aadan fahmin, fadlan wac wakiilkaaga PHA, si aad u hesho caawimo luqadeed oo lacag la'aan ah.
- **Oromo** Beekifni kun baay'ee barbaachisaa dha. Dhimmi isaa isiniif ifa ta'u yoo baate, bakka bu'aan Bulchiinsa Mana Mootummaa Magaala (PHA) gargaarsa tajaajila Afaani tolaan akka isiniif kennu bibilaan gaafadha.
- **Russian** Эта информация очень важна. Если вы не можете ее понять, обратитесь к представителю PHA, и вам будут предоставлены бесплатные услуги перевода

7/21/2021



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*.

The application is open. Read this page and click "Apply Here" at the bottom.

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

There are two emergency rental assistance programs in MN right now: RentHelpMN and The Zero Balance Project.

Read the following before you apply:

The State of Minnesota recently announced a plan to end the eviction moratorium. With the expiration of the moratorium, renters are protected from eviction if they have applied for COVID-related federal emergency rental assistance, including from both the Zero Balance Project and RentHelpMN.

The Zero Balance Project is coordinating with RentHelpMN to prevent duplicate payments of emergency rental assistance, which is required by federal guidelines. As part of the RentHelpMN application, applicants agree not to apply for other federally supported COVID-19 emergency rental assistance programs. Zero Balance Project will only be processing applications for renters that do not have active applications in RentHelpMN.

Your Zero Balance Project application will not be advanced if you currently have an application that has been "submitted" in RentHelpMN. Log-in to RentHelpMN or call 211 to confirm your status in RentHelpMN, or email zerobalanceproject@housinglink.org with questions.

My renters applied for RentHelpMN. Can we apply for assistance through The Zero Balance Project?

Property owners/managers and renters can only receive assistance from one program for the same months.

If the renter has submitted an application to RentHelpMN, please continue to work with that program.

I am a property manager/owner who has already registered my properties with RentHelpMN. Do I also need to register and provide information to The Zero Balance Project?

If your renter has submitted an application to RentHelpMN, please continue to work with that program.

If your renter has not submitted an application to RentHelpMN and you would like

Track the Program's Progress

View the dashboard

Get program updates

Sign up for notifications

Spreadsheet to Upload Renters in Bulk

Are you applying on behalf of 10+ renters? Use this spreadsheet to upload in bulk

Application Demo and Q&A

See a demo of the application and listen to the program Q&A!

Watch the recording here. (Passcode: 7Gy73I&G)

Program Guide

View the Program Guide



to start an application with The Zero Balance Project, you will need to register in The Zero Balance Project and upload the requested documents there.

Documents and information cannot be transferred between programs. Remember that property owners/managers and renters can only receive assistance from one program for the same months of assistance.

I previously received assistance from RentHelpMN or from Hennepin County's March 2021 application. Can I request The Zero Balance Project assistance if I still need help?

In all cases you can only receive 15 months of rental assistance total from all programs combined, which will expand to 18 total months soon.

If you received assistance from RentHelpMN, stay with that program. If you received assistance from Hennepin County's March 2021 program, apply with the Zero Balance Project.

I haven't started an application yet. Which program is best for me, RentHelpMN or The Zero Balance Project?

For those seeking rental assistance in Dakota, Hennepin and Ramsey counties who haven't applied for rental assistance from RentHelpMN, either program is available to you.

For renters and property managers/owners who prefer the *renter* lead the application process, RentHelpMN may be the better option.

For renters and property managers/owners who prefer the *property managers/owners* lead the application process, The Zero Balance Project may be the best choice.

What is the difference between RentHelpMN and The Zero Balance Project?

RentHelpMN and The Zero Balance Project are both emergency rental assistance programs, funded through the same federal grant program.

RentHelpMN is a statewide program where the renter leads the application process.

The Zero Balance Project serves Dakota, Hennepin and Ramsey counties where the property owners and managers lead the application process. Here are highlights of each program.

RentHelpMN

- Statewide
- Both tenants and property owners/managers can start applications
- Renters provide income and demographic information, past-due rent and/or utility bills and lease agreement and demonstrate impact by COVID.
- Property owners/managers provide property and payment information and verify amount owed.
- Income limits: 80% AMI
- Maximum assistance: up to 15 months
- Eligible expenses include rent, rental fees, utilities and tenant-paid utilities
- Applications accepted on an open pipeline basis through at least December 2021
- Total funding \$518 million
- For more information, call 211

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, amount owed and payment information.
- Renters provide income and demographic information, and demonstrate impact by COVID.
- Income limits: 80% AMI
- Maximum assistance: up to 15 months
- Eligible expenses include rent, rental fees and utilities that are included in the lease. Utilities in the renter's name are not eligible under this program.
- Applications accepted June 7 to June 20, 2021 or until funding runs out
- Total funding \$34 million, with potential to add funds as needed
- For more information, email zerobalanceproject@housinglink.org

What Expenses are Eligible in The Zero Balance Project?

Unpaid rent

Dating back to March 13, 2020.

Unpaid utilities and fees included in the lease

Dating back to March 13, 2020.

- Water
- Sewer
- Electric
- Gas
- Trash/Solid Waste/Recycling Collection
- Bulk Fuel (Firewood, Wood pellets, propane)

Unpaid late fees

Up to 8% of total rent, as allowed by MN statute, dating back to March 13, 2020.

3 Months of Future Rent (prospective rent)

- Unpaid rent must be brought current before future rent payments are approved.
- Utilities that are covered by the landlord as part of the rent payment are treated as rent.

Which Renter Households are Eligible for The Zero Balance Project?

The renter is at risk of homelessness or housing instability.

The property is located in one of these areas:

- Dakota County
- Hennepin County, including Minneapolis
- Ramsey County, including St. Paul

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

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

- 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.

What Landlords Need to Prepare For the Application to The Zero Balance Project

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

What Renters Need to Prepare for the Application to The Zero Balance Project

Verification of Income.

In the application, renters are required to confirm that their income is eligible (View eligible incomes).

They have 3 options:

Option 1 - Upload a copy of the first 2 pages of their 2020 income tax return.

Option 2 - Upload paperwork that confirms they are eligible for programs that serve people with low incomes. For example: SNAP, WIC, Section 8, TANF, FDPIR, SNP).

- The paperwork must show the renter's name and address.
- The paperwork must also have been issued to the renter after 1/1/2020.



Option 3 (Two Options here)

1. Upload a Certification of Zero Income form. A copy of this form will be available to download in the application.

2. Enter their source of income, and the amount, directly in the application.

The renter is required to upload documentation of their income (For example: A pay stub). In the application, renters are also asked to do the following:

- Confirm that the amount of unpaid rent, fees, and utilities the landlord is requesting is accurate.
- Identify their COVID-19 or financial hardship (View eligible hardships).
- List any previous COVID-19 emergency rental assistance they received (or that landlords received on their behalf). They are asked to enter the amounts in the application.

Common Questions about The Zero Balance Project

What is the maximum amount I can apply for in each unit?

There is no limit.

Do my renters still have to live in the unit?

Yes.

How do I apply for the 3 months of the prospective (future) rent?

The renters do this. In the renter part of the application there is a check-box where they can apply for prospective (future) rent if they know they will be unable to pay those future months.

My renters are worried this will impact other assistance/benefits they receive. Will it?

No. This does not count as income. The payment goes directly to the landlord.

My renters are undocumented and are afraid to submit their information. What should I tell them?

Household names are NOT reported to ICE. Dakota, Hennepin, and Ramsey County will get access to the data, and so will the cities of Minneapolis and St Paul.

My renters will not complete their part of the application. Can I still apply?

No. Renters must also complete their part of the application.

How do I check the status of the application?

- Log into your Neighborly Account
- In the left column, click on "Tenant"
- "Application in Progress" means not all of the information has been submitted (by the landlord or the renter).

If my application is approved, when will I receive payment?

A check will be mailed to the address provided by the landlord within 14 days of approval.

How are applications prioritized?

Applications are reviewed and paid on a first come, first served basis through June 20th, with the following exceptions:

- Applications for rental arrears are processed before any applications that only contain prospective rents, and



7/12/2021

The Zero Balance Project

- Applications where the renter household income is at or below 50% of Area Median Income or one or more household members have been unemployed for 90 days or more are processed before other applications.

Apply here

© 2020, HousingLink





Click or tap to enter a date.

Resident Name
Resident Address
City, State Zip

ACTION REQUIRED---FINAL NOTICE

Dear Resident:

As of **Click or tap to enter a date.**, you have an outstanding account balance of **\$Total Balance**, which includes **\$Rent Balance** due for unpaid rent.

State and federal authorities temporarily suspended all evictions for nonpayment of rent due to the ongoing COVID-19 pandemic, but residents are still responsible for rent amounts accrued during this moratorium. Additionally, on June 29, 2021, the State of Minnesota enacted a law providing for the gradual phasing out of the eviction moratorium. Under this phase out, terminations for nonpayment of rent can resume as early as August 13, 2021. **If your outstanding balance is not paid or otherwise resolved by this date, you may be subject to lease termination and eviction at that time. Please pay your outstanding balance immediately to avoid future lease termination or eviction.**

The PHA has already made several attempts to contact you to resolve this debt.

This is the PHA's final attempt to contact you about resolving your outstanding balance. An appointment has been scheduled for you to meet with your Human Services Coordinator for assistance in signing up for RentHelpMN or the Zero Balance Project. These programs were created to provide financial assistance to residents with outstanding rent and utility bills. Please have your email address and income information readily available for this meeting. Your meeting date and time are listed below:

HSC Name
Insert the date and time
Insert Location

If you are unable to meet on the above date and time, please contact your Human Services Coordinator as soon as possible to reschedule.

Thank you,

Assistant Manager Name
Assistant Housing Manager
Phone #
Management Office

HSC Name
Human Services Coordinator
Phone #
Email Address



August 30, 2021

Commissioner Jennifer Ho
Minnesota Housing
400 Wabasha Avenue N, Ste 400
Saint Paul, Minnesota 55102
Via email



www.mhponline.org

2446 University Ave W, Suite 140
Saint Paul, MN 55114-1740

p: 651-649-1710
800-728-8916
f: 651-649-1725

RE: Emergency Rental Assistance Challenges, Opportunities for Enhancement

Dear Commissioner Ho:

Thank you and your team for the above and beyond work on behalf of Minnesotans to support housing security. Ensuring that the significant federal resources from the Emergency Rental Assistance program are deployed to those in need is a massive undertaking. We are grateful that you have made yourself available and accessible to hear perspective from housing advocates, property owners, legal services providers, and field partners who are working to ensure Minnesotans are stably housed.

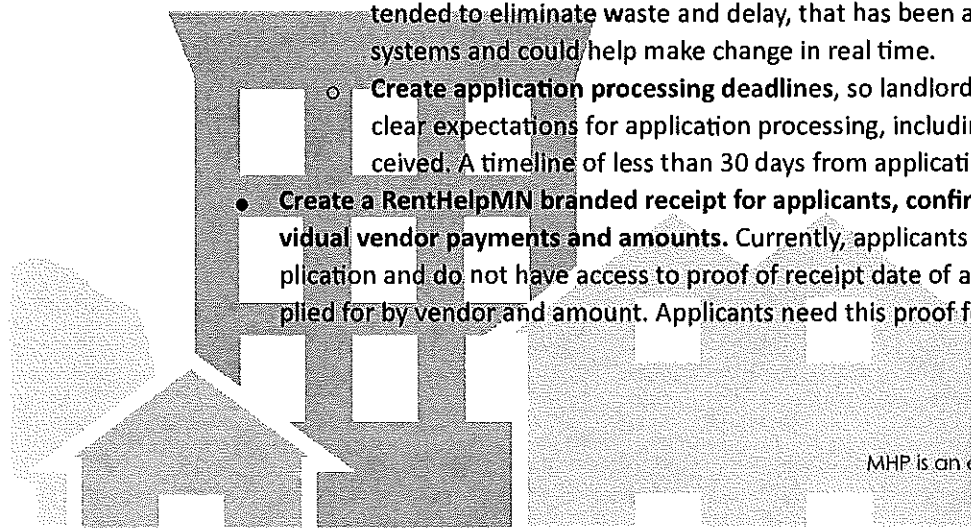
We have seen the progress made in distributing RentHelpMN funds, including increasing amounts of funds distributed in recent weeks. Still, much more must be done to ensure applicants receive funds without delay.

We are committed to supporting Minnesota Housing in ensuring every eligible applicant for emergency rental assistance receives funds promptly, including offering our assistance in problem solving and issue identification. And we stand ready to do more. Housing advocacy organizations and providers, all of whom consistently promote RentHelpMN, could partner in a marketing and communications campaign, amplify social media, help recruit volunteers, and more.

With these goals, here are recommended program enhancements:

- **Highest priority: Improve access to ERA payment.** We need an “all hands on deck” approach to ensure receipt of funds within a reasonable time frame. We know you are aware of the harms of delay, which include long-term economic, health, and housing stability impacts; long waits for receipt of funds is compounded by the inability of applicants or vendors to view the details of applications. Recommendations include:
 - **Contract with process redesign experts to reduce delays and identify consumer-focused improvements.** This is an excellent opportunity to use public private partnerships to make real-time correction; Lean Six Sigma is one example of a redesign process, intended to eliminate waste and delay, that has been applied to public and government systems and could help make change in real time.
 - **Create application processing deadlines,** so landlords, tenants and other agencies have clear expectations for application processing, including time from approval to funds received. A timeline of less than 30 days from application to payment must be the goal.
- **Create a RentHelpMN branded receipt for applicants, confirming application details for individual vendor payments and amounts.** Currently, applicants are not emailed a copy of their application and do not have access to proof of receipt date of application and financial support applied for by vendor and amount. Applicants need this proof for landlords and utilities, govern-

MHP is an equal opportunity provider and employer.



ment agencies, and the courts, or be potentially subject to eviction proceedings, utility shut offs, and other consequences.

- **Create process transparency, so that applicants can view application status** beyond basic categories of submitted, under review, and approved. Again, proof of application status is often needed creditors, government agencies, and the courts. 211 operators and field partners should be provided access to this information as well, as they are the front line of support to applicants.
- **Increase resources for marketing and outreach.** A more robust marketing and communications campaign is necessary to reach all low-income renters, and those already experiencing homelessness, and landlords, as well as utility providers.
 - **Field partners – providing outreach, application and housing navigation services - are under resourced; funding for these services should be increased** and additional partners with strong community connections added as contractors.
- **Enhance inter-agency communication, process, and consumer-focused service**
 - **Programs with overlapping benefits to consumers, such as RentHelpMN and Energy Assistance, should be prioritized for ongoing, cross-agency communication.**
 - **Regular communication and accountable points of contact should be established with agencies that interact with applicants.** Regular cross-agency meetings should occur until all ARPA programs are exhausted, as a way to enhance service to Minnesotans. Example: Creating RentHelpMN application hubs at DEED workforce centers, when open.
- **Designate an on-call RentHelpMN staff member to be available to the courts, lawyers, and applicants during court proceedings.** The availability of real-time accurate information is crucial to determining whether a landlord's eviction motion will be granted or not; this is a resource needed immediately for housing court proceedings.
- **Prioritize consistent, accurate information - provided in writing.** Currently, RentHelpMN updates are often provided verbally to field partners, creating the potential for inconsistent information and mistakes. A recent example involved confusion on the process for applicants who are victims of domestic violence.
- **Revisit policy choices to accelerate access to funds and prioritize equity in access.** As of August 25, Treasury issued additional guidance to expedite delivery of emergency rental assist. We appreciate that Minnesota Housing has already communicated its commitment to implementing these changes promptly, and urge attention to doing so. In addition,
 - Create a process for telephone-based applications, utilizing self-certification for documentation requirements.
 - Include internet as an eligible utility. It is a missed opportunity for Minnesotans to not be able to utilize ERA funds for internet, which has been identified by Treasury as an eligible utility expense. As home remains the location for school and work for many, the internet is a required, not optional, utility for survival today.
- **Update the RentHelpMN dashboard to include process data.** RentHelpMN's dashboard highlights important outcomes for applications submitted and funds paid, including by geography, race, and income. Including more detailed data, identifying process data as well as outcomes, could help identify important mid-course corrections and ensure funding gets out equitably. Categories for consideration include: incomplete applications; time from application to approval; time from approval to funds disbursed; data disaggregation by gender and age.

We encourage you to do everything possible to ensure that no dollar is left on the table as Minnesota households continue to struggle with debt, homelessness, and housing instability. We are ready to support you in your important work and want to be a resource to you.

Thank you. Please let us know if you need further information or have any questions.

Sincerely,

Alan Arthur, President, Aeon
Nelima Sitate Munene, Executive Director, African Career, Education & Resource (ACER)
Owen Duckworth, Director of Organizing and Policy, Alliance for Metropolitan Stability
Deidre Schmidt, President and CEO, CommonBond Communities
Skip Duchesneau, Owner, DW Jones, Inc.
Ellen Sahli, President, Family Housing Fund
Warren Hanson, President & CEO, Greater Minnesota Housing Fund
Shannon Smith Jones, Executive Director, Hope Community Inc.
Elena Gaarder, Chief Executive Officer, Metropolitan Consortium of Community Developers (MCCD)
Bill Grant, Executive Director, Minnesota Community Action Partnership
Anne Mavity, Executive Director, MHP (Minnesota Housing Partnership)
Shannon Guernsey, Executive Director, Minnesota NAHRO
Paul Williams, President & CEO, Project for Pride in Living (PPL)
Jenny Larson, Executive Director, Three Rivers CAP

cc: Rachel Robinson, Deputy Commissioner, Minnesota Housing
Ryan Baumtrog, Assistant Commissioner for Policy and Community Development, Minnesota Housing

Recommendations:

- **Contract with process redesign experts, such as Lean Six Sigma, to reduce ERA payment delays and identify consumer-focused improvements.**
- **Create and track application processing deadlines.** A timeline of less than 30 days from application to payment must be the goal.
- **Created a RentHelpMN branded receipt for applicants, confirming application details for individual vendor payments and amounts.**
- **Create process transparency, so that applicants can view application status** beyond basic categories of submitted, under review, and approved.
- **Increase resources for marketing and outreach, both for general communications and for current and additional field partners.**
- **Set regular meetings and identify a points of contact for Minnesota Housing, the PUC, and Commerce, to improve consumer support between similar programs of RentHelpMN and Energy Assistance.**
- **Designate an on-call RentHelpMN staff member to be available to the courts, lawyers, and applications during court proceedings.**
- **Prioritize written communication for RentHelpMN updates, to ensure consistency and accuracy of information.**

- **Revisit policy choices to ensure equity in access, including**
 - Create a process for telephone-based applications, utilizing self-certification for documentation requirements.
 - Include internet as an eligible utility.
- **Immediately implement Treasury guidance of August 25, 2021, regarding emergency rental assistance.**
- **Update the RentHelpMN dashboard to include application process data and more detailed data on applicants.**

PHADA NEWS August 27, 2021

HUD News: Statement from Secretary Marcia L. Fudge on the Eviction Moratorium

I am deeply disappointed by the Supreme Court's ruling on the CDC's eviction moratorium. With this decision, the Court has put millions of Americans at risk of losing their homes – even as the Delta variant heightens their risk of exposure to COVID-19. Many of these Americans are among our most vulnerable – including senior citizens, people with chronic illnesses, young children, and families with the lowest incomes.

I pledge that the Department of Housing and Urban Development will continue to use every tool at our disposal to protect those people whose health and well-being are now in jeopardy.

We join President Biden in calling on state and local officials to distribute the Emergency Rental Assistance funds provided by our federal government with the utmost urgency – and to use all the flexibilities the law authorizes to get these funds to the people who need them. HUD will continue to work with our federal partners to empower our stakeholders with the guidance they need to access these vital resources.

We call on state and local jurisdictions to take every action they can to safeguard their most vulnerable residents. These actions should include permitting evictions for non-payment of rent only after landlords and tenants have sought Emergency Rental Assistance funds. We call on every landlord, every housing owner, and every partner that receives our support to do all they can to help protect the people of their communities.

We can help preserve the safety and security of millions of Americans if we act with urgency – and with compassion in the midst of crisis. HUD is determined to do our part. We call on others to do their part as well.

HUD No. 21-128
HUD Public Affairs
(202) 708-0685

FOR RELEASE
Friday
August 27, 2021

Secretary of the Department of Housing and Urban Development, Secretary of the Treasury, and Attorney General Send Letter to Governors, Mayors and State Courts Urging Use of Emergency Rental Assistance

WASHINGTON - Today, U.S. Secretary of the Department of Housing and Urban Development Marcia L. Fudge, U.S. Secretary of the Treasury Janet L. Yellen, and Attorney General of the U.S. Department of Justice Merrick B. Garland sent a letter to state and local government leaders addressing the eviction moratorium.

[The full text of the letter is available here](#) and below.

Governors, Mayors, County Executives, and Chief Justices/State Court Administrators:

We are writing to request your urgent help preventing unnecessary evictions during the pandemic. Our bottom line is this: No one should be evicted before they have the chance to apply for rental assistance, and no eviction should move forward until that application has been processed.

Though over 172 million Americans are now fully vaccinated, and COVID-19 deaths are down over 80 percent compared to January of this year, significant work remains to defeat the virus and rebuild our economy. The spread of the Delta variant has led to a rise in cases, many Americans are just getting back on their feet from the economic downturn, and millions remain at risk of eviction. With lives on the line, it is imperative that we act-at all levels of government- to keep people in their homes and prevent a surge in COVID-19, as well as the long-term economic scarring and poor health consequences that come with eviction.

The Treasury Department remains laser-focused on partnering with state and local governments to get Emergency Rental Assistance (ERA) funds out the door and into the hands of renters and landlords, including through recent guidance emphasizing the flexibility grantees have to simplify application processes and accelerate the delivery of assistance.

The Department of Justice recently sent a letter to state court Chief Justices and court administrators encouraging them to implement eviction diversion programs that delay or stop eviction proceedings until renters and landlords have had the chance to apply for rental assistance. The Attorney General and Associate Attorney General also met with over 35 Chief Justices from around the country to listen to their concerns and discuss ways the federal government can support implementation of these programs.

Similarly, the Department of Housing and Urban Development has required public housing authorities and properties receiving federal project-based rental assistance to offer protections that will provide tenants with a fair chance to receive emergency rent relief and to take other steps to help prevent evictions. Our three Departments are working closely together and with other agencies across the federal government to make rental assistance available to households in need.

We also know we cannot address this challenge alone. State and local governments play a crucial role as administrators of programs like ERA and as leaders of their own housing agencies, judiciary systems, and other components of government that are essential to keeping Americans in their homes. Today, we are urging you to exercise your own authorities-as states, cities, and counties representing millions of Americans already have-to take action to prevent unnecessary evictions, including:

- **Enacting state and local eviction moratoriums during the remainder of the public health emergency.** Six states and the District of Columbia already have eviction moratoriums in place. As the President called for, we are encouraging all other state and local governments to use their legal authorities to appropriately put in place or extend their own eviction moratoriums.
- **Working with state and local courts to require landlords to apply for ERA before they commence eviction proceedings.** State and local governments or courts should ensure that all tenants have the opportunity to apply for rental assistance before any proceedings begin, and landlords seeking eviction should be required to apply for rental assistance first-a policy already implemented in some states and localities.
- **Staying eviction proceedings while an ERA application is pending.** By taking this step, as some states and localities already have, courts can ensure that tenants have a fair opportunity to apply for federal aid and that unnecessary evictions are avoided. While we call on courts to stay eviction proceedings, state and local governments must also speed the delivery of rental assistance to meet courts' deadlines.
- **Using ERA and American Rescue Plan State and Local Fiscal Recovery Funds to support the right to counsel and eviction diversion strategies.** Tenants are more likely to avoid eviction and remain stably housed when they have access to legal representation. Legal counsel can also aid in the successful completion of ERA applications. We encourage state and local governments to use ERA and Fiscal Recovery Funds to launch right to counsel programs and invest in court navigators and diversion programs.
- **Helping tenants navigate the ERA application process.** The Treasury Department has issued recent guidance streamlining the ERA application process, for example, by making clear that grantees can rely on self-attestation from tenants for certain eligibility requirements. State and local governments can continue to build on these efforts by removing unnecessary barriers to ERA funds.

The ERA program and the State and Local Fiscal Recovery Funds have provided state and local governments tens of billions of dollars to support renters and landlords; it is critical that renters be given the chance to receive that aid before being subject to eviction. Many state and local governments are working hard to get rental assistance to those in need as quickly as possible, and these policies will help ensure renters are not evicted before those resources reach them.

We applaud the efforts of the state and local governments that have already taken these and other actions to prevent unnecessary evictions, as we know many of you have. However, we also know more must be done and that effective and comprehensive policies to prevent unnecessary evictions have never been more urgent. We stand ready to partner with and support you in any way we can to protect renters and landlords and make programs like ERA as effective as possible.

Thank you for all you are doing and will continue to do to keep Americans in their homes. We will continue to engage with you over the coming days and weeks as we take on this challenge, and we welcome your input as we work together to prevent unnecessary evictions and help households in need reach the other side of this pandemic safely.

Sincerely,

Janet L. Yellen
Secretary
U.S. Department of the Treasury

Merrick B. Garland
Attorney General
U.S. Department of Justice

Marcia L. Fudge
Secretary
U.S. Department of Housing and Urban Development

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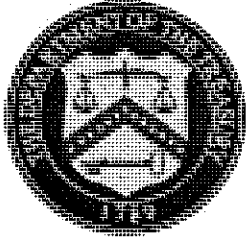
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More information about HUD and its programs is available at www.hud.gov and <https://espanol.hud.gov>.

You can also connect with HUD on [social media](#) and follow Secretary Fudge on [Twitter](#) and [Facebook](#) or sign up for news alerts on [HUD's Email List](#).

[HUD COVID-19 Resources and Fact Sheets](#)

https://www.hud.gov/press/press_releases_media_advisories/HUD_No_21_128



August 27, 2021

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We also know we cannot address this challenge alone. State and local governments play a crucial role as administrators of programs like ERA and as leaders of their own housing agencies, judiciary systems, and other components of government that are essential to keeping Americans in their homes. Today, we are urging you to exercise your own authorities—as states, cities, and counties representing millions of Americans already have—to take action to prevent unnecessary evictions, including:

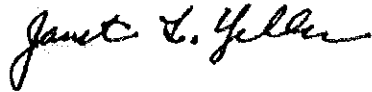
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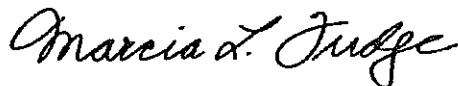
Sincerely,



Janet L. Yellen
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Marcia L. Fudge
Secretary
U.S. Department of Housing
and Urban Development

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News State Government

As Minnesota, other states struggle to distribute rental assistance money, feds offer new guidelines (and a scolding)

So far, Minnesota state and local governments have distributed just 13 percent of the \$375 million in federal money for rental assistance it received in December.

By Peter Callaghan | Staff Writer

Sept. 3, 2021



Minnesota has currently distributed just 13 percent of the \$375 million it got in pandemic relief money in December for rental assistance.

MinnPost photo by Peter Callaghan

When the hundreds of millions of federal dollars in rental assistance began flowing to Minnesota, the state saw a deadline to use the money as both a challenge and an opportunity.

Officials knew that getting 65 percent of rental assistance into the hands of landlords by the end of September would be difficult, based on a smaller state program that used 2020 CARES Act cash. But they also knew that states and local governments that meet the feds' demand to get money out quickly would be rewarded with additional funds from states that failed the test.

“If we do keep our money and demonstrate that we are getting it out the door, there’s a possibility that we could run the program for 90 days after December 31st,” Minnesota Housing Finance Agency Commissioner Jennifer Ho told a Senate committee January 12.

But Ho also added a caveat: The deadlines “are just really hard.”

“It makes me wonder who in Congress has ever stood up a really large program and run it before,” Ho said then.

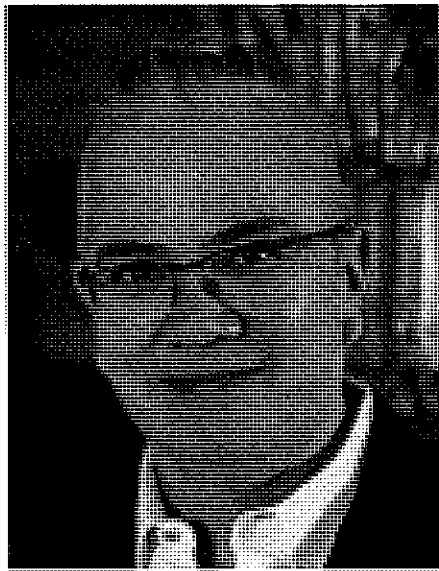
Eight months later, Minnesota is closer to losing those federal funds than gaining more — something it has in common with most other states. According to a dashboard maintained by National Equity Atlas, just two states — Texas and Virginia — are even at or near having spent 50 percent of their money, with most states having far more money in the bank than in the hands of landlords.

Minnesota has currently distributed just 13 percent of the \$375 million state and local governments got in pandemic relief money in December for rental assistance, according to the atlas. The state’s own dashboard shows that, as of Wednesday, 40,000 applications have been submitted for \$226 million in assistance for back rent and other housing costs, with \$47 million in payments made so far.

The money in question is referred to as ERA1, though additional rental assistance money, ERA2, is also flowing from the American Rescue Plan passed in April, and is subject to different rules and guidelines. Taken together, Minnesota and its largest local governments have been

allocated \$670 million. Applications can be made at renthelpmn.org or by calling 211.

But the slowness of distribution has led to finger pointing between the federal government and the states over the tepid pace. That became more intense after the U.S. Supreme Court ruled Aug. 26 that the Centers for Disease Control and Prevention did not have the authority to order an extension of the pandemic eviction ban.



Commissioner Jennifer Ho

Minnesota's own eviction ban was removed by legislation that was adopted and signed during the June special session. Unless tenants owing rent are in the queue to get federal rental assistance — or are not eligible for help — they can be evicted starting Oct. 12. But tenants who are eligible and have submitted an application cannot be evicted until next June.

September is also a critical month because it marks the end of the \$300 per week jobless insurance top off that was another benefit of the American Rescue Plan.

Last week, the U.S. Treasury issued new guidelines that both scolded the states for poor performance and gave them ways to speed up the processing of applications.

While the issuance of payments to landlords has increased, Treasury wrote, “many grantees need to do more to urgently accelerate efforts to prevent harmful evictions of vulnerable families. ... After September, programs that are unwilling or unable to deliver assistance quickly will be at risk of having their rental assistance funding reallocated to effective programs in other high-need areas.”

If all states are struggling to reach the goals by Sept. 30, it’s not clear where money could be shifted. The Treasury guidance singled out Texas and North Carolina, even though states that did well in getting money to landlords are now seeing a leveling off in payments, partly because they reduced backlogs of requests for help.

Even if Minnesota were among the states receiving extra funds, it might not have had use for them. Most estimates of the unpaid rent by those eligible for assistance is much less than the amount of federal help already pledged to Minnesota, even with a program that allows payment of up to three months in future rent and up to 12 months of back rent.

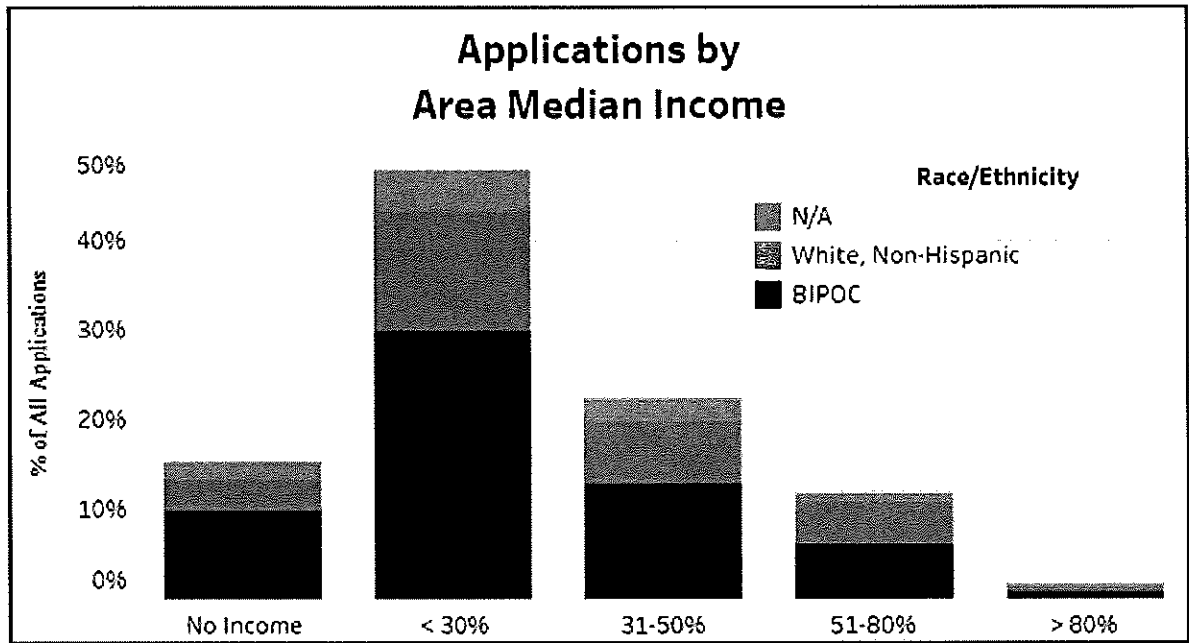
Ho said Thursday that she is not worried that the state will lose money if it doesn’t meet the Sept. 30 deadline. She said Minnesota is 23rd among the states for payments delivered and has millions of dollars of rent help requests in process of being paid out.

“We have demonstrated our ability to reach households in need,” she said. “The need is great. It’s just a question of being able to work through these applications. It certainly would not make sense for either the Treasury or Congress to suddenly be putting the breaks on all of our programs just as they’re gaining speed.”

New rules aimed at speeding up the process

The primary change announced last week will let states take renters’ word that they meet income eligibility requirements rather than submit documents. Dubbed “self-attestation,” the new guidelines permit the practice when documents are not readily available.

Minnesota has already been using the process on some applications, Ho said Thursday, but the new guidance clarifies what is allowed. “If you don’t have any income, there is nobody writing you to say you don’t have any income. And if someone isn’t eligible for unemployment insurance, there’s no document to produce there,” she said.



Two-thirds of applicants have extremely low incomes. Two-thirds of applicants are people of color.

Minnesota Housing

Another key change: The U.S. Treasury will allow payments to landlords even if the tenant no longer lives in the apartment or house but left owing back rent. The previous rules said landlords could only get payments if the tenant remained in the housing unit. While it was meant to discourage evictions, it also put a burden on tenants who had to leave units for personal or financial reasons.

“There are some very limited circumstances where we can work with both a renter who has moved out and that property in order to make both folks whole,” Ho said.

The new rules also allow states to use federal dollars to make extra payments to landlords who rent to hard-to-house tenants — such as

those who have past evictions on their records or who have been homeless in the past year.

The speed by which the state has spent the money has been criticized by landlord groups and by many Republicans in the state Senate. Ho's confirmation was one of those GOP leadership held out for possible review and potential removal from office. But the national coverage of the spending of rental assistance provided a sort of defense for the Housing Finance Agency, in that while Minnesota's payments may be slow, many states are slower still.

Minnesota is in a different legal position from many states because it has a bipartisan agreement to phase out its own eviction moratorium that's tied to the rental assistance program. No matter what happens on the federal level, Minnesota tenants who qualify for the program cannot be evicted for nine months.

The Minnesota Multi Housing Association, which represents the owners and managers of apartments, said it applauded the new guidance from the federal government, calling it "much-needed modification" of the requirement. But Cecil Smith, the executive director of the association, also said the state housing agency "needs to implement these measures on an expedited basis.

"Unfortunately, after more than 19 weeks and only 13% of funds distributed, we remain gravely concerned about RentHelpMN's ability to serve the urgent needs of renters and housing providers awaiting this assistance," Smith said.

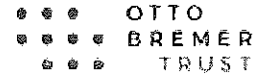


Peter Callaghan

Peter Callaghan covers state government for MinnPost. Follow him on Twitter or email him at [pcallaghan\(at\)minnpost\(dot\)com](mailto:pcallaghan@minnpost.com).

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Treasury Announces Seven Additional Policies to Encourage State and Local Governments to Expedite Emergency Rental Assistance

Latest Treasury Data Shows Continued Progress; About 1 Million Payments Made by State and Localities as of July 31

New data on program performance demonstrates steady improvement in delivering Emergency Rental Assistance (ERA) to eligible households – particularly among state and local agencies that adopted the recommendations in Treasury’s prior guidance. Even with these improvements, many grantees need to do more to urgently accelerate efforts to prevent harmful evictions of vulnerable families. To help grantees continue to expedite assistance, today Treasury is announcing additional policies – including measures to reduce processing delays by providing even more explicit permission for grantees to rely on applicant’s self-attestations without further documentation.

State and local programs have spent more than \$5.1 billion to support the housing stability of vulnerable renters out of the \$25 billion allocated under the first round of ERA (ERA1). Since January, state and local programs have made about 1 million payments benefitting households at risk of eviction. In July alone, more than 340,000 households received nearly \$1.7 billion in rental and utilities assistance, a roughly 15% increase in households served compared to June, and more than double the number of households served in May. The latest data also demonstrates that ERA funds reached the lowest income tenants, with more than 60 percent of households served falling at or below 30 percent of area median income. Many programs have shown an ability to aid vulnerable households quickly, with 70 state and local agencies having expended more than half of their ERA1 allocation assistance to eligible households by the end of July. However, too many grantees have yet to demonstrate sufficient progress in getting assistance to struggling tenants and landlords. After September, programs that are unwilling or unable to deliver assistance quickly will be at risk of having their rental assistance funding reallocated to effective programs in other high-need areas.

Treasury continues to use every lever at its disposal to urge states to distribute assistance to renters and landlords swiftly. From the first weeks of the Administration, Treasury actions have allowed for the accelerated delivery of ERA and encouraged grantees to avoid or reduce unduly burdensome documentation requirements for verifying income, provide assistance directly to tenants when landlords are not cooperative, and protect renters from eviction after payments are made on their behalf. Based on identified challenges and feedback from stakeholders and practitioners, Treasury issued guidance in February, May, and June; and again today.

One of the biggest challenges many state and local government programs continue to face in getting assistance to renters and landlords is application processing delays. According to public dashboards, hundreds of thousands of applications are in the pipeline beyond those that have already been paid. Today, based on feedback collected through site-visits and meetings with rental assistance administrators, tenant advocates, landlords and other stakeholders, Treasury is providing further policy clarity and recommendations meant to accelerate assistance to those in the pipeline in addition to those who have yet to apply, including clarifying that:

1. **Self-attestation can be used in documenting each aspect of a household’s eligibility for ERA, including with respect to: a) financial hardship, b) the risk of homelessness or housing instability, and c) income.** The use of self-attestation for documenting household eligibility clearly speeds up the processing of applications for rental assistance. Treasury is providing even greater clarity and specificity regarding the use of self-attestation and is encouraging grantees to simplify application processes to use self-attestation when other forms of documentation are not immediately available.

2. **During the public health emergency, state and local ERA programs may rely on self-attestation alone to document household income eligibility when documentation is not available.** During the public health emergency, in order to rapidly provide assistance, Treasury is clarifying that grantees may rely solely on a self-attestation of income when applicants are unable to provide other documentation of their income.
3. **State and local grantees may advance assistance to landlords and utility providers based on estimated eligible arrears.** To speed assistance, Treasury is establishing guidelines for providing a portion of estimated bulk payments to landlords and utility providers in anticipation of the full satisfaction of application and documentation requirements. These changes balance the need to assist households served by larger landlords and utilities with the need to protect taxpayers.
4. **State and local grantees may enter into partnership with nonprofits to deliver advance assistance to households at risk of eviction while their applications are still being processed.** Where an expedited payment could reasonably be viewed as necessary to prevent an eviction that may occur under a grantee's standard application process, Treasury is establishing guidelines for state and local programs to engage with non-profit organizations able and willing to take on the financial risk of advancing assistance prior to an application being fully processed to speed aid to at-risk households.
5. **Grantees may make additional rent payments to landlords that take on tenants facing major barriers to securing a lease, including those who have been evicted or experienced homelessness in the past year.** State and local ERA programs may make an additional payment required as a condition for entering into a lease with a "hard-to-house" household that would not otherwise qualify under a pre-existing and lawful screening or occupancy policy.
6. **Past arrears at previous addresses may be covered.** To remove barriers a household may face in accessing new housing if they have outstanding debt in collection, Treasury's guidance makes clear that state and local grantees may—at an eligible tenant's request—provide assistance to cover remaining rental or utility arrears at a previous address.
7. **A tenant's costs associated with obtaining a hearing or appealing an order of eviction may be covered with ERA funds as an eligible "other expense."** Many states and localities require tenant payments of rent to a court on behalf of the landlord (often referred to as "rent bonds") as a condition for a tenant to have the opportunity to defend herself in court before being evicted. New guidance makes clear that rent bonds are an eligible ERA expense.

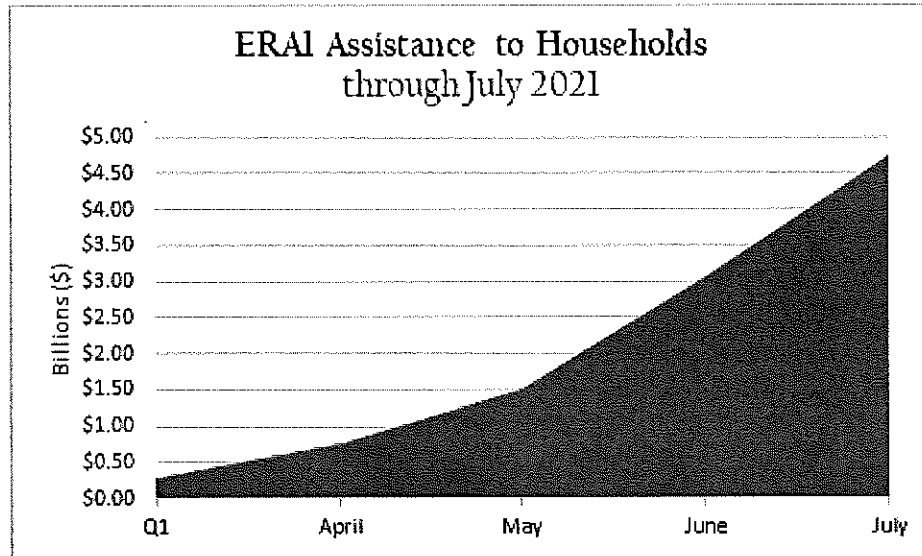
Treasury recognizes that early on, many state and local governments faced a difficult task in building the assistance infrastructure needed to get ERA funds quickly to eligible households from scratch. However, July data shows many have done this successfully and several communities have reported fully spending their ERA 1 resources, demonstrating that there are effective pathways to getting relief quickly to those who need it.

Today, Deputy Secretary of the Treasury Wally Adeyemo communicated in a letter to all grantees the following:

- Treasury, in line with communications from the Department of Justice, strongly encourages jurisdictions to follow the lead of states and cities that are putting in place added protections against evictions, including for renters who have applied for assistance but have not yet had their applications processed.
- Treasury, in coordination with our partners, is prepared to send out a next round of technical assistance providers to help ERA grantees strengthen their programs.
- If grantees are unable or unwilling to deliver ERA1 resources, Treasury is prepared to reallocate funds. Beginning September 30, 2021, the ERA 1 statute requires Treasury to recapture excess

funds that have not been obligated by a state or other grantee and reallocate those resources to high-performing jurisdictions that have obligated at least 65% of their original allocation.

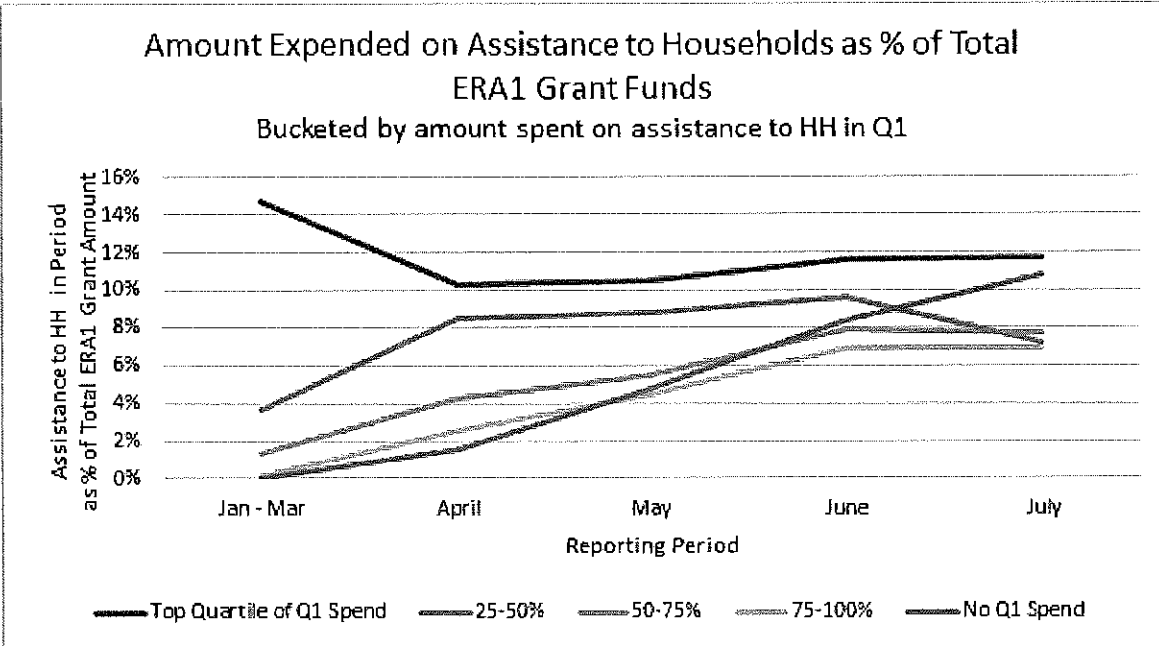
Key Findings from the Second Interim Report and July Monthly Report



1. Early top spenders are seeing monthly assistance level-off, while programs who were slow to distribute funds have seen a ramp up in assistance to households and landlords

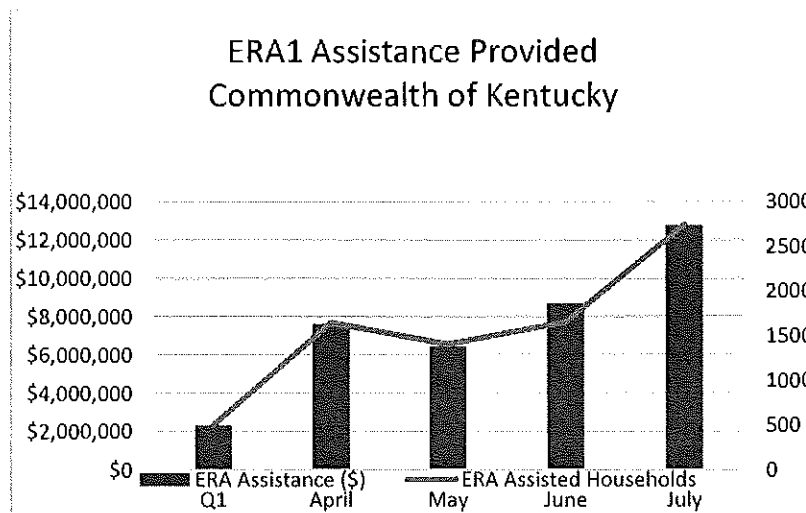
In July, some of the programs that distributed the most assistance in May and June saw spending level off for a variety of reasons. Many programs, including Texas, attribute the leveling off to having fully addressed existing application backlogs. Other grantees are using the last of their ERA1 funds and transitioning to the use of ERA2 funds, which are not included in this reporting data. Grantees have had access to 40 percent of their allotted ERA2 funds since May and have access to additional allotments as they spend the currently available funds.

At the same time, many programs that were slower to distribute assistance in prior months saw notable increases this month as the investments they made in developing infrastructure paid off. For example, administrators of North Carolina's program say their earlier efforts to build program infrastructure that takes advantage of self-attestation flexibilities has led to increased spending in past few months. This program infrastructure allowed North Carolina to conduct statewide outreach efforts that they say has led to an increase in distribution of rental assistance to households.



II. Programs following Treasury's guidance deliver more assistance, faster

Many of the best performing state and local government programs attribute their ability to scale their programs and meet the need in their communities to their adoption of Treasury's recommendations and guidance. These programs are delivering more assistance, faster. For example, though the state of Kentucky was able to demonstrate some early successes in providing rental assistance within the state, the program has shown consistent growth, most recently assisting 65% more households in July than in June. Program administrators attribute the recent growth to implementing income-based proxies in combination with self-attestation into their application process, which cut their processing time in half. The state's program is also highly coordinated with the direct grantees in Lexington and Louisville, and program administrators have noted that implementing this strategy has helped to accelerate application processing, reducing backlogs, and promising much quicker application turn-around in the future.



From: GDAS Dominique Blom <GDAS@pih.hud.gov>
Date: September 8, 2021 at 9:45:11 AM CDT
To: Jon Gutzmann <Jon.Gutzmann@stpha.org>
Subject: HUD Actions to Help Prevent Evictions
Reply-To: GDAS@pih.hud.gov



U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

WASHINGTON, DC 20410-5000

GENERAL DEPUTY ASSISTANT SECRETARY
FOR PUBLIC AND INDIAN HOUSING

Dear Executive Director,

Last week, HUD Secretary Marcia L. Fudge issued a [statement](#) calling on state and local jurisdictions to take every action they can to safeguard their most vulnerable residents – and calling on every landlord, every housing owner, and every partner that receives HUD’s support to do all they can to help protect vulnerable renters in their communities. Secretary Fudge also issued a [joint letter](#) with the Departments of Treasury and Justice to governors, mayors, county executives, and chief justices and state court administrators to issue their own moratoria, stay evictions while rental assistance applications process, and use Emergency Rental Assistance and state and local Fiscal Recovery funds to enhance tenant access to legal representation.

In the wake of the U.S. Supreme Court’s decision that invalidated the Centers for Disease Control and Prevention’s (CDC) eviction moratorium, the U.S. Department of Housing and Urban Development (HUD) is using every tool at our disposal to help safeguard the millions of the nation’s individuals and families now in danger of losing their homes.

Our programs and resources protect HUD-assisted households from eviction and should be sought out by all Americans who are seeking assistance in avoiding eviction, relocating to new homes in the event an eviction moves forward, and fighting unfair evictions. Through our Office of Fair Housing and Equal Opportunity, we are ready to protect people of color, families with children, people with disabilities, LGBTQ people, and others who may disproportionately face eviction through discriminatory policies and practices.

HUD also has a responsibility to assist public housing authorities, landlords, owners, and all of our stakeholders in weathering this public health crisis.

HUD and our partners are taking a broad range of actions to help prevent evictions. These actions include:

Connecting people with rent and utility relief – HUD is working with the Department of Treasury to help Emergency Rental Assistance Program (ERAP) grantees connect tenants behind on rent and utilities with financial assistance. Throughout this year, HUD has brought our expertise on housing programs to Treasury, providing advice and assistance on program design and implementation, and engaged HUD-approved housing counseling agencies. As part of a whole-of-government approach, we call on state and local ERAP grantees to lean into the flexibilities provided in this program and get assistance out quickly to those who need it the most.

Providing Tools to Help Public Housing Authorities, HUD-assisted Landlords/Tenants, and People Experiencing Homelessness – PIH and other HUD program offices have delivered webinars, created documents answering frequently asked questions, granted waivers to ease administrative burdens created by the pandemic, and are distributing relief resources such as Emergency Housing Vouchers and additional assistance to people experiencing homelessness as quickly as possible.

Keeping people housed – HUD will act to require public housing authorities and owners participating in HUD’s project-based rental assistance program to provide tenants facing eviction for non-payment of rent with additional time and other protections to allow them the opportunity to secure emergency rental assistance that may stave off eviction entirely. For the duration of the presidentially-declared national emergency related to the COVID-19 pandemic, HUD will extend the time its programmatic regulations require before a tenant must vacate a unit once a notice of lease termination for non-payment has been issued from 14 days to 30 days, consistent with CARES Act protections and the protections already in

place for FHA-insured Multifamily mortgages where the borrower is under a forbearance agreement. Additionally, in order to initiate eviction, HUD may require additional steps of covered landlords. HUD also has instituted an eviction moratorium to protect borrowers with HUD-supported or FHA-insured mortgages. This includes borrowers with HUD Section 184 Indian Home Loans.

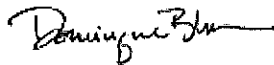
Fighting unfair evictions – HUD is making over \$19 million available to fair housing partners to help them respond to possible fair housing violations, many of which relate to the pandemic and evictions. The funds will enable private fair housing enforcement organizations to respond to fair housing inquiries and complaints, conduct fair housing testing, and implement education and outreach activities related to the COVID-19 pandemic. The funds will also be used to address fair housing issues affecting individuals and families experiencing housing instability, including those who may face displacement due to discriminatory evictions and foreclosures. HUD is also ramping up funding and education for HUD-approved housing counseling agencies to work with clients to understand their options if they are facing eviction.

Providing legal assistance – HUD is making \$20 million available to non-profit or governmental entities to improve the availability of legal assistance at no cost to low-income tenants at risk of or subject to eviction. These funds will provide services in areas with high rates of evictions or prospective evictions, including rural areas. This grant program plays an integral role in helping individuals and families—including people of color, people with limited English proficiency, and people with disabilities—avoid eviction or minimize the disruption and damage caused by the eviction process.

HUD is here to help. You can find more information at https://www.hud.gov/rent_relief, and you can also reach out to your local [field office](#).

Thank you for all of your efforts to promote housing stability during these unprecedented times.

Many thanks,



Dominique Blom

www.hud.gov

espanol.hud.gov

PUBLIC HOUSING AGENCY OF THE CITY OF SAINT PAUL

REPORT TO COMMISSIONERS

FROM JON M. GUTZMANN
EXECUTIVE DIRECTOR

REGARDING INFORMATIONAL REPORT
Rent Recovery Monitoring

DATE October 27, 2021

Since the last report to the Board, the PHA has received \$346,202 in emergency rental assistance payments from the State's RentHelpMN program and the County's Zero Balance Project, for a total of \$552,285 received as of October 15, 2021. (Both programs are federally funded.)

Total Assistance Payments	\$552,285
RentHelpMN Payments	\$505,209
Zero Balance Project Payments	\$47,076
Applications Submitted	397
Accounts Receiving Payments	129

Renters and property owners can only receive payments from one of the programs. In both programs, tenant cooperation is required in order to receive assistance, which delays or prevents some applications from being completed. Despite this, the activity during the past month represents a substantial and promising increase in the pace of payment from these programs.

However, as of October 14, 2021, overdue rent balances, the number of households owing rent, and sales and service fees owed by these households all increased, as shown below and on the attached charts:

	Sep-21	Oct-21
Total Delinquent Rent Owed	\$1,044,534	\$1,056,058
Total Households Owing	723	894
Sales and Service Fees	\$34,667	\$46,995

This increase was expected, as the amount of a tenant's emergency rent assistance will be reduced by any amounts they pay while their application is pending, which operates as a

disincentive to paying more rent to the property owner. For that reason, the number and amount of delinquent rents will likely continue to grow as residents continue to rely on the emergency rent assistance programs to pay off their unpaid balances.

Resident Services staff are continuing to contact residents with delinquent accounts, reminding them that they are still responsible for the amounts owed, and urging them to apply for emergency rent assistance. As of October 19, 2021, management staff had made an average of four attempts to contact each household that was delinquent on rent payments. Most of these PHA residents are eligible to have their overdue rent (and utility bills) paid by the rent assistance programs noted above. However, the direct payments to the PHA from those programs will be spread out over an extended period of time. Both programs are explained well on the website www.HousingLink.org.

As discussed at previous meetings, the increase in delinquent rent balances owed to the PHA is due to hardships faced by low-income renters during the COVID-19 pandemic, and the federal and state eviction moratoria put in place in response to the pandemic. Up until recently, all landlords/property owners, including the PHA, were unable to terminate any lease agreement based on a resident's failure to pay rent. The moratorium is phasing out now in stages. Starting July 12, 2021, property owners have been able to evict residents who have violated the non-economic terms of their leases. Starting October 12, 2021, property owners have been permitted to issue eviction notices for residents who owe back rent and who have not applied for or are not eligible for rental assistance. Renters who are eligible and have applied for State or County payments are protected against evictions until June 1, 2022.

While the PHA's goal is to obtain payment and promote successful tenancies, as of October 15, 2021, staff have sent 30-day notices of lease termination for late rent to over 800 residents. No eviction actions have been filed for non-payment of rent. The termination notices instruct residents to inform management staff immediately if they have a pending application for emergency rental assistance. The notices include another flyer encouraging residents to submit an application to RentHelpMN, the Zero Balance Project or other appropriate entity for assistance. If the residents do not respond accordingly, then the Legal Team will work with Resident Services and Finance Department staff to file Eviction Action proceedings in Ramsey County Housing Court.

In addition to the outreach and collection efforts noted above, staff continue to schedule appointments to meet with households about delinquent rent and review delinquent accounts to identify households in need of assistance. The goal of these actions is to have every resident who is behind or struggling to stay current on their rent signed up for one of the rental assistance programs and obtain assistance clearing their rent balance. While there has been considerable discussion—and some criticism—in news media about the slow pace of rental assistance payments, the PHA has begun to see improvement and has received substantial payments. HUD and other government agencies continue to encourage the agencies distributing emergency rental assistance to step up their efforts to issue payments and avoid unnecessary evictions.

LTS/JHS/KNG/TJ/HMG/FAH/LF

Attachments:

- PHA's Flyer About Rent Assistance, Sent to All Residents with Late Rent Lease Termination Notices
- Charts: Outstanding Rent Owed Balances and Payments



COVID-19 Emergency Rental Assistance: May help you pay your rent and utilities bills!

RentHelpMN

PHA Residents: If you have had trouble paying for your rent and utilities because of the Coronavirus (COVID-19), then you may be able to get help with those expenses from a new State program called “**RentHelpMN**”. If you are eligible, **RentHelpMN** will pay the PHA directly for back-rent you owe to the PHA, and possibly current and future rent, too. **RentHelpMN** can also pay Xcel Energy (or St. Paul District Energy) for utility bills you could not pay during the COVID-19 pandemic.

YOU ARE ELIGIBLE as a PHA resident. Almost all PHA residents have low enough incomes to qualify.

RentHelpMN is taking applications online at www.RentHelpMN.org .

- PHASE 1: RentHelpMN will pay back rent you owe (going back as far as March 13, 2020).
- PHASE 2: RentHelpMN will pay current and future rent and housing-related costs.
- Assistance could last for up to 15 months, if funding is available (rent, utilities and other housing costs).

WHAT YOU WILL NEED WHEN YOU APPLY:

- “Landlord Name and Contact Information”: Enter “St. Paul PHA” and your housing manager’s phone number and email address.
- A copy of your PHA lease.
- If you are behind on rent, you will need to show a letter from the PHA stating how much you owe.
- Find your current utility bills and any past-due notices.
- Gather your income documents for 2020 for all household members (tax records, pay stubs, etc.).
- Have some form of identification (driver’s license, passport, Tribal ID, etc.).
- If you do not have all these documents, you may still be able to apply.

HOW TO APPLY:

- Go to www.renthelpmn.org on your computer or mobile device OR call 211 for assistance.

More COVID-19 Emergency Rental Assistance:

The Zero Balance Project

There are two emergency rental assistance programs in MN right now: **RentHelpMN** and **The Zero Balance Project**.

Your Zero Balance Project application will not be advanced if you currently have an application that has been “submitted” in RentHelpMN. Log-in to RentHelpMN or call 211 to confirm your status in RentHelpMN, or email zerobalanceproject@housinglink.org with questions.

YOU ARE ELIGIBLE as a PHA resident. Almost all PHA residents have low enough incomes to qualify.

WHAT EXPENSES ARE ELIGIBLE IN THE ZERO BALANCE PROJECT:

- Unpaid rent, utilities, and fees (water, sewer, electric, gas, trash, solid waste, recycling collection, bulk fuel-firewood, wood pellets, propane) dating back to March 13, 2020.

- Unpaid late fees up to 8% of total rent, as allowed by MN statute (going back as far as March 13, 2020).
- 3 Months of Future Rent (prospective rent). Unpaid rent must be brought current before future rent payments are approved. Utilities that are covered by the landlord as part of the rent payment are treated as rent.

In The Zero Balance Project, landlords (St. Paul PHA) start the application on behalf of residents; however, you must cooperate by providing follow-up information to Housing Link.

What you will need to prepare for the Zero Balance application:

- Provide your Management staff with an email address for you. The application cannot be submitted without an email!
- Verification of Income (3 options):
 1. Upload a copy of the first 2 pages of your 2020 income tax return.
 2. Upload paperwork that confirms you are eligible for programs that serve people with low incomes. For example: SNAP, WIC, Section 8, MFIP, FDPIR, SNP). The paperwork must show your name and address. The paperwork must also have been issued to you after 1/1/2020.
 3. Upload a Certification of Zero Income form, or enter your source of income, and the amount, directly in the application. You will be required to upload documentation of your income (For example: pay stub).

Go to <https://www.housinglink.org/List/emergency-rental-assistance> for more information

PHA contact for Rental Assistance

PHA Family Management Site	Address	Manager	Office Phone	Email
McDonough	1544 Timberlake Road, St. Paul, MN 55117	Teresa Vaplon	651-558-2199	teresa.vaplon@stpha.org
Roosevelt	1575 Ames Ave., St. Paul, MN 55106	Robert Dixon	651-793-3853	robert.dixon@stpha.org
Mt. Airy	91 East Arch Street, St. Paul, MN 55130	Andrew Carlson	651-298-4923	andrew.carlson@stpha.org
Dunedin	469 Ada Street, St. Paul, MN 55107	Robert Dixon	651-298-5231	robert.dixon@stpha.org
Scattered Sites	554 West Central Ave., St. Paul, MN 55103	Bee Vang	651-292-6160	bee.vang@stpha.org
PHA Hi-Rise Management Site	Address	Manager	Office Phone	Email
Central Hi-Rise	554 West Central Ave., St. Paul, MN 55103	Jerrica Mims	651-292-6063	jerrica.mims@stpha.org
Cleveland Hi-Rise	899 South Cleveland Ave., St. Paul, MN 55116	Angela Louricas	651-695-3718	angela.louricas@stpha.org
Dunedin Hi-Rise	469 Ada Street, St. Paul, MN 55107	Robert Dixon	651-298-5231	robert.dixon@stpha.org
Edgerton Hi-Rise	1000 Edgerton Street, St. Paul, MN 55130	Kou Her	651-793-3990	kou.her@stpha.org
Exchange Hi-Rise	10 Exchange Street West, St. Paul, MN 55102	Paul Jaeger	651-298-5839	paul.jaeger@stpha.org
Front Hi-Rise	727 Front Ave., St. Paul, MN 55103	Jordan Huckleby	651-558-2198	jordan.huckleby@stpha.org
Hamline Hi-Rise	777 North Hamline Ave., St. Paul, MN 55104	Sam Draper	651-632-5093	samuel.draper@stpha.org
Iowa Hi-Rise	1743 East Iowa Ave., St. Paul, MN 55106	Mela Krick	651-793-3918	mela.krick@stpha.org
Montreal Hi-Rise	1085 Montreal Ave., St. Paul, MN 55116	Angela Louricas	651-695-3726	angela.louricas@stpha.org
Mt. Airy Hi-Rise	200 East Arch Street, St. Paul, MN 55130	Hlee Lee	651-292-6026	hlee.lee@stpha.org
Neill Hi-Rise	325 Laurel Street, St. Paul, MN 55102	Angela Louricas	651-224-3488	samuel.draper@stpha.org
Ravoux Hi-Rise	280 Ravoux Street, St. Paul, MN 55103	Julianna Quast	651-292-7869	julianna.quast@stpha.org
Seal Hi-Rise	825 Seal Street, St. Paul, MN 55114	Jerrica Mims	651-292-6230	jerrica.mims@stpha.org
Valley Hi-Rise	261 East University Ave., St. Paul, MN 55130	Tim Sullivan	651-298-4693	timothy.sullivan@stpha.org
Wabasha Hi-Rise	545 Wabasha Street North, St. Paul, MN 55102	Paul Jaeger	651-228-3121	paul.jaeger@stpha.org
Wilson Hi-Rise	1300 East Wilson Ave., St. Paul, MN 55106	Tim Sullivan	651-793-3973	timothy.sullivan@stpha.org

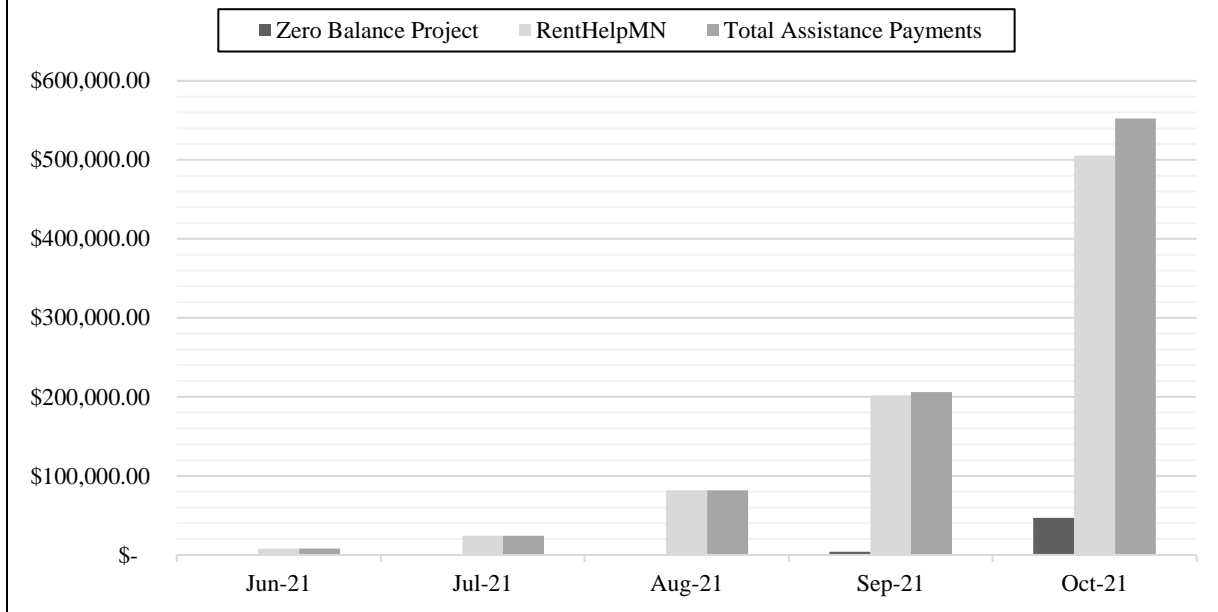
NOTICE! This information is important. If you do not understand it, please call your PHA representative, for free language assistance.

- **Spanish** Esta información es importante. Si usted no lo entiende, por favor póngase en contacto con PHA para asistencia lingüística gratuita.
- **Hmong** Yog tias koj nyeem tsis tau Askiv, nug tus neeg ua hauj lwm rau koj, tom tsev loom (PHA) kom pab person to provide an interpreter nrhiav neeg txhais lus.
- **Somali** Macluumaadkan ayaa muhiim ah. Oo haaddii aadan fahmin, fadlan wac wakiilkaaga PHA, si aad u hesho caawimo luqadeed oo lacag la'aan ah.
- **Oromo** Beekifni kun baay'ee barbaachisaa dha. Dhimmi isaa isiniif ifa ta'u yoo baate, bakka bu'aan Bulchiinsa Mana Mootummaa Magaala (PHA) gargaarsa tajaajila Afaani tolaan akka isiniif kennu bibilaan gaafadha.
- **Russian** Эта информация очень важна. Если вы не можете ее понять, обратитесь к представителю PHA, и вам будут предоставлены бесплатные услуги перевода

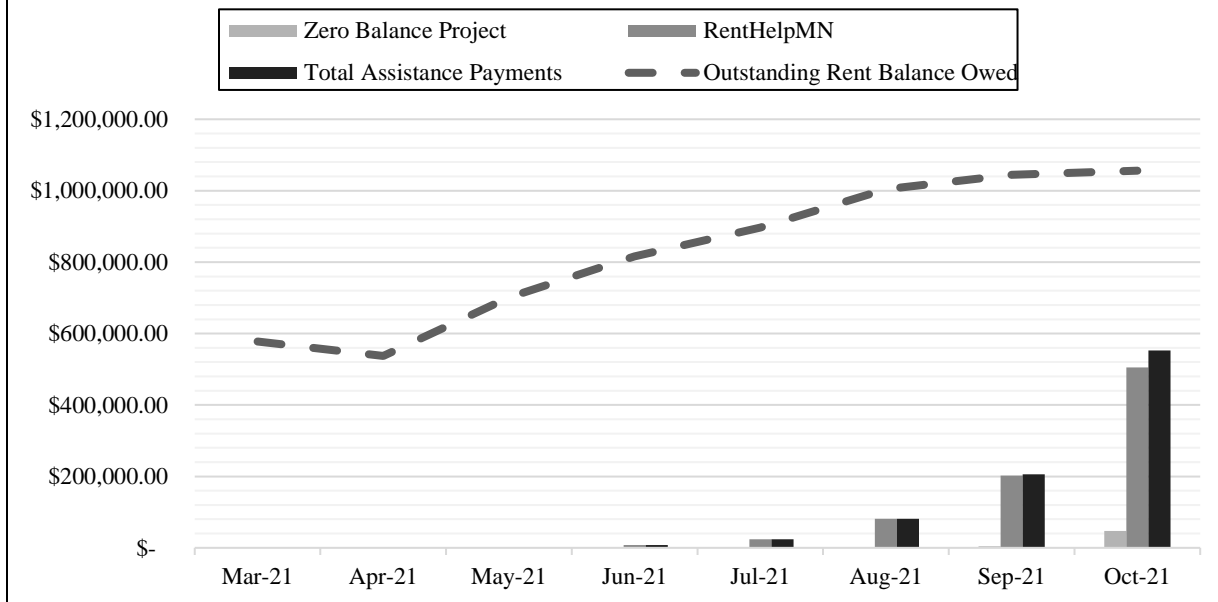
10/11/2021



Emergency Rental Assistance Received by PHA



Rent Owed/Assistance Received



PUBLIC HOUSING AGENCY OF THE CITY OF SAINT PAUL

REPORT TO COMMISSIONERS

FROM JON M. GUTZMANN
EXECUTIVE DIRECTOR

REGARDING INFORMATIONAL REPORT
Rent Recovery Monitoring

DATE November 24, 2021

Since the last report to the Board, the PHA has received \$575,612 in emergency rental assistance payments from the State's RentHelpMN program and the County's Zero Balance Project, for a total of \$1,127,897 received as of November 16, 2021. (Both programs are federally funded.)

Total Assistance Payments	\$1,127,897
RentHelpMN Payments	\$1,004,139
Zero Balance Project Payments	\$123,758
Applications Submitted	397
Accounts Receiving Payments	293

Renters and property owners can only receive payments from one of the programs. In both programs, tenant cooperation is required in order to receive assistance, which delays or prevents some applications from being completed. Despite this, the activity during the past two months represents a substantial and promising increase in the pace of payment from these programs.

As of November 16, 2021, both overdue rent balances and the number of households owing rent decreased for the first time since April 2021, as shown below and on the attached charts. Sales and service fees owed increased slightly.

	Oct-21	Nov-21
Total Delinquent Rent Owed	\$1,056,058	\$797,976
Total Households Owing	894	595
Sales and Service Fees	\$46,995	\$47,171

Staff expect that these balances will continue to decrease, as the pace of emergency rent assistance payments picks up, and as staff resume lease enforcement proceedings for non-payment of rent, up to and including eviction actions.

Resident Services staff are continuing to contact residents with delinquent accounts, reminding them that they are still responsible for the amounts owed, and urging them to apply for emergency rent assistance. As of November 16, 2021, management staff had made an average of five attempts to contact each household that was delinquent on rent payments. Most of these PHA residents are eligible to have their overdue rent (and utility bills) paid by the rent assistance programs noted above. However, the direct payments to the PHA from those programs will be spread out over an extended period of time. Both programs are explained well on the website www.HousingLink.org.

As discussed at previous meetings, the increase in delinquent rent balances owed to the PHA is due to hardships faced by low-income renters during the COVID-19 pandemic, and the federal and state eviction moratoria put in place in response to the pandemic. Up until recently, all landlords/property owners, including the PHA, were unable to terminate any lease agreement based on a resident's failure to pay rent. The moratorium is phasing out now in stages. Starting July 12, 2021, property owners have been able to evict residents who have violated the non-economic terms of their leases. Starting October 12, 2021, property owners have been permitted to issue eviction notices for residents who owe back rent and who have not applied for or are not eligible for rental assistance. Renters who are eligible and have applied for State or County payments are protected against evictions until June 1, 2022.

While the PHA's goal is to obtain payment and promote successful tenancies, in November 2021 staff sent 30-day notices of lease termination for late rent to 430 residents. A total of over 1,200 late rent termination notices have been issued since October 12, 2021. However, no eviction actions have been filed yet for non-payment of rent. The termination notices instruct residents to

inform management staff immediately if they have a pending application for emergency rental assistance. The notices include another flyer encouraging residents to submit an application to RentHelpMN, the Zero Balance Project or other appropriate entity for assistance. The Legal Team has begun working with Resident Services and Finance Department staff to identify residents that have not responded to these notices, and to prepare to file Eviction Action proceedings in Ramsey County Housing Court.

In addition to the outreach and collection efforts noted above, staff continue to schedule appointments to meet with households about delinquent rent and review delinquent accounts to identify households in need of assistance. The goal of these actions is to have every resident who is behind or struggling to stay current on their rent signed up for one of the rental assistance programs and obtain assistance clearing their rent balance. While there has been considerable discussion—and some criticism—in news media about the slow pace of rental assistance payments, the PHA has begun to see improvement and has received substantial payments. HUD and other government agencies continue to encourage the agencies distributing emergency rental assistance to step up their efforts to issue payments and avoid unnecessary evictions.

LTS/JHS/KNG/TJ/HMG/LF/FAH

Attachments:

- PHA's Flyer About Rent Assistance, Sent to All Residents with Late Rent Lease Termination Notices
- Charts: Outstanding Rent Owed Balances and Payments
- Pioneer Press 11/3/2021; "Minnesota paid more than \$100 million in rent help in October"



COVID-19 Emergency Rental Assistance: May help you pay your rent and utilities bills!

RentHelpMN

PHA Residents: If you have had trouble paying for your rent and utilities because of the Coronavirus (COVID-19), then you may be able to get help with those expenses from a new State program called “RentHelpMN”. If you are eligible, RentHelpMN will pay the PHA directly for back-rent you owe to the PHA, and possibly current and future rent, too. RentHelpMN can also pay Xcel Energy (or St. Paul District Energy) for utility bills you could not pay during the COVID-19 pandemic.

YOU ARE ELIGIBLE as a PHA resident. Almost all PHA residents have low enough incomes to qualify.

RentHelpMN is taking applications online at www.RentHelpMN.org.

- PHASE 1: RentHelpMN will pay back rent you owe (going back as far as March 13, 2020).
- PHASE 2: RentHelpMN will pay current and future rent and housing-related costs.
- Assistance could last for up to 15 months, if funding is available (rent, utilities and other housing costs).

WHAT YOU WILL NEED WHEN YOU APPLY:

- “Landlord Name and Contact Information”: Enter “St. Paul PHA” and your housing manager’s phone number and email address.
- A copy of your PHA lease.
- If you are behind on rent, you will need to show a letter from the PHA stating how much you owe.
- Find your current utility bills and any past-due notices.
- Gather your income documents for 2020 for all household members (tax records, pay stubs, etc.).
- Have some form of identification (driver’s license, passport, Tribal ID, etc.).
- If you do not have all these documents, you may still be able to apply.

HOW TO APPLY:

- Go to www.renthelpmn.org on your computer or mobile device OR call 211 for assistance.

More COVID-19 Emergency Rental Assistance:

The Zero Balance Project

There are two emergency rental assistance programs in MN right now: RentHelpMN and *The Zero Balance Project*.

Your Zero Balance Project application will not be advanced if you currently have an application that has been “submitted” in RentHelpMN. Log-in to RentHelpMN or call 211 to confirm your status in RentHelpMN, or email zerobalanceproject@housinglink.org with questions.

YOU ARE ELIGIBLE as a PHA resident. Almost all PHA residents have low enough incomes to qualify.

WHAT EXPENSES ARE ELIGIBLE IN THE ZERO BALANCE PROJECT:

- Unpaid rent, utilities, and fees (water, sewer, electric, gas, trash, solid waste, recycling collection, bulk fuel-firewood, wood pellets, propane) dating back to March 13, 2020.

- Unpaid late fees up to 8% of total rent, as allowed by MN statute (going back as far as March 13, 2020).
- 3 Months of Future Rent (prospective rent). Unpaid rent must be brought current before future rent payments are approved. Utilities that are covered by the landlord as part of the rent payment are treated as rent.

In The Zero Balance Project, landlords (St. Paul PHA) start the application on behalf of residents; however, you must cooperate by providing follow-up information to Housing Link.

What you will need to prepare for the Zero Balance application:

- Provide your Management staff with an email address for you. The application cannot be submitted without an email!
- Verification of Income (3 options):
 1. Upload a copy of the first 2 pages of your 2020 income tax return.
 2. Upload paperwork that confirms you are eligible for programs that serve people with low incomes. For example: SNAP, WIC, Section 8, MFIP, FDPIR, SNP). The paperwork must show your name and address. The paperwork must also have been issued to you after 1/1/2020.
 3. Upload a Certification of Zero Income form, or enter your source of income, and the amount, directly in the application. You will be required to upload documentation of your income (For example: pay stub).

Go to <https://www.housinglink.org/List/emergency-rental-assistance> for more information

PHA contact for Rental Assistance

PHA Family Management Site	Address	Manager	Office Phone	Email
McDonough	1544 Timberlake Road, St. Paul, MN 55117	Teresa Vaplon	651-558-2199	teresa.vaplon@stpha.org
Roosevelt	1575 Ames Ave., St. Paul, MN 55106	Robert Dixon	651-793-3853	robert.dixon@stpha.org
Mt. Airy	91 East Arch Street, St. Paul, MN 55130	Andrew Carlson	651-298-4923	andrew.carlson@stpha.org
Dunedin	469 Ada Street, St. Paul, MN 55107	Robert Dixon	651-298-5231	robert.dixon@stpha.org
Scattered Sites	554 West Central Ave., St. Paul, MN 55103	Bee Vang	651-292-6160	bee.vang@stpha.org
PHA Hi-Rise Management Site	Address	Manager	Office Phone	Email
Central Hi-Rise	554 West Central Ave., St. Paul, MN 55103	Jerrica Mims	651-292-6063	jerrica.mims@stpha.org
Cleveland Hi-Rise	899 South Cleveland Ave., St. Paul, MN 55116	Angela Louricas	651-695-3718	angela.louricas@stpha.org
Dunedin Hi-Rise	469 Ada Street, St. Paul, MN 55107	Robert Dixon	651-298-5231	robert.dixon@stpha.org
Edgerton Hi-Rise	1000 Edgerton Street, St. Paul, MN 55130	Kou Her	651-793-3990	kou.her@stpha.org
Exchange Hi-Rise	10 Exchange Street West, St. Paul, MN 55102	Paul Jaeger	651-298-5839	paul.jaeger@stpha.org
Front Hi-Rise	727 Front Ave., St. Paul, MN 55103	Jordan Huckleby	651-558-2198	jordan.huckleby@stpha.org
Hamline Hi-Rise	777 North Hamline Ave., St. Paul, MN 55104	Sam Draper	651-632-5093	samuel.draper@stpha.org
Iowa Hi-Rise	1743 East Iowa Ave., St. Paul, MN 55106	Mela Krick	651-793-3918	mela.krick@stpha.org
Montreal Hi-Rise	1085 Montreal Ave., St. Paul, MN 55116	Angela Louricas	651-695-3726	angela.louricas@stpha.org
Mt. Airy Hi-Rise	200 East Arch Street, St. Paul, MN 55130	Hlee Lee	651-292-6026	hlee.lee@stpha.org
Neill Hi-Rise	325 Laurel Street, St. Paul, MN 55102	Angela Louricas	651-224-3488	samuel.draper@stpha.org
Ravoux Hi-Rise	280 Ravoux Street, St. Paul, MN 55103	Julianna Quast	651-292-7869	julianna.quast@stpha.org
Seal Hi-Rise	825 Seal Street, St. Paul, MN 55114	Jerrica Mims	651-292-6230	jerrica.mims@stpha.org
Valley Hi-Rise	261 East University Ave., St. Paul, MN 55130	Tim Sullivan	651-298-4693	timothy.sullivan@stpha.org
Wabasha Hi-Rise	545 Wabasha Street North, St. Paul, MN 55102	Paul Jaeger	651-228-3121	paul.jaeger@stpha.org
Wilson Hi-Rise	1300 East Wilson Ave., St. Paul, MN 55106	Tim Sullivan	651-793-3973	timothy.sullivan@stpha.org

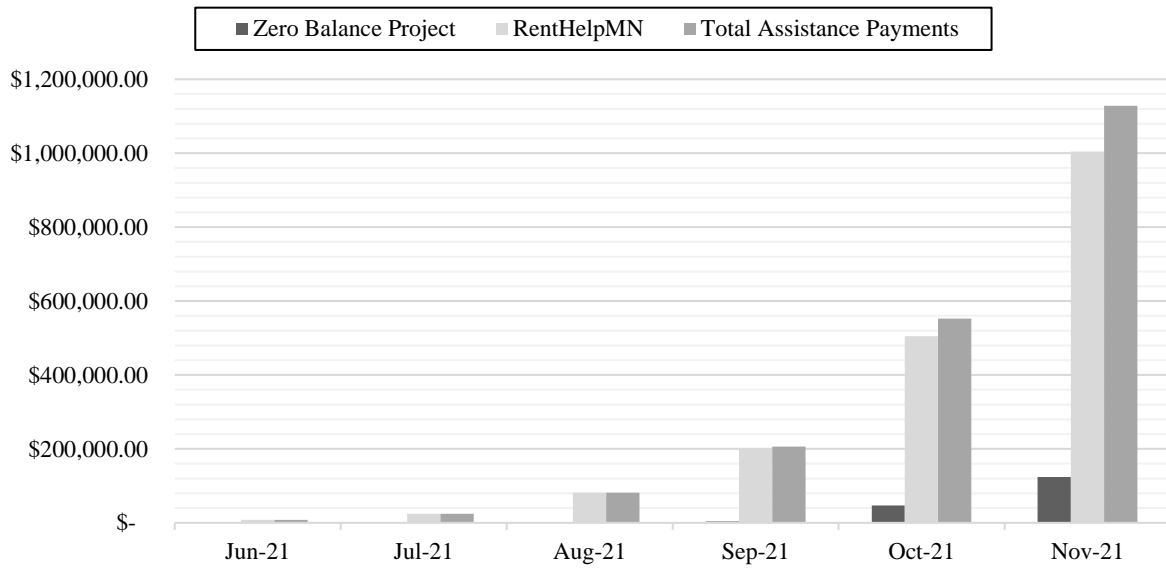
NOTICE! This information is important. If you do not understand it, please call your PHA representative, for free language assistance.

- **Spanish** Esta información es importante. Si usted no lo entiende, por favor póngase en contacto con PHA para asistencia lingüística gratuita.
- **Hmong** Yog tias koj nyeem tsis tau Askiv, nug tus neeg ua hauj lwm rau koj, tom tsev loom (PHA) kom pab person to provide an interpreter nrhiv neeg txhais lus.
- **Somali** Macluumaadkan ayaa muhiim ah. Oo haaddii aadan fahmin, fadlan wac wakiilkaaga PHA, si aad u hesho caawimo luqadeed oo lacag la'aan ah.
- **Oromo** Beekifni kun baay'ee barbaachisaa dha. Dhimmi isaa isiniif ifa ta'u yoo baate, bakka bu'aan Bulchiinsa Mana Mootummaa Magaala (PHA) gargaarsa tajaajila Afaani tolaan akka isiniif kennu bibilaan gaafadha.
- **Russian** Эта информация очень важна. Если вы не можете ее понять, обратитесь к представителю PHA, и вам будут предоставлены бесплатные услуги перевода

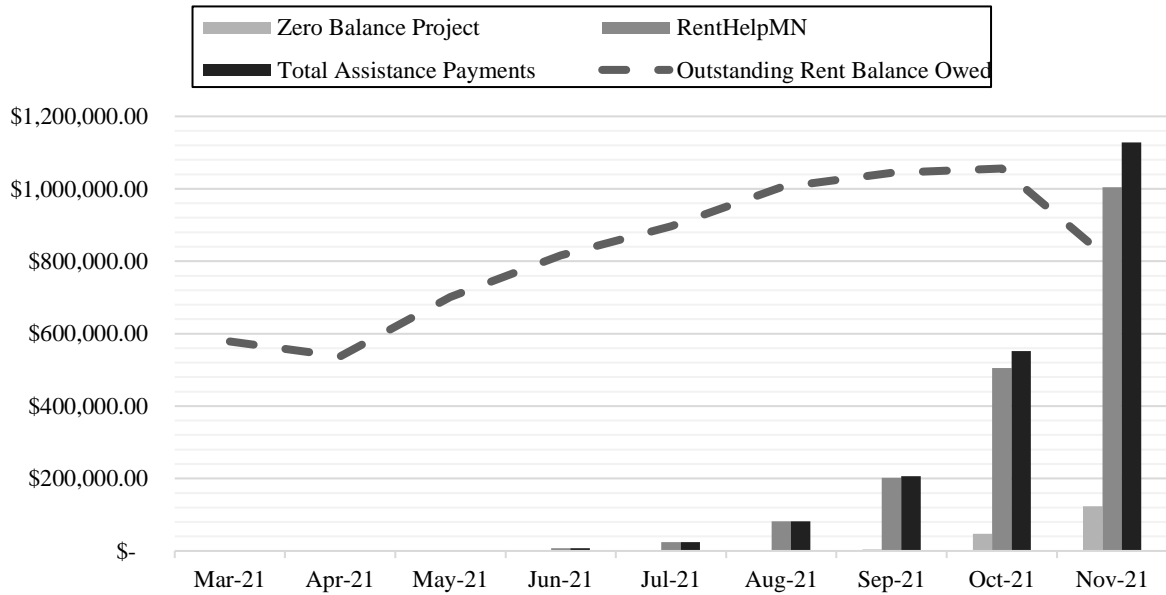
10/11/2021



Emergency Rental Assistance Received by the PHA



Rent Owed/Assistance Received



Minnesota paid more than \$100 million in rent help in October

By **BILL SALISBURY** | bsalisbury@pioneerpress.com | Pioneer Press
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Minnesota renters who need help making housing payments are now getting it much faster than in the past, Minnesota Housing Finance Commissioner Jennifer Ho announced Wednesday.

RentHelpMN, the state's rental-assistance program, paid \$101.6 million to landlords in October, Ho said. That's more than it paid in the previous five months combined.

"I expect this pace to continue," she said.

So far, the state housing agency has paid more than \$200 million in 41,470 payments. It has received 56,506 applications for payments from renters and landlords, requesting \$359 million in aid.

Most of the payments are providing aid to renters with very low incomes, Ho said. Two-thirds of the recipients are people of color.

The state and Minnesota's largest cities and counties are scheduled to receive \$673 million in federal rental-subsidy funding under legislation Congress passed in the past two years in response to the COVID-19 pandemic.

In the early months of the program last spring, many landlords and tenants complained about months-long delays in getting payments. At that time, Ho said, her agency was getting more applications for aid than it could process.

Since then, the agency has been able to speed up payments after adding staff and receiving additional federal funding for processing applications, the commissioner said.



Landlords are barred from evicting tenants who have applied for but have not yet received rental assistance. That eviction moratorium remains in effect until June 1.

People who owe back rent can apply for aid online at [RentHelpMN.org](https://renthelpmn.org) or by calling the 211 helpline (651-291-0211). The helpline has received about 7,000 calls per week, Ho said, and the service has added new staff to reduce call times.

In addition, she said, her staff has helped 246 renters who have received eviction notices by providing letters certifying that those people had applied for aid or referring them to legal aid.

She also noted the state Public Utilities Commission is prohibiting utilities from disconnecting renters who have pending applications for aid.

Tags: **Coronavirus, COVID, Government & Politics, Health, Housing, Minnesota**

Bill Salisbury | Capitol bureau reporter

Bill Salisbury has been a newspaper reporter since 1971. He started covering the Minnesota Capitol for the Rochester Post-Bulletin in 1975, joined the Pioneer Press as a general assignment reporter in 1977 and was assigned to the Capitol bureau in 1978. He was the paper's Washington correspondent from 1994 through 1999, when he returned to the Capitol bureau. Although he retired in January 2015, he continues to work at the Capitol part time.

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