

# MN CHAP – COVID-19 Housing Assistance

**Who is eligible?** Households must meet **all** of the following criteria:

- Be a Minnesota resident
- Be a renter or homeowner
- Have an income at or below 300% of federal poverty guidelines. Preference will be given to those at or below 200%.

FY 2020 Federal Poverty Guidelines		1-Person Household	2-Person Household	3-Person Household	4-Person Household	5-Person Household
<b>Poverty Threshold</b>	Annual	\$12,760	\$17,240	\$21,720	\$26,200	\$30,680
	Monthly	\$ 1,064	\$ 1,437	\$ 1,810	\$ 2,183	\$ 2,557
<b>201%-300%</b>	Annual	\$38,280	\$51,720	\$65,160	\$78,600	\$90,040
	Monthly	\$ 2,658	\$ 4,310	\$ 5,430	\$ 6,550	\$ 7,670
<b>Low 51%-200%</b>	Annual	\$25,520	\$34,480	\$43,440	\$52,400	\$61,360
	Monthly	\$ 2,127	\$ 2,873	\$ 3,620	\$ 4,367	\$ 5,113
<b>Very Low 31%-50%</b>	Annual	\$ 6,380	\$ 8,620	\$10,860	\$13,100	\$15,340
	Monthly	\$ 532	\$ 718	\$ 905	\$ 1,092	\$ 1,278
<b>Extremely Low 0%-30%</b>	Annual	\$ 3,828	\$ 5,172	\$ 6,516	\$ 7,860	\$ 9,204
	Monthly	\$ 319	\$ 431	\$ 543	\$ 655	\$ 767

- Have an eligible **past due** expense that is incurred between March 1 and December 30, 2020.
- Be unable to make the payment(s) owed because of COVID-19 including unemployment, illness, or another COVID-19 related issue.

**What expenses may be eligible?** Eligible expenses are **past due** bills that must be paid in order to avoid displacement from your home including:

- Rent payments
- Mortgage payments (including home insurance and property taxes in certain circumstances)
- Contract for deed payments
- Manufactured home park lot rents
- Manufactured home payments
- Utility payments
- Association fees
- Additional housing related costs approved by Minnesota Housing

### How do I apply?



**Call 211 or 1(800)-543-7709**  
*Clay Co. residents must call the 1-800-543-7709 #*



visit [211unitedway.org](http://211unitedway.org)



Text "MNRENT" to 898-211

**How will housing assistance payments be processed?** If you are eligible, qualifying funds will be paid directly to the entity whom you owe rent or mortgage to (landlord, leasing agent, mortgage owners/servicer, contract for deed vendor/seller, utility company, manufactured home park owner) or any other identified entity to which payment for the direct financial assistance is owed. **Assistance cannot be paid directly to households and landlords cannot apply on behalf of tenants.**

## Other information you may find helpful!

**Communicate with your Landlord** If you are struggling to pay rent, or will have this problem soon, here are some tips for communicating with your landlord.

- **Talk** to your landlord right away when the problem occurs.
- **Be honest** with them about your current income situation. How has the spread of COVID-19 impacted your work?
- **Consider discussing** the resources/assistance types that you've sought thus far.  
**Explain how vulnerable your family will be.** How many members of the family will be impacted by the loss of housing?
- **Find out what other people in similar positions are doing** with this landlord or with others. Discuss the Minnesota Multi Housing Association's '[shelter in place](#)' guidelines.
- **Ask about payment arrangements.** Your landlord is likely experiencing a high degree of stress and concern over the current circumstances as well. Strive to ensure that your communication with them is as clear and calm as possible. Document your conversations.

## If you are being Evicted call Legal Services of Northwest Minnesota at 1-800-450-8585

- Currently, you cannot be evicted if you remain in the property after a notice of termination of lease, after a notice of non-renewal of a lease, after a material violation of a lease, after the termination of the redemption period for a residential foreclosure, or for **nonpayment** of rent.
- Landlords cannot issue notices of termination of lease or try to kick you out at this time.
- You are still responsible for all rent due and accrued during the COVID-19 pandemic.
- You **can** be evicted if you seriously endanger the safety of others, damage the property, or commit certain crimes on the property.
- This information may change at any time. You should call Legal Aid or your local CAP agency if your landlord tries to get you to move out.

## If you need help with filling out the online application, please contact your local Community Action Agency or the White Earth Homeless Program.

- Lakes & Prairies Community Action @ **(218)-512-1550**
- Mahube-Otwa Community Action @
  - Detroit Lakes @ **(218) 847-1385**
  - Fergus Falls @ **(218) 739-3011**
  - Wadena @ **(218) 632-3600**
- West Central MN Community Action @ **(320) 304-3458**
- White Earth Homeless Program @ 2515 Workforce Road, Naytahwaush or **(218) 935 5554 Extension 3214**

***Note that these programs also can screen you for other prevention and homeless assistance.***