

Carver County COVID Relief Housing Support

January 2021



Purpose

The purpose of the Carver County COVID Relief Housing Support program is to provide emergency assistance to eligible Carver County residents for housing expenses to reinstate housing or prevent evictions, foreclosures and/or disconnections due solely to the inability to make payments.

Funding

Funding is available on a first come first serve basis.

Residents who have not previously received assistance from other housing stability programs (CHAP, CARES, EA etc.) may be eligible to receive up to \$10,000 per household or six months of housing and/or utility payments.

Residents who have previously received housing assistance may be eligible for up to \$5,000 or three months of housing and/or utility payments.

Eligible Applicants

- Rent or own your primary housing within Carver County.
- U.S Citizen, LPR or other legal immigrant status or have dependent children in the home who are U.S. Citizens or have a legal immigrant status.
- Household income of 115% or less of area median income (less than \$83,203 for household of 1; less than \$95,105 for households of 2; less than \$107,008 for households of 3; less than \$118,910 for households of 4 etc.).
- Household experienced a loss due to COVID-19 that is impacting their housing stability:
 - Employment loss or delay between March 1, 2020 to present
 - Reduced employment hours between March 1, 2020 to present
 - Unable to work because of a COVID-19 diagnosis or a household member was diagnosed with COVID-19
 - Loss of childcare or are needed in the home for minor children who are distance learning
- Do not have sufficient funds to cover housing or utility costs, including earned income, Minnesota Family Investment Program (MFIP), disability benefits, Unemployment Insurance, stimulus payments, etc.
- Has eligible expenses incurred from December 1, 2020 and September 30, 2021
- Residents receiving subsidized housing or other rental assistance are not eligible for this service. Those that have utilized other forms of emergency assistance for the current month do not qualify for the current month.
- Will not be evicted for other reasons.

Application Process

- Applications will be accepted on a first come, first serve basis.
- Applications can be found online on the Carver County and the Carver County CDA's websites. Paper applications will be available in the front lobby of the Carver County Government Center, the Carver County CDA office, and at various community sites throughout the county. Additionally, residents can request that an application be mailed, emailed or faxed to them.
- The following verifications will be collected before the application is deemed complete:
 - Contact information for the landlord
 - Mortgage statement
 - Utility bills and/or account numbers
 - 2019 Tax return
 - Bank Statements for the last 60 days. If bank statements are not available, adequate documentation supporting all income sources. Change of employment due to COVID-19
 - Amount of rent/mortgage/HOA, property tax, insurance and/or utilities owed

Eligible Uses

The eligible uses for each housing type are listed below.

- Rental Payments (includes manufactured home park lot rentals)
- Utilities (gas, water, electricity, septic pumping)
- Mortgage Payments
- Chattel Payments
- Contract for Deed
- Homeowners Association Dues
- Homeowner Insurance Payments
- Property Taxes
- Security Deposits

Payment Terms

- Up to \$10,000/6 months of payments for residents who have not previously received assistance from other housing stability programs **OR** up to \$5,000/3 months of payments for residents who have previously received assistance.
- Assistance payments will be paid directly to the landlord, home mortgage servicer, utility company, insurance company and/or HOA. Must provide W-9 before funds will be disbursed.

NOTE: Carver County and the Carver County Community Development Agency reserves the right to revise these guidelines as needed to best address the impact to residents of the current pandemic.