

Carver County COVID Housing Assistance Fund

JULY 2022



Purpose

The purpose of the Carver County COVID Housing Assistance Fund is to provide emergency assistance to eligible Carver County residents for housing and utility 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.

If qualified, payments worth up to \$25,000 of assistance + late fees will be made on behalf of applicants directly to landlords, mortgage companies, homeowners associations and utility companies. If an applicant received funding under another ARPA funded program such as Rent Help or HomeHelp MN with total exceeding \$25,000, they will not be eligible for the program. The applicant cannot receive payments for more than \$25,000 of eligible expenses.

Eligible Applicants

- Currently rent or own your primary housing within Carver County.
- U.S Citizen, Legal Permanent Resident or other legal immigrant status or have dependent children in the home who are U.S. Citizens or have a legal immigrant status.
- Applicant household income of 80% of Area Median Income (less than \$62,600 for household of 1; less than \$71,550 for households of 2; less than \$80,550 for households of 3; less than \$89,400 for households of 4 etc.).
- Applicants who
 - Have experienced a financial hardship during or due, directly or indirectly, to the pandemic and meet one or more of the following criteria:
 - Reduction in household income since March 2, 2021, because of
 - Employment loss or
 - Loss of hours or
 - Unable to work because of COVID or being quarantined and did not receive sick leave/PTO/COVID pay during that time
 - Significant cost increases (10% or more), including an increase in childcare, added internet/computer costs due to being required to work from home/attend school from home, alternative transportation costs
 - Healthcare costs, including care at home for individuals with COVID
 - Forced to leave work because of loss of childcare/child in distance learning
 - Or Meet 5 or more criteria identified on the Social Vulnerability Index and have household income of 300% or less of Federal Poverty Guidelines (\$40,770 monthly for the household of one, \$54,930 monthly for household of 2, \$69,090 monthly for the household of 3, \$83,250 monthly for the household of 4)
- Do not have sufficient funds to cover housing or utility costs, including earned income, Minnesota Family Investment Program (MFIP), disability benefits, Unemployment Insurance,
- Have eligible expenses incurred since March 2, 2021.

- The emergency must not be caused by a family member's refusing employment or refusing training for employment without good cause.
- If an eviction has been filed, the amount of funding the household is eligible for must either prevent eviction, or will allow for future expungement of the eviction, to be approved.

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:
 - Required documents:
 - Contact information for the landlord
 - Current mortgage statement
 - Current utility bills or other statements showing account numbers
 - Amount of rent/mortgage/HOA, property tax, insurance and/or utilities owed
 - Additional documents that may be requested based on reasons or need identified in the application: applicant must submit at least one or more of the documents from the list below to verify financial hardship:
 - Complete 2021 tax returns and W2s
 - Complete bank statements showing all pages for the last 60 days
 - Documentation showing income for the last 60 days, this includes, but is not limited to: paystubs with year-to-date income shown, social security or other retirements benefits letter(s), child support and/or unemployment payment history, self-attestation from the residents or 3rd party working with the resident
 - Change of employment due to COVID-19
 - Proof of increase costs from 2021 to current in childcare, internet/computer, health care, or transportation, self-attestation statements and 3rd party statements from the party working with the residents may be accepted
 - Additional documentation may be requested to evaluate each household's circumstances

Eligible Uses

Eligible uses of funds include:

- 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
- Late fees associated with past due payments on any of the above
- Court fees directly tied to eviction proceedings if payment of fees is required to prevent eviction

Payment Terms

- Up to \$25,000 worth of payments (any previous assistance received through State ARPA programs will be applied toward the \$25,000 maximum) will be made on behalf of approved applicants.
- Assistance payments will be paid directly to the landlord, home mortgage servicer, utility company, insurance company and/or HOA. A W-9 must be provided before funds will be disbursed.
- Applicant cannot receive assistance to cover eligible expenses for more than \$25,000 of expenses
- The payment will only be issued if the payment can cover the amount owned or if applicant can demonstrate that applicant has other sources to pay amount owned and make up full amount. Verifications of the funding sources must be provided prior to approval.

Additional Services

- If an applicant is unemployed or underemployed, they will be referred to CareerForce. The applicant must show that they are actively working with CareerForce before payment will be issued.
- Applicants will be evaluated for housing counseling and financial counseling services. If applicable, they will be referred to these services. The applicant must show that they are actively working with such services before payment will be issued.

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