Carver County

Emergency Housing Assistance Program

# July 2020

# Purpose

There is an immediate need to support the residents of Carver County who have been or will be economically impacted by COVID19. Carver County has received federal funding through the CARES Act and targeted a portion of those fund to be used to support people to maintain their housing and supplement basic needs such as utilities and food. Financial assistance via the Carver County Community Development Agency (CDA) seeks to focus on core needs of those struggling due to the impacts of COVID19. The framework below generally shows how the Carver County CDA plans to move funding into the community to those most in need with the primary focus on preventing eviction or foreclosure.

# Funding

Grants up to $5000 will be awarded to households on a first come, first serve basis.

# Qualifications for COVID19 financial assistance

* Rent or own your primary housing anywhere in Carver County and are a resident or lawful permanent resident.
* Has a household income before COVID-19 of the following:
	+ Rental—200% poverty rate to 100% of the area median income (about $103,400 for a household of four)
	+ Homeownership—less than 100% of the area median income

\*For rental households at 200% poverty rate, Carver County Income Support will be providing housing assistance as funds are available. If funds are no longer available through that program, all renters will be eligible under the Carver County CDA program.

* Available liquid assets after the assistance has been applied are limited to three months of the household’s total monthly mortgage payment, excluding amounts in pre-tax retirement accounts.
* Current on housing and utilities as of March 1, 2020.
* Loss of income due to COVID-19 that has not been replaced by unemployment insurance or other emergency assistance.
* You are behind in housing and/or utility costs.
* 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. Undocumented immigrants are not eligible for assistance.

# Verifications to be collected

* Contact information for the landlord
* Mortgage statement
* Utility bills and or account numbers
* Documentation of total income from 2019 (Ask for a copy of their 1040)
* Income from the last 30 days – all sources
* Change of employment due to COVID-19
* Amount of rent/mortgage/HOA and/or utilities owed

# Eligible Uses

The eligible uses for each housing type are listed below.

* Renters: Rent, security deposit, utilities
* Homeowners (city limits): Mortgage payments, HOA dues, utilities
* Homeowners (rural): Mortgage payments, utilities, septic pumping
* Mobile homeowners (parks): chattel payments, lot rent, utilities

# Grant Terms

* Up to $5000
* Terms will be included in a grant agreement, including expense documentation.
* When administratively feasible, assistance payments will be paid directly to the landlord, home mortgage servicer, utility company and/or HOA, or the homeowner must provide documentation the funds have been applied as intended.
* At least one, one-on-one housing counseling session will be required prior to distribution of funds.
* Grantees will be encouraged to contact workforce development if there is unemployment/underemployment in the household.

NOTE: 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.