

COVID-19 Housing Assistance Program Report

September 2021



COVID-19 Housing Assistance Program Report

Program Background

The COVID-19 Housing Assistance Program provided housing assistance to prevent homelessness and help maintain housing stability of individuals and families impacted by the public health-related emergency. The Program was funded with federal dollars through the Coronavirus Relief Fund, which was authorized by the federal Coronavirus Aid, Relief, and Economic Security Act ("CARES Act"). \$100 million was available for direct assistance and program administration. In the end, \$81.8 million was spent and \$18.2 million was returned to Minnesota Management and Budget and reallocated for other CARES Act eligible uses.

The Program assisted households that were impacted by COVID-19 through unemployment, illness, or other COVID-19 related circumstances. Grant administrators across the state assisted households that had a housing-related expense with a due date of March 1, 2020, or later, that was past due.

To qualify for the Program, households had to meet all the criteria listed below:

- Be a Minnesota resident.
- Be a renter or homeowner with household income at or below 300% of federal poverty guidelines, with preference given for households below 200% of federal poverty guidelines.
- Have a housing-related expense incurred after March 1, 2020 that is past due. Program funds may only be used for expenses incurred between March 1, 2020 and December 30, 2020 pursuant to the CARES Act, as it may be amended.
- Be unable to make the payment(s) owed because of the public health emergency due to unemployment, illness or other COVID-19 related issue.

Eligible expenses to maintain housing security included: rent payments, mortgage payments (including escrowed property taxes and insurance – this assistance was limited for households in forbearance), contract for deed payments, manufactured home park lot rents, manufactured home payments, utility payments (gas, electric, water/sewer, garbage/recycling and other utilities as approved by Minnesota Housing), association fees, homeowners insurance and additional housing-related costs approved by Minnesota Housing.

Other Program characteristics included:

- 52 local administrators to provide statewide access and coverage.
- A centralized intake through Greater Twin Cities United Way 211 that was available via phone, text and web access and a common household application that was available online or on paper copy.
- Housing assistance payments made directly to the landlord, mortgage servicer, utility company, manufactured home park owner or other relevant entity to which the payment was owed.

- No caps on the assistance available to households, and households that continued to meet the eligibility criteria were allowed to apply for assistance more than one time if they presented a new, past-due eligible housing expense.
- No administrative costs for Minnesota Housing staff, but up to 20 percent of the total grant funds disbursed to a grant administrator could be used for direct program administration costs. In the end, administrative costs were 14% of total funding.

This report provides six tables that summarize activity under the COVID-19 Housing Assistance Program, which received applications for housing assistance from August 24, 2020 through December 7, 2020. These final program numbers are as of June 30, 2021 (close of fiscal year) and the expenditures reconcile to those included in Minnesota Housing's audited financial statements for the fiscal year ending June 30, 2021, as well as to our audited Schedule of Expenditures of Federal Awards for that same period.

The numbers may change slightly as final administrative costs are reconciled and entities cash the last assistance checks.

Table 1: Expenditure Overview	
	Expenditures
Administrative Costs of 52 Administrators	\$9,680,198
HousingLink System	\$1,122,096
United Way 211 Centralized Intake	\$631,673
Direct Assistance	\$70,330,791
Contract for Deed Payment	\$838,885
Homeowner Associations Fees	\$304,980
Homeowner Insurance	\$66,364
Manufactured Home Lot Rent	\$918,376
Manufactured Home Payment	\$186,135
Mortgage Payment	\$6,191,530
Other	\$299,249
Rental Payment	\$49,557,515
Utility Assistance	\$11,967,756
Total	\$81,764,758

Table 2: Activity by Administrator					
		Administrative Costs	Assistance to Households	Assisted Households	Average Assistance Per Household
1	Amherst H. Wilder Foundation	\$39,780	\$747,888	327	\$2,284
2	Bi-County Community Action Programs, Inc.	\$39,206	\$188,613	145	\$1,301
3	Bois Forte Tribal Government	\$38,329	\$360,540	144	\$2,497
4	Cass County Health Human and Veteran Servs.	\$6,422	\$86,048	43	\$2,013
5	Centro Tyrone Guzman	\$18,610	\$251,769	79	\$3,187
6	Community Action Center of Northfield	\$47,735	\$270,498	119	\$2,275
7	Comm. Action of Ramsey & Washington Cnty	\$26,714	\$158,765	81	\$1,965
8	Comm. Action Partnership of Hennepin Cnty	\$120,895	\$1,231,187	398	\$3,090
9	Community Mediation Minnesota	\$386,705	\$2,901,094	855	\$3,393
10	Comunidades Latinas Unidas En Servicio	\$445,145	\$2,067,552	727	\$2,843
11	Dakota County Community Services	\$251,500	\$2,280,968	749	\$3,045
12	Grand Portage Band of Lake Superior Chippewa	\$3,377	\$19,137	29	\$653
13	Hennepin County	\$733,789	\$5,058,600	1,712	\$2,954
14	Human Services of Faribault & Martin Counties	\$29,877	\$308,746	148	\$2,092
15	Inter County Community Council	\$12,727	\$159,262	81	\$1,972
16	Isuroon	\$247,711	\$1,552,068	447	\$3,470
17	Kandiyohi Cnty Housing and Redev. Auth.	\$26,804	\$203,451	100	\$2,040
18	Kootasca Community Action, Inc.	\$87,283	\$448,308	247	\$1,814
19	Lakes & Prairies Comm. Action Partnership, Inc.	\$162,437	\$1,102,218	516	\$2,137
20	Lakes and Pines Comm. Action Council, Inc.	\$312,598	\$1,284,207	494	\$2,601
21	Latino Economic Development Center	\$2,358,884	\$12,571,672	4,508	\$2,789
22	Leech Lake Band of Ojibwe Housing Authority	\$9,173	\$94,634	104	\$908
23	Lower Sioux Indian Community	\$5,090	\$29,170	18	\$1,626
24	Lutheran Social Service of Minnesota	\$196,738	\$3,110,487	1,159	\$2,683
25	Mahube-Otwa Comm. Action Partnership, Inc.	\$187,800	\$1,064,896	513	\$2,078
26	Mille Lacs Band of Ojibwe	\$31,488	\$783,253	421	\$1,862
27	Minnesota Homeownership Center	\$429,783	\$2,849,250	1,206	\$2,363

Table 2: Activity by Administrator					
		Administrative Costs	Assistance to Households	Assisted Households	Average Assistance Per Household
28	Minnesota Valley Action Council	\$296,661	\$2,236,763	978	\$2,286
29	Neighborhood House	\$259,216	\$3,833,390	1,326	\$2,890
30	NeighborWorks Home Partners	\$29,694	\$118,770	47	\$2,527
31	New American Development Center	\$686,191	\$5,657,400	1,682	\$3,364
32	Northside Residents Redevelopment Council	\$1,780	\$16,466	9	\$1,834
33	Northwest Indian Comm. Development Center	\$85,715	\$430,757	251	\$1,717
34	Olmsted County	\$19,613	\$847,035	375	\$2,261
35	Opportunity Neighborhood	\$48,335	\$528,762	171	\$3,090
36	Otter Tail County Human Services	\$32,722	\$248,355	141	\$1,765
37	Our House of Hospitality/Village of Hope	\$13,192	\$91,959	51	\$1,815
38	Pillsbury United Communities	\$53,407	\$686,596	212	\$3,236
39	Prairie Five Community Action Council, Inc.	\$41,280	\$298,793	115	\$2,593
40	Red Lake Band of Chippewa Indians	\$120,750	\$392,840	340	\$1,154
41	Semcac	\$138,175	\$1,400,580	544	\$2,575
42	Southwest Minnesota Housing Partnership	\$55,579	\$510,672	254	\$2,013
43	St. Louis County	\$206,727	\$1,628,995	716	\$2,274
44	The Salvation Army	\$381,205	\$2,120,641	708	\$2,997
45	The Salvation Army - Mankato	\$21,931	\$233,063	109	\$2,138
46	Three Rivers Community Action	\$297,889	\$2,211,926	951	\$2,326
47	Tri-County Action Program, Inc.	\$97,285	\$713,320	221	\$3,221
48	Tri-Valley Opportunity Council	\$62,425	\$752,076	370	\$2,031
49	United Community Action Partnership	\$378,175	\$3,096,516	1,406	\$2,202
50	Wadena Housing & Redevelopment Authority	\$21,782	\$299,663	141	\$2,124
51	West Central Minnesota Communities Action	\$72,435	\$637,681	305	\$2,088
52	White Earth Reservation Tribal Council	\$1,433	\$153,494	169	\$908
53	Grand Total	\$9,680,198	\$70,330,791	26,964	\$2,608

Table 3: Recipients by Income Level				
	Number of Households	Share < 100% of Poverty	Share 101% to 200% of Poverty	Over 200% of Poverty
Homeowner Households	5,202	47%	39%	14%
Renter Households	21,761	63%	30%	7%
Total	26,964	60%	32%	8%

Table 4: Recipients by Race and Ethnicity		
	Share of Homeowner Households that Reported Race and Ethnicity	Share of Renter Households that Reported Race and Ethnicity
American Indian/Non-Latinx	9%	6%
Asian or Pacific Islander/Non-Latinx	3%	2%
Black/Non-Latinx	14%	34%
Latinx	11%	12%
White/Non-Latinx	59%	39%
Other Race/Non-Latinx	2%	2%
Two or More Races/Non-Latinx	3%	4%
Total	100%	100%

Table 5: Recipients by Region	
	Share of Recipients
Metro	53%
Greater Minnesota	47%
Total	100%

Table 6: Geographic Summary					
Geography	Assistance to Households	Assisted Households	Average Amount per Household	Median Amount per Household	Average Household Size
Homeowners					
7-County Metro	\$5,969,974	1,922	\$3,106	\$1,601	3.7
Greater Minnesota	\$6,303,220	3,278	\$1,923	\$1,139	3.5
Total	\$12,273,194	5,200	\$2,360	\$1,286	3.6
Renters					
7-County Metro	\$36,710,821	12,442	2,951	2,180	2.9
Greater Minnesota	\$21,346,776	9,322	2,290	1,620	3.1
Total	\$58,057,597	21,764	2,668	1,920	3.0
Homeowners and Renters Statewide					
Total	\$70,330,791	26,964	\$2,608	\$1,790	3.1



400 Wabasha Street North, Suite 400
Saint Paul, MN 55102
651.296.7608 | 800.657.3769 | mnhousing.gov

Equal Opportunity Housing and Equal Opportunity Employment. This report can be made available in alternative formats by calling 651.296.7608.