



HomeHelpMN Evaluation

6/1/2026

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Program Summary

The American Rescue Plan Act authorized \$9.961 billion through the Homeowner Assistance Fund (HAF) to support homeowners nationwide facing financial hardship associated with COVID-19. The HAF funds were distributed to states, U.S. territories and tribal nations. Funds from HAF could be used for eligible past-due housing expenses such mortgage, contract for deed, property taxes, property insurance, manufactured home loan, lot rent and homeowner association fees.

A 2026 study found nationally the HAF program effectively targeted low-income and economically vulnerable households, while primarily supporting mortgage reinstatement and ongoing payment assistance.¹ Additionally, the study shows HAF contributed to strong housing stability outcomes, underscoring the program’s role as a critical complement to traditional loss mitigation tools, particularly for borrowers facing deeper or more persistent financial hardship.

Minnesota Housing received \$129 million in HAF funds to establish and administer the Minnesota HAF program, which we branded as HomeHelpMN. The program provided up to \$50,000 in financial assistance for eligible homeowners to pay past-due housing expenses. Payments were made from HomeHelpMN directly to the third-party payees (lenders, counties, insurance companies, etc.). Financial assistance was a grant and does not have to be paid back. The program launched on May 17, 2022, and stopped taking applications on July 7, 2023.

Homeownership Eligibility

To be eligible for financial assistance through the HomeHelpMN program, homeowners had to have experienced a “qualified financial hardship.” A qualified financial hardship was defined as a reduction in income or increase in living expenses after January 21, 2020, associated with the coronavirus pandemic that subsequently created or increased the risk of mortgage delinquency, mortgage default, foreclosure or housing displacement due to these or other related housing expenses for the homeowner.

Homeowners also had to meet a set of additional criteria to be eligible for assistance, including ownership interest, income limits and occupancy requirements. To be considered eligible for financial assistance through HomeHelpMN, the total annual gross household income could not exceed the greater of 100% of the area median income (AMI) by county or 100% of U. S. median income in accordance with the U.S. Department of Housing and Urban Development’s income limits.

¹ Stephanie Moulton, et al., *Stabilizing Vulnerable Homeowners in a Time of Crisis: Insights from the Homeowner Assistance Fund*, Mortgage Bankers Association Research Institute for Housing American, 2026.

Program Goals and Benchmarks

Federal HAF guidance required state agencies and Tribes to establish goals and benchmarks, by program and by targeted population, to receive HAF funds. Minnesota Housing established the following goals for HomeHelpMN:

1. Mortgage reinstatement: 5,790 households
2. Payment of non-escrowed property taxes: 770 households
3. Payment of non-escrowed homeowner insurance: 770 households
4. Payment of non-escrowed HOA fees or liens: 230 households
5. Lot rent, land contract or other assistance: 190 households
6. Share of assisted households with income at or below 80% AMI: 75%
7. Share of assisted households meeting the federal definition of socially disadvantaged individual²: 45%

² Socially disadvantaged individuals was a U.S. Treasury defined term used to describe those whose ability to purchase or own a home had been impaired due to diminished access to credit on reasonable terms as compared to others in comparable economic circumstances, based on disparities in homeownership rates in the HAF participant's jurisdiction as documented by the U.S. Census. The impairment must stem from circumstances beyond their control. Indicators of impairment under this definition may include being a (1) member of a group that has been subjected to racial or ethnic prejudice or cultural bias within American society, (2) resident of a majority-minority census tract; (3) individual with limited English proficiency; (4) resident of a U.S. territory, Indian reservation, or Hawaiian Home 3 Land, or (5) individual who lives in a persistent-poverty county, meaning any county that has had 20% or more of its population living in poverty over the past 30 years as measured by the three most recent decennial censuses. In addition, an individual may be determined to be a socially disadvantaged individual in accordance with applicable law and a process developed by a HAF participant, which may reasonably rely on self-attestations.

Intentional Program Design

The following six principles guided the HomeHelpMN program:

1. **Human-centered:** Uses strategies that build empathy and understanding to serve homeowners who might otherwise be left behind – based on geography, ability, language and those who have been subjected to racial or ethnic prejudice or cultural bias because of their identity as a member of a group without regard to their individual qualities.
2. **Anti-racist:** Uses intentional race equity strategies in design and delivery to actively dismantle structures that perpetuate disparities to achieve equitable outcomes.
3. **Focused:** Is focused on mitigating homeowner displacement due to a qualified financial hardship associated with the coronavirus pandemic.
4. **Straightforward:** Minimizes stress, complexity and uncertainty throughout the process for the customer.
5. **Accountable:** The program structure is transparent, timely and flexible to ensure program accountability.
6. **Meaningful Engagement:** Engages trusted critical partner organizations led by and working for communities most impacted to realize equitable outcomes.

These six principles shaped all aspects of the program, including program design, application process, partnership development, outreach strategies, marketing and communications.

Marketing

The COVID-19 pandemic disproportionately impacted socially disadvantaged individuals. For example, Black, Indigenous and homeowners of color were three times more likely to be behind on their mortgage as white/non-Latinx homeowners, and Black homeowners alone were six times more likely. HomeHelpMN made a concentrated effort to target and prioritize the HAF resources to BIPOC communities, which aligned with the U.S. Department Treasury guidance related to socially disadvantaged individuals.

The Agency selected an external marketing vendor through a competitive bidding process. The selected vendor had: (1) experience reaching those often overlooked in traditional marketing and outreach efforts, (2) racially diverse leadership that applies their mission and values to the work, and (3) a unique strategy to identify trusted community leaders to spread the word among harder to reach communities.

The vendor created a marketing plan that included multilingual content, accessible and culturally relevant ads, local talent for videos and a communications toolkit. The toolkit was shared with the vendor's community network and Minnesota Housing shared it with many stakeholders and partners.

Outreach

Minnesota Housing selected and contracted with 10 community-based organizations as “community connector grantees” through a competitive process. We tasked Community Connectors to inform, engage and empower homeowners to access the assistance they needed through HomeHelpMN. The Community Connectors were trusted community partners led by and working for communities most impacted. They had the ability to reach Minnesota homeowners that otherwise would not learn about, be aware of or access the HomeHelpMN program. The Community Connectors reached their communities through a wide variety of strategies including informational meetings, announcements at faith gatherings, in-person support, tabling at community events, webinars, door-knocking and social media.

Program staff also engaged with more than 119 partners and stakeholders to share information that could be distributed across vast networks. Distributing information to foreclosure prevention advisors, legal advocates, local units of government and nonprofits was essential to connecting with homeowners across the state that needed assistance with housing expenses.

Results

Over the course of 14 months, Minnesota Housing received nearly 14,000 applications from every Minnesota county and distributed over \$110 million in homeowner assistance to over 8,000 households.

Goals and Benchmarks

- HomeHelpMN far exceeded all but one of its performance goals.

Goal	Target	Actual
Mortgage Reinstatement	5,790	7,873
Property Tax Payments	770	993
Homeowner Insurance Payments	770	20
HOA Fees or Liens	230	567
Lot Rent, Land Contract, Other	190	477

Note: these counts are applicants, not unique households

The one goal we did not meet is the number of households assisted with homeowner insurance payments. These homeowners paid premiums directly to the insurance company and did not have the fees escrowed by the mortgage servicer. We learned many insurance companies wrote off unpaid

premiums as a loss, making them ineligible for HomeHelpMN. In cases where insurance coverage lapsed and hazard insurance was obtained by a servicer on behalf of the owner (force-placed insurance), those past due expenses were eligible for payment as part of the mortgage reinstatement.

Who HomeHelpMN Served

- **HomeHelpMN effectively reached the homeowners most impacted by housing instability related to the COVID-19 pandemic.**

By dedicating resources to reach historically excluded communities through targeted marketing, culturally relevant advertising and partnership with community-based organizations, most assistance went to BIPOC homeowners impacted by COVID-19 and socially disadvantaged individuals, as defined by the U.S. Department of Treasury.

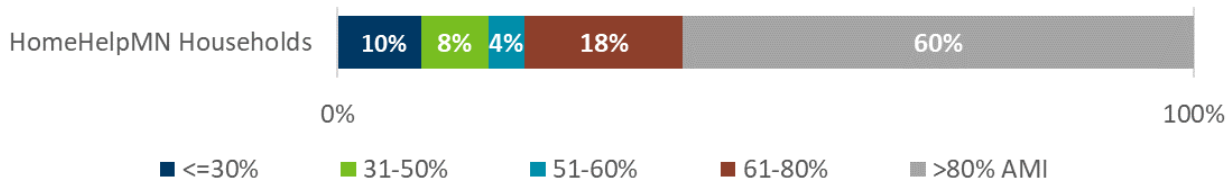
Homeowner Type	Target Assistance Received (%)	Actual Assistance Received (%)
Socially Disadvantaged Individual (Treasury Term)	45%	58%
Black, Indigenous and people of color	30%	40%

Income Level

- **Even in the state’s higher-income zip codes, 40% of HomeHelpMN recipients had incomes at or below 60% of AMI.**

The median income of households that received HomeHelpMN assistance and reported income (29% of households) was \$41,977. The rest of the households (71% of households) lived in low-income zip codes, were only required to attest income eligibility and not required to provide specific details about their income. The U.S. Department of Treasury permitted fact-specific proxies for determining household income, such as reliance on average or median income data for a household’s geographic area. For HomeHelpMN, proxy zip codes were identified based on the median income of applicants’ zip codes.

Figure 1: Area Median Income (AMI) of HomeHelpMN Households in Higher Income Zip Codes



Race and Ethnicity

- **From a race and ethnicity perspective, HomeHelpMN effectively reached the communities most likely to be behind on their mortgage and housing-related payments.**

Forty percent of HomeHelpMN households were Black, Indigenous or homeowners of color. That is about four times the share of homeowners with annual incomes less than \$100,000 who are BIPOC (10%). As noted previously, BIPOC homeowners were three times more likely to be behind on their mortgage as white/non-Latinx homeowners, and Black homeowners were six times more likely. By race, the highest non-white community served by the program was Black homeowners; 21% of HomeHelpMN households were Black homeowners, which is substantially higher than this community’s share of low-income homeowners (3%).

Figure 2: Black, Indigenous and People of Color Status of HomeHelpMN Recipients

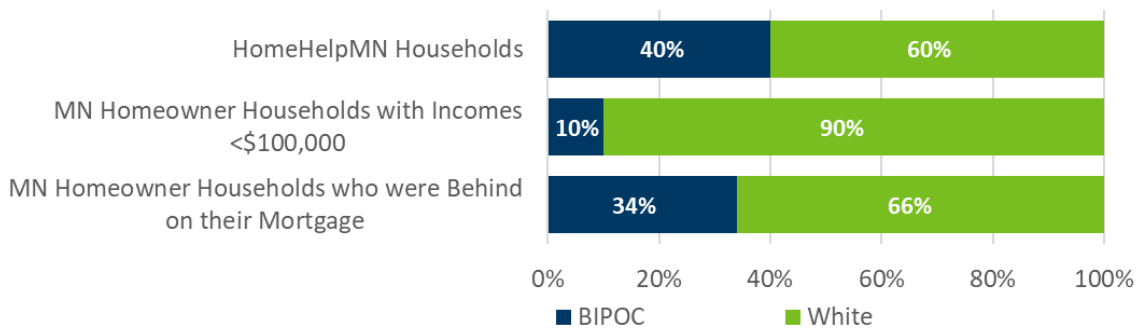


Figure 3: HomeHelpMN Households by Race

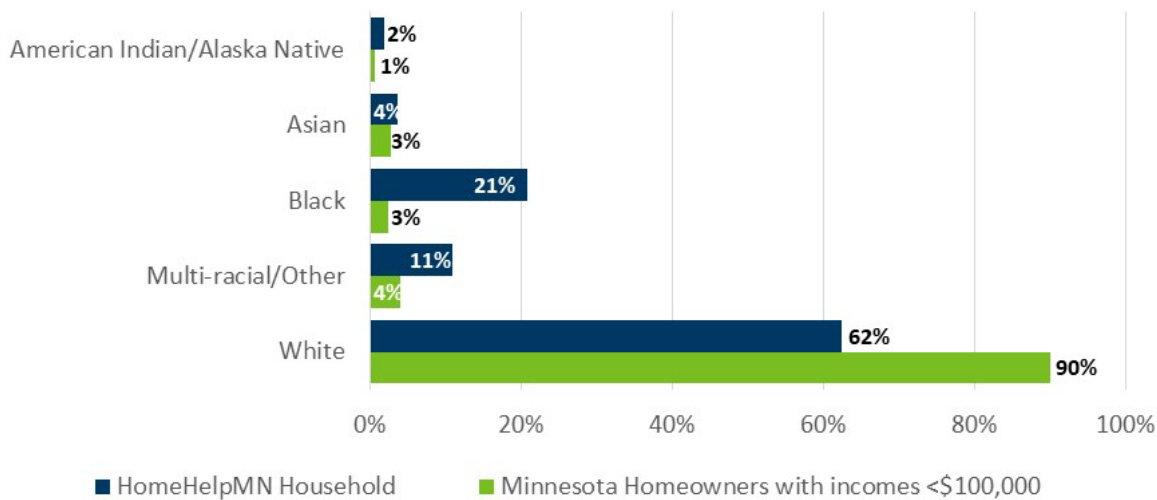
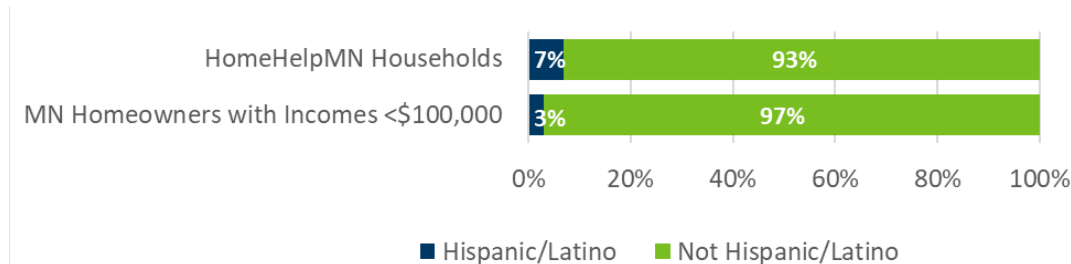


Figure 4: HomeHelpMN Households by Ethnicity



Language

- **Despite concerted outreach and marketing efforts, including documents in multiple languages, HomeHelpMN appears to have not reached some homeowners with limited English proficiency, particularly in the Asian and Black communities.**

As shown in Figure 5, nearly all (98%) HomeHelpMN households reported English as their primary language. The next most reported primary language was Spanish (1%). For Hispanic/Latino households, Figure 6 shows that the percentage of HomeHelpMN households reporting limited English proficiency was about the same as for all low-income, cost burdened homeowners in Minnesota (38% versus 41%, respectively). However, the percentage of Asian households indicating they had limited English proficiency was lower for HomeHelpMN households (8%) than all homeowners in Minnesota who are low-income³ and cost burdened (43%). The difference for Black households was also large: 2% versus

³ In this report “low-income” is defined as having an annual income less than \$100,000.

21%. Despite concerted outreach and marketing efforts, including translating materials and engaging community partners to target communities, the data show the program may have missed a proportion of Asian and Black homeowners with limited English proficiency. Translation is necessary in reaching non-English speaking communities, but the findings suggest more was needed with these communities specifically. Language access may be particularly challenging for languages, such as Hmong, that have only recently had a standard written form.⁴ To effectively reach all communities across the state, we need to understand how people most effectively get information and learn about and use our programs.

Figure 5: HomeHelpMN Households by Primary Language

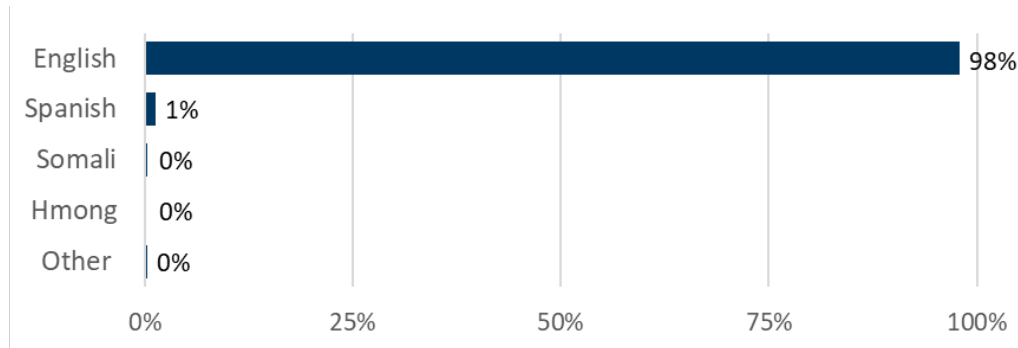
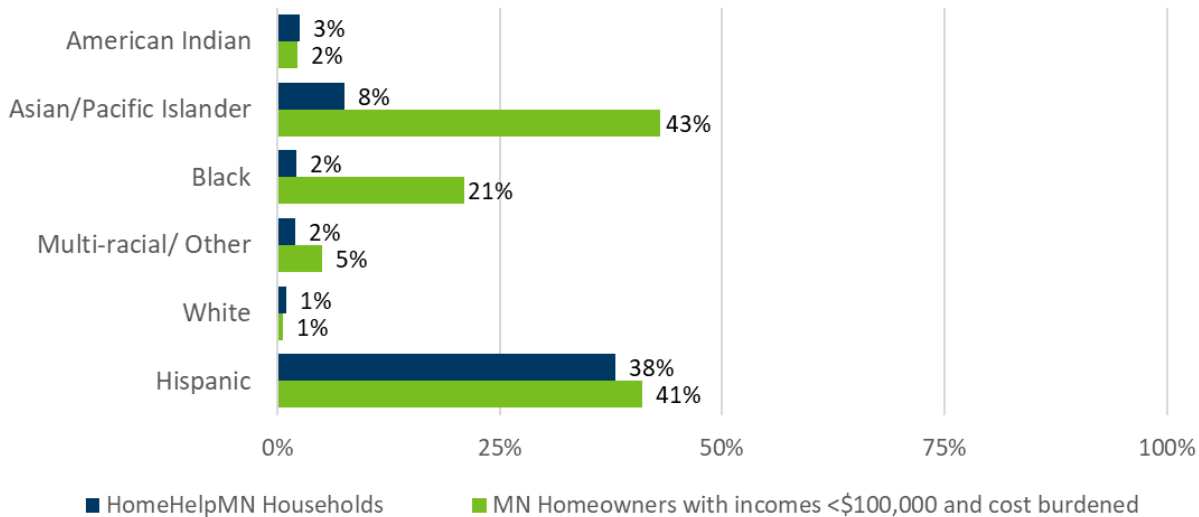


Figure 6: Limited English Proficiency by Race and Ethnicity



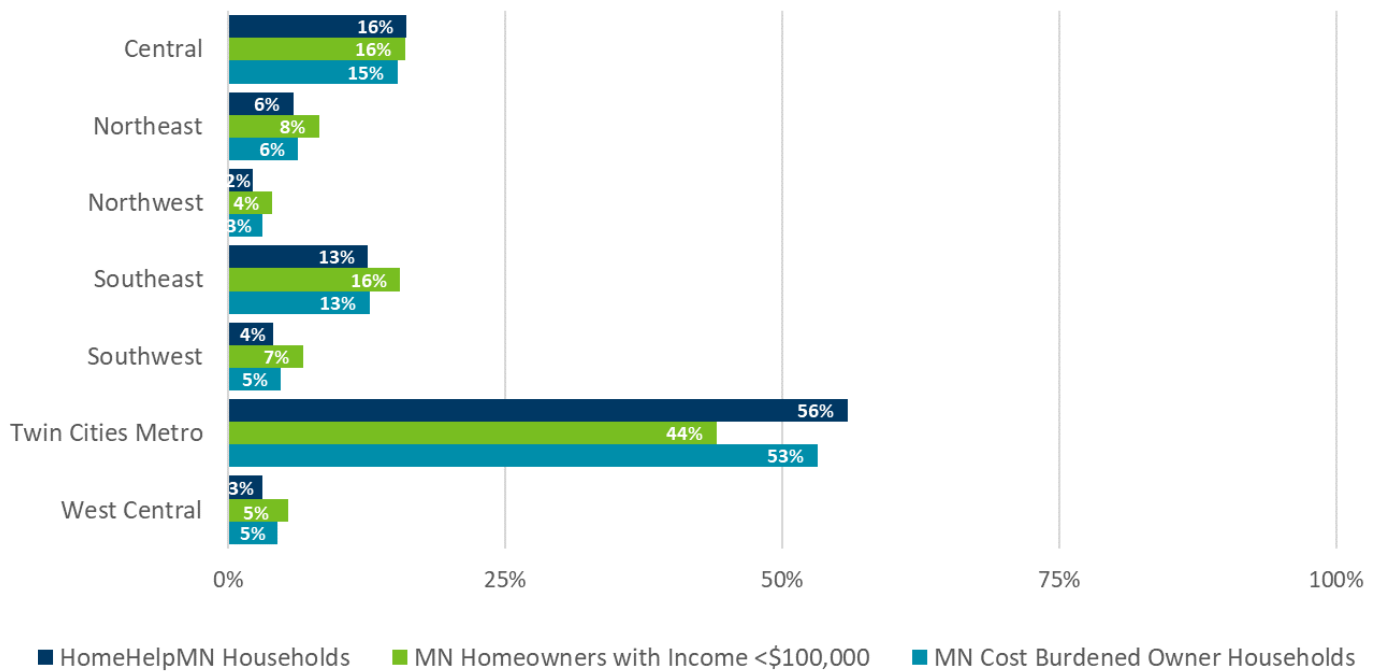
⁴ This website [explains the challenge of Hmong translations](#).

Region

- **The HomeHelpMN program achieved good geographical coverage and balance.**

HomeHelpMN served homeowners in all but one Minnesota county. HomeHelpMN served a higher proportion of households in the Twin Cities metro area than the region's share of all Minnesota low-income homeowners (56% versus 44%). For additional context, the metro area has 53% of the state's cost burdened homeowners.⁵ Across the state's seven regions, there was close alignment between the share of HomeHelpMN households and the share of cost-burdened homeowner households. Overall, this is good alignment for a statewide program without regional allocations.

Figure 7: HomeHelpMN and Cost Burdened Households by Region



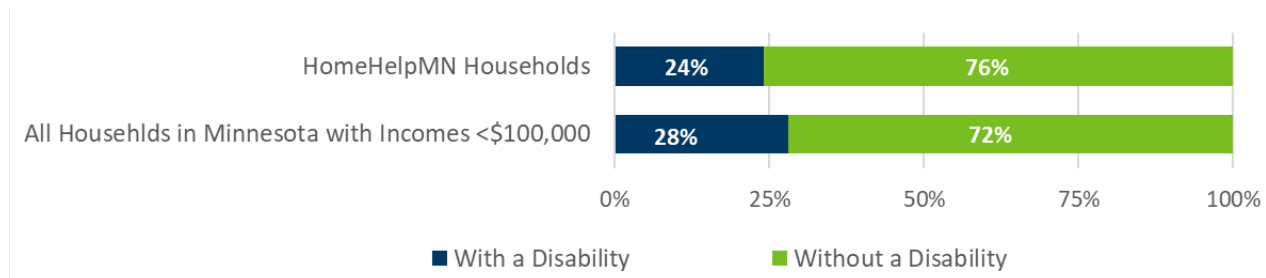
⁵ A household is cost burdened if their housing costs are more than 30% of their income.

Disability Status

- **HomeHelpMN effectively reached households with disabilities.**

HomeHelpMN served households with disabilities in a similar proportion to the low-income population in Minnesota. About a quarter of HomeHelpMN households had a disability, compared to 28% of all low-income Minnesotans.

Figure 8: Disability Status of HomeHelpMN Households



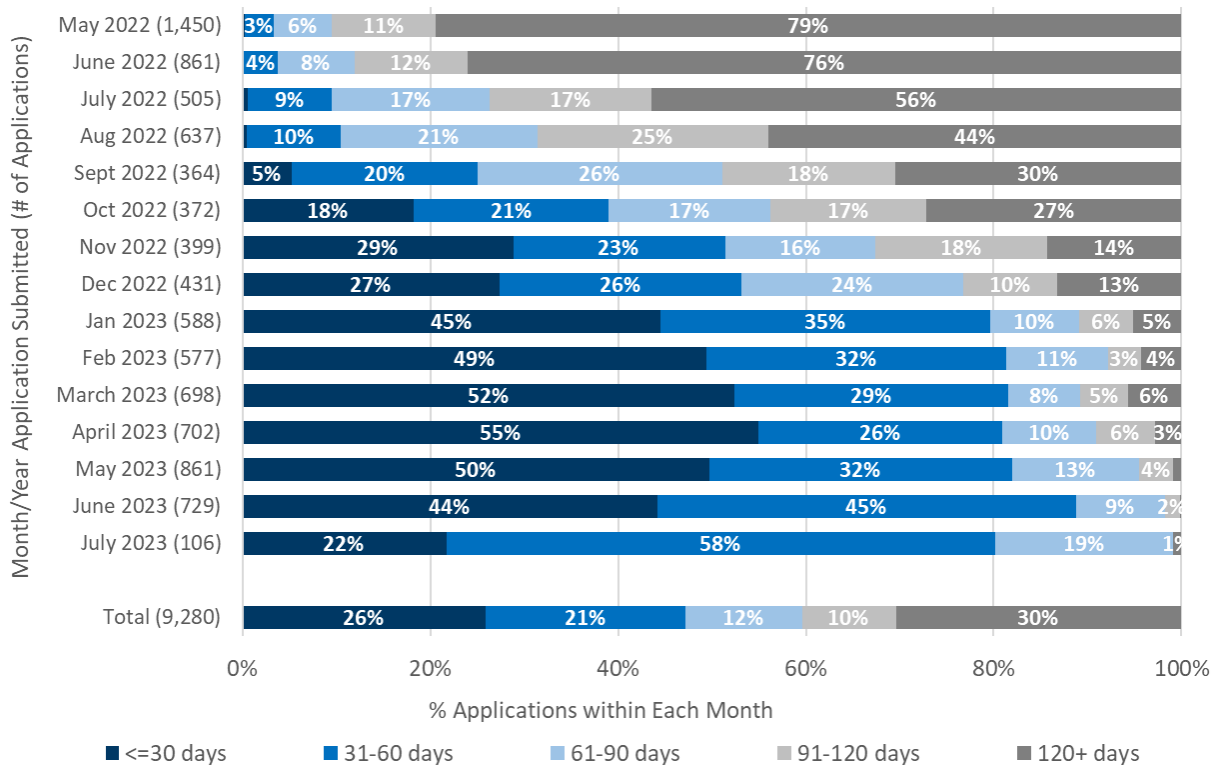
Processing Times

- **Processing times dropped dramatically as program operations ramped up, staffing increased and processes improved.**

HomeHelpMN received a significant number of applications within the first two months of the program opening. Many applications were incomplete and required follow-up by staff. The amount of time required to process each application and follow-up with applicants strained staff capacity. We increased processing capacity in July and August 2022 by working with the vendor who administered the program to add new staff and improve the efficiency of existing staff. In addition, for applications that had more than one past-due expense, we revised the payment process to allow expenses to be paid as they were ready rather than waiting to release all payments at the same time. In fall 2022, the Agency added additional capacity and processing efficiency by better implementing new strategies for coordinating with servicers and managing third-party payees.

Figure 9 shows the time it took for applications to get paid after they were submitted. Clearly as the program was initially ramping up, processing took longer but that improved over time. Between May 2022 and June 2023, we decreased the percentage of applications requiring more than 120 days to process from 79% to less than 1%.

Figure 9: Processing Time by Month Application Submitted for All Assistance Types



Processing time varied slightly depending on the type of assistance received. As Figure 10 illustrates, property tax payment applications were processed faster than contract for deed reinstatement. Figures 11 through 14 show processing speed by type of assistance for each month applications were submitted.

Figure 10: Processing Time by Type of Assistance

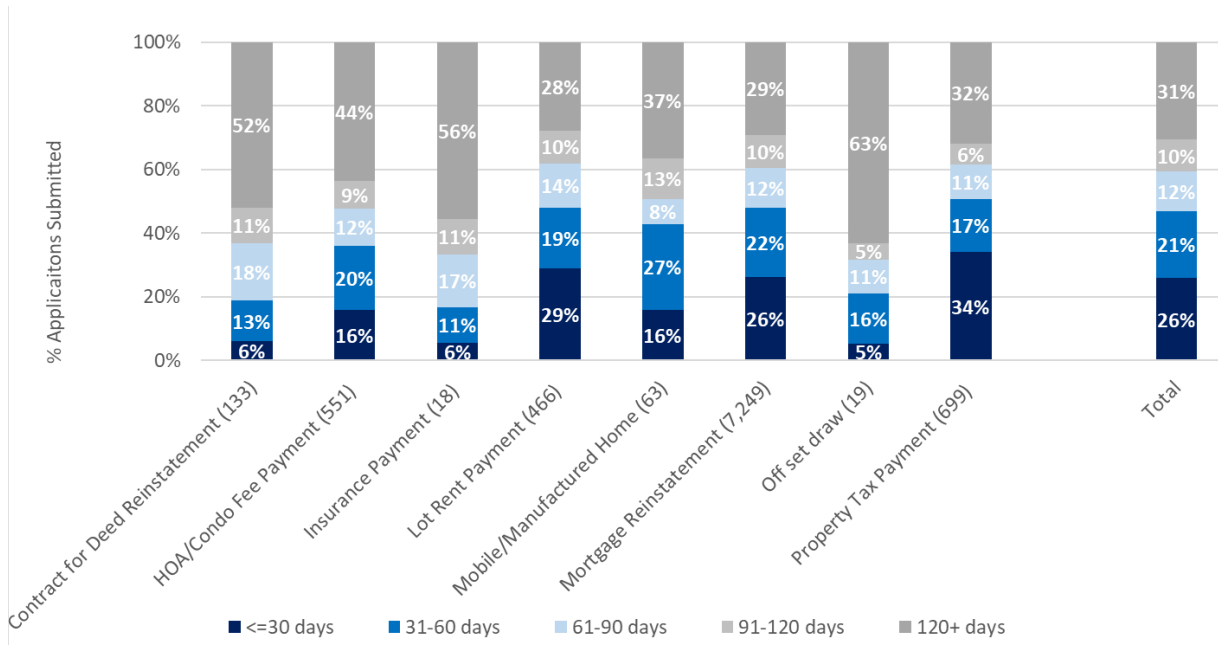


Figure 11: Processing Time for Mortgage Reinstatement Assistance by Month Application Submitted

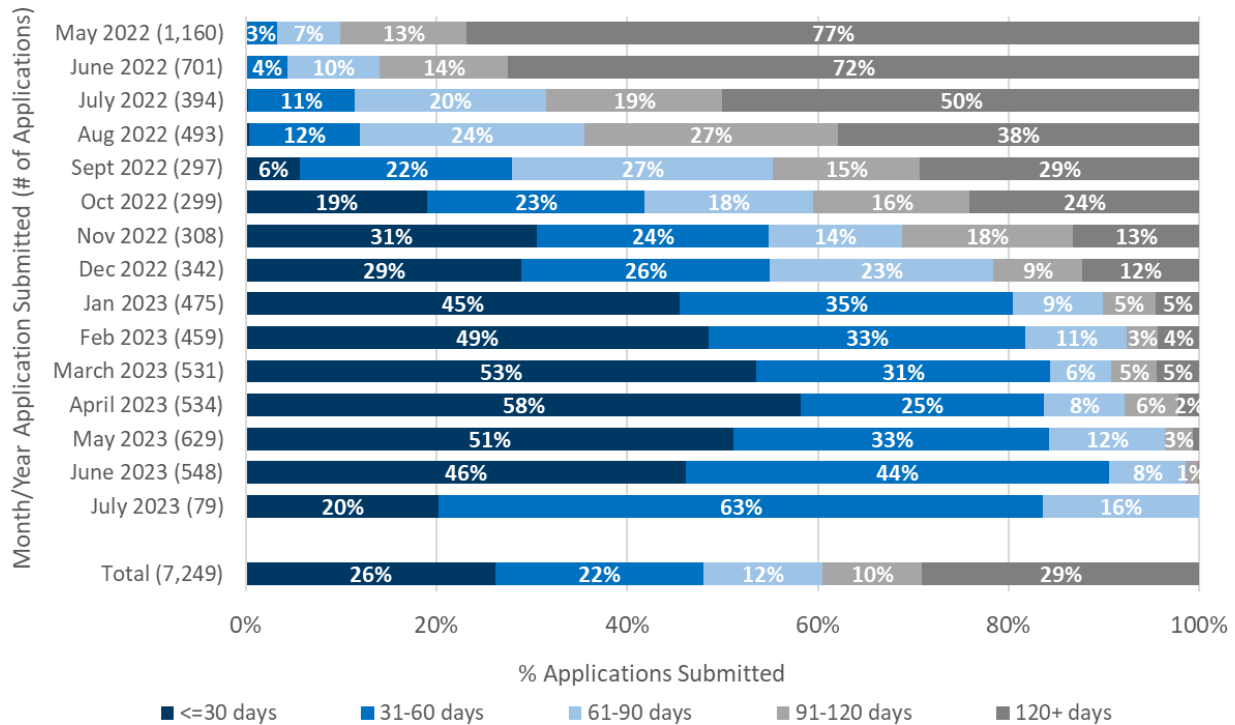


Figure 12: Processing Time for Lot Rent Payment Assistance by Month Application Submitted

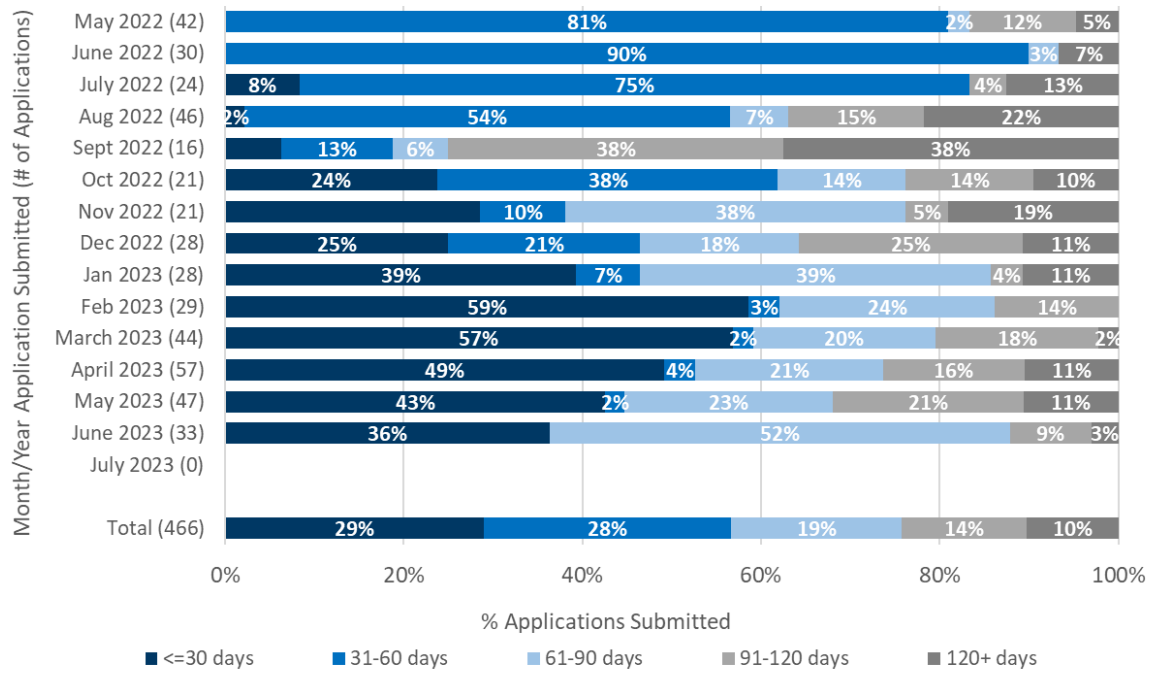
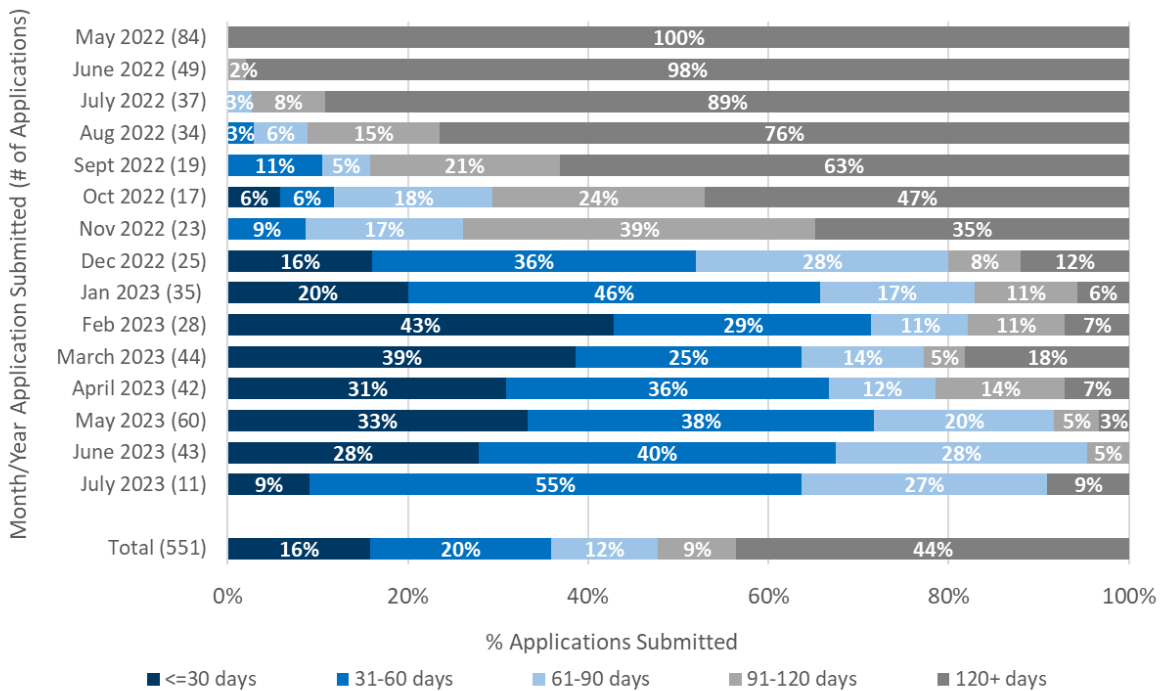


Figure 13: Processing Time for Homeowners Association/Condo Fee Assistance by Month Application Submitted



Conclusions

Successes

Served Communities Historically Excluded

HomeHelpMN successfully used marketing and outreach to reach communities that have historically been excluded. Forty percent of HomeHelpMN households were BIPOC, exceeding the goal of 30%. And 58% of households were socially disadvantaged individuals as defined by the U.S. Treasury, exceeding the goal of 45%.

We surpassed our goals of serving BIPOC households and socially disadvantaged households through a number of concerted efforts:

- Marketing and outreach to reach communities that have historically been excluded,
- “Get Ready” campaign – an effort before the program launched to prepare applicants for submitting applications, and
- Initially accepting incomplete applications, allowing them to be completed later.

Our Community Connector grantees were trusted community partners who reached Minnesota homeowners that otherwise would not have accessed the HomeHelpMN program through traditional marketing and outreach. They engaged with an estimated 400,000 people in 18 languages. Their success in reaching such a significant number of homeowners on limited budgets is remarkable and they were recognized in the [U.S. Department of Treasury’s Supporting Housing Stability and Supply playbook](#).

We listened to feedback from our Community Connectors and pushed back the program launch date to allow for a “Get Ready” campaign that featured information on the program, what was needed to apply and a checklist that partners would share with homeowners to help them prepare required paperwork. Community Connectors quickly activated to share information with historically excluded communities ahead of the program launch to ensure they were able to access funds early.

A third effort that impacted our success was accepting incomplete applications. By doing so, homeowners could get in the queue right away and then have adequate time to understand and complete the required documentation and forms.

We accepted the initial application online, by mail, by fax and verbally over the phone.

Wide Geographic Reach

We received applications from all Minnesota counties and served households in all but one county. In addition, HomeHelpMN served households in proportion to each region's percentage of cost-burdened homeowner households.

Specialized Support for Imminent Risk Households

We prioritized processing applications for homeowners at imminent risk of displacement. To determine this, the application asked homeowners if they had received documentation that indicated they would lose their home on a certain date or if they had received documentation about legal action against them.

A small team of specialized staff handled the imminent risk cases all the way through the process using our normal procedures. Staff also worked as advocates for the applicants and expedited and escalated applications, as necessary, to resolve quickly.

Capacity Building and Technical Assistance

We knew that working with small community-based organizations to reach homeowners most in need would be challenging given the restrictiveness of the HAF funds. Ideally, more flexible funds would have been available to make it easier to support these community-level organizations. However, we were able to provide technical assistance to help the organizations navigate the federal funding requirements and be better suited for future federal awards. A full-time staff position worked directly with the Community Connectors and staff provided training on HomeHelpMN and the many federal requirements. In addition, Minnesota Housing provided hands-on support for navigating the invoicing and reporting processes.

Lessons Learned

Ability to Adapt

To address slower-than-desired processing times, we identified opportunities for improvement and implemented change quickly. For example, we made a significant change to how we processed payments. At program launch, the payment process required all components of an application (e.g., mortgage, insurance, taxes) to be paid at one time. This resulted in expiration of the delinquency verification and reprocessing while waiting for confirmation on other payment amounts from slower third-party vendors. For applications with more than one past-due expense, we solved this issue by allowing expenses to be paid as they were processed rather than waiting to release all payments at the same time.

Additional Resources Required

Several areas of the program required more resources than we had originally planned. Accepting incomplete applications was an intentional program choice to ensure equitable access to the assistance. However, incomplete applications also required a significant amount of time to attempt and track follow-up work with applicants. The follow-ups slowed down processing more than anticipated, and additional staffing was added to improve processing times while ensuring adequate follow-up attempts were made with each applicant.

We also added resources to support follow-up work with loan servicers and third-party payees. Many servicers and payees required multiple follow-ups and escalations to respond to verification requests. An escalation process was established and additional staff were assigned to focus on payee set-up and expediting the return of the verification information.

We asked that Community Connector grantees prioritize outreach during the “Get Ready” campaign and at program launch if possible. Funds were limited and there was uncertainty around how long the program would be open. There was significant concern that program funds would be used quickly, and we wanted to ensure that people who have traditionally been excluded from government supports had the opportunity to apply and receive funds. Some Community Connectors used the majority of their funding in the first several months to do extensive, upfront community outreach. When it became apparent that funding would last for some time, a few of the grantees were allocated additional funds to support ongoing outreach.

Transparency

At times, it was challenging navigating how and when to share information with our partners. In some cases, we needed time to let a situation play out and then digest information, but, at the same time, Community Connectors needed to pivot quickly based on real-time information.

Reaching Homeowners with Limited English Proficiency

Despite extensive efforts with outreach and marketing, including translating materials and engaging partners in targeted communities, the data show we may have missed a proportion of Asian and Black homeowners with limited English proficiency. Language access may be particularly challenging for languages, such as Hmong, that have only recently had a standard written form. To effectively reach all communities across the state, we need to understand how people most effectively get information and learn about and use our programs.