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# RentHelpMN Rental Assistance Evaluation

4/13/2026

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## Introduction

RentHelpMN was Minnesota's COVID-19 Emergency Rental Assistance Program and provided direct assistance to renters who experienced or were at risk of financial hardship due to the COVID-19 pandemic. The purpose of the assistance was to prevent homelessness and maintain housing stability. It was funded through two rounds of federal Emergency Rental Assistance (ERA) funding:

- 1) **ERA1** was funded under Title V, Subtitle A, Section 501(a) of the Consolidated Appropriations Act of 2021, which was enacted in December 2020, and
- 2) **ERA2** was funded under the American Rescue Plan Act, which was enacted in March 2021.

From April 2021 to January 2022, the program took applications and assisted over 58,000 households, providing nearly \$430 million in assistance. After that, Minnesota Housing made available limited funding for targeted rental assistance and other activities to develop additional affordable housing. The funds for these additional activities primarily came from reallocations that Minnesota received from the U.S. Department of Treasury for effectively deploying its initial awards. Those activities are not part of this evaluation.

RentHelpMN funds could be used to cover rent and utilities costs. While assistance covered arrears (past-due payments) for both types of costs, it only covered prospective (future) payments for rent. Eligible households included renters with incomes at or below 80% area median income (AMI) who experienced financial hardship through the COVID-19 outbreak and could demonstrate a risk of experiencing homelessness or housing instability. Landlords could also initiate an application to RentHelpMN to be completed by the renter. The maximum benefit was 18 months of rent and utilities payments per unique household. Homeowners were not eligible for these funds.

To facilitate efficient and effective application processing across the state, Minnesota Housing entered into contracts for a single, centralized, statewide application system (intake and processing) for renters to submit online or paper applications. While speed and efficiency of program operations is important, it can come at the expense of equity because reaching, building trust with and effectively engaging communities that would have otherwise been left behind takes time. Throughout the life of the program, Minnesota Housing centered the program design and work on the people most impacted by housing instability, particularly people who have been marginalized. The Agency took concerted efforts to reach the people who were the least likely to know about the program and had the fewest resources and opportunities to apply. The Agency contracted with a marketing firm that specialized in reaching underserved communities and contracted with local field partners (trusted community-based organizations) to reach and help underserved, eligible renters navigate the application process. The Agency contracted with United Way 211 to provide dedicated live navigation assistance over the phone six days a week for 12 hours each day. The Agency also used a human-centered approach to

individual applications in the face of incomplete information, ensuring all funds went to eligible households for eligible uses without having applicants go through needless processes.

This report covers four primary evaluation questions. Did RentHelpMN:

- Prevent housing displacement?
- Serve the people and places most impacted by housing instability and equitably distribute resources?
- Disburse assistance as quickly as possible?
- Have a person/human-centered approach that met the needs of renters?

This evaluation mainly uses data from two sources to answer these questions: (1) program data collected from all households who applied for assistance and (2) data from two surveys (a renter and field partner survey). The methodology section at the end of the report contains detailed information on these data sources and other data included in the report.

The evaluation covers the initial and primary phase of Minnesota’s ERA program – direct renter assistance with open enrollment (RentHelpMN). The evaluation does not cover the targeted rental assistance or the resources for housing development for which a small share of ERA funds were later used.

## **Key Findings**

Overall, the program was highly successful. While applicants in the first four months typically waited four months to get their assistance as operations ramped up, the median wait for the remainder of the program was five weeks. Minnesota Housing ended up being one of the fastest states in getting assistance to households. Most importantly, a very high share of program participants maintained housing stability when they would have likely had to move without the assistance. In addition, the program effectively reached the renters most impacted by housing instability.

Key results included:

- RentHelpMN successfully reached the people most vulnerable to being behind in rent during the pandemic, including low-income households and Black, Indigenous and households of color.

- While 65% percent of RentHelpMN households had annual incomes less than \$25,000, only 37% of all income-eligible renters have incomes below \$25,000.<sup>1</sup>
- While 63% of RentHelpMN households were Black, Indigenous and people of color, only 36% of all Minnesota renters are.
- Field partners provided critical assistance to hard-to-reach populations in the application process and increased the likelihood of applications being accepted.
- Field partners effectively worked with a diverse applicant pool. Compared to non-field partner applicants, field partner applicants were more likely to be non-English speaking applicants, Black, Indigenous and households of color households, and Greater Minnesota residents.
- RentHelpMN helped prevent housing displacement.
  - Evictions were kept to a minimum during the first several months of the pandemic, which saved lives.
  - The number of people experiencing homelessness during the pandemic did not increase.
  - According to our survey of renters who participated in the program, RentHelpMN stabilized housing for over three-quarters of the households. For the other roughly one-quarter, instability was at least delayed and the negative impact on their rental records was minimized compared to what it would have been without the assistance.
- Minnesota was a national leader in getting RentHelpMN dollars out the door.
  - While Minnesota’s initial rate of spending was average compared to other state programs in the first four months of the program, its rate of spending after this initial ramp-up period was among the highest in the nation. Minnesota ranked in the top 10 for spending from October 2021 through April 2022.
  - Minnesota’s status as a high-performing program resulted in Minnesota receiving reallocated ERA funds from Treasury. Minnesota received approximately \$48.7 million in funds reallocated from other grantees, representing approximately 9% of Minnesota’s initial combined ERA1 and ERA2 award, the fourth highest in the nation.

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<sup>1</sup> For purposes of this analysis, income-eligible renters reflected all Minnesota renter households with incomes less than \$75,000. RentHelpMN’s income eligibility was 80% of the area median income, which varies by county and household size, but \$75,000 is a good proxy.

- RentHelpMN had a human-centered approach that met the needs of tenants:
  - Program outreach provided by community partners was very effective at reaching traditionally hard-to-reach populations (BIPOC and households whose language at home was not English) as well as households in Greater Minnesota. Word of mouth was also important in reaching these communities.
  - While some early applicants experienced long processing delays and significant frustration with the program, most participating renters we surveyed (90%) indicated overall they had a positive experience with the program. In addition, most respondents (71%) also reported the application process was not stressful.

## Context for Program Launch and Operations

Minnesota Housing launched a massive new program from scratch in an unprecedented short period of time, during a pandemic. The situation was very challenging.

- **Evolving guidance, moving targets:** The initial appropriation was signed into law on December 27, 2020, and was followed by initial guidance from the outgoing administration on January 19, 2021 (the day before the presidential inauguration). The new administration issued new and revised guidance a month later on February 22, 2021. Minnesota Housing opened RentHelpMN less than two months after that.
- **Brand-new program:** There has never been a centralized federal emergency rental assistance program or a state emergency rental assistance program with open access in Minnesota. Minnesota Housing built it from scratch in less than four months, during a global pandemic, with evolving federal guidance and under intense public scrutiny.
- **Massive scale:** The RentHelpMN program was responsible for distributing nearly \$430 million of assistance in a year and a half.
- **Insufficient administrative budget:** The start-up and administrative allowance for ERA1 was only 10%. Congress acknowledged this was insufficient when it allowed 15% for administrative costs in ERA2. These funds had to cover not only the ongoing administrative costs but the front-end investments for program, system and process creation.
- **Extensive infrastructure:** Minnesota Housing and its contractors had to staff a huge operation that eventually included hundreds of staff across the Agency, contractors, subcontractors and grantees. Peak staffing for the processing contractor alone reached 622 employees.
- **Coordination across jurisdictions:** The Agency had to coordinate operations with the local programs of four counties, two cities and nine federally recognized Tribes, each of which received their own allocation of funding from Treasury for their own brand-new and separate programs.

- **Expectations of speed:** Renters, who were under intense financial strain, sought rapid resolution of their applications; and property owners sought rapid issuance of payments.

Launching RentHelpMN was like hosting a Taylor Swift concert in a 60,000-seat stadium that had not yet been built. The Agency built the main structure, and given the intense demand, allowed people to enter the lobby to start buying tickets when the Agency’s contractors were just starting to hire people to sell tickets and usher people to their seats. While the initial customers were taking their seats in the stadium, the Agency’s contractors were still installing seats and posting section and row numbers around the stadium. In addition, during this time, the federal government was changing and clarifying ticket policies and stadium and seating requirements. Given the practical realities of the situation, many of the people who initially entered the lobby had to wait a long time to get seated and seat assignments needed to be adjusted. Given the stress of the pandemic and dire financial circumstances of some renters, the situation created intense frustration for some people. Nevertheless, in the end, the overall program was very successful with a clear majority of participants reporting a positive experience.

## Key RentHelpMN Launch Milestones

### 2020

Dec. 27: ERA1 funds are authorized as the Consolidated Appropriations Act becomes law.

### 2021

Jan. 15: ERA1 funds reach Minnesota Housing.

Jan. 19: Treasury guidance for ERA1 funds published.

Feb. 17: Minnesota Housing contracts with Allita 360 (the program’s information system).

Feb. 18: Request for proposal for field partners is published by Minnesota Housing.

Feb. 22: Contract with Greater Twin cities United Way 211 starts.

The new administration at Treasury releases revised ERA1 program guidance.

March 11: ERA2 funding is authorized by the American Rescue Plan.

March 15: Minnesota Housing contracts with Witt O'Brien to process the applications.

March 18: ERA1 field partner contracts start.

March 26: Additional Treasury program guidance available.

April 19: Minnesota Housing Program Guide approved.

April 20: RentHelpMN applications open.

May 7: ERA2 Treasury program guidance available.

May 12: ERA2 funds reach Minnesota Housing.

May 13: First RentHelpMN payment issued.

June 24: Additional ERA1 and ER2 program guidelines released by Treasury

## RentHelpMN Served People and Places Most Impacted and Equitably Distributed Resources

### Who RentHelpMN Served

During the pandemic, RentHelpMN successfully served the people most likely to be behind on their housing payments and effectively reached communities that have been historically marginalized. RentHelpMN effectively reached extremely low income and Black, Indigenous and renters of color, especially Black renters. Low-income renters are often precariously housed, frequently paying more than 50% of their income in rent.<sup>2</sup>

- **RentHelpMN served a very high proportion of the lowest incomes renters, those with annual incomes below \$25,000.**

Figure 1 compares the income levels of RentHelpMN recipients to all Minnesota lower-income renters who were behind on their rent<sup>3</sup> and to all Minnesota lower-income renters.<sup>4</sup> (For context and comparison, the evaluation focuses on lower-income renter households, who have incomes less than \$75,000, in Minnesota because nearly all program participants had incomes less than \$75,000.) The majority (65%) of RentHelpMN households had incomes below \$25,000 compared to 45% of lower-income renters who were behind on their rent and 37% of all lower-income Minnesota renter households.

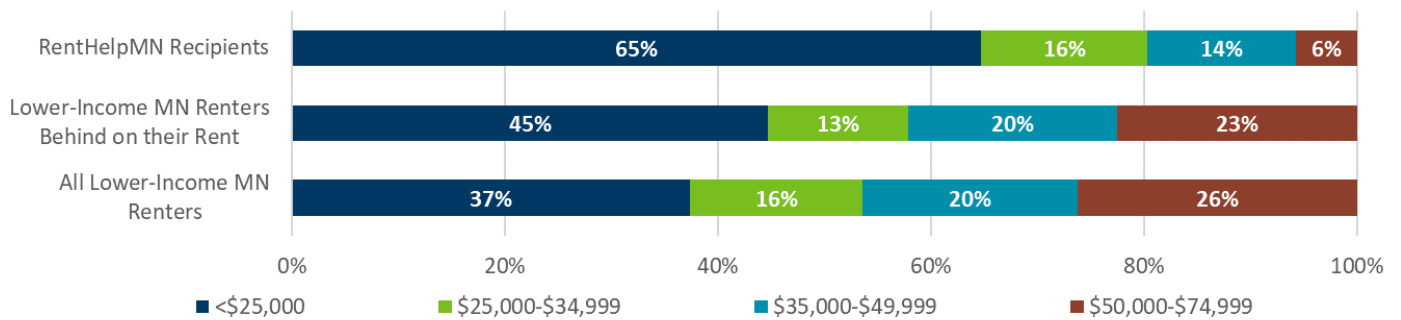
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<sup>2</sup>Unaffordable America: Poverty, Housing and Eviction,” Matthew Desmond, Institute for Research on Poverty, University of Wisconsin Madison. March 2015.

<sup>3</sup> Data Source: U.S. Census Bureau Household Pulse Survey; <https://www.census.gov/programs-surveys/household-pulse-survey.html>.

<sup>4</sup> Data Source: 2022 American Community Survey (ACS) 1-Year Microdata; iPUMS.org.

Figure 1: Income Level of RentHelpMN Participants<sup>5</sup>, Renters with Incomes Less than \$75,000 Behind on their Rent, and All Minnesota Renter Households with Incomes Less than \$75,000



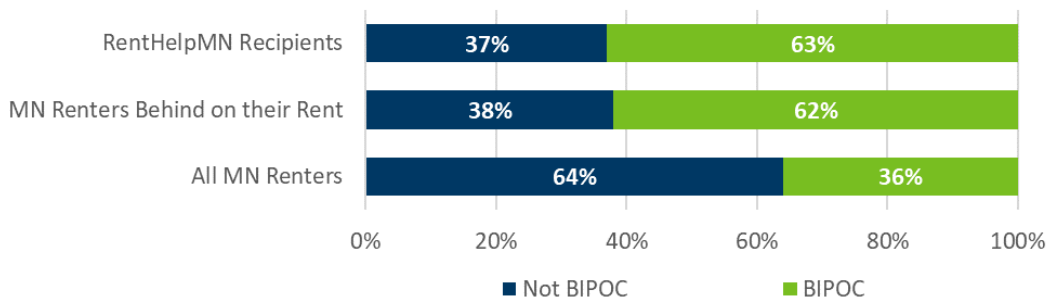
- **RentHelpMN reached the racial and ethnic communities most likely to be behind on their rent, which disproportionately impacted Black, Indigenous and people of color.**

RentHelpMN also successfully reached Black, Indigenous and people of color (BIPOC) in need of rental assistance. The program served a similar proportion of BIPOC households compared to BIPOC households that were behind in rent, 63% versus 62%. For comparison, only 36% of all Minnesota renter households are BIPOC.

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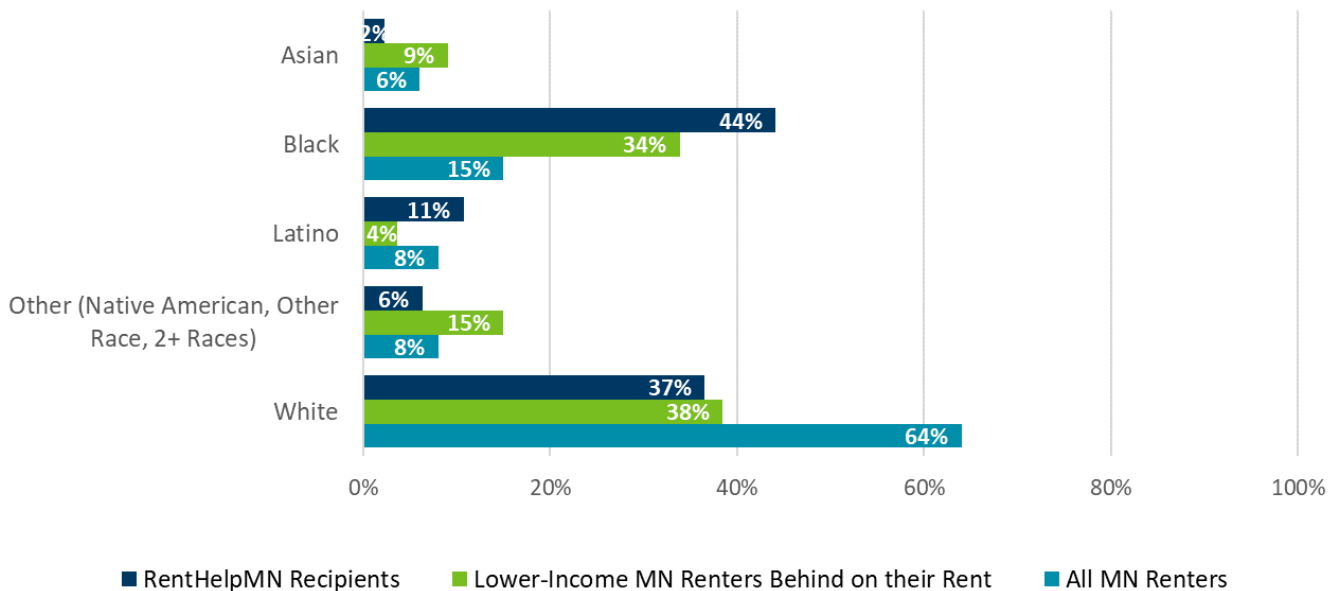
<sup>5</sup> Program guidelines limited RentHelpMN applicants to households with less than 80% of area median income and prioritized households with less than 50% area median income. 99.5% of all RentHelpMN households had annual income of below \$75,000.

Figure 2: Black, Indigenous and people of color status of RentHelpMN Recipients



Black households represented the largest share of RentHelpMN households (44%). Eleven percent of RentHelpMN households were Latino. RentHelpMN seems to have underserved the Asian community (2% of program participants compared to the 9% renters who were behind on their rent). This may have occurred for language access reasons. According to data from the Census Bureau, in Minnesota, 45% of low-income cost-burdened renters who are Asian have limited English proficiency (LEP), which is the highest of any racial community (see Figure 5).<sup>6</sup>

Figure 3: Race of RentHelpMN Households



<sup>6</sup> 2022 American Community Survey 5-year sample, iPUMS microdata. Includes households where either head of household or spouse has limited English proficiency. Low-income for renters is defined as households with annual incomes of \$50,000 or less.

- **Overall, RentHelpMN effectively reached people with limited English proficiency (LEP) but underserved the Asian community.**

To address language barriers, RentHelpMN’s marketing, outreach and application materials were made available in four languages: English, Hmong, Somali and Spanish. Ten percent of RentHelpMN households reported having LEP, which is the same as the percentage of all low-income, cost-burdened renters in Minnesota having LEP. Of the 10% of RentHelpMN households who had LEP, 84% indicated their primary language was either Somali (45%), Spanish (36%) or Hmong (3%). For context, in the community of lower-income, cost-burdened LEP renter households in Minnesota, 32% indicate their primary language is Somali, 26% Spanish and 5% Hmong.<sup>7</sup>

RentHelpMN’s share of LEP participants who are Asian is smaller than the share of all low-income, cost-burdened, LEP renters who are Asian (3% versus 5%). While RentHelpMN’s strategy for reaching LEP renters was successful overall, it was less successful in the Asian community. This may have occurred because the program provided written translations while Hmong has traditionally been an oral language.

*Figure 4: RentHelpMN Households by Primary Language*

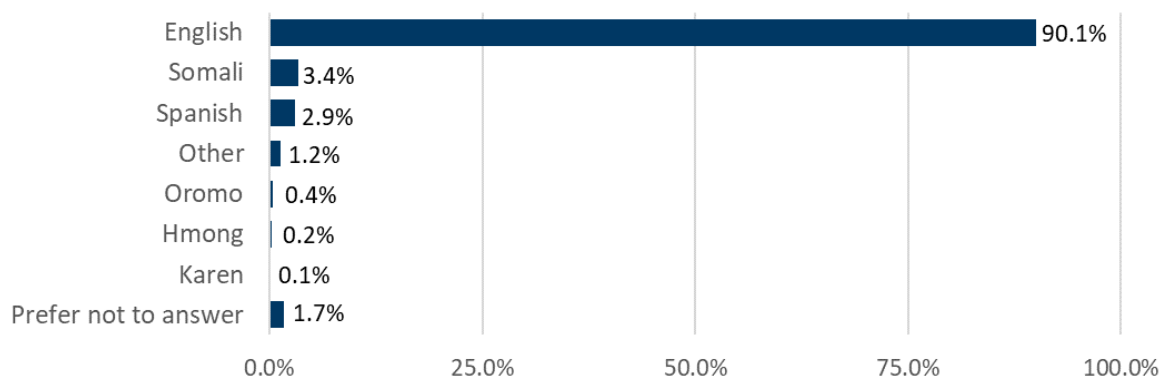
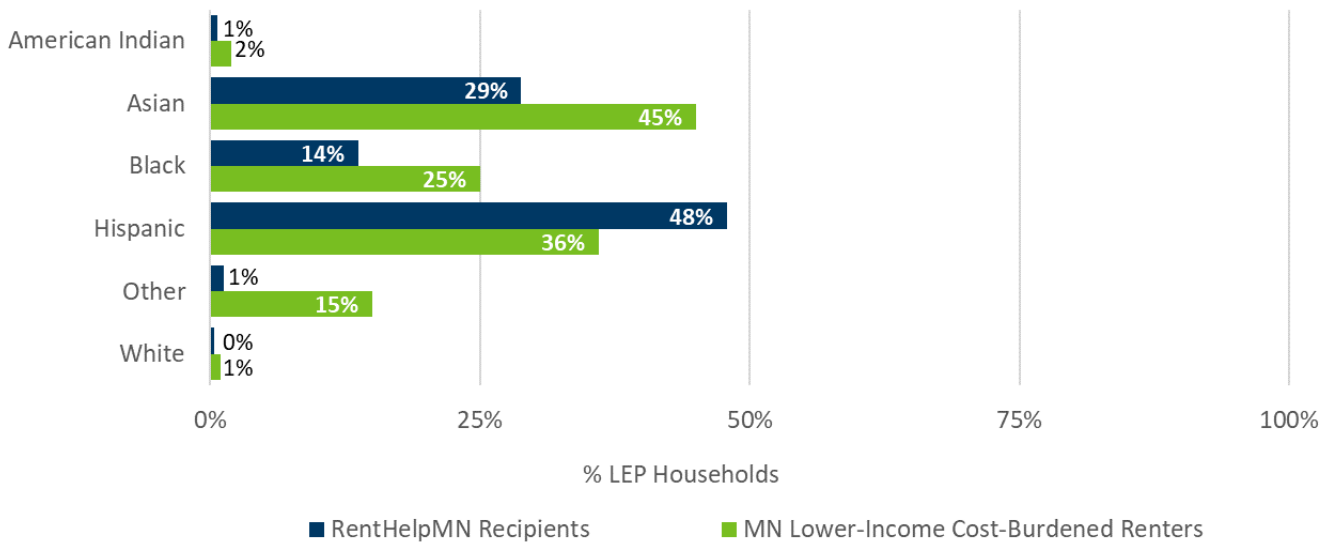


Figure 5 illustrates the relationship between LEP status and race. Less than 1% of white participants in RentHelpMN have LEP. For Black, Indigenous and communities of color, the percentages are much higher, particularly in the Asian and Latino communities (29% and 48%, respectively). RentHelpMN effectively reached the LEP Latino community. The share of Latino RentHelpMN participants who are LEP (48%) is higher than the share of all low-income, cost-burdened, Latino renters who are LEP (36%).

<sup>7</sup> Data Source: 2022 American Community Survey 5-year sample, iPUMS microdata. The ACS data Somali category includes Cushite, Beja, Somali and Oromo. The RentHelpMN application listed Oromo, Spanish, Somali, Hmong, Karen, and English as language options. People speaking other languages could have selected the "other" category.

It was less successful with Asian communities, for whom the share of program participants with LEP (29%) is less than the share of all low-income, cost-burdened households with LEP.

Figure 5: Share of Households who Have Limited English Proficiency, by Race



RentHelpMN had a slightly higher share of participants living in the metro area (68%) compared to the share of renters who were behind on their rent (63%) and all renter households (61%) living in the metro area. Overall, RentHelpMN had a good geographic balance of renter households served across the state. The northwest region had the lowest relative share of participation.

Figure 6: RentHelpMN Households by Region

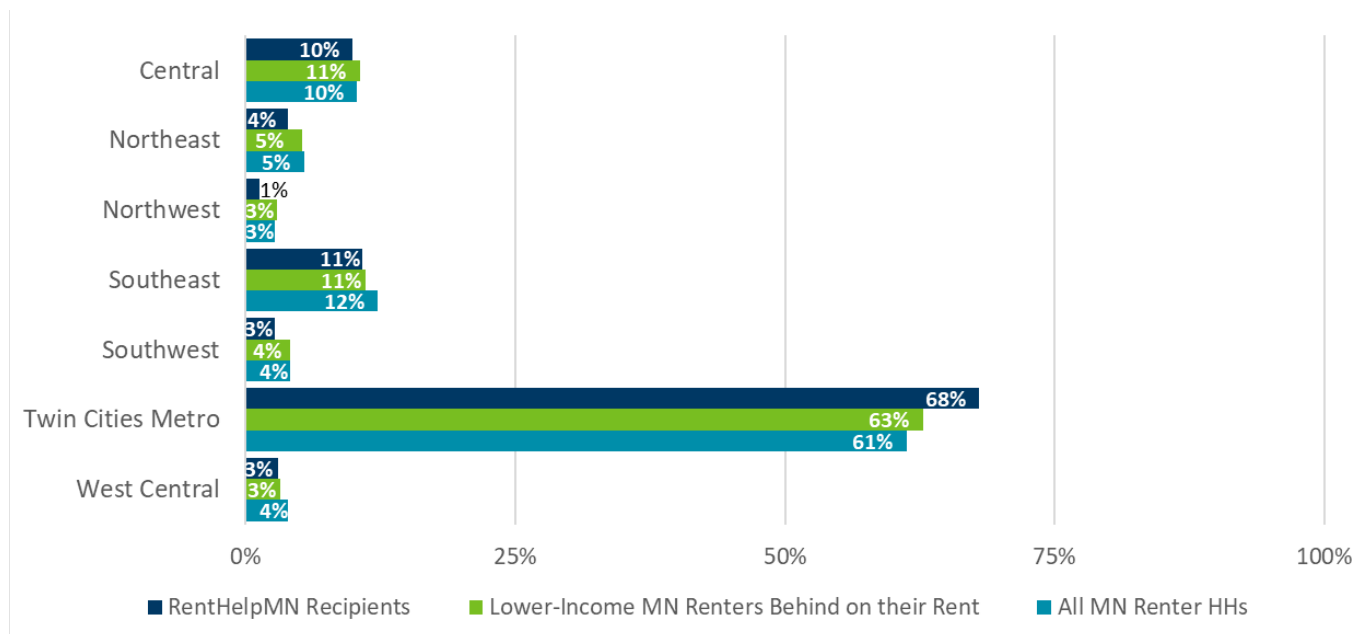
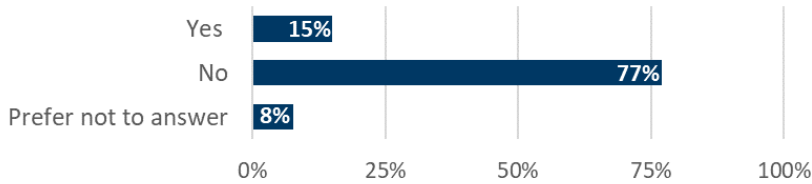


Figure 7: Disability Status of RentHelpMN Households



## Marketing and Outreach

- **Minnesota Housing achieved the equitable distribution of funds through a well-developed marketing and outreach strategy.**

The goal was to raise awareness through a holistic approach to reach all audiences, particularly those who faced greater barriers to access, specifically lower-income households, BIPOC households, people living with disabilities, seniors, people with limited English proficiency and people without access to the internet.

Marketing and outreach efforts were guided by the following set of core values:

- Human centered: Use strategies to reach those that might otherwise be left behind – geography, ability, language.
- Anti-racist: Use intentional strategies to not perpetuate the conditions that create and maintain racial disparities.
- Customer experience: Minimize stress and uncertainty.
- Transparency, timeliness and flexibility.
- Critical partners for equitable outcomes: Engage organizations led by and working for communities most impacted.

Minnesota Housing engaged two organizations to develop branding and messaging strategies: Neka Creative and Media Bridge Advertising. The two primary audiences were eligible renters (households in Minnesota earning less than 80% of the area median income) and amplifiers (Ripple OutReachers). Ripple OutReachers were trusted community influencers, community partners and organizations with access to the people in need of rental assistance, such as faith organizations, food shelves, complimentary government organizations, neighborhood associations, etc.

Minnesota Housing maintained a clear, directive, accessible website to communicate program details and provided media and outreach toolkits (in four languages) with templates and materials such as flyers, posters, social media ads, digital banners, text messaging and email language. Minnesota Housing also partnered with United Way's 211 helpline to provide assistance by phone in multiple languages.

The media campaign included radio spots, prints ads, direct mailers, television spots, posters, fliers, email messaging and text messaging:

- Radio spots: KMOJ, KDWB, KALY (Somali American Radio) and El Rey Radio (Spanish);
- Television ads: Comcast Cable spots in English, Somali, Hmong and Spanish;
- Direct mail: Mailers sent in four languages to 150,000 households in 150 zip codes with high rental rates;
- Print ads: La Voz Latina (Spanish), Hmong Times (Hmong), Minnesota Spokesman Recorder, Mshale African Community Newsletter.
- Transit ads: placed inside Metro Transit buses in north Minneapolis and northern suburbs in four languages;
- Digital advertising on news, weather and music apps.

### Field Partners Assisting People Most Impacted

To reach and assist eligible renters who would otherwise not know about the program or face barriers to applying, Minnesota Housing contracted with field partners. Approximately \$7 million was available across two RFP processes for community-based organizations, Tribal governments, local governments and networks of organizations. Twenty-eight organizations were selected in the first RFP round and 23 in the second. Field partners were tasked with creating awareness of RentHelpMN; implementing community outreach and engagement that connected with households that might not learn about this program; and assisting applicants to submit complete applications to the central application system. Field partners had experience working with populations that were least likely to know about and/or able to apply for the program.

- **The RentHelpMN field partners effectively reached households that would have been less likely to apply for assistance, providing the support to effectively apply and receive support.**

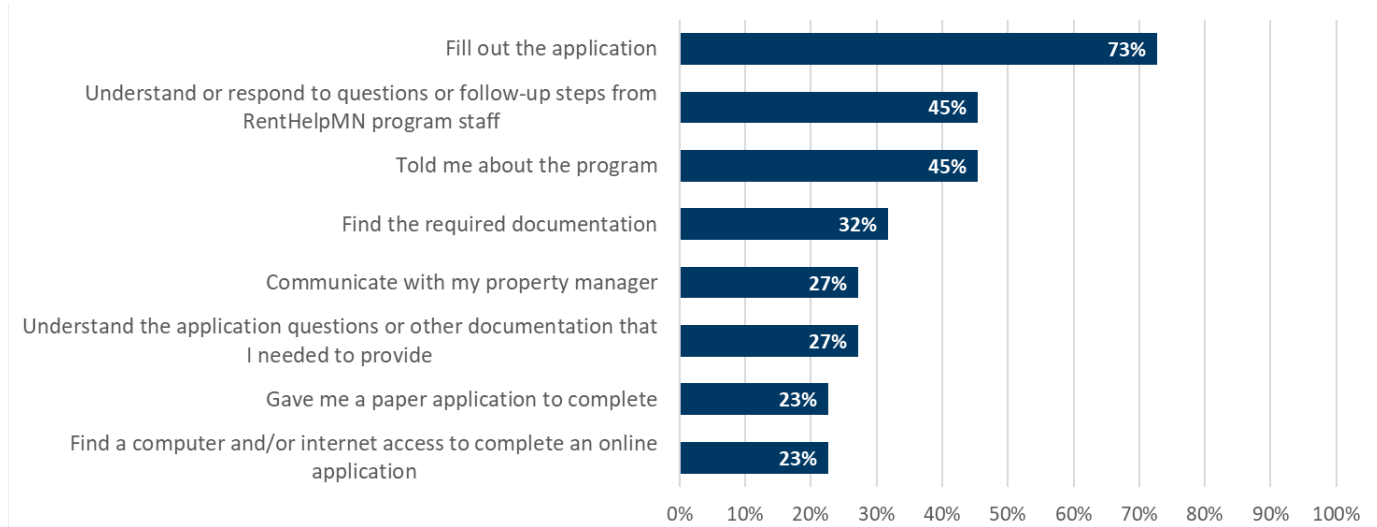
Overall, 12% of RentHelpMN households worked with a field partner organization. According to a RentHelpMN recipient survey,<sup>8</sup> 89% of program participants who worked with a field partner and responded to the renter survey said they were very helpful; only one respondent said the field partner

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<sup>8</sup> Minnesota Housing conducted a survey of RentHelpMN households in fall 2022, providing insight into how households learned about the program, navigated the application process and experienced working with field partners. The survey was sent to a random sample of 2,000 recipients of RentHelpMN and had a 9% response rate. For more information on the survey see the Methodology section at the end of this document. Twelve percent of the respondents to the survey indicated they worked with a field partner which is consistent with the percentage of RentHelpMN program data who worked with a field partner (13%).

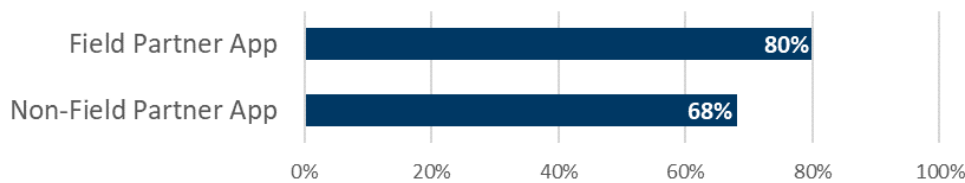
was not helpful. Most (55%) of the respondents said they would not have completed the application without field partner help, and another 27% said they did not know if they would have completed it. Eighteen percent said they would have completed it without the help of a field partner.

Figure 8: Type of Help Received from Field Partners



In terms of success in receiving assistance payment, data suggests that field partners played an important role. Applicants who worked with a field partner were more likely to receive assistance. Specifically, 80% of applicants who worked with a field partner received assistance while only 68% of those who did not receive field partner support received assistance. The program denied applications if the applicant was not eligible, did not submit sufficient documentation or the housing expense that was late was not an eligible use of the funds. However, working with a field partner did not impact the speed at which assistance payments were made.

Figure 9: Payment Rates



According to program data, field partners worked with a more diverse group of applicants than the applicants who applied without this assistance. Compared to non-field partner applicants, field partner applicants were more likely to be:

- Non-English speaking applicants (29% v. 6%),
- Black, Indigenous and households of color (75% v. 66%), and
- Living in Greater Minnesota (43% v. 30%).

## RentHelpMN Prevented Housing Displacement

### Impact of RentHelpMN on Housing Stability

- **RentHelpMN prevented housing displacement. Over two-thirds (69%) of program participants who responded to our renter survey reported they were able to stay in the same housing they were in when they applied for RentHelpMN.**

Specifically:

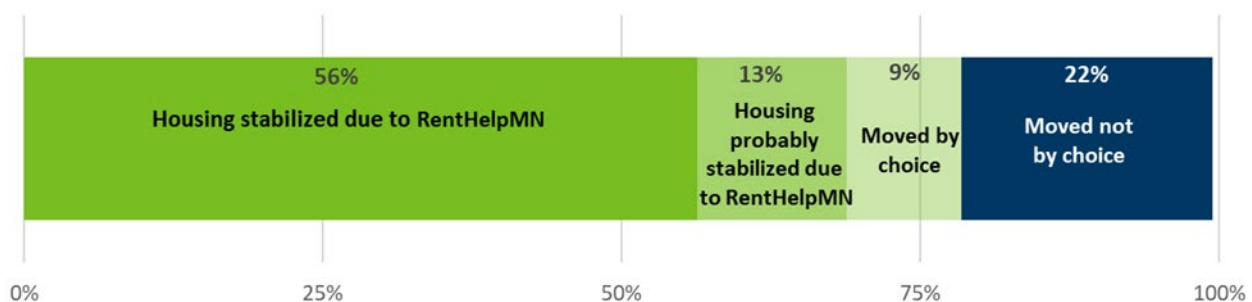
- 80% these renters reported there was no chance they could have kept their housing without the assistance,
- 18% reported that there was some chance that they could have kept their housing without the assistance, and
- Only 1% reported that they did not need the assistance to stay in their housing.

About 32% of survey respondents reported they moved after applying for assistance. These renters cited the following reasons for their move:

- 31% of the movers reported voluntarily moving for reasons that were their own choice,
- 29% reported they could no longer afford the unit after the assistance ended, and
- 39% reported involuntarily moving reasons that were not their choice (other than not being able to afford the unit).

Combining the households that stayed in their housing and reported they would have or possibly would have lost their housing without the assistance and the households who ended up moving but for reasons that were their own choice, RentHelpMN stabilized the housing for 78% of the surveyed households. Applying that percentage to the roughly 58,000 assisted households, RentHelpMN stabilized the housing for over 45,000 households. For the other roughly 13,000, instability was at least delayed, and the negative impact on their rental records was minimized compared to what it would have been without the assistance.

Figure 10: Impact of RentHelpMN on Housing Stability



## Eviction Filing Rates During the Pandemic

Minnesota's eviction moratorium was in effect from March 24, 2020, to June 1, 2022, with a phase out period starting in August 2021.<sup>9</sup> A federal eviction moratorium was also in place during most of this time. Property owners/managers could not evict renters during this period for non-payment of rent.

- **RentHelpMN's assistance (which covered up to 18 months of housing payments) played a key role in maintaining rent revenue for property owners and housing stability and rental histories for renters.**

The following charts show the number of monthly eviction filings in Minnesota and three other states (Connecticut, Virginia and Missouri) between January 2020 and December 2023. The blue bars are the actual number of filings each month, and, for context, the green bars show the historical monthly average. Connecticut and Virginia are included because they are two states, along with Minnesota, that had state eviction moratoriums in effect for an extended period. Missouri did not have a local evictions moratorium and only had the federal evictions order from the Centers for Disease Control and Prevention.

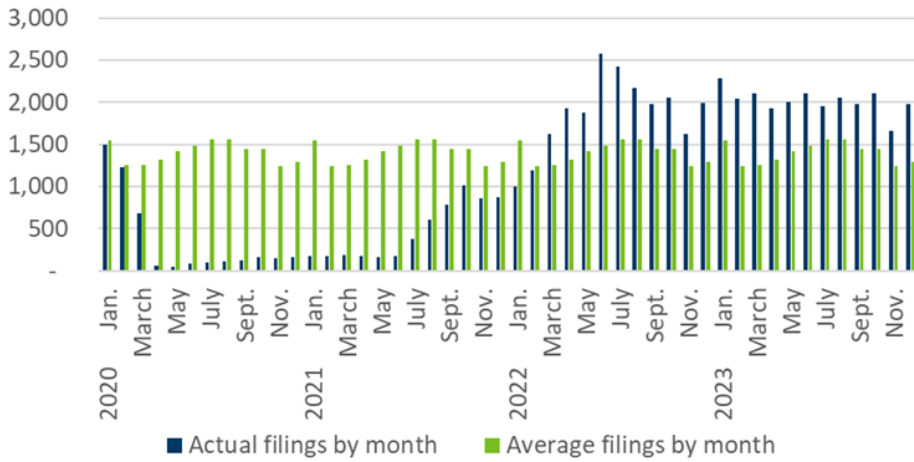
As the charts show, the three states with the extensive state moratoria were able to dramatically reduce the number of eviction filings for over a year. Minnesota had an extremely low number of eviction filings from April 2021 through June 2022. As the moratorium phased out, the number of filings increased. Missouri, which only had the federal order, saw higher rates of eviction.

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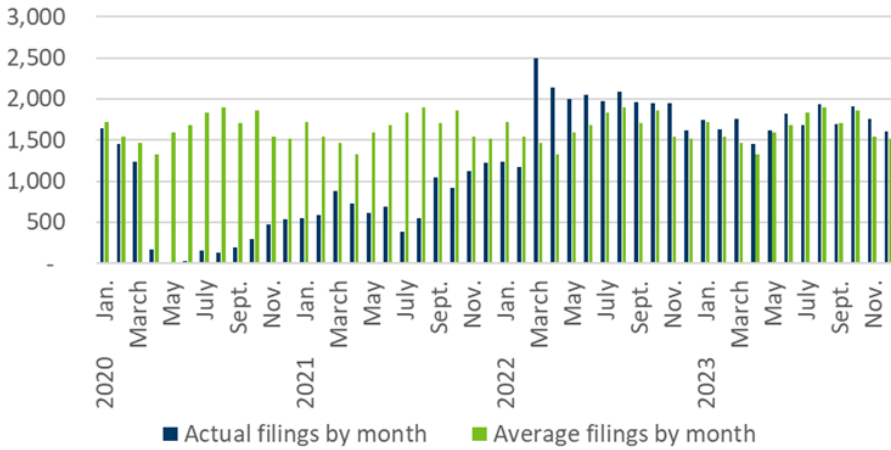
<sup>9</sup> Executive Orders 20-14, 20-73 and 20-79

Figure 11: Eviction Rates: Minnesota and Other States Context

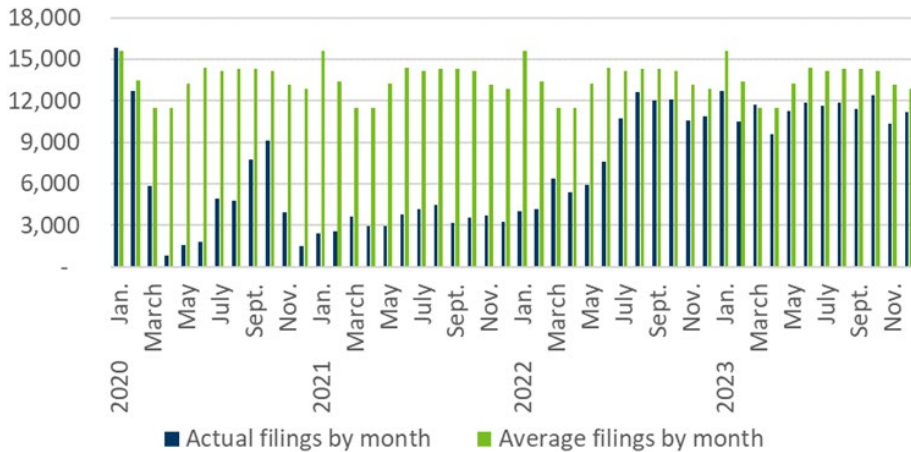
### Minnesota



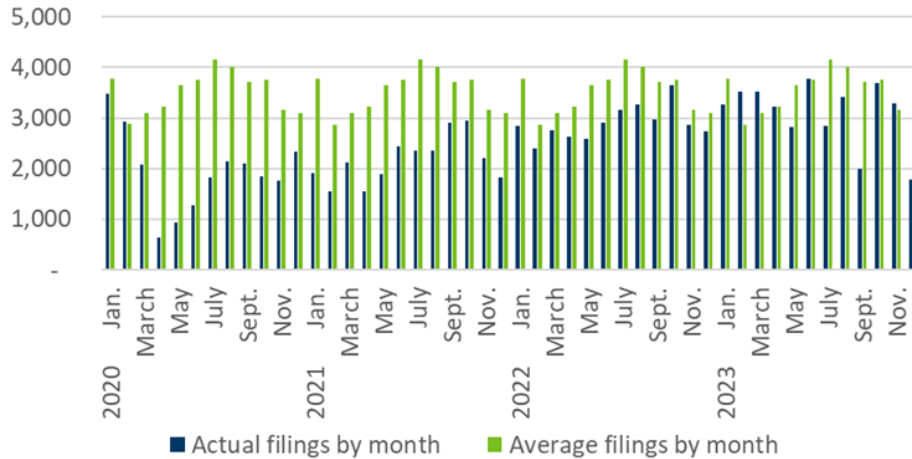
### Connecticut



### Virginia



## Missouri



Source: Eviction Lab: <https://evictionlab.org/eviction-tracking/>

## Eviction Moratoriums Saved Lives

A national analysis found a relationship between eviction moratoria being lifted and an increase in the incidence of COVID-19 and higher mortality rates. Compared to states that maintained their moratoria, states that lifted their moratoria saw an increase in COVID-19 cases and mortalities 16 or more weeks after lifting those moratoria. These states had, on average, a 2.1 times higher incidence of COVID cases and 5.4 times higher mortality than states that maintained their moratoria.<sup>10</sup> This study estimates lifting the moratoriums was associated with an excess of over 430,000 incidences of COVID-19 and more than 10,000 excess deaths. Given these findings:

- **It is reasonable to assume that Minnesota’s eviction moratorium with the support of RentHelpMN saved lives in Minnesota.**

## Rates of People Experiencing Homelessness During the Pandemic

The pandemic, particularly in the first year or two, was a period of significant financial strain and potential housing instability for many families with homelessness as a possible outcome. Data from Minnesota’s Point-in-Time count of people experiencing homelessness is another indicator of the impact the eviction moratorium and RentHelpMN had on housing stability.

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<sup>10</sup> Kathryn M. Leifheit et al., “Expiring Eviction Moratoriums and COVID-19 Incidence and Mortality,” *American Journal of Epidemiology* 190, no. 12 (July 2021): 2563-2570, <https://doi.org/10.1093/aje/kwab196>.

- For the years 2020 through 2022 (the initial phase of the pandemic when the eviction moratorium and then RentHelpMN were in effect), the number of people experiencing homelessness did not increase and stayed around 8,000 people (7,940 in 2020 and 7,917 in 2022).<sup>11</sup>

One would have expected the count to increase during the pandemic; however, that did not occur. Minnesota’s overall strategy of aligning the eviction moratorium and the implementation of RentHelpMN minimized housing displacement.

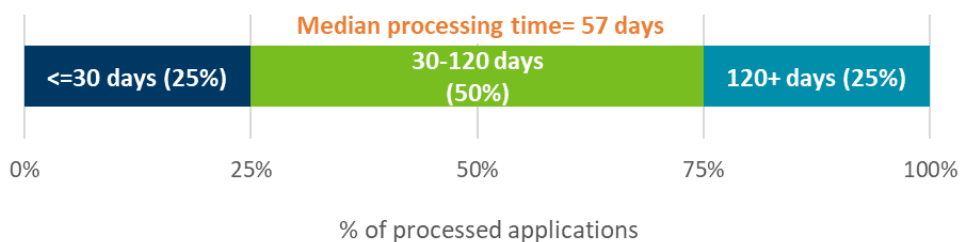
## RentHelpMN Assistance was Disbursed as Quickly as Possible

### Timing of Application Processing and Payments

- While the longer processing times at the start of program caused financial strain, frustration and stress, Minnesota ended up being one of the states with the fastest distribution of funds.

The median application processing time was 57 days. Twenty-five percent of the applications were processed within 30 days and 75% were processed in 30 or more days.

Figure 12: RentHelpMN Application Processing Times



Minnesota Housing understands and recognizes that the longer processing times created significant frustration and stress for some of the renters applying for assistance and the property owners/managers waiting for their payment. However, it was the reality of the situation. Given the timelines of when the funds were appropriated by Congress and guidance was provided by the U.S. Department of Treasury and the limited resources available for administrative costs, delays in making

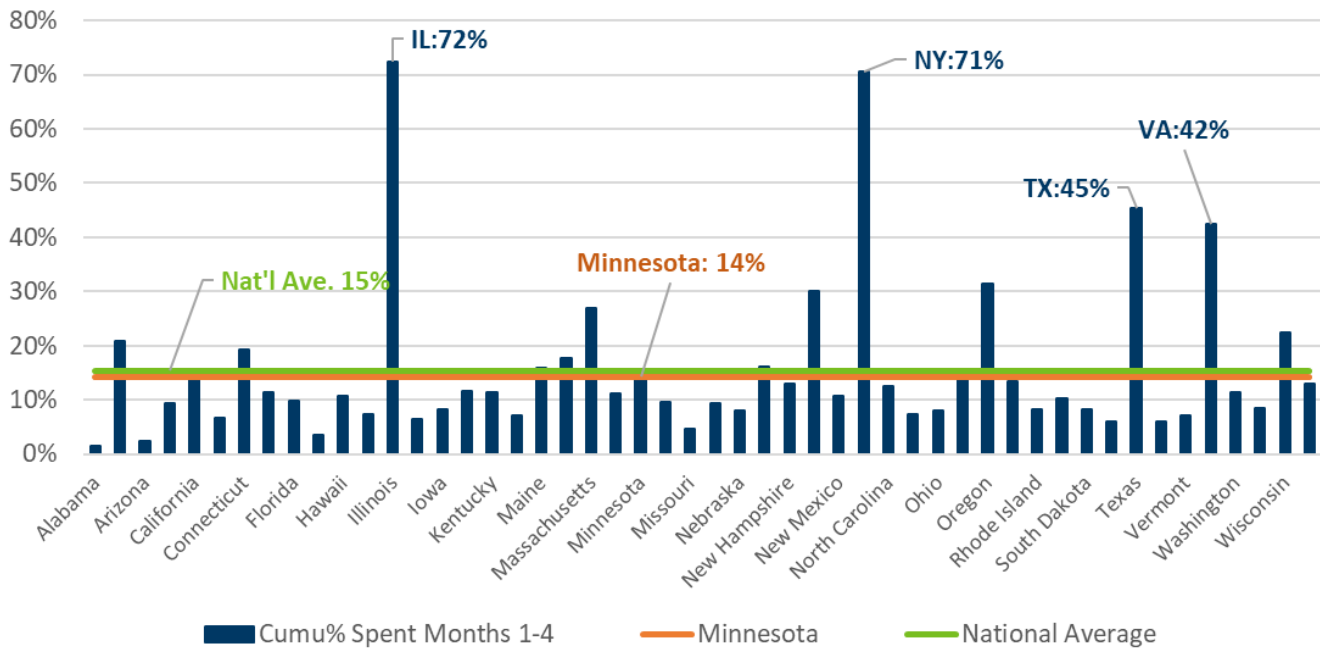
<sup>11</sup> Data Source: Minnesota Homeless Management Information System (HMIS), Point-in-Time Count. [www.hmismn.org/point-in-time-count](http://www.hmismn.org/point-in-time-count)

assistance payments were the reality that could not be avoided. In the end, Minnesota was one of the states that distributed the funds the fastest.

The analysis in the following section is focused on ERA1 funds, and not ERA2 funds, in order to compare apples-to-apples across states and over time. The ERA2 funds were available for a broader range of uses and over a longer time horizon. The two funding rounds (ERA1 and ERA2) had different timelines and expenditure requirements for obligating and disbursing funds.

Minnesota, consistent with the national trend, experienced an initial “slow” ramping up period while figuring out and working through the complexities of the program and implementing it. Very few states exceeded spending 20% of their ERA1 grant in the first four months of operation. Minnesota’s rate of spending shortly after program opening was average compared to other state programs. The national average was 15% and Minnesota’s was 14%. The processes designed and decisions made during this startup period allowed Minnesota’s program to start spending at a very high rate after actions were taken to “ramp up” the program. After the ramp up period, Minnesota quickly became a top-spending program, spending more than half of its initial ERA1 award in the three-month period after the initial four-month ramp up period. Likely due in part to Minnesota’s high rate of spending, Minnesota received a significant amount of reallocated funds from the U.S. Department of Treasury. Treasury’s goal with reallocation was to redistribute funds from slow-spending grantees to high-need, timely-spending grantees. Treasury likely recognized Minnesota as a high-need, timely grantee. Only three states received a greater reallocation from Treasury as a share of the initial award than Minnesota, indicating Minnesota’s status as a high-performing program.

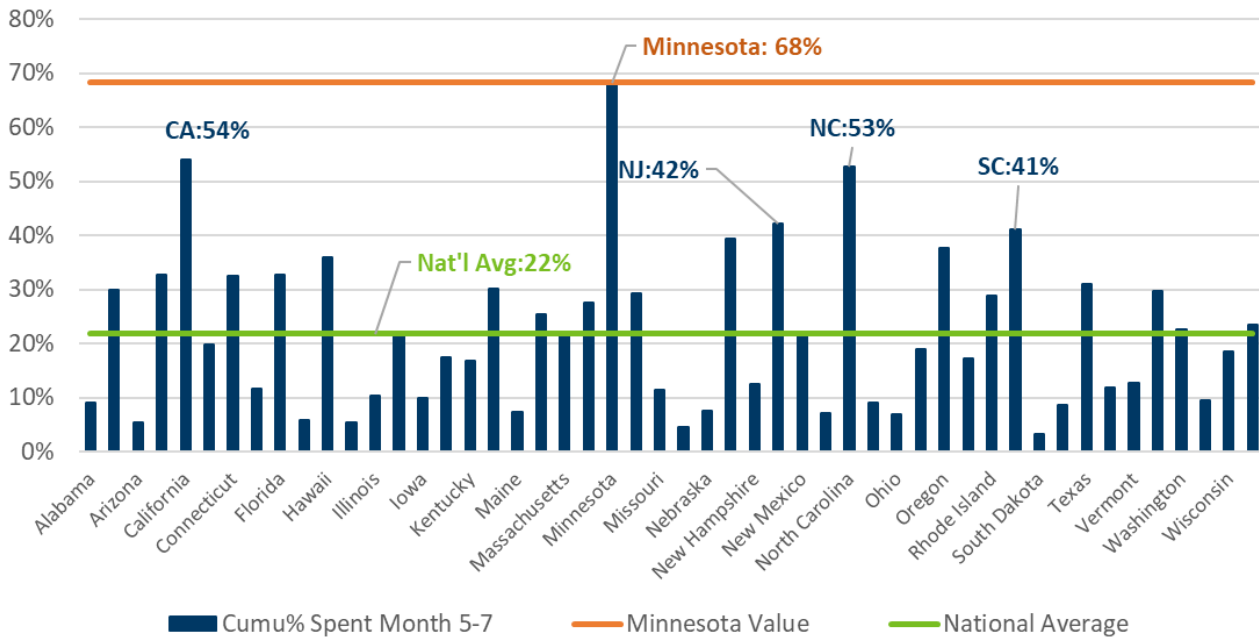
Figure 13: Share of ERA1 Funds Spent in First **Four** Months



Looking at disbursement of assistance in months five through seven of program operation, the national average rose to 22% of funds disbursed. These months had more variation by state with some states expending 30%, 40%, or even more than 50% of their total ERA1 award in months five to seven of operation. During these months, Minnesota disbursed the highest percentage of its ERA1 award in the nation with 68%. This was 14 percentage points higher than California’s next highest share of 54%. Therefore, while Minnesota’s initial rate of disbursement was average compared to other state programs in the first four months of the program, its rate of disbursement after this initial ramp-up period was the highest in the nation. This significant increase can be attributed to multiple factors, including but not limited to:

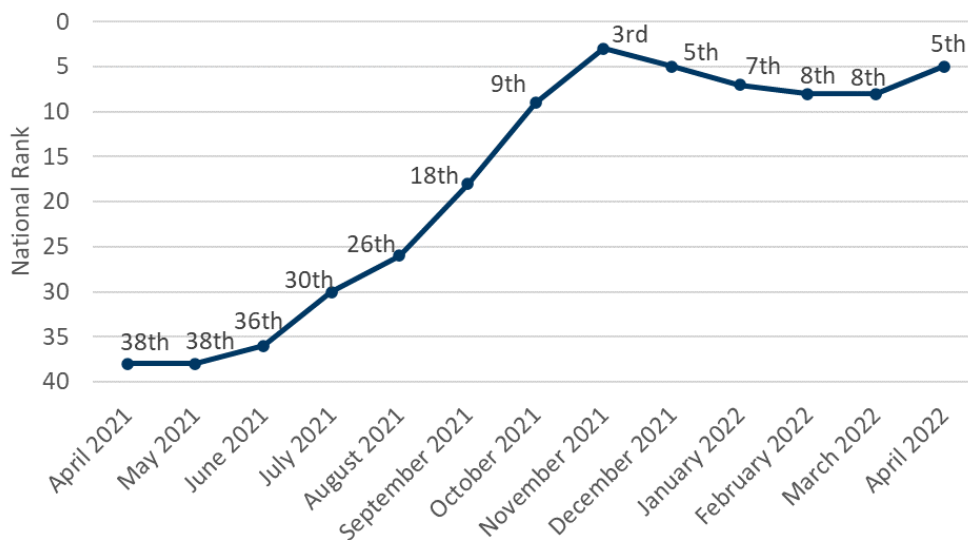
- Actions taken by Minnesota in the program design phase to build smooth processes that would work well at a larger scale (built processes that were easy to “ramp up”)
- Actions taken by Minnesota after program opening in response to program data and public feedback to increase disbursement speed (increasing the number of application processors, utilizing flexibility offered by Treasury in the form of self-attestation and fact-based proxies, etc.)
- External pressure from Treasury to meet expenditure goals by the end of September 2021

Figure 14: Share of Initial Award Spent in Months **Five through Seven**



When the RentHelpMN program began operating (April 2021), Minnesota was ranked 38 out of 50 in total percent of ERA1 award spent (tied for last). By September 2021, Minnesota was ranked 18 out of 50, moving into the top half of state programs in terms of portion of ERA1 award spent. After September 2021, Minnesota was a top-10 performing program in terms of portion of ERA1 award spent.

Figure 15: Minnesota’s Spending Rank Over Time



Minnesota’s status as a high-performing program resulted in Minnesota receiving ERA funds relocated by Treasury from other, lower-performing states. Over the course of the RentHelpMN program, Minnesota received approximately \$48.7 million in funds reallocated from other grantees, representing approximately 9% of Minnesota’s initial combined ERA1 and ERA2 award. During this time, 15 state programs received one or more reallocations from Treasury ranging from 1% to 20% of the state’s total initial award. Minnesota’s \$48.7 reallocation is approximately 9% of the initial award and the fourth highest of all state programs in the nation, trailing only New York (10%), California (13%) and New Jersey (20%). Funds recaptured from or reallocated to non-state ERA programs were not considered in this analysis.

*Table 1: States Receiving Reallocated ERA Funds*

State	Reallocated Amount	Initial Award	Reallocation as % of Initial Award
New Jersey	\$146,453,683	\$725,099,884	20%
California	\$526,021,451	\$4,072,969,089	13%
New York	\$249,504,817	\$2,571,665,351	10%
<b>Minnesota</b>	<b>\$48,687,354</b>	<b>\$553,259,208</b>	<b>9%</b>
Oregon	\$32,677,774	\$383,421,517	9%
Texas	\$153,760,221	\$2,463,868,261	6%
New Hampshire	\$13,855,990	\$294,934,992	5%
Massachusetts	\$25,023,936	\$794,323,837	3%
Connecticut	\$13,822,914	\$457,429,233	3%
Virginia	\$23,938,878	\$990,110,475	2%
Illinois	\$19,874,229	\$1,063,845,662	2%
Washington	\$7,082,793	\$608,427,034	1%
Colorado	\$4,283,894	\$462,022,793	1%
Nevada	\$1,926,499	\$223,644,615	1%
North Carolina	\$7,407,366	\$1,043,858,808	1%

As part of the Evaluation, we developed a regression model that examined the primary drivers of application processing times. The model was robust, explaining 73% of the variation in processing times. The following factors led to faster processing:

- Applications received after more application processing staff were hired (based on the month that the application was submitted)
- Applications that were approved for assistance, rather than denied
- Applications from low-income zip codes, which were deemed categorically income eligible
- Applications from the Twin Cities metro area
- Applications from household with minor children
- Applications started by the landlord

The following factors led to slower processing:

- Applicants for households with a disability
- Applications that were mailed, rather than submitted online
- Applications for households where English was not the primary language
- Applications that were for vacated housing units
- Applications that were returned to the applicant for additional information
- Applications that were for more months of assistance

The following factors that did not have a statistically significant effect on processing times:

- Race and ethnicity of the applicant
- Age
- Gender
- Income
- Receiving field partner assistance

## **Steps to Improve Processing Times**

To address processing speeds, Minnesota Housing had the contractor increase the number of staff processing applications. According to the regression model, the number of staff working on RentHelpMN had the largest impact on processing times of all the factors. The Agency also urged renters and property owners/managers to work together and gather the appropriate documentation before submitting an application. As the regression model found, the number of times that an application had to be returned for more information had some of the largest impacts on processing times. In addition, Minnesota Housing designed program processes for continuous improvement, which resulted in processing time improving over time.

## RentHelpMN was Successful in Implementing a Human-Centered Approach

Minnesota Housing aimed to design the RentHelpMN program with a human-centered approach with the goal of keeping applicants wants, pain points and preferences front of mind during all phases of the process. To understand the success of the program in this area, a sample of applicants were surveyed about their experience with the RentHelpMN process.

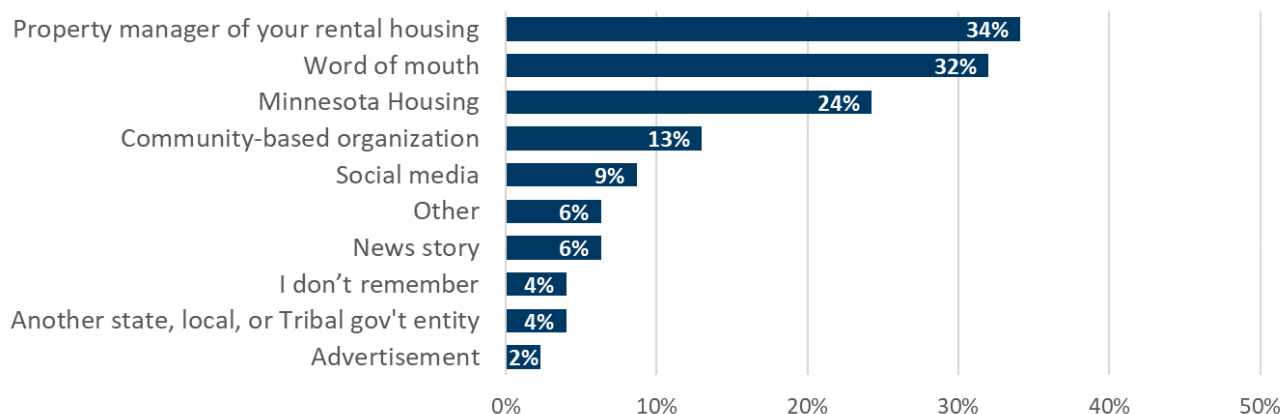
- **While some applicants, particularly those who applied in the spring and summer of 2021, had to wait some time to receive assistance, which created frustration and stress, most program participants had a positive experience.**

Given the context of launching a massive program from scratch, during a pandemic, in few months, and with limited administrative resources, RentHelpMN strove to provide applicants with a human-centered, positive experience. While there was clearly room for improvement, the program had many successes.

### Informing Applicants about RentHelpMN

About a third (34%) of respondents became aware of RentHelpMN from their property manager. Another third (32%) heard about the program through word of mouth and a quarter (24%) learned of the program through Minnesota Housing (eNews, website, printed materials). Community-based organizations accounted for 13% of respondents' awareness of the program.

Figure 16: How Applicants Learned of RentHelpMN



Source: RentHelpMN recipient survey

How survey respondents learned about RentHelpMN varied by several demographic factors. Community-based organizations and word of mouth were particularly critical for reaching hard-to-reach populations. They were particularly effective at reaching BIPOC communities as well as households for which English was not their primary language.

- Black, Indigenous and people of color were more likely than white respondents to learn about the program through word of mouth (39% versus 22%) and community-based organizations (18% versus 9%). BIPOC respondents were less likely to learn about the program through Minnesota Housing (20% versus 30%).
- Respondents from Greater Minnesota were less likely than those in the metro area to learn about the program through word of mouth (20% versus 38%) and through community-based organizations (8% versus 15%).
- Respondents whose primary language at home is not English were more likely than whose primary language is English to learn about RentHelpMN through community-based organizations (17% versus 13%) and word of mouth (39% versus 31%). They were less likely to learn about the program through their property manager (17% versus 36%).

Property managers were effective at reaching the lowest income households. Respondents with incomes less than \$30,000 annually were more likely to learn about the program from their property manager (39%) than those with income over \$50,000 (12%) and less likely to learn about the program through Minnesota Housing (20% versus 41%), community-based organizations (13% versus 18%) and social media (6% versus 12%).

## Application Challenges and Barriers

- **Most renter survey respondents (70%) indicated they did not face any challenges or barriers in the application process, 20% said they did face barriers or challenges, and 9% said they did not remember.**

The 20% of respondents facing barriers were asked to list three. The most common barriers were incorrect or inconsistent information provided from the program system or staff, problems uploading documents and needing to submit the application or documents more than once. These are all issues that Minnesota Housing and its contractor needed to address to speed up processing time and minimize program frustrations and stress.

As part of the evaluation, we also surveyed field partners about their experience with the RentHelpMN program.<sup>12</sup> In the survey, field partners also provided information on barriers. These respondents cited complexity of the application as the most common barrier (7 out of 9 respondents). A third of the field partner respondents also cited each of the following as barriers: a challenging relationship with the property owner/manager, access to the internet, length of the application and awareness of the program.

## Experience with the Application and Assistance

- **Most survey respondents reported the application process was not stressful (71%) and that their stress level decreased once they received assistance (85%).**

Race and geography had little impact on how likely a household was to find the process stressful; however, income seems to be associated with stress, with stress increasing as income decreased.

- Eighteen percent of respondents with incomes over \$50,000 reported the process was stressful compared to 28% of respondents with incomes less than \$30,000 and 34% for those with incomes \$30,000 to \$50,000.
- Non-English speakers were also more likely to agree the process was stressful with 33% agreeing.

Survey respondents were asked their level of agreement with the statement, “After the assistance was received, my stress level decreased.” The majority (85%) of respondents agreed after the assistance was paid their stress level decreased. The only variation by demographic factors was language: A slightly lower proportion of non-English speakers reported decreased stress (78%).

Most respondents reported RentHelpMN staff were helpful (76%) and friendly, courteous and respectful (81%). The proportions of agreement were similar by race, geography and income level. A larger proportion of non-English speakers reported staff were helpful (89%) compared to English speakers (79%).

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<sup>12</sup> A field partner survey was emailed to 43 field partner organizations in February of 2023. Nine responses were received. For more information see the Methodology section of this report.

## Process and RentHelpMN Overall

- **Respondents overwhelmingly (90%) reported their overall experience with RentHelpMN was positive.**

This opinion did not vary much by race, geography or income level.

- Less than a quarter of respondents (22%) reported the application process was difficult to complete.
- A larger proportion of BIPOC respondents (27%) said the process was difficult compared to white respondents (14%).
- Respondents whose primary language was not English were more likely to report the process was difficult (28%) compared to English speaking respondents (22%).
- Respondents in Greater Minnesota were less likely to say the process was difficult (18%) compared to metro respondents (24%).

## Other Evaluations

Several other studies have been conducted about RentHelpMN, as well as the ERA programs nationally. Below is a summary of the findings of those documents. For the most part, the results from these evaluations support and help validate the results of this evaluation.

### **[Beyond Housing Stability: Understanding Tenant and Landlord Experiences and the Impact of Emergency Rental Assistance](#). National Low Income Housing Coalition, Housing Initiative at Penn, and Reinvestment Fund. August 2023**

The *Beyond Housing Stability* report examined tenant experiences with ERA and assessed the program's success in promoting housing stability, financial security, health and child well-being. The study included 10 sites selected based on geographic diversity and program size. Tenants and rental property owners surveyed agreed ERA was critically important in stabilizing renter households in the short term and providing property owners with some financial security. The key findings were:

- About half of the survey respondents (51%) reported facing at least one barrier in the application process. The most frequently cited barriers:
  - Clarity regarding who to call for help;
  - Application was confusing, too long and/or hard to find;
  - Providing documentation;
  - Unable to access the application portal due to lack of internet access.
- The report found that the more barriers faced by an applicant, the less likely they were to get assistance and the longer the process took. Lower-barrier and more-flexible programs with access to support resulted in a higher rate of applicants receiving funding. For example, 88% of applicants who faced no barrier in the application process were approved versus 55% who faced five or more barriers. In addition, 86% of applicants who received assistance in the application process were approved compared to 80% who received no assistance.
- Compared to households that applied but did not receive assistance, tenants receiving ERA funds were more likely to be living in their own apartment and less likely to owe back rent or to have taken on more debt after receiving assistance. They were also less worried about their overall housing situation. Tenants who were denied assistance were more likely to experience homelessness.
- Receiving ERA was associated with both increased access to healthcare and better overall health.

**[Equity in the Distribution of the Emergency Rental Assistance Program: A descriptive study of equity in the first-ever nationwide eviction prevention program.](#)** Office of Evaluation Studies. May 2022

The Office of Evaluation Studies (OES) within the U.S. Department of General Services Administration partnered with Treasury to study how the demographic profile of renters who were eligible for ERA compared to the demographic profile of renters who received ERA. The key findings were:

- Extremely low-income renters were overrepresented, accounting for 64% of recipients. Their share of the recipient population was twice their share of the eligible population.<sup>13</sup>
- Black renters were strongly overrepresented recipients. Their share of the recipient population was about 20 percentage points higher than their share of the eligible population.
- The share of recipients who identify as women was about 15 percentage points higher than their share of eligible renters.
- Renters who identify as American Indian, Alaska Native, Pacific Islander or Hawaiian Native were overrepresented.
- Consistent with other benefits programs, Asian renters were underrepresented among recipients of ERA.
- Latinx and white renters with extremely-low incomes were also overrepresented.

**[Emergency Rental Assistance Program.](#)** Government Accountability Office Report to Congressional Committees. May 2024

The U.S. Government Accountability Office conducted a review of the ERA program at the federal level once in 2022 and again in 2024 in reports to congressional committees. They found in both studies that the Treasury Department, which collects the ERA data, needs to more clearly disclose the limitations of ERA data collection. Both reports also recommend that Treasury improve the ERA data collection process and complete a detailed assessment of improper payment risks.

**[Emergency Rental Assistance During the COVID-19 Pandemic: Findings and Recommendations for Preventing Evictions and Rental Arrears.](#)** Minnesota Housing Partnership. May 2023

The Minnesota Housing Partnership conducted a review of the impact of RentHelpMN on housing stability. Overall, the report found RentHelpMN was successful in stabilizing housing for renters most in need when they were given access to the funds. In addition, the key findings included:

- The need for ERA in Minnesota was greatest for low income and BIPOC households. Black households were more than twice as likely to report being behind on rent compared to white

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<sup>13</sup> Eligible renters were defined as renters with household incomes less than 80% of area median income and who experienced financial hardship or housing instability. Source: [2113B - 3 - Technical Appendix \(gsa.gov\)](#).

households, and households of color were more likely than white households to receive assistance.

- Minnesota distributed ERA more quickly than other states. Establishing a large state program for administering ERA was challenging for many states, including Minnesota. However, Minnesota’s ERA programs moved more quickly than others across the country, including with more payments made to renters early in the program than the US average.
- Funds reached those with the greatest need for ERA. In Minnesota, households with low incomes and Black households were overrepresented as compared to other eligible households. Over 60% of ERA was distributed to households under 30% AMI, and 45% of ERA funds were distributed to Black-headed households.
- A permanent ERA program is necessary, at the scale of the need. Despite the success of emergency rental assistance in addressing housing instability, additional and continuing resources are needed.

The report recommends the following:

- Establish a permanent program to provide emergency rental assistance at the scale needed in Minnesota.
- Provide assistance before a crisis arrives to best serve renters and landlords.
- Work with community-based organizations to serve marginalized community members.
- Minimize burdensome documentation.
- Ensure data transparency.
- Provide language access.

**[RentHelpMN 2023 Evaluation Report](#). Program Evaluation Division of the Office of the Legislative Auditor, State of Minnesota. April 2023**

The Office of the Legislative Auditor evaluated the RentHelpMN program with a focus on compliance. Specifically, the report “evaluated the extent to which the Minnesota Housing Finance Agency (Minnesota Housing) accurately applied RentHelpMN eligibility criteria, made accurate payments, and processed applications in a timely manner.” The report provides only a partial picture of the program operations and outcomes. It did not evaluate the larger public policy outcomes nor assess the overall context in which the program was administered. The report concluded that “RentHelpMN provided critical assistance to many Minnesotans during the COVID-19 pandemic, but prolonged application processing times caused frustration for many program participants.” While Minnesota Housing fully acknowledges processing times that early applicants experienced and the frustration that created for some applicants, the scope of the auditor’s evaluation provided an incomplete and partial picture. While the report acknowledges that Minnesota became one of the fastest states in distributing funds, it criticized Minnesota Housing for what they believed to be slow initial processing (first four months), though four months was typical in nearly every other state.

## Methodology

We used a mixed-methods approach (quantitative and qualitative) used a combination of the following to collect information:

- RentHelpMN program data
- Treasury data about ERA programs in other states
- Surveys:

Minnesota Housing administered two surveys to collect information on the RentHelpMN experience; one survey went to recipients of RentHelpMN and the other to field partners. The recipient survey was conducted in fall 2022. Minnesota Housing sent 2,000 surveys to a random sample of RentHelpMN recipients and received 173 responses. An electronic survey was emailed to the households that provided an email address to RentHelpMN and applied for RentHelpMN online (1,924 households in the email sample). They had the option of taking the survey online in English, Spanish, Hmong or Somali. A paper survey was mailed to households that completed a paper RentHelpMN application or did not provide an email address (76 households in the mail sample). These households received a survey in the language based on the language they said they primarily spoke at home (English, Spanish, Hmong or Somali). The renter survey asked questions about how RentHelpMN did or did not stabilize their housing situation, what barriers they faced to accessing the assistance, how their experience was working with a field partner, what challenges they faced in the application process and questions about their demographics. Respondent demographics were relatively well aligned with the demographics of all the RentHelpMN recipient households.

A field partner survey was emailed in February 2023 to 43 field partner organizations. We received responses from nine organizations. This survey asked field partners questions about what barriers applicants faced in applying for assistance, what challenges they faced as field partners, how supported by Minnesota Housing they felt and how effective they thought they were in reaching potential applicants who might not be aware of the program.

- Other data sources used for additional context:
  - U.S. Census Bureau's American Community Survey (annual data for the last five years), which provided baseline demographic information for context and comparisons.
  - U.S. Census Bureau's Pulse Survey on renters who are behind on their housing payments, broken out by income and race/ethnicity (bi-weekly data since the start of the pandemic)
  - Minnesota Multi Housing Association data on share of rents paid on time (monthly data for the first several months of the pandemic; only available early in pandemic)
  - EvictionsLab data on Minnesota Court System eviction filings and judgements (monthly data for the last five years).