SCOTT COUNTY COVID-19 RENTAL ASSISTANCE PROGRAM

A renter's assistance program to aid in eviction prevention by assisting income eligible renters adversely impacted by the COVID-19 pandemic



SCOTT COUNTY COVID-19 HOMEOWNER ASSISTANCE PROGRAM

Introduction

The Scott County Board of Commissioners has targeted \$1.25 million to support Scott County renters who have had financial hardship as a result of the COVID-19 pandemic. The program will specifically target renters earning up to \$118,900 annually who have become delinquent on their rent after 3/1/2020 due to job loss or reduced work hours and wages as a result of the COVID-19 pandemic.

Scott County, in collaboration with the Community Action Partnership of Scott, Carver and Dakota Counties (CAP) will collect and review applications, determine eligibility and provide rental assistance grants. This initiative is being funded by Scott County's allocation from the Federal Coronavirus Aid, Relief, and Economic Security (CARES) Act and will be administered in compliance with the rules and regulations of this Act.

Renters may apply for the Scott County COVID-19 Rental Assistance Program if they are first determined to be financially ineligible for CHAP funds. Renters who receive the CHAP grant for rental assistance may apply for supplemental rental assistance through the Scott County COVID-19 Rental Assistance Program for eligible expenses, not to exceed \$6800 between the two programs (i.e. if a renter receives \$4800 in CHAP they may be eligible for \$2000 from the Scott County COVID-19 Rental Assistance Program). Assistance shall be made available in the form of a grant and funds will be made out directly to the entity owed. The provision of assistance shall, at all times, remain subject to the availability of funding. The guidance that follows describes the eligibility criteria, assistance available and the application process.

Note: Scott County and/or the CAP Agency reserve the right to revise these guidelines in response to State or Federal guidance and regulation or as needed to best address the impact of the current pandemic.

Rental Assistance Program Objective

The purpose of the Rental Assistance Program is to utilize Federal CARES Act funds to support housing stability and prevent eviction. The program will provide emergency financial assistance in the form of a grant on behalf of eligible Scott County renters who have experienced financial hardships due to job loss or reduced work hours and wages as a result of the COVID-19 pandemic.

Household Eligibility

Applicants for rental assistance must be listed on the lease and occupy the rental unit as their primary residence. Only one application per household/rental unit is allowed.

Renters who have an annual household income up to \$118,900 are eligible to apply. Applicants must first exhaust CHAP funds before applying for the Scott County COVID-19 Renter Assistance Program.

Applications from renters who have not received CARES assistance from another source will be prioritized. Renters who received state unemployment benefits that included \$600 in CARES supplemental payments and totaled three times their monthly rent payment or more, will not be eligible for rental assistance through this program unless there is a documented hardship leading to an inability to pay rent costs. Hardship exceptions will be reviewed by a team of CAP and Scott County reviewers and all decisions will be solely at their discretion and final.

Eligible renter(s) must have experienced a loss of income, reduction in hours or unemployment after March 1, 2020 due to the COVID-19 pandemic.

Rental payments must have been current as of March 1, 2020. Only past due payments between April 2020 and November 2020 are eligible for assistance.

Rental Assistance

The maximum amount of assistance is the actual amount owed to a maximum of \$1700/month. Total amount paid is based on availability of funds, not to exceed \$6800 total between CHAP and Scott County COVID-19 Rental Assistance Program funding.

Assistance will only be provided once to eligible households and the assistance must resolve the past due balance in full.

Assistance payments are provided as a grant and will be made out directly to the entity owed.

Application Process

Application and program information will be available on the CAP Agency website at <u>www.capagency.org.</u> It is anticipated applications will be opening early September pending completion of the online application system and no later than September 10, 2020.

All applicants will be required to complete an application through the statewide system to maximize available resources at the State level and to avoid duplication of assistance.

Applicants will be forwarded to the CAP Agency through the online system to process the application and determine eligibility for the Scott County Rental Assistance program.

The applicant applying needs to be listed on the lease.

Applications will not be processed until they are complete including the CAP Agency receiving all required verifications and documentation in order to determine eligibility from the applicant. If an applicant has an incomplete application, the CAP Agency will notify the applicant of what needs to be resolved in order to complete the application.

The CAP Agency reserves the right to request additional documentation or verification to determine program eligibility and reserves the right to deny any application that is not in compliance with the program guidelines.

Complete and eligible applications will be prioritized based on the program guidelines and the availability of funding

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