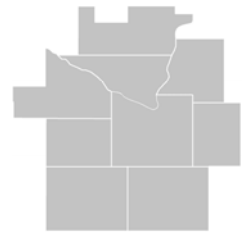


Housing Crisis?

Not sure how you will pay your rent? Homeless?



Agencies resources are limited.

Try to resolve the crisis on your own before contacting the agencies listed.

1. Talk to your Landlord/Apartment Manager

- a. Let them know you are having difficulty paying your rent. Figure out when/how you will get caught up on your rent. Request a payment plan. Occasionally a landlord will allow a tenant to work off some of their rent. Ask if that is possible.
- b. Learn to be a better tenant by attending RentWise Tenant Education classes through Partners for Affordable Housing (PAH), 507-387-2115 or contact HOME Line at 866-866-3546 or www.homelinemn.org

2. Increase Your Income

- a. Review your W4. Are you claiming all the allowances which you are eligible for? Consider increasing your allowances. Fewer taxes are deducted from paychecks so net pay will be larger. (Tax refund will be smaller.) To access a W4: <http://www.irs.gov/formspubs/index.html> To determine how changing W4s affects paychecks: www.paycheckcity.com
- b. Ask for more hours at work &/or get a 2nd job. Visit your local WorkForce Center to access computers & attend Creative Job Search classes. Register with temporary employment agencies.
- c. Donate plasma. You can make over \$200/mo. (If you receive assistance from the county or another agency, these payments may affect your benefits. Remember to report all income.)

3. Decrease Your Expenses/Use Income Wisely

- a. Prioritize your bills. Imagine a week without a cell phone. Now imagine a week without a home.
- b. Cancel or reduce things that are not necessities (cable, Internet, etc). Money management assistance is available through Lutheran Social Services at 888-577-2227. A web based money management curriculum is available at www.feedthepig.org
- c. Are you paying too much (or receiving too little) child support? www.childsupportcalculator.dhs.state.mn.us
- d. Move to a less expensive unit if you can't afford your current one. Read your lease; give your landlord proper notice. Find housing that is about 30% of your income. (People who spend over 50% of their income on housing are more likely to lose that housing.) Contact the prospective utility company to find out the average monthly utility expenses.

4. Tax Return & Property Tax Refund (renter's credit)-Volunteer Income Tax Assistance (VITA) offers free tax assistance: http://taxes.state.mn.us/vita/pages/free_tax_prep.aspx Tax refunds are received sometime in February-April. Renter's credit is normally received mid-August. Use these payments to catch up on rent &/or start a savings account so you are prepared for a future emergency. For information on the Earned Income Tax Credit & the Working Family Credit go to <http://mn.bridgetobenefits.org/>

5. Friends & Family Plan-Can you: borrow money from family or friends, use your savings or sell something?

6. Increase Resources which enables you to put more of your cash resources towards rent.

- a. Access a screening tool for the programs listed below: <http://mn.bridgetobenefits.org/>
To apply for most of these programs & to apply for cash assistance programs-Minnesota Family Investment Program (MFIP), the Diversionary Work Program (DWP) & General Assistance (GA) contact your county human services.

▪ Minnesota Care	▪ Food Support
▪ Medical Assistance	▪ Free/Reduced Meal Program
▪ General Assistance Medical Care	▪ Child Care Assistance
▪ Energy Assistance	▪ Women, Infants & Children (WIC)
- b. The Energy Assistance Program (EAP) assists eligible households with payments towards their gas &/or electric bills. Program runs from September through May. Persons who live in subsidized housing & are responsible for paying their own gas or electric bill are eligible for a small grant. Households whose utilities are included in their rent are normally eligible also. Grants are based on household size, the past 3 full months' income & how much energy it took to heat the unit last year.
- c. Heat Share funds may be available through the Salvation Army for utility crises that can't be resolved by EAP. 507-345-7840

- d. Food shelves-Find out the number of times you can use your local food shelf. Utilize it when needed. ECHO 507-345-7508
- e. Fare for All-Purchase fresh produce & frozen meats at up to 40% savings. www.fareforall.org 1-800-582-4291
- f. Food for All-Food distribution once per month through PACT Ministries. 507-685-7228

7. Apply for Long-Term Rental Assistance

- a. Section 8 Vouchers-you choose where you want to live & pay about 30% of income towards housing. Unit must meet the Fair Market Rent guidelines & pass an inspection. Wait lists may be closed or lengthy (as in years). <http://housing-voucher.com/>
- b. Public Housing/subsidized housing-some units are based on income, others offer below market rents. <http://www.hud.gov/local/index.cfm?state=mn&topic=renting>

8. Eviction Notice

- a. Talk to the landlord & 1) pay past due rent, 2) set up a payment plan, 3) ask for time to contact agencies for assistance or 4) arrange for a date to move out.
- b. To understand tenants rights in an eviction go to www.lawhelpmn.org or visit the Attorney General's website to view Landlord/Tenants Rights Handbook at <https://www.ag.state.mn.us/Office/Publications.asp>
- c. For representation in an eviction proceeding contact: Southern Minnesota Regional Legal Services, 1-888-575-2954

9. Housing Emergency Funds

- a. County Emergency Assistance (EA)-These funds are available to assist you have a crisis which threatens your safety; funds are used for deposits, rent, mortgages &/or utility disconnects. You often have to prove you spent 50% of your past 3 months' income on basic needs. Housing must be cost effective; you must be able to demonstrate that housing will be affordable in the future. Crisis must be resolvable with the use of EA & tenant's funds. Counties typically have EA funds available for families & for adult-only households. Funds are limited. Contact county human services to apply.
- b. Minnesota Valley Action Council (MVAC) are available to assist with a one time housing payment if you have a qualifying crisis. Being doubled up is not always considered homeless. Housing must be affordable; rent & basic utilities must be less than 50% of net income/resources. Crisis must be resolved. Case management is required. Most households are required to apply for EA. Funds are allocated by county on a quarterly basis. www.mnvac.org or 507-345-6822
- c. Minnesota Assistance Council for Veterans (MAC-V) has funds for qualifying Veterans & can sometimes assist with the current month's rent. www.mac-v.org/index.html

10. Homeless Households or Those in a Unit that is Not Affordable—

- a. Family & friends-can you live with them? (If the host family is a renter, make sure you are not jeopardizing their housing.) Make an agreement concerning the length of time you plan to stay, how you will assist with housing costs & household chores. Establish a savings account so you have money for deposit & rent when it is time to move.
- b. The Reach Drop In Center is for youth up to age 21. It provides a safe place to gather, food, showers & case management. 709 S. Front St., Ste 6, Mankato. 507-720-0331
- c. Theresa House/Welcome Inn Shelters (families & single women) are almost always full. Get on the wait list. 507-388-1664
- d. Salvation Army Men's Shelter-typically open from mid October to mid April. No one is turned anyone away because of a lack of space. 507-345-7840
- e. CADA House provides shelter & other supportive services to persons experiencing domestic violence. 507-625-8688 or www.inspire-hope.org.
- f. Hotel vouchers-the Salvation Army & some police departments can provide hotel vouchers (for 1 or 2 nights) for families in dire need.
- g. State wide shelter list: www.hud.gov/local/mn/homeless/shelterslisting.cfm

11. Long-Term Housing Supports including case management (Programs for people who meet the definition of Long Term Homeless &/or they have specific mental health or chemical dependency diagnoses. Tenants meet regularly with a social worker.)

- a. South Central Supportive Housing Initiative-tenants live in the community. Slots limited. Program normally full. 507-304-4484
- b. Transitional Housing Program-tenants live in scattered site housing or in the community; rent is a percent of income. Slots are limited; program normally full. PAH. 507-387-2115
- c. Maxfield Place-Permanent Supportive Housing unit in Mankato operated by the Salvation Army. 507-345-2055
- d. Radichel Townhomes-Permanent Supportive Housing unit in Mankato for Veterans operated by MAC-V. 507-345-8255
- e. South Central Community Based Initiative-Housing resources for adults with Serious Mental Illness. 507-304-4156