

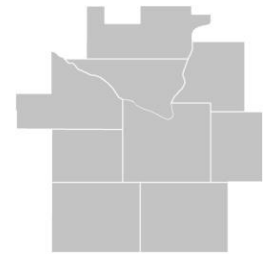


Housing Crisis?

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

- 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.
- Learn to be a better renter by visiting the Attorney General's website to view Landlord/Tenants Rights Handbook at www.ag.state.mn.us/Office/Publications.asp.

2. Increase Your Income

- Review your W4. Are you claiming all the allowances for which you are eligible? Consider increasing your allowances. Fewer taxes are deducted from paychecks so net pay will be larger. (Tax refund will be smaller.) To access a W-4: www.irs.gov/formspubs/index.html To determine how changing W4s affects paychecks: www.paycheckcity.com
- 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.
- 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

- Prioritize your bills. Imagine a week without a cell phone. Now imagine a week without a home.
- 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
- Are you paying too much (or receiving too little) child support? childsupportcalculator.dhs.state.mn.us/
- Move to a less expensive unit if you can't afford your current one. Read your lease; give your landlord proper notice. Try to find housing that is about 40% of your income. (People who spend over 50% of their income on housing are more likely to lose that housing.) Contact prospective utility companies to find out average monthly utility expenses.

4. Tax Return & Property Tax Refund (renter's credit)-Volunteer Income Tax Assistance (VITA) offers free tax assistance:

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 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.

- Access a screening tool for the programs listed below: 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. Apply for medical coverage through www.mnsure.org.
 - Minnesota Care
 - Medical Assistance
 - General Assistance Medical Care
 - Emergency Assistance
 - Food Support
 - Free/Reduced Meal Program
 - Child Care Assistance
 - Women, Infants, & Children (WIC)
- 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. EAP is administered by MVAC: 800-767-7139. Heat Share funds may be available through the Salvation Army for utility crises that can't be resolved by EAP, 507-345-7840.
- Food shelves-Find out the number of times you can use your local food shelf. Utilize it when needed. ECHO, 507-345-7508
- Fare for all-Purchase fresh produce & frozen meats up to 40% savings. www.fareforall.org 1-800-582-4291
- Food for All-Food distribution once per month through PACT Ministries, 507-625-7228
- Access other food programs through organizations such as churches/schools:
 - Breakfast & showers available at Holy Grounds from 8:30 – 11 a.m. Mon. – Sat. at 501 S. 2nd, St., Mankato
 - Lunch from 12 p.m. – 1 p.m. at the Salvation Army, 700 S Riverfront Dr., Mankato, 507-345-7840

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). housing-voucher.com/
- b. Public Housing/subsidized housing-some units are based on income, others offer below market rents. 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 contact HOME Line at 866-866-3546 or homelinemn.org/.
- c. For representation in an eviction proceeding contact: Southern Minnesota Regional Legal Services, 888-575-2954.

9. Housing Emergency Funds

- a. County Emergency Assistance (EA)-These funds are available to assist if 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 needs to be cost effective; you must be able to demonstrate 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) Homeless Prevention Program may be able to assist. You can find our pre application on our website. Crisis must be resolvable with MVAC funds or another agency. Follow up is required. Some households may be required to apply for other community resources such as EA, Salvation Army, PSOP, The Reach etc. To learn more you can go to www.mnvac.org or call 507-345-6822 ext. 4.
- c. Salvation Army has a small amount of funds to assist with rent or utility crises. You can find their intake application on their website or call 507-345-7840 (Mankato area) or salvationarmynorth.org/community/mankato/.
- d. 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/ 507-345-8258
- e. Other funds might be available if a household member meets certain criteria-disability, age or certain conditions. (Example- breast cancer patients or individuals who have a mental health, developmental delay or HIV diagnoses.) Connect with social service providers & research via the Internet to explore these options.

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 ages 24 or younger. It provides a safe place to gather, food, showers & case management. 125 East Liberty St., Mankato. 507-381-6670. Agency is a CE Access Site.
- c. Theresa House/Welcome Inn Shelters (families & single women) operated by Partners for Affordable Housing (PAH) are almost always full. Get on the contact list or visit their website for an online application at <https://partnersforhousing.org/> 507-387-8189. Agency is a CE Access Site.
- d. Salvation Army Day Shelter is open November – March from 8 a.m. – 6 p.m. providing safe & warm space for men, women & children. Showers, laundry facilities & light lunch are available. 700 S. Riverfront Dr., Mankato, 507-345-7840. They also offer free lunches to anyone from 12 p.m. – 1 p.m. Agency is a CE Access Site.
- e. CADA House provides shelter & other supportive services to persons experiencing domestic violence. 507-625-8688 or <http://cadamn.org/>. Agency is a CE Access Site.
- f. Hotel vouchers-the Salvation Army & some police departments can provide hotel vouchers (for 1 or 2 nights) for families in dire need.
- g. Lutheran Social Service's Crisis Nursery provides safe care for children when their family is in crisis. This voluntary, short-term care for children up to age 12 is done by licensed providers. 507-995-9259 www.lssmn.org/youth/mankato/crisis-nursery/
- h. State wide shelter list: www.211unitedway.org/
- i. Connections Shelter is located at 220 E Hickory St. Mankato. The entrance is located off of Hickory St. (October – May from 6 p.m. – 8 a.m.) that serves all. Intake & nightly check-ins from 6 p.m. – 7 p.m. For more information check out their website at www.connectionsshelter.org or call 507-995-4952. You can also find information on their Facebook page. Holy Grounds is open from 9am-10am for a takeout breakfast Monday, Wednesday, Friday, and Saturday.

Updates/corrections to these Mankato area resources are appreciated. Send to cboe@mnvac.org
Housing Crisis Suggestions 12-10-20