**COVID-19 Housing Assistance Program (CHAP)**

The COVID-19 Housing Assistance Program (CHAP) program allocated $100 million in Minnesota to cover housing expenses such as rent, mortgage, **utilities,** or other housing-related expenditures. This money is available right now through December 30, 2020, on a first-come, first-served basis.

**Program highlights:**

* Income must be at or below 300% of federal poverty guidelines, with a preference for those that at or below 200% of federal poverty guidelines.
* **Eligible utility expenses include gas, electric**, water, sewer.
  + Propane is currently not an eligible expense but Minnesota Housing is taking it under consideration.
  + Phone, cable, internet are NOT eligible expenses.
  + Other utilities may be approved on a case by case basis.
* **Only past-due expenses incurred on or after March 1, 2020 and before December 20, 2020 are eligible.**
* All payments are made directly to the utility provider, not the tenant.
* CHAP will verify with WH that members have a past-due balance.

**How to apply for CHAP assistance:**

* Use the application link below for assistance or questions regarding eligibility at [http://211unitedway.org/](https://458rl1jp.r.us-east-1.awstrack.me/L0/https:%2F%2Fgcc01.safelinks.protection.outlook.com%2F%3Furl=http%253A%252F%252F211unitedway.org%252F%26data=02%257C01%257Cjessica.burdette%2540state.mn.us%257Cc65c2e8d9a5b4418c70d08d854d160eb%257Ceb14b04624c445198f26b89c2159828c%257C0%257C0%257C637352605531216631%26sdata=Qbzw2L4PHFdS0GgfPoAKYo%252B5XNFsPJwWlPV%252FfzOKcZE%253D%26reserved=0/1/0100017522d0e79c-0ce13569-87e9-4458-ae46-f7442b08a018-000000/bzBC3ugfhLwo13rCFQnTEOs2imI=183) or call (800) 543-7709.
* The Application Portal to apply for the program is found at [https://www.housinghelpmn.org/](https://458rl1jp.r.us-east-1.awstrack.me/L0/https:%2F%2Fgcc01.safelinks.protection.outlook.com%2F%3Furl=https%253A%252F%252Fwww.housinghelpmn.org%252F%26data=02%257C01%257Cjessica.burdette%2540state.mn.us%257Cc65c2e8d9a5b4418c70d08d854d160eb%257Ceb14b04624c445198f26b89c2159828c%257C0%257C0%257C637352605531216631%26sdata=l%252F4b%252FLflaa5jZBnt25X4nnRuOiLhwME20wpP3Ns0IIs%253D%26reserved=0/1/0100017522d0e79c-0ce13569-87e9-4458-ae46-f7442b08a018-000000/wpZudwY-wLWNkjanp9N4FtAZBTU=183)
* General FAQ's including information on income limits and what is covered: [http://www.mnhousing.gov/sites/np/covid19housingassistanceprogramFAQ](https://458rl1jp.r.us-east-1.awstrack.me/L0/https:%2F%2Fgcc01.safelinks.protection.outlook.com%2F%3Furl=http%253A%252F%252Fwww.mnhousing.gov%252Fsites%252Fnp%252Fcovid19housingassistanceprogramFAQ%26data=02%257C01%257Cjessica.burdette%2540state.mn.us%257Cc65c2e8d9a5b4418c70d08d854d160eb%257Ceb14b04624c445198f26b89c2159828c%257C0%257C0%257C637352605531216631%26sdata=F2PG2D7v8z9AaZDdSIXLRjtl4hwMXh%252FSf706pmWKk20%253D%26reserved=0/1/0100017522d0e79c-0ce13569-87e9-4458-ae46-f7442b08a018-000000/bHCgT08GgPbVyErLRVpEOyS_ZLk=183)

**Energy Assistance Program (EAP)**

[https://mn.gov/commerce/consumers/consumer-assistance/energy-assistance/](https://458rl1jp.r.us-east-1.awstrack.me/L0/https:%2F%2Fmn.gov%2Fcommerce%2Fconsumers%2Fconsumer-assistance%2Fenergy-assistance%2F/1/0100017522d0e79c-0ce13569-87e9-4458-ae46-f7442b08a018-000000/b7Fn6M18h7EbEey9_I8xMBzujA8=183)

The Energy Assistance Program (EAP) helps low-income renters and homeowners **pay for home heating costs** and furnace repairs.

**Program highlights:**

* October marks the beginning of the 2020-2021 program year.
* Household income must be at or below 50 percent of the state median income ($54,357 for a family of four) to qualify for benefits.
* EAP’s primary benefit is primary heat, but **EAP also provides crisis benefits of up to $600 per program year for those who have been disconnected or have received a disconnection notice**.
* The income look-back is three months.
* Applications must be received or postmarked by May 31, 2021 for EAP benefits for the 2020-2021 program year.

**How to apply for EAP:**

* The application is available at [https://mn.gov/commerce-stat/pdfs/EAP\_Application\_English\_Fillable.pdf](https://458rl1jp.r.us-east-1.awstrack.me/L0/https:%2F%2Fmn.gov%2Fcommerce-stat%2Fpdfs%2FEAP_Application_English_Fillable.pdf/1/0100017522d0e79c-0ce13569-87e9-4458-ae46-f7442b08a018-000000/D8GD5poiQiUWJnZXrPdc1I25uqE=183)
* The list of EAP service providers is found at [https://mn.gov/commerce/consumers/consumer-assistance/energy-assistance/eap-provider.jsp](https://458rl1jp.r.us-east-1.awstrack.me/L0/https:%2F%2Fmn.gov%2Fcommerce%2Fconsumers%2Fconsumer-assistance%2Fenergy-assistance%2Feap-provider.jsp/1/0100017522d0e79c-0ce13569-87e9-4458-ae46-f7442b08a018-000000/m3NzEVdtgs1u1PQidJ91PEcsqMk=183)
* For additional assistance for finding local EAP providers, call (800) 657-3710.