



Are you in a Housing Crisis?

Agencies resources are limited. Here are some possible solutions to your housing crisis:

1. Talk to your Landlord/Apartment Manager:

- a. Let the landlord know you are having difficulty paying your rent before your rent is due. Discuss how you plan on getting caught up. Request a payment plan, for example: you will pay half of the rent on the 1st and then the rest on the 10th. Make sure to get this payment plan in writing.
- b. Ask your landlord if you can pay some of your rent with each paycheck
- c. Learn to be a better tenant by attending Tri-CAP's Renting 101 Class offered the first Wednesday of every month. To learn more call 320.251.1612 or 1.888.765.5597.

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 determine how changing your W4 affects your paycheck check out: <http://www.paycheckcity.com>
- b. Ask for more hours at work and/or get a second 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 per month.

3. Decrease Your Expenses and 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 such as cable, internet or landline phone.
- c. Attend a Financial Fitness Class that is offered through Tri-CAP, call 320.251.1612 for more information.
- d. Are you paying too much or receiving too little in child support? Use the tool below to calculate <http://childsupportcalculator.dhs.state.mn.us>
- e. Move to a less expensive unit if you can't afford your current one. Read your lease and 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.

4. Tax Return & Renters' Credit:

Tri-CAP offers free tax assistance and preparation, for more information call 320.251.1612. Tax refunds are usually received February-April and renters' credits are received in mid-August. The average Renters' Credit is \$581.00. Use these payments to get caught up on rent, pay your rent in advance 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. Increase Resources which enable you to put more of your cash resources towards rent.

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

- b. Tri-CAP's Energy Assistance Program (EAP) assists income eligible households with payments towards their gas and/or electric bills. The program runs from October through May. Grants are based on household size, the past 3 full months' income and how much energy it took to heat the unit last year.
- c. Food shelves. Find out the number of times you can use your local food shelf and utilize them when needed. Call United Way's community help line to find your local food shelf 1.800.543.7709.
- d. Fare for all. Purchase fresh produce & frozen meats up to 40% savings. www.fareforall.org 1.800.582.4291
- e. SNAP: Supplemental Nutrition Assistance Program or Food Support. Contact the county you live in to determine if you are eligible to receive SNAP. You may also contact Tri-CAP if you need help completing a SNAP application.
- f. WIC: Woman, Infants and Children provide vouchers for food, infant formula, and baby food. Pregnant and breastfeeding women and their children are eligible. Visit <http://www.health.state.mn.us/wic/> to determine if you might be eligible and find a WIC office near you.

6. Apply for Long-Term Rental Assistance

- a. Income-based Housing and Subsidized Housing.
Saint Cloud HRA - 320.252.0880 for units available in Saint Cloud, Benton, Sherburne or Stearns County.
Stearns County HRA - 320.685.7771 for income-based housing in the greater Stearns County area.
Catholic Charities - 320.229.4576 various locations
- 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
www.publichousing.com/city/mn-saint_cloud

7. Eviction Notice

- a. Talk to the landlord to discuss your options or ways to avoid going to court. Evictions go on your public record and will prevent you from finding housing in the future.
- 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 www.ag.state.mn.us/Office/Publications.asp
- c. For representation in an eviction proceeding contact Mid-MN Legal Aid at 320.253.0121

8. Friends & Family Plan:

Can you borrow money from family or friends; can you use your savings or sell something?

9. Homeless Households:

- a. Family and/or friends - can you live with them? Make an agreement concerning the length of time you plan to stay, how you will assist with housing costs and household chores. Establish a savings account so you have money for deposit and rent when it is time to move.
- b. Place of Hope Ministries - provides community meals and shelter for those experiencing homelessness
511 9th Ave N, St. Cloud - 320.203.7881
- c. Salvation Army Shelter - they provide a hot meal daily to anyone, emergency overnight shelter and a food shelf.
400 U.S. Highway 10 S, St. Cloud - 320.252.4552
- d. Anna Maries Alliance - shelter and other supportive services to persons experiencing domestic violence.
320.253.6900 or www.annamaries.org
- e. State wide shelter list: www.hud.gov/local/mn/homeless/shelterslisting.cfm