



FAMILY HOUSING FUND

Emergency Financial Assistance Recommendations for State and Local Leadership

Background

In Minnesota, Emergency Assistance (EA) is available for qualifying families with children, while Emergency General Assistance (EGA) is available for qualifying adults without children. EA and EGA are administered by county governments using Federal (EA) and State (EGA) sources of funding.

Additionally, the Family Homelessness Prevention Assistance Program (FHPAP) distributes state dollars to community organizations throughout the state to further supplement emergency needs of families and individuals. Typically, a household applying to FHPAP must demonstrate they have already applied to and been denied from EA or EGA programs in order to be eligible for FHPAP.

Family Housing Fund examined emergency assistance programs in the 7-county metro, St. Louis County (Duluth area), and Olmsted County (Rochester area) as they operated before the pandemic in order to inform improvements to program policies and procedures. As a premise for this work, we assumed that counties' written policies reflect how EA and EGA programs operate in those jurisdictions.

Family Housing Fund Recommendations

- 1. Evaluate the assistance programs deployed in response to the COVID-19 pandemic and apply lessons learned to ongoing emergency financial assistance programs.**

This analysis should include an examination of the benefits and costs of:

- a. Reduced application and verification requirements
- b. Requiring tenants to apply versus requiring landlords to apply.

- 2. Centralize delivery and administration of emergency financial assistance programs under a single state-sponsored platform, creating a virtual tenant resource center.**

Coordinate delivery of other housing stability resources under this same platform. Develop provisions to coordinate delivery of additional housing stability resources under this platform.

Essential features would include:

- a. Convenient means for applicants and others to find complete information on program policies, eligibility rules, program availability status, and application procedures. Written policies should be easy to understand for county staff and prospective applicants.
- b. Convenient means to apply from a smart phone or computer, over the phone, or get timely answers to questions about programs available throughout Minnesota.
- c. Dashboard on current EA and EGA program balances, customer feedback, program demand vs. fund availability, identify funding gaps by geography, and other program performance metrics and info including means to generate reports. Provide public- and provider-facing versions as appropriate.

- d. Dashboard on current non-county emergency housing stability programs and program balances in real time, which would be available to county workers, applicants, policy makers, and the public at large.
3. **Over time, use the virtual tenant resource center to coordinate delivery of additional services that support housing stability**, including:
 - a. Means to incent or require providers of emergency financial assistance to work with all applicants to identify both county-run and non-county programs, confirm availability of funds, pre-screen eligibility, provide application materials, or assist further. Provide centralized training curricula and requirements to ensure a humanistic approach to service delivery.
 - b. Provisions to offer county applicants (post-crisis) additional renter readiness or financial education and coaching, credit building services, other skill-building in support of housing stability.
 - c. Centralized intake and collaborative delivery of referrals and housing stability services (building upon the successes and lessons learned of the Tenant Resource Center in Hennepin County).
4. **Determine and implement key measures of program performance**, such as awards and amounts, denials and reasons, expenditures vs. county allocations.

Build upon recent work in Hennepin County and lessons learned from various programs responding to COVID and economic/housing stability. Ensure there is efficient means of accountability for program performance building upon consolidated structure and data gathering/reporting.
5. **Evidence of a missed rent payment or an eviction filing should not be required to demonstrate eligibility.**

Households should be encouraged to request assistance as soon as they know they may not be able to pay the next month's rent.
6. **Respond with the urgency a housing emergency demands, ensuring no more than 5 days from when the applicant initiated the process to notification of an award decision.**

Currently, the stated timeframe to notify an EA or EGA applicant of an award decision (usually meaning "approved, denied, or pending") varies from 5 days up to 30 days in the counties we examined. In Minnesota, the eviction process unfolds in 14 days.
7. **Clarify and ensure consistency and transparency of policies across Minnesota counties** for certain key elements including:
 - a. Frequency of assistance, eligibility rules for non-citizens, and covered services. Most counties we examined limit frequency of assistance to once in 12 months but range up to 36 and even 60 months.
 - b. Verification requirements including applicant interviews.
 - c. Maximum assistance that is tied to median rents in the county (currently, maximum EA or EGA assistance varies widely across jurisdictions and often lacks clarity. In real dollars, the maximum EA assistance available for a family of four ranges from \$1,242 to \$4,292. Three of the counties we examined define the maximum assistance for EA or EGA as the

amount needed to solve the emergency minus available income, assets, and other available aid.) While the counties we interviewed agreed the goals of EA and EGA programs is housing stability, the maximum assistance available through EA and EGA are tied to standards that do not relate to the local housing market.