

Strengthening the Safety Net for Housing Stability

Insights from
Community Engagement
October 2023



FAMILY HOUSING
FUND



IMAGINE | DELIVER

Welcome & Agenda

- Overview of our Safety Net Project and our approach to learning
- Summary engagement and insights
- Next steps
- Q & A



The Context: Housing and Emergency Financial Assistance in Minnesota

About Our Project

- In April 2023, Family Housing Fund launched a strategic engagement effort to re-imagine Minnesota's emergency financial assistance system and strengthen the safety net for housing stability.
- The project involves community engagement (phase 1), a series of co-design workshops (phase 2), and a final report, which we'll deliver in December 2023.
- The project centers around a key question:

How might we collaboratively design and implement a transformative emergency financial assistance system that promotes housing stability and responds to the needs of all Minnesotans?

Housing Instability and Racial Disparities in Minnesota

48%

of renters in Minnesota are cost-burdened, meaning that they spend more than 30% of their income on housing costs.

24%

of renters are severely cost-burdened, spending more than 50% of their income on housing.

19,600

Minnesotans experienced homelessness on any given night.

BIPOC people account for over

64%

Of those experiencing homelessness in Minnesota.

American Indian individuals are

30 times

more likely to be homeless than white individuals.

There have been

24,142

eviction filings in the past year, 43% more when compared to an average year before the COVID-19 pandemic.

Definitions Guiding Us

Emergency financial assistance

Financial assistance to resolve a crisis – the focus of this project.

Emergency rental assistance

Financial assistance to help with being behind on rent payments. Examples include recent COVID-era programs.

Rental assistance

Ongoing financial help with rent, such as voucher programs.

Minnesota's Emergency Financial Assistance System

Emergency Assistance (EA)

Eligible expenses: basic needs such as food, shelter, and utilities; can also include additional services such as childcare and transportation.

Emergency General Assistance (EGA)

Eligible expenses: basic needs such as food, shelter, and utilities.

Family Housing Prevention and Assistance Program (FHPAP)

Eligible expenses: supportive services and financial assistance to retain or obtain housing.

A Historic Opportunity

- Through the COVID-19 pandemic, we all collectively learned a great deal about what works and what doesn't in the delivery of emergency financial assistance. It's time to harness those learnings.
- This project will complement the efforts of a new State Workgroup tasked with developing recommendations for expediting emergency rental assistance.



Learning Methods

A Collaborative Approach

We collaborated with:

- Minnesota ERASE Campaign
- SHiP Collaborative
- Align Minneapolis
- Minnesota Coalition for the Homeless
- HousingLink
- Minnesota Multi Housing Association



Imagine Deliver's Approach

- We used a community-driven approach that centers the experiences of people that have been marginalized.
- We offered participants compensation for their time and wisdom.
- We used four engagement methods:
 - In-depth interviews
 - Listening sessions
 - Pop-up event
 - Online survey
- The pop-up survey was available in English, Spanish, Somali, and Hmong.





Our Engagement by the Numbers

Engagement At-a-Glance - By Method



379

Total people engaged

24

people participated in in-depth interviews

200

people completed surveys at pop-up event

113

people attended listening sessions

42

people completed online, self-directed surveys

Our Engagement At-a-Glance - By Self-Identified Affiliation



126

Renters

46

Assistance program
administrators

36

Government staff / officials

40

Rental property owners /
housing providers

158

Housing advocates /
community based
organization staff

19

Other
(including lawyers, social
workers, and health system
workers)

73

Community members /
leaders

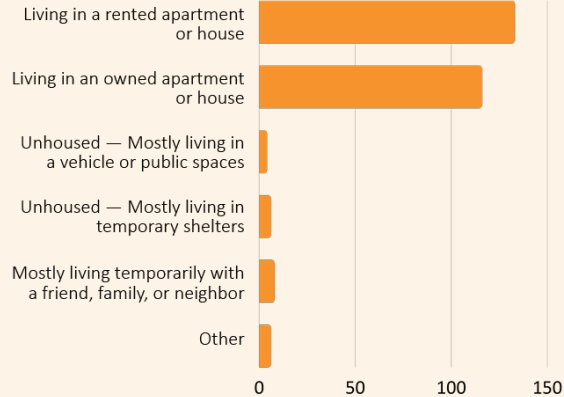
Key Involvement and Demographic Information

85%

of participants have applied for emergency financial assistance themselves or helped someone else apply

50%

of participants identified as Black, Indigenous, and People of Color (BIPOC) or other

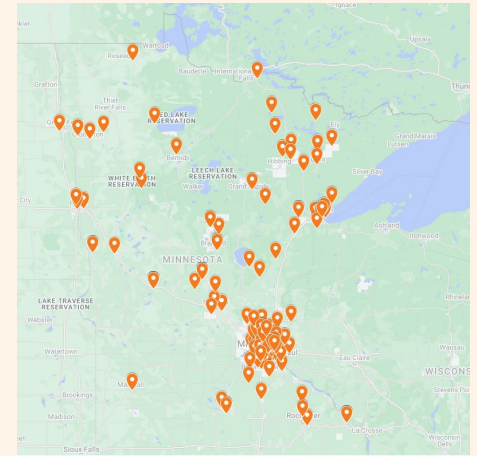


19

participants were unhoused

61%

of participants live within the Seven-County Metro Area





Themes and Insights

Three Major Themes Emerged

1. Increase funding to move beyond a model of scarcity
2. Move at the speed of the emergency and tackle process improvements
3. Center people and activate community genius

Foundational Learning:

Increase Funding to Move Beyond a Model of Scarcity

- Respondents expressed discontent with both *how* EA, EGA, and FHPAP are funded and *how much* funding is available. This is a recurring and underlying theme throughout our findings.
- Demand for assistance continues to increase year over year; recently, demand it has tripled in two counties and doubled for the rest.
- The majority of people who applied for assistance are denied; for EGA, counties shared approval rates ranging from 6% to 13%.
- Adding funding alone will not transform access to emergency financial assistance, but many issues stem from the structure of funding and funding availability.



Major Theme:
Move at the Speed of Emergency:
Take Action on Process Improvements

INSIGHT

Streamline at the State-Level to Integrate the Application Process

- The relative size of EA, EGA, and FHPAP does not justify the operational costs that are needed to administer them as mandated, creating problems across intake, staffing, and communication.
- Some counties have piloted initiatives to eliminate work duplication and service delays.
- Renters and housing advocates want the onus of the process to be on the system, and the experience to be more accessible and transparent.

What People Said

“

I don't understand why we all have to scan things, copy things, fax it – the logistics are terrible and don't align with the current day and age for innovation.

- Renter

We spend so much time doing the administrative portions of all of these different, separate pots of funding with all the different rules. It is very complex. Even those of us that administer it everyday get confused between one pot of funding and the next. There's different timelines, different reporting, different system.

- County Official

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What People Said

“

They should help before you become nearly evicted. It should never ever have to get that, because if I'm showing proof I don't have the money, and that I am struggling, why have me continue struggling till I hit rock bottom and don't have a home?

- **Unhoused Person**

We will expand or contract the rules of the program to either spend faster or slower. And at this point, I feel like we've contracted it so much that we're done.

- **County Official**

Going to my landlord and asking for an eviction letter made me SO EMBARRASSED.

- **Renter**

”

INSIGHT

Expand Eligibility to Prevent Homelessness

- Local administrators emphasized that the 200% poverty guideline income overly restricts many economically insecure families. It can contribute to the destabilization of households on the brink of crisis but able to meet the other affordability criteria.
- Renters and community organizations emphasized the devastating effect of being “over the limit by \$1” and the unfairness of different eligibility criteria by county.

INSIGHT

Simplify Verification for a Humanizing Experience

- Streamlining steps and minimizing repetitive information requests can build trust and lead to a more dignified experience for administrators and applicants, including conversations around over-verification for fraud.
- Updating the electronic data management systems is a priority.
- Both administrators and applicants reported feeling the toll of affordability tests.
- Half of applicants do not know why their applications are denied.

What People Said

“

The questions asked by the interviewer seemed to try disqualify us out of emergency assistance instead of finding out why we would qualify.

- Renter

To work with and having to make decisions about targeting is hard to communicate. It's hard to communicate why you select one household over another.

- County Official

Do not require sobriety or lifestyle standards.

- Researcher

”

What People Said

“

The time period that you have to wait for approval is digging a hole. By the time you get approval, the next week rent is due again. It's like you have one foot on a banana peel and the other one on a roller skate. You are going down either way.

- Renter

I would require EVERY PERSON, from the CEO to the case managers that works at the organization, to have to experience the process from our perspective. With the anxiety that comes with it.

- Unhoused Person

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INSIGHT

Speed Processing Times to Outpace the Crisis

- Households spend valuable, critical hours navigating the system. This exacerbates their financial struggles.
- The increase in applications, “back and forth” with applicants, complexity of the verification process and time between determination and payment processing all aggravate the local administrators’ ability to act quickly.
- To outpace the crisis of an eviction, participants suggested pausing eviction proceedings while assistance applications are pending, as well as same day electronic fund transfers.



Major Theme:
Center People: Activate Staff
and Community Genius

INSIGHT

Invest in Staff to Improve Outcomes

- Empathetic staff can make a tremendous difference for applicants, who feel “seen” and “heard”.
- Emotional stress, limited capacity and non-competitive salaries lead to burnout and turnover.
- Investing in staff can lead to higher productivity and better service delivery, including more connections to new resources.

What People Said

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I had a really great case worker... she was compassionate, and she called me and explained things to me. I had just had my baby and I was in a difficult situation. This woman named Susie was very good to me and got me the help I needed.

- Renter

The heaviness rolls down so that it truly is the frontline staff who are at the bottom of the waterfall [...] And it's the people providing services that not only have to be in that trauma with people experiencing trauma, but they're the ones who have to do it with the uncertainty and knowledge of how long their jobs are going to last.”

- State Official

”

What People Said

“

Trauma and homelessness do not work a 9-5 PM, M-F schedule.

- Community-Based Organization

Have workers go out with street outreach team so they can assist in person. Many people in encampments do not have technology to communicate with others.

- Community-Based Organization

I'm in a rural area. So we have to walk with three children, at least four or five miles just to get all of our paperwork in.

- Renter

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INSIGHT

Increase Accessibility by Meeting Applicants Where They Are

- Participants imagined a housing safety net that is easy to navigate across all platforms – whether it's online, over the phone, or in person.
- They envisioned support that was inclusive of languages, digital skills, and access to technology.
- Many community-based organizations brought up the “No Wrong Door” framework as a people-first way to deliver services.

INSIGHT

Celebrate Community Wisdom to Advance Equity

- Co-designing the system with applicants and people who experience housing instability will build better solutions.
- Participants referenced the FHPAP Homeless Response Advisory Committees as a way to integrate these diverse perspectives.
- Respondents spoke highly of many organizations and coalitions and their efforts throughout the state. Continuing to co-design programs with the input of community members and organizations will be key.

What People Said

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The first thing I think of when I think about solutions for the emergency financial assistance system is building partnerships. We can't do it alone, and so many other great organizations are already doing this sort of work.

- Community-Based Organization

Community members have volunteered and helped move people and find them housing and stop in to visit them... so they don't feel alone. I mean, those are things that you just don't get out of the regular program. Those are things that happen because of the way that the [FHPAP] advisory committee is structured.

- State Official

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Our Next Steps

Our Next Steps

- We will publish these insights in a report and send it to you, along with an opportunity to stay connected through our website.
- Co-design workshops will produce a report of actionable recommendations in December.
- Continued partnership is critical for advancing a bold community vision for the housing safety net.



Acknowledgements

Our deep thanks goes out to all who participated in this project so far, and special thanks to Imagine Deliver for facilitating this engagement and synthesizing insights.

We are grateful to our partners who supported this project, including the Minnesota ERASE Campaign (End Rental Arrears and Stop Evictions), the Stable Housing Is the Priority (SHiP) Collaborative, Align Minneapolis, the Minnesota Homeless Coalition, HousingLink, and Minnesota Multi Housing Association.

We are also grateful to our funders: Patrick and Aimee Butler Family Foundation, Pohlad Family Foundation, and Funders for Housing and Opportunity.



Audience Q&A