Strengthening the Safety Net for Housing Stability

INSIGHTS FROM COMMUNITY ENGAGEMENT

OCTOBER 2023

FAMILY HOUSING FUND

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Summary of Learning and Engagement

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In 2023, Family Housing Fund began a strategic engagement effort to re-imagine Minnesota's emergency financial assistance system and strengthen the safety net for housing stability.

With the support of Imagine Deliver, a local strategy consulting firm focused on community-driven design, Family Housing Fund is leading a collaborative process to transform emergency financial assistance programs so they can effectively preserve housing for people and families in crisis.

In recent years, programs developed in response to the COVID-19 pandemic adopted new approaches in deploying emergency rent assistance funds in order to meet the urgent needs of the pandemic. Across the housing system, Minnesotans have collectively learned a great deal about what works and what can be improved. Now, a historic opportunity exists to apply these learnings to the permanent emergency financial assistance system and, together, create a stronger safety net.

This project centers around a key learning 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?

Throughout this process, we gathered perspectives and insights from a wide range of community members and leaders. In total, we engaged with 379 people, including renters, rental property owners, local program administrators, housing advocates, community-based organizations, government officials, individuals with lived experience of housing instability, and more. This phase of the project focused on deepening understanding with users of the emergency financial assistance system.

We learned from these groups through a multilingual offering of in-depth interviews, listening sessions, surveys, and a two-day pop-up event. Community members shared abundant wisdom. This report summarizes what we heard and synthesizes key learnings.

The insights in this synthesis will inform the next phase of this project: a series of co-design workshops in November 2023 where a select group of key partners will work on actionable recommendations. We will deliver these recommendations in a final report in December 2023.

SUMMARIZED THEMES AND INSIGHTS

I. Increase Funding and Move Beyond a Model of Scarcity

2. Move at the Speed of Emergency: Take Action on Process Improvements

Streamline at the State-Level to Integrate the Application Process

Expand Eligibility to Prevent Homelessness

Simplify Verification for a Humanizing Experience

Speed Processing Times to Outpace the Crisis

3. Center People: Activate Staff and Community Genius

Invest in Staff to Improve Outcomes

Increase Accessibility by Meeting Applicants Where They Are

Celebrate Community Wisdom to Advance Equity

The Context: Housing and Emergency Financial Assistance in Minnesota

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Introduction

When families fall behind on housing payments, their best chance of staying stably housed is to apply for emergency financial assistance from what we consider "safety net" programs – the established public resources that function to resolve financial crises and preserve housing stability. In Minnesota, this "safety net" is a patchwork of different programs that can be difficult to navigate and do not guarantee timely support. As a result, households unnecessarily fall behind on housing payments and face eviction, displacement, or homelessness. We believe a better system is possible.

> **The challenge:**
>
> *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?*

Reflecting on years of developing and testing eviction prevention strategies, as well as its experience administering three COVID-19 emergency rental assistance programs, Family Housing Fund engaged Imagine Deliver, an equitable systems change and inclusive design firm, to embark on a strategic engagement effort to re-imagine Minnesota's emergency financial assistance system and strengthen the safety net for housing stability. The first phase of this project was a deep community engagement effort to gather insights from a diverse group of stakeholders and impacted individuals across the housing ecosystem. This report summarizes the learnings that emerged from this process, and these insights will inform the next phase of this project: a series of co-design workshops in November 2023 where a select group of key parties will work on actionable recommendations. We will deliver the recommendations in a final report in December 2023.

Housing Instability and Racial Disparities in Minnesota

Stable housing is a crucial foundation for individual and community well-being. Without a place to call home, Minnesotans face heightened risks of job loss, hunger, illness, poor school performance, and trauma from displacement. Unstable housing disrupts the continuity of medical care, employment, and child development. It also strains public resources in shelters, hospitals, and the justice system.

In Minnesota, a significant shortage of affordable housing, the rise of living costs, and income stagnation have made it increasingly difficult to afford a home. Thousands of Minnesotans pay more than they can afford for housing, operating with extremely tight budgets with little to no room for an emergency. Structural and systemic racism in the housing sector- as well as other sectors- have led to deep, entrenched disparities in housing stability and access. Black households, Indigenous households, and People of Color disproportinoately experience housing cost-burden, housing insecurity, eviction, homelessness, and the associated trauma.

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 in housing.[1]

In the Twin Cities,

42%

of American Indian housholds and

47%

of Black households are housing cost-burdened.[2]

There have been

24,142

eviction filings in the past year, 43% more when compared to an average year before the COVID-19 pandemic.[3]

19,600

Minnesotans experienced homelessness on any given night.[4]

BIPOC people account for

64%

of those experiencing homelessness in Minnesota.[5]

American Indian individuals in Minnesota are

30 times

more likely to be homeless than white individuals.[6]

The COVID-19 pandemic disproportionally affected Minnesotans of color, and the rapid deployment of resources through emergency assistance programs helped provide an immediate stabilizing effect. In early 2022, Black and Hispanic/Latine Minnesotans were two or three times more likely to be behind on rent compared to white households.[7] Minnesota's Emergency Rental Assistance programs distributed more than 45% of their funds to households headed by Black residents, and households with low incomes and Black households were overrepresented as compared to other eligible households.[8]

COVID-response Emergency Rental Assistance programs tested less restrictive eligibility rules and new approaches to supporting renters in navigating the application process, demonstrating that these systems are capable of adapting in many ways. Minnesota has collectivley learned a great deal about what works and what doesn't in the delivery of emergency assistance. Applying these learnings to the established emergency financial assistance system is critical for advancing equity in housing stability.

1   "Minnesota State Housing Profile." Minnesota Housing Partnership, 2023, https://mhponline.org/minnesota-state-housing-profile/.
2   Integrated Public Use Microdata Series from the U.S. Census Bureau, American Community Survey analyzed by Minnesota Compass
3   The Eviction Lab. "Eviction Tracking: Minnesota." Princeton University, 2022, https://evictionlab.org/eviction-tracking/minnesota/.
4   Wilder Research. "Homelessness in Minnesota: Detailed Findings from the 2018 Minnesota Homeless Study." Wilder Foundation, 2020, https://www.wilder.org/wilder-research/research-library/homelessness-minnesota-detailed-findings-2018-minnesota-homeless.
5   "2023 Minnesota Point-in-Time Count." Minnesota Interagency Council on Homelessness. https://mich.mn.gov/2023-pit-count-summary
6   "Minnesota State Housing Profile." Minnesota Housing Partnership, 2023, https://mhponline.org/minnesota-state-housing-profile/.
7   National Equity Atlas, Rent Debt in America Database: https://nationalequityatlas.org/rent-debt, based on U.S. Census Household Pulse Survey (March 30-April11, 2022) and U.S. Treasury Report.
8   Norton, G., & Glidden, E. (2021). Emergency Rental Assistance During the COVID-19 Pandemic: Findings and Recommendations for Preventing Evictions and Rental Arrears. MHP Research. https://mhponline.org/wp-content/uploads/ERA_Report_V6_06.15.23.pdf

Minnesota's Emergency Financial Assistance System

The emergency financial assistance system is a crucial component of Minnesota's safety net for housing. For this engagement effort, we invited a cross-section of Minnesotans to share their perspectives and experiences of three programs in particular: Emergency Assistance (EA), Emergency General Assistance (EGA), and the Family Housing Prevention and Assistance Program (FHPAP). EA and EGA provide limited cash grants for eligible individuals. As their names suggest, these programs are not intended to provide ongoing assistance to recipients, but to facilitate stability by covering the cost of an immediate need. Individuals and households without children can access EGA, and pregnant people and families with children can use EA.

The Minnesota Department of Human Services (DHS) administers both EA and EGA programs. EGA is funded with state general fund dollars. The federal government provides funding for EA through the Temporary Assistance for Needy Families (TANF) block grant. These different funding sources impact program eligibility. People who are ineligible for other public assistance programs can access EGA; in contrast, only people who already receive or are eligible for other public assistance programs can access EA.

OPERATING DEFINITIONS

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 (eg. recent COVID programs)

Rental assistance: Ongoing financial help with rent, such as voucher programs

MINNESOTA'S EMERGENCY FINANCIAL ASSISTANCE PROGRAMS AT-A-GLANCE

Program	Eligible Expenses	Administrator
Emergency Assistance (EA)	Basic needs such as food, shelter, and utilities; can also include additional services such as childcare and transportation.	Minnesota Department of Human Services allocates funding to counties and Tribal nations.
Emergency General Assistance (EGA)	Basic needs such as food, shelter, and utilities.	Minnesota Department of Human Services allocates funding to counties and Tribal nations.
Family Housing Prevention and Assistance Program (FHPAP)	Supportive services and financial assistance to retain or obtain housing.	Minnesota Housing Finance Agency allocates funding to Minneapolis-St. Paul metropolitan area counties, Tribal nations and nonprofits across the state. Subgranting is allowed.

For both EA and EGA, the amount of available funding varies per year and is allocated to counties and Tribal nations for their local administration. For EGA, the statewide allocation for local administrators is determined by State law (2014 Regular Session Laws) and the average share of the past three complete fiscal years' EGA expenses. EGA has a high utilization rate, at 98%. In the case of EA, the funding from TANF is included in the Minnesota Family Investment Program (MFIP) consolidated fund. The allocation formula for local administrators is calculated on a yearly basis and includes performance-based funding, including calculations on caseload difficulty.

Each county and Tribal government receives a different amount of funding for these programs, and amounts can vary dramatically among jurisdictions. This wide range of funding impacts local administrators' ability to cope with changing demographic and mobility trends, their capacity to administer the program efficiently, and the user experience for applicants.

Moreover, while the DHS sets minimum eligibility criteria for EA and EGA, including guidelines on income limits, local administrators can use their discretion to determine additional criteria. Local administrators can also set eligible expenses, resulting in differential categories of emergency needs that can be covered by both programs. While EGA intends to cover basic needs such as food, shelter, and utilities, EA can also include additional services such as childcare and transportation.

The Minnesota Housing Finance Agency (Minnesota Housing) administers FHPAP. In this State-funded program, eligible applicants can receive supportive services and financial assistance to retain or obtain housing. In comparison to EA and EGA, some FHPAP recipients can qualify to receive assistance for up to 24 months. The majority of recipients receive assistance one-time or on a short-term basis (up to six months). Minnesota Housing allocates funds every biennium to local administrators through a competitive process. The 2023-2025 biennium comprises of 22 administrators, who in turn have chosen 80 subgrantees, including nonprofit organizations.

As with EA and EGA, the applicant's household income must be at or below 200% of federal poverty guidelines to be considered. A standardized application form for EA and EGA exists (the DHS's Combined Application Form). For FHPAP, local administrators can create their own form, if it follows Minnesota Housing's verification requirements.

The number of applicants for all three programs continues to exceed available funding, showcasing the profound need for crisis support in the state.

EGA KEY TERMS[9]

Emergency situation: A situation in which an individual or family is without, or will lose within 30 days after application, a basic need item and requires immediate financial assistance.

Basic needs: Limited to food, clothing, shelter, utilities, and other items, the loss or lack of which pose a direct, immediate threat to the physical health or safety of the applicant.

9 "Basics of Emergency General Assistance." MN House Research. 2022. https://www.house.mn.gov/hrd/pubs/ss/ssegaea.pdf

A Moment of Opportunity

In 2023, the Minnesota legislature made historic investments in housing programs. Among these new investments, FHPAP will receive $95 million in additional funding. With these and other resources now available, it is imperative to ensure they are effectively and equitably deployed.

Additionally, a new State Workgroup was created in the 2023 Minnesota legislative session to develop recommendations and draft legislation for expediting emergency rental assistance. Family Housing Fund and several of our longstanding partners were named in the legislation as members of the Workgroup, as well as other stakeholders representing Greater Minnesota. This is a critical opportunity to address structural barriers to assistance.

Through this engagement and collaborative design process, Family Housing Fund aspires to help the housing system meet this moment of opportunity with actionable, community-driven solutions.

Learning Methods

Learning Methods

All learning and engagement focused around our central design question:

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

We used four methods of engagement to learn from and with a variety of key parties: in-depth interviews, listening sessions, a pop-up event, and an online survey.

Throughout the engagement methods, Family Housing Fund and Imagine Deliver employed a collaborative approach with local organizations that have deep roots in their communities. This approach helped affirm our shared community's trust and deliver engagement across numerous cultural barriers while bolstering the social infrastructure that already supports communities. These partners are listed in the Acknowledgments section of this report.

In addition to English, we offered materials in three languages — Spanish, Somali, and Hmong — to learn from and with Minnesotans.

Additionally, we offered compensation to respondents in our listening sessions and at our pop-up event for sharing their time and wisdom. All respondents were informed that their responses would be anonymous, but not confidential.
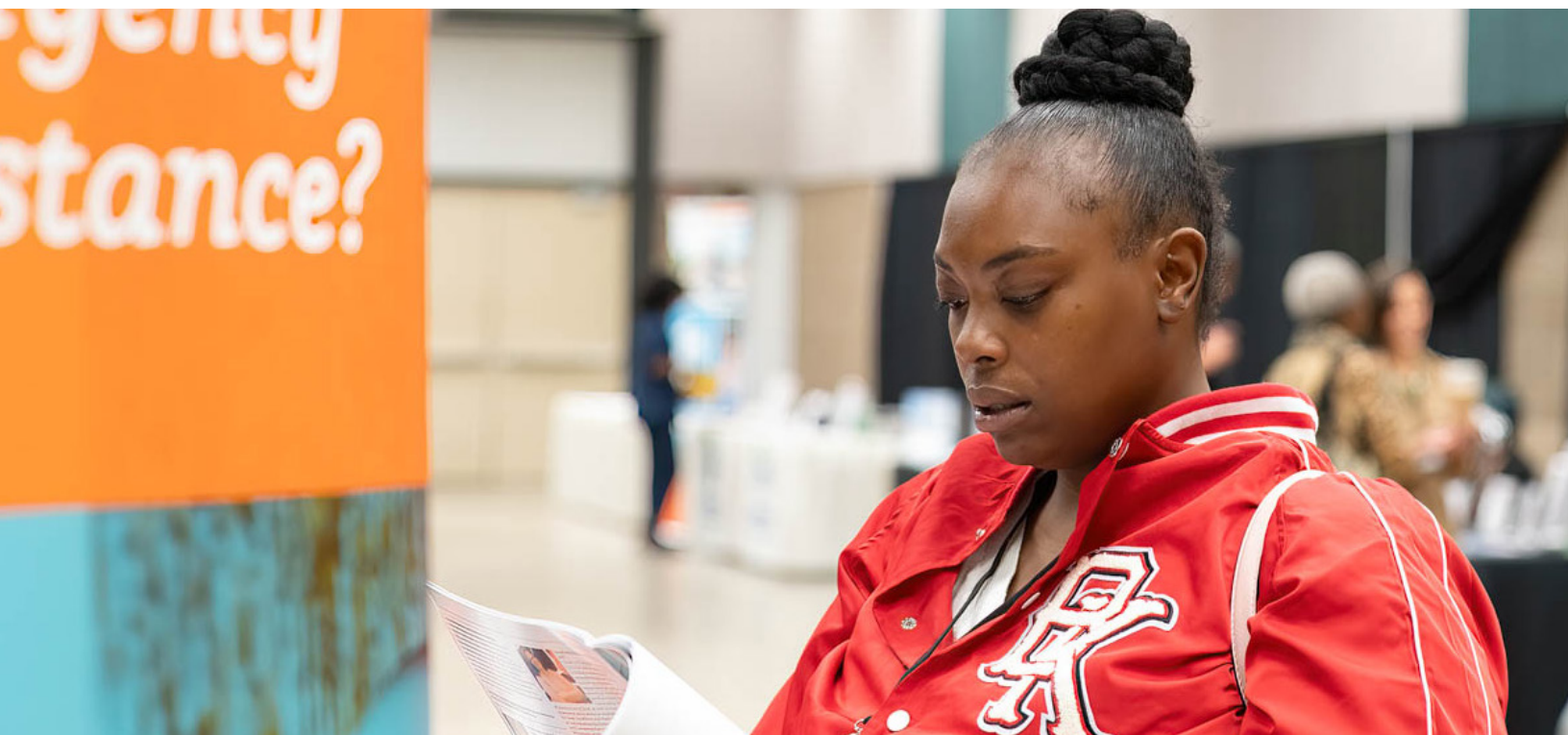
Engagement Methods

IN-DEPTH INTERVIEWS

Throughout 10 in-depth interviews, we learned from state and local government employees. Our interview engagement included counties across the seven county metro area, as well as the DHS, Minnesota Housing, and the Metropolitan Council. 24 individuals participated in these virtual interviews.

ONLINE SURVEY

Individuals in the Family Housing Fund network were encouraged to complete an interactive survey to gain varied input. 42 people completed the survey asynchronously.

LISTENING SESSIONS

We hosted 9 listening sessions. Similar to focus groups, these sessions were semi-structured group discussions. In these facilitated visioning sessions, we brought together groups of people with a shared experience. We held sessions with rental property owners, community organizations, renters, and other individuals with lived experiences. Eight of the sessions occurred online, and one occurred in-person. 113 individuals participated.

POP-UP EVENT

During a two-day tabling activity, we engaged with attendees at the Minnesota Coalition of the Homeless Conference in Duluth in September 2023. In total, 200 respondents completed survey questions and shared their thoughts on the emergency financial assistance system.

Our Engagement By the Numbers

15

We engaged with a variety of key parties with experience navigating the emergency financial assistance system. All demographic questions were optional for community engagement participants. Respondents self-identified their answers, and could select multiple options.

379

Total people engaged

ENGAGEMENT BY METHOD

24	113	200	42
people participated in in-depth interviews	people attended listening sessions	people completed surveys at pop-up event	people completed online, self-directed surveys

ENGAGEMENT BY AFFILIATION (SELF-IDENTIFIED, COULD APPEAR IN MORE THAN ONE CATEGORY)

126	40	46
Renters	Rental property owners / housing providers	Assistance program administrators

| 158	73	36	19
Housing advocates / community based organization staff	Community members / leaders	Government officials	Other (including lawyers, social workers, and health system workers)

## INVOLVEMENT WITH THE EMERGENCY FINANCIAL ASSISTANCE SYSTEM N=305

85%

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

I've applied myself

I've helped someone else apply

I haven't applied

0 50 100 150 200
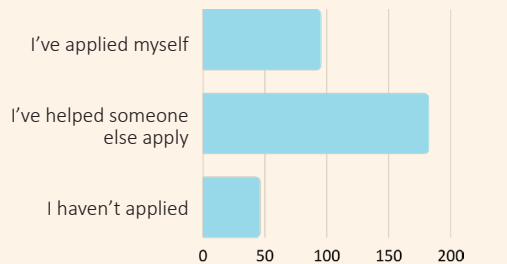
13 YEARS

average experience working in the emergency financial assistance system, among county and government officials we interviewed

AGE N=305

18-24

25-34

35-44

45-54

55-64

65 or older

0 25 50 75 100
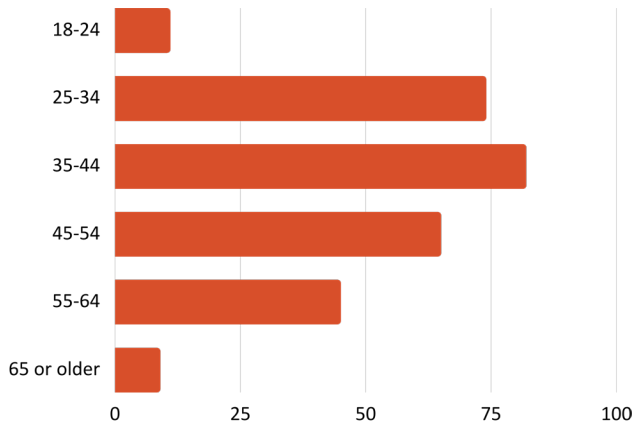
28%

of respondents who shared their age were under 35

GENDER N=304

Female

Male

Non-binary

Transgender

Cisgender

Other

0 50 100 150 200 250
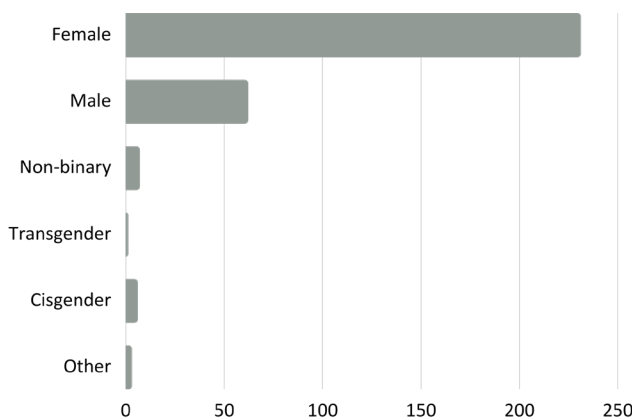
RACE / ETHNICITY N=303

50%

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

Among BIPOC respondents, respondents identified with the following races and ethnicities:

Amer. Indian, Alaska Native, or Indigenous

Asian

Black or African American

Middle Eastern or North African

Native Hawaiian or Other Pacific Islander

Two or More Races

Hispanic, Latino, or Spanish

Other

0 20 40 60 80
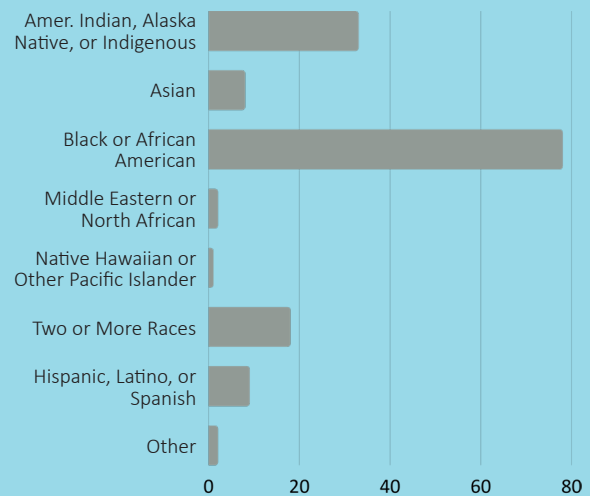
LIVING SITUATION OVER THE PAST YEAR
N=277

- Living in a rented apartment or house
- Living in an owned apartment or house
- Unhoused — Mostly living in a vehicle or public spaces
- Unhoused — Mostly living in temporary shelters
- Mostly living temporarily with a friend, family, or neighbor
- Other

(axis: 0, 50, 100, 150)
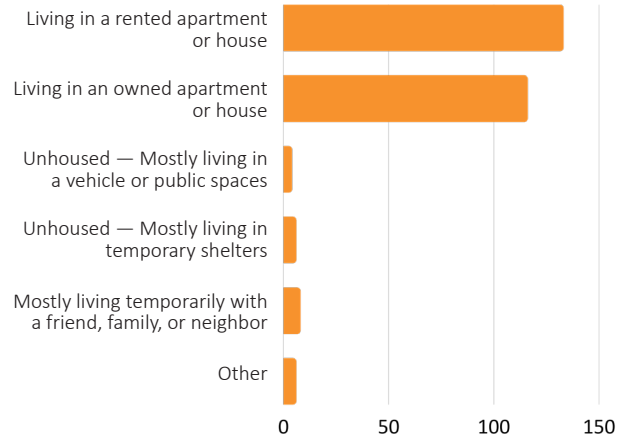
19
respondents were unhoused

ZIP CODE N=301

61%
of respondents live within the Seven-County Metro Area

Themes and Insights

Foundational Learning: Increase Funding to Move Beyond a Model of Scarcity

Renters, program administrators, community leaders, and government officials all expressed concerns about both *how* EA, EGA, and FHPAP resources are funded and *how much* funding is available, noting pain points related to allocation, expediency, eligibility, and reporting.
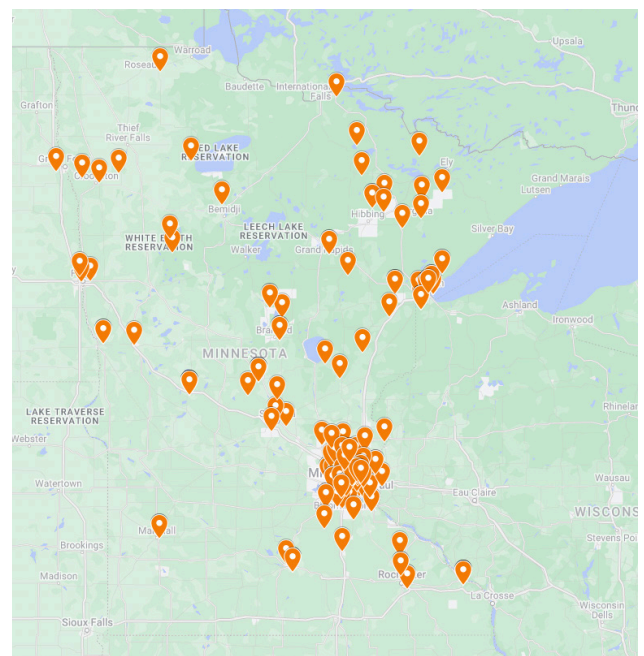
The inherent structural program differences between EA, EGA, and FHPAP – stemming from funding sources, administrative structures, and eligibility criteria – have posed legal and administrative challenges to a consolidated approach to administering their funds.

This has negatively impacted the capacity of local program administrators to meet demand. Local administrators have reduced spending to maximize the time frame when funds are available.

> *Unlike food, medical care, and education, housing has no entitlement and insufficient federal and state funding sources. Housing assistance programs are subject to funding availability. As a result, most households who qualify for assistance do not receive any help.*

The demand for assistance continues to increase year over year in all counties, regardless of population size.

Among the local administrators that we spoke with, two counties shared that applications for EA and EGA have tripled in 2023 in comparison to 2022; the rest of the counties alluded to a doubling in numbers.

According to State data, in 2022, FHPAP served 4,535 households, of which, 59% were households of color.[10] During the same time, there were approximately 7,500 approved EGA applications statewide. According to the latest available DHS data, in 2019 EA made payments to over 8,700 families.[11]

These numbers do not accurately represent demand for these resources, since the majority of people who apply for assistance are denied. In 2023, the statewide approval rate for EGA was 12% – meaning that 88% of people who applied for help did not receive it.[12] This rate varies across counties, and some of the local administrators we interviewed shared approval rates of 6%, 10%, and 13%.

Nearly all respondents we engaged agreed on the urgent need for additional funding to make their communities whole. We asked local program administrators to share projections of how much funding they would need to meet the current demand for support. One county official pointed to eviction filings and shared that their county would need between $800,000 and $1.5 million dollars a year in funding to mitigate eviction actions. The combined EA and EGA allocation for this county in 2022 equaled around $43,000.

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10 "Workforce and Economic Recovery Assistance (WERA) Meeting Presentation." Minnesota Management and Budget, August 23, 2023. https://mn.gov/mmb/assets/WERA%20Meeting%20Presentation%208-28_tcm1059-590272.pdf

11 Emergency Assistance: Serving Families in Crisis. Minnesota Department of Human Services, September 2022, https://edocs.dhs.state.mn.us/lfserver/Public/DHS-6373M-ENG

12   "Workgroup on Expediting Rental Assistance Presentation". Minnesota Management and Budget. September 14, 2023. https://mn.gov/mmb/assets/WERA%20Meeting%20Presentation%2009-14_tcm1059-591809.pdf

Other counties – excluding Ramsey and Hennepin Counties – shared similar funding gaps, noting:

- "We need either triple or quadruple our funding just to run our program as it is,"

- "We would need well over a million," and

- "We could easily use an additional two million."

Local program administrators have piloted initiatives to address fund insufficiency by creating operational improvements involving fund processing, staffing, and technology. The renters, rental property owners, and community organizations that we talked to welcomed these initiatives, but overall referred to the process as time-consuming, complex, and unpredictable.

FOUNDATIONAL LEARNING: INCREASE FUNDING TO MOVE BEYOND A MODEL OF SCARCITY

What People Said

"The issue is better utilizing the funds that we have and making them universally accessible to all in need.

- State Official

"We really need there to be more funding for these programs. We as a state have more than enough resources to go around. And having a roof over your head is as much of a basic need as food or health.

- Community-Based Organization

"I just want to see the funding stabilize. Can we just have a known amount of money that we're going to be working with and sort of think ten years out?

- County Official

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

Streamline at the State-Level to Integrate the Application Process

Enhancing coordination between EA, EGA, and FHPAP could streamline service delivery and reduce administrative complexity. It would also improve the user experience of applicants, formalizing mechanisms to transition them between programs as their circumstances change.

Local administrators shared that they acutely feel the pressures of managing three distinct funding sources with differing requirements, regardless of the volume of the applications they receive. Applicants also feel these pressures, adding to their confusion about eligibility requirements, follow-up actions, and process timelines.

Minnesota has a state-supervised, county-administered human services delivery system. Enacting sustainable changes to the emergency financial assistance system requires a long-term investment from state agencies, in both time and resources, to steer complex service delivery and technology overhauls.

> *"[DHS and Minnesota Housing programs] live in two different worlds. And only at the local level do we provide any coordination, which is difficult."*
>
> **- County Official**

Local administrators explained how the relative size of the three programs does not justify the operational costs that are needed to administer them as mandated by DHS and Minnesota Housing. They identified specific problems across intake, staffing, and communication across counties:

- Different entry points for EA/EGA and for FHPAP results in households filling out multiple forms and being referred to other agency providers, known as "the runaround."

- The lack of staff capacity to ensure compliance due to the high administrative burden of tracking and organizing information, including for reporting.

- The time invested in transferring applications between counties, which also causes delays due to the inconsistent use of MAXIS, the electronic document management system for EA and EGA.

Local administrators agreed on the need to modernize their technology systems and talked about the features they would prioritize, including a desire for better data management practices. In most instances, they remained skeptical about the State's ability to steer and fund a comprehensive technological overhaul, and instead talked of a gradual approach, mixing technological and operational improvements at different stages of the application process.

Some of the County officials we interviewed shared initiatives they had piloted or were in the process of implementing with the purpose of eliminating work duplication and service delays.

Ramsey County shared that they were exploring co-locating EA and FHPAP in 2024. Hennepin County previewed a software tool set to launch in October 2023 that will house the data of multiple funding streams and programs. They described what would happen if an applicant is denied for a program: "We can literally, with a click of a button, move that tenant's application to a different funding stream. The tenant doesn't have to do anything."

Respondents noted a desire for more process automations, as long as they were conducive to quicker decisions and increased process transparency. Renters and housing advocates welcomed the online Combined Application Form (CAF) for EA and EGA, but most expressed feeling like the application was sent to a void once it was submitted. Local administrators, in contrast, welcomed CAF but indicated feeling overwhelmed by the volume of applications they received, many of which submitted by individuals not eligible for assistance. Each group remarked that any future changes involving internet access would also need to contemplate viable options for people without technology or internet access.

Rental property owners asked for a tenant-landlord partnership program to incentivize proactive conflict resolution. Similarly, a few housing advocates and local administrators suggested standing up a portal for applications and to enable two-way communication between applicants and rental property owners easily and reliably.

Respondents commonly mentioned an area for improvement – the lack of information in real-time about funding availability. As one renter described: "There are no disclaimers when you're applying. There's no mention that this can take three months, and that there might not actually be money available for you."

Overall, renters and housing advocates wanted the onus of the process to be on the system to make the experience more accessible and transparent for applicants, shifting the burden away from "the ones in crisis." A coordinated, state-wide approach to offering EA, EGA, and FHPAP can help simplify the process for applicants.

INSIGHT
STREAMLINE AT THE STATE-LEVEL TO INTEGRATE THE APPLICATION PROCESS

What People Said

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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

I refer to it as the Mayo Clinic model. If anyone's ever been through the Mayo system, they put you in a room and they bring all of the different specialists to you on the same day in that room, rather than having you go through a month's worth of different appointments with different people in different places.

- Housing Advocate

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

I think we do a disservice to all of our residents by having this referral here, there, and everywhere. I'd want an opportunity to consolidate to one application for all urgent needs, not just housing, shelter, but food, child care, health care. This would help with the delays.

- State Official

Like how can we map out when money is available over the year and who has money when and who runs out of money? Well, you know, it's just hard to predict that, too, when it's so up and down.

- County Official

When someone comes on board at our county and has to learn MAXIS, I can kind of see their faces like, "What is this system?" This is so antiquated... so we need a more efficient and smooth-running system where we hassle people less who are already in a huge state of crisis to get their paperwork.

- County Official

I think the big thing with people in crisis is they don't need to know what they're asking for. They don't have to ask the magic word to EA/EGA/FHPAP. We need to be able to meet their needs for what they call in for, and not have them play this guessing game of which place do I call?

- County Official

"

Expand Eligibility to Prevent Homelessness

Respondents repeatedly described how current eligibility requirements for assistance programs unintentionally worsen crisis situations for Minnesotans.

The EA, EGA, and FHPAP programs require recipients to be below or at 200% federal poverty guidelines. This 200% poverty guideline income threshold overly restricts many economically insecure families, many of whom struggle to afford basic needs. In times of heightened economic uncertainty and increased program demand, this strict cut-off requirement can contribute to the destabilization of households that are on the brink of crisis, but able to meet the other affordability criteria set by the local administrators. One county shared that they permitted variance requests in the past to advocate for particularly difficult cases; they noted the impossibility of doing that now with no available funding.

The renters and community organizations we talked to emphasized the devastating effects of having aid denied for being "over the limit by $1." They proposed more comprehensive assessments of their current living situation, considering assets, as well as the expenses that are necessary for income generation, such as being able to meet their car payments or have internet at home. Some asked for a gradual phase-out of benefits to prevent the sudden loss of aid.

Local administrators stated the need to change the 200% poverty guideline, including using calculations to better account for the cost of living or proposing an overall increase to the income threshold. One county official proposed 225%, and a housing advocate proposed 250%.

Similarly, insufficient funding for local administrators has led to their adoption of formal and informal restrictive eligibility policies. With these policies, local administrators intend to approve applications for the households that are deemed to be most in need, and to make the allocation of funds last as long as possible throughout the year. In many instances, these policies also vary by county and add to the confusion experienced by applicants.

These policies impact how often applicants can receive funding, their eligibility in relation to their immigration status, as well as the specific documentation they need to provide. For example, multiple renters shared needing to have an eviction notice in hand to be considered for assistance.

These restrictive policies stand in stark contrast to the experience of administering emergency rental assistance during the COVID-19 pandemic and through FHPAP Fast Track, where lowering the threshold of access also involved having fewer requirements to screen applicants out.

Each group of respondents remarked on the need for transparency around eligibility requirements and processing expectations.

Local administrators also expressed the need for more community education and easily accessible information to encourage applicants to self-screen whether they are eligible. Renters and community organizations specifically called for a more dignified experience – one which is respectful of their time and also takes into account how they access information. They suggested local administrators undertake more diversity training, share more multi-lingual information for non-English speakers, and offer better resources for crime victims.

Local administrators welcomed the flexibility that comes with their oversight of program eligibility, and some see the additional restrictions as an unavoidable measure to make funding last. However, renters and community organizations raised the underlying issue of fairness when navigating different process experiences between counties. Some also noted how receiving different reasons for denials between counties led to feelings of "hopelessness and shame" and discouraged future applications.

Ultimately, a higher income qualifying threshold would expand access for more Minnesotan families in emergency situations, promoting greater equity and preventing housing instability. Respondents hoped that talking about eligibility would lead to broader conversations about what is at the root of emergencies – including poverty, access to affordable housing, living wages, and healthcare.

INSIGHT I

EXPAND ELIGIBILITY TO PREVENT HOMELESSNESS

What People Said

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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

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

I think that if you have an emergency in one county, you should be able to get that funded just like you would in any other county. There is, right now, that fundamental fairness is just missing from the way the program is administered.

- State Official

Gross income as a basis is difficult because that isn't what I actually take home.

- Renter

Tribal members are expected to go to their tribes.

- Community-Based Organization

We have to limit what we're doing so we can have some parameters around who's coming in so we can serve some people instead of nobody and being completely overloaded.

- County Official

Community needs to understand how low the levels of poverty and guidelines are. I get a lot of phone calls form people who just can't afford to live in [ ] County by living standards.

- County Official

Why aren't we looking at housing cost, poverty level, the volume of people in the county? People are finding it more and more difficult to find someplace that is affordable for them to live. So if we miss our opportunity to prevent, it's getting harder and harder to rehouse.

- County Official

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

- Renter

"

INSIGHT
Simplify Verification for a Humanizing Experience

We heard that the eligibility verification process lies at the core of how local administrators manage EA, EGA, and FHPAP. Administrators developed requirements to ensure that funding goes to eligible recipients, creating strict verifications with the intention to prevent fraudulent disbursements. Streamlining steps and minimizing repetitive information requests can build trust and lead to a more dignified experience for administrators and applicants alike.

For local administrators, conducting the necessary eligibility verifications was viewed as a cumbersome barrier to great client service, and the main source of delays. All argued that the first solution to expedite the application process was to update the electronic data management systems.

Renters wondered why local administrators could not leverage technology to support contacting their landlords or to provide timely status updates. A handful of renters shared stories of their applications "getting lost in the system" multiple times. And while the ability to apply online was considered "extremely easy,"

renters agreed that the follow-up was consistently challenging. Some advocated for in-person visits as a way to receive better attention. Others suggested giving applicants from encampments "track phones" to enable communication.

> *For many renters and housing advocates, the verification process showcased how "the system is stacked against us." They talked about the process being unfair, rigid, and intrusive. Some renters questioned if the complexity of the process was by design meant to dissuade them from seeking assistance in the future.*

Renters questioned the fundamental logic behind the affordability tests and described the toll of having "difficult conversations" with program administrators. Half of the local administrators also felt uncomfortable making "judgment calls" around urgency, but expressed

LOCAL ADMINISTRATORS SHARED THE KIND OF FUNCTIONALITIES THEY WOULD LIKE IN AN OPERATIONALLY EFFICIENT SYSTEM:

- Pre-populated data fields based on information gathered from the Combined Application Form or other intake documents.

- Access to historical records to quickly assess if the applicant is new or if previous information has already been collected.

- Integration between emergency financial assistance programs and the ability to determine multiple program eligibility.

- Ability to connect with other government systems to verify background information, including income data.

- Ability to grant both renters and rental property owners access to upload documents.

- A status bar tracker or a notification feature to keep all parties informed.

that without sufficient funding, the verification process created a "systematic way" for approvals and "prevented them from having to try to decide who's going to become homeless and who's not."

About half of people whose applications were denied did not know why it had been denied. Some questioned the subjectivity of the decision.

Local administrators shared that the most common reasons for denials for EA and EGA were incomplete applications, income limits exceeded, and emergency criteria not met. In the case of FHPAP, local administrators mentioned either they do not track this information, they ask providers to refer households to other supportive services, or they simply ran out of funds.

Local administrators noted that fraudulent applications accounted for less than 3% of denials.

Almost half of local administrators invited a discussion on the subject of fraud. They shared how the topic of fraud leads to the over-verification of applicants and the subsequent need for extensive checks to avoid overpayment and duplicate payments. They suggested that the verification process could be more effective if decisions were not made based on fraud and instead focused on targeting specific ways to reduce access barriers. In contrast, one county shared that the need for checks and balances could not be simplified and that it should be framed as "due diligence."

Overall, lifting eligibility regulations is an important step to de-stigmatize poverty and support Minnesotans in crisis. Further, leveraging technology as a tool will help to simplify the verification process for local administrators, rental property owners, and applicants.

INSIGHT

SIMPLIFY VERIFICATION FOR A HUMANIZING EXPERIENCE

What People Said

> 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**

> I got denied because I could not show that I had the money to pay the next month's rent. I will have the money next month. But I have an emergency this month!
>
> **- Renter**

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

> Sometimes, they say that you are over income, but they don't say if you are over by $1, by $5 or $500.
>
> **- Renter**

> Do not require sobriety or lifestyle standards.
>
> **- Researcher**

> I gave them my paperwork. I went to their office three different times to give my paperwork to the intake person, and first she couldn't find the paperwork. And then she told me that it was handled and to stop worrying about it. Well, then my lights got cut off and I had children here, you know, that couldn't eat and stuff like that, which was really frustrating because I did all my work.
>
> **- Renter**

> I think too, I mean, there's just too much focus on preventing fraud. You know, I mean, it sounds kind of silly, but those who control the money think that that's what's going to happen because that's what poor people do. Right?
>
> **- County Official**

> I think society is going towards an on-demand system – they're expecting that from everybody in the private sector. I don't think in ten years it's going to be acceptable from the government to say we're 30, 40 days out. So we have to get to a point where we have on demand services.
>
> **- County Official**

Speed Processing Times to Outpace the Crisis

The clock is always running for households in crisis. They race against the time it takes their local administrator to make a determination and expedite payment, while also racing against being evicted.

Renters spoke of the time, money, and psychological costs involved in filling out forms, talking to administrators, collecting necessary documentation, and scheduling visits to government or agency offices.

In the best scenario, households that need support will spend hours navigating the emergency financial assistance system. In the worst case, they will either abandon the process ahead of a determination, or find out the outcome of their application when it is already too late. In either setup, their emergency situation has likely worsened.

With a couple of exceptions, all the renters we talked to stated that the time they spent engaging with the application process for EA, EGA, and FHPAP was one of the most negative parts of their experience.

Renters gave examples of how this time investment in the process exacerbated their financial struggles. For example, it kept them from work, or caused them incur additional expenses, such as childcare and transportation to County offices. Many renters and community-based organizations remarked that the EA and EGA programs misled applicants by including the word "emergency" as a part of their names.

The latest statewide data for EGA shows that the average application processing time has increased 60% between 2020 and 2023, from 18.5 days to 29.7 days. Importantly, the total number of applications during the same period increased 52%.[13]

LOCAL ADMINISTRATORS DETAILED A SERIES OF FACTORS THAT AGGRAVATED THEIR ABILITY TO EXPEDITE PROCESSING AND PAYMENTS:

- The marked increase in applications that supersedes the staff's capacity to process them. One local administrator talked about paying overtime, and another shared considering hiring nighttime workers to support processing. One third of county and state officials also commented on the difficulty of finding and recruiting staff.

- The "back and forth" between applicants and staff to collect all required documentation and provide status updates.

- The complexity of the verification process and the lack of a robust service delivery platform (let alone an integrated one) with the capability to pull information from different sources or pre-populate forms.

- The time between making a determination and the execution of payments. Local administrators shared variances of between 5 and 28 days.

13 "Workgroup on Expediting Rental Assistance Presentation." Minnesota Management and Budget. September 14, 2023. https://mn.gov/mmb/assets/WERA%20Meeting%20Presentation%2009-14_tcm1059-591809.pdf

FHPAP does not track how long it takes for its local administrators to determine approval on completed applications; FHPAP Fast Track funds have a requirement for processing payment within 30 days.

> *Evictions move faster than the emergency financial assistance process.*

In comparison, typically the eviction process in Minnesota takes between 2 weeks and 3 months, depending on various factors. For emergency financial assistance programs to effectively resolve crises and preserve housing stability, processing times need to match or outpace the speed of the eviction process.

New state laws passed in 2023 aim to provide more protection for renters and ensure fair treatment during the eviction process. Rental property owners must now provide a written 14-day notice to tenants before filing an eviction lawsuit, and tenants have the right to stop an eviction for non-payment by paying the past-due rent and court costs before the eviction hearing. These new laws may create more time for renters to obtain emergency financial assistance before they are evicted; however, the speed of an eviction can still outpace processing times for assistance.

Renters and housing advocates described the detrimental effect of an eviction record and the desperation associated with finding housing afterwards. One eviction filing can lead to ongoing housing instability and further strain on local housing support programs. There is an imperative to better utilize emergency financial assistance as a tool for preventing evictions.

A number of community-based organizations stressed the need to fund and foster preventive action mechanisms to connect renters and rental property owners in culturally responsive ways.

Broadly, these tactics can help to align processing times with the emergency situation for applicants. Speeding up determinations and payments, while taking actions to prevent evictions, will keep more Minnesotans in their homes.

RESPONDENTS SHARED THE FOLLOWING IDEAS TO PREVENT EVICTIONS "FROM WINNING THE RACE":

- Pause eviction proceedings while assistance applications are pending.

- Engage in more preventive education about the eviction process and provide clear information about how and where to apply for emergency financial assistance as soon as possible.

- As of January 1st 2024, use a letter of guarantee to satisfy a settlement agreement in order to add valuable time while payment is being processed.

- Have organizations alert renters that an eviction has been filed against them and provide support to navigate the process.

- Facilitate the ability to pick up a check in the county office, or have payment electronic transfers the same day an application has been approved.

INSIGHT
SPEED PROCESSING TIMES TO OUTPACE THE CRISIS

What People Said

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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 think that the requirement should be that counties need to process based on the time sensitiveness of the emergency... Ramsey County has about an eight week backlog for just, you know, people who are behind in rent and their application hasn't yet been filed.

- Community-Based Organization

As far as what makes us proud, because we often get to people who don't even realize that an eviction has been filed against them. And so we're able to get them at the very beginning of the process and maybe getting rental assistance before they're actually evicted.

- Community-Based Organization

Even after I was approved, my landlord asks, where is the money? I tell him I have been approved! It just takes time for him to get the money. So then I get the late fees on top of being late for rent.

- Renter

People try calling their caseworkers and don't get a call back for three weeks and then you find out that you had a letter that got lost in the mail... it makes these emergency situations turn from, 'Hey, I need help' to 'I'm in a full-blown crisis.'

- Renter

I strongly advocate for a same-day payment option, given how quickly landlords are evicting, how often clients are calling as they wait 2-3 weeks for the check to process through the state. In the age of Venmo and Zelle we need to modernize how quickly we can get approved funding to folks.

- County Official

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

"

Center People:
Activate Staff and Community Genius

Invest in Staff to Improve Outcomes

Dedicated, compassionate frontline staff members remain a cornerstone of the emergency financial assistance system.

We consistently heard high praise for the local administrators who run programs. Respondents celebrated local administrators, describing them as friendly, patient, empathetic, and supportive throughout the process. A handful of renters described staff as being "rude" or "disinterested," but qualified their observations by attributing their behavior to "the poor support structure" they have from the county or State. One rental property owner expressed frustration over the lack of staff capacity, as it resulted in additional work for his company.

> *Nonetheless, all groups that we spoke to frequently mentioned these employees as a shining light in the process. Local administrators also highlighted the commitment of their colleagues.*

An empathetic staff member can make a tremendous difference for applicants. When we asked applicants who they can count on during times of emergency, nearly all respondents referenced their friends and family. This can help contextualize why applicants place such a high value on finding a case worker who is able to navigate the process with them and build

trust. Smaller local administrators talked about the importance of sustained interpersonal relationships with applicants and the benefits of "knowing the community" in times of last-minute problem solving.

We only heard from a few respondents who had a negative experience with program staff, but these applicants had extremely negative experiences with the system as a whole. For the most part, program staff built social capital, which proved instrumental in guiding applicants through the process. Renters shared that the best staff members and application specialists acted as service navigators, providing assistance, support and guidance. They made referrals to other services and acted with "empathy and compassion."

At the same time, we heard about immense pressures on local administrators. Employees expressed feeling overwhelmed, emphasizing that the stress on the system led to stress on individual team members. Local administrators repeated that they were short-staffed, explaining that they need more people to support their efforts.

As one respondent described: "When we've had the staffing and resources, well, it's such a different world. But now, it's just so overwhelmed. And I feel for the workers who are trying to process the paperwork. And I feel for the people who are applying, because I just see how frustrating it is to not have your application processed promptly since there aren't enough staff.

So I just wish we had more resources."

Local administrators talked about needing to double or triple their staff to keep up with current workload. Half of the counties were preoccupied with the capacity of their FHPAP subgrantees to ramp-up sustainably to process FHPAP Fast Track funds.

Further, local administrators noted how emotionally taxing their roles can be. Not only are they working with applicants who are in crisis, but staff also end up denying many individuals the help they need due to a lack of funding resources.

The emotional stress, in combination with limited capacity and non-competitive salaries can lead to burnout for many frontline staff. High rates of staff turnover further exacerbate the shortage of staff. One county official noted that it takes five months of onboarding before a new frontline staff member can complete their job independently, underscoring significant time lost from staff transition and turnover. Another local administrator stated that even with the funding to hire more staff, recruitment would continue to be a challenge. This furthermore highlighted the need for training, peer-support and self-care.

We heard about these issues primarily among local administrators, but also among community organizations, supportive services, and advocacy groups. Prioritizing staffing and capacity among local administrators will help lay a stronger foundation for programs.

Investing in staff and in their well-being can lead to higher productivity and better service delivery. Creating the conditions for a more positive work experience for staff, in tandem with improving the efficiency of work systems, would likely impact staff's level of engagement and motivation, and could play a part in reducing turnover. Enabling staff to do what they do best would improve the user experience of applicants as they navigate the housing system and create the space for connections to new resources.

One state official emphasized the compounding effects of these many challenges:

"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."

INSIGHT

INVEST IN STAFF TO IMPROVE OUTCOMES

What People Said

"

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

What I have seen since COVID is renters being very confused on what it looks like to be self-sustaining. Landlords globally should only have to collect rent, answer and handle concerns, maintain buildings, maintain systems, and keep in compliance. Instead, we end up playing the role of a case manager for some residents.

- Rental Property Owner

We're at a point now where it's so reactionary that even our staff is getting burnt out trying to find resources, trying to make sure we partner with other orgs. We're just hitting a capacity roadblock right now.

- Housing Provider

We need a peer support element that could really help someone walk through and navigate the process. When folks are in crisis, it's really hard to navigate what's in front of you.

- Housing Advocate

I'm going to hammer out staffing, staffing, staffing. Like being able to support these teams that are processing these applications and helping people through it is a very real constraint in some of our smaller communities.

- County Official

There's not a lot of infrastructure for these programs. They're increasing in size, tripling in size. And the staffing has remained the same for the most part ongoing, right? And so, you know, something has to give somewhere in order, for these programs to remain this complex.

- County Official

No longer being in-person does not build trust.

- Renter

"

INSIGHT
Increase Accessibility by Meeting Applicants Where They Are

Respondents 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.

Too many Minnesotans do not receive financial support because they cannot navigate the system – often because of barriers like access to a computer, needing to answer a phone call during standard business hours, or lack of language translation services.

A community-based organization described some of the access barriers they've experienced while supporting applicants: "A lot of things are online and over the phone, and you have to use Adobe Sign and DocuSign and portals. If English isn't your first language, it's hard to find forms that aren't in English. Or if you're a senior, or if you have mental health issues, that's not taken into consideration."

> *Respondents desired proactive support that met them where they are physically, rather than needing to come to a government building.*

Respondents envisioned assistance that would come to their homes, or in places like churches and mosques, community centers, and schools. By partnering with these organizations that hold existing community relationships, applicants would feel more trust about the process.

We heard frequently about the need for navigators, who would serve as advocates, mentors, and supporters. Respondents voiced the need for additional "hand-holding" – especially when people are in a crisis, they can benefit from support from someone

with an in-depth understanding of the system. These navigators would ideally be representative of the populations they're supporting, and could support applicants in different languages. By providing one-on-one, customized guidance, navigators would help guide applicants throughout the process.

Another way to meet applicants where they are is through a "No Wrong Door" approach. Many community-based organizations brought up this framework as a people-first way to deliver services.

The approach is straightforward: people should be able to fill out one application to determine their eligibility and enroll in a variety of services. It's a "universal gateway" that's coordinated and connected. Rather than needing to understand a labyrinth of programs and eligibility criteria, people can apply through one interconnected system.

An interviewee described the "No Wrong Door" approach, pointing to Hennepin County as an example: "Instead of someone applying for emergency assistance and being rejected and then applying for FHPAP funds and being rejected, they just apply. It's the rental assistance provider's job to figure out which programs line up best and bundle them together."

Overall, these respondents' ideas center the lived experiences of people applying for assistance to design services around their unique situations. Offering accessible services – across platforms, languages, locations, and more – has the potential to get more Minnesotans the resources they need, while improving the quality of the process for applicants.

INSIGHT

INCREASE ACCESSIBILITY BY MEETING APPLICANTS WHERE THEY ARE

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

You need to take a day off in order to speak with [the County], which is another break of money.

- Renter

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. The fact that I had to walk with my kids to go do all that just to keep us in our home was a lot.

- Renter

A lot of landlords ask tenants to submit all their papers by computer, but not all tenants have computer access, so they might need to go to a library. But the library could be closed, and what if it's after hours? That's an impossible situation.

- Housing Advocate

To access resources, you shouldn't necessarily have to come down to a county building or go through a county machine. I'm thinking about one of our providers that works with a lot of new immigrants or undocumented populations.

- County Official

You have to go through the interview process from 8am-5pm, but I work from 9am-5:30pm. I cannot get into contact for an interview, but that is what is needed to go through the next stage of the process. I have been on the phone, waiting for hours, to the point where I fall asleep on the phone from waiting so long.

- Renter

"

INSIGHT

Celebrate Community Wisdom to Advance Equity

The best solutions come from people who experience problems firsthand. When it comes to emergency financial assistance, centering the perspectives of people who experience housing instability will build a more effective and equitable system.

Throughout our community engagement, we heard visionary ideas about transforming the housing system. As we consider ways to improve the system, individuals with lived experience of housing instability- particularly BIPOC Minnesotans - have deep wisdom and critical insights for designing solutions.

Impacted groups should be centered throughout every stage of the process – co-designing the system with applicants will help to build better solutions.

Respondents referenced the FHPAP Homeless Response Advisory Committees as a way to integrate these diverse perspectives. FHPAP grantees include advisory committees, which contain local members with lived experience, such as homeless individuals, Tribal nation representatives, homeless advocates, and individuals from emergency shelters and affordable housing.

Here's how a state official described the breadth of their impact:

"The advisory committees do amazing things, not just with conducting a needs assessment and implementing the program and monitoring the program, but they look at the big picture, they try to see how it connects to resources for chronic homelessness and other resources that exist in the community and how they can best utilize all of those resources together."

We heard from respondents that the advice and guidance from these FHPAP committees could be elevated to provide statewide recommendations, and that these groups have potential for more decision-making power.

Further, partnering with nonprofits, advocacy groups, supportive service organizations, legal partners, and other related groups will be key in designing a more inclusive and equitable system.

Respondents spoke highly of many organizations and coalitions and their efforts throughout the state, especially organizations that are centering the voices of applicants. There is a strong network of community partners who are eager and ready to work together towards solutions.

Continuing to co-design the EA, EGA, and FHPAP programs with the input of individuals with lived experience, housing organizations, and rental property owners will be key in designing a more inclusive and efficient service delivery experience. For example, this could include reimagining the way that local administrators collect feedback from applicants, incorporate it in their program evaluation strategies, and then share it back with the community. Ideas and solutions from community members can reduce barriers to access and streamline processes, leading to cost savings. Moreover, providing a range of mechanisms to enable their participation can enhance the programs' accountability, transparency, and equity in service delivery.

INSIGHT

CELEBRATE COMMUNITY WISDOM TO ADVANCE EQUITY

What People Said

"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

Family Resource Centers can serve as touch points for engagement with folks and can be a place to meet and support the process as we assist people in getting through all of those eligibility materials... they're really complimentary.

- County Official

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"

Conclusion

Our Next Steps:
A Bold Community Vision for Housing Stability

Over the course of this community engagement effort, we heard from nearly 400 people who shared their experiences navigating the emergency financial assistance system. Respondents talked about big challenges, as well as their boldest ideas and transformative solutions.

Renters, rental property owners, unhoused people, housing advocates, program administrators, and government officials across Minnesota shared a sense of urgency. They called for bold and immediate actions.

Asking for support is often a deeply vulnerable experience, and community members expressed a need for a system that meets them where they are, especially during a crisis. Applicants want and need an experience that is more simple, dignified, and just.

By taking action on process improvements - such as integrating the application process, expanding eligbility, simplifying verification, and speeding processing times- we can move at the spend of an emergency. Further, by centering the people at the core of the system- investing in staffing, increasing accessibility, and embracing community wisdom - we can improve outcomes overall.

With these learnings in hand, our next step is to co-design targeted, actionable recommendations in a series of collaborative workshops. We will deliver these recommendations in Decemebr 2023.

Minnesota can ensure that every person has a place to call home. By strengthening the housing safety net, we can create a stronger and more equitable system for all.

Acknowledgments

Acknowledgments

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Special thanks to Imagine Deliver for facilitating this community engagement and synthesizing these insights.

About Family Housing Fund

Family Housing Fund believes it takes all of us working together to build a strong system that supports access to decent, affordable homes for everyone. Established in 1980, we support the Cities of Minneapolis and Saint Paul, the Metropolitan Council, and Minnesota Housing in their efforts to meet the seven-county metropolitan region's affordable housing needs. We are unique in focusing on all facets of the housing system and working across sectors to ensure real change.

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Other Photos: Ted Hall Photography

About Imagine Deliver

Imagine Deliver is a national leader in equitable systems change and inclusive design. Imagine Deliver is a strategy consulting firm for the New Majority – which we define as people living multicultural lives between and across race, gender, and a multitude of other intersecting identities.

We are located on the traditional and contemporary homeland of the Dakota people, and we actively honor and respect the ongoing presence and resilience of the Dakota and Anishinaabe peoples. As we engage with this land and its communities, we prioritize upholding Indigenous sovereignty, supporting local Indigenous businesses, and actively listening to and following the leadership of the Indigenous voices in this area. We recognize that this is just the beginning of our ongoing commitment to support Indigenous communities as we work toward a more just and equitable future.

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