

A close-up photograph of a hand with red and white striped nail polish holding a green marker. The hand is drawing a house on a piece of lined paper. The house has a brown roof, a yellow door, and a sign that says 'HOME'. There are also some green scribbles representing bushes or trees. The background is slightly blurred, showing more of the drawing and the hand.

Strengthening the Safety Net for Housing Stability

**A VISION FOR TRANSFORMING
EMERGENCY FINANCIAL
ASSISTANCE**

FEBRUARY 2024



**FAMILY HOUSING
FUND**

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Executive Summary

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

Throughout 2023, Family Housing Fund (FHFund) led a collaborative engagement process to re-imagine Minnesota’s emergency financial assistance system and co-create recommendations for weaving a stronger safety net for housing stability. With support from Imagine Deliver, a local strategy consulting firm focused on community-driven design, we conducted extensive engagement and convened a diverse group of stakeholders to co-design strategies for improving access to emergency financial assistance.

In October 2023, FHFund published a report summarizing key themes and learnings from the community engagement phase of this project, which gathered insights from nearly 400 individuals with experience using emergency financial assistance systems. Building on what we learned from this first phase, FHFund and Imagine Deliver hosted two co-design workshops

in November 2023 with a diverse group of over 40 stakeholders, including renters with lived experience of housing instability, county and state officials, program administrators, community-based nonprofits, housing advocacy organizations, and rental property owners.

In this report, FHFund summarizes the ideas generated in the co-design workshops, presents a list of collective values as core components of a shared vision for the emergency financial assistance system, and explores three foundational elements of a reimagined housing safety net. With the shared values and recommendations in this report, we hope to inform policy decisions and catalyze systemic changes that improve housing stability and support an equitable housing system in Minnesota.

Ideas Generated in the Co-Design Sprint

Through a series of brainstorming and co-creative activities, workshop participants identified six priority solution areas and developed proposals for advancing a focused goal within each solution area.

SOLUTION AREAS	FOCUSED GOAL
Funding	Create a forecasted program for emergency financial assistance so that EA, EGA, and FHPAP's funding is based on the demonstrated need.
Application	<p>Create one application, similar to FAFSA (Free Application for Federal Student Aid), that automatically communicates program qualification and distributes information to the applicant's county or local agency for processing.</p> <p>Create a common application at one centralized agency that has access to all funding sources.</p>
Partnerships	Broaden the range and reach of partners who can serve as access points for applicants.
Eviction	Improve renters' ability to receive assistance before an eviction filing.
Back-End Process and Technology	Create a centralized system for the back-end information necessary for all program applications and funding sources.
Access Barriers	Simplify and increase transparency in the application process.

Values of a Shared Vision

Co-design participants articulated several principles to guide potential solution-development during the workshops. Additionally, a number of shared values surfaced during the engagement phase to guide this work. These ideas, synthesized below by FHFund, represent core components of a shared vision for a strong housing safety net:

- **Housing is a human right.**
- **Emergency financial assistance can be a tool for advancing racial equity.**
- **Lived experience of housing instability must be centered in all parts of a redesign process.**
- **There is a wealth of community expertise to drive this work.**
- **A true safety net does not let people fall through the cracks.**
- **Emergency financial assistance programs should be easy to access and transparent for households in crisis.**
- **Assistance should move at the speed of an emergency.**

Foundational Elements of a Reimagined System

From the community engagement phase and the ideas generated in the co-design workshops, three foundational and interrelated themes surfaced as core pillars for a reimagined system. The feasibility and success of other policy or process changes are dependent upon addressing these foundational elements:

FOUNDATION	RECOMMENDATION
Increase and Sustain Program Funding According to a True Assessment of Need	Create a forecasted program for emergency financial assistance to guarantee predictable and sufficient funding based on the demonstrated statewide need.
	Invest dedicated resources for administrative staff, operations, and technology based on the real cost of program administration, and remove the competitive funding process for administrators.
	Equip community support networks with resources and access, acknowledging and formalizing their role as critical safety net infrastructure.
Harness Data for Dynamic Assessment of Statewide Needs	Analyze data to define the full demonstrated need for emergency financial assistance in support of creating and sustaining a forecasted program.
	Utilize data to inform real-time funding allocation – particularly in the intermediate term before a forecasted program can be implemented.
	Examine program data to identify opportunities for streamlining the application and verification process.
	Establish a platform or process for securely sharing data across program administrators and other government entities for improved program transparency and efficiency.
Build a Coalition for Catalyzing Change	Build upon Minnesota’s robust housing advocacy network and make emergency financial assistance a public priority.

Introduction

When families fall behind on housing payments in Minnesota, their best chance of staying safely and stably housed is to apply for emergency financial assistance from what are considered “safety net” programs – the longstanding financial resources that function to resolve a financial emergency and preserve housing stability.

In Minnesota, this emergency “safety net” is largely made up of the state-run Family Homelessness Prevention and Assistance Program (FHPAP) as well as Emergency Assistance (EA) and Emergency General Assistance (EGA) programs administered by counties. As their names suggest, these programs are not intended to provide ongoing assistance to recipients but to resolve threats to stability by covering the cost of an immediate need.

Eligibility rules and approval processes vary widely across different emergency financial assistance programs and across jurisdictions. Navigating this system is confusing and time-consuming for a family in crisis, and even after completing the difficult application process, there is no guarantee of timely or sufficient support to preserve housing stability. As a result, households fall behind on housing payments and risk eviction, displacement, or homelessness. Structural and systemic racism across the housing sector have led to entrenched disparities

in housing cost burden and insecurity. As a result, Minnesotans who are Black, Indigenous, and People of Color are most impacted by the broken emergency financial assistance system.

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.

Source: Family Housing Fund, "Strengthening the Safety Net for Housing Stability: Insights from Community Engagement." October 2023.

About Our Project

Throughout 2023, Family Housing Fund conducted 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, FHFund led a collaborative process to identify the challenges facing EA, EGA, and FHPAP, develop a shared vision for improving these programs, and begin designing solutions.

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?

There were two distinct phases to our project:

- 1) **Community Engagement Phase:** FHFund retained Imagine Deliver to conduct a series of community engagement activities to gather insights from nearly 400 stakeholders and impacted individuals across the housing ecosystem. FHFund published a report in October 2023 summarizing these community insights and key learnings to inform the next phase of the project.
- 2) **Co-Design Phase:** FHFund and Imagine Deliver hosted two co-design workshops to generate and refine ideas with a diverse group of housing ecosystem stakeholders using a human-centered design approach. This report summarizes the ideas generated by this group and presents three foundational recommendations for advancing a shared vision.

Key Insights from Community Engagement (Phase 1)

In the first phase of this work, with support from Imagine Deliver, FHFund conducted extensive community engagement to gather insights on EA, EGA, and FHPAP from a diverse group of people working in the housing ecosystem or with lived experience of housing instability. We engaged a total of 379 individuals – representing government entities, community-based / assist organizations, rental property owners, renters with lived experience, and others – through a combination of interviews, listening sessions, a pop-up event, and an online survey. We summarized what we heard and synthesized the key learnings in a report, entitled “[Strengthening the Safety Net for Housing Stability: Insights from Community Engagement](#)” published in October 2023. These insights laid the groundwork for the co-design workshops in Phase 2.



THEMES AND INSIGHTS FROM THE COMMUNITY ENGAGEMENT PHASE

1. 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

What People Said

“

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

- Renter

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

- **Community-Based Organization**

I strongly advocate for a same-day payment option, given how quickly landlords are evicting, and 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 get approved funding to folks.

- **County Official**

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

- **Unhoused Person**

”

Convening the Co-Design Sprint (Phase 2)

For the co-design phase of the project, FHFund and Imagine Deliver hosted a creative two-day workshop experience to reimagine the emergency financial assistance system and build a shared vision that would lead to transformative change. The workshops convened a diverse group of over 40 stakeholders, including renters, county and state officials, program administrators, local nonprofits, housing advocacy organizations, and rental property owners. Workshop participants engaged across a variety of perspectives and experiences consensus-building activities and curated seating assignments to ensure broad representation in thought and co-creation.

During the first workshop, held on November 7, 2023, the group grounded their work in a discussion of the themes that emerged from the community engagement phase and collectively reflected on what they liked, what they wished, and what they wondered. Then, Imagine Deliver presented an overview of the basic features of the EA, EGA, and FHPAP programs to create a shared understanding of the subject matter.

Next, the group participated in a series of facilitated individual and collective ideation activities to generate, share, refine, validate, and build consensus around potential solutions. Guided by the prompts “what specific solutions will drive the transformation of the emergency

financial assistance system?”, and “how does the solution intersect with the system of EA, EGA, and FHPAP?”, participants worked individually to generate as many ideas as possible and presented their priority ideas to their table. Each table selected four to five ideas that best represented their collective priorities and shared the top two with the entire group. Starting with the top ideas, the group worked together to pair related solutions and add additional ideas from their tables that introduced new or unique concepts.

The group generated over 300 individual ideas that were represented in 44 collective ideas. Through discussion of the relationship between concepts, the group clustered the 44 ideas into six broad solution areas: **Funding, Access Barriers, Application, Back-End Process and Technology, Partnerships, and Eviction.** Additionally, the group identified several guiding principles to serve as a throughline to all developed solutions, emphasizing the need to include people with lived experience and community wisdom in program design and implementation and to consider necessary legislative changes.

A more detailed summary of this workshop is found in Appendix A.





In Workshop 2, the group worked in teams to define goals and prioritize solutions through a collaborative activity where participants built on each other's thinking. Each participant was able to provide input on three of the six solution areas at different stages of refinement through three rounds of table rotations, in which participants discussed questions to identify key considerations for the solution area.

Rotation 1: *What specifically needs to be changed?*

Rotation 2: *Who needs to be involved? What resources are needed? How would it happen?*

Rotation 3: *How can we prioritize the needs of end-users and ensure we are informed by their insights?*

Next, participants formed groups by choosing one of the six solution areas, worked as a team to select one idea that they believed would have a systemic impact, and shared their focus with the entire group. From there, teams drafted roadmaps and built prototypes with specific information about their proposed solutions, beginning to identify some of the specific changes, key stakeholders, and necessary resources for execution.

Finally, teams ended the day by presenting their solution proposal to the entire group and engaging in discussion offering questions, comments, and reactions to the proposals.

A more detailed summary of Workshop 2 can be found in Appendix B.

Co-Design Participants By the Numbers

PARTICIPANTS BY AFFILIATION (N=44)

25%

Renters and/or individuals with lived experience of housing instability

23%

Rental property owners / housing providers

23%

Government partners

29%

Community-based organization or assist organizations

LIVING SITUATION (N=44)

50%

Living in an owned apartment or house

39%

Living in a renter apartment or house

2%

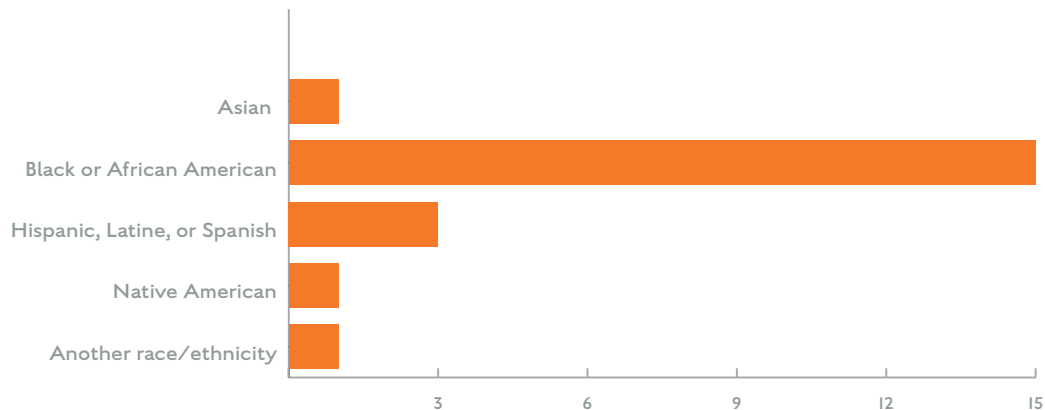
Housing Support (GRH)

9%

Preferred not to answer

NEARLY HALF (21) OF PARTICIPANTS IDENTIFIED AS BLACK, INDIGENOUS, OR PEOPLE OF COLOR

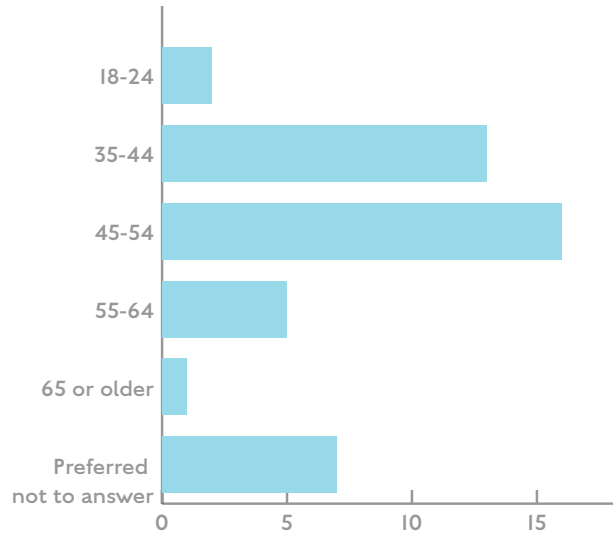
Among BIPOC participants, respondents identified as the following races and ethnicities:



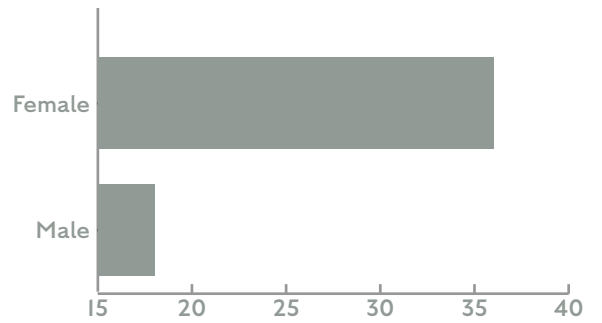
*7 participants preferred not to answer. 20 of the 44 participants identified as white.



AGE (N=44)



GENDER (N=44)



Ideas Generated in the Co-Design Sprint

The following are summaries of the solutions developed by each team during the design sprint.

FUNDING (TABLE 1)

Goal: Create a forecasted program for emergency financial assistance so that EA, EGA, and FHPAP's funding is based on the demonstrated need.

The solution proposal was to bring together housing partners, people with lived experience, assistance providers, and rental property owners to create a collective vision for a campaign and build a broad base of supporters. This campaign would advocate for legislative action to create a forecasted program so that all who are eligible for emergency financial assistance receive funding. The proposal emphasized ensuring that people with lived experience and frontline organizations are involved in all parts of the campaign process. The proposal highlighted key action steps to achieving a forecasted program, including the need to redefine eligibility terms related to what counts as an emergency, and what “at risk of homelessness” means. With newly identified or clarified definitions of eligibility, a funding assessment would need to be completed to quantify the legislative ask.

APPLICATION (TABLE 2)

Goal: Create a common application at one centralized agency that has access to all funding sources.

The solution proposal was to create a single access point for applicants that screens their information, connects them to the appropriate program for their situation, and refers those who do not qualify to other support and counseling programs. The proposal focused on selecting a single access point or hub for the application, such as 211 or a website. A committee of state and county staff, nonprofit housing partners, and people with lived experience would be tasked with building and maintaining the hub. Small nonprofits and faith organizations that offer assistance outside of EA, EGA, and FHPAP could be integrated into the referral process to connect to people who are denied or ineligible. The proposal noted the importance of streamlining several aspects of the programs, including coordinating with funders and county

administrators to create consistent RFPs (for FHPAP) and uniform program practices, as well as facilitating same-day payments through more modern payment methods.

APPLICATION (TABLE 8)

Goal: Create one application, similar to FAFSA (Free Application for Federal Student Aid), that automatically communicates program qualifications and distributes information to the applicant's county or local agency for processing.

The solution proposal focused on key action steps to develop and launch an improved application for assistance. The first steps were to build a coalition of stakeholders and people with lived experience to design the application, and to inventory the current funding sources, policies, and eligibility requirements and consider any needed adjustments. The next steps would focus on technology and software development to triage and filter applications and automate verifications to alleviate the burden on applicants and administrators. The proposal focused on prototyping and testing the platform, defining roles and responsibilities for various functions such as case managers and administrators, and training the coalition. Participants also proposed eliminating inefficient data collecting processes and platforms, namely HMIS, for all programs where it is not federally required.

PARTNERSHIPS (TABLE 3)

Goal: Broaden the range and reach of partners who can serve as access points for applicants.

The solution proposal was to create community-based hubs for applications and inquiries all over the state, both physical and virtual, that would be considered safe spaces by applicants and build towards a “no wrong door” concept. The proposal highlighted the need to engage with community end-users to identify and define existing safe spaces as well as connect with representatives from those spaces to learn what they currently offer and where more resources are needed to fully assist all applicants.



This proposal includes exploring how best to integrate roles leveraging counties' strengths in application logistics and the relational strengths of community organizations. Participants also discussed leveraging partnerships to consolidate data systems, integrating the MAXIS and HMIS tools.

EVICITION (TABLE 4)

Goal: Improve renters' ability to receive assistance before an eviction filing.

The solution proposal aimed at reducing evictions and homelessness by allowing households to apply for and receive assistance before an eviction filing. The proposal identified key opportunities and actions to advance this goal, leveraging the new 14-day pre-eviction filing notice as a first step, removing any program application requirement for a filed eviction notice, and advancing legislative changes to require a stay of the eviction filing with a pending application. The proposal highlighted the importance of educating the public on any changes in process or legislation. Additionally, the proposal noted that the goal of disrupting evictions requires connecting to every other solution area and won't be successful without other system improvements.

BACK-END PROCESSES AND TECHNOLOGY (TABLE 5)

Goal: Create a centralized system for the back-end information necessary for all program applications and funding sources.

The solution proposal focused on creating a centralized technology system to manage all of the back-end processes, including available funding, document storage, status updates, and application processing. The

centralized system would serve as a hub for all county programs and a resource for applicants who only have to complete one application. The hub would house applicant information to facilitate sorting and eligibility determinations across programs and counties and increase application transparency through coordinated staffing or system functions. Additionally, the hub would make the mobility of applicants less of a barrier and streamline county coordination. The proposal identified actions to advance this solution, including piloting and refining this system with seven-county metro partners, and advocating policy change and funding appropriations to develop and implement this concept.

ACCESS BARRIERS (TABLES 6 & 7)

Goal: Simplify and increase transparency in the application process.

The solution proposal was to create a simple method to apply and track applications for assistance and reduce verification requirements to streamline processing. Key features of the proposal included developing a simple software app that most people could use to apply and receive real-time substantive updates on application status. The proposed solution reduced required verification to two pieces of information: how much the applicant owes, and how the applicant will pay rent going forward. The proposal also highlighted that decentralized processing would best support the ability to track progress in real time and that a network of helpers would need to be created for people who cannot use the app or who prefer other methods of communication. Key actions to advance this solution included building support with key stakeholders to advance legislation to change the verification requirements and identify a ready-to-go technology vendor.

Values for a Shared Vision

Co-design participants articulated several principles to guide potential solution-development during the workshops. Additionally, a number of shared values surfaced during the community engagement phase to guide this work.

These ideas, synthesized below by FHFund, represent core components of a shared vision for a strong housing safety net:

Housing is a human right. Everyone deserves a safe and stable home, and that includes access to tools that can protect their housing when emergencies arise. But as a basic need with no entitlement and insufficient public funding, housing is not currently treated as a human right by our social, economic, and political systems. Not only does our society fail to guarantee housing support, but the process of asking for help (via EA, EGA, and FHPAP) can be de-humanizing and traumatic. This project aims to take a step toward building a system where people's right to housing is secure – starting with a targeted focus on guaranteeing access to emergency financial assistance.

Emergency financial assistance can be a tool for advancing racial equity. Because of systemic racism in the housing sector, Minnesotans who are Black, Indigenous, and People of Color disproportionately experience housing cost-burden, instability, and eviction, and are more likely to need emergency financial assistance. Chronically failing to prioritize funding safety net programs that serve BIPOC families is a symptom of systemic racism. This project aims to transform emergency financial assistance to meet the needs of BIPOC communities, improve housing stability for BIPOC communities, and contribute to building an equitable housing system in Minnesota.

Lived experience of housing instability must be centered in all parts of a redesign process. Individuals who have used the emergency financial assistance system have a deep understanding of where and how the system needs to change. To build an equitable system, solutions must be shaped by and for the people who the system intends to serve. In the work ahead, lived experience should be prioritized at the table.

There is a wealth of community expertise to drive this work. Between the frontline organizations helping families navigate emergency financial assistance, the government officials managing and administering assistance programs, renters with lived experience of using these programs, and rental property owners and managers who can also be partners in the application process, there is no shortage of solutions to pursue. Together we can build an equitable system.

A true safety net does not let people fall through the cracks. Our housing system must acknowledge that at current funding levels, emergency financial assistance is not a safety net but a lottery. EA, EGA, and FHPAP are far too under-resourced to effectively catch families in crisis or preserve housing stability at a meaningful scale. Failure to properly fund these programs perpetuates inequities and incentivizes even more restrictive eligibility rules – effectively widening the gaps in a system already riddled with holes. Minnesotans deserve a real safety net.

Assistance should move at the speed of an emergency. EA, EGA, and FHPAP are intended to support people through urgent financial crises but often fail to move quickly enough to prevent the loss of housing, with wait times that can span multiple months. Meanwhile, an eviction can unfold in as little as 28 days. Minnesota needs a true emergency response system that ensures timely support.

Emergency financial assistance programs should be easy to access and transparent for households in crisis. It is unreasonable to expect families to have the time or bandwidth to navigate this complex system, complete arduous application requirements, and wait in the dark indefinitely for an award decision – at the same time as they grapple with a personal crisis. In our current system, EA, EGA, and FHPAP can actually deepen the severity of the household's crisis – the opposite of their intended effect – because of program rules that prioritize resource management and fraud prevention over ease of access. Such rules – for example, requiring proof of an eviction filing or limiting support to two months of rent– push renters to wait until their situation is dire before they can apply for help. Instead, ease of access and transparency should be prioritized in each part of the process to create a system that meets people where they are.





Foundational Elements of a Reimagined System

From the community engagement phase and the ideas generated in the co-design workshops, three foundational and interrelated themes surfaced as core pillars for a reimagined system. The feasibility and success of other policy or process changes are dependent upon addressing these foundational elements:

- 1) **FUNDING:** Fully fund emergency financial assistance programs to meet the needs of families in crisis, including direct assistance dollars for families, resources to support sufficient program administration, and funding that acknowledges the important navigation role that community-based organizations play. A lack of funding and complex funding structures are at the root of nearly all other systemic issues in the delivery of emergency financial assistance – from eligibility rules and application process to accessibility, transparency, administrative capacity, and user-experience.
- 2) **DATA:** Develop and harness data – including but not limited to program service data, publicly-available socioeconomic and demographic data, and information held by other government entities – to build an emergency financial assistance system based on meeting real community needs. To fully fund emergency financial assistance programs, we need data to estimate the scale of resources needed and where resources are most needed. Additionally, a sophisticated system for data sharing and analysis across administrators, jurisdictions, and referral partners will enable improvements to the application and verification processes for a more transparent, streamlined, simpler application experience, which is an essential ingredient for transformation.
- 3) **COALITION-BUILDING:** Cultivate and expand a coordinated, diverse coalition of champions for advancing systemic change. A cohesive network of partners will grow momentum for achieving the big ideas generated through this project, refine collective goals and strategies, dig deeper into areas of further exploration, and foster broad-based commitment to implementing solutions.

Foundation 1: Increase and Sustain Program Funding According to a True Assessment of Need

Under current funding levels, emergency financial assistance programs behave more like a lottery than a safety net. Because demand for assistance far exceeds the funding available, local administrators have adopted formal and informal restrictive eligibility policies that are intended to approve applications for households that are deemed to be most in need and – importantly – to make the allocation of funds last as long as possible throughout the year. Policies tend to also vary by administrator and add to the confusion experienced by applicants (as described in the Community Engagement report). Ultimately, this means many qualifying families are denied help or turned away for reasons unrelated to the applicant themselves (such as the time of year or number of competing applications); in a sense, the stars must align for a “lucky” applicant to be awarded timely assistance.

Decades of insufficient funding for emergency financial assistance programs have created the majority of the issues we see today. Strict eligibility rules, slow processing times, strained administrative capacity, and unpredictable access are all borne out of funding scarcity. To build a functional emergency financial assistance system, it is necessary to increase program funding according to dynamic data on real-time needs across the state – including funding for direct assistance for families as well as investments in program operations and administrative staff.

RECOMMENDATION:

Create a forecasted program for emergency financial assistance to guarantee predictable and sufficient funding based on the demonstrated statewide need.

For several social welfare programs in Minnesota, funding levels are based on a forecast of expenditures that assumes serving all qualifying Minnesotans and which is regularly updated according to new data. Examples of these programs include Medical Assistance (MA), MinnesotaCare, Minnesota Family Investment Program (MFIP), Northstar Care for Children, and others. Emergency financial assistance should be among these programs. FHPAP and EGA – since they do not rely on restricted federal funds – could be adapted into a forecasted program/programs.

We recognize it will take time and advocacy to establish a forecasted program. In our co-design workshops, participants proposed developing a campaign to build a broad base of supporters that ultimately leads to legislative action. This campaign would involve individuals with lived experience, community-based frontline organizations, county officials, rental property owners and managers, and others to build a big tent of champions. This continued partnership and advocacy is also a key component of Foundation 3: Build a Coalition.

RECOMMENDATION:

Invest dedicated resources for administrative staff, operations, and technology based on the real cost of program administration, and remove the competitive funding process for administrators.

Any increase in funding for assistance should be paired with additional dollars for program administration to create sufficient capacity for deploying assistance. The current system of underfunding encourages local administrators to keep operations cost as lean as possible, creates burnout and turnover among staff, and perpetuates an application process that is slow, frustrating, and de-humanizing for families in crisis. Fully funding emergency financial assistance means also investing in the people and program infrastructure needed to deploy the funds.

Co-design participants also recommended removing the competitive funding process for local FHPAP administrators. Minnesota Housing’s Request for Proposals (RFP) process for FHPAP requires administrators to spend precious time preparing applications, incentivizes administrators to make program design choices that are unsustainable, and – perhaps worst of all – adds even more unpredictability to program funding for administrators. Lack of predictability, in turn, hinders administrators’ ability to plan sustainable programs,

contributes to high staff turnover, and impacts the feasibility of innovation. Instead of the competitive RFP, there should be a formula-driven allocation to counties (who may choose to sub-grant the funds) based on need within the county.

RECOMMENDATION:

Equip community support networks with resources and access, acknowledging and formalizing their role as critical safety net infrastructure.

Households experiencing a financial emergency tend to turn to trusted places – community-based and culturally-rooted organizations – for help first. These organizations play a critical role in helping people navigate complex emergency financial assistance programs but generally have not been financially valued as a formal part of the emergency response system. Funding should be dedicated to acknowledge, compensate, and grow this community support network – including organizations with lived experience navigators- for providing critical application and referral help.

In addition to financial support, these community partners need access to information and back-end navigation tools in order to help a family successfully progress through the application process. Integrating these partners into the process can improve the user experience and provide an important level of transparency to families in financial crisis. These partners

can help collect needed documents, provide logistic support (such as scanning or copying), and track progress that, in turn, can expedite application processing and strengthen the effectiveness of the safety net.

It is also critical to invest in building a more robust referral system that can help families connect to needed support. Currently, due to a lack of program transparency and underfunding, families are often referred to programs or places with no resources available and will be turned away, contributing to the “social service run around.” Instead, it is essential for community referral partners to know, in real-time, where resources are available for the family in need. Investing in a more sophisticated referral network will transform the user experience from switch board operator to warm and trusted handoffs.

Rental property owners should also be viewed as part of the greater community support network. A rental property owner is often among the first to learn of a financial challenge. With the right approach, rental property owners could be integrated into the process more directly and positioned as partners. For example, they could, with consent, initiate an emergency financial assistance application on behalf of a renter – instead of filing for an eviction – which allows a solution that keeps the action out of housing court. They could support the family’s application by providing leases and proof of arrears – documentation that most rental property owners have at the ready – which in turn reduces the burden on the family and expedites the process.



Foundation 2: Harness Data for Dynamic Assessment of Statewide Needs

For emergency financial assistance to be based upon demonstrated need rather than being capped, Minnesota needs a sophisticated system of data collection and analysis to understand the true scale of the need. This data can support the creation of a forecasted program for emergency financial assistance, including the associated administrative costs, as discussed above. It can also enable program process improvements and coalition-building in the intermediate term before a forecasted program can be implemented.

This is not a call for requiring more information from applicants, but rather a call for the housing system to optimize the data we have in order to reduce the burden of the application, remove ineffective data systems or processes, advocate for funding, and inform and evaluate process changes.

RECOMMENDATION:

Analyze data to define the full demonstrated need for emergency financial assistance in support of creating and sustaining a forecasted program.

Questions to answer with data:

- How many people are currently denied assistance due to lack of available funding?
- Which counties experience the greatest demand for assistance, and how much funding is necessary to meet their demand?
- What is the real cost of administering emergency financial assistance when administrators are properly funded for their work?

RECOMMENDATION:

Utilize data to inform real-time funding allocation - particularly in the intermediate term before a forecasted program can be implemented.

Questions to answer with data:

- How does demand for assistance tend to rise and fall throughout the year?
- What economic factors – such as a major business closure – can be anticipated by government early, and how can that information be shared in time to allow for a planned response?

RECOMMENDATION:

Examine program data to identify opportunities for streamlining the application and verification process.

Questions to answer with data:

- Who is successfully making it through the application process, and who is dropping out of the process?
- When / at what stage(s) do applicants drop out of the process? What steps of the process are most challenging, and who is most impacted by those challenges?
- What information do other government entities / programs already have about applicants, and how can that data be shared with emergency financial assistance administrators to ease the application process?
- How did flexibilities in the COVID-19 Emergency Rental Assistance programs impact applicant and administrator experiences? How did the use of proxies affect the application and verification process? What proxy information can be embedded into the application and verification processes for EA, EGA, and FHPAP to remove barriers and accelerate payments?

RECOMMENDATION:

Establish a platform or process for securely sharing data across program administrators, other government entities, and community support networks for improved program transparency and efficiency.

Goals for data-sharing:

- Enable a referral system between FHPAP administrators, so that at any point in time, if an FHPAP provider has run out of funding, they may pass applicants along to another administrator that has funding available. This is critical in the

intermediate term before a forecasted program can be implemented.

- Support the creation of one access point or a single application that screens the applicant’s information and passes the information to the appropriate program.
- Allow administrators to tap into data collected by other administrators or government entities and use it in the application and verification process in order to reduce duplicative information requests that burden the applicant.

Foundation 3: Build a Coalition to Catalyze Change

Co-design participants emphasized the need for continued partnership with a broad base of stakeholders to champion long-term, transformative change. FHFund recognizes that the ideas generated through this project will not be easy to implement and will require sustained, coordinated effort from a wide range of partners. Additionally, we know there are many more potential strategies that require further exploration and refinement. This is a call to action to coalesce Minnesota’s rich network of affordable housing organizations, individuals with lived expertise, and engaged stakeholders around transforming emergency financial assistance.

RECOMMENDATION:

Build upon Minnesota’s robust housing advocacy network and make emergency financial assistance a public priority.

Minnesota is home to a strong housing advocacy network with a track record of legislative successes, including but not limited to the historic housing investments of the most recent legislative session. The affordable housing industry can leverage this network to advance the ideas generated through this project with a coordinated advocacy campaign.

This is an important moment of opportunity to transform the emergency financial assistance system. Before the COVID-19 pandemic, emergency financial assistance was generally seen as a niche issue within a larger housing agenda and was primarily championed by those who were already dedicated to eviction prevention strategies.

The economic upheaval of the pandemic made it impossible to ignore the flaws in our safety net, and COVID-era Emergency Rental Assistance programs proved this system can operate, as they prioritized expediency, less documentation requirements, and greater connection or integration with community navigators and 211. Increasingly, emergency financial assistance is understood as a critical tool for housing stability.

We need to continue building this momentum. Committed partnership and sustained advocacy are necessary for advancing the foundational recommendations described above, refining shared goals, further developing transformative strategies, and advancing a collective vision for stronger safety net.



The Work Ahead

We can transform the emergency financial assistance system into one that ensures timely, effective, and equitable access to critical housing stability resources.

Participants in our project overwhelmingly called for predictability, transparency, and fair access in the delivery of EA, EGA, and FHPAP. The recommendations presented in this report offer a starting point to inform next steps for policymakers and the affordable housing industry. There are more potential solutions to explore and much more work to do to begin implementing policy and process changes. While there is more work ahead, this project highlighted a collective appetite for change and wealth of community expertise to drive the work forward. Three foundational themes permeated ideas generated through this co-design sprint: Funding, Data, and Coalition Building. But perhaps most importantly, this process showcased the power of collaboration and co-creation with a diverse group of community members and stakeholders in a human-centered approach. To progress this work, we look forward to continuing to foster this cross-sector collaboration of renters and individuals with lived experience, rental property owners, government officials, program administrators, and community partners. Working together, a strong and effective housing safety net is within our reach.

Acknowledgments

We offer our deep and heartfelt thanks to everyone who shared their invaluable time and perspective in this project. Co-design participants brought great energy and robust conversations to the workshops and, impressively, sustained that energy throughout the process. Thank you.

We are immensely grateful to our funders: Patrick and Aimee Butler Family Foundation, Pohlada Family Foundation, and Funders for Housing and Opportunity

Special thanks to Imagine Deliver for planning and facilitating the co-design workshops, as well as leading the community engagement phase of this project.

Co-Design Participants

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Ben Weiss, Southern Minnesota Regional Legal Services
Bernadette Hornig, Hornig Companies
Beth Bailey, Community Mediation and Restorative Services
Breonna Baker, SHiP Collaborative
Brian Paulson, Pohlada Family Foundation
Carolyn Brown, Community Stabilization Project
Cynthia Fahland, Hennepin County Economic Assistance
Earl Wembley, Street Voices of Change
Elder Pam Jones, SHiP Collaborative
Elizabeth Glidden, Minnesota Housing Partnership
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Jen Romero, Carver County
John Petroskas, Minnesota Department of Human Services
Katie Dillon, Align Minneapolis
Kelina Morgan, Agate Housing and Services
Kimberly Wood, Guardian Property Management
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Margaret Kaplan, Housing Justice Center
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Ms. Jeweleen Jackson, Renter
Nelima Sitati Munene, African Career Education and Resources
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Patty Paulson, Neighborhood House
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Photography by Min Enterprises Photography LLC

This report was produced and written by Family Housing Fund and informed, in part, by insights surfaced from a partnership with, and design workshops developed and facilitated by, Imagine Deliver. This report exclusively represents the interpretation, recommendations, and analysis of Family Housing Fund.



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Appendix A: Notes from Workshop 1

Family Housing Fund

Safety Net Transformation Strategy Development

Co-Design Workshop #1 | NOTES

10:00 AM - 4:00 PM | Tuesday, November 7, 2023

Junior Achievement North, 1745 University Ave W, St. Paul, MN 55104

Attendees:

Ellen Sahli, Family Housing Fund	Kirstin Burch, Family Housing Fund
Patty Paulson, Neighborhood House	Katie Dillon, Align Minneapolis
Breonna Baker, SHiP Collaborative	Carolyn Brown, Community Stabilization Project
Ben Weiss, Southern MN Regional Legal Services	Susie Van Hoomissen, Align Minneapolis
Ricardo Morales, Hennepin County Lived Experience Advisory Group	Rashida Jackson, Project for Pride in Living
Sister Janelle Dodd, SHiP Collaborative	Marty McDonough, Minnesota Multi Housing Association
Bernadette Hornig, Hornig Companies	John Petroskas, Minnesota Department of Human Services
Heather West, SHiP Collaborative	Sedia Omar, New American Development Center
Rebecca Bowers, Dakota County	Amanda Conroy, Dakota County
Rinal Ray, Minnesota Housing	Sue Speakman-Gomez, HousingLink
Brian Paulson, Pohland Family Foundation	Opal Robinson, Property Owner / Inner Peace Fragrance
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Margaret Kaplan, Housing Justice Center	Elizabeth Glidden, Minnesota Housing Partnership
Nelima Sitati Munene, African Career Education & Resources	Peter Goldstein, Scott County
Jen Romero, Carver County	Kimberly Wood, Guardian Property Management
Laquita Love-Limo, SHiP Collaborative	Thomas Adams, CommonBond
Erin Stene, Greater Twin Cities United Way	Yuri Harper, Urban Homeworks
Maddie Joy, Washington County	Megan Swenson, Washington County
Beth Bailey, Community Mediation and Restorative Services	Earl Wembley, Street Voices of Change
Ranee Rock, SHiP Collaborative	Thandisizwe Jackson-Nisan, Renter / Vegan By Nature
Elder Pam Jones, SHiP Collaborative	Ms. Jeweleen Jackson, Renter
Roxanny Armendariz, Neighborhood Development Alliance	

OVERVIEW

On Tuesday, November 7, 2023, Imagine Deliver facilitated for Family Housing Fund the first co-design workshop for the project “Strengthening the Safety Net for Housing Stability”. The co-design workshop took place at Junior Achievement North in Saint Paul. It convened a group of 44 people composed of renters, rental property owners, housing advocates, program administrators, and government officials.

The purpose of the workshop was to reimagine the emergency financial assistance system in Minnesota, focusing on Emergency Assistance (EA), Emergency General Assistance (EGA), and the Family Housing Prevention and Assistance Program (FHPAP), and set the groundwork to develop in-depth recommendations in a second co-design workshop, scheduled for November 15, 2023.

Imagine Deliver brought the group up to speed on the insights that surfaced from a series of community engagement activities from July to September of 2023, and engaged the group in a series of collective ideation and discussion exercises.

WELCOME & INTRODUCTIONS

Upon arrival, workshop participants were given a slow start to settle in and participate in a Gallery Walk activity.

Gallery Walk

Participants took a walk down a gallery of community quotes and to placed a sticker on any comments that evoked or compelled emotion. These quotes are also contained in the Insights From Community Engagement report, prepared by Imagine Deliver and published by Family Housing Fund in October 2023.

These are the community quotes that evoked the most reaction(s) from participants:

Most Popular Quotes	
12 Reactions	<ul style="list-style-type: none"> “I think the big thing with people in crisis is that they think that they don’t need to know what they are asking for. They don’t have to ask the magic word to EAVEGA/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 “The time period you have to wait for approval is digging a hole. By the time you get approval, the next week’s rent is due again. It’s like you have one foot on a banana peel and one foot on a rollerskate. You are going down either way.” — Renter
10 Reactions	<ul style="list-style-type: none"> “I strongly advocate for a same-day payment option, given how quickly landlords are evicting, and 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
9 Reactions	<ul style="list-style-type: none"> “You have to go through an interview process from 8 am - 5 p.m., but I work from 9 am - 5:30 pm. 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 “Trauma and homelessness do not work a 9-5, M-F schedule.” — Community-Based Organization

	<ul style="list-style-type: none"> • <i>"I refer to it as the Mayo Clinic model. If anyone has ever been through the Mayo system, they put you in a room, and they bring all 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."</i> — Housing Advocate
<p>8 Reactions</p>	<ul style="list-style-type: none"> • <i>"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."</i> — Community-Based Organization • <i>"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."</i> — County Official
<p>7 Reactions</p>	<ul style="list-style-type: none"> • <i>"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, its getting harder and harder to rehouse."</i> — County Official • <i>"When we've had the staffing and resources, well, it's such a different world. But now, it's just so overwhelming. 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."</i> — County Official • <i>"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."</i> — Community-based organization • <i>"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 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 stuff like that, which was really frustrating because I did all my work."</i> — Renter

The day continued with Imagine Deliver sharing the workshop's purpose and plan, followed by welcoming remarks from Ellen Sahli of Family Housing Fund.

Imagine Deliver presented the proposed six shared agreements for the day, and one participant requested that housing be referred to as a human right throughout the conversation.

To set the expectation for the two co-design workshops, Imagine Deliver introduced the “Strengthening the Safety Net for Housing Stability” project, its goals, and the design question guiding all efforts: *“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?”*.

The purpose of the first and second co-design workshops was delineated, including Family Housing Fund’s intention to share the recommendations from this co-design effort to the State Workgroup on Expediting Rental Assistance.

To end this section, Imagine Deliver showcased twelve statements previously shared by participants about the topics they were excited to explore during the workshops. This was followed by an introductory dynamic to understand who was in the room.

“I Am” Circle

To break the ice and build a sense of collegiality, participants were asked to form a circle and take turns sharing their name, pronouns, and affiliation, and to make an “I am” statement true to themselves. Every time participants related to the fact, they were asked to step into the circle.



SETTING CONTEXT

Imagine Deliver provided a high-level summary of the Insights From Community Engagement report to ground participants in the project's community engagement phase findings. This

overview included information on the context of housing and emergency financial assistance in Minnesota, statistics on housing and racial disparities, distinctions between terms (emergency financial assistance, emergency rental assistance, rental assistance), and descriptions for the EA, EGA, and FHPAP programs.

Imagine Deliver shared information about the learning methods employed to collect data from 379 people, including the vital role of six organizations that supported the work (Minnesota ERASE Campaign, SHiP Collaborative, Align Minneapolis, Minnesota Coalition for the Homeless, HousingLink, and the Minnesota Multi Housing Association), and how Imagine Deliver’s User as Designer™ approach was used to center the voices of those individuals closest to the problems.

Participants received a breakdown of the engagement by method and by affiliation, as well as important data points and notable demographic and geographic information.

This was followed by a summary explanation of the report content, starting with the *Foundational Learning, “Increased Funding To Move Beyond A Model Of Scarcity”* and continuing with the following themes and insights:

Theme	Insights
<i>Move At The Speed Of Emergency: Take Action On Process Improvements</i>	<ul style="list-style-type: none"> - <i>Streamline At The State-Level To Integrate The Application Process</i> - <i>Expand Eligibility To Prevent Homelessness</i> - <i>Simplify Verification For A Humanizing Experience</i> - <i>Speed Processing Times To Outpace The Crisis</i>
<i>Center People: Activate Staff and Community Genius</i>	<ul style="list-style-type: none"> - <i>Invest In Staff To Improve Outcomes</i> - <i>Increase Accessibility To Meet Applicants Where They Are</i> - <i>Celebrate Community Wisdom To Advance Equity</i>

To invite reactions, participants were asked to reflect on what they had heard through the “I like, I wish I wonder” activity.

“I Like, I Wish, I Wonder”

During the presentation, each table had an easel pad divided into three sections: "I like" for positive feedback, "I wish" for suggestions or improvements, and "I wonder" for any questions they had.

Participants were invited to individually write down their reflections on sticky notes and add them to the easel pad. Participants then shared their reflections with others at their table. Each table was given the opportunity to share their collective reflections with the group as a whole.



Table #1	
	<p>The table shared:</p> <p>We like:</p> <ul style="list-style-type: none"> • The decision to get input from diverse groups of people and the breakdown of the numbers for the different living resources. <p>We wish:</p> <ul style="list-style-type: none"> • These programs were fully funded and distributed in



 <p>I Like...</p> <ul style="list-style-type: none"> It was the diversity of people that we had at the meeting. It was that people shared their own experiences and stories. <p>I wonder...</p> <ul style="list-style-type: none"> Is our program really needed? Can we be more of a support than a program? 	<p>an equitable way.</p> <ul style="list-style-type: none"> • Would like to see Governor Watz involved. • More groups and people were engaged in the report. • The role of community organizations could more easily translate to a shared understanding that the system is insufficient if we need additional tools to navigate it. • That everyone could keep their home. <p>We wonder:</p> <ul style="list-style-type: none"> • If we need to have three programs in order to get people the help they need. • Are governments able to change policies and procedures to help people with different housing situations? • If Mayor Frey would like to be part of this meeting and stop putting money into unnecessary things.
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Table #2

 <p>I Like</p> <ul style="list-style-type: none"> ... <p>I wish...</p> <ul style="list-style-type: none"> ... <p>I wonder...</p> <ul style="list-style-type: none"> ... 	<p>The table shared:</p> <p>We like:</p> <ul style="list-style-type: none"> • The ideas from diverse people, especially renters who have navigated the system. • Moving away from the scarcity model. • Idea of being at scale. <p>We wish:</p> <ul style="list-style-type: none"> • Wish people weren't assuming people were committing fraud. We waste time tracking this instead of helping others. • Wish advocates had a more significant role in having the resources. • We wish we could get past this same conversation that we keep having. • Wish people didn't have to be in crisis and that we could prevent crisis in the first place. • All the programs were closely aligned, had similar criteria, and interchangeable funds. <p>We wonder:</p> <ul style="list-style-type: none"> • Wondering what is with the projection rates and programs? • Who is being left out of the systems? • When do we stop calling it an emergency if it takes six months to get it? • How the system can be more responsive,
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compassionate, and trauma-informed.

- When do we get to this point where we understand that if we are a prosperous state, we shouldn't have people unable to have a roof over their heads.

Table #3

The table shared:



We like:

- Focus on community wisdom.
- Recognition of the need for the system to move at the speed of the crisis.

We wish:

- For government funding without so many requirements.
- Better sense of what is possible with technology.
- For system transparency- sharing data on how the system works and results from these efforts.
- If institutionalized racism will stop change.

We wonder:

- Wonder what streamlining looks like? Can the state government agree on this?
- How much money is needed?
- What are other states doing to solve this? Have they been successful?

Table #4

The table shared:



We like:

- The person-centered diverse engagement.

We wish:

- That the voice of renters was more present.
- There was more community awareness of workshops and listening sessions.
- There was one place to get all the resources you needed.
- Approached applicants with intent to qualify, not disqualify, and assuming fraud.

We wonder:

- If people who were denied were given a referral?
- Wondering if only people approved in this process were included in the report.
- Will homelessness ever not be normal?
- What if homelessness was against the law?

Table #5



The table shared:

We like:

- The collaborative and community-centered approach that they took in the process and approached with a learning framework rather than being prescriptive.
- That they took into account all stakeholders impacted by housing issues.
- “Humanizing the experience” insight.

We wish:

- Would like to see how realistic transformational change is. That is a change that works for more stakeholders involved and is truly human-centered.
- More outreach to landlords to educate them on these programs.
- That it was more attainable to plan resource deployment without the scarcity lens.

We wonder:

- Wonder what it will take to shift mindsets to be more trusting of applicants.
- What do our elected officials think about our financial assistance programs and resources.
- Does the scope align with the identified needs of the community?
- If there are ways to bypass certain procedures and processes for faster change, especially when faced with a crisis or emergency.

Table #6



The table shared:

We like:

- Liked the wide variety of people that were engaged, especially unhoused people.

We wish:

- The report had a bigger pool of participants.
- Wish we know more about past efforts that have successfully solved this problem.
- That government officials understood that we had enough data to act and that we would just do it already.

We wonder:

- The racial and ethnic makeup of the participants.

	<p>What was the response rate, and how were people chosen to be interviewed?</p> <ul style="list-style-type: none"> • How to increase funding levels? • If we could have more data around FHPAP funding.
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Table #7



The table shared:

We like:

- That a wide range of perspectives were captured.
- That you shared participant quotes.
- That it was identified that we need to make the verification process more streamlined.

We wish:

- Wish process was more streamlined for more efficiency.
- We had input and insights from people in the state legislature and lobbyists.

We wonder:

- How long will it take to make this change?
- If having a warm voice or person on the other end of the application process would make it better. What is preventing us from having it?
- If populations of people were missed.

Table #8



The table shared:

We like:

- We liked that there were a lot of different folks captured in the process, especially people with lived experience.
- That personal stories and quotes were captured and shared.
- That the scarcity mindset was called out.

We wish:

- I wish that lived experience was more engaged on a longer period of time.
- We wish some of us weren't skeptical about this change.
- More renters and community members were present.

We wonder:



	<ul style="list-style-type: none"> • Have lots of questions about the next steps. • Will the next steps include prevention-oriented strategies? • How focused we are on the legislature?
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After all tables had an opportunity to share their thoughts, they were asked to shift the conversation to the main features of the EA, EGA, and FHPAP programs.

Centering on Emergency Financial Assistance

For this activity, meant to create a shared understanding of the three programs among participants and elicit thoughts on program specifics, participants read individual copies of a document put together as part of the State Workgroup on Expediting Rental Assistance. Participants discussed the features of the programs that had caught their attention.

After the small group discussion, participants had the opportunity to share their thoughts with the group as a whole:

- *“Coming from the perspective of a property manager, am horrified by what people have to go through to complete this application. I felt it would be difficult for any native English person to fill out this form without any help, let alone a non-native speaker! It is not user-friendly. And there seems to be a lot of internal politics around this. I think it should be a lot more automated. Why do you need to explain yourself to get the funding you need? There are too many hoops, and this is way too complicated. We need to make this easier for people.”*
- *“InfoKeep is an app used by Hennepin County that allows you to apply for funding more easily. It does not take more than 10 minutes to fill out and you will receive email notifications that let you know that they have received and submitted your information.”*
- *“From experience, Ramsey County seems more organized than Hennepin County”.*
- *“As a property manager, the government has asked that we open all these doors for applications and make them more accessible so more folks can get housing. But it seems like a fake open door because people can’t afford it because they don’t have access to funding. Why can’t we have the same standards for rental applications as rental assistance?”*
- *“From lived experience, it requires you to take off work to complete these documents. Which is an extra burden.”*
- *“I have gone through the application for unemployment insurance, PPP, and rent*



assistance. The unemployment and loan applications were easy, but rent assistance was much more difficult. This is because the other applications went through third parties that are more efficient at processing them”.

- *“Reading the report has given me a better understanding of how we got here”.*
- *We have navigators, and the navigator spends 30 minutes on the phone with a family, which means 90 minutes of admin work on getting information to the different platforms. We have a shortage of advocates because they spend so much time getting information. We are putting our workers through a lot of difficulty as well as our applicants”.*
- *“We need a one-step application. We don’t want to go to all these different places”.*



LUNCH BREAK

CREATING A SHARED UNDERSTANDING AROUND SOLUTION AREAS

For the second half of the day, participants were engaged in an integrative and collective thinking process designed for ideation and clarifying discussion. Participants were invited to co-design solutions to reimagine the emergency financial assistance system and to start naming “What” would need to happen to create robust recommendations.

Generating New Ideas

As a first step in the process, participants individually brainstormed as many ideas as possible to respond to the following prompt: *What specific solutions will drive the transformation of the emergency financial assistance system?*

To assist in focusing the universe of ideas, Imagine Deliver provided participants with an additional prompt for their consideration: *How does the solution intersect with the system of EA, EGA, and FHPAP?*

The complete idea lists are in the Appendix.

Discovering Associations

To continue this activity, Imagine Deliver asked participants to identify their favorite ideas and to present them to their table. Each table selected their four to five of their top ideas and wrote them on large sticky notes (one idea per note). All the tables handed Imagine Deliver their top two clearest ideas, which were then placed on a sticky wall at one end of the room.

As a collective, the group came up with the following top ideas:

Initial Universe of Top Ideas

- Statewide forecasted EA/EGA program uniform criteria; additional flexible funding common application through counties, invisible process
- Mandatory processing time with sufficient staging, funding & pause on eviction process
- Streamline applications, merge programs
- Fewer eligibility requirements
- Share data across counties
- Culturally specific agenda - compassion
- Lower barrier process (one application categorical eligibility automatic system)
- Transparent process (what else is needed, visual online tracker or app)
- Technology improvement and ease of access
- Streamline application
- Merge progress (consistent policies statewide)
- Single application no matter the funding stream
- Multiple entries for applications
- Systems must speak to one another
- Remove 30 day automatic denial by MAXIS
- Trust the applicants
- Common application
- Ease of actions
- More funding



- Change the way system is set up, application, wording, allocation \$\$

Participants were then asked to identify potential pairings for the ideas on the sticky wall and to share what linked those pairing together. After this was done, each table was invited to add their remaining ideas to the wall, as long as they were unique. The whole group constructed new pairings using the additional ideas.



The group engaged in discussion and shared the following thoughts:

- *"From the moment someone starts the process, it should start with 'yes'."*
- *"How do we make it easy?"*
- *"How do we manage denials? Can we send denials to be processed by another agency? Can we have applicants that receive a denial be placed at the top of a waiting list?"*
- *"Propose we rework the language around 'denial'."*
- *"What does it mean to state that we want Lived Experience to be at the table, in terms of policy and processes from their conception?"*
- *"Saying 'culturally specific' relates to everyone not just the unhoused, it relates to all groups and the ways in which we communicate and serve them."*
- *"The system is like a lottery. It takes luck to be able to access what you need. It should be determined by strong program design. Guaranteed funding instead of lottery."*



- *"Talking about entitlement programs is for me a language issue. Entitlement could be seen as one needs to work to get what they need. Maybe change the word to guaranteed".*
- *"We want supplementary, flexible funding. FHPAP can supplement applicants that might not nicely fit the eligibility requirement and time limitations. We need crisis funding; short and medium term funding that is not a funding voucher to increase family stability".*
- *"EA ad EGA is only allowed to be accessed once a year. FHPAP does not have this criterion. FHPAP is currently working to supplement EA ad EGA , which means that it takes away from funding for any other projects."*
- *"FHPAP is one of the few programs that has some flexibility. It is accessible to those who don't feel comfortable with going to government."*
- *"EA, EGA and FHPAP should be more collaborative but different because of the flexibility that comes with FHPAP being able to be administered by non-profits too".*
- *"Applicants should not have to know and differentiate between the different programs. One common application, so it is as easy as possible for the user. EA, EGA, and FHPAP can talk to one another to ensure collectively that users get the funding they need".*
- *"In Hennepin, all 3 services are available, but Hennepin is not meeting the need. Eligibility is too high. Those who are denied could have access to other supplementary funds."*
- *"We need easy state-wide applications, but we must have staffing in the back in to ensure that everyone is served. Low staffing is an issue in this industry and field. Underfunded and understaffed."*
- *"We need to be more specific about more funding. We need more funding for direct assistance and staffing and admin."*
- *"Ovrall we need a more holistic approach that tackles funding system-wide so that we get long-term sustainable funding, so families are in housing and shelter."*
- *"In Grater Minnesota, we need to address funding and governance. The program administrators serve too large of a region, which are drastically different and distant. It is cost ineffecient, and resources feel scarce for residents."*
- *"The scale of what people can access is so tiny compared to the need. It costs a lot to be able to do the work and do the work well."*

- *"If people do not work for the people, then it has failed. What needs to change with the system not the person."*

In the second half of the activity, participants were asked once again to regroup the pairings and refine them into named clusters. Representatives from each table were then invited to work together to review these clusters and modify their names.

Cluster Names	Ideas and Notes
Eviction	<ul style="list-style-type: none"> • Use the 14 day notice to shift timing of assistance/resources to space prior to eviction • Mandatory processing time with sufficient staff funding and pause on eviction process
Partnership	<ul style="list-style-type: none"> • Allow non-profit housing providers to identify people who need assistance • Collaboration → Pay providers to process applications • Culturally specific agenda - compassion • Shared power with lived experience
Principles	<ul style="list-style-type: none"> • Lived experience at the table - We need to identify who's lived experience: youth, single adults, single elders, end-users, the houseless • Change legislation • Community expertise • Employ active listening
Application	<ul style="list-style-type: none"> • Start with 'Yes' from the start • Streamlined application • Change the way the system is set-up, application, wording, and money allocation • Single application: No matter the funding stream, multiple entries for application, systems must speak to one another • Switch the one required to submit docs • Common application • No wrong door

	<ul style="list-style-type: none"> • Central location for services • One application process for all funding • Automatic application - resource exchange • Stop unnecessary reporting or data collection. HMIS only where federally required • Meet people where they are: simple application + support for those who can't use it independently
<p>Back-end Process & Technology</p>	<ul style="list-style-type: none"> • Don't ask for information the government already has • Invest in staff and admin (happy team) • Transparent process to apply and track progress and what else needed. Visual online tracker or application • Technology improvement and ease of access • Share data across countries • Remove 30-day automatic denial by MAXIS
<p>Access Barriers</p>	<ul style="list-style-type: none"> • Prioritizing denials when funding becomes available • Fewer eligibility requirements • Screen people in not out • Buy-in from the community • Low(er) barrier process (one application, categorical eligibility, automated systems) • People have the answer within themselves • Trust the applicant • Paperwork deterrent • Reduce the amount of verification
<p>Funding</p>	<ul style="list-style-type: none"> • More funding • Merge programs - consistent policies statewide • Statewide forecasted EA/EGA program with uniform criteria • More affordable housing • More like an entitlement than a lottery • Merge programs (consistent, policies statewide) • FHPAP additional flexible funding - common application through county, invisible process



While working on the idea clusters, participants suggested specifying groups and individuals in the lived experience category under the Principles cluster. This ensured that intersectional identities were considered and not generalized or tokenized. Participants asked for the inclusion of:

- Youth perspectives
- Houseless (and when it occurred)
- Single elders
- Single families
- That lived experience be paired with power (sharing power)



Identifying the Essentials of Success

As a closing activity, facilitators handed out outlines of a variety of houses and apartment buildings, and invited participants to use the art supplies at their tables to visually depict the factors that would lead to the success of the project's recommendations. Participants shared their creations with their respective tables, and each table selected the best image. The selected artist presented their creation to the whole group. One of the presenters won a small gift as a token of appreciation!

Some common themes emerged across all participant drawings, including those not selected to be presented at the workshop. Participants underscored the following essential factors for success:

- A system that is better funded. Abundance.
- A system that is rooted in equity.
- A system where everyone has a home.



- A system with strong foundations. Apart from naming this, participants also represented this by painting gardens and flowers, sunshine, and alluding to the connection between a healthy environment and a healthy and happy individual.
- A system that is inclusive of the voices of all people. Participants represented this with rockets, microphones, and people around a table.
- A system where all people have power and there is a sense of a unifying direction.
- A system that has more political support.
- A system that provides direct assistance.
- To have expectations grounded in reality, with “eyes to the ground.”
- The need to show compassion to applicants, so that they feel supported, seen, and heard: *“the system is listening to the people it serves, thinking logically and showing compassion.”*
- The need for a simpler and quicker way to get people the help they need.
- Housing is viewed as a human right.
- Eviction court reform.
- Support for staff and increase in capacity.
- The application process starts with “Yes”.
- To have peace, trust, and to love each other.
- People are treated with dignity.
- Trust.
- Collaboration
- Openness
- Accountability
- Empathy
- Thinking and acting differently.
- Data that is organized.
- Clear asks to present to lawmakers.

Top Drawings

Table #1



Table #2

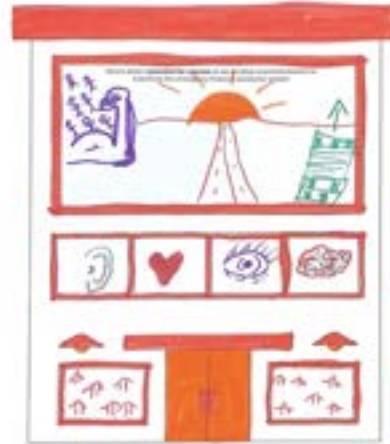


Table #3



Table #4



Table #5

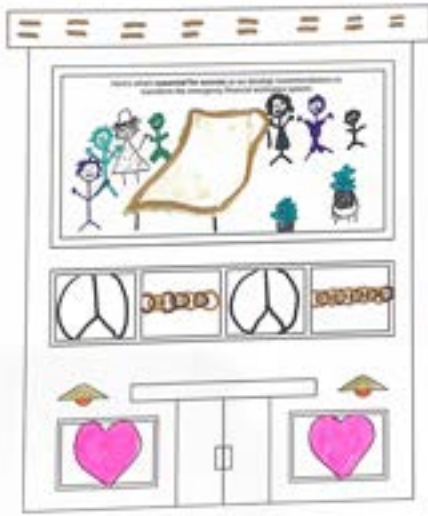


Table #6

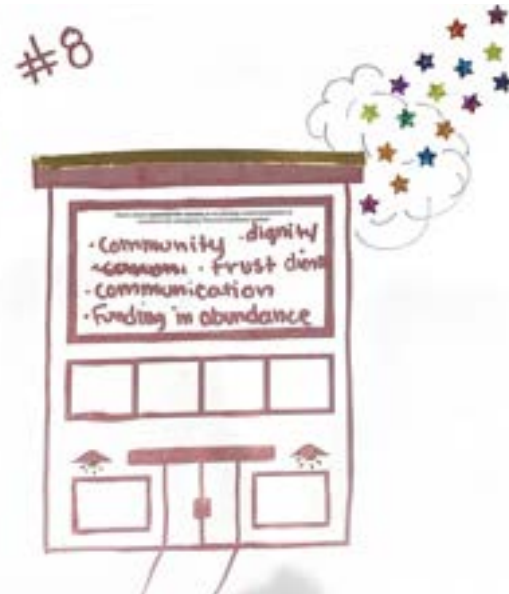


- Do you something VERY DIFF than the room
- Be 100 OPEN!! - find out
- LOVE - find out
- Simple - \$\$\$

Table #7



Table #8



#8

- Community - dignity
- Growth - Frust diet
- Communication
- Funding in abundance

CLOSING

Imagine Deliver wrapped up this first co-design workshop by grounding participants on the day's achievements and setting the expectations for the second co-design workshop on November 15, 2023.

APPENDIX

Worksheet - Individual List of Ideas

Note: Not all participants chose to share their worksheets.

* - Responses marked with an asterisk represent the participant's favorite ideas.

Participant #1

- More funding.*
- Ease of access.*
- Technology improvement.
- One application.*
- Streamline process.
- Better staffing levels.
- Less restrictive policy.*
- Fewer verifications.
- One system for all funding.*
- Separate application for emergency assistance.*
- Lower caseloads.
- Systems interface with one another.

Participant #2

- Uniform assistance across all counties.*
- Define emergency assistance as a program that helps those in an emergency.
- Reduce the paperwork/reporting.
- Provide training and support to those representing the program.
- Continue listening.

Participant #3

- Change in legislation.*
- Regionalization of services, funding, etc.*
- Education – both providers and community.*
- Embracing collective care.
- Returning to principles of trust.*
- Increase wages of folks doing the work. *

Participant #4

- Paperless/Electronic.*
- Faster turnaround.
- One application.

- Verbal consents/DocuSign.
- Equity/Access.
- Personable.
- No/low wait times.*
- Less barriers.
- Net income.
- Multiple ways to apply (online, paper application, access points).
- One process that is understandable to everyone.*
- Earlier prevention.*
- Less investigative process*

Participant #5

- People-centered/focused point of contact.*
 - All accessible points of contact to apply for or identify need.
 - Navigators who are compassionate and resourceful.
 - Navigators who can be contacted again for support, answers, and clarifications.
 - Navigators as first contact, not last.
 - Navigators walk through the whole process with the person/family. Start to finish.
- Remove the requirement to prove you can pay next month.
 - They would not be able to apply again next month anyway.
- Shorten the length from 12 months to 3 or 6 months to receive assistance again.

Participant #6

- Streamline application.*
- Focus on end-user experience/customer service.*
- Use examples of PPP and Unemployment Insurance to drive simplification of processes.*
- Greater flexibility and autonomy of CBO to administer and govern, the vast majority, are ethical, moral, and just.*
- Owners, especially non-profit owners, should have input in designing disbursement procedures.*

Participant #7

- Simple application process.
- One-stop place to do the application.
- Landlords need to know where to apply.*
- Community organizers need to know where/how to apply it.
- This needs to be announced in different languages e.g., Somali, Spanish, etc.
- The application process and requirements seem very difficult to navigate.

Participant #8



- More resources:*
 - Better funding for staff to meet caseworker needs
 - Technology to allow data to be easily shared.
- More consistency across county governments/program administration and among FHPAP, EA, and EGA.*
- Faster process from application to award determination.*
- Allow recipients to receive help before a certain crisis.*
- Provide more ways for clients to enter data and applications. Streamlined application/one step.*
- Include property owner/management in rental assistance process – notify of pending applications and funding determinations.
- Don't ask for information the government already has.
- More like an entitlement program than a lottery.

Participant #9

- Categorical eligibility for assistance.
- Eliminate benefit cliff.*
- One-page application.*
- Don't ask for information the government already has – create ways to have that information shared.*
- Assumption that people are entitled to benefits – nothing to prove.*
- Money should be equal to the scale of need
 - No denials for people who are eligible. *
- Make the process feel safe, simple, and accessible.
- Allow people to apply for multiple sources at once through one application.

Participant #10

- Streamlined application process no matter the funding stream with various routes to accessing the application (in person, phone, online).*
- Simplified qualifications/requirements and simplified verifications for applicants.*
- Program staff supported to be responsible, human-centered, and trauma-informed.*
- Simplified funding streams.
- Upstream, more preventative focus to intervene before a crisis becomes too deep to overcome.*
- Reduced bureaucracy, reduced burden on providers so they can be faster and more nimble.
- More funding to go out in direct assistance and support the administering of funds in a way that is supportive: trauma-informed.
- Two-week maximum process: Apply (online, in person, phone) – notify L.L so they know it is in the process – EA/EGA approve or deny – automatically FHPAP gets pinged, approve or deny
 - The outcome is communicated, notify landlord so they know the outcome.



Participant #11

- Staffing/navigators/case managers to assist in making connections.*
- Public-facing tools to create awareness of options.*
- Have the programs work together – more collaboration.*
- Identify need both financial and areas of focus and meet that need.*
- Support for the line staff.*
- Technology and support for smaller counties
- Focus more effort on the indicators leading to crisis.

Participant #12

- Common application that is user-friendly (doesn't require a 4-year degree) + available 24/7 – system notifies when an application is complete.*
- Centrally administered funds with a network of service providers and customer service type line (e.g.211).
- Some level of service provided to all (even if it is information and referral).
- Home ownership system – UI system – how do we make it this easy and coordinated?

Participant #13

- Streamline eligibility criteria – eliminate individual criteria that create a new admin burden.
- Combine EA/EGA into a single program.
- Implement an audit framework rather than a deep dive eligibility check for each applicant.
- Leverage qualification from other programs for automated approval.
- Free/reduced lunch, childcare assistance, MFIP, SNAP, and energy assistance.
- Require tracking across all programs – applicants and denials, need (money and use/expense)*
- Open up the application process to housing providers as well as renters.*
- Calibrate expectations – implement an application tracker that visually shows where an applicant is at in the process and calls out who needs to do what to move forward.*

Participant #14

- Significant increase in EGA/EA/FHPAP funding, with scarcity model, change is ineffective – still just saying no.*
- Put all the EA/EGA/FHPAP money into one bucket. Housing loss prevention should be handled by MN Housing through providers across the state, not by county agencies.*
- One set of eligibility criteria (related to combined funding). Don't make people chase around for the program they qualify for – it just wastes time.



- Make the application easy to navigate/complete and don't require over-verification. Application tracker.
- Simplify verification and consider categorical/presumptive eligibility, such as anyone on SNAP, MFIP, or GA doesn't need to provide other proof of income, and if they have a documented emergency, they're eligible to move forward.

Participant #15

- More funding for all programs.*
- Merge programs.
- One-stop shop.
- Raise income limits for eligibility.*
- Lower documentation requirements.*
- EA/EGA – don't let local administrators add additional eligibility criteria.
- EA/EGA – make eligible expenses consistent across counties.
- FHPAP – one application form consistent across jurisdictions.
- Rent control and limits to damage deposits.*
- Merge electronic systems (HMIS and MAXIS)
- Document total administrative expenses (across jurisdictions and CBOs) and how much could be saved if the process is simplified.

Participant #16

- More low-income housing and fewer applications that have unnecessary questions about your living situation.
- More people who actually experience homelessness to be part of the programs to help other families get better housing.
- Less qualifications to be part of a program just to get help with housing funds.*
- I feel like the system is hopeless because more people get denied when they really need help.*

Participant #17

- Simplification of the process.
- Screen in help (financial help).*
- More allocations (funding).
- Uniform low-barrier application form/process.*
- Hub centers in the community but also private.
- Raising the eligibility for support to 250%.*
- Prioritizing assistance to applicants in non-profit and affordable housing.*
- Multiple ways to access resources - electronically, in person, via phone.
- Resources to support staff in the work they perform – allow space for empathy and a relational process.*
- Qualify a one-for-all program.

Participant #18



- More funding with fewer restrictions
- Easier for others to access – one door for all funding sources.*
- Eligibility requirements -different for different populations.
- Less bureaucracy – easier to adjust.
- Consistency throughout the state / but separated by metro/rural.*
- Fewer verifications/documents to determine eligibility.
- More buy-in from government, no.
- Can't be housing first – fewer barriers / but providers have to spend quickly (fast track funds).
- Make housing a right – compare to cold weather rule.*
- Crisis funding versus ongoing funding.
- Better collaboration between government and community agencies.
- Driven by numbers yet remaining humanizing, decrease capacity issues/behind the scenes for workers.*
- More integrated technology/platforms.*

Participant #19

- More funding.*
- Less paperwork.
- Allow for more SS to dive deeper with clients who want/need repeat assistance.
- Simpler targeting methods.
- Do we have to target? Or can we just approve until the funds are gone? Back to first come, first served – not sure that's better?
- Already use 211 = good, working well.
- Some sort of online portal – answer questions and solutions/resources are noted with detailed instructions on how to apply.*
- 211 covering all families, bridge to benefits.
- Take people's word – self-attestation.
- "Let you fight for scraps." Don't deny those who are eligible, but no funding is available.
- Hennepin = 2100 apps = EGA/month.
- 12-1300 apps = EA/month.

Participant #20

- Accountability.*
- Empathy.*
- Consideration.
- Responsibility.
- Reformation now.
- The system looks and feels dirty.
- The irony is that a lot of people in need have been historically mistreated in the past and are owed.
- Systems of mistrust and distrust.



Participant #21

- Streamline funding via legislation.
- Streamlined app for streamlined funding.

Participant #22

- Simplify apps.*
- Have one app site.*
- More staff to help process apps.*
- allow landlords permission right from the start of the application process to help facilitate the application with the tenant.
- Offer helplines alternative hours (i.e., not 9-5).
- More community outreach so people are aware of programs.

Participant #23

- Common application (available in different languages)
- Staffing – application support – payment processing.*
- Funding.*
- Access to supplemental services and/or other mainstream benefits.*
- Focus on ending/resolving the crisis while supporting documents/verifications take less precedence.
- System connections – if I apply for X, they'll have access to see Y.
- Navigational support at every level.
- Guarantee – if you need and can provide X, we will support your need.
- Compliment resources; don't develop new ones in isolation from others.*
- Prioritize access to information dissemination (training, ads, access, etc.).*
- Ask inquisitive questions at screening points.*

Participant #24

- Making sure that the changes being made are fluid and can work from beginning to end, and vice versa.
- Simplicity – simplifying the process will require less change overall. It will impact those who are applying and the county providers and allow more time for them to engage with the clients or shift the extra time to other perspectives.*
- One page for the application.*
- Simplify/unify app – navigational support.
- Promote ongoing training providers.
- Practice continued and active listening.
- More money for actual need.
- Trust clients/provide a guarantee.
- Eligibility as a proxy for other services.
- E-signatures.
- Healthy

- Access to other services from system perspective
- Evictions.
- Buy-in from community.
- Address application process.
- Address back-end tech.
- Solving funding.
- Partnership.
- Lived experience at the table, active listening.
- Change legislation.

Participant #25

- Funding at the scale to meet the need.
- Combine similar programs in a one-stop application to reduce the number of places people have to travel/turn for help.
- Rely on automatic verification/eligibility procedure – assume eligibility (presumptive payment).
- Provide EGA before the crisis – process time mandatory - pause eviction process.
- Not capped off to counties.
- Forecasted.
- Common App – as few rules as possible.
- Simple app
- Data -simplify.
- Approval process
- Customer friendly mandated – Reminders - CBO's
- Flexible local system.
- MFEP GA
- Direct to counties/providers.
- Timeframe/pause.
- Customer service – app, navigator.
- Stop unnecessary data collection.

Participant #26

- Statewide forecasted EA/EGA program with simple, uniform criteria.
- FHPAP as flexible additional funding for what doesn't fit – same application – invisible process – county GP.
- Mandatory processing in time required to resolve emergency OR pause on eviction process with staff funding.
- Stop unnecessary data collection.
- App-based?

Participant #27

- Centralize and simplify application.
- A checklist of items needed/submitted.



- Reminders about timelines and deadlines – 2-3 weekly texts generated until goals are met.
- Drop off/IN sites.

Participant #28

- Provide FHPAP as a direct allocation instead of having counties apply competitively.*
- Allow more flexibility in how to use FHPAP.*
- Reduce additional requirements for EA/EGA – what can be eliminated.*
- Provide staffing funding for EA/EGA to staff backlog so apps can be handled live as they come in.*
- If enough money were provided, counties wouldn't need to add more requirements to target assistance.*

Participant #29

- Eliminate/collapse 3 programs into 1.*
- Determine order of magnitude of money we need.*
- Develop predictable funding – that responds to needs in real time.*
- Make the system do the matching of money. Clients should not have to go to a variety of places to piece together a solution.*
- Reduce all requirements to match ERA rules, which were easier, and assume that people needed help.
- Engage rental property owners in solutions by allowing them to apply on behalf of tenants.
- Statewide forecasted EA +EGA
- Applications through counties

Participant #30

- Changing the way the system is set up.
- More culturally specific.
 - Agenda.
- Allocating money (more) to the community
 - Community-based organizations – cultural.
- More people – of color and different cultures in positions of generating money and at the decision table.
- Lived experience being heard.
- A central location for services.

Participant #31

- Streamline processes.
- Create a way to share information.
- Resource the program at the level of what the need is.*
- Simplify the application process.
- Have a shorter response time.*



- Expand eligibility criteria of providers to expand access to the program.*
- Make the application accessible to everyone, not just through an administrator.*
- Uniform application.*

Participant #32

- Centralization.
- Consistent.
- More money.*
- More staff/less burnout.
- More compensation.*
- More affordable housing.
- Changes to eviction laws.*
- Easier way to access assistance.
- More voices from those with lived experiences.

Participant #33

- Reduce regulatory barriers.
- Begin application review from a "yes, you are approved" mindset.*
- Apply by phone, text, or online.*
- One set of criteria – no local exceptions.
- One application system – agencies and the government can see applicant data if the applicant gives permission.*
- More staff to help process applications, less process to get money for your community.
- Eliminate application for FHPAP for government agencies – instead, block grant or other allocation formula.*
- Center the needs of the household in all steps of the process.*
- Treat applicants as people.
- Don't require in-person access to help.

Participant #34

- Buy in throughout.
- Value of all.
- Meet where assistance is needed.
- Open door.
- Is it population-based? Is that the starting point – can you change the system completely?
- People are in crisis. How do we make it as easy as possible?*
- In the community – need follow-up, not just here you go.
- What else do you need to prevent need again – is it financial counseling?*
- Warm welcome, warm hand-off.*
- Why three systems? Make it 1.
- CAP – CAPI.



- SEWA.
- Organization of Liberians in MN.
- CEAP.
- Church in MG – Joseph the Worker.

Participant #35

- Reducing the amount of verification required.
- One central place to store data.
- Allow data to be shared across counties, eliminating the need to take care of paperwork in two counties to receive in one county.*
- A combined simple application for all adults in the same household.

Participant #36

- Use the new 14-day notice legislation – effective January 1st – to shift the timing of rent assistance/housing resources to a space prior to an eviction filing.
- Have rental assistance applications pull needed documentation from 3rd party sources.
- No wrong door. Renters submit a single application that finds its way to the right resource.
- Place the story above the silos. We are humans with stories and shouldn't be expected to know how the resource silos work. The provider – not the applicant – should bear the burden of navigating silos.
- Integrate data systems so resource providers have more time to get people to the finish line.

Participant #37

- Less emphasis on finding fraud and focusing more on housing emergencies.
- Less requirements for eligibility.
- One universal place to upload documents and verifications so each county has access to all the same information.
- Policies and procedures should be the same across the board.
- Make affordable housing more accessible.

Participant #38

- Eligibility 1 year, then by discretion.
- Reduce run around.*
- Turn it on its head.
- Landlord does the work.
- Problem.
- Take Survey.
- Community.



Appendix B: Notes from Workshop 2

Family Housing Fund

Safety Net Transformation Strategy Development

Co-Design Workshop #2 | NOTES
 10:00 AM - 4:00 PM | Wednesday, November 15, 2023
 Junior Achievement North, 1745 University Ave W, St. Paul, MN 55104

Attendees:

Ellen Sahli, Family Housing Fund	Kirstin Burch, Family Housing Fund
Patty Paulson, Neighborhood House	Katie Dillon, Align Minneapolis
Breonna Baker, SHiP Collaborative	Carolyn Brown, Community Stabilization Project
Ben Weiss, Southern Minnesota Regional Legal Services	Raya Jones, SHiP Collaborative
Ricardo Morales, Hennepin County Lived Experience Advisory Group	Rashida Jackson, Project for Pride in Living
Sister Janelle Dodd, SHiP Collaborative	Marty McDonough, Minnesota Multi Housing Association
Ms. Jeweleen Jackson, Renter	John Petroskas, Minnesota Department of Human Services
Heather West, SHiP Collaborative	Sedia Omar, New American Development Center
Rebecca Bowers, Dakota County	Amanda Conroy, Dakota County
Rinal Ray, Minnesota Housing	Sue Speakman-Gomez, HousingLink
Brian Paulson, Pohland Family Foundation	Opal Robinson, Property Owner / Inner Peace Fragrance
Kelina Morgan, Agate Housing and Services	Maura Brown, The Alliance
Cynthia Fahland, Hennepin County Economic Assistance	Trish Witte, Scott, Carver, Dakota Community Action Partnership Agency



Margaret Kaplan, Housing Justice Center	Elizabeth Glidden, Minnesota Housing Partnership
Nelima Sitati Munene, African Career Education & Resources	Peter Goldstein, Scott County
Jen Romero, Carver County	Kimberly Wood, Guardian Property Management
Laquita Love-Limo, SHiP Collaborative	Thomas Adams, CommonBond
Erin Stene, Greater Twin Cities United Way	Yuri Harper, Urban Homeworks Inc
Maddie Joy, Washington County	Megan Swenson, Washington County
Beth Bailey, Community Mediation and Restorative Services	Earl Wembley, Street Voices of Change
Ranee Rock, SHiP Collaborative	Thandisizwe Jackson-Nisan, Renter / Vegan By Nature
Bernadette Hornig, Hornig Companies	Roxanny Armendariz, Neighborhood Development Alliance
Ms. Jewelean Jackson, Renter	

OVERVIEW

On Wednesday, November 15, 2023, Imagine Deliver facilitated for Family Housing Fund the second co-design workshop for the project “Strengthening the Safety Net for Housing Stability.” The co-design workshop took place at Junior Achievement North in Saint Paul. It convened a group of 42 people composed of renters, rental property owners, housing advocates, program administrators, and government officials.

The purpose of the workshop was to continue to reimagine the emergency financial assistance system in Minnesota, focusing on Emergency Assistance (EA), Emergency General Assistance (EGA), and the Family Housing Prevention and Assistance Program (FHPAP) by developing a work plan for specific solution areas to improve access to emergency financial assistance. The group co-designed these solution areas in the workshop that took place on November 7, 2023.

Imagine Deliver grounded the group on the achievements of the previous co-design workshop, and engaged the group in a series of activities to move from idea to recommendation.

WELCOME & INTRODUCTIONS

Upon arrival, workshop participants settled in and enjoyed a light breakfast and coffee. The day started with Imagine Deliver sharing the workshop's purpose and plan, followed by welcoming remarks from Ellen Sahli of Family Housing Fund.

Imagine Deliver presented the proposed shared agreements for the day, including the request from the first co-design workshop to refer to housing as a human right throughout the conversations.

“What Makes You Awesome?” Circle

To re-acquaint participants with one another and to continue building on the sense of collegiality, Imagine Deliver asked the group to form a circle and to take turns sharing their name, pronouns, affiliation, and something they consider they're good at. Every time participants related to the fact, they were asked to step into the circle.

SETTING CONTEXT

Imagine Deliver shared a summary of the first co-design workshop, reemphasizing the need to make the most of a historic opportunity for change to tackle the challenge posed by the project's design 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?”*

The overview included the result of the Gallery Walk activity from the first co-design workshop, and participants read the quotes that resonated most with the group.

The recap continued with a presentation about the themes and insights from the community engagement, the affiliation of the 379 report participants, and a public acknowledgment of the six organizations (Minnesota ERASE Campaign, SHiP Collaborative, Align Minneapolis, Minnesota Coalition for the Homeless, HousingLink, and the Minnesota Multi Housing Association) that supported the work.

Themes	Insights
<i>Move At The Speed Of Emergency: Take Action On Process Improvements</i>	<ul style="list-style-type: none"> - <i>Streamline At The State-Level To Integrate The Application Process</i> - <i>Expand Eligibility To Prevent Homelessness</i> - <i>Simplify Verification For A Humanizing Experience</i> - <i>Speed Processing Times To Outpace The Crisis</i>
<i>Center People: Activate Staff and Community Genius</i>	<ul style="list-style-type: none"> - <i>Invest In Staff To Improve Outcomes</i> - <i>Increase Accessibility To Meet Applicants Where They Are</i> - <i>Celebrate Community Wisdom To Advance Equity</i>

One participant commented on the small presence of indigenous voices in the initial report and asked about the strategy to engage them. Imagine Deliver agreed with the participant’s comment and acknowledged the limited amount of indigenous voices and other important minority voices.

Participants reviewed the pre-read material that was sent beforehand, including a summary of their ideas and proposed solution areas. Imagine Deliver reminded participants of the process they had undertaken collaboratively to create a shared understanding, which had included individually brainstorming solution ideas, discovering associations between ideas in small groups, holding clarifying conversations about EA, EGA, and FHPAP, and naming the essentials for the success of their recommendations using art and creativity.

The overview finished with a presentation of the idea clusters developed during the first workshop:

Cluster Names	Ideas and Notes
Eviction	<ul style="list-style-type: none"> ● Use the 14 day notice to shift timing of assistance/resources to space prior to eviction ● Mandatory processing time with sufficient staff funding and pause on eviction process
Partnership	<ul style="list-style-type: none"> ● Allow non-profit housing providers to identify people who need assistance



Cluster Names	Ideas and Notes
	<ul style="list-style-type: none"> • Collaboration → Pay providers to process applications • Culturally specific agenda - compassion • Shared power with lived experience
Principles	<ul style="list-style-type: none"> • Lived experience at the table - We need to identify who's lived experience: youth, single adults, single elders, end-users, the houseless • Change legislation • Community expertise • Employ active listening
Application	<ul style="list-style-type: none"> • Start with 'Yes' from the start • Streamlined application • Change the way the system is set-up, application, wording, and money allocation • Single application: No matter the funding stream, multiple entries for application, systems must speak to one another • Switch the one required to submit docs • Common application • No wrong door • Central location for services • One application process for all funding • Automatic application - resource exchange • Stop unnecessary reporting or data collection. HMIS only where federally required • Meet people where they are: simple application + support for those who can't use it independently
Back-end Process & Technology	<ul style="list-style-type: none"> • Don't ask for information the government already has • Invest in staff and admin (happy team) • Transparent process to apply and track progress and what else needed. Visual online tracker or application • Technology improvement and ease of access • Share data across countries • Remove 30-day automatic denial by MAXIS

Cluster Names	Ideas and Notes
Access Barriers	<ul style="list-style-type: none"> ● Prioritizing denials when funding becomes available ● Fewer eligibility requirements ● Screen people in not out ● Buy-in from the community ● Low(er) barrier process (one application, categorical eligibility, automated systems) ● People have the answer within themselves ● Trust the applicant ● Paperwork deterrent ● Reduce the amount of verification
Funding	<ul style="list-style-type: none"> ● More funding ● Merge programs - consistent policies statewide ● Statewide forecasted EA/EGA program with uniform criteria ● More affordable housing ● More like an entitlement than a lottery ● Merge programs (consistent, policies statewide) ● FHPAP additional flexible funding - common application through county, invisible process

BREAK

IDENTIFYING KEY CONSIDERATIONS

Imagine Deliver introduced participants to the process the group would follow to collaboratively refine their ideas and increase their specificity, which consisted of four steps: brainstorming key elements, assessing impact and feasibility, prototyping, and creating a work plan.

Focusing On The Issue Activity

In order to begin the process of disaggregating the elements of the idea clusters and refining solutions, participants participated in a table rotation activity. Imagine Deliver assigned one of the previously developed solution areas to each table. Imagine deliver facilitated three table rotations in which participants discussed questions to identify key considerations for each solution area. Each rotation lasted approximately 20 minutes.

Table Assignments
Funding - Table 1
Application - Tables 2 and 8
Partnerships - Table 3
Evictions - Table 4
Back-end Process and Technology - Table 5
Access Barriers - Table 6 and 7



Rotation 1:

Participants responded to the following prompt: *What specifically needs to be changed?*

Participants had 5 minutes to develop and document answers individually and 15 minutes to discuss their ideas as a group. Groups selected the best ideas and wrote them on the flip chart. Each idea was written on one page in the flip chart, to aid in differentiating between ideas for different topics of the solution area.

Rotation 2:

In this rotation, participants moved to a new table -of their choosing- and built on the solutions written in the previous rotation. Participants were given 3 minutes to review the contents of their new table's flip charts, and 20 minutes to respond to the following questions as a group:

- *Who needs to be involved? (entities & roles)*
- *What resources are needed? (financial, human, technological, space, equipment, time, etc.)*
- *How would it happen? (process, steps)*

Rotation 3:

Participants were invited to move to the table they would like to spend the rest of the day in in the last rotation. Participants combined Tables 6 and 7 to form one table focused on Access Barriers for the entire day. Table 5, for Back-end Process and Technology, was left with 3 participants instead of 5.

After discussing the ideas and solutions suggested in the previous rotations for 7 minutes, participants were given 10 minutes to write their responses to the following prompt centering equity: *How can we prioritize the needs of end-users and ensure we are informed by their insights?*



LUNCH BREAK

PROTOTYPING SOLUTIONS

Building on the responses from the table rotation activity, participants refined and validated their ideas and worked to create a roadmap with as much specificity as possible.

Thinking About Impact & Feasibility Activity

Imagine Deliver asked each table to review their work inputs and to collectively choose from their universe of ideas and solution areas, one or two they felt best answered the question: *Which ideas would have a systemic impact?* Each table's shared their chosen idea with the whole group.


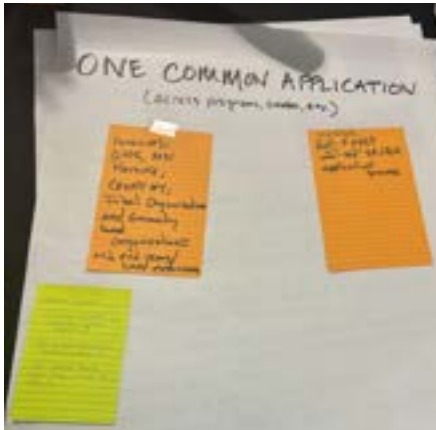
Table 1 - Funding	
	<p>Goal:</p> <ul style="list-style-type: none"> • “Create a program that is forecasted for emergency financial assistance so that EA, EGA, and FHPAP’s funding is based on the demonstrated need of the population rather than being capped”.

Table 2 - Application



Goal:

- “Create one common application at one agency that has access to all the funding sources.”

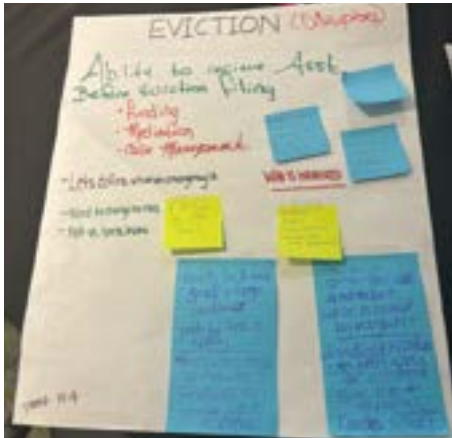
Table 3 - Partnerships



Goal:

- “Broaden the range of partners who can serve as access points for applicants.”

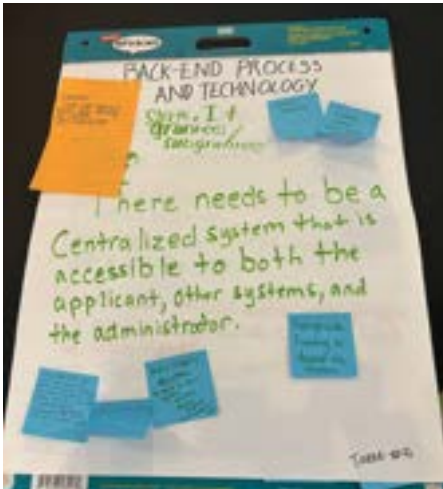
Table 4 - Eviction



Goal:

- “Improve the renter’s ability to receive assistance before eviction filing.”

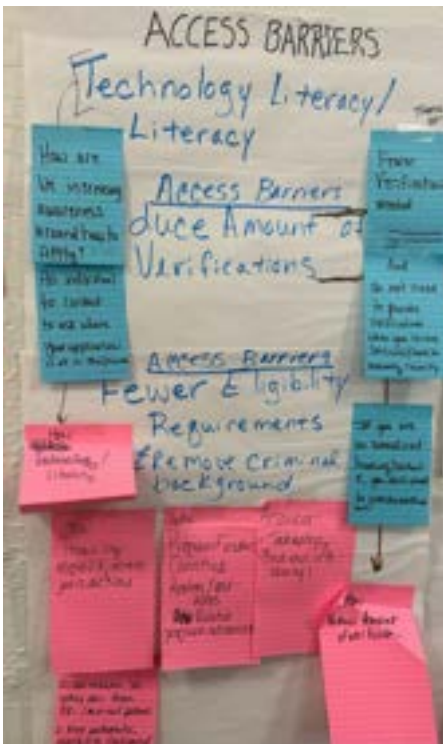
Table 5 - Back-End Processes and Technology



Goal:

- “Create a centralized system for all of the back-end information necessary for applications for all funding sources.”

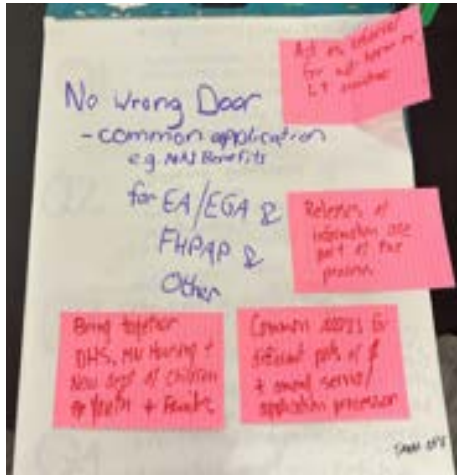
Table 6 & 7 - Access Barriers



Goals:

- “Make the application process more accessible by creating a mobile app and removing barriers for those with disabilities or language difficulties.”
- “Simplifying the eligibility criteria to reduce the number of verifications that people need to the absolute minimum.”

Table 8 - Application



Goal:

- “Have one application, similar to the FAFSA (Free Application for Federal Student Aid), that allows you to enter your information, and automatically tell you what you qualify for and distribute your information to your county or your local agency.”

Roadmap To Success Activity

To begin roadmapping their solutions, Imagine Deliver asked participants to individually respond to the question: *What needs to happen in one year?* Participants identified milestones and refined and validated their ideas and assumptions.

Participants then discussed their proposed result with their groups and collectively drafted a roadmap and timeline for the specified action items. Participants sketched their roadmap on flip chart paper.

SHAPE AND BUILD

For the last part of the co-design workshop, participants engaged in creative play to visualize their solution roadmaps.

Visualizing Our Goals Activity

Imagine Deliver facilitated a creative building activity that asked participants to use YOYO cardboard pieces and art supplies to bring their plans to life, using the roadmap they created as a blueprint.

After 30 minutes of building, each group chose a spokesperson to present their solution to the whole group. Participants constructed their pitches using these prompts:

- *What is the problem you are solving?*
- *What is the impact of your solution(s)?*
- *How do you propose it's solved?*

- *Who needs to be involved and when?*
- *How are you centering equity?*

“Yes, And...” Activity

After each spokesperson presented their pitch, Imagine Deliver invited the rest of the larger group to provide "Yes, and" statements, offering questions, comments, and reactions.

These are each table's proposals, with notes about the ensuing conversations:

Table 1 - Funding

Problem:

- How can the system have enough funding to meet the need?

Solution Proposal:

- Bring together a number of partners, people with lived experience, providers, and landlords to create a collective vision for a campaign to build a broad base of supporters that ultimately lead to legislative action to get a forecasted program.

Equity Focus:

- Centering equity by ensuring that people with lived experience and frontline organizations are involved in all parts of the process.

Impact:

- Households will be able to weather a financial crisis and re-stabilize.

Flip chart notes:

- Funding matched need - Eligible applicants receive funding.
- Legislatures approve funds.
- Funding administrators add resources/staff to distribute funds.
- Long-term Goal: Families are stable/crisis doesn't uproot families.
- Big Question: What is an Emergency (look at FHPAP).
- Continue advocating for increased funds.
- Make it a 2024 election issue.
- Determine if county administration or other entities affect implementation timeline.



- Subject matter experts including those with lived experience inform all decisions and definitions.
- Redefine definition of homelessness/at risk of homelessness.
- Agree on components of legislation (eligibility, administration, agency, other design elements).
- Year 1: Ready to launch campaign and will have developed vision.
- Design Legislation campaign.
- Redefine Solution.
- Gain support of the government and Legislature.
- ID lawmaker champions fit leadership support.
- Name the solution and make it part of the conversation by the legislature and the media.
- Big Question: Who is eligible? What level of income? Other situations?.
- Educate legislature by people with lived experience.
- Broaden coalition of support to include LL, counties, and other partners.
- Identify a broad coalition of organizations and advocate to build pressure and campaign.
- Determine full need (fiscal impact).
- Who needs to be included:
 - Legislature: will ultimately require their support
 - Administrators of programs/funds
 - County staff
 - Advocates - advocate for more resources
 - Community-based organizations
 - Organizers + advocates
 - Property Managers/Associations
 - Researchers - need to know more about total need + how the system "works" (this year's funding allocations is based on last year's spending)
 - What resources are needed?
 - Public knowledge of funding
 - Time and resources for research
 - Time, resources, and political capital toward advocacy
 - Access to county and administration data regarding need/applications and how the system "works" (funding allocation)
 - Lived experiences subgroups
- Fund external partners/ organizations/advocacy.
- Federal programs/funding.
- Dashboard - Public Facing.
- Increase administrative funding so these programs are available quickly and efficiently:
 - Staffing
 - Technology
- Ensure emergency financial assistance is distributed equitably based on need

(geographic, poverty %, population, etc.)

- Better access points.
- No wrong door for entry but central pool of funds that meets the need.
- Transparent data.
- Evaluate over time, could include researchers analyzing data.
- Accountability to the public and especially people who need assistance.
- Feedback from users on an ongoing basis.
- Time limit.
- Landlords - emergency funding for tenants.
- Social workers.
- Research-system: what is the total need:
 - More funding - Landlords at the table
- Building strong relationship with legislature.

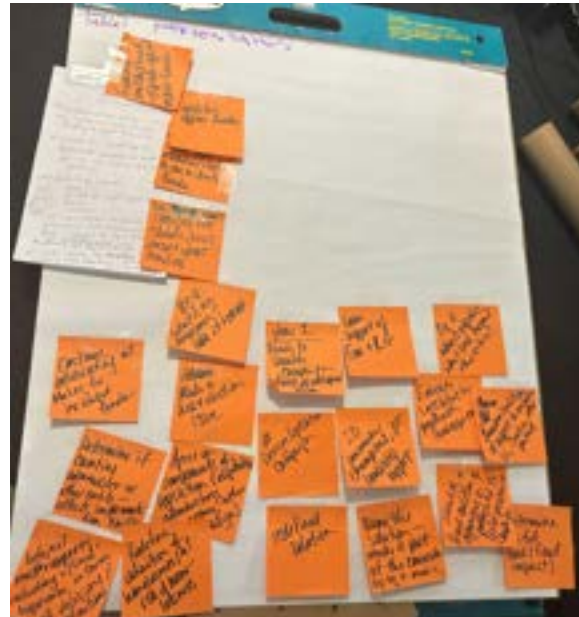


Table 2 - Application

Problem:

- How to create a common application where all the funding is in one place.

Solution Proposal:

- Bring funders together so that they get on the same page and tailor their RFPs.
- Bring county authorities together to get them on the same page.
- Enable two-way communication between access points and funding sources to notify people when funding is available.
- Select a single application access point such as a 211 phone number or a website.
- Create a system that helps those that do not qualify for any rent program.



- Get a consultant that will bring the State, counties, people with lived experience, and partners to create a committee to work to build and maintain the application hub.

Impact:

- The creation of one access point that screens the applicant's information and passes the information to the right program.
- The information of applicants who do not qualify for a program are referred to support and counseling programs.

Notes:

- After receiving feedback from other participants, the group decided to include the option for same-day deposits upon approval of an application. This can be facilitated through either direct deposit or a bank card connected to the applicant's name and SSN.

Flip chart notes:

- Success in 1 year:
 - One access point -needs funding
 - They screen then they pass eligible candidates to the correct program
 - EA/EGA
 - FHPAP
 - Rent Help
 - Home Help
 - LHPA
 - State/local affiliation housing aid (coming)
 - Small non-profit/ faith organizations - keep their information up to date for referrals for those who don't qualify for the above programs
- Needs:
 - Funders need to agree and tailor RFPs
 - Two-way communication between access points and funding sources so they know when there are funds
 - Select an access point like 211
 - A way to help those who don't qualify for any rent programs:
 - Teach skills/Career force/Child Care = Connections to other resources for continuous stable housing
 - Counties also need to get on the same page and agree
 - Need a consultant to bring state, counties and other stakeholders to bring them all together to create - committee to help with all applicable people (lived experience)
 - Enough funds to help all who are eligible
- Help apply for long-term housing.
- Make rent help system better + run smoother. Good base to work off of.
- Notify applicants of anticipated documents needed.



- Community organizations would need technology, space, staff, and resources to administer/process apps.
- Agencies need to be clear and communicative, with properties.
- Pull EA/EGA off the CAF. Too many people checking the wrong box and slow down process.
- Documentation accessible within systems - can it be connected to the application "like the work number".
- Use HMIS data better.
- Code for America to streamline application process - Categorical eligibility.
- Consistency across counties/state.
- Transparent application process so everyone can see what's needed and the status of the application.
- ROI's included with application to ensure smooth communication.
- Require speedy approval of complete application.
- MN benefits application as model for ease of applying.
- Ability to upload documents.
- Application tracker/ progress bar.
- Accessible - Apply:
 - Online
 - In-person
 - Printed
 - Phone
 - Texting
 - Mobile friendly
 - Multiple languages
- Involved:
 - DHS
 - MN Housing
 - Counties
 - Tribal organizations and end-user/lived experiences
- Merge FHPAP and the EA/EGA application process.
- Systemic impact:
 - Combine all rent programs together?
 - Intentional
 - Bring back rent help as the central access point.
 - 211- Central access

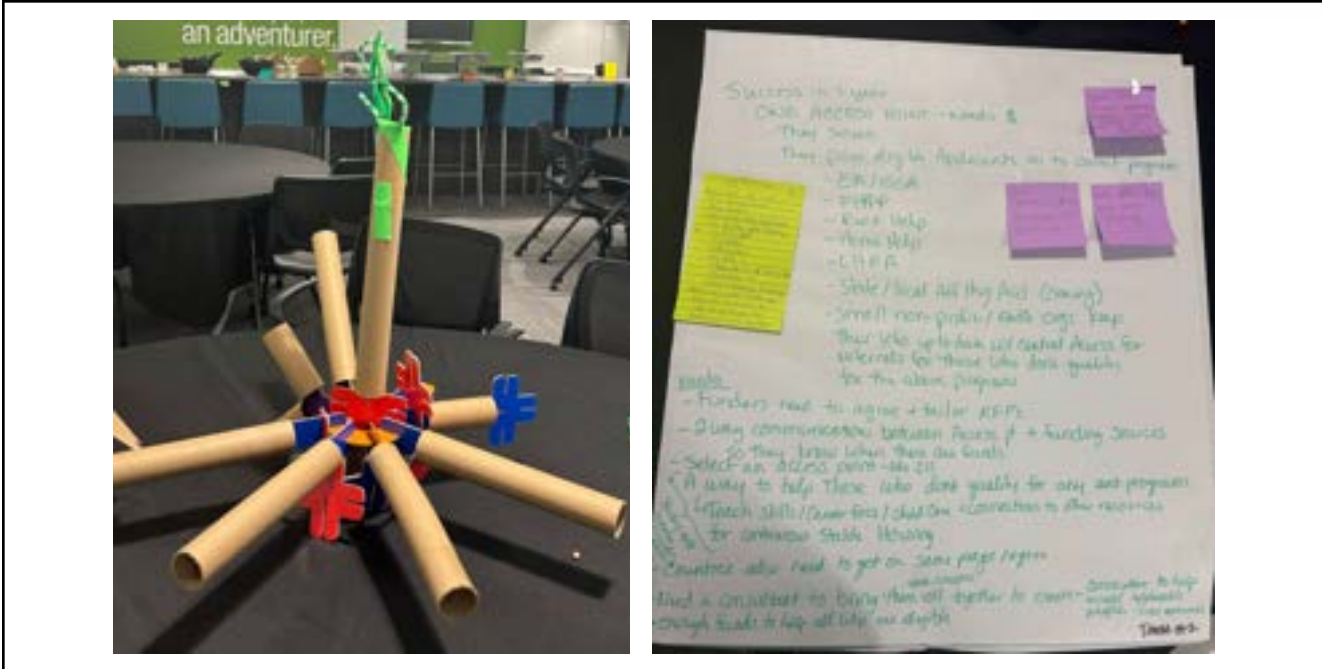


Table 3 - Partnerships

Problem:

- Broaden the range and reach of partners who can serve as access points for applicants.

Solution Proposal:

- Creating application and inquiry hubs all over the state, both physically and virtually, in places that are community centers and considered safe spaces for applicants. These hubs will contain all the resources needed in one space. This will be achieved through the following steps:
 - Engage with community end-users about the spaces they consider safe and understand the reasons why.
 - Engage with representatives from those spaces to understand what the spaces offer, what makes them special, and what they need.

Impact:

- People have hubs they feel comfortable going to where they can receive the resources and assistance they need.

Notes:

- How will the partnership between counties and community or faith-based organizations work, seeing as counties are typically better at the transactional parts of the process?
 - Part of the initial engagement process would be to help counties understand how they fit into safe spaces.
 - This also builds into the “no wrong door” concept that ensures that whoever the



applicant contacts in the hub, can direct them to other resources that exist in the same hub.

- Did you discuss specific roles between counties and community organizations?
 - Roles were discussed at an exploratory level, specifically the importance of integrating the county's strengths in application logistics with the relational strength of community organizations.

Flip chart notes:

- Re-imagine and change the role of non-government partners in the process (expand access/outreach).
- Reduce barriers to partnership (fragmentation of system, competition and procurement).
- Climate nimbysim - "not in my backyard."
- Holding tokenism accountable.
- Consolidate Data Systems.
- Integrate HMIS/MAXIS.
- More local community base.
- Need funding to hire navigators (hire people with lived experience to be navigators, which will help with housing stability).
- Train those who want to help from religious organizations, cultural-specific organizations, community centers, and schools to be knowledgeable on the application process.
- Explore embedding navigators in app process.
- The partners (religious organizations, cultural specific organizations, community centers, and schools) need to be aligned when providing information on process and documents needed for EA/EGA/FHPAP.
- Steps:
 - Mapping what hubs exist
 - Mapping where we need hubs
 - Identify people with lived experience within the system (people who have used/accessed the system themselves).
- Intentional and ongoing community engagement and collaboration/ relationship building.
- Use easy to understand app language.
- Person-centered triage support resulting in navigational assistance.
- Resource fair: approach with cross-sector training.

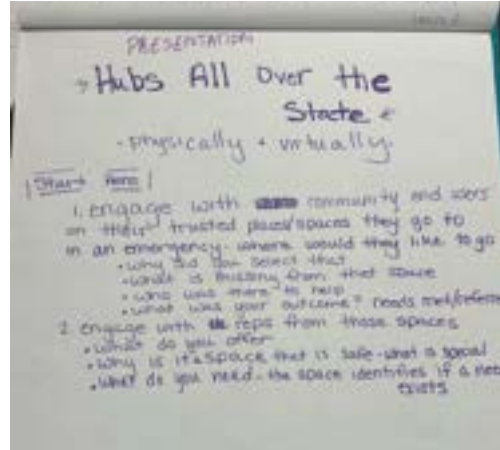


Table 4 - Evictions

Table 4 had named themselves the eviction disrupters.

Problem:

- Improve the renter's ability to receive assistance before eviction filing.

Solution Proposal:

- 1st Month:
 - Leveraging the 14-day filing notice by requiring landlords to provide them.
 - Dedicate staffing capacity to work to prevent evictions and expedite application processing.
 - This stage relies on people like Minnesota Housing, program users and administrators, the state, MHFA, and DHS.
- 3 Months:
 - Remove the requirement of an eviction notice from the application so that people can apply earlier.
- 6 Months:
 - Implement legislative change to require a stay of eviction filing during a pending application.
 - Require landlords to provide resource notice with the intent to file.
- 9 Months:
 - Begin marketing new eligibility requirements and legislation changes to people in different languages.
- 1 year:



- People are able to receive funding before eviction.

Impact:

- Overall reduction of evictions and homelessness.

Equity Focus:

- Reducing evictions is equitable. More households of color are getting evicted than anyone else.
- Giving people a chance to solve the problem before the harm happens to them is in itself equitable.

Notes:

- The goal of disrupting evictions requires connecting to every other solution area.
- In Washington State, when the 14-day notice is sent to the renter, it is cc'd to the resource hub to initiate the process of getting assistance.

Flip chart notes:

- Proposal relies on “who”, work and links to MHFA, DHS, professional administration and people who use the programs.
- Connect to state workgroup and policy changes.
- Ability to receive assistance before eviction filing:
 - Funding
 - Mediation
 - Case Management
- Let's define what an emergency is:
 - Need to change the rules
 - Net vs gross income
- Funding at the scale of need
- Equity between small and large landlords
 - Path for both to apply
- Legislative change to require landlords to provide information and assistance.
- How do we center end-users and ensure we're informed by insights:
 - Landlords and renters can both apply for assistance
 - Share information on resources
 - Counties in court eviction

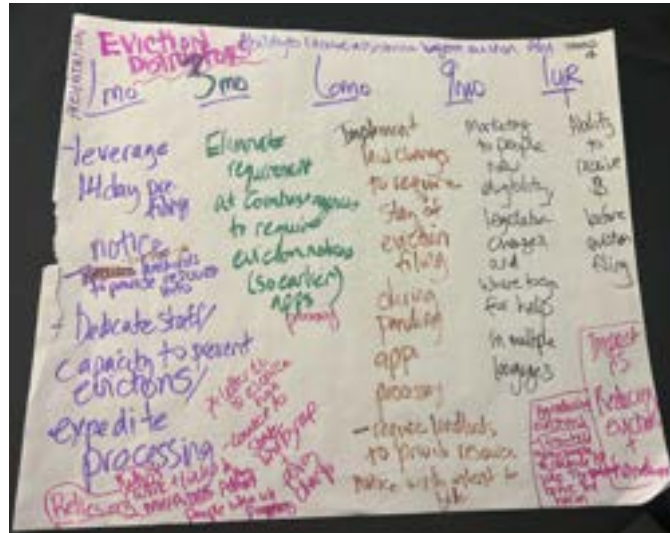


Table 5 - Back-End Processes and Technology

Problem:

- Create a centralized system for all of the backend information necessary for applications for all funding sources.

Solution Proposal:

- Implement one centralized location for all the back-end processes, including a central hub for funding, documents, status updates, and applications.
- Information in the system would apply across all county programs, and there would be a person or system on the other end that sorts through applications and sends them out to eligible programs.
- 1-3 Months:
 - Learn from the user of a pilot program about its benefits, drawbacks, and holistic impact on applicants and other stakeholders.
 - Begin advocating for the development of a centralized location, stressing that it would provide equitable access and improve time processing.
- 3-6 Months:
 - Look to legislative representatives (maybe Howard) to author a bill on policy change and add that bill to the bringing home campaign bill.
 - Direct Metro Sales tax (coming out in July) to a bill for the centralized hub.
- 6-9 Months:
 - The seven counties would collectively move towards a centralized equitable access system through individual programs and policy changes.



- Investment into program software, dedicating time to learn about and implement the central hub.
- 1 year:
 - Applicants are aware of and begin utilizing the centralized system successfully with the submission of applications and required documents that they are notified of.
 - System provides applicants with status updates of eligibility, programs, and funding through a preferred means of contact.

Impact:

- An equitable and transparent system that takes in large amounts of complex information and provides resources to applicants who only have to carry out one application.

Notes:

- Will work only include the seven metro counties and not include the rural ones?
 - Initial work will begin with the metro counties, but further down, it will expand statewide.
- When you talk about a central statewide system, do you think that applications would all go to one office for processing, or is there room for things to be processed on the county or local level, even though the money all comes from one place?
 - One central location for all of Minnesota that would store documents and applications for one to two years. Eliminating all the current run around.
- I was concerned about the experience of Rent Help MN, where everything went into a black box, and nobody knew what was happening. And if you got denied, it went back into the black box, and you still didn't know what happened.
 - The idea here isn't to send all of the applications and documents to a space to be left there. Somebody at the other end would guide those applications to where they need to go, ensuring that applicants are getting access to the funding and support services they need.
 - Sometimes, you have several programs that help people with rental assistance, and if one program denies you, you have to go to the other program to fill out the application and upload the documents again. Here, we have a centralized place where applications go to be reviewed and staff that works on reviewing these applications.
 - And not just sending people who don't qualify away but offering resources.
 - The problems with Rent Help MN weren't because it was centralized, but because it was not transparent and underfunded. We need everything we are working on at our tables to prevent repeating that.
- This proposal is well aligned with the FASFA application proposal.
- If we utilize the technology and have things recorded in real-time and people can work across county lines or move freely about the different counties, it would just make things easier and take the stress off the county workers because they won't have to call other counties when there are cross overs. If it's automated, they can focus on treating the whole person.



Flip chart notes:

- There needs to be a centralized system that is accessible to both the applicant, other systems and the administrators:
 - Learn from Rent Help- what worked? What didn't work?
 - State its guarantees and sub-guarantees
 - Appropriate funding to develop system
 - 3rd Party systems to talk to this system:
 - Ex/IRS
 - ADP or payroll
 - Driver's license/ID
 - Link verification through systems e.g. SNAP/GA/MFP
 - Click a button and it links behind the scene.
 - Single, state-wide database shares both application and property owner information, application and assistance history, and current and previous documentation
 - Alternative: state-accessible application/ pulling information from multiple sources.
- The system enables status updates to notify all parties including properties of status. It also provides options that will work for the person.
 - System tracks progress and prompts applicants or other parties when more information is needed and provides status updates in real time
 - Communication options:
 - Email
 - Phone call
 - Text updates sent to community navigator
- App for Application
 - Rent Help can see statuses but don't always know what it means
 - Clearly defines statuses with definitions easily available to property owners and renters (available with application tracking information in app itself).
 - Applicant able to upload pictures of documents including .heic files (iphone pictures)
 - 211 Scott County has some tracking incorporated into their system via phone call to 211
 - More phone friendly
- ACH payments (faster payments).
- Rent Help Minnesota will not provide a guarantee of payment.
- Options of payment types relative to emergency/need.
- Back-end information includes:
 - Central funding
 - Central documents
 - Central status updates

o Central applications

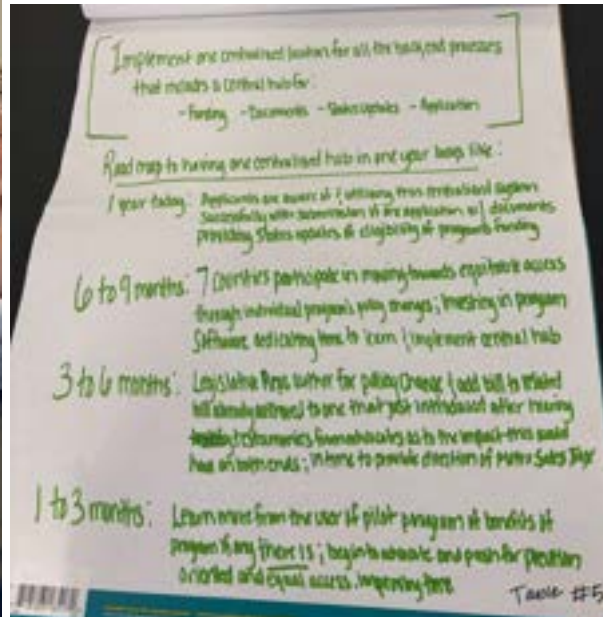


Table 6 & 7 - Access Barriers

Problem:

- How do we make the application and verification more uncomplicated and transparent?

Solution Proposal:

- Have a simple app that most people can use to apply and keep track of their application.
- Create a network of assistance for people who can't use the app, similar to the hubs that Table #3 talked about.
- Make it so that people can get a real-time substantive update from somebody who knows what's happening with your application. This can also be shown through the app. It needs to be substantive, so it shouldn't just say pending verification. If we can't do that on the app, then we've to ensure that there is staff that people can reach to answer questions in real-time.
- For that reason, we thought it would be better if the actual processing is decentralized and put on the county or non-profit levels rather than in a big state black box like Rent Help was.
- In terms of verification, only two things should need to be verified. Number one, how much do you owe? And number two, if you're talking about traditional one-time rent assistance, how will you be able to pay your rent going forward?
- We discussed whether the second requirement is necessary, which leads to a bigger discussion about the availability of longer-term assistance. That probably should have been a separate group discussion, but it wasn't done.
- We would need legislation introduced in the 2024 session, which should be drafted



between December and January.

- In that time, we need to get the players behind the legislation who could kill the legislation. So that would be state agencies, DHS, MHFA, the Department of Children, Youth and Families, the counties, and landlords.
- In regards to setting up technology, we would need to select a vendor so that once the legislation is passed, it can just be turned over, and all technology needs can be set up over the rest of the year.
- Rent help agencies will also need to work with counties and providers to prepare them for the new change in culture that's going to be happening.

Notes:

- When you said you want to bring it processing to the counties, did you mean specifically just for services or funding as well? Because then if, say, a person is homeless in Hennepin but wants to live in Anoka, and the funding and the way it's processed is different, they will be siloed to be in that area.
 - That's a deep legislative thing. There's a whole chapter in Minnesota statutes on county financial responsibility, so that's pretty easy to work out in a statute.
 - That can also be worked out using the app, so if Anoka has to search the app to find out what Hennepin is doing, everything is there when needed.
 - Supporting counties and keeping them aligned with each other in the legislation process will also help with this.
- Did your group discuss the opportunity to leverage the FHPAP funding because FHPAP doesn't have to be a one-time assistance?
 - We did touch on that, and it was a bigger, longer discussion than the time that we had.
- One thing that I've always been struck by with EA and EGA is that people will get denied because they're underwater in their rent and can't afford it on an ongoing basis. But then we turn those people away with no help. Shouldn't those be the people that we prioritize for homeless prevention assistance?

Flip chart notes:

- Ensure public knowledge of the programs.
 - Who needs to be involved:
 - Counties
 - Legislatures
 - State
 - Agencies/ nonprofits
 - Neighbouring organizations
 - Schools
 - Schools to housing
 - Specific school programs
 - What resources are needed:



- Staffing
- Capacity to maintain information
- Funding
- Marketing websites
- Social media
- Interpreters
- Develop materials in multiple language
- Disability services
- How would it happen? Process? Steps?
 - Funds and Staffing to create and update marketing materials
 - Broad information sharing (eligibility and resources)
 - How to access and where
- Eligibility includes inability to pay future emergency (utility/rent/medical)
 - Who needs to be involved:
 - Counties
 - Legislatures
 - State
 - Agencies/ nonprofits
 - What resources needed:
 - Research historical data for denials
 - More funding to allow more people to be helped
 - What needs to happen:
 - Change eligibility requirements from FP6 to AMI (more families with lower income)
 - Change eligibility requirement for EA
 - Consistent requirements
- One point of access across state and across funding
 - Who:
 - Legislatures
 - Renters
 - Property managers
 - Government/funders
 - Resources:
 - More community based resources
 - Funding for outreach
 - Media
 - Funding for in-person assistance
 - How:
 - Language access
 - Culturally responsive access methods
 - Reduce the need for special knowledge of programs to apply
 - Ensure there are multiple methods for access



- Fewer eligibility requirements:
 - Remove criminal background
 - Less reliance on getting documents from external partners or ERs
 - More automizes eligibility/categorized eligibility
- Federal poverty guidelines:
 - Access by net income
- Reduce amounts of verifications:
 - If you are in subsidized housing or section 8, you do not need to provide verification
 - Do not need to provide verification when you receive services and annually recertify
- Technology literacy:
 - How are we increasing awareness around how to apply
 - There should be an individual to contact to ask where your application status
- More accessible hours, locations, language, multiple engagement points:
 - Who needs to be involved:
 - Partners/government
 - Interpreters
 - Street outreach worker
 - Case management
 - Cities
 - Community agencies
 - School social workers
 - Lived experience
 - Resources:
 - Physical locations or hubs
 - Technology
 - Building locations
 - Alternative tech for rural applicants
 - How would it happen?
 - Examine additional staff hires and availability
 - Examine locations that are best suited ie application data, poverty data
 - Hire or contract diverse bilingual staff from community

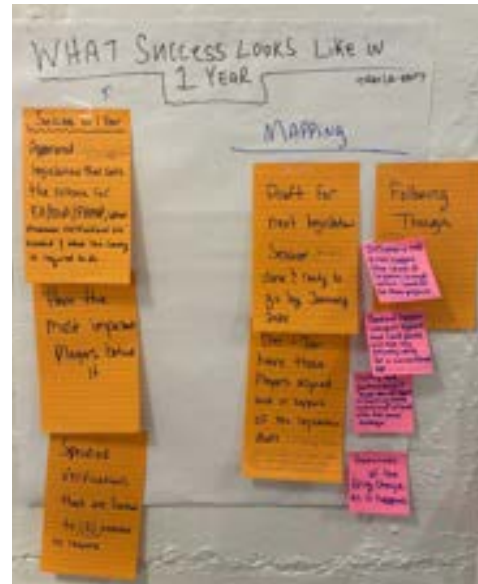


Table 8 - Application

Problem:

- Have one application, similar to the FAFSA, that allows you to enter your information, automatically tell you what you qualify for, and distribute your information to your county or local agency.

Solution Proposal:

- First Quarter:
 - Create a coalition of stakeholders and people with lived experience so that there can be a collaborative approach to designing the application.
 - Inventory the programs and the funding sources as well as policy and eligibility and, make any adjustments and specify definitions.
- Second Quarter:
 - Develop software, like Elida (sp?), that has a triage filtration system built in so that it can take a lot of administrative burden off providers and sort folks into programs or funding sources they can get assistance from.
 - Integrate an employment and income verification process system that pulls documentation similar to the FAFSA application where you can check your box, and it'll pull your tax information. That would relieve the administrative burden both on the applicant and the providers.
- Third Quarter:
 - Building the pre-screen and application platform.
 - Adding in a funding dashboard for awareness amongst providers.
 - Drafting Memorandums of Understanding.



- Defining roles. This would include defining what a case manager is and their roles.
- Fourth Quarter:
 - Prototype testing with the coalition and making adjustments as needed.
 - Additional hiring as needed.
 - Pre-launching, with training and coordination amongst providers and stakeholders.
 - Advertising and marketing to let people know that there's assistance available.

Notes:

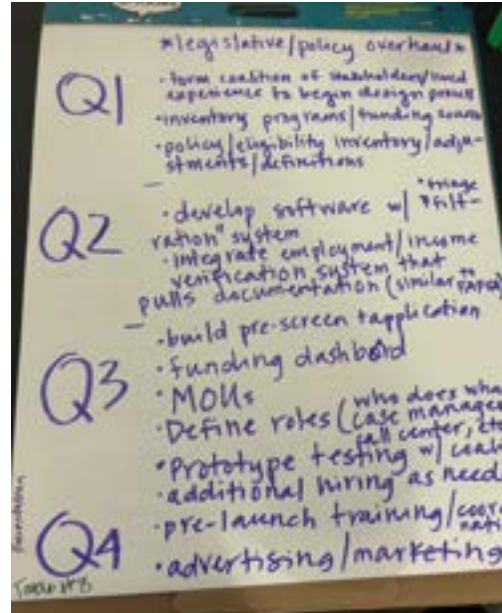
- I love the use of a model that is already in place that works well. With the FAFSA application, you can just check boxes and pull resources. It's a system that has worked for many years. Why not trust it? Why rebuild the wheel when it's already available and less expensive?
- Could you share how you came up with such great detail?
 - We had a deadline, which was a year, and first, we wanted to make sure that creating an application in a year was possible. We agreed that it was because our model was Rent Help Minnesota, which was put together in seconds, and we ran, and it worked.

Flip chart notes:

- Streamline application at all stages and all places to a single application per household. Provide document checklist and access documents from 3rd parties.
- Eliminate requirement for HMIS in programs that are not required by federal law.
- Government should embrace self-attestation as a legitimate process, not last resort.
- Tangled Web:
 - Program /funding source inventory
 - Define eligibility, program differences/ county differences
 - Determine "filtration system" to sort applicants by county and program
 - Providers - CMS? Call Center>
- Pre-approval to give to property owner immediately. Then work with county provider to get documents.
- Minimal Requirements:
 - How much do you owe
 - Documentation
 - No proof that you can pay next month
- Move upstream:
 - Start application earlier
 - Remove limitations on how many times you can apply
 - Replace it with number of months and security deposits (utilities)
- No Wrong Door:
 - Common application e.g. MN benefits for EA/EGA, FHPAP and other
 - Bring together DHS, MN Housing and new department of children, youth and families
 - Common access for different pots of funding and among service/application

processor.

- Releases of information are part of the process
- Act as a referral mid or long term assistance



CLOSING

The day ended on a celebratory note, and one lucky participant walked away with a surprise gift given at random.

Ellen Sahli of Family Housing Fund wrapped up the co-design workshop by grounding participants on the day's achievements and setting expectations for the next steps, including refining the recommendations, creating a final report by the end of 2023, and hosting a share back with the group at the beginning of 2024. Ellen and Imagine Deliver thanked participants for their time and wisdom.