

How do complementary recommendations align to improve emergency financial assistance in Minnesota?

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 we consider “safety net” programs. This includes the FHPAP (Family Homeless Prevention and Assistance Program), EA (Emergency Assistance) and EGA (Emergency General Assistance) programs. Eligibility rules and approval processes vary widely across different programs and across jurisdictions and are often confusing and time-consuming to navigate for a family in crisis. In recent months, three co-occurring processes have produced a set of complementary recommendations to transform how emergency rental or financial assistance is provided in Minnesota, collectively building a strong and compelling focus for change. This summary reflects the Family Housing Fund’s interpretation of alignment between the various recommendations.

	Family Housing Fund (FHFund)	Workgroup on Expediting Rental Assistance (WERA)	Research in Action (RIA)
Goal / Charge	Starting in April 2023, FHFund led an engagement and co-design process with broad-based stakeholders to collectively respond to the following: <i>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?</i>	<i>During the 2023 Minnesota Legislative session, WERA was created to identify processes, procedures, and technological or personnel resources that would enable state and county agencies to deliver emergency rental assistance more quickly and meet the following goals: (1) within two weeks of receiving a completed application for rental assistance (FHPAP, EGA, EA), make and issue a determination on the application; and (2) within 30 days of receiving a completed application for rental assistance, (FHPAP, EGA, EA), issue payment on an approved rental application to the landlord.</i>	<i>Research in Action (RIA) supported WERA’s work to expedite emergency rental assistance, ensuring that community input informs the final legislative recommendations, so that they do not harm applicants seeking assistance through FHPAP, EGA, and EA.</i>
Priority / Theme	FHFUND RECOMMENDATIONS	WERA RECOMMENDATIONS	RIA RECOMMENDATIONS
Funding and Resources	Create a forecasted program for emergency financial assistance to guarantee predictable and sufficient funding based on the demonstrated statewide need.	Increase funding to match real-time assessment of need. The workgroup recommends that the legislature appropriates funds to the various and relevant programs to meet the actual need facing Minnesotans who are experiencing emergency housing crises.	
	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.	Increase or start state funding for staff. Explore and identify strategies that promote adequate funding for processing emergency rental assistance applications.	Improve applicant experiences with service systems by eliminating unsavory staff interactions. Better pay for caseworkers and social workers.

	Equip community support networks with resources and access, acknowledging and formalizing their role as critical safety net infrastructure.	Expand outreach and consolidate a list of all programs' eligibility criteria for early intervention. Proactively engage rental property owners and critical partners in housing stability. Help renters connect to the resources they need to stay stably housed.	Build on the strengths of CBOs (Community-Based Organizations) and other trusted partnerships across the state.
Data and Administration	Analyze data to define the full demonstrated need for emergency financial assistance in support of creating and sustaining a forecasted program.	Increase funding to match real-time assessment of need. Develop an Annual Projection of Emergency Housing Assistance needs in Minnesota.	
	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.	Develop criteria to measure conditions and timeliness of processing applications.	Revise language in all program application forms to make them more accessible and easier to complete.
		Simplify language and improve timeframe flexibility.	
		Simplify the verification process to remove barriers for applicants.	
		Maximize the use of uniform electronic signature options.	
	Establish a platform or process for securely sharing data across program administrators and other government entities for improved program transparency and efficiency.	Centralize or integrate technology systems. Develop a “one-stop” statewide rental assistance portal providing greater access to information for all administrators and applicants.	Create a centralized Emergency Rental Assistance System for all counties.
		Modify MAXIS for greater flexibility in issuing assistance payments.	
Advancing Change	Build upon Minnesota’s robust housing advocacy network and make emergency financial assistance a public priority.	Review of related statutes. Ensure maximum positive impact on preventing homelessness.	Improve applicant experiences with service systems by eliminating unsavory staff interactions. Employ more workers with lived experience and workers of color. Hire peer advocates or peer navigators to assist people with applications.

Family Housing Fund (FHFund): FHFund led a collaborative engagement process to re-imagine Minnesota’s emergency financial assistance system (EA, EGA, FHPAP) and co-create recommendations for a transformative emergency financial assistance system that promotes housing stability and responds to the needs of all Minnesotans. FHFund completed two unique phases of work: a Community Engagement Phase that involved nearly 400 stakeholders and impacted individuals and a Co-Design Phase with a diverse group of 44 housing ecosystem stakeholders representing government staff, program administrators, community-based organizations and assist organizations, renters and individuals with lived experience and rental property owners. The report [“Insights from Community Engagement”](#) was published in October 2023, followed by the report [“A Vision for Transforming Emergency Financial Assistance”](#) in early February, which was produced and written by the Family Housing Fund and informed, in part, by insights surfaced from a partnership with, and design workshops developed and facilitated by, Imagine Deliver.

Workgroup on Expediting Rental Assistance (WERA): WERA was charged with identifying processes, procedures, and technological or personnel resources that would enable state and county agencies to deliver emergency rental assistance more quickly and deliver a final report and draft legislation to the chairs and ranking minority members of the legislative committees with jurisdiction over housing finance and policy by February 29, 2024. WERA consisted of 16 members, including representatives from state agencies, counties, advocacy and non-profit organizations, and the legislature. WERA studied the programs in scope and consulted with experts including people with lived experience and program administrators. Members also gained insights from research and engagement conducted by two organizations, Family Housing Fund and Research in Action. With this common knowledge of issues and opportunities, WERA then brainstormed options and determined which options had broad support from the workgroup to develop as draft recommendations. WERA produced twelve final recommendations with unanimous support which are detailed in their report [“Workgroup on Expediting Rental Assistance Report to the Legislature February 29, 2024.”](#)

Research In Action (RIA): WERA partnered with Research in Action (RIA) to support its charge with creating an expedited emergency assistance system that does not cause harm to applicants seeking assistance from EA, EGA, and FHPAP and ensure that community input informs the WERA’s final legislative recommendations. RIA conducted secondary qualitative analysis of research reports on emergency financial assistance in Minnesota centering (1) the voices of tenants and renters who had lived experience with these programs and/or (2) the voices of landlords with program experience or service providers and best practices and recommendations for the implementation of these programs. Additionally, RIA hosted a Virtual Community Convening to present and receive feedback on the key learnings and solutions from their analysis with 21 participants who had experience applying for and/or utilizing one or more ERA programs. Based on the community recommendations gathered from the literature and feedback from the community convening session, RIA created four community-based solutions which are detailed in their report [“Creating an Expedited Emergency Rental Assistance System with Community Input.”](#)



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