

Webinar

Strengthening the Safety Net for Housing Stability:
A Vision for Transforming Emergency Financial
Assistance

We will start momentarily...

Welcome & Agenda

- “Strengthening the Safety Net”: FHFund process, shared values, and foundational elements
 - Ellen Sahli, Family Housing Fund President
- Alignment across Recommendations
 - Ellen Sahli, Family Housing Fund President
- ERASE Goals and Priorities
 - Nelima Sitati Munene, ERASE Co-convener, ACER Executive Director
- Q & A

Family Housing Fund Co-Design Process

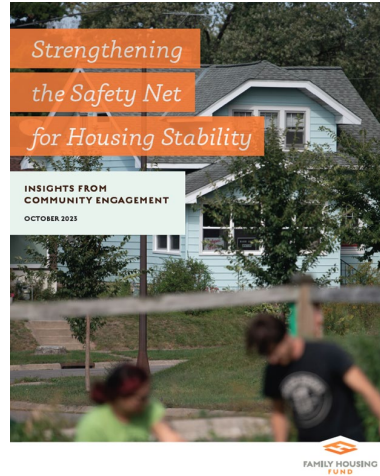
Our inquiry:

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?

One Project, Two Phases

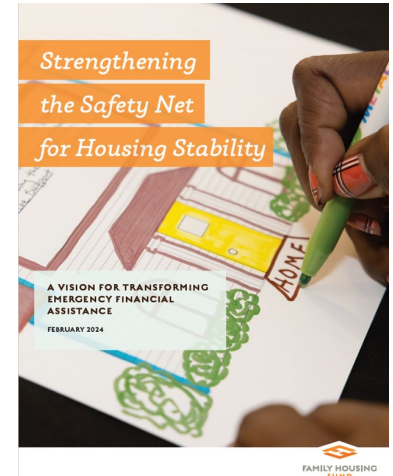
Phase 1 – Community Engagement

- Insights from over 400 stakeholders



Phase 2 – Co-Design

- FHFund hosted two co-design sessions with 44 participants



The report "A Vision for Transforming Emergency Financial Assistance" 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.

Co-Design Participants By the Numbers

Affiliation

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

*Nearly half (21) of the 44 participants identified as Black, Indigenous, or People of Color



Values for a Shared Vision

- 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
- Assistance should move at the speed of an emergency
- Emergency financial assistance programs should be easy to access and transparent for households in crisis

Foundational Elements of a Reimagined System



1) Increase and sustain program funding according to a true assessment of need



2) Harness data for dynamic assessment of needs



3) Build a coalition for catalyzing change

Foundational Elements of a Reimagined System

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 their role as critical safety net infrastructure

Foundational Elements of a Reimagined System

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

Foundational Elements of a Reimagined System

Build a Coalition for Catalyzing Change

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



Building Support



Alignment Across
Recommendations

Alignment Across Recommendations

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.

Workgroup on Expediting Rental Assistance (WERA)

Tasked with delivering recommendations on timeliness goals for FHPAP, EA, and EGA:

- 1. Within two weeks of receiving a completed application for rental assistance, make and issue a determination on the application; and*
- 2. Within 30 days of receiving a completed application for rental assistance, issue payment on an approved rental application to the landlord.*

Research in Action (RIA)

Research in Action (RIA) supported WERA's work to expedite emergency rental assistance so that the system does not harm applicants seeking FHPAP, EA and EGA and ensure that community input informs the final legislative recommendations.

Aligning Complementary Efforts: Funding & Resources

FHFund	WERA	RIA
<p>Create a forecasted program for emergency financial assistance to guarantee predictable and sufficient funding based on the demonstrated statewide need.</p>	<p>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.</p>	
<p>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.</p>	<p>Increase or start state funding for staff. Explore and identify strategies that promote adequate funding for processing emergency rental assistance applications.</p>	<p>Improve applicant experiences with service systems by eliminating unsavory staff interactions, including better pay for caseworkers and social workers.</p>
<p>Equip community support networks with resources and access, acknowledging and formalizing their role as critical safety net infrastructure</p>	<p>Expand outreach and consolidate a list of all programs' eligibility criteria for early intervention.</p> <p>Proactively engage rental property owners and critical partners in housing stability. Help renters connect to the resources they need to stay stably housed.</p>	<p>Build on the strengths of CBOs (Community-Based Organizations) and other trusted partnerships across the state.</p>

Aligning Complementary Efforts: Data & Administration

FHFund	WERA	RIA
<ul style="list-style-type: none"> 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. 	<p>Increase funding to match real-time assessment of need. Develop an Annual Projection of Emergency Housing Assistance in Minnesota.</p>	
<p>Examine program data to identify opportunities for streamlining the application and verification process.</p>	<ul style="list-style-type: none"> Develop criteria to measure conditions and timeliness of applications. Simplify language and improve timeframe flexibility. Simplify the verification process to remove barriers for applicants. Maximize the use of uniform electronic signature options. Provide access in multiple languages not currently available. 	<p>Revise language in all program application forms to make them more accessible and easier to complete.</p>
<p>Establish a platform or process for securely sharing data across program administrators and other government entities for improved program transparency and efficiency.</p>	<ul style="list-style-type: none"> Centralize or integrate technology systems. Develop a “one stop” statewide rental assistance portal providing greater access to information for all administrators and applicants. Modify MAXIS for greater flexibility in issuing assistance payments. 	<p>Create a centralized Emergency Rental Assistance System for all counties.</p>

Aligning Complementary Efforts: Advancing Change

FHFund

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

WERA

Review of related statutes. Ensure maximum positive impact on preventing homelessness.

RIA

Improve applicant experiences with service systems by eliminating unsavory staff interactions. Employ more workers with lived experience and workers of color. Hire peer navigators to assist people with applications.

ERASE Campaign Update

Nelima Sitati Munene
*ERASE Co-Convenor,
ACER Executive Director*

Minnesota ERASE

Co-conveners:

Nelima Sitati Munene, ACER (African Career Education and Resources)

Margaret Kaplan, Housing Justice Center

Elizabeth Glidden, MHP (Minnesota Housing Partnership)



MN ERASE Activities Overview

- Legislative advocacy
- Administrative Advocacy
- Implementation of ERA, release reallocated funds, implementation of state ERA
- Research
- Convening (renters, landlords, local government, funders)
- Narrative
- Engagement with the courts



Legislative Win: \$115.5 million for ERA

- Goal to establish a permanent state ERA program
- Accomplished: \$115.5 million for ERA
 - Funded the Family Homeless Prevention Assistance Program (FHPAP) an existing state program
 - Eligible fund uses include rapid rehousing, rent deposits, moving costs, utility payment, rental fees
 - \$20m base, \$50m fast tracked, \$45m in final appropriations bill
 - (\$1m for LL risk mitigation fund)
 - (\$10m to Tribes)
 - (\$2.4m to Neighborhood House, a metro based non-profit)
 - Eligibility for those at or below 200% of federal poverty guidelines
 - After this biennium, base funding is \$20million over a future biennium (26-27)



Legislative Win: Tenant Protections

Tenant protections:

- 14-day notice required prior to filing eviction
- Eviction expungement reform
- Rent transparency - non-optional fees must be on first page of lease
- 24-hour required before LL enters tenant's home
- Infirmary protections - can break lease with physician approved medical conditions that require moving
- Imposes statewide heat code minimum (68 degrees)
- Expands what are considered emergency repairs
- Court fees for emergency tenant remedies action will be the same as small claims court filing fee for rent escrow



Challenges and Opportunities

- Several changes are need to be made in existing programs, but change is slow
- Federal funds (reallocated ERA) still not expended
- Still need to expand program in the tails (funding boost was for the biennium, then we are back to original funding of \$20 million annually for the entire state)
- Narrative still negative - individual responsibility for your need for ERA, people don't deserve this (how do we continue pushing this conversation)
- A more human centered system and program is needed to better able to administer programs like ERA
- Need to continue to work on program design and program distribution - including needing end users to be part of system design.



2024 Legislative Agenda

Increase in FHPAP funding - \$200M

Lay groundwork for future policy changes to FHPAP, EA and EGA

- Income
- Expanding eligibility
- Clarification of use





Thank You!





Audience Q&A