



RESEARCH IN ACTION

Heading Home Minnesota Funders Collaborative

Lessons Learned throughout the Pandemic and Recommendations for Transforming our Statewide Housing System

Executive Summary

February 2022

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HeadingHomeMinnesota
FUNDERS COLLABORATIVE

EXECUTIVE SUMMARY

The **Heading Home Minnesota Funders Collaborative (HHMFC or Collaborative)** is a member organization of grantmakers working together to end homelessness in Minnesota. They partnered with **Research in Action (RIA)**, an action research, community engagement, and racial equity consulting firm led by Dr. Brittany Lewis, to conduct the initial grounding work to listen, learn, and gauge potential next steps of the HHMFC's efforts in 2022-2023. The Collaborative seeks to determine if other key stakeholders in the larger housing landscape see an opportunity to solidify and advance transformative change, and help define and identify where opportunities are greatest in the short and long term.

Recommendations for HHMFC



Collaborative Table Framework

INCLUSION OF IMPACTED VOICES

- Those with lived experience must guide the conversation and be active at the table in a non-tokenized fashion.
- Include practitioners' input since they are the ones administering the work on the ground.
- Minnesota Housing should be the main statewide agency providing standardized assistance processes informed by inclusive partnership with the collaborative table.

PARAMETERS AND ETHICS GUIDING THE TABLE

- Focus on generative action-orientated solution making and investing in resources that support community power building that creates movements, educates, and transforms narratives.
- Produce and analyze new more timely data on current housing trends and impacts and be willing to have tough action-orientated conversations that arise from that information.
- Develop and invest in growing the leadership of more BIPOC voices in the non-profit, private housing, and development world in and outside rural communities.



Investment and Engagement Strategies

INCLUSIVE INVESTMENT

- Funding and RFPs should be more welcoming and inclusive in terms of geographical barriers inclusive or rural communities.
- Flexibilize contract terms and parameters on how funds can be distributed based on what the work on the ground shows is necessary for low-income BIPOC communities.
- Provide technical and educational assistance to rural and metro communities, if submitted grant applications are not as strong to ensure future success.
- Invest in active yet under-funded BIPOC-led groups and support them in bringing their leadership and voices to the forefront.

LONG-TERM INVESTMENT AND FUNDING INNOVATING IDEAS

- Implement multi-year funding to under-resourced groups to invest in the long term transformation of a specific sector, process or strategy, such as supporting community and tenant ownership, manufactured housing rental, among others.
- Invest in entities or groups that do not have a track record of success but innovative ideas.
- Analyze existing data sets and real time data from organizations to determine where to invest.

Data Collection

RIA assisted HHMFC by performing step one of the *Equity in Action* model by conducting a landscape assessment looking closely at the impact that different institutions, organizations, and/or programs have had on those experiencing or at risk of homelessness, low-income renters, and in particular, BIPOC communities across the state. In addition, the assessment included the identification of gaps, contentious histories, and organizational changes over time.

The main source of data collection for this project was the execution of **25 interviews with various community housing stakeholders across the State of Minnesota**. It is important to note that the interviewees were not identified because they had direct influence in large scale systems' change, but because they hold important local knowledge by working primarily with low-income renters and interfacing with the current housing systems tools around them over the past 18 months of pandemic realities.

The final **key stakeholder interview list** was generated in partnership with the HHMFC Subcommittee guiding this project and it was determined that specific consideration should be directed toward community stakeholders who primarily serve low-income renters and Black, Indigenous, and People of Color (BIPOC), and also having geographical representation across Minnesota.

Learnings & Lessons from Stakeholder Interviews

The data analysis revealed **12 key subtopics** which are organized under high level thematic areas. Below you will find each of the subtopics with the most resonant comments from interviewees.

Housing System Diagnosis
1. Exacerbation of underlying conditions or vulnerability by the pandemic
2. Disconnect between the Metro and rural areas
3. Housing system's communication and leadership
Housing Access and Instability
4. Housing access and need for more affordable, inclusionary and quality housing
5. Housing instability: Causes & consequences
Tensions among Stakeholders
6. Issues with the Landlord Based Program (Zero Balance Project)
7. Tensions among or between landlords, tenants and communities: Perception & impact
Assistance and Funding
8. COVID housing assistance: Issues & perceptions
9. Flexibility and inclusiveness in programs & funding
Collaboration and Relationships
10. Collaboration around action and including impacted voices
11. Issues related to outreach and relationships with clients / communities
12. Investment in the capacity of community organizations and / or others better suited

Housing System Diagnosis

1. Exacerbation of underlying conditions or vulnerability by the pandemic

"I think one of the things that's been interesting is that all the things we've known about the housing crisis ever since I've been doing this work, became exponentially more true and visible." (Twin Cities Metro organization, nonprofit)

Paying for rent, finding affordable housing, and staying in place has been more challenging during the pandemic, especially for BIPOC communities.

Organizations have provided resources and support to those in the community who had not previously sought out their help even if they might have needed it. Of these new recipients were renters who might have been struggling before and living on the edge of being able to afford their housing.

The other group of new recipients were described as those who had never asked for assistance before and thought they were in a secured position until the pandemic. Such as native families that usually live communally and do not necessarily consider themselves homeless, but during the pandemic had no longer a place to sleep since relatives grew fearful about getting each other sick and consequently became less willing to share their space.

2. Disconnect between Metro and rural areas

"I think many times, our rural part of the state is forgotten about, and sometimes decisions and things are made based upon what looks good done in the Metro area, and that's not always the case out here with the lack of broadband." (South West MN organization, nonprofit)

Multiple interviewees stated the need for more funds to go to rural Minnesota, because they feel forced into working models that are based out of the Metro area, which has much more resources.

A frequent ask from organizations outside of the Metro area was for the development of a more tailored approach that addresses the geographical differences across the state of Minnesota, instead of embracing a uniform

perspective which may generate challenges in the administration of statewide programs.

3. Housing system's communication and leadership

"We have a system that's in a bunch of different parts and they don't always communicate with each other very effectively or even begin to know how. So it feels like different people are leading on different things." (Statewide organization, nonprofit)

Stakeholders have an understanding of the work that needs to be done but they are not always connected or communicating amongst themselves.

Cities like St. Louis Park and Minneapolis have stepped up by interfacing with providers and making sure they are being supportive, and working on new policies around housing stability and tenant protection such as pre-eviction notice legislation.

Multiple interviewees identified Minnesota Housing as the institution they want to see leading centralized assistance processes informed by inclusive collaboration.

Housing Access and Instability

4. Housing access and the need for more affordable, inclusionary, and quality housing

"One of the pain points or gaps, and it has been in existence, but has become more prevalent is housing stock, quality of the housing stock, and just an incredible shortage of affordable housing across the board." (North East MN organization, nonprofit)

Access to affordable housing has been further exacerbated during the pandemic in part because of the eviction moratorium. There has been a lack of places for people to move into that has generated more homelessness.

Landlords have struggled with maintenance responsibilities without rent coming in and found other ways than evictions to retaliate against tenants such as turning off utilities, towing cars, and locking tenants out of their homes.

5. Housing instability: Causes & consequences

"I think we have to address the fundamental issues that are causing the housing insecurities, and to be honest with you right now, none of them are being addressed." (Twin Cities Metro organization, nonprofit)

Evictions are an important disrupting factor to housing instability. The impacts of having an eviction record or filing makes it more difficult to access housing in the future and contributes to homelessness.

Interviewees argued that housing instability is directly connected to economic disparities such as joblessness, and suggested that broader income distribution and wealth building strategies needed to be approached as an intersecting issue.

Concerns and Tensions Among Landlords, Tenants, and Communities

6. Issues with the Landlord Based Program (Zero Balance Project)

"And so what happened for a number of tenants, or folks who are renting was that they started the process, they demonstrated agency personally to identify and secure rental assistance at the same time that their landlord started to process an application for the same unit." Twin Cities Metro organization, nonprofit)

This rental assistance program allowed landlords to start and lead an application on behalf of their tenants. There was fear around generating double benefits since some tenants were applying for assistance at the same time.

A lack of clear data from interviewees was identified, either confirming or denying the existence of double benefits, and therefore there is a need to collect such data.

On one side it was considered a major pivot and a system intervention to keep post pandemic, and on the other hand it was considered to have increased the stress on renters and continued to delay the payments.

7. Tension between or among landlords, tenants, and community: Perception and impact

"I think that it has just continued to sort of deepen the power imbalance between renters, government, and landlords just because of the way the system has structured the funds." (Statewide organization, nonprofit)

Complicated interactions between tenants, landlords, and the community became more visible during the pandemic through competing narratives of blame and responsibility. For example, it was alleged that the Multi Housing Association tried to discredit tenants by blaming them for supposedly not paying rent since they were receiving state funds and presumably did not find gainful employment necessary. This created a blame narrative implying that renters were taking advantage of federal funds and were not in need.

These tensions have been increased by the way in which the governmental system has structured the assistance funds and the missing link between who they serve and the program administered at the state.

Assistance and Funding

8. COVID housing assistance: Issues and perceptions

"It is not serving people with the urgency that is required (...) This is not a program that was designed to assist people to pay their rent." (Twin Cities Metro organization, nonprofit)

Assistance programs such as Rent Help MN have created unnecessary roadblocks, points of confusion, and concerns for residents who were already struggling given the lack of flexibility in terms of requirements and issues with payments' delays.

Having a centralized place to access housing assistance statewide was discussed as a positive and transformative approach that should be expanded. Many stated that if Minnesota Housing can improve the distribution of resources at scale and with greater speed, these should be long term programs.

9. Flexibility and inclusiveness in programs and funding

"It would be nice if there was the ability to tailor something a little bit more specifically to a person, to a region, to an area, and not risk losing that entire source of funding in doing so. Because, I mean just even across our state, the needs are vastly different." (South West MN organization, nonprofit)

Resource flexibility is very much needed in Greater Minnesota where they feel excluded and discriminated against because of the geographical barriers and requirements. There is also a need for funds to provide organizations with the flexibility to meet the unique needs of BIPOC communities in rural areas without rigid regulations or excessive requirements.

Tribal organizations mentioned that they often get left out in terms of grants since they are mostly open for urban areas, and do not include rural or indigenous communities. They also argued them being separate nations that should not have to compete for funding, but should have access to a separate pool of resources that allows them to make decisions about what they want to prioritize.

Positive references about the philanthropic sector's response during the pandemic pointed to the investment in under-resourced organizations and BIPOC communities, loosening requirements, listening directly to impact communities, and demonstrating a level of empathy.

Collaboration and relationships with communities & organizations

10. Collaboration around action and including impacted voices

"Right now, there's so many housing tables that exist. And I don't really think we need another housing table. We need an implementation table. Right?" (Twin Cities Metro organization, nonprofit)

There is a desire to collaborate around action and having a collaboration of 'doers' with clear action steps. Whoever is at the collaboration table needs

to be a vessel and avenue of communication and transparency with the community most impacted.

Having those who are impacted by the system and have had lived experiences need to be a critical part of the process in a non-tokenized and non-transactional way. There is a need for philanthropy to shift the power dynamics to the people impacted and make big decisions at a community-led level. An example is funding innovative work that is driven by BIPOC communities.

11. Issues related to outreach and relationships with clients/communities

"Our networks and communication systems are not set up to really help connect to people that are disproportionately impacted by housing instability." (Statewide organization, nonprofit)

There is a need for support with outreach efforts that became very complex during the pandemic especially due to the lack of access to technology in some areas.

In order to make sustainable change there needs to be trust and relationship building with clients and/or communities. Interviewees also highlighted the importance of collaborative partnerships with other stakeholders to overcome barriers, improve outreach, and access to services.

12. Investment in the capacity of community organizations or others better suited

"Let local agencies, based upon locally identified needs and the resources that they have to work with (...) Trust your boots on the ground frontline staff to administer your programs." (South West MN organization, nonprofit)

There is a desire to see philanthropy investing in the ability to build capacity as well as understanding, recognizing, and valuing the importance of organizing. They also need to trust and listen to the providers or organizations that have the expertise, by directing more funding to them. Funders should be willing to work with community through innovative solutions so that no door is the wrong door for somebody.

Conclusion

In many ways, the global pandemic has tested our previous beliefs about what is needed and possible in helping people stay stable in their housing. As a consequence, the HHMFC decided to rethink their role as funders in influencing long term housing systems change within the current turn of events.

Phase one of the HHMFC's Housing Stability Initiative seeks to increase statewide housing stability during the pandemic. The Collaborative plans to achieve this through local, state, and federal housing investments while creating and implementing the structure necessary to move towards fair and just housing for all.

The HHMFC partnered strategically with RIA to begin this initial work to listen and learn from different housing stakeholders' experiences over the past 18 months around pandemic response. This report is the product of the community stakeholder landscape analysis and recommendations conducted by RIA, that aims to support the Collaborative's future work for 2022 and 2023.

As we learned from the stakeholders' interviews, the challenges brought on by the pandemic have led to significant innovations and transformative changes within the Minnesota housing system, particularly for low-income renters and Black, Indigenous, and People of Color (BIPOC) across the entire state. Many of these innovations should be considered for adaptation as the system's permanent features support low-income households who risk losing their homes. We are at an inflection point. In many ways, COVID has proven the old idiom that "necessity is the mother of innovation."

Our hope is that the HHMFC can take the lessons, innovations, and recommendations and utilize them in the next steps of their work to build a collaborative statewide table that is able to pursue changes within the housing system, and achieve fair and just housing for all.

Our findings suggest that the following innovations should be expanded:



The BIPOC developer initiative beginning in North West Minnesota that seeks to engage groups from native nations and rural communities by including at least 50% of these communities as new developers. The goals for this pilot, besides providing an opportunity for BIPOC communities to be potential developers, is to address the region's housing shortage and have more housing units as an end result.



The racial equity accountability project that has the goal of building a group of leaders within the housing and homelessness response system through a racial equity lens. The team is going to be made up of seven to 10 people who either have lived experience of homelessness and/or are from BIPOC communities, and the hope is that they will be a permanent committee that continues to provide guidance, recommendations, and information to the St. Louis County's Governing Board.



The 211 Centralized Communication Statewide Program which serves as the main source of information regarding housing assistance. This initiative serves as the state's intake system that provides a central access number where people can call 24/7 to get support.



The development of virtual courtrooms as a way for families to participate in their hearings and attend court in a safe way. These courtrooms include the presence of different staff support such as attorneys, intake personnel, representatives of Counties and Rent Help MN, and mediators. The goal is that if the tenant gets to court, then they will have all the support easily accessible.