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## HOUSING AND HOMELESSNESS

*Residents, families and children need safe, stable homes and neighborhoods to thrive. Housing instability involves more than a lack of shelter or a home, it originates and is perpetuated by unmet health, economic and social needs. Having affordable housing available throughout the metro area is important to a strong economy. Affordable, stable housing reduces worker shortages for local employers, and improves children's chances for success in school. A vibrant economy depends on a workforce that has stable, affordable housing. Housing is an essential part of life for all residents, from immigrants to youth to older adults. Realizing housing stability for our residents is crucial because our community's well-being and prosperity is dependent upon on all families and individuals having a stable place to call home.*

## KEY THEMES:

- ▶ Create policies designed to meet the counties affordable unit allocation need of 3,841 additional units by 2040.
  - ▶ Ensure that families that exit the county's shelter system do not become homeless.
  - ▶ Follow-up with all county clients after they exit a program to ensure housing stability.
  - ▶ Expand shorter-term supportive housing options.
- ▶ Support and partner with landlords to overcome rental barriers.
  - ▶ Adjust policies related to tax-forfeited lands that will encourage affordable housing development.



## VISION

Access to high-quality, fair, affordable, stable housing strengthens children, families, adults and neighborhoods in our community. By affirmatively furthering fair housing through the operation of our housing, homelessness, and community development programs, Ramsey County is creating real choices for people in the region to determine where and how they want to live. Partnerships with federal, state, and local stakeholders continue to enhance the resources and outcomes of our housing continuum. From first homebuyer resources, to homelessness prevention and shelter programs, to supportive and affordable housing development and maintenance, Ramsey County's housing continuum resources are shaped to ensure everyone has a place to call home.

## VALUES

The housing chapter is well integrated into Ramsey County's annual strategic plan and aligns with the lenses of the 2040 Comprehensive Plan Update.

### Racial Equity

- Addressing lack of shelter in combination with unmet health, economic, and social needs for all.
- Engaging community to develop evaluation criteria, as well as participate in the ranking process for continuum provider selection to ensure our community needs are met through service provision.
- Using data to monitor performance of supportive housing and prevention programs and ensure allocations toward homelessness response service providers lead to outcomes for all participants.

### Resiliency

- Using prevention resources to meet residents further upstream and avoid homelessness whenever possible.
- Providing access to affordable, high-quality stable housing which supports school success for children, lowers the transaction costs of matching local employers with workers, and improves grows families, neighborhoods, and communities.
- Promoting affordable housing development in, or with access to, transit and economic centers.

### Health in All Policies

- Supporting low income households' equity growth through the development of affordable housing.
- Connecting at risk households and those experiencing homelessness with employment resources and mainstream benefits to stabilize income and support their ability to maintain housing.

### EXISTING HOUSING CONTINUUM NEED

Ramsey County’s current needs vary across its housing continuum. To demonstrate these, Ramsey County uses the Metropolitan Council’s Existing Housing Assessment, the homeless Housing Inventory Count, System Performance Measures, and the Homeless Management Information System’s Coordinated Entry reports.

#### Unsheltered Homelessness

Unfortunately, there is limited reliable data on this population. Existing reporting mechanisms, like the “Point In Time Count” are limited by methodology and seriously underestimate the count of this population. The Minnesota Homelessness Survey is also a point in time count of people, but is only conducted once every three years and could potentially represent an overcount, due to the financial incentive provided for completing the survey. Regardless, though the unsheltered population is difficult to identify and monitor, all evidence suggests this number is significantly increasing in Ramsey County.

#### Emergency Shelter

Ramsey County had 929 emergency shelter beds as of January 24th, 2018. Of these beds, 277 were for families, 639 were for single adults, and 11 were for youth. In the federal fiscal year 2017, 3849 individuals utilized our shelter services at least once. This is a 16.7% increase from 2016 federal fiscal year. Access to shelter is limited by bed availability as they consistently operate at full capacity. This indicates there are many more attempting to use shelter who cannot. This population is not represented in our current data.

#### Supportive Housing

As of January 24th, 2018, there were 4238 beds of supportive housing dedicated to serving persons experiencing homelessness in Ramsey County. This number has continued to rise from year to year due to increment increases in funding. Of these beds, 474 are within Rapid Rehousing, 609 are within Transitional Housing, and 3115 are within Permanent Supportive Housing projects. On average, programs are operating at or near full capacity, and certain programs have very little client turnover. Concurrently, coordinated entry priority lists, representing all persons eligible and in search of supportive housing in the county, remain at over 1200 households. Thus, there are many more households waiting for housing due to its limited availability.

#### Affordable Housing

Metropolitan Council estimates of occupied units show how many units are affordable to households using three income thresholds. The income thresholds are defined as a percent of area median income.

At or below 30%	31% to 50%	51% to 80%
22,432	70,464	76,906

#### Housing Tenure

Housing tenure describes whether an occupied housing unit is owner-occupied or renter-occupied.

##### Ownership units

129,745



##### Rental units

91,209



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### Housing type

Housing types include structures zoned by communities for occupancy by single families and for multiple families. These can include duplexes, townhomes, condominiums and apartments.

Single-family units	Multi-family units	Manufactured homes	Other housing units
130,576	87,487	2,877	14

### Housing Cost Burdened Households

Housing cost burden refers to those households whose housing costs are at least 30 percent of their income. Using the same income thresholds as were used to define affordability, the Metropolitan Council has estimated the number of housing cost burdened households in Ramsey County. The following table shows the number of households with housing cost burden according to their level of income.

Housing cost burdened with income at or below 30% of area median income (AMI)	Housing cost burdened with income between 31% and 50% of area median income (AMI)	Housing cost burdened with income between 51% and 80% of area median income (AMI)
27,254	20,087	10,481



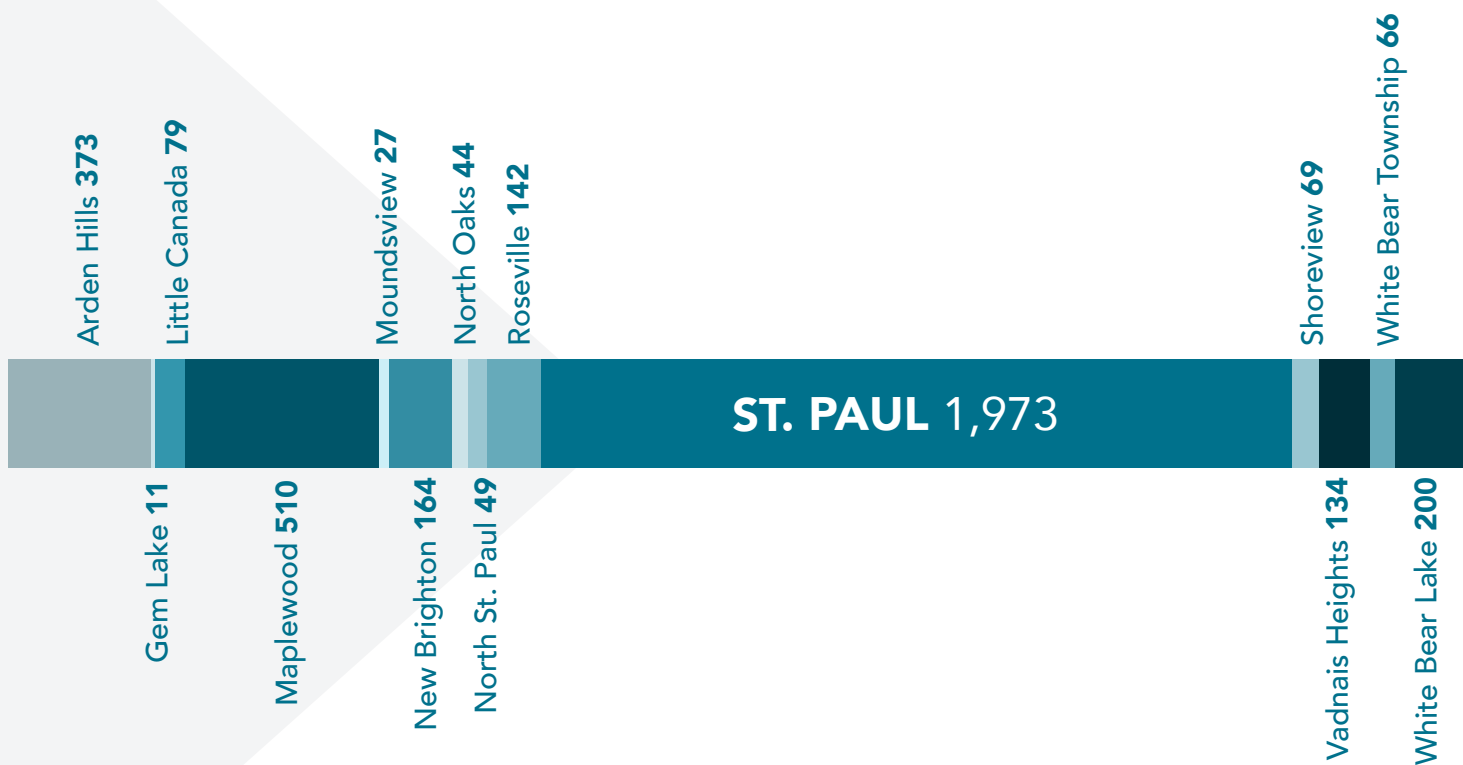
### PROJECTED HOUSING CONTINUUM NEED

Metropolitan Council forecasts of Ramsey County housing show that by 2040, the community can expect to have 246,050 households. Estimates indicate that municipalities within Ramsey County will have some 219,260 housing units connected with regional wastewater infrastructure by the year 2020. These sewer-connected households are expected to grow to 231,830 by 2030. That is a net expected growth in the number of sewer-connected housing units in Ramsey County of 12,570 in a decade.

Ramsey County does not have accurate ten or 20 year projections on the homelessness population. Rather, long term impacts to the county’s population experiencing homelessness are reflective of how well the County develops methods to respond to our current needs, as well the capacity for our systems to endure future shocks. Trends demonstrating increasing rent costs and overall costs of living, as well as demographic forecasts projecting a larger ageing population imply necessary attention to systems preventing households from experiencing homelessness and quickly housing those who do.

The greatest need for additional affordable housing will occur in communities where projections of population and household growth are the greatest. The following table shows Metropolitan Council projections and the allocations for affordable housing needed by 2040 in Ramsey County communities. Based on our cost burdened household population, the projections will not be enough to ensure housing stability for all in Ramsey County.

Additional affordable units needed by 2040.



## POLICIES AND ACTIONS

By incentivizing greater development of affordable housing and supporting new home buyers in purchasing their homes, Ramsey County is using policy and practice to assist communities in accomplishing affordable, stable, safe housing for all residents of all ages, incomes and abilities. Ramsey County supports the goals and recommendations of the Governor Mark Dayton's Housing Task Force. Ramsey County also supports Minnesota's 2018-2020 Action Plan to Prevent and End Homelessness. The existing and developing strategies targeting housing stability in this document are guided by these state planning efforts.

### Internal Planning

Ramsey County is actively working to reduce homelessness by effectively engaging with residents and partners, and maximizing coordination and leadership within and across county departments and programs. Through the creation of the Interdepartmental Council on Housing Stability in 2017, the county is restructuring its organizational approach to respond to the current housing crisis. The group has developed a countywide inventory of all housing-related resources and is conducting a comprehensive gaps analysis to identify and advocate for opportunities for collaboration and innovation. The Council is also enhancing the relevance of data around homelessness, pioneering methodologies to track actionable indicators and evaluate success. Moreover, focus on racial equity has advanced our examination of the racial and ethnic disparities across the homelessness continuum and supports effective resource targeting. This investment of county resources alongside measurable goals around decreasing homelessness and improving service provision will ensure Ramsey County experiences realizable change over the next 20 years.

### Affordable Housing Development and Preservation Resources

Ramsey County is using policy to create greater incentives for development of mixed-use-mixed-income projects to support communities in achieving sufficient housing affordability in 2040. Federal HOME funds are used to put affordable units in otherwise market rate new construction rental properties. Tax forfeited land and property end up among the county's holdings as a result of severely delinquent taxes. It is important that these lands and properties be returned to the tax rolls so that one of the county's most scarce resources – land – is not allowed to sit idle, unused and delivering no value to our communities. These policies support resilience, by supporting housing that is affordable, safe, well maintained and energy efficient.

Ramsey County's FirstHOME buyer assistance program helps first-time buyers with low to moderate incomes who are purchasing homes in suburban Ramsey County communities.<sup>9</sup> Eligible buyers may qualify for up to \$10,000 with zero percent interest to help bring their monthly housing costs down to 30 percent of income. Buyers are responsible for a minimum investment of \$2,000. This principle-only subordinate mortgage must be repaid when the property is sold. The loans can be used for down payment assistance, closing costs and, occasionally, health, safety, or code improvements.



<sup>9</sup> Suburban Ramsey County includes all municipalities in the county except the City of Saint Paul.

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As new development projects take place within the county, it will be important to strategically plan for and preserve affordable housing. Not only do major redevelopment projects impact housing affordability, they are also opportunities to create new affordable units. The county will establish flexible funding sources for the preservation and development of affordable housing supply. Ramsey County also recognizes the need to support naturally affordable housing. Though newly built affordable housing is a necessary strategy to expand this stock, ensuring older housing units can decrease in value is also a crucial method because it is often more expensive to build new units. Resources for the preservation of the existing affordable housing stock may be a less costly approach and further influence cost balance across our county. Additional efforts to increase the affordable housing stock will require more investment in collaborative planning and resource pooling. See the Collaboration section for more information.

### Prevention

Preventing homelessness remains a crucial priority for the county. Even one night of homelessness can severely impact all components of a household, as well as the communities of which the household is part. It is widely known that previous episodes of homelessness is the most significant factor in predicting future homelessness. Ramsey County recognizes the need to improve and expand its homelessness prevention resources. Considering the noticeable increase in demand for rental units within the county, assisting households with landlord negotiation and legal issues, as well as direct assistance for rent and utilities will also increase in importance. Tax forfeiture processes may also be examined to support homeownership and prevent homelessness.

## HOMELESSNESS

### Landlord Engagement

Evolving Ramsey County's homelessness response will require the county to expand its current effective programming and resources. Most notably, landlords will need continued support to increase accessibility of housing for those with housing barriers. Criminal history, credit history, housing history, behavioral health, among others are criteria used to screen out applicants. Households with homelessness histories inevitably will present at least one of these barriers, severely limiting housing options for this population. Even those who may access stable employment or mainstream benefits which can consistently pay for housing costs are screened out due to competition with households with less barriers and landlords' aversion to perceived risk of damage, nuisance, or court costs. Other landlords may be willing to rent to high barrier households, but will increase upfront payments to cover potential losses. This can include requiring two or three month's rent at move in or damage deposits three times the cost of one month's rent. These costs make it difficult for households and supportive services with limited funds for rent and deposits. Ramsey County supports the of improving access to housing for all. Increasing resources for both landlords and tenants, the county may better support access to market rate and affordable housing options.

### Supportive Housing and Coordinated Entry

The need for housing with services is projected to increase. This supportive housing offers a subsidy in the form a voucher, presented to market rate or affordable housing landlords, or may be housing located in an agency owned property. It is offered alongside services that may include case management, mental health treatment, employment services, tenant training, legal resources, and a number of other impactful benefits. Both housing and services may be short or long term.




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As the ageing population increases, and options for households with severe mental illness decrease, resources for long term supportive housing will need to increase. Concurrently, current focus on chronic homelessness has qualified resources for households in need of housing, but less entrenched in the homelessness experience. The number of households impacted by housing costs is increasing. In order to discourage transitioning households into deeper seeded homelessness it will be necessary to ensure shorter term supportive housing options, like rapid re-housing, are available an abundant. Additionally, expanding supportive housing for large families will be a crucial need over the next 20 years.

Supportive programming around housing will need to be offered at different points to more effectively end homelessness cycles in the future. As households exit programming with temporary housing, like correctional institutions or health treatment facilities, ensuring appropriate housing opportunities are secured before exit will be crucial to prevent exits to homelessness. For youth exiting such programming, connecting their families with housing stability resources will offer more positive environment to which they may return. Coordinated entry, the inclusive intake system for all supportive housing in Ramsey County, will need more support to connect with such institutions and other benefits so that it becomes more accessible, and households can be connected with services immediately. Additionally, follow up after clients have exited programing, to ensure they maintain housing will also require investment.

Ramsey County currently funds and manages the family emergency shelter system. The shelter system is currently constrained by capacity, which has further led to the development a prioritization and length of stay maximums impacting accessibility and efficacy. Prioritization lists for access and eligibility methods, developed to ensure the most vulnerable families are served, conversely prevent many families experiencing homelessness from accessing resources. Maximum length of stay and other stay requirements, developed to maintain order and support continuous flow of open beds, can lead to families exiting shelter into homelessness. With shelter waitlists at 80 families, expanding the capacity to shelter families in need will require acute attention over the next 20 years. Moreover, ensuring the county's shelter system does not exit families to homeless by reviewing our approach to service provision will be crucial to establishing a more equitable system.

Expanding our capacity to report on who access our system, their experiences while receiving services, and the outcomes after will be important for continuous improvement. Also, for clients, keeping track of documentation imbedded across our data systems can be a challenge. In order to access housing resources, transient households are expected to present official documentation. This becomes a barrier for many to access housing, extending homelessness episodes for months at times, or even preventing households from access entirely. Different data resources often have access to this important documentation, but are blocked from sharing by data privacy interpretations. Ramsey County will develop methods to surmount these barriers in order to impact client experience and the efficiency of our system. Ramsey County supports the evolution of our homelessness data systems.



*The advancement of the housing continuum cannot be achieved alone. Ramsey County is committed to engaging partners at all levels around housing solutions.*

### **Collaboration**

The advancement of the housing continuum cannot be achieved alone. Ramsey County is committed to engaging partners at all levels around housing solutions. Housing is intertwined into every aspect of our community. Convening the expertise and resources of different governments, community organizations, private partners, and members of the community will create inclusive strategies which foment the desired holistic evolution of our county through housing. The Heading Home Ramsey Governing Board is an existing institution bringing together a broad range of stakeholders around homelessness in Ramsey County. Alongside securing funding from HUD, the state, and other private funders the Board directs priorities, develops policy and systems, and advocates to end homelessness in Ramsey County. Ramsey County will continue to support these existing collaborative institutions, as well as invest in new partnerships to improve the housing continuum and expand its impact throughout the county and metro region.

Ramsey County recognizes the importance of collaboration to develop impactful solutions for our housing crisis. Without authority over zoning and planning and limited financial resources, the County relies upon partnerships with other governments, funders, and the community to build responses to housing needs. Ramsey County will continue to support existing community planning boards and committees as well as engage with local cities, community developers, non-profit providers, partner agencies and existing committees. The County will also host convenings to encourage shared values and approaches with city governments within our jurisdiction. Collaborative solutions will also require financial resources to make projects work and demonstrate commitment. Ramsey County will re-evaluate allocations to ensure appropriate resourcing of homelessness initiative.