

A nonprofit community housing development organization working to assist underserved communities to increase, improve, and preserve housing affordable for low to moderate income families and individuals.

Continuum of Care and Current State of Homelessness

- Work with support service agency to apply for HUD funding annually.
 Organizations such as: St. Cloud HRA, Lutheran Social Services, Lakes and Pines CAC, Tri-CAP, etc.
- Identify homeless priorities throughout the region
- Coordinate the annual Point In Time count of homeless individuals in January each year.
 - January 2025 2,448 (Emergency Shelter, Transitional Housing, Unsheltered, Doubled Up)
 - January 2024 2,668 (Emergency Shelter, Transitional Housing, Unsheltered, Doubled Up)
 - January 2023 2,642 (Emergency Shelter, Transitional Housing, Unsheltered, Doubled Up)
- Manage the homeless priority list within the 13 county region
 - Currently 232 homeless households on the priority list in 13 counties
 - Separate lists for victims of domestic assault and veterans
 - Clients on the priority list are referred out to projects with rental units designated for homeless families and individuals.

Coordinated Entry

What is Coordinated Entry

- The process for Homeless Households to get onto a priority list to be referred to housing openings.
 - Set up a Coordinated Entry Assessment at an Assessment Site
 - A housing opening must be available
 - Households with the highest barriers receive referrals first based on the Coordinated Entry prioritizations

Federal Funding Projections

(based on October information)

- Continuum of Care Funding through the Department of Housing and Urban Development (HUD)
 - Significant cut in funding local CoC's
 - Priority changing from Permanent Supportive Housing to Transitional Housing with emphasis on mental health and chemical dependency
 - Removal of the Housing First criteria
 - Changes in funding qualifications / certifications for applying organizations
- Section 8 HAP Contract Project Based Section 8
 - With the federal government shutdown, there is only projected to be funding for November HAP Payments
 - Projection for funding is to stay approximately the same
- Section 8 Housing Choice Vouchers Tenant Based Section 8
 - With the federal government shutdown, there is only projected to be funding for November rental assistance payments.
 - Projection for funding is to stay the same or take a slight cut

Federal Funding Projections Continued

(based on October information)

- USDA Rural Development Funding Project Based Rental Assistance
 - With the federal government shutdown, funding is only projected to cover October assistance payments.
 - Projections are to keep funding consistent with a small increase in rental assistance
- HOME and CDBG funding
 - Funding for both programs are projected to be cut completely or combined with other resources and provided to the state for distribution of qualified projects



Federal Funding Projected Results

- Continuum of Care With funding cuts, priority changes and new certifications for organizations to access CoC funding, there will be significant cut to Permanent Supportive Housing and Rapid Rehousing (111 to 34 units).
- HAP Contracts if funding stays the same for HAP projects, rent increases will not keep up with the rising cost to operate. Meaning people will opt out of section 8 HAP contracts to pay bills. This will leave people without rental assistance making them at risk of homelessness.
- Section 8 Housing Choice Vouchers with increased rental rates, keeping the budget level means less people will be able to access Housing Choice Vouchers.

Rental assistance provides funding to over 101,000 households in Minnesota. With the President's proposal, 40,000 households are at risk of losing their housing support. (projections from MN NAHRO)

Federal Funding Projected Results Continued

- USDA Rural Development with funding staying level, there is not available room for property owners to increase rents to keep up with increase housing costs. These projects serve our lowest income households in greater Minnesota.
- HOME and CDBG Funding These funds are used to create and renovate affordable housing. With these being cut, that will eliminate a funding source for new construction / renovations.

White Oak Estates

40 Unit affordable housing project

20 Units for People with Disabilities (including 7 units for Homeless Households).



White Oak Estates Financing

Financing

- Minnesota Housing First Mortgage: \$1,714,000
- Investor Equity: \$2,514,872
- Sales Tax Rebate: \$168,133
- Energy Rebate: \$10,680
- MN Housing FFCC Deferred Funding: \$1,050,340
- HOME Funds Deferred Funding: \$1,717,079 Jeopardy
- NHTF (Federal) Deferred Funding: \$2,511,840 Jeopardy
- Local Bank Contributions: \$250,000
- Deferred Dev. Fee: \$162.698

Total Development Costs: \$10,149,642

What Can You Do?

- Know who your federal legislators are and how to contact them.
- Contact your Legislators to let them know about the importance of CoC, Rental Assistance
- Provide legislators with stories of people who will lose their housing.
- Provide legislators with stories of landlords / businesses etc. of how this will impact those businesses.



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