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EXECUTIVE SUMMARY

Purpose

The Housing and Redevelopment Authority’s (HRA) Rent Supplement Pilot Program will increase the ability of families in Saint Paul to provide and maintain decent, safe, and sanitary homes for their children– housing stability being a key ingredient in school success.

Housing needs in Saint Paul have changed significantly over the past decade, with the foreclosure crisis and ensuing financial crisis changing the nature of the housing landscape and resulting in deeper disparities for many Saint Paul communities. Among the lowest income renters, the cost burdens are worse, and there are the fewest units available to them. Families with school-aged children at these income levels are particularly vulnerable to increased housing instability and homelessness, which is disruptive to a child’s educational experience and ability to focus on learning.

Program Overview

The Pilot Program is a collaborative effort between the HRA, Saint Paul Public Schools (SPPS), the St. Paul Public Housing Agency (PHA), the Amherst H. Wilder Foundation, and multiple service providers. This multi-generational approach has the potential to offer improved housing and educational outcomes, especially when combined with other wraparound services to support the whole family. Focusing this effort on families with young children has the highest potential for long-term positive impacts in our schools and community.

The Pilot Program will support children and families in two ways:

- Rental assistance will be provided for participating families across seven schools.
- Participating families will have access to wraparound services

The Pilot Program is intended to support up to **250** families over a three-year period with the goal of stabilizing families at risk of housing insecurity and homelessness, improving families’ ability to remain in the school community of their choice, and improving students’ ability to learn and thrive.

Figure 1 Participating Schools

Schools	
Benjamin E. Mays IB World School	Maxfield
Dayton’s Bluff Achievement Plus	St. Paul City School
Jackson	Saint Paul Music Academy
John A. Johnson Achievement Plus	

SUPPORTING RESEARCH

Housing Instability and Impacts on Children

Paying a significant portion of a household's income toward rents means families have less money for other basic needs, and that a household is at higher risk of forced moves or displacement.¹ Among the lowest income renters, the cost burdens are worse, and there are the fewest units available to these households that they can afford.² This situation is worsened by the fact that only one in four households eligible for rental assistance actually receive it.³

Renter households are at risk of being priced out of current housing through rent increases in a tight rental market, and may face increased risk of eviction as rents have continued to outpace incomes. All of these involuntary moves can put extreme stress on a low-income households with children navigating the housing market.

The most severe consequence of these involuntary moves, homelessness, is on the rise for school-age children.⁴ "The younger the child, and the longer their homelessness, the more pronounced the negative personal impacts will be. Childhood homelessness is linked to developmental delays, failure to thrive in school, and poor health outcomes."⁵

Housing instability in all forms can result in frequent school absences. "Homeless and highly mobile students are more likely to be chronically absent, missing more than 10 percent of school days. Chronic absenteeism jeopardizes educational success. In fact, a student's attendance through sixth grade predicts future educational attainment and the likelihood of graduation."⁶ It can also result in frequent school changes, which breaks important social ties with other children and teachers, requires make up work, and forces adaptation to new school curriculums.⁷

These disruptions can have serious academic consequences for students: one study of students who changed schools frequently found these students lagged behind their non-mobile peers by a year or more in reading and math, with half of this difference attributed to mobility. According to the Minnesota Department of Education, "only one in four homeless third-graders demonstrate reading proficiency, a rate that is 37 percent lower than their low-income but housed peers. Low reading proficiency in third grade correlates with significantly lower academic success in the future."⁸

¹ <https://www.mhponline.org/publications/rental-market-watch/issue-2-saint-paul>

² Minnesota Housing, *Updated Gaps Analysis*, September 2017.

³ <https://www.cbpp.org/sites/default/files/atoms/files/PolicyBasics-housing-1-25-13RA.pdf>

⁴ <https://www.cbpp.org/research/housing/rental-assistance-to-families-with-children-at-lowest-point-in-decade>

⁵ <https://www.cctwincities.org/wp-content/uploads/2017/05/Housing-Stability-Literature-Review-1.pdf>

⁶ <https://education.mn.gov/MDE/fam/home/>

⁷ <https://www.urban.org/sites/default/files/publication/25331/412554-Housing-as-a-Platform-for-Improving-Education-Outcomes-among-Low-Income-Children.PDF>

⁸ <https://education.mn.gov/MDE/fam/home/>

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Why Focus on Early Education?

A report published by the Economic Policy Institute argues that “interventions to close performance gaps must start early in children’s lives because skill and performance gaps take root before children enter kindergarten and do not go away.”⁹ Investing in early childhood education provides many benefits. The early years are crucial for the development of a secure emotional attachment and the skills that help children succeed in life. Research shows that the development of important linguistic, cognitive, social, emotional, and behavioral skills takes place early in life. Furthermore, child development experts indicate early development of these skills predicts later functioning in life in many domains.

Targeted Program Focus

The Rent Supplement Pilot Program will help meet the housing needs of the lowest income Saint Paul residents in a way that is responsive to the urgent needs of families now, in the short-term – before they experience housing instability or homelessness, and represents a long-term investment in housing and educational stability for the next generation of Saint Paul.

Targeting investments towards schools that have high student mobility and lower rates of consistent attendance will focus resources on families that are likely experiencing more housing instability. Focusing on these schools will also target resources toward addressing the educational achievement gap. Additionally, focusing Rent Supplement resources in these communities provides the opportunity to take advantage of the deep network of partnerships and wrap-around services in place and operating to support families with children through Wilder and other service providers. This approach leverages City resources to make them go further, and has the potential for magnifying the impact within the individual schools and classrooms. Focusing on the four Saint Paul Promise Neighborhood elementary schools, as well as three Achievement Plus community schools (see list in Figure 1), would provide this approach.

⁹ <https://www.epi.org/publication/reducing-and-averting-achievement-gaps/>

DEFINITIONS

For the purposes of this program:

Extremely-Low Income means households with gross incomes 30-percent or below the median income for Ramsey County.

Family means a group of people related by blood, marriage, adoption, or affinity that live together in a single household.

Cost Burdened means a Family spends at least 40-percent or more of its gross income on housing costs.

Supportive Services means services offered to Participants for the purpose of enhancing Participants' ability to remain in their housing and have their child(ren) remain in schools of their choice. Supportive services must address the special needs of each Participant. These are described in Section VI. B. Role of the Service Provider.

Participant means a Family that meet the program criteria and is enrolled to receive rent subsidy under this Program.

Qualifying child means the child in the Participant's household that meets the grade level eligibility criteria below.

ELIGIBILITY CRITERIA

Eligibility for this Program is referral based. Potential Participants will be referred by school staff (Project Reach and Achievement Plus) within participating schools to third-party service providers. See Figure 4 for service providers in each school. Referred potential participants must meet the following program criteria to be eligible for enrollment:

Income Status and Cost Burden: Participants must be considered extremely-low income and be cost burdened. Income limits are based on HUD's Minneapolis-St. Paul-Bloomington, MN-WI HUD Metro FMR Area 2019 income guidelines and will be modified to reflect current annual rent and income amounts. Refer to Figure 2 for 2019 targeted income limits based on household size and qualifying rent amounts.

Family Status: Participants must meet the definition of Family and possess an active residential lease within the City of Saint Paul. Each Participant Family is limited to one subsidy at a time.

Grade Level and School Enrollment: Participants must have at least one child in their family at or below Grade 3 enrolled in one of the seven participating schools at the time of enrollment in the program. Refer to Figure 1 for participating schools.

Family Selection: Potential participants will be selected by the Administrator based on program criteria articulated in these program guidelines and program application.

Figure 2 Income and Cost Burden Guidelines (2019)

Household Size	Income Limit (30% AMI)	Rent at 40% Cost Burden
2	\$24,000	\$800
3	\$27,000	\$900
4	\$30,000	\$1,000
5	\$32,400	\$1,080
6	\$34,800	\$1,160
7	\$39,010	\$1,300
8	\$43,430	\$1,448

Modifications to the Program: In an effort to ensure the households with the most needs are served, program targeting will initially be set using the above criteria. A steering committee comprised of Program partners will meet quarterly to evaluate progress and if necessary, provide recommendations to the HRA, who will adjust Program parameters on eligibility if necessary.

DURATION OF PROGRAM PARTICIPATION

The Program is a 5-year pilot, depending on continued support from Program partners, designed with a 36-month maximum participation term limit and three periods of program enrollment. The first period of enrollment will open in January 2020 and close in March. The second and third period of enrollment will coincide with the first three months of the 2020 and 2021 school year. See Figure 3 for dates of Program enrollment.

Figure 3 Program Enrollment Dates

Cohort	Enrollment period	Exit period
First-year participants	Jan 2020 – Mar 2020	Dec 2022 – Feb 2023
Second-year participants	Sept 2020 – Nov 2020	Aug 2023 – Oct 2023
Third-year participants	Sept 2021 – Nov 2021	Aug 2024 – Oct 2024

APPLICATION AND SELECTION PROCESS

- 1) Referral Process
 - a. School staff, social workers, or other partners operating in schools pass potential Participant contact information of interested families to referring entity, Connectors
 - i. Connectors in Saint Paul Promise Neighborhood Schools are Project Reach staff
 - ii. Connectors in Achievement Plus Schools are Achievement Plus staff
 - b. Potential Participant meets with Connector to obtain Program referral
 - i. Connectors in their existing capacity within schools may meet with potential Participants to make referrals
 - c. Connectors share referrals with assigned Family Coordinator
- 2) Application & Intake Form
 - a. Potential Participant meets with their school's Family Coordinator to complete the intake form
 - b. Family Coordinator works with potential Participant to complete Program application and gather any required supporting documents to send to the Administrator via email or fax
- 3) Program Eligibility Determination
 - a. Administrator shall determine, verify, and document eligibility of potential Participant. Complete applications submitted by Family Coordinator via email and/or fax will include relevant release of information waivers to determine Program eligibility. Incomplete applications will be returned to the Family Coordinator.
 - i. Program eligibility shall be determined using eligibility criteria and verifying information provided by potential Participants in their Program application materials.
 - ii. Administrator will notify potential Participant and Family Coordinator of outcome in writing approximately 10 business days after application submittal, and send a payment contract to eligible potential Participant's landlord.
- 4) Program Enrollment and First Payment
 - a. Administrator will execute payment contract with eligible potential Participant landlord.
 - b. Administrator will notify applicant and Family Coordinator of executed payment contract with landlord or notice that landlord did not agree to participate.
 - c. Potential Participant will sign final participation agreement and return to Family Coordinator; Family Coordinator will send copy to Administrator.
 - d. First payment shall be applied to the next full month.
 - e. First payment will be administered to landlord at the beginning of next calendar month in accordance with lease terms (e.g. if a payment contract is executed on September 15th, the first payment will be applied to October rent).
- 5) Meeting with Family Coordinator
 - a. Participant will meet with assigned Family Coordinator and begin receiving supportive services activities.

SUPPORTIVE SERVICES PLAN

Family Coordinators will be responsible for providing direct services to an assigned subset of Participants and/or coordinating the delivery of services from other service providers. See Figure 3 for participating service providers by school. The following services will be provided by each Family Coordinator:

1. Pre-Program Services

- (a) Assist with Program application process, which includes gathering required application documents to determine eligibility, to ensure a complete application is submitted to Administrator.
- (b) Complete Program intake form to refer to other programs as needed
- (c) Referrals to other community providers in the event potential Participant is ineligible for the Program

2. Ongoing Program Services

- (a) Quarterly Check-Ins with Participants and conduct needs assessments
- (b) Make referrals to other organizations as needed
- (c) Discuss subsidy timeline and housing supports needed when subsidy ends
- (d) Offer standardized resources of tenant trainings, Wilder's Family Independence Initiative (FII)
- (e) Goal planning activities tailored to Participants
- (f) Provide crisis intervention as needed or when requested by Administrator or provide consultation to resolve conflicts between Participants and their landlords
- (g) Assist with completion of annual recertification paperwork as necessary
- (h) Conduct periodic evaluation surveys with Participants in coordination with Wilder Research in accordance with program evaluation plan.
- (i) Keep all case files/records regarding supportive services provided to Participants.

3. Coordination with Program Coordinator

- (a) Family Coordinators will meet with Program Coordinators as well as other Family Coordinators to provide Program feedback.
- (b) Family Coordinators will share necessary data with Program Coordinator, to be shared with Evaluator.

(c) Family Coordinators will make requests for additional Program materials such as applications as needed.

In addition to the services provided by the Family Coordinator, Participants will have access to the additional wraparound services present at their respective school through SPPN and Achievement Plus network of partnerships.

Figure 4 Participating Service Providers by School

Service Provider as Family Coordinator	Schools
YWCA	Benjamin E. Mays IB World School
Neighborhood House	Dayton's Bluff Achievement Plus
Community Stabilization Project	Jackson
Neighborhood House	John A. Johnson Achievement Plus
YWCA	Maxfield
St. Paul City School Social Worker with support from Model Cities	St. Paul City School
Neighborhood House	Saint Paul Music Academy

DENIAL OR TERMINATION OF PARTICIPATION

- 1) **Program denials.** Applicants who do not meet program eligibility criteria will be denied. Denied applicants will be notified in writing by the Administrator indicating the reason for denial. Denials will be issued approximately 10 business days after application submittal. A copy of the denial notification will be shared with Family Coordinator via email or fax.
 - a. Applicant may reapply if circumstance which resulted in their denial changes (e.g., applicant is denied for not meeting income limits but income changes due to job loss).
- 2) **Program termination.** The Administrator will notify the Participant, Family Coordinator, and landlord in writing if termination has been issued. Administrator will provide reason for termination in notice letter.
- 3) **Reasons for Program termination based on participant decisions.** Program termination for Participants may occur for the following reasons:
 - a. Participant chooses to no longer be in the program
 - b. Participant chooses to enroll in another housing program (see Eligibility for Other Programs)
 - c. Participant move out of their current housing to a housing unit outside of St. Paul (see Other Policies for allowed moves)
 - d. Participant's qualifying child enrolls in school outside of the St. Paul Public School District (see Other Policies for allowed school changes)

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- e. Notice to vacate or eviction: Landlord gives notice to vacate or an eviction to a Participant Family due to behavior (damages, noise, traffic, neighbor issues, criminal activity, etc.)
 - f. Program funding is not sufficient to support continued assistance for families in the Program
- 4) **Other reasons for program termination.** See Payment Contract.

5) Termination Process

- a. Family Coordinator will notify Administrator of event that triggered termination
- b. Administrator will notify Participant of Program termination and explicitly state reason for termination. Family Coordinator will be notified via email or fax.
 - i. Administrator will send notice to landlord to cancel payment contract agreement. Final payment shall be issued the following month, excluding circumstances outlined in 3b.
 - ii. Final payment for Participants enrolling in another housing assistance program should be discussed between Administrator and Family Coordinator to ensure, to the best ability of both parties, there is no gap in assistance or a Participant receiving two forms of housing assistance in one month.
- c. Participant will no longer receive the rental subsidy and be responsible for the rent in full.

ELIGIBILITY FOR OTHER PROGRAMS

- Participants in the Program cannot participate in any other PHA housing programs during the three-year period. Families who are accepted into other PHA housing programs must either decline acceptance into said programs or exit the Rent Supplement Program
- Participation in the Rent Supplement Program will not affect eligibility for any other PHA housing program.
- Selection for the Rent Supplement Program will not affect status on the wait list for any other PHA housing program
- Participation in other similar non-PHA assistance programs (such as Homework Starts with Home or other Wilder rent assistance programs) is not permitted.

OTHER POLICIES

- Changing housing units. Changing housing units during the Program will not impact Program participation so long as the following conditions are met:
 - The new housing unit is located in St. Paul
 - A new lease contract is signed
 - The new landlord signs a payment agreement with the PHA
 - Rent at new housing unit is below PHA payment standard based on bedroom size.

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- Changing schools. Changing schools during the Program will not impact Program participation if the school is located in Saint Paul. If applicable and desired by Participant, Family Coordinator in existing school will facilitate case transfer to Family Coordinator in new school.

Other References:

Early Childhood Education: The Long-Term Benefits - Linds Bakken

The Impacts of Affordable Housing on Health: A Research Summary - Nabihah Maqbool, Janet Viveiros, and Mindy Ault

What Is So Important About Early Childhood Education? - Becton Loveless

The importance of early development for later success - Megan McClelland, Ph.D.

Reduce poverty by improving housing stability - Mary K. Cunningham, Urban Wire

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