

Proposal for the City of Saint Paul Local Affordable Housing Aid (LAHA) Funds

This proposal is regarding the Local Affordable Housing Aid (LAHA) funding that is anticipated to be awarded to the Ramsey County Continuum of Care (CoC) for \$880,000.00. This proposal concentrates on two separate, but equally important, aspects of addressing homelessness in St. Paul: prevention and supportive housing.

This proposal includes a collaboration between Neighborhood House, the Saint Paul Public School's (SPPS) Project Reach, and Ramsey County, and will focus on assisting families with students in all schools within the SPPS School District. There is a critical need for additional housing supports and funding to gain and keep SPPS students and families housed. This proposal will assist at least 66 households with children in the SPPS in becoming housed and provide supportive services for them to retain and sustain that housing.

MEET THE PROVIDERS

Neighborhood House

Neighborhood House has been a cornerstone of support for minority communities in Saint Paul for over a century. Founded in 1897 by the women of Mount Zion Temple as a safe haven for Jewish refugees fleeing persecution in Russia, the agency has since expanded its mission to serve low-income, primarily BIPOC communities, including immigrants. Today, Neighborhood House continues to be a welcoming presence for thousands of refugees, immigrants, and others in transition or crisis. Our organization has become a full-service hub for those seeking assistance with basic needs, from food to housing, as well as helping create future opportunities through family coaching and education programming.

From our headquarters on the West Side of St. Paul, Neighborhood House has supported people from over 50 different cultural backgrounds and nationalities over the decades, nimbly adapting to the rapidly changing needs of the individuals, families, and communities we serve. Our integrated programming approach recognizes the wholeness of every person's life and considers aspects of each individual's needs and well-being so that we can serve every member of a family as they build strength and stability for the future.

Saint Paul Public Schools – Project REACH

Saint Paul Public Schools (SPPS), the largest school district in Ramsey County and the second largest in Minnesota, directly witnesses the impact of housing instability on student attendance, academic performance, and overall well-being. Project REACH (Realizing the Educational Achievement of Children experiencing Homelessness) is a Title 1 SPPS shelter and street-based program that promotes school stability and academic success of children and youth experiencing homelessness. Program staff serve pre-K and school-age children who are in precarious housing situations. Project REACH of SPPS will be the primary referral partner for the proposed project.

Every year, SPPS identifies an average of 2000 students experiencing homelessness, with key signs stemming from chronic tardiness, absenteeism, hunger, and/or hoarding food, to name a few. Social workers and teachers collaborate with Project REACH to ensure referrals. Students and their families face numerous challenges, including accessing shelter due to lengthy waitlists and limited affordable housing options. Families often resort to "doubling up" in temporary living situations, fully aware that these arrangements can end abruptly. Many families also find themselves in hotels, striving to stay together, maintain employment, and preserve as much stability and normalcy as possible for their children. Participants in the program have expressed that the support from Project REACH addresses a wide range of needs, providing essential resources for academic success. This allows parents to "lift the load" and reduce stress and confusion to focus on stabilizing their housing and working toward long-term goals to maintain that stability for their children.

Ramsey County

The Ramsey County Housing Stability Department (HSD) plays a pivotal role in supporting community-led initiatives through the Heading Home Ramsey (HHR) Continuum of Care (CoC). HHR is comprised of 65

partners and advocates, 20% of whom have lived experience of homelessness and housing instability and are actively informing HSD's vision and strategy. Collectively, HHR is fulfilling its mission to address the impacts faced by individuals and families within the community, ensuring their safety and stability through various workgroups, governance structures, priority setting, and oversight of funding decisions.

HHR operates with a *Housing First* vision, guiding all stakeholders toward quick and low-barrier access to housing and emergency assistance services, while also striving to eliminate racial and ethnic disparities in housing. The overarching goal is to prevent and end homelessness by delivering effective, person-centered, integrated responses that prioritize racial equity and are informed by community voice, advocacy, and learning.

WHY TARGET FAMILIES WITH CHILDREN IN SPSS

School Attendance

Consistent school attendance is a key indicator of student achievement. Data from the U.S. Department of Education and the U.S. Census Bureau show a sharp rise in chronic absenteeism in Minnesota schools, from 34% in 2017/18 to 71% in 2021/22. Absenteeism is strongly linked to poor academic performance, lower test scores, and higher dropout rates. Students from low-income backgrounds, particularly those in BIPOC communities, with disabilities, or who identify as LGBTQIA, are disproportionately affected. Minnesota Department of Education data also reveals that homelessness significantly contributes to chronic absenteeism, as frequent relocations, lack of stable housing, and difficulty accessing supports create barriers to regular school attendance and learning.

During the 2023-24 school year, SPSS identified 1,480 students who were McKinney-Vento eligible, ranging in age from 0 to 19, highlighting the widespread need for targeted support and resources. Homeless or precariously housed students attend schools throughout the district, with higher concentrations in certain areas of higher poverty, representing 4% of the total student population. As part of their rights, students have access to attend their school of origin, transportation, and basic supplies. However, their unstable housing situations severely impact their mental and physical health, as well as their ability to cope with the trauma they face. The urgent need for stable housing is critical, as it directly affects their educational success and is a strong predictor of high school graduation.

Family Shelter

According to the 2024 Biennial Needs Assessment for Ramsey County, the second highest population staying in emergency shelters are families, representing 30% of total shelter enrollments. In Ramsey County's Family Service Center Shelter, there were 278 households placed in shelter, with 354 adults and 501 children in 2024. Families are referred to Ramsey County's Emergency Shelter Team through a variety of sources including United Way, calling directly, through Project REACH, OutREACH programs, and through other CoC partners. Due to the growing need of families in need of shelter, parents/guardians and their children are placed on a waitlist. Families experiencing literal homelessness and are staying in places not meant for human habitation can access Warming Centers as well as hotels until shelter space at the Family Service Center or Project Home, the two family shelter sites in Ramsey County. Families can also access Shelter Diversion services through Catholic Charities to determine alternatives, including financial assistance, landlord mediation, transportation to go and stay with other family and friends, etc.

ASSISTANCE, SERVICES, AND SUPPORT

At Neighborhood House, each participant entering the program will be provided with a tailored transition plan aimed at helping them secure stable housing and achieve long-term self-sufficiency. On day one, our Housing Coach will educate families about their housing rights and responsibilities, beginning the process of

empowering them to successfully navigate their new housing. We will also assist them in applying for Section 8 housing, if applicable, to ensure they have long-term housing options as availability arises.

Supportive Services and Goal Setting:

Our Housing Coach will work closely with each family, providing case management services and ongoing support. Families will participate in monthly goal-setting meetings, where they'll work with their Housing Coach to set and track progress on personal and housing-related goals. These may include increasing their wealth through public benefits and employment, improving financial literacy, staying updated on local housing waiting lists, gaining skills through tenant education programs, and addressing any mental health or chemical dependency issues.

Comprehensive, Wraparound Support:

In addition to housing navigation and case management, Neighborhood House provides a range of other supportive services. Families have access to basic needs support, including nutritious and culturally affirming foods at our food markets, family coaching, youth programming, and educational opportunities. Through a seamless referral process, families can easily access any of our additional programs, strengthening the overall support they receive during their housing transition.

Ongoing Communication with Property Owners/Managers:

Once a family is housed, we continue to maintain open communication with the property manager, educating them on our program and expectations. This ensures smooth interactions between the family and landlord, contributing to housing stability. Our team will also ensure that any housing-related paperwork, including rental payments, is handled promptly and accurately.

Funding Flexibility:

We recognize that some families may need financial assistance beyond what is covered by the initial program. For these families, we will leverage other funding sources, such as FHPAP and CSF, to address urgent needs like utility payments, car repairs, or other barriers that might otherwise prevent families from maintaining housing stability.

Transition and Exit Planning:

For families requiring more long-term assistance, our Housing Coach will provide ongoing navigation services, helping them secure housing and establish stable routines. As part of their transition plan, families will be supported in creating a personalized path to self-sufficiency, with strategies for eliminating barriers such as employment, education, and health concerns. Families may also be able to transition off the program earlier if they demonstrate the ability to overcome their barriers and achieve housing stability. For those needing longer-term support, case management will continue for up to a year, ensuring a smooth and successful transition.

Final Goal:

The ultimate goal of our program is to support families in moving toward permanent housing options and long-term stability. By utilizing a combination of education, case management, community support, and financial assistance, we ensure that families have the resources and tools they need to thrive in their new homes and sustain housing stability long after they exit the program

CURRENT PARTNERSHIPS

Neighborhood House, SPPS, and The City of Saint Paul have a long history of successful partnerships, including:

- For the current HTF program, all participants' children must attend an Achievement Plus School in the Saint Paul Public School District. The three schools we currently have students from are: Bruce Vento Elementary, Dayton's Bluff Achievement Plus Elementary, and St. Paul Music Academy.
- Neighborhood House's Youth Literacy Program provides literacy instructions for children in 3rd to 12th grade who have been identified by SPPS as being behind in reading. Neighborhood House goes directly to the schools to work with the children in this program
- For the last five and half years, Neighborhood House has partnered with the City of Saint Paul in providing case management services to households in the Families First Pilot Program. This program is expected to sunset on December 31, 2025.

BUDGET INFORMATION

The total proposed budget is the allowable amount of \$880,000.00 to be utilized within twelve months. The costs have been broken down into three separate budget categories: Administration, Supportive Services, and Direct Assistance. Please see below:

<i>Proposed Budget for City of Saint Paul LAHA Funding</i>		
Cost Categories		
Administration (.50 FTE)	Amounts	% of total
Salary & Overhead	\$50,000.00	9.09%
Overhead	\$30,000.00	
Subtotal	\$80,000.00	
Supportive Services (2 FTE)	Amounts	% of total
Salary, wages, and fringe	\$116,500.00	17.78%
Overhead	\$40,000.00	
Subtotal	\$156,500.00	
Direct Assistance	Amounts	% of total
Rental Assistance	\$445,500.00	73.13%
Deposit Assistance	\$148,500.00	
Application Fees/Other	\$49,500.00	
Subtotal	\$643,500.00	
Total	\$880,000.00	

We are proposing that we will be able to assist 66 households within 12 months. This includes helping 6 families for 6-12 months, 15 households for 3-6 months, and 45 households for 1-3 months. The budget for the direct assistance is based on historical Neighborhood House data. The average amount for monthly rent assistance is \$1,500.00; deposit assistance is \$2,250.00; and application fees, utilities, and other funding, such as storage, moving fees, transportation, vital documents, furniture, and household supplies, is \$750.00. See below for a breakdown of household costs and the average amounts used for the calculations

# of total Households	66	Totals
Average monthly rent	\$1,500.00	\$445,500.00
Average deposit (1.5)	\$2,250.00	\$148,500.00
app fees/other/utilities	\$750.00	\$49,500.00
Total Direct Assistance		\$643,500.00

Timeframes	# of Households	% of Total
6-12 months	6	9.09%
Rental Assistance	\$108,000.00	
Deposit Assistance	\$13,500.00	
App fees/Other/Utilities	\$4,500.00	
subtotal	\$126,000.00	
3-6 months	15	22.73%
Rental Assistance	\$135,000.00	
Deposit Assistance	\$33,750.00	
App Fees/Other/Utilities	\$11,250.00	
subtotal	\$180,000.00	
0-3 months	45	68.18%
Rental Assistance	\$202,500.00	
Deposit Assistance	\$101,250.00	
App fees/Other/Utilities	\$33,750.00	
subtotal	\$337,500.00	
Totals	\$643,500.00	

Prevention and Supportive Housing Example

Imagine a single mother named Maria, struggling to provide for her children while facing the uncertainty of eviction, or is already homeless with her school aged children. Maria learns of a program that can help through a program with St. Paul Public Schools called Project REACH which connects her with Neighborhood House. She is encouraged to apply for help, hoping for a more stable future for her family. Through a low-barrier, online application, Maria applies and shares through that application, uploads her pay stubs, and shares why she needs additional assistance. Within two days, Neighborhood House staff contacted her to review her application and walk her through the process of the next steps which include determining financial support and resources needed to move forward.

Staff engage Maria, working closely to understand her unique needs and goals to further stabilize housing. They navigate the communication between her and the property manager to obtain required documentation. As that is happening, she learns of programming offered at Neighborhood House for her and her children including food assistance, childcare, and education support. Staff listens, using a trauma-informed approach, allowing Maria to guide her next steps, emphasizing her autonomy, and understanding what she wants out of the help being offered. Maria is encouraged to share what is important to her, and the challenges she faces. The shared journey between staff and Maria leads to a personalized plan where Maria feels empowered to take next steps with access to support moving forward.

In summary, this program would be a collaboration between families like Maria's and the supportive staff. Both parties share the responsibility of working toward housing stability. Families are expected to engage fully, communicate openly, and follow through on commitments, while staff provides essential guidance, resources, and assistance to help families overcome barriers and achieve long-term success. With this partnership, families gain not only housing stability but also the tools and support needed to create a better future.