

Be Part of Something **BIG!**



HeadingHome

ANOKA

A regional initiative to end homelessness

Prepared for the Anoka County Community Continuum of Care
November 2008

Be Part of Something **BIG!**



Jane's Story

Soon after losing her job with a large corporation after 15 years, Jane suffered a stroke that affected her speech and led to difficulties with problem-solving and critical thinking. Then a close family member passed away, deepening her depression. Jane's husband filed for divorce and because of her medical difficulties, it was decided that he would stay in the family home with the children. Jane moved in with a succession of relatives but soon wore out her welcome and eventually ended up living in her car. A local church provided vouchers for a few nights stay in a motel but from there she was referred to a homeless shelter.

An Anoka County outreach worker helped Jane to access the services she needed to move from the shelter to a family foster home. She has received legal advice regarding her divorce and is being treated for depression. Jane is spending more time with her children and with her life now less chaotic, the residual effects of her stroke are less pronounced.

Introduction

Over the years the Anoka county community has responded to the issues of homelessness in a variety of ways: by encouraging community support, investment in community housing, and encouraging partnerships with local agencies through grants. Even with strong partnerships and a variety of community efforts, the issue of homelessness in Anoka County challenges us.

With a vision for a better future and ending homelessness, the Anoka County Community Continuum of Care brings together a variety of state agencies, community agencies and community volunteers, working together to develop a plan to end homelessness in Anoka County. The Anoka County Community Continuum of Care partners with, "Heading Home Minnesota" a state-wide partnership of local and state plans to end homelessness by developing a county specific plan to end homelessness in Anoka County.

The Anoka County Community Continuum of Care divided into subcommittees to look at the gaps in housing in our community. The committees, (Singles and Seniors, Families, Unaccompanied Youth, and Education) met from April to September 2008, to determine the goals, recommendations and actions needed to end homelessness in our community. This group gathered the information that will be used to create solutions to housing barriers for those in need of stabilization, and those in need of services. The group will come back together on a quarterly basis to work on the action plans. Annually there will be a report to the Anoka County Community Continuum of Care and other interested groups on the progress of the plan. The group will also look at updating the plan, providing new input and adjusting goals, recommendations, and actions.

Background

As a large suburban community north of two major metropolitan areas homelessness in Anoka County has not been visible in the same way it has been in the Minneapolis and St Paul areas. In the metropolitan communities you encounter homeless people standing on street corners begging for food, jobs and money. There are soup kitchens and shelters with lines of people outside waiting to get in. While homelessness is not as visible in Anoka County, it does exist.

Seven out of ten families are one paycheck away from being homeless.

Homelessness has been defined and re-defined many times and this has created a problem when we are looking at deciding how to determine how many people are actually homeless in Anoka County.

For the purpose of this project we will define homelessness as:

“ A person staying in a place not meant for human habitation, a person in temporary shelter or housing, and persons doubled up.” This definition will include those in transitional housing, emergency shelters, and those who are temporarily staying with someone. (Not on a lease or not able to have a permanent placement) Chronically Homeless people will be defined as **“ those people who have been homeless three times in the last four years or continually for the last year.”**

In early 2008 four sub-committees of the *Anoka County Community Continuum of Care* were formed to identify the housing barriers and needs in our community. Interested community members, non-profits and government employees served on four different committees; family, seniors and single, unaccompanied youth, and education. Each group identified barriers and gaps in service. They identified five goals, with recommendations and action steps. The *Anoka County Community Continuum of Care* will assist in achieving the outcomes of the plan by monitoring it quarterly. As we complete the goals new ones will be added to the plan. We will submit the plan to the State of Minnesota, “Heading Home Minnesota,” the Anoka County Board, and the Anoka County Community.



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Recommendations

Goal One: Build community involvement, knowledge and awareness of homelessness in Anoka County.

Many don't believe that the problem of homelessness is serious because we don't often see people camping under bridges, sleeping in cardboard boxes, pan-handling or standing in soup lines. Homelessness is not as visible in suburban counties, including Anoka County. It looks different than in urban areas and slightly different than rural homelessness.

*"Act as if what you do makes a difference. It does."
-William James*

The Anoka County Community Continuum of Care has educational material available to help the community understand what homelessness looks like. The packet of information lists opportunities that will help the faith, education, businesses and individual community members understand and become aware of the problems. Other resource information is listed at the back of this report.

Goal One: Recommendation One: Educate our community on suburban homelessness.



People working with homeless individuals; understand the problems facing the homeless community Unless are actively involved in helping someone or encounter a person who is having housing difficulties, the problem of homelessness in the community doesn't exist. Defining the problem and educating the community are important steps toward providing the means to end homelessness in Anoka County. The first step is to identify and understand the problem.

Action	Partners	Outcome
Provide education through forums, videos newsletters or seminars to identify suburban homelessness and the need for housing resources.	<ul style="list-style-type: none"> • Faith Community • Schools • Area Businesses • Formerly Homeless • Homeless Advocates 	<ul style="list-style-type: none"> • Increased community participation to end homelessness by serving on committees and participating in community events that will educate and engage the community on homeless issues, including available resources and gaps in services and resources.

Goal One: Recommendation Two:

Insure accurate data is collected regarding homeless and housing that is affordable in Anoka County.

Wilder Foundation does a survey every three years to determine the number of homeless people in Minnesota. Anoka County has taken part in this survey but has not had sufficient manpower to get an accurate count. Housing and Urban Development (HUD) requires a count every other year for the HUD Exhibit One application. Anoka County Community Continuum of Care has elected to do a count each year (the last week in January)and assist Wilder in their count (in October of every third year.) As we get better at this count we expect to be able to show a more accurate number of homeless Anoka County residents and also identify where people are staying.

On any given night in the United States, 1.2 million children are homeless.

With the help of Housing Link (non-profit agency that provides lists of available units in the metro area) Anoka county can track the number of housing units and their monthly cost to tenants.

The data gathered will help the Anoka County Community Continuum of Care identify gaps in our housing continuum As we go forward program data will provide evidence of the need for safe housing that meets the financial needs of Anoka County residents.

Action	Partners	Outcomes
Improve data collection of the homeless in Anoka County with a focus on identifying homeless youth.	<ul style="list-style-type: none"> • Anoka County Schools • Agencies serving Anoka County Youth • Anoka County • Agencies serving Anoka County Homeless population 	<ul style="list-style-type: none"> • A baseline of homeless people including youth in Anoka County will be established by 2009.

Goal Two: Increase and maintain housing stock for targeted population

Family Homeless Prevention and Assistance Program, along with local housing providers, have identified the lack of housing that is affordable in Anoka County as a major barrier to ending homelessness in our community. A parent and one child on Public Assistance would receive cash assistance of \$437 a month for the family unit. The average 1 bedroom apartment is \$625 a month plus electric. In Anoka County we have 9 complexes that have a total of only 582 units that are subsidized.

"On any single day in the United States, more than 200,000 veterans will sleep on the street or in shelters. More than twice that many experience homelessness sometime during the year."

*A Kid's Guide to Hunger & Homelessness,
Cathryn Berger Kaye, M.A.*

Subsidized unit based complexes can choose in the future to become market rate units. In the past 10 years we have lost one complex with about 40 units to market rate housing. We need to preserve the units that are currently subsidized and work on developing new subsidies and housing that is affordable to low and very low-income people.

Goal Two: Recommendation One: Increase the number of permanent housing units that are affordable.

Having a place to live is a basic need. Approximately 600 people in Anoka County at the count taken on January 26, 2008 were without permanent housing. Creating additional housing units through subsidies and vouchers will reduce the high cost of working with families in crisis as well as reducing the cost of human suffering.

Action	Partners	Outcomes
Create 15 additional units of Single Room Occupancy (SRO) or efficiency units.	<ul style="list-style-type: none"> • Non-profit developers • Cities • County 	<ul style="list-style-type: none"> • 15 SRO or Board and Lodge units will be created by July 1, 2010.
Create 10 additional units of affordable accessible housing for seniors.	<ul style="list-style-type: none"> • Non-profit developers • Cities • County 	<ul style="list-style-type: none"> • 10 units of affordable accessible housing for seniors will be created by 2010.
Increase the number of rental subsidies by maximizing subsidies to clients.	<ul style="list-style-type: none"> • Hearth Connection • Anoka County HRA • Metro HRA • Minnesota Housing Finance • Anoka County City HRA's • HUD • Accessible Space 	<ul style="list-style-type: none"> • 5 or more new subsidies to be added each year.
Recruit developers to build accessible low income/subsidized units.	<ul style="list-style-type: none"> • Anoka County HRA • Community Development • City Planners • Developers 	<ul style="list-style-type: none"> • 5 more accessible low income subsidized units by 2010.

**Goal Two: Recommendation Two:
Increase the number of Transitional Housing Units**

Transitional Housing is helpful in assisting singles, youth, and homeless families stabilize their housing. Transitional housing provides temporary stable housing that includes a case manager who will work with the residents to break down barriers to obtaining permanent housing. By providing transitional housing people have an opportunity to find jobs that allow them to earn enough money to be independent, get medical care if needed, find affordable day care and resolve other issues that keep them from being self sufficient. When needed households will be assisted with applications for mainstream resources.

Action	Partners	Outcome
Create more housing options for those in need of housing and case management services.	<ul style="list-style-type: none"> • Anoka County • Non-profit Developers • Non-Profit agencies • Community Churches • Minnesota Housing Finance 	By 2010 there will be <ul style="list-style-type: none"> • 20 youth • 20 Family and • 20 single new units of Transitional or Supportive housing. <ul style="list-style-type: none"> • Increase the number of family shelter units in Anoka County by 2 units. • Maintain existing low-income housing Stock. • 4 new affordable rental housing units developed in the private sector.
Collaborate with jurisdictions and developers to explore mechanisms for coordinating and pooling funding for supportive housing developments.	<ul style="list-style-type: none"> • Legal Aid • Anoka County Community Development Department • Federal Programming • Commercial Reality Businesses • Commercial Agents 	<ul style="list-style-type: none"> • Family transitional supportive housing funding will be increased by \$5,000 in the next two years.
Commit to new construction of housing that is affordable in communities underserved by housing programs and insufficient housing that serves lower income people..	<ul style="list-style-type: none"> • Developers • Non profits • Faith Community • Anoka County • Minnesota Housing Finance 	<ul style="list-style-type: none"> • 2 new housing units will be developed in communities underserved by current housing programs.
Cooperate with housing providers in the acquisition, rehabilitation, and maintenance of residential properties as long term housing that is affordable to those with lower incomes.	<ul style="list-style-type: none"> • Legal Aid • City and County Community Development Department • Federal Programming • Commercial Reality Businesses 	<ul style="list-style-type: none"> • Provide funding to developers, owners and sponsors who will rehabilitate and maintain long-term. Housing that is built for lower income tenants.
Promote safe shared housing as an option for sharing scarce resources.	<ul style="list-style-type: none"> • Vineland Center 	<ul style="list-style-type: none"> • Create a shared housing model that reduces housing cost for families, singles, seniors and youth.

Goal Two: Recommendation Three:

Increase the number of housing units with specific supportive services for those with special needs

Having housing that serves people with specific needs will reduce the number of people who have repeated housing crises. Board and Lodge allow those without basic living skills to have assistance as needed with things such as medication administration. Adults needing foster care may be elderly or disabled that do not meet the threshold for more costly care such as nursing homes but do need assistance with housekeeping, meals, and bathing. Others, such as those with Traumatic Brain Injury, have specific needs that can often be met with less costly services.

Felons are often viewed as not worthy of help when they have completed their sentence and are released from incarceration. Those without housing when released are at a higher risk to re-offend. Taking a proactive approach in working with felons upon release to obtain employment and housing is less costly to society than repeated incarceration. Landlords are reluctant to rent to offenders because they are required to provide a safe environment for their tenants. They use screening tools to do background checks making sure potential tenants have no criminal background. Assisting former prisoners find and keep housing and a stable income will help prevent them from re-offending and becoming re-incarcerated.

Action	Partners	Outcome
Form a specialized work group that will form a plan to increase housing with support services focused on Adult Foster Care, and housing services for mentally ill, chemical dependency TBI and frail elderly.	<ul style="list-style-type: none"> • Anoka County Income Maintenance Department • Anoka County Social Services and Mental Health Departments • Anoka County Community Development Department 	<ul style="list-style-type: none"> • There will be 2 new sources of funding to assist in developing 5% more housing with supportive services annually. • A specialized work group established by Dec 2009
Utilize the Department of Corrections to identify funds that may assist felons with their housing.	<ul style="list-style-type: none"> • Department of Corrections • Anoka County Corrections 	<ul style="list-style-type: none"> • Identify \$10,000 annually to assist felons with housing.

Goal Three: Provide immediate emergency housing with coordinated services for those in a housing crisis.



Preventing the loss of current housing is often the best way to keep people housed. Unfortunately that is not always possible. Landlords in foreclosure sometimes rent to unsuspecting tenants right up to the time the lender takes back the property. The tenant may not have received notice of the foreclosure or the landlord may not have been truthful.

Sudden illness, death, or abandonment leave a person in an emergency situation without solutions. People with these problems often go from relative to friend and wear out their welcome. It's difficult to "pull yourself up by your boot straps" when the boots have no straps or you have no boots. Providing help to prevent /resolve homelessness in a holistic manner is critical.

Goal Three: Recommendation One: Expand current emergency housing options.

Anoka County currently has two shelters. Stepping Stone Emergency Housing a 16 bed emergency shelter for single men and women with beds for 5 women and 11 men. The cost is \$25.00 a day. Alexandra House is a shelter for battered women and their children with a maximum stay of 30 days.

Action	Partners	Outcome
Use best practices model to create immediate short-term emergency beds.	<ul style="list-style-type: none"> • Non-profit programs • Lino Lakes non-secure • Volunteers of America • Other partners funders • Anoka County Mental Health Services • Salvation Army • Anoka County • YMCA • State of MN • Faith Community • Civic Groups 	<ul style="list-style-type: none"> • 2 emergency beds added by 2009 • 12 bed M/F opened by 2011 • 2 host homes by 2009 • 6 host homes by 2010 • 5 short term Youth emergency beds

Goal Three: Recommendation Two:

Increase outreach and case management to serve people who are in crisis.

The reasons for homelessness are numerous and vary with each individual. In order to secure and maintain housing for homeless families it is important to deal with all the causes of their crises. Case management is often an important part of the solution. Outreach to homeless people can be done through many networking channels. Follow-up after placement insures a better success rate for those who deal with the barriers that caused their crisis. Services and outreach to homeless people can come from many sources. Networking is a valuable part in identifying and providing resources.

Action	Partners	Outcome
Recruit and hire experienced Outreach Workers to provide resources to homeless people or those at risk of becoming homeless.	<ul style="list-style-type: none"> Anoka Ramsey Community College Anoka Tech College University of Minnesota YMCA Streetworks Project for Assistance in Transition from Homelessness (PATH) Churches Common Bond Families Moving Forward 	<ul style="list-style-type: none"> Partnership agencies will expand their capacity to 2 outreach worker by 2009 3 outreach workers by 2010.
Train all current support services workers on housing outreach best practices.	<ul style="list-style-type: none"> Chemical Dependency providers Mental Health providers Emergency Support providers College & University Interns Managed care 	<ul style="list-style-type: none"> Uniform practices will be in place to assist people with housing barriers.
Increase the number of Case Managers to work with youth in transition or homeless youth to assist them with housing, employment, education and other needs to self-sufficiency.	<ul style="list-style-type: none"> YMCA Project Solo 	<ul style="list-style-type: none"> 1 case managers by 2009 2 case managers by 2010
Develop a Rapid Re-housing program.	<ul style="list-style-type: none"> Elim Transitional Housing 	<ul style="list-style-type: none"> Utilize funding from HUD (under the Continuum of Care) to develop a rapid re-housing program by December 2009.

Goal Four: Maintain consistent, high quality services to reduce barriers to housing.

The community needs to be aware of all points of entry into a system that will assist individuals, families and youth access services that help them resolve their housing problems. All housing providers would have the same intake and referral information and process with a single point of entry being ideal.

**Goal Four: Recommendation One:
Provide quality community facilities and services.**

*"Homelessness is an issue that impacts our entire community It takes all sectors of the community working together to have an impact."
-Commissioner Rhonda Sivarajah,
Anoka County*

Identifying services that can assist homeless people is crucial to preventing a repeated episode of homelessness. Facilities identified as a place that can assist the homeless provide valuable resources to help people to be self-sufficient with stable housing.

Action	Partners	Outcomes
Develop a mentor system for clients with barriers.	<ul style="list-style-type: none"> • Universities, Colleges • Faith Community 	<ul style="list-style-type: none"> • Provide outreach education at a minimum of twice a year. • To address homeless needs, recruit community members to become mentors in Anoka County.
Establish a coordinated plan for accessing housing services.	<ul style="list-style-type: none"> • Housing providers • Universities and Colleges • Anoka County Human Services 	<ul style="list-style-type: none"> • A housing crisis service will be created that is easily accessible to all Anoka County residents.

Goal Four: Recommendation Two:

Provide training for providers of supportive services on best practices.

Each point of entry into the homeless response system needs to have the same accurate information that will help resolve the crisis. Periodic training to update all housing personnel is important so that all resources are current and available to resolve any housing crises.

Action	Partners	Outcomes
Create a Checklist (for point of entry) that can be used by all Anoka County providers (no wrong door to access services) to insure that all clients have the opportunity to apply and receive mainstream service.	<ul style="list-style-type: none"> • Department of Human Services, Social Security Outreach, Access and Recovery Training (SOR) • Anoka County Family Homeless Prevention and Assistance Program 	<ul style="list-style-type: none"> • Anoka County residents will have immediate access to available services that will assist them in resolving their housing crisis.
Add language to county contracts that requires extensive knowledge about housing resources and best practices.	<ul style="list-style-type: none"> • Anoka County Service providers • Anoka County Social Services 	<ul style="list-style-type: none"> • Anoka County Contracted support services providers will demonstrate that all staff have been educated in best housing practices.

Goal Four: Recommendation Three:

Provide transportation resources if needed.

It is difficult for people without a car to access transportation and get around especially in the northern two thirds of our county. People who live in the rural areas of Anoka County need transportation to get to jobs and other needed appointments.

Action	Partners	Outcomes
Provide transportation subsidies for taxi services and Metro Transit.	<ul style="list-style-type: none"> • Faith Community • Metro Transit • Local Businesses • Free to Be • 	<ul style="list-style-type: none"> • 10 bus cards or cab vouchers are available each month.
Support alternate transit.	<ul style="list-style-type: none"> • Anoka County Transportation Dept • Faith Community • Education Community 	<ul style="list-style-type: none"> • People needing transportation will have resources that meet their transportation needs.

**Goal Four: Recommendation Four:
Provide childcare resources if needed.**

Childcare is a major expense for those trying to locate housing, go to job interviews and work. Assisting people with childcare resources will help those who are working retain their jobs and will enable more people who are unemployed to obtain employment.

The many homeless children across America today represent a new poverty in our country.

*Our Wish, by Ralph da Costa Nunez
(paraphrased from Introduction by Allison Maher Stern)*

Action	Partners	Outcomes
Provide child care resources to all people who have a housing barrier and child care needs.	<ul style="list-style-type: none">• Anoka County Human Services• Housing agencies• Faith community• Community members	All families needing childcare will be given resources that will help them find and pay for childcare.

Goal Five: Prevent homelessness.

Residents of Anoka County need to be able to find and maintain decent safe housing that has rent that is affordable. As a community we need to be sure that every resident facing homelessness has the necessary information that will help them resolve their housing crisis.

**Goal Five: Recommendation One:
Provide resources on foreclosure prevention**

Anoka County has seen a dramatic increase in foreclosures in the past year. Foreclosure prevention programs such as the one at Anoka County Community Action Program are able to work with people and help them understand the foreclosure process thus helping prevent people from being homeless at the end of a redemption period. They have increased staffing from two to six due to the increased demand. Education about the process and assistance saving homes is a primary need in our community.

Action	Partners	Outcomes
Promote the use of foreclosure preventions programs.	<ul style="list-style-type: none"> • Minnesota Mortgage Foreclosure Prevention Association • Income Maintenance • Family Homeless Prevention • Community Development Department Anoka County 	<ul style="list-style-type: none"> • Four-foreclosure workshops for property owners will be held each year for the next four years. • Use the Neighborhood Stabilization Program (NSP) to provide for acquisition, rehabilitation; to assist low income home buyers purchase a home Dec 2009.

**Goal Five: Recommendation Two:
Provide training programs that promote self-reliance.**

Education is important if people want to be successful. Learning how to budget and establish a savings program along with how to be a good tenant and maintain good credit will empower people to realize home ownership if that is their goal.

Action	Partners	Outcomes
Develop education program that includes financial independence housing programs and home ownership.	<ul style="list-style-type: none"> University of Minnesota Extension Services Anoka County Community Action Program 	<ul style="list-style-type: none"> Offer educational classes twice a year.

**Goal Five: Recommendation Three:
Utilize the Federal Neighborhood Stabilization Program (NSP) funds as a resource to purchase a rental property.**

The Department of Housing and Urban Development (HUD) released funding awards for the Neighborhood Stabilization Program (NSP). The money for this new federal program comes from the Housing and Economic Recovery Act of 2008 and is intended to allow entitlement jurisdictions including Anoka County to buy foreclosed and vacant homes at discounted prices and rehabilitate or redevelop those properties in response to rising foreclosures and falling home values.

Anoka County has received a direct allocation in the amount of \$2,377,310 to acquire property, demolish or rehabilitate abandoned or foreclosed property, offer down payment and closing cost assistance or create a land bank with the intention of assembling land for future redevelopment. Congress has determined that the NSP funds received must be targeted to areas with the highest rates of foreclosures, sub-prime mortgages, mortgage defaults and delinquencies. The NSP program includes targeting to low, moderate and middle-income families. Twenty-five percent of the grant must benefit persons at or below 50% of the area median income.

Action	Partners	Outcomes
Identify a non profit agency that can locate and acquire a vacant foreclosed property using the NSP funding	<ul style="list-style-type: none"> Anoka County Community Development Office 	<ul style="list-style-type: none"> Provide permanent housing for up to seven households by July 2010

**Goal Five: Recommendation Four:
Request funding for people at risk of homelessness.**

Every two years Anoka County Income Maintenance applies for funding from Minnesota Housing Finance Agency to prevent homelessness. \$550,000 was the amount awarded during the last biennium.

Because of changes in public assistance policies and increased demand for resources from the non-profits, this grant runs out of money almost every quarter. In order to meet the demand it is necessary to increase the amount of funding available to our community. This will help stabilize the safety net by providing more case management and financial assistance to prevent homelessness.

Action	Partners	Outcomes
Apply for increased funding.	<ul style="list-style-type: none"> • Minnesota Housing Finance Agency • Housing and Urban Development 	Increase current homeless funding by 25% in the first 2 years.

**Goal Five: Recommendation Five:
Create a guide for those who may face eviction that identifies resources that may resolve their housing crisis.**

Preventing homelessness is more cost effective than having people homeless for even one night. If people are threatened with eviction because of financial problems, we need to have a plan to assist them so they are not evicted, and do not get an unlawful detainer, which impacts credit. Landlords that are left with unpaid rent and damages are not available as references for future landlords and ultimately increases rents for everyone in order to absorb the losses.

Action	Partners	Outcomes
Through Family Homeless Prevention Advisory Committee create a plan for those who face eviction from rental housing and permanent supportive housing.	<ul style="list-style-type: none"> • Family Homeless Prevention Advisory Committee • Family Homeless Prevention Sub-grantees • Local landlord Associations 	<ul style="list-style-type: none"> • All persons being evicted will be given information regarding evictions and how to access help to avoid eviction.

Resources

Available to

Heading Home Anoka

Financial

Family Homeless Prevention and Assistance Grant (FHPAP)

Anoka County has applied for and received grant money from the Minnesota Housing Finance Agency (Family Homeless Prevention Grant) since 1993. Currently the county receives \$550,000 for two years ending June 30, 2009. There are eight agencies that are sub-grantees of this grant. Anoka County Community Action Program (ACCAP), Alexandra House, Community Emergency Assistance Program (CEAP), Elim Transitional Housing, Freeport West Project Solo, Judicare, Mediation Services for Anoka County, and Rise Inc. Prevention of homelessness is the main focus of this grant. The money from this grant is used for staffing and for direct client assistance.

Supportive Services Grant

The State of Minnesota Department of Human Services recognized that housing with services would keep the chronically homeless from becoming homeless again. Services are needed to help people work on the reasons they became homeless. The seven county metropolitan communities put together a grant request and received a two-year grant of \$5,000,000 to work with chronically homeless people in our communities. Anoka County currently has nine people in this program.

Projects for Assistance to Transitions from Homeless (PATH)

Anoka County Social Services received a grant through the State of Minnesota to provide a PATH outreach worker to find those individuals who are mentally ill, have chemical dependency and are chronically homeless. The outreach worker has worked with more than 75 individuals from January 1, 2008 to October 1, 2008. The PATH worker can't provide services to approximately 80 unduplicated people a year due to lack of resources.

Emergency Shelter Grants (ESG)

Agencies in Anoka County have applied for the Emergency Shelter Grant from the State of Minnesota, to assist clients with emergency shelter and basic needs while they are homeless. These agencies include ACCAP, CEAP, and Stepping Stone Emergency Housing and Rise.

Continued ...Financial

Housing and Urban Development Assistance (HUD)

Continuum of Care HUD Exhibit One Grants

Each year HUD sends out a Notice of Funding Availability (NOFA) to the community Continuum of Care entities asking them to develop an Exhibit One that explains how they are resolving the housing crisis in their community. Anoka County develops its Exhibit One jointly with Dakota County. Applications are attaches from the following agencies

- Heath Connection providing Housing subsidies and services to chronically homeless singles, family and youth
- Metropolitan Council HRA administers 25 Shelter Plus Care vouchers, available to applicants that are homeless and have mental health issues. (Metropolitan Council also administers 55 Bridges vouchers for county residents with mental health issues who are on the waiting list for Section 8 vouchers also funded through HUD. These are not part of the HUD NOFA)
- Elim Transitional Housing is requesting renewal of all HUD funding to continue programs currently operating in Anoka County. In 2008 Elim applied for an additional of \$60,639 for services in Anoka and Dakota Counties, and \$121,000 for the Rapid re-housing initiative.
- People Inc. is also applying for renewal funding to continue their services to people in Anoka County who have mental health issues and are chemically dependent, obtain and maintain housing.
- In the future Hearth Connection will be renewing their application to serve Anoka and Dakota Counties.
- Wilder Foundation receives money in multi-counties from Exhibit One to work on the Homeless Management Information System (HMIS). This computer system is required by HUD and some state agencies to track the population receiving housing assistance. Wilder applies for HMIS money in all the seven county metro area continuums.
- *HOME* is a HUD program administered through the Anoka County Community Development Department. From July 1, 2007 to June 30, 2008 they provided housing subsidies for 17 people in Anoka County through two nonprofits housing agencies.

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Continued ...Financial

Anoka County has 8 unit-based apartment buildings for families and singles and ten unit-based apartment buildings for seniors. There is one unit based handicap accessible complex. These buildings are funded through state and federal funds.

Metropolitan Council and Minnesota Housing Finance Agency fund 60 Rental Assistance for Anoka County (RAAC) vouchers for those families on Minnesota Family Investment Program (MFIP) who are working with a job counselor.

On October 1, 2008 we have 1429 participants in the Section 8 Housing Voucher Program. In May of 2007 (the last time the Metropolitan Council took applications), they had more than 25,000 applications and only 5,000 openings for the waiting list. As of October 1, 2008 Anoka County has 649 applicants on the waiting list. The Metropolitan Council HRA covers all of Anoka County Ramsey County except for the City of St Paul and most of Hennepin County except for the City of Minneapolis, Bloomington, Richfield St Louis Park and Plymouth.

An outline of Anoka County, Minnesota, is shown in the background. The text is centered within the upper portion of the outline.

**Anoka County
Data and
Information**

Rental Assistance

A Section 8 voucher held by an individual is called a “tenant based voucher”. This means they can live in any unit where a landlord is willing to accept the voucher, meets the housing quality standards, and is with in the rent guidelines. The subsidy follows the person. “Unit based assistance” is given to an apartment complex (usually when it is built) and all residents are eligible to pay 30% of the total household income for rent. While a person lives there they continue to pay 30% of income, when they move out they lose the subsidy.

Anoka County Rental Assistance Summary Taken from HousingLink “hSum Report” (2007)

Rank by Total	City	Unit-based Assistance		Tenant-based Assistance		Total Rental Assistance	
		Number	Percent	Number	Percent	Number	Percent
12	Andover	-	0	23	1	23	1
2	Anoka	469	18	239	15	708	17
5	Blaine	281	11	148	10	429	10
17	Cedar	-	0	2	0	2	0
18	Centerville	-	0	2	0	2	0
9	Circle Pines	47	2	19	1	66	2
3	Columbia Heights	268	11	266	17	534	13
19	Columbus	-	0	2	0	2	0
1	Coon Rapids	782	31	476	31	1258	31
2	East Bethel	0	0	2	0	2	0
4	Fridley	287	11	216	14	503	12
14	Ham Lake	0	0	15	1	15	0
15	Hilltop	0	0	10	1	10	0
11	Lexington	29	1	10	1	39	1
7	Lino Lakes	107	4	8	1	115	3
21	Linwood	0	0	1	0	1	0
16	Oak Grove	2	0	1	0	3	0
10	Ramsey	25	1	24	2	49	1
6	Spring Lake Park	150	6	84	5	234	6
8	St. Francis	71	3	8	1	79	2
13	Unspecified City	20	1	7	0	27	1
	Anoka County Totals	2538		1563		4101	

www.housinglink.org

List only includes cities that reported rental assistance

Housing Data

The chart below shows the number of units recently available for rent in Anoka County that meet HUD approved rents for those with housing vouchers.

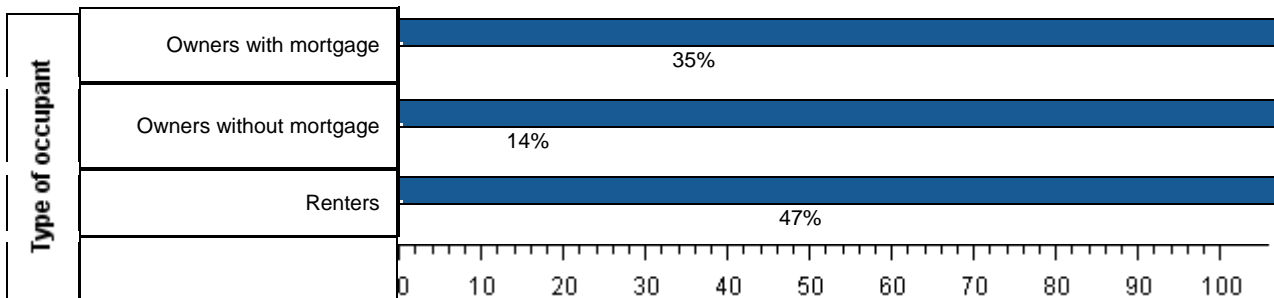
Payment Standards for HUD Housing Vouchers in Anoka County

	1 bedroom \$768	2 bedroom \$932	3 bedroom \$1221	4 bedroom \$1371	5 bedroom \$1577
No. of units meeting HUD rental guidelines	25	21	9	4	3

Successful financial planners recommend that a family or individual spend no more than 30% of their household income on their housing costs.

HOUSING COSTS: The median monthly housing costs for mortgaged owners was \$1,544, nonmortgaged owners \$438, and renters \$792. Thirty-five percent of owners with mortgages, 14 percent of owners without mortgages, and 47 percent of renters in Anoka County spent 30 percent or more of household income on housing.

Occupants with a Housing Cost Burden in Anoka County, Minnesota in 2006



Increased utility costs along with tightened collections by utility companies find low-income customers at a higher risk of disconnection resulting in additional changes for reconnection along with payments in full of arrears.

Mortgage Foreclosure Information

Mortgage foreclosures have multiplied all across the United States. In Anoka County our sheriff's sales have doubled since 2006.

Total Mortgages foreclosed/# of mortgages in that month that have been redeemed. Information supplied by Anoka County Community Development Department

Month	2006		2007		2008	
	Sheriff Sales	Redeemed	Sheriff Sales	# Redeemed	Sheriff Sales	# Redeemed
January	64	22	106	7	190	6
February	57	21	106	10	186	5
March	74	21	139	10	192	5
April	50	9	119	7	171	3
May	37	10	135	7	246	2
June	67	15	136	10	270	1
July	62	7	120	7	159	0
August	90	19	170	8	210	0
September	82	15	148	9		
October	80	9	151	4		
November	91	11	211	9		
December	89	7	130	3		
Total	843	166	1671	93	1621	22*

*Number of redemptions will increase throughout the year. Majority of sales subject to 6-month redemption period.

2008 mortgage foreclosures

Value Claimed due of mortgage foreclosed	Number liens foreclosed in 2008	Number of redemptions in mortgage range
\$0 - \$100,000	65	2
\$100,001 - 150,000	180	4
\$150,001 - 200,000	591	5
\$200,001 - 250,000	382	2
\$250,001 - 300,000	166	5
\$300,001 - 400,000	120	3
\$400,001 - 500,000	51	
\$500,001 - 600,000	27	1
\$600,001 - 700,000	17	
\$700,001 - 800,000	7	
\$800,001 - 900,000	4	
\$900,001 - 1,000,000	4	
\$ 1M +	7	

Minnesota Mortgage Foreclosure Prevention Association and Anoka County Community Action Program, along with the Homeownership Center and cities in Anoka County, are conducting foreclosure classes in various cities to help people redeem their homes, prevent them from foreclosure and understand the process. These classes will continue but are only a small part of preventing homelessness. Many landlords who jumped on the wagon in past years and bought or refinanced to up/grade are now also in foreclosure, creating homelessness for many of their tenants.

Rental Information

Coding: **Jobs**
Anoka County Apartment averages
HUD maximum rents

Money needed to support the average rents.

Rental	Hourly Wage	Monthly Wage (Gross)	30% of monthly income	Jobs
	8.00	1387	416	
	9.00	1560	468	Crossing Guards
	10.00	1733	520	Food Preparation Jobs
	11.00	1907	572	
	11.50	1993	598	Personal Care, Service Occupations
Anoka County Average 1 Bedroom	12.00	2080	624	Security Guards
	13.00	2253	676	Fire Fighters
HUD accepted 1 Bedroom	14.00	2427	728	Pre School Teachers
	14.50	2513	754	School Bus Drivers
Anoka County Average 2 Bedroom	15.00	2600	780	
	16.00	2773	832	Library Technicians
	16.50	2860	858	
	17.00	2947	884	Protective Service
HUD accepted 2 Bedroom	18.00	3119	936	Reporters and Correspondent
	19.00	3292	988	Preschool & Child Care Prog
	20.00	3465	1040	Correctional Officer & Jailers
	21.00	3640	1092	
	22.00	3813	1144	
	23.00	3987	1196	
HUD accepted 3 Bedroom	24.00	4160	1248	Healthcare Practitioners
Anoka County Average 3 Bedroom	25.00	4333	1300	Dietitians and Nutritionists
	26.00	4507	1352	
HUD accepted 4 Bedroom	27.00	4680	1404	Speech-language Pathologists
	28.00	4853	1456	Electricians
	29.00	5027	1508	1st Line Sup/Mgr Fire Fighters
	30.00	5200	1560	
	31.00	5373	1612	
	32.00	5547	1664	
	33.00	5720	1716	
Anoka County Average 4 Bedroom	34.00	5893	1768	
	35.00	6067	1820	First Line Sup/Mgr Police & Det.

Shelters

Stepping Stone Emergency Shelter is a non-profit agency providing shelter for single adults over 18 located in the city of Anoka with 16 beds, 5 for women and 11 for men. The building has served as a shelter for over 16 years but is under new management and is a newly formed 501(c3). There is often a waiting list to get in.

Alexandra House is a 35- bed emergency shelter for battered women and their children located in Anoka Co. Alexandra House has been serving Anoka County residents for over 28 years.

Transitional Housing Programs

Anoka County has several Transitional Housing programs designed to help Anoka County residents stabilize their housing and reduce the barriers that prevent them from having permanent housing.

Elim Transitional Housing has units scattered through out Anoka County and serves approximately 111 Anoka County residents at one time.

Rise Inc. serves approximately 95 families a year and 9 youth who have mental health issues.

Anoka County Community Action Program has 6 Transitional Housing units located in the city of Anoka.

Safety System

From mid October to mid April during inclement weather, Anoka County may house Anoka County residents that are homeless due to an emergency situation if they meet minimum qualifications following a screening placement.

FACES OF HOMELESSNESS

With an IQ in the low 80's, Robert, 42, always struggled to keep up in school. Robert's learning disabilities contributed to his drug addiction and subsequent criminal activities. With a felony record, he struggled to find housing and employment. He became depressed and suicidal, cycling through stays in mental health crisis centers, psychiatric hospital units, and homeless shelters.

Robert was referred to Anoka County Social Services and Homeless Outreach and received a thorough neuro-psychological assessment. He now works at an employment agency that offers housing with support as well. He is thriving there.

Judy left her abusive husband and went with her two small children to live temporarily at Alexandra House, a shelter for abused women and their children. Soon after, her company downsized and she lost her job. Because Judy's children have special needs and require specialized childcare, she had difficulty finding another job. When she left Alexandra House, Judy voluntarily placed her children in foster care while she moved to an emergency shelter.

Judy's outreach worker helped her reunite with her children and sign up for a program that provides support for her and the special needs of her children. She has obtained subsidized housing, is taking classes, has found suitable childcare, and is successfully employed.

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From the time he was a teenager till his mid forties Melvin had done time in prison. He grew up in a dysfunctional family and at 15 they kicked him out of the house. He stayed with friends as long as their parents would allow and finally would be forced to move on. At 16 he learned his parents had died of an over dose. He became part of the foster care system eventually ran away and found new ways of providing for his basic needs. He was able to support himself selling drugs and became very street smart. He was arrested several times for selling and using drugs. The local police considered him one of the biggest drug dealers in the community. He did not have place to live and was homeless or in prison until he was thirty-two.

Finally he got fed up and walked into the public assistance office in Anoka County. A financial assistance specialist immediately referred him to the PATH outreach worker. The outreach worker met with him on several occasions never promising him anything. He finally decided that the best thing would be sobriety and a real job. He was referred to a drug rehabilitation program and had many up's and downs in his journey but now lives a sober life and is contributing to his community. He currently holds a full time job and is attending a local community college. He hopes to attend the University in the future.

FACES OF HOMELESSNESS

A Youth Perspective: As told by her.

I grew up in Anoka County from when I was 12 years old until age 19. My parents were alcoholics and our house went into foreclosure, leaving me homeless in my teens. The police were very involved with our family responding to calls ranging from domestic situations and parties to neighborhood disturbances. The police knew me by name and face.

The day we moved, my parents got into the moving van and told me they had found somewhere to stay, but that there wouldn't be enough room for me. Being that I was in school, they felt that I had enough friends; I should be able to find somewhere to stay. I slept outside in front of Casey's across from Anoka High School, and in the park – Sunny Acres by the elementary school. I hitchhiked to get around, and slept on the porch of my foreclosed and condemned house. Friends would occasionally let me spend the night when they could or would bring me food, but it was usually a “sneak me in” situation.

During this time, I was a student at Andover Alternative School. I told my teacher what was going on, that I was homeless, had no food, was sleeping outside – but nothing was done and no help was given. At one point, one of my teachers brought me to the food shelf to access food and fill out homeless paperwork – again no follow-up from those providing outreach.

After time, my friends weren't able to help me so much and I began to steal – food and clothing. I was caught at a gas station taking food, thankful that I wouldn't have to sleep outside yet another night in the month of September. I went to the Anoka County Jail where the police recognized and remembered me. They asked where I was living now and where my mom and step-dad were; of course they did not believe that I was living homeless and no longer had contact with my parents. The next day they released me to continue to wander the streets – no referrals to someone who could help point me in the right direction.

This lifestyle continued until I received help from a friend and her family. Entering her house to use her phone, her dad pulled me aside thinking I was on drugs. Exhausted, hungry and dirty, I shared the truth about my homelessness; he insisted that they help. I lived for a couple of months in a camper in their driveway, coming into the house in the morning to eat, shower and wash my clothes. I lived here for a couple of months juggling the routines of school and work. Working from 10pm to 8am at Super America, back to the camper for a catnap, then off to school from noon to 3pm, home for a catnap, then Casey's to work from 4pm-7pm. This is how I lived until enough money was saved to get my own apartment. I ended up dropping out of school, unable to maintain the schedule needed to make enough money to support a place to live.

I firmly believe if there had been help or support, I would have been able to graduate high school with the rest of my class – I wouldn't have had to sacrifice my education for a place to live before I was even 18 years old.

Be Part of Something **BIG!**

Websites

www.anokacounty.us Anoka County web site, departments, Community Development, Find documents related to housing

www.housinglink.org Find definition and current information on housing vacancies and information and definitions

www.mnhousing.gov/initiatives/housing-assistance/homelessness/index.aspx
Find information on the Minnesota State business plan to end homelessness.

www.headinghomeminnesota.org
Find information on “Heading Home Minnesota and who is on board.