



Addressing Housing Instability & Homelessness

Working to End the Housing Crisis

COVID-19 has exacerbated housing instability and homelessness in Minnesota. **Community Action Agencies (CAAs) have stepped up to provide emergency housing assistance** and safe ways to house those experiencing homelessness. But even before COVID-19, Minnesota faced a housing crisis, with a shortage of **affordable rental units**, a **growing unhooused population**, and increasing **disparities in homeownership opportunities**. CAAs have been actively responding. These programs are funded by the U.S. Dept. of Housing and Urban Development, MN Housing Finance Agency, and MN Dept. of Human Services.

Community Action's role in the housing continuum:

Emergency services for Minnesotans experiencing homelessness



The needs of people who are homeless differ depending if they are temporarily homeless, chronically homeless, or youth experiencing homelessness. CAAs meet these varying needs by **providing homeless shelters** and coordinated entry options, **emergency housing**, services for long-term homelessness, and **case management** for youth and others experiencing homelessness.

Rental and rental assistance options



In many areas around the state, CAAs run single and multi-family **rental units for tenants with low incomes**. Some CAAs also help **people with disabilities secure independent living opportunities**. Our partners also provide **financial assistance** for renters with low incomes to ensure they can avoid homelessness.

Decrease the homeownership gap



Minnesota ranks among the worst in the nation in the homeownership disparity between whites and people of color. CAAs can work to **decrease this disparity** by providing **homeownership classes** and **financial assistance** with down payments and closing costs to build up assets.

About Community Action

The Economic Opportunity Act of 1964 created the Community Action Network of national and local organizations that connect millions of people, with low and moderate incomes, to essential services. The network works to build community resiliency and helps people move out of poverty. In Minnesota, 24 Community Action Agencies and 11 Tribal Nations serve all 87 counties across the state, providing poverty solutions through programs and services including: homeless prevention and housing assistance, utility bill assistance, healthcare enrollment, food and nutrition services, Head Start early childhood programming, financial asset building, regional transit, and more.

2018 Housing Impacts:

- **1,551** people received **emergency temporary shelter**
- **4,652** people obtained **affordable housing** to retain employment
- **4,305** **affordable housing units** improved and preserved



Source: 2019 MinnCAP Annual Report

24 Local Agencies & 11 Tribal Governments

