



# 2023 Community Needs Survey Report

## Background:

Housing and economic conditions change over time and across the geography of the CoC region. As needs and experiences change, the CoC takes a temperature reading every two years to formally check in with two key groups: people who've recently experienced housing instability and homelessness and other who serve or otherwise engage with people experiencing housing crises in their communities.

The survey is a joint assessment effort between the CoC and the two current grantees of the state Family Homelessness Prevention and Assistance Program (FHPAP): Minnesota Valley Action Council and Three Rivers Community Action. As such, it is primarily used by these three entities and their advisory committees for planning and program development. However, the summary is made available publicly to support a broad understanding of needs and funding requests. Together with the CE Counts Report and Housing Solutions Report, the Community Needs Assessment can help agencies, community leaders, and advocates gain shared understanding, adjust focus strategically, and plan together for community-wide efforts.

## What is in the Community Needs Survey report:

The Community Needs Survey report provides a summary of responses to two surveys:

1. Individual and Family Survey for people who experienced housing instability or homelessness in the last two years
2. Community Partner Survey for people who serve or otherwise engage with people experiencing homelessness or housing instability

Each section of the report includes demographics of respondents, summary of trends seen or experienced, an assessment of perceived barriers and helpful resources, and recommendations for housing-related investments.

## How the Community Needs Survey report can be used:

The report is intended to provide an overall view of the trends in the region, emerging barriers and gaps, and how resources can be effectively targeted for greatest impact. This can help in creating or focusing program plans to respond specifically to current needs and conditions rather than guessing at what may be most effective. It also can help in developing more community-wide approaches to programs and services.

# Individual and Family survey

Persons who had recently experienced homelessness or housing instability in the region were surveyed February 15-March 1, 2023, with surveys distributed by agencies across the region and FHPAP grantees and subgrantees contacting current and former clients to complete a short online form. The form could be completed directly online by the respondent or in office with program staff, and was available in English, Spanish, and Somali.

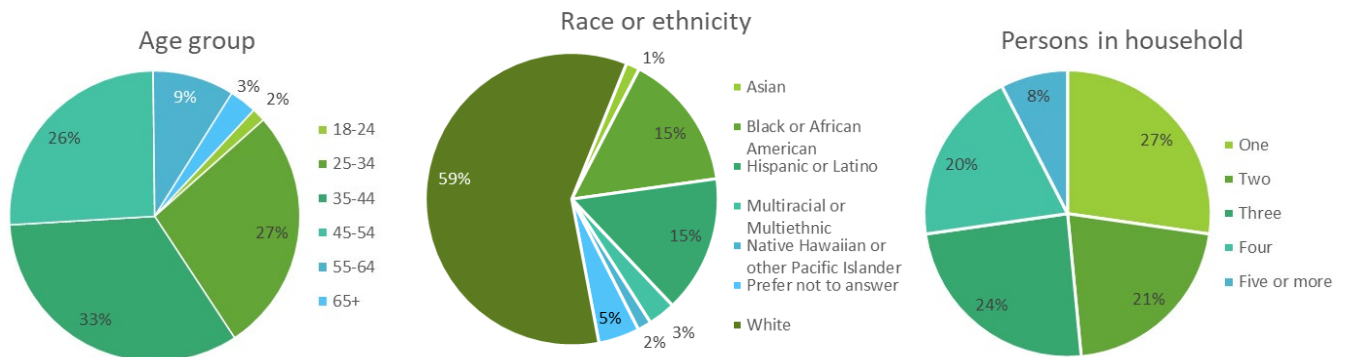
The goal of the survey was to gather input on the effectiveness of services received or needed to prevent or end homelessness and to gather input on what types of housing investments would be prioritized by individuals and families experiencing housing instability or homelessness. Surveys were received from 66 respondents. This is roughly 50% of responses that were received during 2020, but similar to numbers received in previous surveys (2016 and 2018).

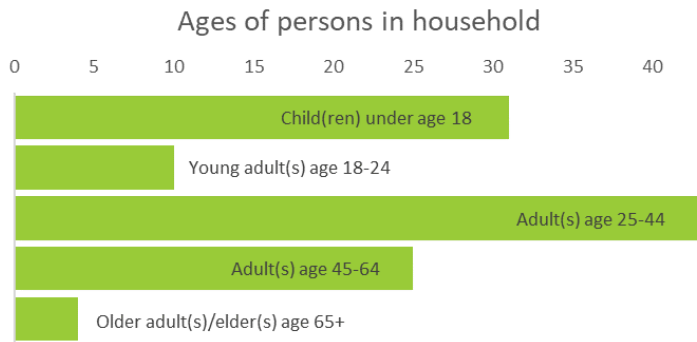
## Respondents to the Individual and Family survey

Respondents were asked about general household composition. Nearly respondents to the survey were in adult-headed households, but 47% of households included children and 15% included young adults 18-24. Just 6% included adults aged 65 and older. Just under half (48%) of respondents were in households with one or two people, while the remaining 52% were in households of three or more.

Compared to all known persons experiencing homelessness or housing instability in the region, the survey respondents were more likely to be adults over age 25, have three-person households or larger, and have children in the household. Respondents were also less likely to identify as Black or African American. Geographic distribution of respondents skewed slightly to Blue Earth and Goodhue counties, with some other counties proportionally underrepresented. These underrepresented areas include Freeborn, Olmsted, and Mower counties.

Because respondents do not represent the overall population of households experiencing or at imminent risk of homelessness in the region, results should be considered limited or incomplete in representing the needs of single adult and adult only households, unaccompanied youth under age 25, and persons who identify as Black or African American.



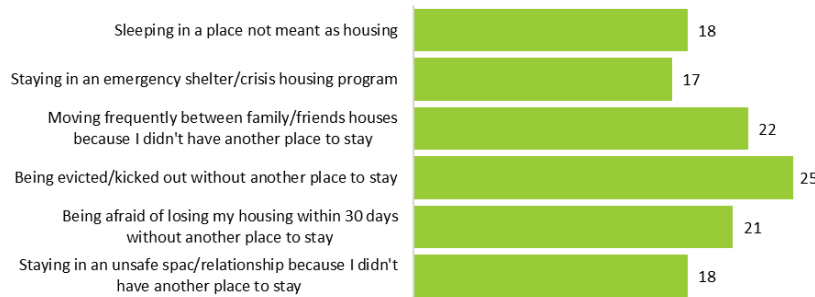


County of residence	Responses	%
Olmsted	17	28.5%
Blue Earth	17	28.5%
Goodhue	10	15.2%
Steele	6	9.1%
Rice	5	7.6%
Nicollet	3	4.5%
Other counties: Dodge, LeSueur, Martin, Mower, & Wabasha	8	12.1%
Total	66	100.0%

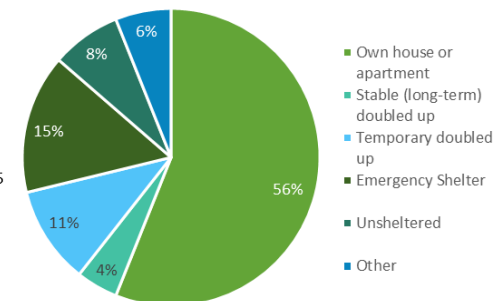
### Respondent experience of homelessness or housing instability

Respondents were asked about their general experience of homelessness and housing instability in the past two years. Nearly half (48%) reported experiences of literal homelessness (as defined by HUD), while 33% had doubled up or stayed temporarily with family or friends, and 27% had remained in unsafe spaces or relationships to maintain housing.

Types of lived experiences reported by respondents



Current housing situation



Compared to previous needs surveys, respondents in 2023 were much more likely to be currently experiencing unstable housing or homelessness and more likely to report having experienced an eviction in the past two years. Respondents were also much less likely to report “Being afraid of losing housing” as their only experience of housing instability or homelessness.

### Barriers to accessing and maintaining housing

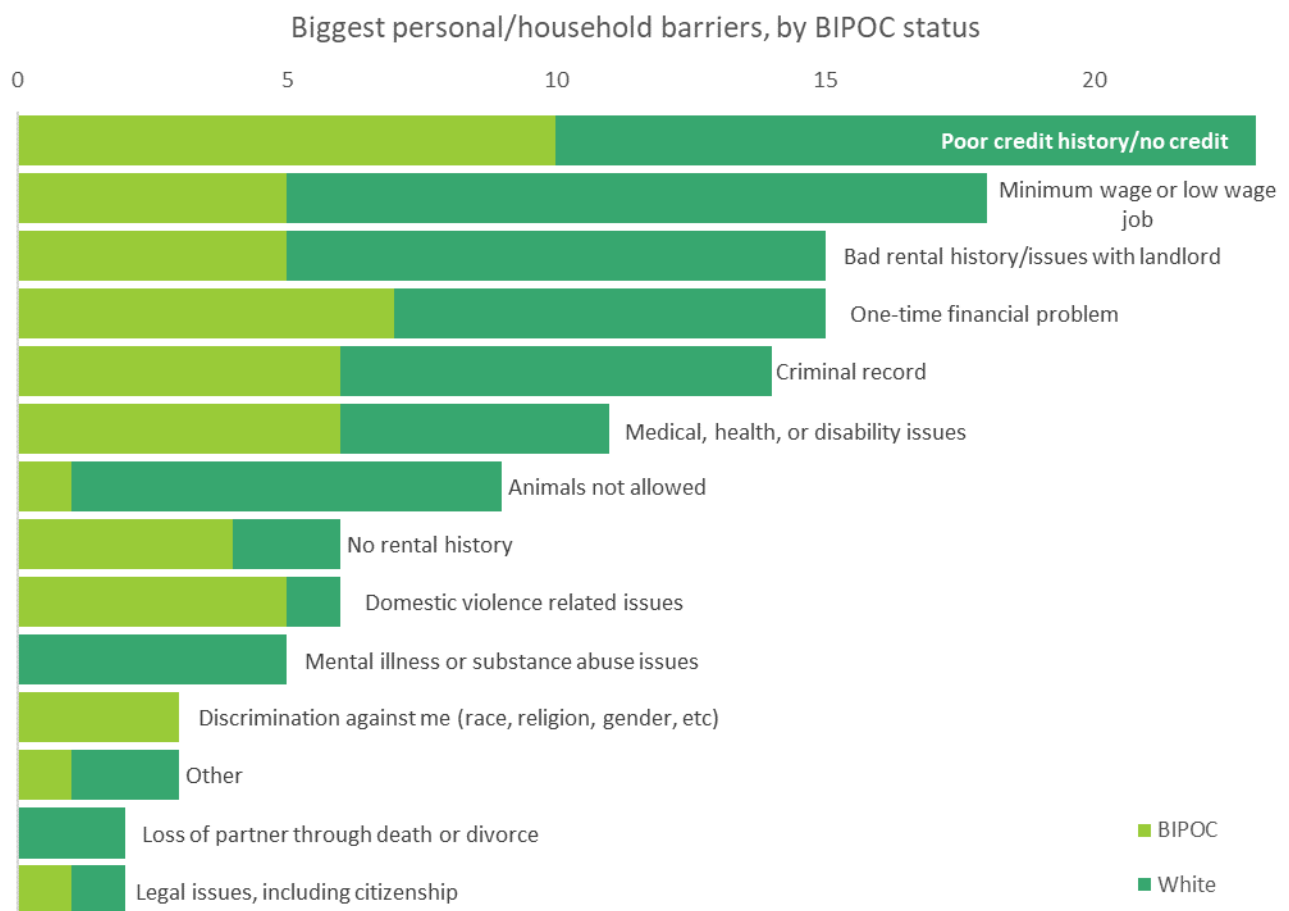
Individual and Family survey respondents were asked about both personal barriers and system/community barriers to accessing or maintaining their housing.

- For personal barriers, respondents were asked, “For me personally, the three hardest things about keeping/getting housing are:”, and then provided a list of potential barriers to housing.
- For system/community barriers, respondents were asked, “In my community, the three things that make it harder for many people to get or keep housing are:”, and then provided a list of potential barriers to housing.

**Household/personal barriers experienced:** Respondents identified poor credit history/no credit (35%) and low income or low wage jobs (27%) as their top personal or household barriers to finding or keeping their housing. These barriers were followed by bad rental history/issues with landlord (23%), one-time financial problems (23%), and criminal records (21%). In previous surveys, over two-thirds named low wages or household income as a primary personal barrier.

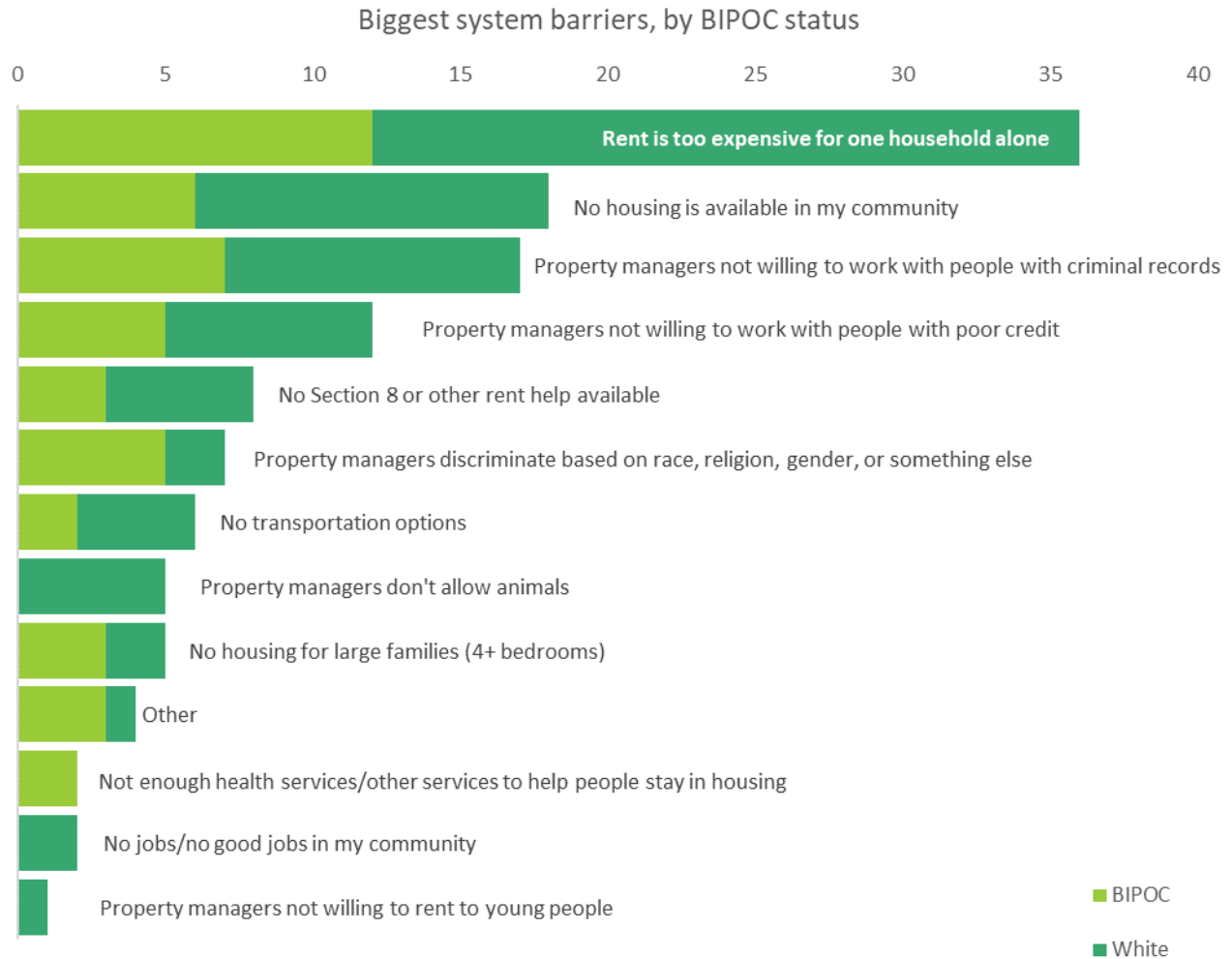
For respondents who identified as BIPOC (Black, Indigenous, or other Person of Color), poor credit/no credit, one-time financial problems, and domestic violence were more frequently cited as barriers than among white households, while issues of animal needs were much less of a concern.

For respondents in households with children, poor credit/no credit was #1, with low wage jobs followed by one-time financial problems. No responses mentioned size of units available as a primary barrier for their household.



**System barriers experienced:** Respondents overwhelmingly identified high rents as the primary system barrier to finding or keeping housing for many in their community. Limited vacancies and difficult screening processes with property managers were the next most frequently selected system barriers.

These barriers were fairly consistent regardless of BIPOC status, age, or familial status of respondent. However, respondents who identified as BIPOC were more likely than their white counterparts to cite barriers in the rental application and review process related to discrimination and denials based on past criminal records.



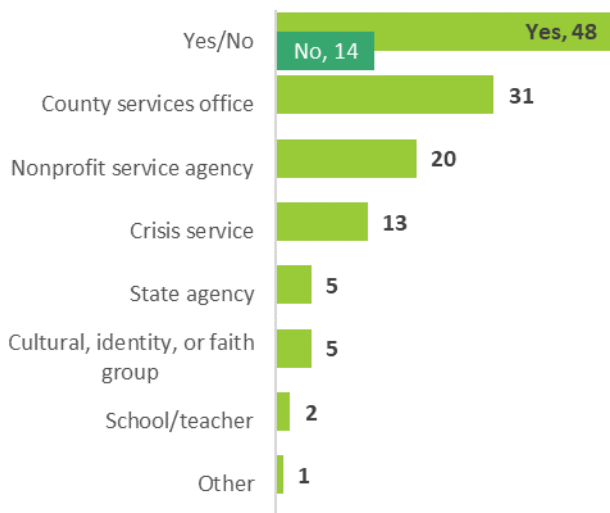
**Trends since the previous surveys:** Comparing barriers identified by individuals and families in this survey to those identified by respondents in 2016, 2018, and 2021, there are some similarities and differences to monitor. Key trends were:

- Personal and system/community barriers related to housing cost were also the most common barriers in 2016, 2018, and 2021. A significant difference this year is that a much lower percentage of households identified their personal/household income as a barrier. This may signal that rent levels are perceived as out of reach for most people, and it’s not a matter of low income for certain families or individuals.
- Between 2016 and 2021, fewer respondents in each survey cited one-time issues such as loss of job, injury, car repair, or loss of a partner as barriers to keeping or maintaining housing. Instead, longer term health issues, financial issues, or past experiences with banking, renting, or law enforcement are being cited more frequently. However, in this survey, one-time financial problems were a much more common barrier to finding or keeping housing.

## Help sought to resolve housing crisis

Respondents were asked whether they had sought help during the housing instability or homeless episodes they had experienced in the past two years. Overall, nearly 4 out of 5 of respondents (78%) said they sought help, with the most seeking help at a county services office or nonprofit. Over 1 in 4 had also sought help at crisis services like emergency rooms or police departments.

Where respondents sought help

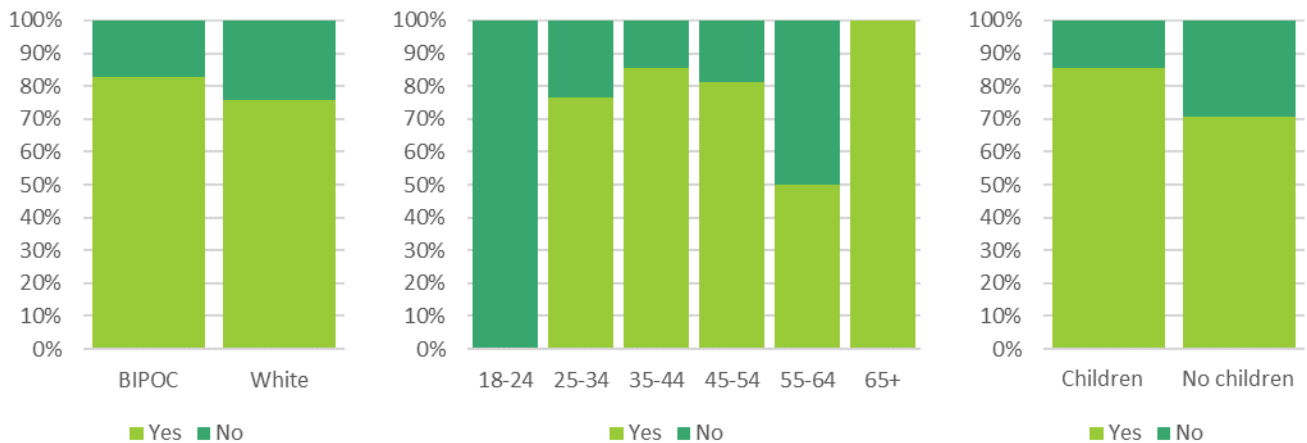


Why respondents didn't seek help



Respondent choice to seek help varied by BIPOC status, age of householder, and presence of children in the home. Higher percentages of householders with children, who identified as BIPOC, and who were middle aged (25-54) sought help compared to their counterparts. High correlation between presence of children and householders aged 25-54, however, may explain differences in help-seeking by age.

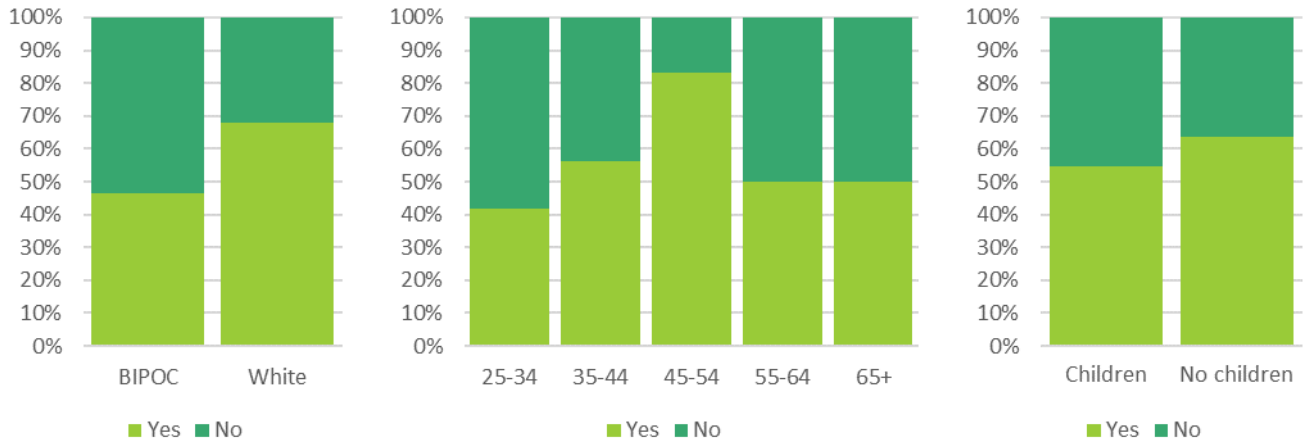
Respondent choice to seek help when experiencing homelessness or housing instability



Respondents were also asked whether they were able to access or maintain housing with the help they received. Overall, 60% of respondents answered yes. Again, these outcomes varied by BIPOC status, age, and

presence of children in the home. Householders who were aged 45-54 or white were much more likely than their counterparts to report successfully accessing or maintaining housing with assistance. Households without children were slightly more likely to report success.

Respondent ability to access or maintain housing with help received



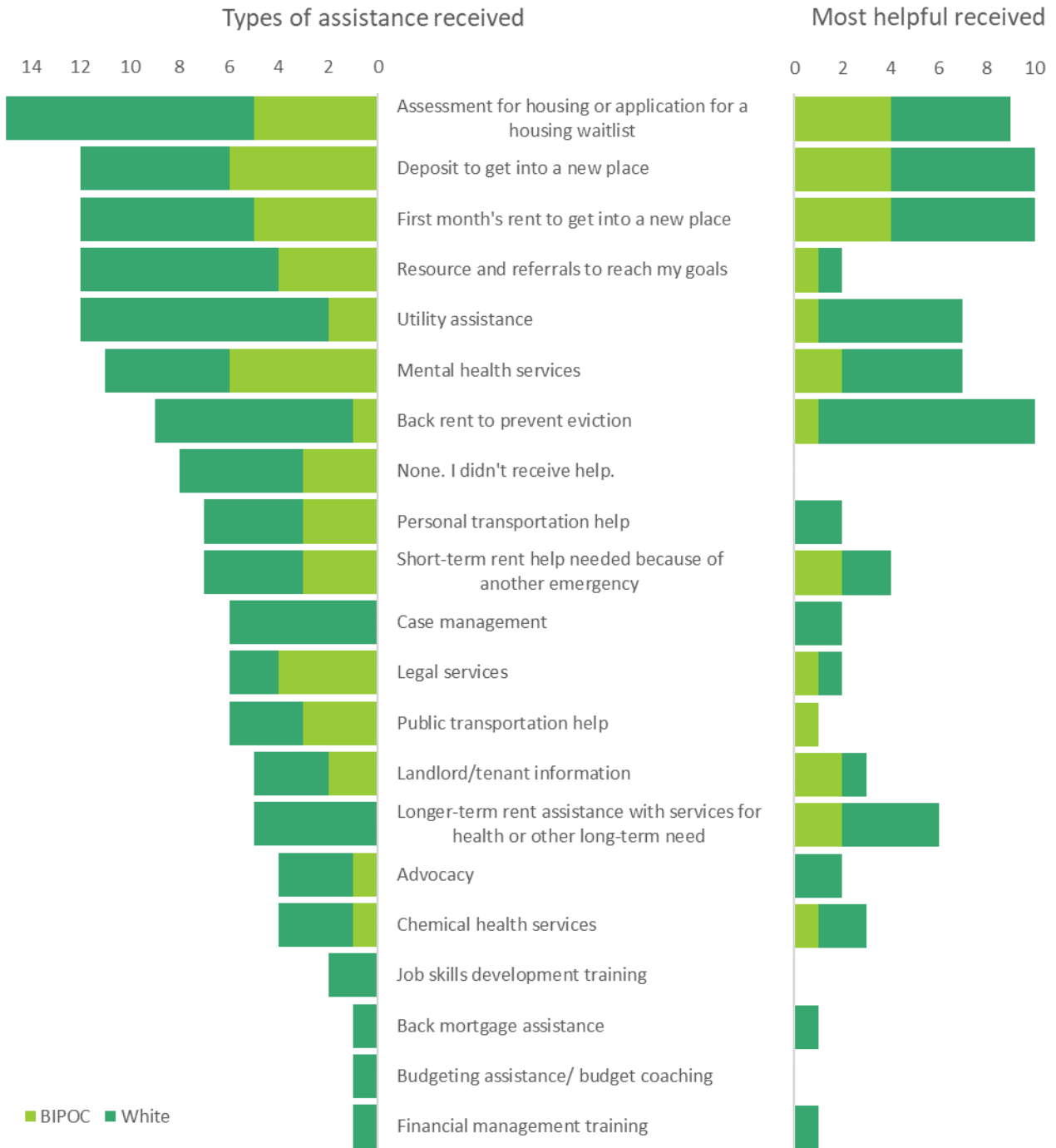
### Assistance received to resolve housing crisis

The survey addressed the services respondents sought or received when they were experiencing homelessness or housing instability. They were also asked which services they thought were most helpful (top three) to resolve their housing crisis.

Assistance received by respondents reflected eligible activities under the FHPAP programs as well as assistance through referral to other community programs. As shown on the following page, the most common services received were assessment or application assistance for housing, deposits to get into a new place, first month’s rent, resource referrals, and utility assistance.

The types of services judged to be the most helpful by respondents were back rent, first month’s rent, and deposit assistance. Housing assessment and application assistance was the next most cited as helpful, followed by mental health services and help with utilities.

As in past years, direct assistance categories were deemed most helpful in resolving housing instability or homeless situations. However, housing assessment and application assistance is a new addition to the top five and a strong second behind direct assistance.



Respondents were able to provide comments on assistance received. Four key themes emerged from comments:

- Housing instability or homelessness continues for some households (13 responses). Sample comment:



*“It would be nice if there were more options for help and of course if RENT WASNT SO HIGH its hard to afford anything it's ridiculous Im still behind on my car insurance, internet, utilities it's hard to even survive and isn't right”*

- Rent levels and overall increases in costs are causing stress and placing people in potentially unsafe situations to remain housed (11 responses). Sample comment:

*“I maintain my own place with no help but trying to get a bigger home as I live in a 1 bedroom apt with 4 people, as it's the only thing I can afford since my county has no help for housing.”*

- Appreciation for support received and the individuals involved in providing services (10 responses). Dignity, compassion, knowledge, efficiency, and responsiveness were all cited as reasons for appreciation. Sample comment:

*“Just having a responsive person to talk to that is knowledgeable and compassionate can't and shouldn't be overlooked. I feel like this's the most important aspect of the help I received.”*

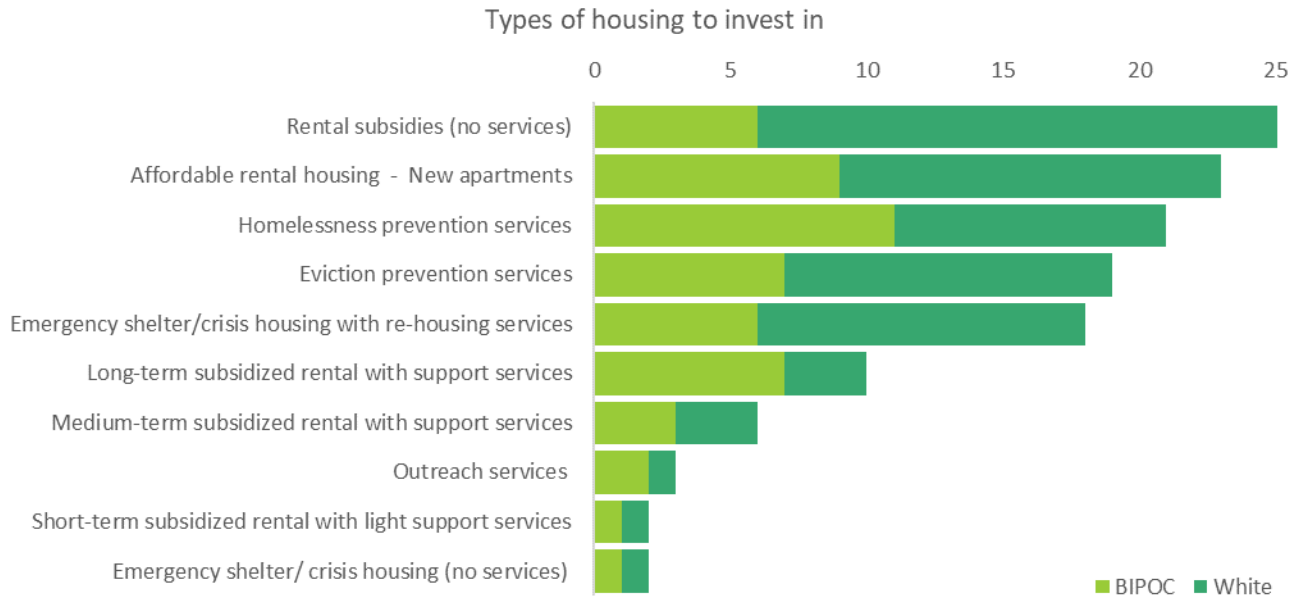
- Need for clear communication (6 responses). Respondents described situations where decisions about assistance changed, not being able to find out current status for help, and just not knowing what other resources are available. Sample comment:

*“Was told I was going to get help, and at the very last minute was told NO. That really put me in a mess had to ask an abusive ex to help. Now behind two months because I had COVID. Will it ever end?”*

## Recommendations on types of housing assistance to prioritize for investment

New this year, respondents were asked, “If you could tell leaders to invest in up to THREE (3) types of housing or housing-related services to end homelessness and housing instability for people in your community, what would you recommend?”

Overall, rental subsidies without services were the first priority, followed by new affordable rental housing and homelessness prevention services. Respondents who identified as BIPOC, however, prioritized homelessness prevention first, followed by new apartments (not just subsidies for existing rental housing). They also prioritized eviction prevention and long-term rentals with services, which were two types of assistance that were disproportionately reported as received by white households. (See previous page.)



### Comments on experience of homelessness

Respondents were asked, “Is there anything else you would like us to know about experiencing homelessness or preventing homelessness in southern Minnesota?” Comments received emphasized the ongoing affordability needs of households (beyond the impact of the pandemic), the tremendous effort and stress involved with finding resources that help, and the frustration of feeling like so many things are out of their control. Sample comments:

- *For private landlords or property management landlords to not charge an application fee ex:(\$50) non refundable if denied. That should be illegal*
- *It sucks! No one deserves this lack of support on top of being in this position. I feel like the agency’s wiped their hands and said good riddance*
- *It's a struggle to stay on top of bills when rent is so high and there is no help. It's also frustrating working full time and it doesn't seem like that's enough there should be something offered more for loans even with bad credit or bankruptcy how are people suppose to change and do better when there is no help or choices*
- *Motels that were available were dirty & the feeling of being discriminated because of a bad situation was humiliating & didn't help the self esteem.*
- *People need help not just ones that are doing drugs and have mental health issues*
- *Rent is way to expensive and is ridiculous it's a no wonder people do crime and drugs to try and survive*
- *[translated] the need to have a central place to help with filling out applications and telling us how, sometimes people can't read or write and there's no one to help them*
- *It's hard to get on your feet if your homeless because many people are quick to judge your situation without knowing all the facts*

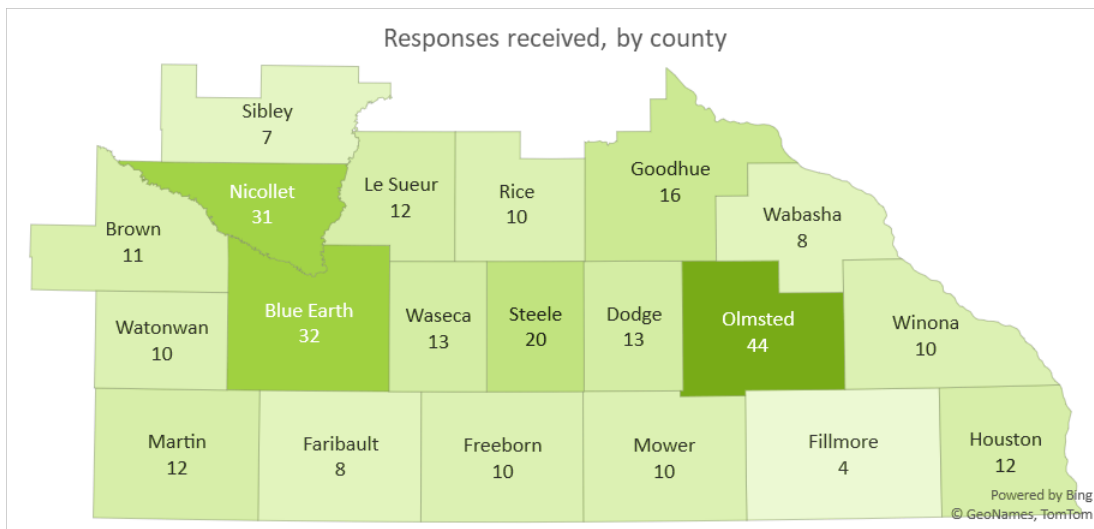
# Community partner survey

As a companion to the Individual and Family survey, the FHPAP grantees and CoC surveyed community partners about the needs and trends for people experiencing or at-risk of homelessness in their communities. The community partner survey was distributed by CoC listserv as well as by FHPAP grantees and subgrantees to local homeless response team members and any other community members/leaders with insight to provide. The survey was opened online between February 15 and March 1, 2023. In all, 157 unique individuals completed the survey. This total represents about 50% more responses than in the previous partner survey.

## Respondents to survey

Community partners were asked basic information about their geographic location, agency/affiliation, role in their agency, subpopulation knowledge/experience, involvement in a local homeless response team, basic demographics, and lived experience of homelessness or housing instability.

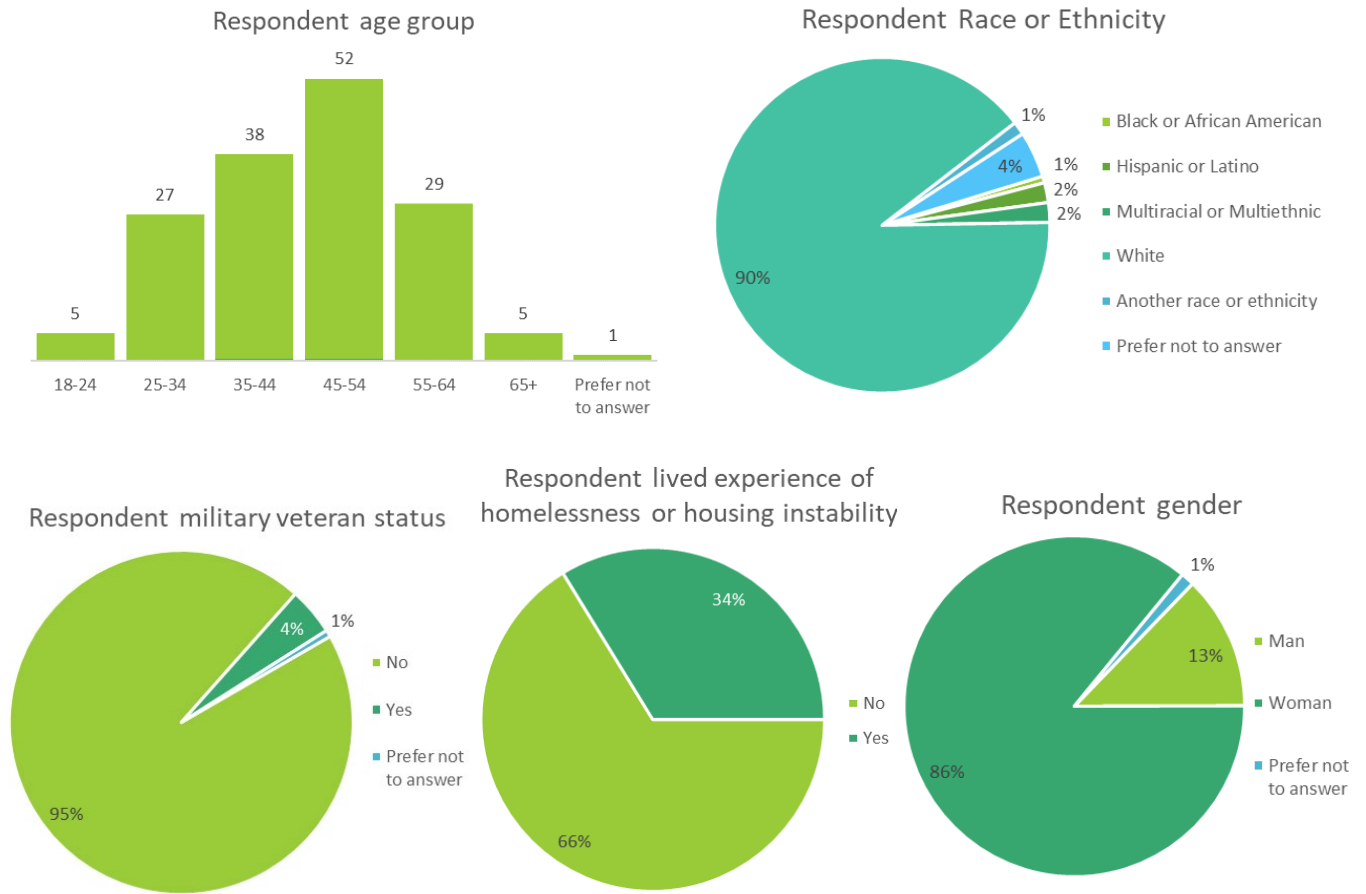
Overall, the 157 respondents represented over 100 separate organizations, companies, and community groups. About 49% were from nonprofit and community groups, 49% were from public entities, and 1% were from for-profit businesses. All counties in the region were represented by the respondents. Along with the wide variety of program types, respondents represent different roles in their agency. About 67% were direct service staff (financial worker, client advocate, educator, etc.), 27% were program managers or directors, and 6% were other roles.



### Types of organizations and groups represented:

- Corrections
- Disability services
- Food/nutrition programs
- Housing Authorities
- Mental health providers
- Schools (K-12)
- Youth programs
- Early childhood programs
- Emergency shelters
- Healthcare/medical services
- Housing developers/owners
- Property managers
- Social services
- Faith groups
- Employment services
- Homeless program
- Legal services
- Public health agencies
- Victim services

Respondents were also asked to answer basic demographic questions to identify to what extent respondents reflect the population experiencing homelessness in the region. Overall, the respondents were significantly more likely to be white (90% vs. 65%), but largely reflected the age groups expected and veteran status expected. About one third (34%) of respondents also reported having lived experience of homelessness or housing instability.



### Perceptions of trends and overall needs for homeless response services

Respondents were asked to indicate what changes have occurred within their communities over the past year. Community partners were asked, "Thinking back over the last year, describe the trends you've seen that affect people experiencing or at-risk of homelessness in the county/counties you identified above." Respondents could select Greatly Improved, Slightly improved, No change, Slightly worsened, Greatly worsened, or Don't know. "Don't know" responses were excluded for the analysis. (The "Don't know" response was used most often regarding youth housing and senior housing.)

#### Housing trends

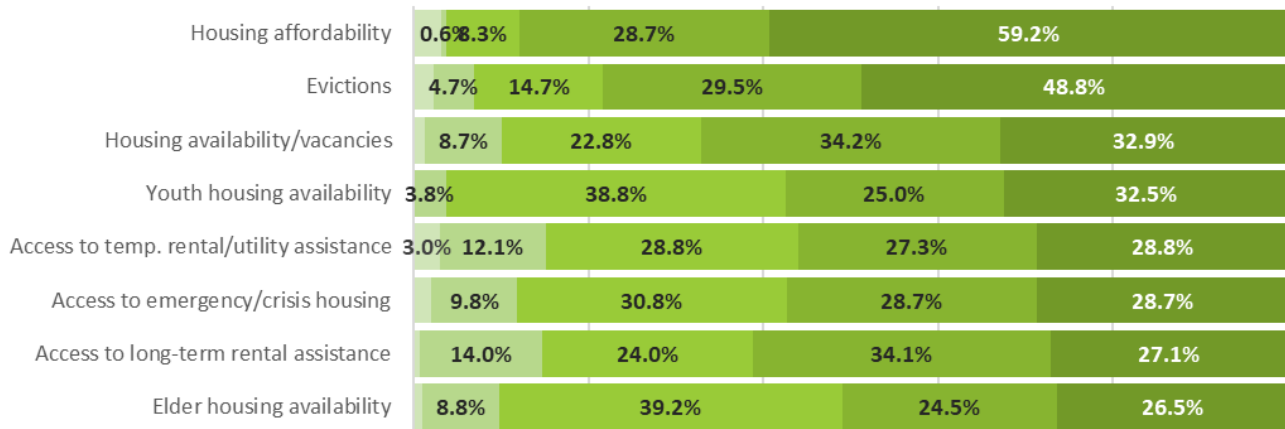
Overall, respondents agreed that most housing trends are worsening, with over half of respondents indicating negative trends in all housing categories. Over 90% described housing affordability as slightly or greatly worsened, and over 80% described evictions as slightly or greatly worsened in the past year. Some respondents

also reported slightly improved access to emergency/crisis housing, utility assistance, and long-term rental subsidies in some areas.

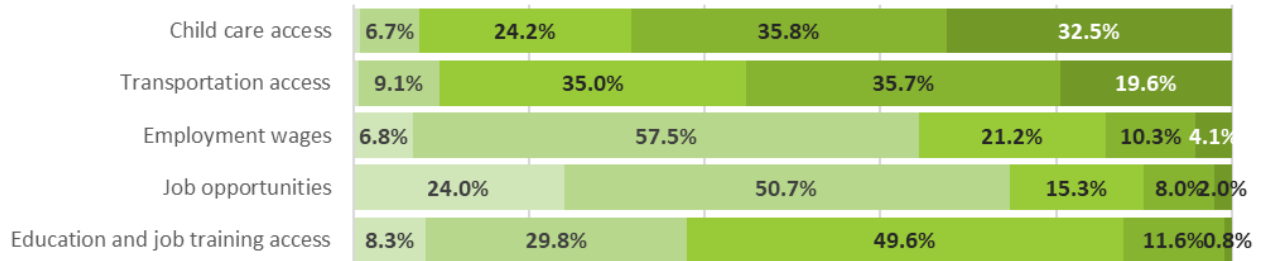
Employment- and services- related trends

Overall, respondents identified that job opportunities and wages had improved, and there were some advancements in education and job training. However, transportation, child care, and most supportive services (excluding SNAP) had become less accessible.

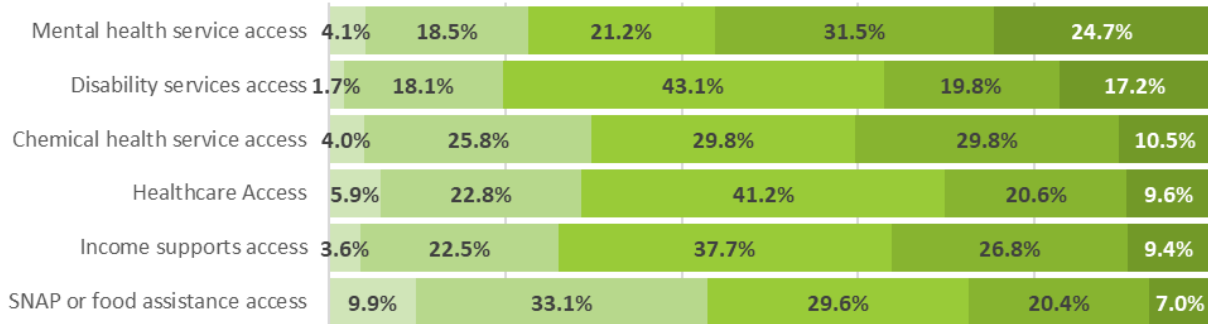
Respondent perceptions of housing trends



Respondent perceptions of employment-related trends



Respondent perceptions of services-related trends



Greatly improved   Slightly improved   No change   Slightly worsened   Greatly worsened

### Comments on trends

Overall, respondents provided comments reiterating their answers in the multiple choice trend question. Respondents across all counties identified that job opportunities and wages had improved, but transportation, childcare, and most supportive services (excluding SNAP) had become less accessible. Sample comments:

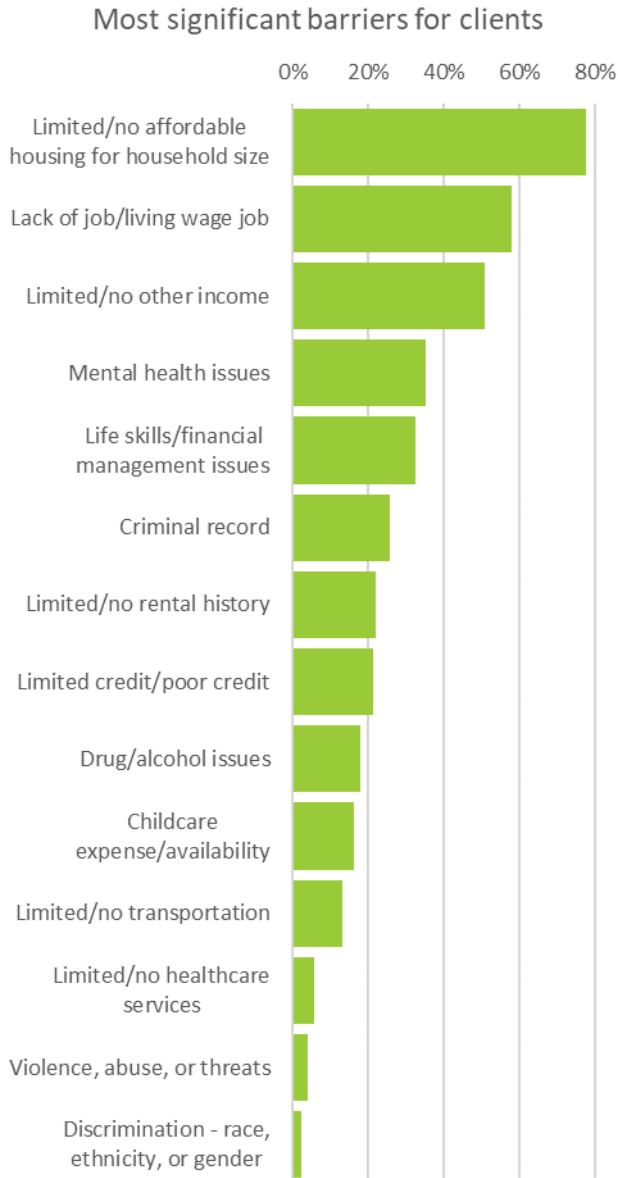
- *Housing costs and bills are rising without income rising with it. "no change" is still putting people behind*
- *It's very difficult to find housing for individuals with a criminal history background & for those with low income who are denied subsidized housing.*
- *New apartments are being built but are not affordable housing options for most.*
- *Wages and employment opportunities have increased along with the ability for students to attend a two year degree even if they do not have a high school diploma*
- *Transportation in our rural communities is still a struggle. The Transit bus can't go out to these areas. We definitely need more child care providers. We have clients we can't find home care or pca for. Difficult to get appointments at clinics*

### Perceptions of barriers experienced by clients

Respondents were asked to indicate what they believe are the two most significant barriers experienced by clients when they are trying to access and maintain stable housing. Overall, the availability of affordable housing was rated a significant barrier by the most people, followed by employment/living wage jobs, limited/no other (non-employment) income, mental health issues, and life skills/financial management. Compared to previous assessments, the top five barriers perceived shifted slightly toward income and costs, and away from service needs and client history (justice involvement, credit, rental records, etc.).

When evaluating the top five responses by household type, availability of affordable housing was one of the top two most common barriers identified for all household types. Employment/living wage job also appeared in the top five list for all household types except for older adults, but variations in the other barriers perceived as most significant emerged. For youth, limited or no rental history and basic life skills were key barriers. For adult families with children, childcare expenses were a top barrier, but the list for adults without children includes mental health as a more prevalent barrier. For households with seniors in them, access to other (non-employment) income, transportation, and health care appeared in the top five.

Comparing these perceived barriers to those identified in the Individual and Family survey, both indicate affordability as the primary barrier to housing stability. However, respondents in the Individual and Family survey also identified poor credit/no credit, poor/no rental history, healthcare needs, and access for animals as primary barriers.



#### Most significant for youth under age 18

1. Limited/no rental history
2. Lack of job/living wage job
3. Limited/no other income
4. Limited/no affordable housing for youth
5. Life skills/financial management issues

#### Most significant for young adults 18-24

1. Lack of job/living wage job
2. Limited/no affordable housing for household
3. Limited/no rental history
4. Life skills/financial management issues
5. Limited/no other income

#### Most significant for adults 25-64 with children

1. Limited/no affordable housing for household
2. Lack of job/living wage job
3. Childcare expense or availability
4. Criminal record
5. Mental health issues

#### Most significant for adults 25-64 without children

1. Limited/no affordable housing for household
2. Mental health issues
3. Lack of job/living wage job
4. Criminal record
5. Limited/no other income

#### Most significant for adults age 65+

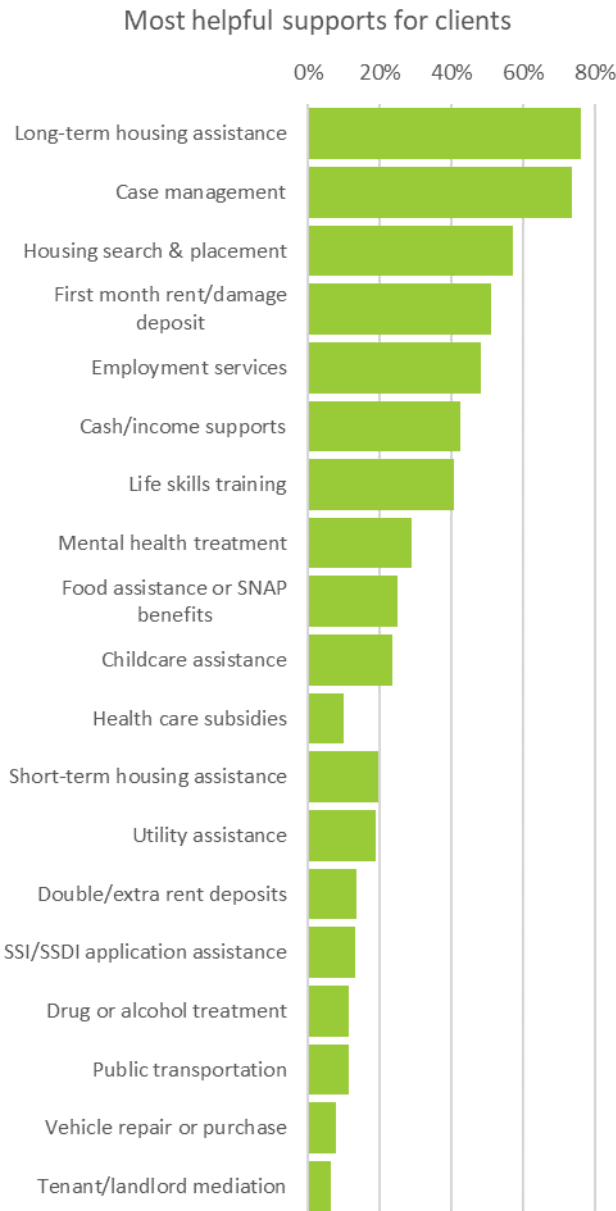
1. Limited/no other income
2. Limited/no affordable housing for household
3. Limited/no transportation
4. Lack of job/living wage job
5. Limited/no healthcare services

### Perceptions of most effective resources to resolve housing crises

Community partner survey respondents were asked, “What two types of resources have been most effective in resolving your clients’ housing crises or homelessness episodes?” In alignment with the question about barriers where availability of affordable housing was the most identified barrier, long-term and short-term housing assistance and housing search and placement were identified as effective resources. There were no significant differences in responses from people with lived experience of homelessness and those without.

Despite the higher emphasis on housing costs and affordability barriers, and in contrast to previous surveys, more respondents indicated case management was most helpful. The reason for this is not clear. In addition,

many fewer respondents indicated that utility assistance and short-term housing assistance were most helpful to resolve housing instability or homelessness.



Most effective for youth under age 18

1. Case management
2. Life skills training
3. Family reunification
4. Housing search & placement
5. Employment services

Most effective for young adults 18-24

1. Case management
2. First month's rent/damage deposit
3. Employment services
4. Housing search & placement
5. Short-term housing assistance

Most effective for adults 25-64 with children

1. Childcare assistance
2. First month's rent/damage deposit
3. Case management
4. Housing search & placement
5. Long-term housing assistance

Most effective for adults 25-64 without children

1. Case management
2. First month's rent/damage deposit
3. Long-term housing assistance
4. Housing search & placement
5. Employment services

Most effective for adults age 65+

1. Long-term housing assistance
2. SSI/SSDI application assistance
3. Housing search & placement
4. Cash/income supports
5. Case management

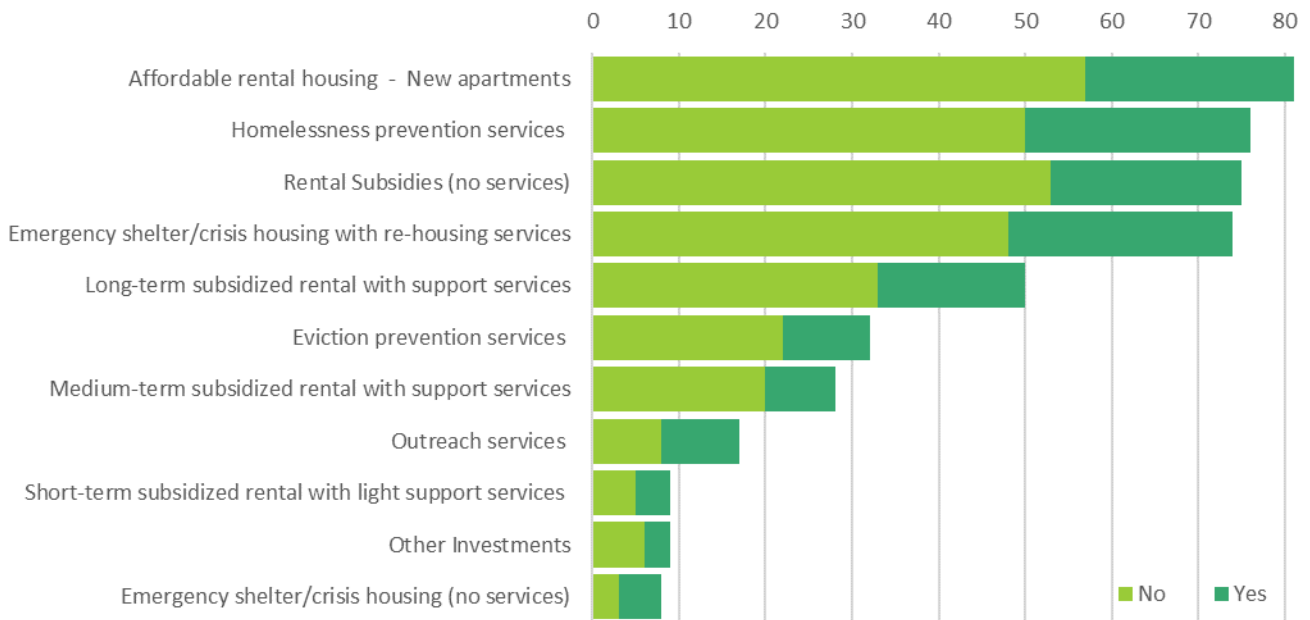
Recommendations on types of housing assistance to prioritize for investment

New this year, respondents were asked, "If you could tell leaders to invest in up to THREE (3) types of housing or housing-related services to quickly, sustainably, and equitably end homelessness and housing instability for people in your community, what would you recommend?"



Overall, new affordable housing was recommended by most respondents, followed by homelessness prevention services, housing subsidies without services, and emergency shelter with active re-housing services. These recommendations indicate issues of affordability in the broader housing market and access to crisis/rehousing assistance are the most pressing areas for action. These also align very closely with the results of the Individual and Family survey, which prioritized rental subsidies without services, new rental housing, and homelessness- and eviction-prevention services.

Recommended housing-related investments, by lived experience of respondent



Comments on recommendations for housing-related investment

Respondents were asked, “Please tell us why you chose the housing-related investment options you selected in the question above.” Overall, respondents described very difficult affordability conditions for clients, with broad need for more affordable housing units, deeply subsidized housing in some cases, and employment and self-sufficiency focused services to prevent future housing crises. Respondents also highlighted difficulties with short-term and hotel-based shelter arrangements (also noted in the Individual and Family survey), and emphasized both outreach to access help quickly and focused re-housing services within shelter settings.

Overall, respondents identified the lack of housing that is affordable to clients. Other key themes that emerged are the very limited access to emergency resources and support for adults without children, the ongoing effort to work with landlords to see past criminal and rental history barriers, and concern about the impending end of pandemic response resources for housing.

Sample comments from respondents with lived experience of homelessness or housing instability:

- It has become increasingly evident that rent is unaffordable for many folks. With medium-term subsidized rent we would afford individuals and families a chance to get to a stable position while offering support to get a stable place. I also think prevention is key to reduce the number of folks experiencing homelessness but we need to couple it with services so we do not see repeat episodes eviction proceedings, etc.*

- *Access to affordable housing will help, it will be better if it's in safe neighborhoods, transportation increases, and there is more assistance/money put into housing resources.*
- *Current Fair Market Rent is not truly reflective of the housing that is available. Most one bedrooms start at \$800 and go upward from there. It is unrealistic to expect people to find an apartment and utilities for under \$700 when they have a poor credit score and cash assistance.*
- *There is no shelter in [six different counties and three different populations mentioned]*
- *We have been seeing an increase in evictions and eviction prevention would be beneficial to keep people in their homes. Emergency shelter for those experiencing homelessness with supports to find housing and get back to housing quickly. Long term subsidized housing with supports assist those with MH/CH disabilities to have a chance at housing that they may not get in other community settings.*

Sample comments from other respondents:

- *A huge issue is people not affording their current rent-causing eviction.*
- *After 18 months of supportive housing (financial and services) many of the individuals we serve would likely thrive independently.*
- *Housing is not affordable*
- *I could not choose just 3 because these are all BARRIERS to our community members who need help/housing. We lack all of these in our county.*
- *Easier and cheaper to prevent problems than subsidize ongoing.*
- *Most persons that I work with are criminal justice involved and struggle with finding an affordable place to live long-term that they can call their own. Often GRH funded housing leaves them with little to no income once they begin working due to the majority of their wages being garnished. Subsidized housing options for medium to long-term periods and connectivity to additional services would greatly help these folks. Landlords refuse to work with folks in the justice system which is a barrier to obtaining housing. Landlords will charge application processing fees, but still turn folks with criminal history down after completing a background check.*
- *more and more calls daily about people being threatened with eviction due to back rent for injury, illness, accidents, mental health*

## Additional comments

Respondents were asked, "What else do we need to know about the needs and priorities in the county or counties you selected?" Overall, respondents identified the lack of housing that is affordable to clients. Other key themes that emerged are the very limited access to emergency resources and support for several key populations, the ongoing effort to work with landlords to see past criminal and rental history barriers, and concern about working together as pandemic response resources end.

Affordability:

- *There are a number of new rentals being built - but the rental cost does not reflect the majority of rental income needs.*
- *Rentals are so expensive, there is a lack of affordable housing, and people just cannot afford them. SO they double up on couches. Many get kicked out of those situations as well. It takes too long to qualify if they even do. Many lack good credit or credit history at all. Most have jobs and just cannot find an*

*affordable place. I only know of a few people who (choose) to be homeless due to their mental health issues, but most everyone else, just have no where else to go than on the couch of a friend or family member.*

- *really push job training for better paying jobs*

#### *Crisis response/crisis housing*

- *We need more crisis shelters instead of having to put people up in a hotel for multiple days.*
- *Parent Support/ Homes for troubled teens/ Drug and alcohol treatment are all needed. It is also hard to find treatment for suicidal or troubled youth with in four hours.*

#### *Population specific needs*

- *Individuals need asst. w/ advocacy w/ landlords when they have a criminal background. When they can only afford subsidized housing but can't pass the background, there's nowhere for them to go and they are homeless and at risk for addtl. criminal charges, etc. They don't have renting history or references for their application.*
- *We need housing for memory care- so community members can stay in their communities*
- *Families are homeless, not just single adults. We have over 120 students currently living in homeless situations. Many of these families are doing lots of things well, but are still unable to find affordable housing that is appropriate for their family.*
- *Mental health services that are easily accessed and of longer term duration would greatly aid folks in maintaining stable housing.*

#### *Big picture*

- *Employment services/training/advocacy programs, more collaboration between providers, community, and law enforcement. The counties are not receptive to a community lead and integrated process. The system needs to work together.*
- *Homelessness is never just one issue.*