

# SRFC Joint Powers Board Small Group Discussion – INTERSECTIONALITY OF DIGITAL EQUITY, HOMELESSNESS PREVENTION AND WEALTH CREATION

## Issue: Homeless Prevention and Intervention

### Discussion Questions:

- Why does this issue matter in Suburban Ramsey County? What are the conditions or circumstances that are placing our children, youth and families at risk in these focus areas?
- How is your organization and community partners involved in this work?
- What is the County's Eco System around this work?
- What is SRFC doing around this work?
- Where are there opportunities to do more across the County, Community, Organizations and SRFC?
- There's a lot of things we do that overlap across systems; how do we deepen that connective tissue? (Remember: Just by being in the same room, there's potential for strategic partnerships!)
- Who else needs to be here to support this systems change work?

### COVID Illumination

- Families who didn't utilize the Rent Help MN program are now seeking rent help for large sums of back pay. Our providers are having to bundle rent assistance with 4 and sometimes 5 different funding sources to help them address their debt.
- Landlords are becoming less willing to rent to low income families as they feel they were disproportionately affected by the Eviction Moratorium.
- The relational work needed to re-engage landlords is of utmost priority in order to maintain any of the affordable housing access we have.
  - It appears that landlords who used to accept Section 8 are no longer accepting the subsidy and many are moving their yearly leases to month to month.
- The rate of homelessness in Ramsey County is continuing to grow with shelters such as St. Andrews getting 60 calls a day (learned this at our June 23<sup>rd</sup> meeting). Families are pitching tents in places that are unsafe (as per Radius Health (6.23.22)).
  - Those families with 3, 4, 5 or more children and those with mental health challenges are at highest risk. There is such limited 3 or 4 bedroom apartments and very few shelter spaces for larger families.
  - Our higher low-income families are being evicted along with our upper-lower income families thus creating competition for resources among all low income families.
- Finding employment has been made even more complicated for those who depend on public transit to get to the available jobs due to the cutbacks and elimination of so many routes. Using just the example of finding a bus that travels between Maplewood Mall and Rosedale Mall. Prior pandemic there were 3 different routes that took between 25-35 minutes for that trip. Now it takes 2 buses and a light rail traveling to downtown St. Paul and back which takes approximately 2.5 hours.
- Over the years, we have seen our student homeless numbers steadily increase from 189 in the 07-08 school year, to almost 1,000 homeless students in FY 18-19. Due to the pandemic of 2020, we have an assured 'undercount' of our homeless youth and their families in our FY 19-20 & 20-21 statistics because of distance learning and not seeing students face to face to learn of their living situations. In addition, the eviction moratorium likely has contributed to families

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being able to stay in their homes when they actually could no longer afford rent. The vast majority of these homeless families are Black, Indigenous, People of Color (BIPOC).

- The biggest gaps our school district and community practitioners see in our current homeless prevention system are the lack of affordable housing in our communities (especially for large families); significant increases in families experiencing mental health issues related to these pandemics; domestic violence; insurance and legal barriers affecting credit and rental history; lack of resources to navigate housing needs; and lack of staff capacity to serve all the students and families experiencing homelessness and housing instability.

### **The Why**

- The work our prevention specialists do helps keep families in their homes.
- If youth and families are homeless, collaboration helps make their homelessness brief and non-recurring.
- Keeping children in their schools and families in their homes helps maintain family stability and educational continuity and decreases toxic stress.
- The cost of keeping families housed is far less than the cost of finding youth and families shelter and re-housing them. (Once a family is homeless, it takes months and months to get them rehoused and many times, they slip back into repeat homelessness.)
- Rooted in structural racism, there is great disparity between people of color (especially African American students and families), and their white counterparts when it comes to poverty and homelessness in our communities and schools. The majority of families experiencing homelessness and housing instability in Suburban Ramsey are students and families of color; therefore, SRFC continues to prioritize working with people who are underserved, under-supported, marginalized and disproportionately harmed by the multiple pandemics of our time; poverty, racism and COVID-19. This includes black and brown bodied individuals and their children as well as those who identify as Lesbian, Gay, Bisexual, Transgender, Queer or Questioning, and Intersex (LGBTQI+) and indigenous communities.

### ***The work of SRFC***

In Suburban Ramsey County our homeless prevention teams are scaffold to create the **ONE TEAM approach** that we promised we would create when we began our Homework Starts with Home Preliminary Practice Model in 2018 (See our ONE TEAM Infographic that continues to guide our complex-adaptive/flexible responsive approach to addressing homelessness in our communities.) The Suburban Ramsey Family Collaborative (SRFC) works diligently to help prevent homelessness in our communities, and if families are homeless, we work to ensure that it is brief and non-recurring/one-time. We do this through an expansive homeless prevention network with our Heading Home Ramsey Partners (an active network of 160+ Basic Needs Practitioners) and our School-Linked Community Social Worker/Community Resource Navigators through CLUES, Merrick Community Services, the Spirit of Liberation Center (SOL) and the Ramsey County Children's Mental Health Collaborative (RCCMH).

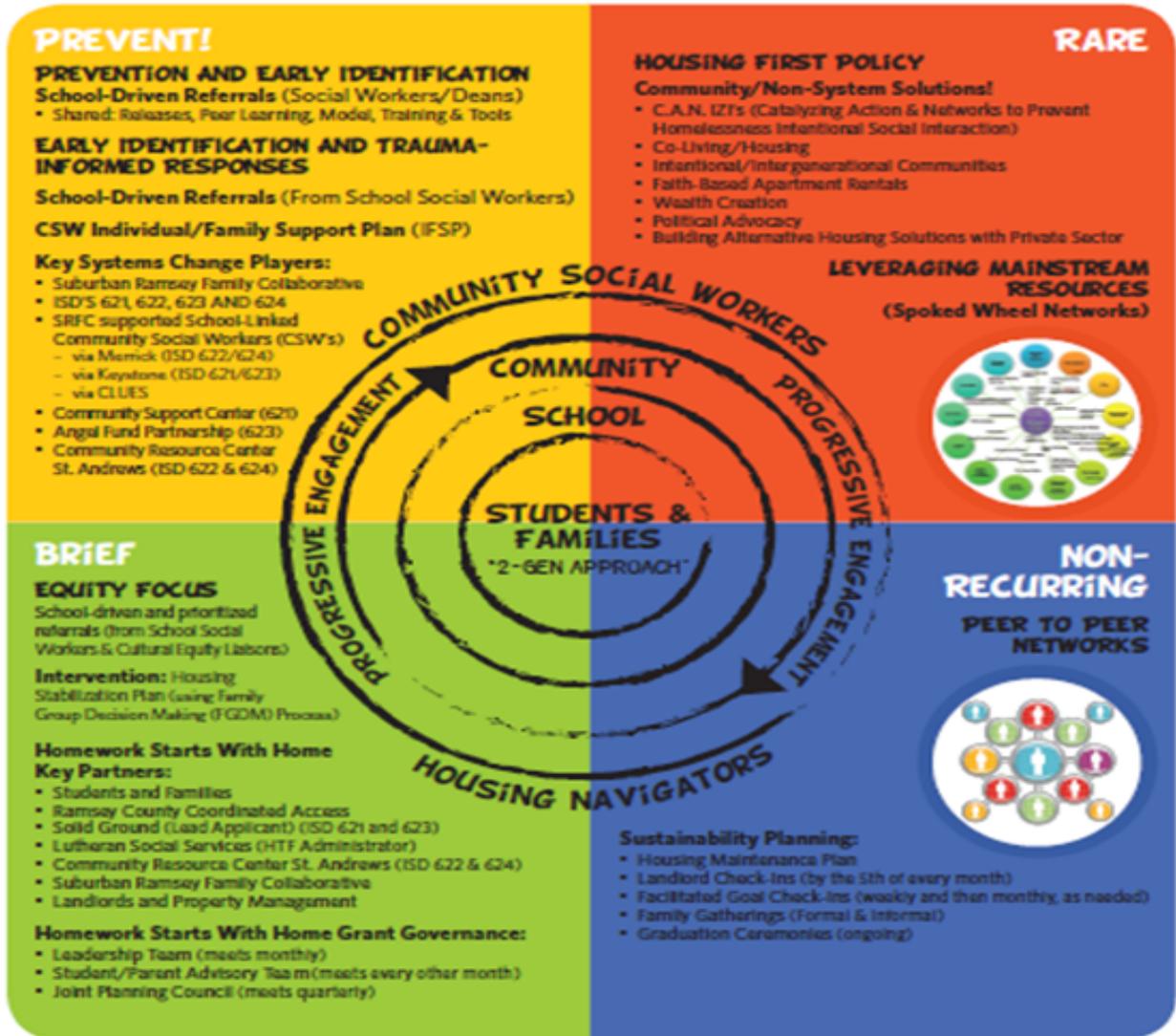
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The Suburban Ramsey Family Collaborative (SRFC) also works to build more community-driven services and supports. SRFC Cultural Equity Advisors surveyed Nineteen (19) families (all of which have experienced poverty and housing instability) and sixty (60) practitioners who live or work with unstably housed families in Suburban Ramsey County. Their recommendations are included below and have also guided our programmatic approaches at HSWH:

- **Work together, as systems change organizations, to expedite results:** Identify 'like' services and common goals, and coordinate, streamline and fast track implementation to get quicker and more robust results together.
- **Commit to being a Low/No Barrier Organization:** Provide flexible funding, remove obstacles and red tape wherever possible, encourage employees to talk about system barriers getting in the way of helping children, youth and families and commit to finding creative ways to remove those barriers.
- **Increase representation of communities of color on staff, in leadership, and on decision-making boards in all of our institutions:** Implement strategies to diversify and retain staff, leaders and Board members, within SRFC and all Suburban Ramsey County organizations.
- **Offer families more opportunities for Self-care/Self-healing, Wellness, Nutrition and Exercise:** Increase access to affordable wellness services. Offer scholarships for workout facilities, support groups and access to no/low-cost healers. Offer families exposure to self-care offerings through events such as the "Be Well IZI's".
- **Engage and listen to the needs of the community; both when making changes and to make changes:** Provide opportunities for those most impacted by services to be involved in advisory and decision making roles.
- **Support culturally respectful and culturally specific events and services:** Continue to host community events and engage community through cross cultural/inter-generational models such as IZI. Provide culturally specific services as well as traditional Indigenous healing practices to help build social capital across race, age, class, religion, culture and other means of social identity.
- **Bring more resources to the suburban Ramsey County communities:** Focus on housing support, basic needs resources, wrap-around services, supporting school-linked mental health, and education about immigration.
- **Support mental health and wellness from a cultural healing approach ("Culture is the Cure"):** Use a youth development approach and a community engagement approach. Understand that youth development IS mental health development.
- **Practice Community Participatory Budgeting strategies:** Engage the community in funding decision practices. Streamline and support less expensive, more innovative strategies (e.g. peer specialists; hiring Cultural Healers; hiring Community members to teach special skills).
- **Work to end institutional racism in our schools and agencies:** We need bold reform to address barriers, attitudes, practices and system barriers that continue to create disparities, and keep racism in place.
- **Take on Policy and Systems Change Work:** Make a commitment towards system change that will have a direct positive impact on reducing barriers for youth and families; advocate for policy changes related to accessing more wellness and mental health services; help move legislation to remove barriers related to housing stability and ending homelessness.

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## HOMework STARTS WITH HOME · PRELIMINARY PRACTICE MODEL IMPROVING SCHOOL ATTENDANCE AND ACADEMIC ACHIEVEMENT AMONG STUDENTS WHO HAVE EXPERIENCED OR WHO ARE AT RISK OF HOMELESSNESS ONE TEAM



**"NOTHING ABOUT US WITHOUT US"  
CONTINUOUS LEARNING AND IMPROVEMENT**

# SRFC Joint Powers Board Small Group Discussion – INTERSECTIONALITY OF DIGITAL EQUITY, HOMELESSNESS PREVENTION AND WEALTH CREATION

*Issue: Learn, Earn and Lead Pathways to Youth and Parent/Caregiver's Financial Health and Wealth Creation*

## **Discussion Questions:**

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- Where are there opportunities to do more across the County, Community, Organizations and SRFC?
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Ramsey County's Upward Mobility Project is a countywide initiative to boost mobility from poverty and ensure that prosperity is shared by all residents. Through this project, the county has used a racial equity lens to address inequities in economic and social outcomes. This work focuses on the priority areas of affordability, wealth creation, early childhood, health and public safety.

## **PRIORITY AREAS**

### **Affordability**

Make living in Ramsey County affordable for racially and ethnically diverse communities to create a strong, stable foundation for economic success.

### **Wealth Creation**

Build pathways to homeownership, entrepreneurship and other opportunities for racial and ethnically diverse communities to build intergenerational wealth.

### **Early Childhood**

Ensure racially and ethnically diverse families and young children have access to high quality, consistent early care, education, resources and opportunities.

### **Health**

Address racial disparities to ensure equitable health outcomes for all Ramsey County residents.

### **Public Safety**

Realign justice system outcomes through well-being investments aimed at eliminating harm imposed by the justice system on Black and American Indian communities.

## **WHO IS INVOLVED?**

Ramsey County's Upward Mobility Project uses a two-track approach to champion this work. First, the project team assembled a countywide working group of staff members representing seven departments. The project team also formed a second working group comprised of leaders from community-based

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organizations that operate programs addressing affordability, wealth creation, early childhood, health and public safety:

- ☒ Community Action Partnership of Ramsey and Washington Counties
- ☒ East Metro Community Centers (Hallie Q Brown Community Center, Keystone Community Services, Merrick Community Services and Neighborhood House)
- ☒ Saint Paul Promise Neighborhood
- ☒ Suburban Ramsey Family Collaborative

### **KEY STRATEGIC ACTIONS**

Everyone deserves the chance to improve their lives: to strengthen their economic well-being, to be valued, to feel they belong and to have power and autonomy.

Thriving communities that support opportunity, boost upward mobility and aim to narrow racial and ethnic inequities for children, youth and adults. Local leaders increasingly have access to strategies and policy levers that can help achieve those goals.

Ramsey County is guided in this work by our vision of a vibrant community where all are valued and thrive. This vision depends on addressing racial and ethnic disparities to create an environment where all residents can experience fair outcomes, achieve the highest level of health and well-being, and access opportunities for advancement and growth.

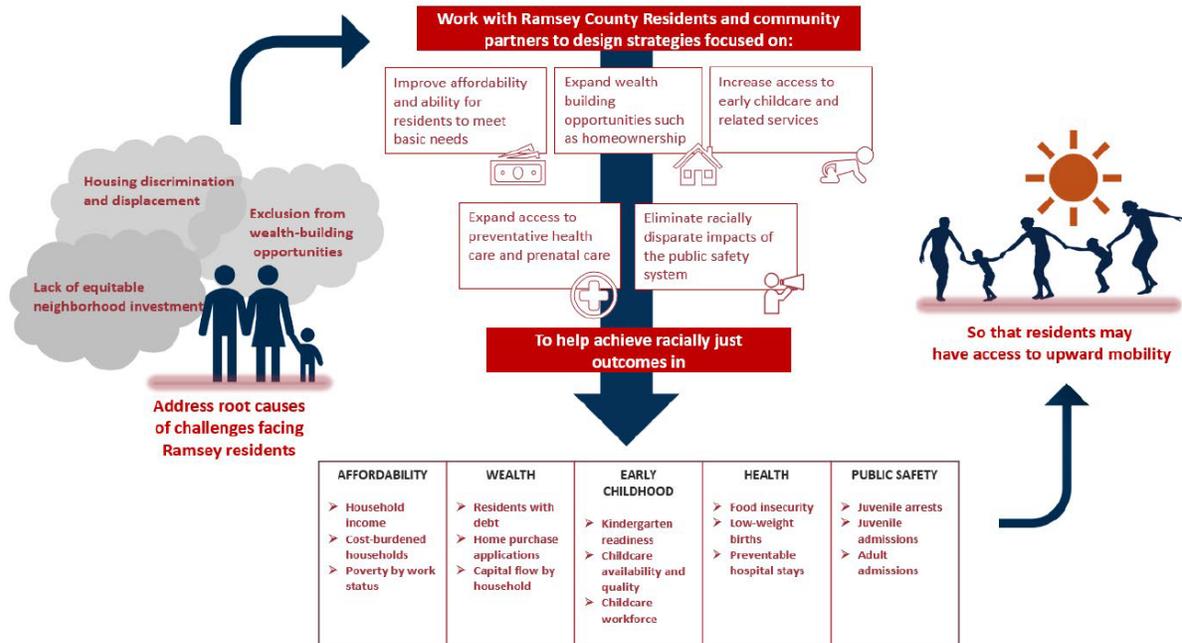
Ramsey County is currently realigning programs, processes and policies to accelerate racial and health equity and advance shared community power.

**TABLE 1: RAMSEY COUNTY'S STRATEGIC PRIORITIES**

Residents First: Effective, Efficient and Accessible Operations	Advancing Racial and Health Equity and Shared Community Power	Aligning Justice System Outcomes with Community Values	Putting Well-Being and Community at the Center of Justice System Transformation	Advancing a Holistic Approach to Strengthen Families	Responding to Climate Change and Increasing Community Resilience	Intergenerational Prosperity for Racial and Economic Inclusion	Residents First: Effective, Efficient and Accessible Operations
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## A THEORY OF CHANGE



SRFC is also working on our long term goal of making homelessness rare by partnering with Ramsey County on the Upward Mobility Project with the Urban Institute, expanding partnerships with Metro HRA and AEON and hopefully other properties in the future and teaming with faith communities who are either building affordable housing on their land or considering hosting or supporting Tiny Houses. We partner with Ramsey County Workforce Services, Sundance Family Foundation and Blue Cross/Blue Shield to offer bi-monthly Financial Health and Wealth Creation Resource Fairs that are online. Youth, Parents and Caregivers meet with community resources in various breakout rooms to gather information they need for upward mobility. **The focus of these Wealth Creation Resource Fairs is 3 things:**

- To acknowledge there is a huge wealth gap in our indigenous and black and brown community across our nation due to institutional and historical racism.** This wealth gap exists in income, land and property ownership, home ownership, assets, leadership and decision making positions and community resources. These resource fairs are focused on supporting those under-served, under-supported and marginalized in our community.
- Learn, Earn and Lead! We are ALL learners and teachers in the room** (everyone benefits from community!) We encourage folks to come to learn about resources for themselves or those they work with or for those they care about. Let's make Ramsey County a County where we are ALL Upwardly Mobile!
- Financial health and wealth creation ARE possible!** We are intentionally engaging our community by helping them know WHO can help you reach their goals (networking) and WHAT all of the pathways/chutes and ladders folks can take to reach their goals (tangible tools). Let's DEBUNK the myths out there that say that breaking free from poverty is unattainable or almost impossible.

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## Ideas:

- Can the trade be taught in school?
- How can we increase mentorships through Learn, Earn and Lead opportunities (e.g. Money Mentors/Financial mentors in each school district) in school has been offered as an idea
- Support entrepreneurialism
  - o Junior Achievement
- Could financial literacy be a requirement for graduation?
  - o How to manage my own money
  - o What to watch for with scams and predatory lending
  - o Etc.
- Family economic stability and mobility
  - o Understanding the benefit Cliff (Bridge to Benefits)
  - o Supporting Rent to Own partnerships for home ownership
  - o Tiny Home Development

## Power Sharing & Power Shifting

We work to end poverty & eliminate racism by:

**Increasing stability for people in poverty**

  
 Meeting immediate needs

  
 Preventing homelessness

  
 Building long-term success

  
 Increasing stability

**Undoing systems of oppression**

  
 Building commitment in the community

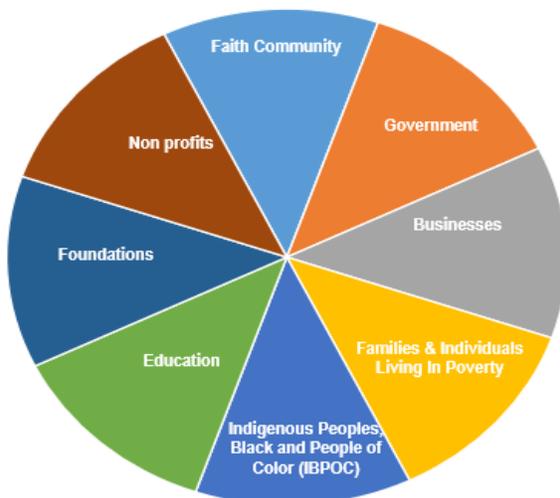
  
 Influencing how others deliver services

  
 Listening to people we serve

  
 Mobilizing people to advocate for themselves

Source: Solid Ground, Seattle,

## Ending Poverty Requires a “ONE TEAM” Multi-Sector Approach



*8 sectors are needed to help in the work to end poverty.*

*We need people from the faith community, from government, business, people in poverty, communities of color, education, foundations, nonprofits,—all working together to end poverty in Minnesota.*