Welcome!

CLASS

(Consortium of Lake Area Senior Services)

Lunch & Learn

Housing Resources for Seniors

February 16, 2022

https://www.lakeareaseniors.org/

Presenters

Seniors & Homeownership

Bill Gray
Minnesota Homeownership Center

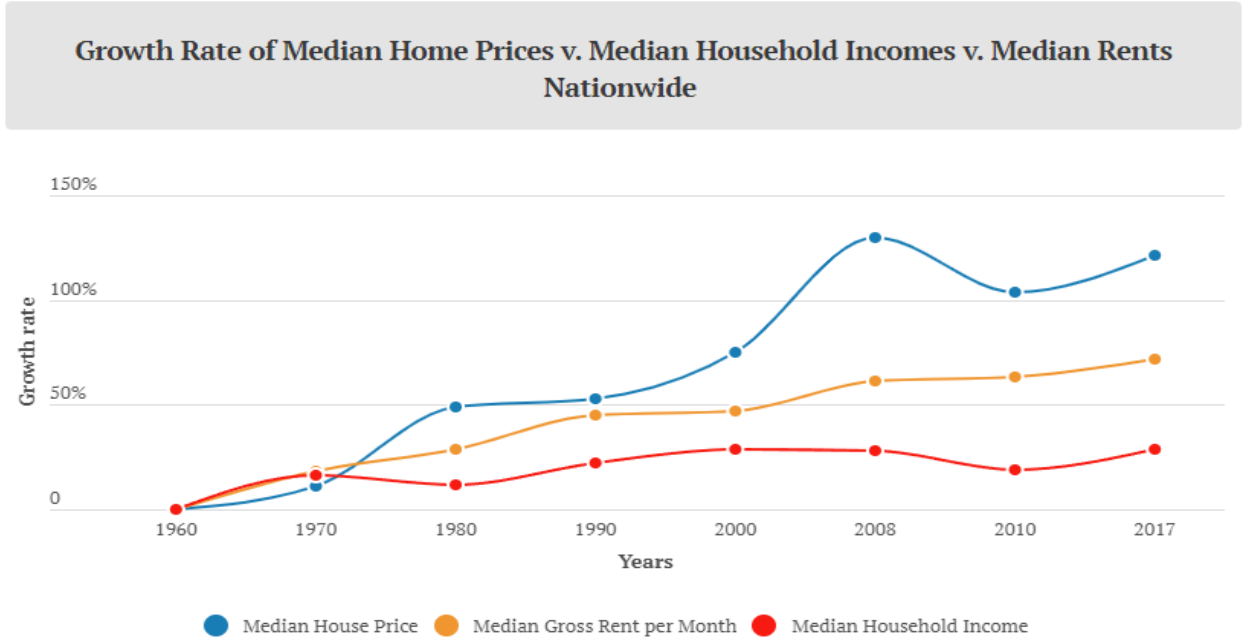
Seniors & Rentals

John Slade
MICAH

Topics of Discussion

- Income and Housing
- Income and Seniors
- Housing and Seniors
- Resources

Housing costs have beat income since the 1960s



Note: All of the values are indexed to 1960. Chart only includes data for depicted years.

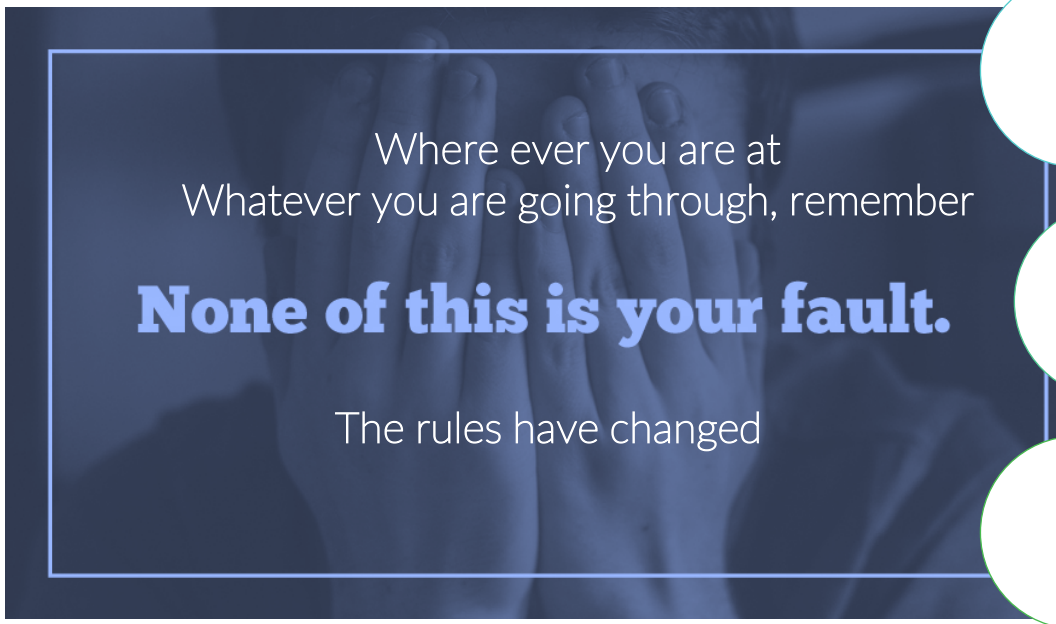
Source: 1960-2000 Decennial Censuses and 2008, 2010 and 2017 American Community Surveys

Income and Seniors

Many seniors are lower-income. It gets worse for women and black and brown seniors. Social Security helps immensely.

- Over 15 million (or roughly 1 in 3) older adults aged 65+ are economically insecure, with incomes below 200% of the Federal Poverty Level.
  (Kaiser Family Foundation, 2018)
- Older women are more likely to live in poverty than men as a result of wage discrimination and having to take time out of the workforce for caregiving.
  (Justice in Aging, 2020)
- Over half of Black and Hispanic seniors aged 65+ have incomes below 200% of the Federal poverty line. *(Kaiser Family Foundation, 2018)*
- Over 14.8 million, or 4 in 10, older adults are lifted out of poverty by obtaining Social Security benefits. *(Center on Budget and Policy Priorities, 2020)*

Housing and Seniors



- The housing market changed significantly over the last several decades.
- Incomes have generally gone down or stayed stable while costs increased.
- State and federal spending is important to helping seniors.
- Resources are available. YOU can use your voice to make a difference.
- COVID changed things A LOT.
  Ask for what you need!

Resources: Rental Assistance

Rent Help MN

Was the main state COVID rental assistance program. It is closed for all but Washington County in the Metro area but may be funded again.
CALL YOUR STATE LEGISLATORS!

In Washington County:
https://apply-renthelpmn.org/mnera_washington#/

St. Andrews Resource Center

Rental assistance (with eligibility requirements) for areas of suburban Ramsey and Washington County.

If people are needing rental assistance, please call **651-762-9124** and we will screen them for preliminary eligibility.

Fitzgerald Home Health Care
(Housing Stabilization Services)

Works with MA-eligible people who are unhoused or at risk of becoming unhoused.

Dr. Kirstin Ruth Bratt: kirstin@fitzgeraldhomehealthcare.com
Website: www.fitzgeraldhomehealthcare.com
952-236-1258 | 952-236-4565

Resources: Rental Assistance

RAMSEY COUNTY/ST. PAULCOVID-19 Emergency Rental Assistance

- For both rent and utilities
- Must be living at the place they are applying for rent help.
- For Ramsey County renters struggling to pay rent due to COVID-19.
- Eligible renters earned 80% or less of area median income in 2020, or in the most recent month
- Link for the application through CAP-RW: https://submit.caprw.org/forms/cera
- Emergency Assistance | Ramsey County CAP-RW CERA Emergency Rental Assistance
- Contact: Maricruz Hernandez, Crisis Program Coordinator, Community Engagement.

FAMILY Homeless Prevention Assistance Program (FHPAP) RENT ASSISTANCE

- **Neighborhood House**
  - Joan Schlecht, 651-789-360
- **CAP-RW**, 651-999-5701
- **American Indian Family Center**, 651-793-3803
- **CLUES**, 612-746-4203,
- **Catholic Charities**
  - Allanna Hinz-Sweeney, 651-347-2281,
- **Lutheran Social Services**
  - Jen Fairbourne, 651-587-5042
- **West Side Community**
  - Helene Freint, 651-793-2201,
- **Wilder**
  - Jacqueline Jones, 651-280-2358,
- **YMCA** (ages 24 and younger only)
  - Stacy Sweeney, 206-619-7390

Resources: People Experiencing Homelessness

Radias Health Homeless Services Programs

- Provides outreach services in Ramsey County
- RADIAS ACCESS outreach to people with mental illness
- RADIAS and Ramsey County and People, Incorporated to people who frequently use shelters, living outdoors and in encampments and people using transit as shelter.
- Call: 651-291-1979 for more information
- Alex Vaneenenaam Alex.vaneenenaam@radiashealth.org
- Family Homeless Outreach Practitioner
  777 7th St E. St. Paul, MN 55106
  651-783-5423 or 651-783-5427
  Jodi.harder@radiashealth.org

Resources: Legal & Other

St. Paul Public Housing

- The waiting list for housing high-rises for the elderly and disabled is much shorter than for Section 8
  - Around 6 months
- You can apply online here: https://www.stpha.org/public-housing/apply-online-application

HOME Line

- Free and low-cost legal, organizing, education, and advocacy services so that tenants throughout Minnesota can solve their own rental housing problems.
- For English, call 612-728-5767 or email your question to one of our housing attorneys.

Community Action Partnership of Ramsey and Washington Counties for Utility Assistance

- **NEW** – maximum limit increased, can include water payments.
- **People need to apply NOW, Energy Assistance starts October 1st.**
- Contact CAP-RW at 651-645-6470 to apply or email Wendy Wolf wwolf@caprw.org
- Apply for Energy Assistance at this link: https://caprw.org/resources/covid-19-relief-and-assistance.html fillable application pdf.

Minnesota Homeownership Center

Promoting and Advancing Successful and Sustainable Homeownership

MINNESOTA
HOMEOWNERSHIP
CENTER

Programs and Services

Delivered by a network of 40+ provider agencies

Homeownership Advisors Network

Pre-purchase →				Post-purchase
Financial Wellness (Capacity)	Homebuyer Education & Advising *HOME STRETCH FRAMEWORK*	Post-purchase Advising & Training	Refinance & HECM Advising	Foreclosure Advising & Assistance

Homeownership Advisors Network

- African Development Center
- African Economic Development Solutions
- Anoka County Community Action Program
- Arrowhead Economic Opportunity Agency
- CAPI USA
- CAPLP - Lakes and Prairies Community Action
- Catholic Charities of St. Cloud
- Community Action Duluth
- Community Action Partnership of Hennepin County
- Comunidades Latinas Unidas en Servicio (CLUES)
- Dakota County Community Development Agency
- Headwaters Regional Development Commission
- KOOTASCA Community Action
- Lao Assistance Center
- LSS Financial Counseling
- Mni Sota Fund (formerly Bii Gii Wiin)
- Model Cities, Inc.
- Neighborhood Development Alliance
- NeighborWorks Home Partners
- Northside Residents Redevelopment Council
- One Roof Community Housing
- PRG, Inc.
- Project for Pride in Living, LLC (PPL)
- Scott County Community Development Agency
- SE MN Multi-County Housing and Redevelopment
- Southwest Minnesota Housing Partnership
- Strickland Associates
- Three Rivers Community Action
- Twin Cities Habitat for Humanity
- Urban League Twin Cities
- Washington County Cmty Development Agency
- West Central Minnesota Communities Action
- White Earth Investment Initiative
- Wright County Community Action

Homebuyer Advising

- Customized service
- Individual financial review
- Tri-merged credit report with score *(Soft Pull)*
- Evaluate mortgage readiness
- Identifying barriers and develop plan
- Available by phone
- Ongoing support

Group Education – *Home Stretch*

- Steps to homeownership
- Financial responsibilities
- Importance of credit
- Working with a REALTOR®
- Choosing a mortgage and loan approval
- Selecting a home
- Preparing for closing
- Responsibilities of homeownership

Post - Purchase Services

- Refinance advising
  - Statutory requirement
  - Services available

- Repair / Rehab Matrix

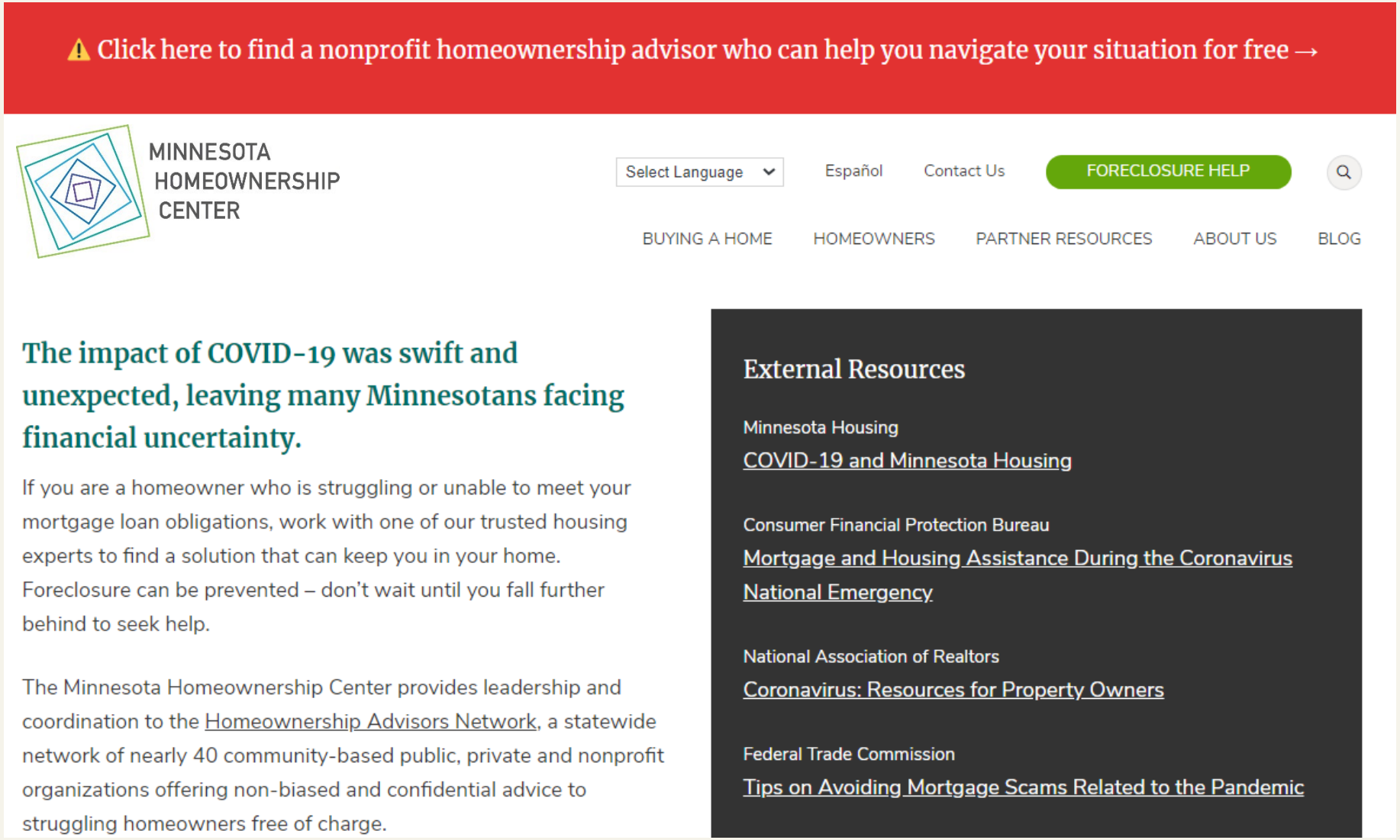
Foreclosure Prevention Advising

The objective of foreclosure advising is to work with households to reach long-term solutions that are ***stable*** and ***affordable***.

Foreclosure Advising

- Explain foreclosure process
- Identify options for preventing foreclosure
- Develop action plan
- Financial and Mortgage advising
- Negotiations with lender
- Loss mitigation / Special programs
- ‘Smooth Transition’ advising, as needed

COVID Homeownership Prevention Initiative



Presenter

MINNESOTA HOMEOWNERSHIP CENTER

Bill Gray

Stakeholder Relations Director

bill@hocmn.org

651-236-8974

THANK YOU FOR JOINING US!

We look forward to seeing you at our next CLASS Event:

CLASS Networking
Wednesday, March 9, 2022
8:30 A.M. – 10:00 A.M.
10-minute member presentation
Speaker: Anne Morehouse
Topic: Green End-of-Life Options

LUNCH & LEARN
Wednesday, April 13, 2022
12:00 P.M. – 1:00 P.M.
Speaker: Julia Wolfe
Topic: Age-Friendly

CONSIDER BECOMING A MEMBER!
https://www.lakeareaseniors.org/membership