

Bring it Home, Minnesota

A Solution Big Enough for the Problem

HF11(Howard) / SF11(Mohamed)



Bring it Home, Minnesota is a transformational program that will provide rent support for low-income Minnesotans who are eligible for a federal rent voucher but do not receive one.

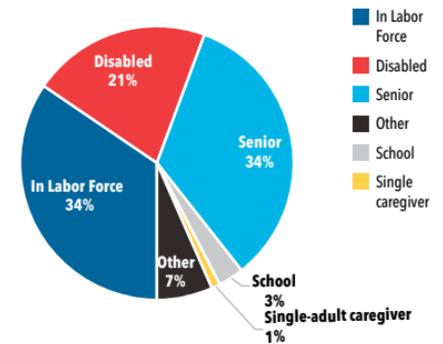
Over **214,600** Minnesota renter households sacrifice necessities like food and healthcare every day because they make 50% or less of the area median income (AMI) and are **cost-burdened**, meaning they pay over 30% of their income in rent. Of that number, **133,540** are extremely low-income, earning 30% AMI or less.¹

Just 1-in-4 of these households will ever receive a federal rent voucher.²

Housing instability impacts individuals and families, seniors and children, employers and employees in every part of the state--Greater Minnesota, suburban, and metro areas.

Over a third of extremely low-income adults are in the labor force. They are the workers that Minnesota businesses are clamoring for, including nursing assistants, personal care attendants, childcare providers, meat packers, farm workers, fast food, retail and hospitality employees.

Extremely low-income households in Minnesota (30% AMI and below)



Note: Mutually exclusive categories applied in the following order: senior, disabled, in labor force, enrolled in school, single adult caregiver of a child under 7 or of a household member with a disability, and other. Nationally, 15% of extremely low-income renter households are single adult caregivers, 55% of whom usually work more than 20 hours per week. Source: 2020 5-Year ACS PUMS data.

Without housing security, Minnesotans cannot thrive. And neither can Minnesota.

Bring it Home, Minnesota will...

- help maintain and attract a strong workforce for Minnesota.
- benefit small towns and small businesses because workers will be able to afford to live where they work.
- help over **30,000 seniors** who are at risk of homelessness because of soaring rent prices. Seniors are the fastest growing segment of the homeless population in Minnesota.³
- help parents close gaps in their budgets and maintain a stable household for their children. Stable homes create a path forward to homeownership for future generations.
- ensure that all Minnesota children have a safe, secure place to sleep and give them the stability they need to succeed in school.
- help reduce racial inequity and the shameful housing disparities that hold back Black, Brown, and Indigenous communities in our state.
- help cut the ballooning costs of public services required by those experiencing homelessness or housing insecurity at the local, county, and state levels.

Bring it Home, Minnesota is a vital investment the state must make to ensure its investments in education, healthcare, and workforce development have maximum impact.

For more information go to bringithomeminnesota.org or contact Rev. Nancy Nord Bence, Public Policy Manager, Beacon Interfaith Housing Collaborative at 763-639-5941 or nbence@beaconinterfaith.org.

1. HUD Office of Policy Development and Research CHAS Data, MN 2015-2019, Released September 9, 2022.
2. Center on Budget and Policy Priorities, website, May 31, 2021.
3. <https://www.wilder.org/mnhomeless/results/older-adults>

Bring it Home, Minnesota

Frequently Asked Questions

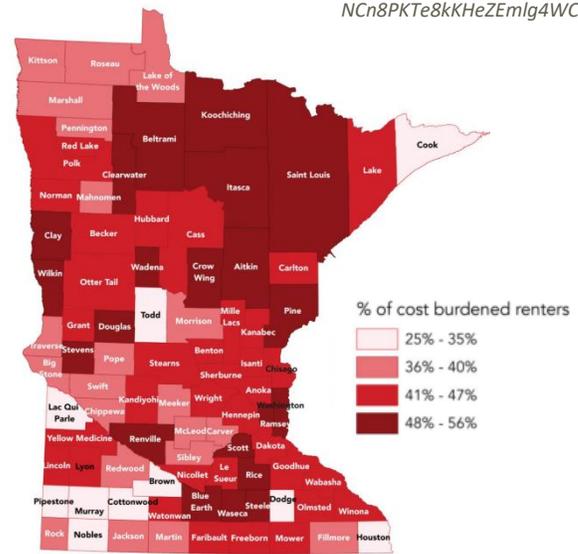
MN Housing Partnership, Affordable Housing Facts and Trends, November 19, 2021.
<https://www.house.leg.state.mn.us/comm/docs/NCn8PKTe8kKHeZEmlg4WCw.pdf>

Who will administer the program?

After passing through MN Housing, **Bring it Home, Minnesota funds will be administered by regional housing authorities—the same local experts that administer the federal voucher program.** Administrative costs have been included in the bill. To streamline administrative processes, Bring it Home, Minnesota closely mirrors the federal rent voucher program while still allowing local modifications.

Which regions of the state will benefit?

Bring it Home, Minnesota will have immediate statewide impact and benefit every community in the state, no matter how large or small. As the figure to the right shows, **many rural areas of Minnesota have higher rates of cost burdened residents than suburban and metro areas.**



Are rent vouchers effective?

Rent vouchers are the most effective means of reducing homelessness and housing instability. Vouchers improve mental and physical health for every household member and increase school performance for children. They give people with low incomes greater choice about where to live and create safer communities for them to live in. Vouchers lift people out of poverty and reduce racial inequity, mitigating the disproportionate challenges faced by Black, Brown and Indigenous Minnesotans. **Vouchers also amplify the positive effects of virtually every other human services investment the state makes.**¹

But isn't there a critical lack of affordable housing?

Yes. In fact, many current voucher recipients in rural and suburban areas can't find anywhere to use them. **The desperate lack of rent vouchers is the kink in the hose of new construction.** Developers can't secure financing to build deeply affordable rental housing unless they have been awarded a rent voucher for each unit proposed. With so few federal vouchers available, very little deeply affordable rental housing is being financed.

If every eligible household were to receive a Bring it Home, Minnesota voucher, it would expedite the construction of deeply affordable rental housing across the state and dramatically decrease the costs of emergency shelter and services for those who are experiencing homelessness.

How many Minnesotans will be helped by this bill?

If we cover all eligible households:

214,615	Total cost burdened 50% AMI renter households in Minnesota
- 42,000	Federal and state voucher recipients
172,615	50% AMI households who will be helped by Bring it Home, Minnesota. ²

Can it be scaled?

Yes. We can introduce the program by providing state rent vouchers to extremely low-income households, those who earn just 30% AMI, and increase funding over time. **Scaling would still have immediate statewide impact, especially for seniors, families with children, and those living in the most economically challenged counties.**

133,540	Total cost burdened 30% AMI renter households in Minnesota
- 42,000	Federal and state voucher recipients
91,540	30% AMI households who will be helped by Bring it Home, Minnesota. ²

1. Center on Budget and Policy Priorities, May 13, 2021.
<https://www.cbpp.org/research/housing/more-housing-vouchers-most-important-step-to-help-more-people-afford-stable-homes>.
2. Calculated using HUD Office of Policy Development and Research CHAS Data, MN 2015-2019, Released September 9, 2022 – minus 42,000 federal and state vouchers currently provided annually by MN Housing.