

# Housing Support



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*Demand for services continues to rise at Saint Paul Opportunity Center and Dorothy Day Residence.*

## PROGRAM OVERVIEW

Housing Support is a statewide, permanent supportive housing program that exists to help people achieve housing stability. Directed towards seniors and adults with disabilities who have low incomes and who are at risk of homelessness or institutional placement, the program pairs housing assistance—including rent, utilities, food and laundry—with case management services. More than half of recipients are people of color or Indigenous peoples, and more than half receive a form of Supplemental Security Income (SSI).

Recognized with a proven-effective rating from Minnesota's Results First initiative, Housing Support is perhaps the state's best tool to help people exit homelessness. **From 2020-2021, Housing Support moved more than 7,500 individuals out of homelessness and into stable housing.**

Housing Support tenants are eligible to live in a wide range of settings, but a growing number (nearly 24%) are choosing to live in community settings with a lease, including private apartment buildings with independent landlords across Minnesota. In this way, the program represents a unique partnership between tenants, service organizations and private landlords to help people find and keep their own homes.

## THE CHALLENGE

Housing Support recipients with income make monthly payments toward the cost of their rent (known as a "client obligation"). These payments vary by individual, based on a formula that considers earned and unearned income.

Under current policy, individuals with "unearned income" are required to pay their entire benefit check, less a \$121 personal allowance, toward their client obligation. "Unearned income" includes Supplemental Security Income (SSI), Retirement Survivors & Disability Insurance (RSDI), veterans benefits, Tribal per capita payments, and even unemployment insurance income and child support.

**For people receiving SSI, this can equate to as much as 90% of one's income every month,** leaving them little else to pay for other necessities, like a phone, transportation, clothing, and emergency expenses.

*(over)*

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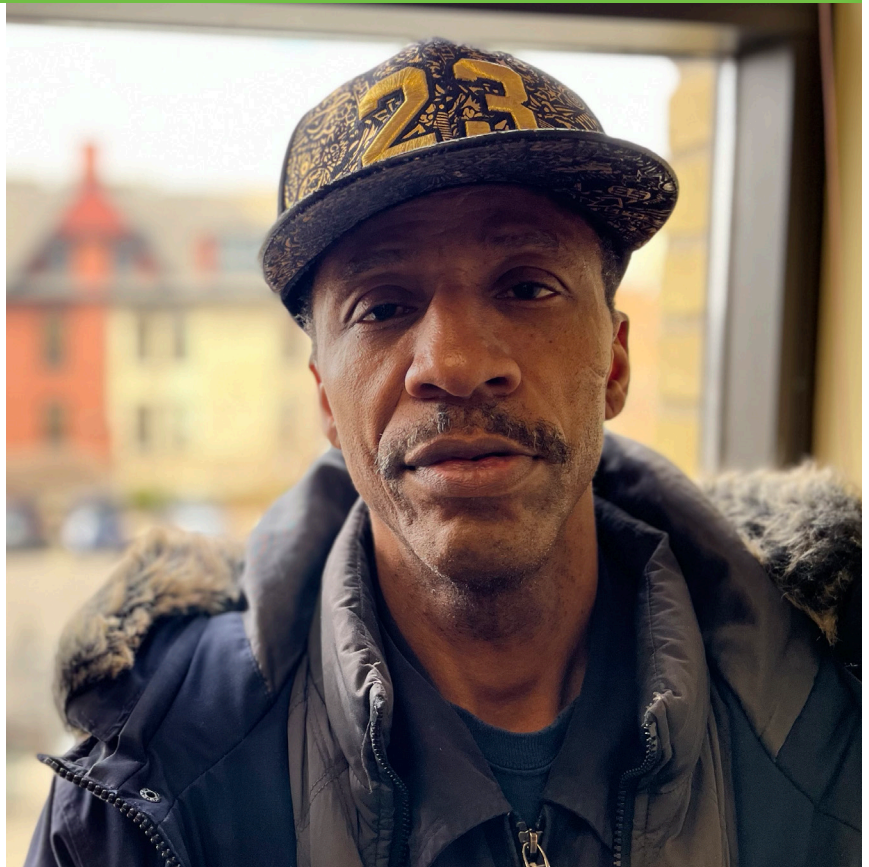


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**The significant financial burden posed by this “unearned income” calculation is causing eligible individuals—especially those receiving SSI, RSDI and veterans benefits—to choose to remain unsheltered rather accept housing through Housing Support.** This puts additional strain on the emergency shelter system.

There are individuals in Housing Support—a program meant to provide housing stability—who are at risk of eviction because they can’t afford to pay both their client obligation and other monthly necessities. An eviction on one’s record may lead to another episode of homelessness.

A monthly budget of just \$121 (as little as 10% of one’s income) also limits Housing Support tenants’ ability to build the skills and savings needed to achieve greater housing and economic independence. Rather than being a path toward stability, individuals are held in extreme poverty and forced to become reliant on the program with little opportunity to transition off it.



## A NEED FOR REFORM

HF732 (Her) / SF992 (Baldon) proposes capping at 30% the amount of “unearned income” an individual must pay toward their Housing Support costs. It also excludes Tribal per capita payments and consulting income earned by people experiencing homelessness from countable income. These changes will most heavily benefit individuals receiving SSI, RSDI and veterans benefits.

30% of income is the common standard for “affordable housing.” By applying this same standard to Housing Support, we can:

- Help more individuals exit homelessness,
- Help those with housing keep it, and
- Support those working towards program independence by allowing them to build the skills and savings needed to successfully transition off it.

## FOR MORE INFORMATION

Contact Lorna Schmidt, Director of Public Policy & Advocacy, at [lorna.schmidt@cctwincities.org](mailto:lorna.schmidt@cctwincities.org).



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