

UNITED WAY OF OLMSTED COUNTY



HOUSING STABILITY

MARCH 2018

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UNITED WAY OF OLMSTED COUNTY 2018 REQUEST FOR PROPOSALS

United Way of Olmsted County is a community change organization that fights for the education, health, and financial stability of every person in our community. Olmsted County is a fantastic place to live, work, play, and raise a family. A community with tremendous natural beauty, caring neighbors, a strong economy, and seemingly boundless opportunity, Olmsted County is an exceptional community.

But too often, there are people in Olmsted County who are left behind and don't share in the vitality. An unacceptable income gap. Geographic and socio-economic segregation. Personal and collective isolation. Gross inequities along racial and ethnic lines. These conditions and more cause Olmsted County to be experienced differently by people in need. United Way fights to erase divisions, bridge divides, and right inequities. We work to connect people with resources that change lives and transform our community.

We do this in a variety of ways. We operate programs and shared resources that support the community, such as our 2-1-1 information and referral service or our Get Connected volunteer matching portal. We work collaboratively with partners from many organizations and walks of life to create system change and solutions that elevate our community more than any single program or organization could. We provide financial, technical, and volunteer support for programs that make a difference.

At United Way, we LIVE UNITED with the change-makers, risk-takers, and problem-solvers as we seek, find, and create lasting solutions to the challenges that face our community.

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EXECUTIVE SUMMARY

United Way is working to bring an end to inequity in Olmsted County and help people in need reach their potential. This requires taking a long view, working to ensure that families are stable and children grow up in healthy environments that promote success. Those families can break cycles of poverty, strengthen across generations, and make a better community for us all.

Without safe, stable housing, families struggle day after day to manage finances, access adequate nutrition, and meet school and work obligations. Individuals suffer, families suffer, and our community suffers when people can't stabilize their housing.

United Way sees a particular need in Olmsted County to provide housing options for homeless individuals and families. We are issuing this Request for Proposals to establish partnerships and offer support for programs that improve emergency shelter capacity in Olmsted County in three primary ways: expanding the total number of shelter spaces in Olmsted County, reducing the need for emergency shelter through eviction prevention and rapid re-housing strategies, or improving navigation resources for homeless individuals and families.

Anticipated Investments:

- United Way of Olmsted County anticipates awarding approximately \$125,000 in annual Housing Stability investments beginning July 1, 2019, through June 30, 2022.
- There are anticipated to be fewer than 5 successful proposals

Key Program Requirements:

- Annually report the number of individuals served who access housing, shelter, or services intended to stabilize housing.
- Include administrative costs of at least 15%
- Demonstrate, practice, and report on continuous improvement practices
- Participate in anonymous partner surveys

* for complete details and program requirements, refer to page 8

Key Program Expectations:

- Attend quarterly partner cohort meetings
- Update your organization's 2-1-1 listings at least annually
- Participate in developing client success stories at least one time per year
- Submit annual program and performance reports on time

* for complete details and partner expectations, refer to page 9

Key Proposal and Review Information:

After submitting proposals, prospective partners may be invited to meet with United Way staff and volunteers to discuss the program being proposed. Additional paperwork may be requested and clarifying questions may be posed. The process is expected to be interactive, with prospective partners and United Way representatives engaging in ongoing dialogue about the proposal.

Interested organizations are encouraged to be in contact with United Way staff as proposals are being developed, to ensure alignment. Direct dialogue and communication are encouraged.

- **Public Information Session:**.....April 10, 2018
- **Proposals Due:**.....May 8, 2018
- **Award Announcements:**.....August 28, 2018
- **Funding Begins:**.....July 1, 2019
- **Funding Ends:**.....June 30, 2022

UNITED WAY FOCUS AREA: HOUSING STABILITY

Introduction to housing stability

Housing stability is at the heart of United Way of Olmsted County's (UWOC) understanding of housing. Housing stability is an effort to create housing opportunities by building an individual's or a family's resources to support permanent, secure, and affordable housing. At the core of housing instability are the costs associated with retaining housing. Housing stability strategies encompass affordable housing, supportive housing, emergency shelters, eviction prevention, rapid re-housing, and transitional housing.

Defining homelessness

In 2012, the Department of Housing and Urban Development (HUD) revised and updated the definition of homelessness into four broadly defined categories, which include:

Individuals and families residing in environments unfit for human habitation (unsheltered areas, cars, etc.), emergency shelters, and transitional housing.

Individuals and families who are losing their primary nighttime residence. This may include a motel, hotel, or doubled-up situation.

Families with children or unaccompanied youth (recognized as 24 years and younger) who are unstably housed and projected to continue residing in unstable housing.

Individuals who are escaping or attempting to escape intimate partner violence, dating violence, sexual assault, stalking, or other dangerous and/or life-threatening situations related to violence. These individuals also lack other residence and the resources and support networks to obtain permanent housing.

UWOC will use this definition of homelessness for the purposes of this RFP.

How does housing stability impact families and individuals?

Housing stability impacts a number of health outcomes, both directly and indirectly. Direct effects of providing housing include

reducing exposure to the elements, environmental contaminants, and violent crime. Indirect health effects of providing adequate and affordable housing could include reducing stress and therefore blood pressure (Gove, Hughes, & Galle, 1979); providing more time and energy to focus on addressing health needs and maintaining a healthy diet (Brickner et al., 1986); and more money available to cover vital needs such as food, utilities, and health related expenses (Lipman, 2005). For these reasons, residential stability can be a potent intervention for populations encountering complex barriers such as health, mental illness, and substance use.

Housing stability is also linked to employment, employability, and financial stability. According to the most recent annual survey by the U.S. Conference of Mayors, major cities across the country report that the top four causes of homelessness among families were: (1) lack of affordable housing, (2) unemployment, (3) poverty, and (4) low wages. The same report found that the top four causes of homelessness among unaccompanied individuals were (1) lack of affordable housing, (2) unemployment, (3) poverty, and (4) mental illness and the lack of needed services (City Policy Associates, 2014). In other words, the top four reasons for homelessness among families as well as three of the top four reasons for homelessness among unaccompanied individuals were the inability to pay for housing.

Households that lack affordable housing are likely to face housing instability, as they may find it difficult to pay for housing in the face of income shocks such as unemployment, medical emergency, or motor vehicle accident. A household is considered cost-burdened if more than 30% of household income is spent on housing, and renters are more likely to be cost-burdened than homeowners. In Olmsted county, 21% of homeowners and 46% of renters report a housing burden (Olmsted County Public Health Services, Olmsted Medical Center, Mayo Clinic Rochester, 2016), including 59% of all senior renters (Minnesota Housing Partnership, 2017). More than half of Minnesota's renters of color are cost-burdened by housing, and nearly a quarter face extreme housing cost-burdens—meaning they pay more than 50% of their income on rent (Norton & Jaramillo, 2017).

The latest Minnesota Wilder Homeless Study was completed in 2015, when researchers collected 3,676 in-person surveys and conducted the surveys in four languages: English, Hmong, Somali, and Spanish. They found that approximately 10,214 people were homeless in Minnesota. Of those individuals, 51% were men and 49% were women. In Minnesota, 60% of people who are homeless are considered long-term homeless. Adults 18 years and older who are homeless in Minnesota also experience an assortment of barriers that include previous traumatic experiences, financial insecurity, and mental health and/or substance abuse diagnoses (Wilder Research, 2015).

The Wilder Research Study illustrates that homelessness impacts people of color disproportionately in Minnesota. For instance, African Americans make up 5% of Minnesota's entire population but make up 39% of people who are homeless. Meanwhile, American Indians comprise 1% of the state's population but account for 8% of people who are homeless. Hispanics account for 4% of the state's population but equal 7% of the state's homeless population. Caucasians, who total 85% of the state's population, only make up 38% of people who are homeless (Wilder Research, 2015).

Local conditions around affordable housing and homelessness

Olmsted County is currently feeling the effects of an affordable housing shortage. The rental vacancy rate for the county is estimated at 4.4% (United States Census Bureau, 2016a), while the national rate is approximately 6.2% (United States Census Bureau, 2016b). In Rochester, it is estimated a household needs to earn approximately \$52,000 per year to afford a median-valued home, and it is estimated a minimum wage employee needs to work 66 hours a week in order to afford a two-bedroom apartment (Minnesota Housing Partnership, 2017). Due to high demand for housing assistance, the waiting lists for both public housing and housing choice vouchers (Section 8) in Olmsted County are currently closed to new applicants.

The demand for housing assistance is similarly demonstrated by calls to UWOC's information and referral line, 2-1-1. Since May of 2016, either shelter or rent assistance has been the most-requested referral of Olmsted County 2-1-1 callers in 17 of the past 22 months. Requests for rent assistance or shelter information represent 19% of all 2-1-1 calls in Olmsted County. More than 17% of requests for rent assistance or shelter information are unmet, meaning that no usable referral was available in the community. This makes rent assistance and shelter information the highest unmet housing needs (alongside home maintenance assistance) tracked by 2-1-1 data specialists.

WHAT WORKS

Eviction prevention

As noted above, the top four reasons for homelessness among families, as well as three of the top four reasons for homelessness among unaccompanied individuals, were – in short – inability to pay for housing. In Olmsted County, approximately 300 evictions were filed in 2015, and 30% of them were due to the tenant not paying rent. Once an individual has an eviction case on record, they may find it difficult to rent again in the future. Currently, an eviction remains on the Court’s record indefinitely, unless it is expunged. It is difficult to find stable, quality housing with an eviction on record, and landlords will refuse to rent to someone with a single eviction, no matter how old it is. Programs that prevent evictions can therefore play a key role in keeping individuals and families stably housed.

Emergency shelter

Emergency shelters are intended to provide a safe, secure, temporary place for individuals and households to reside while they seek more permanent housing or supportive services that will facilitate access to permanent housing options (HUD, 2009). They are neither intended to be a permanent housing option nor a community’s sole response to homelessness. Instead, they typically serve as an intake point to connect people with housing options. For an emergency shelter to adequately fulfill this role, it is essential that they participate in a coordinated entry system – a system by which a household’s housing barriers are assessed and then, based on that assessment, the household is matched with housing options (US Department of Housing and Urban Development, 2015). When shelters fully participate in coordinated entry, the homeless experience can be significantly shortened for individuals and families.

In Rochester, there are very few emergency shelter beds. Those that exist are provided by Family Promise Rochester (serving families), Dorothy Day Hospitality House (serving individuals and occasionally small families), and the Women’s Shelter (serving victims of domestic violence and their children). When winter weather is inclement, Salvation Army has provided a temporary warming center. This constitutes approximately 70 emergency beds available per night in Rochester.

Defining the need for emergency shelter in Olmsted County is challenging. The most recent point-in-time count for the homeless population in Rochester/Southeast Minnesota Continuum of Care was over 420 individuals in 2016, 14 of whom remained unsheltered on the night of the count (Wilder Research, 2016). This encompasses the entirety of the Southeast region. The estimated homeless count in Rochester during the 2014-2015 year was 263 (Homeless Management Information System, 2015), but this count does not include those individuals that remained unsheltered.

United Way’s 2-1-1 information and referral line recorded shelter as the top need of Olmsted County callers in 9 of the past 22 months. Approximately 17% of those needs were unmet. Given that all four providers of shelter beds are active in the 2-1-1 system, unmet needs were likely a combination of a mismatch between available bed types (family, individual, etc.) and need, the mandatory waiting time between shelter stays, and lack of available beds.

Navigating resources

There are numerous practices that aim to shorten the length of time that an individual or family experiences homelessness. Three of these practices are outlined here:

Rapid Rehousing is designed to help homeless individuals and families quickly return to permanent housing. Rapid rehousing does not require certain preconditions (employment, no criminal record, or sobriety) for an individual or family to access housing. Additional components such as rent assistance or move-in assistance may be provided as needed (United States Interagency Council on Homelessness, 2015). The basic aim of rapid rehousing is to get people into stable housing as soon as possible.

Coordinated Entry is a process to ensure individuals and families experiencing a housing crisis have equal access and are quickly identified, assessed, referred, and connected to housing and assistance based on their strengths and needs. Coordinated entry is a person-centered approach, as individuals and families are given choices and included in the assessment and planning process (US Department of Housing and Urban Development, 2015). The basic aim of coordinated entry is to ensure that there is ‘no wrong door’- that appropriate services are accessible regardless of which service provider clients interact with first.

Continuum of Care (CoC) is a federal program which encourages service providers to act collaboratively to build a long-term strategic plan and manage a year-round planning effort that addresses the needs of homeless individuals and households; the availability and accessibility of existing housing and services; and the opportunities for linkages with mainstream housing and services resources (HUD, 2009). The basic aim of a continuum of care is that service providers do not work in isolation. Rather, they create a systems approach to addressing homelessness.

Beyond any doubt, **there are countless other innovative and effective means for improving housing stability. The above are provided as suggestions and models** of programs that have been effective in other places but do not replace local innovations or ingenuity in developing solutions to local problems. United Way of Olmsted County welcomes proposals from programs that represent new innovations in emergency shelter, eviction prevention, and navigating resources.

For a deeper exploration of housing stability and related research, visit www.uwolmsted.org/research.

If you wish to speak with a United Way staff member about this research, this request for proposals, or ask questions about a proposal idea, please contact Zeni Aly (zenia@uwolmsted.org or 507-287-7877) for assistance.

GRANT DETAILS & REQUIREMENTS

Investment Information:

United Way anticipates making approximately \$125,000 in annual investments in housing stability through this RFP. Investments will begin in July, 2019, and end in June, 2022. We anticipate fewer than 5 total successful proposals.

Reporting & Milestones:

- Key performance measure(s): Number of individuals served who access housing, shelter, or services intended to stabilize housing.
- Additional performance measures to be co-developed by program and United Way.

Budget Requirements:

Proposals are expected to include a program budget (in your own preferred format) that provides both income and expense details.

While United Way wants to understand your program as clearly as possible in order to establish a positive partner relationship, we know that programs and program plans change and evolve over time. We anticipate that there will be changes to program budgets and designs over the life of the program and ask that you consult us when such changes are warranted.

United Way knows that all programs require foundational organization support for administrative and fundraising functions. In recognition of that, all program budgets should include an administration cost of at least 15% of the total program cost.

Similarly, any capacity-building (such as program evaluation systems, equipment, or training) needed to enact or sustain the program should be reflected in the program budget.

United Way funding is provided for programs, rather than organizations. Housing Stability investments will not be restricted to specific line items within a program's budget (such as an individual staff member, or a capital purchase). These awards are made to the overall program budget and are not restricted to specific kinds of program-related expenses.

Proposal review criteria:

Proposals will be evaluated in consideration of the following criteria, which will inform United Way's investment decisions:

- **Alignment:** Program fits UWOC values and strategies, as well as the investment goals identified in this RFP.
- **Priority Populations:** Program is intentionally designed to serve vulnerable and/or low-income homeless

populations.

- **Performance Measurement:** Program demonstrates commitment to data-driven reporting and continuous improvement efforts.
- **Program Design:** Program is intentionally designed, with high likelihood of achieving goals.
- **Budget:** Program budget includes administrative costs, capacity-building needs, and meets United Way's overall investment criteria.

Additional consideration may be given to programs that demonstrate the ability to partner effectively with United Way and others and which are able to advance UWOC programs and strategies.

EXPECTATIONS OF PARTNERS:

- **Attend quarterly partner cohort meetings:**

Each quarter, for the length of this award period, representatives of partner organizations will gather with United Way staff to discuss programming, relevant challenges and opportunities, and emerging trends in the field. These meetings will sometimes be intended for executives and other times for program staff contacts. This is an important part of United Way's ongoing knowledge-building plan.

- **Update your organization's 2-1-1 listing at least annually:**

United Way sponsors 2-1-1, our local affiliate of the nation-wide information and referral service, available by phone, mobile-responsive web platform, and live internet chat. It is critical that this service maintain the most up-to-date information possible about community supports and services. All United Way partners are required to update their service information at least one time each year.

- **Participate in developing client success stories:**

It is to the mutual benefit of United Way and its partners that we develop compelling stories of the success of individual clients, with appropriate permissions and media releases. These stories help to illustrate the value of our partnership and enhance United Way's ability to continue providing financial support for programs throughout the community.

- **Submit annual program and performance reports on time:**

For the length of the award period, partner programs must submit program and performance reporting on an annual basis. Metrics reported will include the Key Performance Measure(s), referenced above, and other performance measures mutually determined by your program and United Way staff.

- **Make volunteer engagement opportunities available:**

While it is not required of any program that it engages volunteers in its work, United Way asks that partners assist in finding and developing opportunities to engage United Way's stakeholders (volunteers, donors, corporate partners, etc.) in volunteer service opportunities.

- **Integration with United Way programming:**

Also not a requirement, United Way asks partners to consider the ways in which other United Way programming can be promoted through the partner's work (e.g. providing FamilyWize prescription discount cards to program participants, etc.).

PROPOSAL & REVIEW PROCESS

- **Public Information Session:April 10, 2018 at 3:00pm**

An optional public session, during which United Way staff will provide an overview of the investment opportunity, the program requirements, and the proposal and review process. There will be a brief time for questions and answers. Individual follow-up discussions may also be arranged.

- **Proposals Due:May 8, 2018**

All proposals must be completed by 12:00pm on Tuesday, May 8, 2018. Proposals should be submitted through UWOC’s online grants portal at www.uwolmsted.org/grants. For assistance with the online tool, please contact Zeni Aly at 507-287-7877 or zenia@uwolmsted.org.

- **Program Review Conversations:May 14 - July 13, 2018**

A dialogue between prospective partners and United Way’s review team will ensue, which will include basic introductory conversations, possible additional written questions, follow-up discussion(s), and possibly performance measurement planning. The process may unfold differently for each program, based upon the questions our review team has and the advancement of the program through the selection process.

- **Performance Measurement:July 16 - August 10, 2018**

Finalists will work together with UWOC staff to develop the performance measures to be reported during the funding cycle. These measurements will be co-created and specific to the program. Performance measures should align with Results Based Accountability measures and focus on measurements of “how many and how well,” while “better off” measures will be considered above-and-beyond.

- **Award Announcements:August 28, 2018**

Prospective partners can expect to be notified of the status of their request on or before August 28, 2018, after United Way’s Board of Directors has approved its final decision.

- **Funding Begins:July 1, 2019**

First disbursements of Housing Stability grants will be made in July, 2019.

- **Funding Ends:July 30, 2022**

Final disbursements of Housing Stability grants will be made in June, 2022.

UNITED WAY’S ONLINE GRANTS PORTAL:

All proposals must be submitted through United Way of Olmsted County’s online grants portal. In your web browser, type in www.uwolmsted.org/grants to learn more about UWOC’s funding priorities. The grants portal works best in Google Chrome.

To submit a proposal, click on “Funding Opportunities” to access the most up-to-date listing of funding opportunities. Select the opportunity that interests you, and click on apply. You’ll be asked to log in or create a new user account in order to access the proposal materials.

For technical support with the proposal process, you may contact Zeni Aly, Community Impact Administrative Assistant, at 507-287-7877 or ZeniA@uwolmsted.org.

For previous UWOC partners – this is a new system and all partners will need to create a new account.

FREQUENTLY ASKED QUESTIONS

Can one organization submit proposals for multiple programs?

Yes. United Way of Olmsted County makes awards to programs, rather than to organizations. In the event that a single organization has more than one program that meets the goals of the RFP, multiple proposals will be considered.

Organizations may also be eligible to submit proposals to multiple RFPs within United Way's overall investment portfolio.

My program has been funded under one of UWOC's impact areas in the past. Is this RFP for me?

That depends. This RFP is intended to make investments in programs that help to address housing stability throughout Olmsted County. It is open to programs expanding the total number of shelter spaces in Olmsted County, reducing the need for emergency shelter through eviction prevention and rapid rehousing strategies, or improving navigation resources for homeless individuals and families.

My program already receives United Way funding. Can I submit a proposal to this RFP as well?

Yes. There is no rule limiting a single program from receiving United Way support through more than one funding stream, nor is there any promise that any eligible program will necessarily be selected for investment.

Will you accept joint proposals?

Yes. Joint proposals involving multiple organizations are welcome to submit their proposals but are limited to programs that are being jointly delivered. In practical terms, that requires all organizations to be serving the same individual clients toward a single, shared outcome over a sustained period of time.

We recognize this is a change of practice, which may produce fewer joint proposals. We prefer to reserve this practice for situations that require shared proposals, shared reporting, and shared program planning. We encourage community-serving organizations to develop robust cooperation and partnerships wherever possible, even where they aren't able to jointly submit their proposal.

I represent a [faith-based organization] / [unincorporated group] / [government agency]. Is my organization eligible?

Yes. Government agencies/units are eligible.

Faith-based organizations are eligible, provided they can demonstrate that there will be no explicitly faith-related content included in their programming and that there are no discriminatory restrictions (age, race, gender identity, ethnicity, sexual orientation, religion, ability, or otherwise) on service recipients.

Unincorporated community groups are eligible, provided they can document their relationship with a proper fiscal sponsor.

Can I save and edit my progress on the online proposal?

Yes. Our online proposal management system requires a login to be created, which allows you to create, save, edit, and submit your proposal online.

When can I expect to hear back from you?

You should expect to receive an automated notification that your proposal has been received shortly after submitting it. If you believe you've successfully submitted your proposal, but you haven't received an acknowledgement, please contact Zeni Aly (zenia@uwolmsted.org or 507-287-7877) for assistance.

After submission, you should anticipate hearing about the progress of your proposal during the week of May 14, 2018. We anticipate notifying final awardees around August 28th.

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