



Homelessness in Northfield

Briefing Paper by League of Women Voters Northfield-Cannon-Falls
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*Prepared by Kathleen Doran-Norton, Mary Steen, and students in St. Olaf Social Work
261: Inclusive Practice: Groups/Organizations/Communities*

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Introduction

This Briefing Paper has been prepared in conjunction with a social work class at St. Olaf College: Groups, Communities, and Organizations. It has been a mutually beneficial project in which students in the class experienced the value of working in partnership with community based groups, and learned about the community, while LWV benefited from the interviews conducted by the students under the guidance of their professor, Lisa Moore. The two authors of this report, Kathleen Doran-Norton and Mary Steen, attended class and provided local color and information as the students developed their interview questions. The students provided LWV with transcriptions of their interviews.

Interview questions:

Name

Agency or governmental office

Location of agency (town or city)

Position

Length of time at agency

Other relevant experience

Community Resources

1. What are the resources in the community? (For ex. Where do people go if they are worried about losing their housing?) Follow-up...How would you describe the accessibility of resources in the community?
2. How often do you or your organization come into contact with individuals facing unstable housing and/or homelessness?
3. What kind of services (shelter, referrals, advocacy, etc) does your organization provide to those facing unstable housing or homelessness?
4. What services does your organization wish it could provide, but cannot?
5. What do you see as general difficulties surrounding housing? Or what have you observed as housing difficulties in Rice county? (affordability, infrastructure, locations, zoning laws, etc)?
6. What are some challenges that your organization faces in providing services to people facing housing instability? Which individuals are more vulnerable to unstable housing?

Briefing papers were approved by the LWVMN board over ten years ago as a way of bringing League members up to date on an important current issue, one for which LWV already has general positions as a basis for lobbying. In comparison to a two-year study, a briefing paper takes a year or less, and is narrower and more focused. LWVMN briefing papers have covered such things as campaign finance laws, redistricting, and the impact of neonicotinoids on honey bees. This is the first such paper we have prepared in Northfield.

Purpose: to describe as accurately as possible the situation of housing instability in Northfield and environs.

A note: We have focused this report primarily on Northfield, but in some cases it is impossible to separate Northfield information from Rice County information. And we recognize that there is another city in Rice County with issues and solutions both similar to and different from Northfield. Although Faribault matters occur here and there in this report, a thorough consideration of Faribault is beyond its scope.

LWV positions¹

LWVUS

- Support policies to provide a decent home and a suitable living environment for every American family.

LWVMN

- The public and private sectors should work together to ensure that everyone has access to adequate, decent, affordable housing.

LWV N-CF

- Support a full range of housing opportunities. Support economically and environmentally sustainable residential development that builds neighborhoods.

Homelessness in Northfield

1. State of the community

Although “homeless” does not sound like an ambiguous term—someone is homeless if he or she lacks shelter—it takes a variety of forms: a family in a motel room for 14 days, an individual living out of her car, a teenager sleeping on a friend’s couch, relatives temporarily doubling up in an apartment.

Nationally, a Point-in-Time count of homeless people—families, individuals, veterans, chronically homeless, youths and young adults—is taken every year in January. It has documented a slight reduction over the past decade in homeless families with children, and a slight increase in households without children. Families with children constitute about one-third of the total homeless population.

The count in Minnesota in 2018 was 7,243, a 14% decrease from the year before.² About half of these were in families; 10% were “unaccompanied youth” (17 and under).³

Here in Northfield, we may not see people sleeping on the streets or camping out in the parks. We do not have conspicuous homeless shelters. We live in a relatively rural area, especially as compared with the Seven-County Metro Area directly to our north. As a federal government agency has pointed out, “Understanding homelessness among rural populations requires a more flexible definition of homelessness. There are far fewer shelters in rural areas, so people experiencing homelessness are more likely to live in a car or camper or with relatives in overcrowded or substandard housing.”⁴ They are also more likely to be families with children.⁵ And limited public transportation may mean that they do not access services as often, if at all.

Area agencies that deal with housing provide some checkpoints:

>During 2017 the Northfield Community Action Center (CAC), operating the only emergency shelter in the county, housed 129 individuals (including 49 children) for up to two-week stays. The CAC is in contact with people who have unstable or no housing at least once a day.⁶

>Ruth’s House, a ten-unit shelter in Faribault for women and children, is contacted approximately 175 times a year by people in need of housing.⁷ It runs at capacity; it was full in August 2018, for example, with 27 adults and 17 children in residence.⁸

>Three Rivers Community Action (covering Goodhue, Olmsted, Rice, and Wabasha counties) gets calls every day for help with housing.⁹

Northfield School District Superintendent Matthew Hillmann notes that the number of students in precarious housing situations has risen in the last several years. “We used to never have anybody. We may now have several students. And the issue is we only know of a fraction of them.”¹⁰ Greenvale Elementary School principal Sam Richardson estimates that the school becomes aware of people facing unstable housing or homelessness “at least several times a month.” The district as a

whole worked with 36 homeless students last year, out of the 4000-student population, and assigned Assistant Director of Special Education Sara Pratt to be homeless liaison.

St. John's Lutheran Church and St. Dominic Catholic Church, both in Northfield, each get three to six requests a year for housing help. These numbers mostly represent families.

Homelessness among young people is perhaps even harder to identify and quantify, since they are more likely to "couch surf" than to apply to a social service agency. As Scott Wopata, Executive Director of the Northfield Union of Youth, puts it, "I didn't see it. I mean even when I started working at The Key I didn't see it. ... Youth especially don't say, like, 'I'm homeless.' They don't use that language and they literally don't think they are even homeless sometimes. ... They don't have a t-shirt..."

Difficulties notwithstanding, as Wilder Research conducted its October 2015 count of homeless people, it identified 213 unaccompanied minors and 1240 young adults (ages 18-24). Those numbers are for all of Minnesota. Outside the Metro area, the Wilder count showed 81 unaccompanied minors, and 465 young adults.¹¹

And it remains the case that uncounted others are at risk—one job loss or medical emergency or car breakdown away from losing their housing.

2. Roots of homelessness

At bottom, of course, both homelessness and housing instability stem from insufficient income to support adequate housing: a need for higher wages or lower rent, or both. There are too many minimum wage jobs, and not enough good jobs, sums up Erin Folcik, housing case manager at the Community Action Center in Northfield. A Three Rivers Community Action needs assessment for Rice County in 2017 listed decent and affordable housing as the number one priority. (The other four, in order, were good food and nutrition, reliable transportation, income and jobs, health care access.)¹²

Minnesota has two levels of minimum wage: \$7.87 per hour for small employers (gross sales under \$500,000), and \$9.65 for large employers. These wages yield full-time monthly incomes of around \$1400 and \$1700 respectively. Full-time, year-round work for hourly workers at even the higher minimum wage puts a family of four below the \$25,100 federal poverty line.

There are at least two ways to look at minimum wages in conjunction with housing costs. One, a worker at minimum wage in Minnesota would have to work 78 hours per week to afford a 2-bedroom rental.¹³ Or, to afford a two bedroom home in Rice County a family would need to be earning \$16.94 per hour.¹⁴

Such calculations are hard to come by for Northfield alone. But we find that Apartments.com and Rent.com list just three units currently available in Northfield, ranging from \$815 a month to \$1,095 a month for one- and two-bedroom

apartments. The table below shows what percent of minimum-wage income would have to be spent on rent for these units.

Min. hourly wage in MN	Full-time income/month	Monthly rent	% of income for housing
\$7.87 (small employers)	\$1416	\$815	57%
\$7.87 (small employers)	\$1416	\$1095	77%
\$9.65 (large employers)	\$1737	\$815	46%
\$9.65 (large employers)	\$1737	\$1095	63%

Table 1: Housing as a percent of income, estimated for Northfield

Thirty percent is a generally understood standard for what is a reasonable portion of income to be spent on housing. In Northfield, it appears to take the higher minimum wage combined with the lower rent to get anywhere close to that 30%. And that’s not very close. Northfield does have several apartment complexes that subsidize rent for low-income tenants, but these have no vacancies.

In the county as a whole, the need for subsidies far outstrips the supply. For 886 very low income households, there are just 31 properties in all of Rice county that provide rental assistance, and 329 Section 8 vouchers that allow an eligible tenant to rent a market-rate apartment for 30-40% of their household income.¹⁵ The average wait time to obtain subsidized housing is nearly a year,¹⁶ a situation some analysts trace to the 1980s when “HUD and the federal government withdrew from the housing market,” undercutting subsidized housing units.¹⁷

Government can complicate as well as solve problems. A Faribault housing ordinance, for example, passed in an effort to curb drug dealing, had consequences that have made things more difficult for other renters. The ACLU is currently challenging that part of the ordinance that requires landlords to evict tenants if there are three determinations by the police of disorderly conduct within a year. Another part of the ordinance works against larger families: the “total number of occupants may not exceed two times the number of legal bedrooms plus one.”¹⁸

Even if available, not all affordable living spaces are good places to live. Some are in bad condition. One respondent to a Northfield Promise family interview conducted in 2017 said, “The houses are too hot in the summer, too cold in the winter because of bad windows and insulation. They lack space for children to study or do their homework (bedroom may be shared with two or three other siblings, living room may double as the parent’s bedroom or the nursery).”¹⁹ Apartment managers or landlords are not always responsive to problems like torn carpet, or bugs, or neighbors smoking outside the apartment windows; many people are afraid to say anything to the landlord anyway, because of their immigration status or previous legal situations.²⁰

A place that is affordable may not be near one's job, and limited public transportation means that a car is necessary—a car that will need repair at some point, adding to the demands on a limited income. Or a worker may lose his or her job, take some time to find another one, and fall behind on the rent and/or utilities; this can lead to eviction, which will work against getting another apartment.

Some of those who have the greatest difficulty making ends meet are single parents (usually mothers) with several children, especially if they have the added expense of childcare, and even more especially if they are escaping domestic violence. If it is difficult for two wage earners to support a family, it is much more challenging to do so on one income, not to mention a minimum wage income. School personnel notice especially when parents separate and, as Greenvale Principal Richardson noted, “people are trying to use one income, one adult energy to make the family go.”

Depending on their legal status, immigrant families in precarious housing or no housing may be ineligible for federal government support. And some families are here for just a few months, passing through on the way to join relatives or find better jobs in another place.

Nearly everyone interviewed for this study noted that mental illness and/or substance abuse often accompany housing instability, whether cause or effect. “[W]e cannot address the problem of homelessness effectively without recognizing its correlation with serious mental illness.”²¹ Untreated depression can sap the energy needed to find and hold a job. Serious mental illness, such as schizophrenia, often goes hand in hand with “chronic homelessness,” governmentally defined as being homeless continuously for one year, or having cycled in and out of homelessness more than three times in three years. In some cases there can be a chain whose links are mental illness, job loss, homelessness, substance abuse, general poor health...chronic homelessness.

Although long-term homelessness is not the norm, among people who are chronically homeless approximately 30% have a serious mental illness, according to the Office of National Drug Control Policy, and approximately 65% are dealing with substance abuse or other chronic health conditions.²² “Nearly all of the long-term homeless,” wrote Dennis Culhane, professor of social policy at the University of Pennsylvania, in 2010, “have ... some kind of disability, whether it is a drug or alcohol addiction, a mental illness, or a physical handicap.”

3. Youth homelessness

Young people dealing with homelessness face the same issues as do adults, but also some challenges peculiar to youth. For one thing, as the comprehensive Wilder Research report summarizes, “Young people on their own are some of the least visible and most vulnerable people experiencing homelessness. They are less likely than adults to stay in shelters, and have fewer legal provisions for housing and other basic needs.”²³ To acquire the data for their report Wilder study volunteers conducted face-to-face interviews with youth statewide to learn more about their

backgrounds, housing histories, education, employment, health issues, and other characteristics.²⁴

Many of these Minnesota young people have experienced unstable or abusive childhoods. The leading causes of their having left home as perceived by the youth themselves include fighting with parents or guardians, not wanting to follow parents' rules, and getting kicked out.²⁵

In many cases they have experienced prior neglect and/or abuse. They or their parents may have alcohol and drug issues.²⁶ They may have been placed in foster homes or correctional facilities.²⁷ Many have anxiety and depression or other mental health conditions. They may be struggling with sexual orientation or gender identity; LGBTQ youth are "highly over-represented in the homeless population."²⁸ Youth in greater Minnesota report all of these experiences at a slightly higher rate than do those in the metro area.²⁹

Young people under 18 cannot independently access county and state resources that might help them. Their only option would be foster care, but there are few, if any, foster care providers for teens in Rice County. Moreover, it is not up to the teen to put him- or herself into foster care.³⁰

In 2015 only 12% of homeless young people in Greater MN were employed full time, and over half of those earned less than \$10 an hour. Other income came from parents or other relatives and friends. Beyond that they relied on food shelves, and various government assistance funds like SNAP and WIC.³¹

Nearly half of the homeless young women had one or more children with them,³² adding not only responsibility, but expense. Many of these mothers try to hold jobs, and while Minnesota does have a childcare assistance program, the application process is arduous. Providers must also meet certain requirements, and many providers, reluctant to go through the hassle of application, do not participate in the program. It is also difficult to arrange childcare for odd hours, unpredictable schedules, or second and third shifts.³³

4. Resources

Rice County Social Services

- Rice County does not have a case manager specifically for homelessness, though they see people with unstable housing several times a month.
- The county does offer emergency financial assistance to help forestall eviction, some mortgage foreclosures, and utility shut-off notices. Most of this is for families with children, based on formulas. Assistance for single people is much more limited and difficult to access.
- Social workers make referrals as appropriate to Three Rivers Community Action, Northfield Community Action Center, Salvation Army, and St. Vincent DePaul.³⁴

Three Rivers Community Action Agency (Southeastern Minnesota)

- Three Rivers provides "wraparound services" to prevent homelessness, connecting with other resources to help with medical costs, education,

disabilities, drug and alcohol treatment, food assistance, transportation—and voter registration.

- They provide energy assistance, and back rent payment to avoid eviction.
- They connect with other agencies, collaborate with the county and the Salvation Army.
- They operate Hiawathaland Transit, both established routes and Dial-a-Ride.
- They have built 58 new affordable housing units in collaboration with community partners: Spring Creek Townhomes in Northfield in 2013, and Prairiewood Townhomes in Faribault in 2014. In these two complexes there are over 150 children living with their families.³⁵

Northfield Public Schools

- The schools' role is primarily identification, and after that connecting with appropriate sources of help.
- They provide healthy snacks, food to take home (backpack food program), free and reduced lunch.
- Sara Pratt is the designated homeless liaison for the Northfield school district—2017-18 was her first year in that role.
- Each school building has a behavioral and instructional coach; a full-time social worker; a full-time school psychologist. The middle and high schools also have guidance counselors.
- The McKinney-Vento Act requires that school districts provide transportation to keep students in the same school: "So, for example, we have a student who was enrolled in our system, and then becomes homeless. And say that they're temporarily living in Farmington. We are required to provide busing or some kind of transportation for that student to get from there to here."³⁶

Churches

- St. John's Lutheran Church provides mainly financial help such as rent or deposits. "Primarily for us, it's a financial resource that ebbs and flows based on what we have access to at that time."³⁷
- Church of St. Dominic helps with rental insurance, cars, electricity, and heating bills.³⁸

Ruth's House (Faribault)

- They provide support for women and children suffering from homelessness, poverty, domestic abuse, addiction.
- They run two supportive housing programs, one an emergency/transitional shelter, and other, permanent supportive housing.

Northfield Union of Youth

- A “youth-led youth services organization,” Union of Youth works with youth up to age 24 to find safe and stable housing.
- It hosts a youth board of those who have experienced or are experiencing homelessness.
- It offers case management services and referrals for finding safe housing.³⁹

Northfield Community Action Center

“The CAC is the hub for all things that are care-related in Northfield, whether it's working towards transitional housing or food on the food shelf. Their statistics and their awareness of what's really happening in Northfield is—I think they're just the central hub for that.”⁴⁰

“I look at the Community Action Center as the core community resource for people who are in any kind of financial circumstance.”⁴¹

- CAC can provide
 - temporary housing for two weeks. If an applicant has a housing plan in place, they may get an extension for a month or so.
 - financial rental assistance
 - transitional housing
 - food shelf
 - clothing
 - case management
 - referrals for other assistance
 - help with “coordinated entry,” a federally-mandated and state-run system for assessing need and referring clients to housing assistance

5. Next Steps

“Permanent supportive housing? reliable transition housing? second and third shift daycare? It’s hard to know what is actually supportive,” concludes Pastor Jonathan Davis, “what will help to transform this problem, where to start.” Union of Youth Director Wopata argues that “nothing is first, it’s just all happening at the same time, so mental health, chemical health etc. It’s a spiral. Which comes first? We need to deal with all at the same time.”

Immediate needs tend to get attention first. The Union of Youth is working to find, vet, and train host families for young people in need. Other agencies pay overdue utility and rent bills to prevent eviction, provide for emergency/transitional/temporary housing, repair cars, winterize trailers⁴² and other marginal housing. But “resources are stretched,” says Erin Folcik. Reductions in state aid to local governments at the time of the economic downturn in 2008 led

to a reduction in tax-supported services at the county level. “There aren’t enough resources in general.”⁴³

In particular, there aren’t enough resources to help those with more intractable, long-term needs. As social worker Corinne Smith sums it up, “They need extended housing paired with extensive and intensive services to address mental health/physical health issues, the lack of skills to obtain and retain work; they need the associated supports of transportation, health care, and social support.”

Those at risk of homelessness, of course, are not only youth who have left home, or those suffering from mental illness or addiction. Significant segments of the population are vulnerable—those who live paycheck to paycheck, those earning minimum wage, those who do not have the cushion of a savings account, those who have a medical emergency. Moreover, employees of companies like Cardinal Glass, All Flex, the retirement centers, and Post Cereals cannot find housing in Northfield that they can afford.⁴⁴

This despite progress in affordable housing: Mayor Rhonda Pownell notes that Northfield currently requires a certain level of density in housing developments to ensure the availability of twin homes and other less expensive housing formats. The Planning commission is considering ordinances to allow tiny homes. Three Rivers Community Action, the Northfield Community Action Center, and the city of Northfield all have affordable housing plans in various states of development. Nevertheless, Northfield and environs continue to need more housing within the budgets of hourly wage-earners.

6. Conclusions

1. Northfield needs solutions for homeless youth (ages 18-24) that can prevent temporary homelessness from becoming chronic.

2. Northfield needs more transitional, or emergency, housing.

4. Northfield needs long-term, supportive housing, and attendant services.

3. Northfield continues to need affordable housing.

Generally, in Rice county different groups work on specific pieces of the homelessness puzzle, each one with its particular focus. In addition to those described in this report, representatives of more than a dozen agencies—such as Habitat for Humanity, the United Way, Northfield HRA, senior centers, the county, schools, and counseling services—come together monthly as the Rice County Homeless Prevention Task Force. Here they share information to keep each other informed about needs they see and actions they are taking.

LWV Northfield-Cannon Falls is in a good position to stay informed and publicize such information. The League should join forces with other organizations to support programs that help with housing issues. Perhaps its best roles will be as a watchdog and advocate—watching to see that city and county policies and decisions work toward housing solutions, and advocating for resources to support necessary programs.

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¹ LWV Positions

² Minnesota's Homeless Management Information System.

³ Institute for Community Alliances.

⁴ SAMHSA.

⁵ Vissing, p. 2.

⁶ Folcik.

⁷ Fox.

⁸ Doran-Norton. Rice County Homeless Prevention Team meeting. 14 August 2018.

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- ⁹ Tudor.
- ¹⁰ Hillmann.
- ¹¹ Wilder “Youth,” p. 32. The next count will be taken October 25, 2018.
- ¹² Three Rivers, Needs Assessment Summary.
- ¹³ “Out of Reach.”
- ¹⁴ Comprehensive Housing Study, p. 21.
- ¹⁵ Three Rivers, Needs Assessment, p. 54
- ¹⁶ Nelson-Dusek.
- ¹⁷ Thornquist.
- ¹⁸ City of Faribault.
- ¹⁹ Turek.
- ²⁰ Turek.
- ²¹ Baldwin.
- ²² SAMHSA.
- ²³ Wilder, “Youth,” Summary.
- ²⁴ Wilder, “Youth,” p. 2.
- ²⁵ Wilder, “Youth,” p. 13.
- ²⁶ Wilder, “Youth,” pp. 3-4, 14-15.
- ²⁷ Wilder, “Youth,” pp. 17, 33.
- ²⁸ National Coalition for the Homeless. “LGBTQ Homelessness.”
- ²⁹ Wilder, “Youth,” p. 33.
- ³⁰ Wopata.
- ³¹ Wilder, “Youth,” pp. 20-22.
- ³² Wilder, “Youth,” p. 3.
- ³³ Folcik.
- ³⁴ Evans.
- ³⁵ Three Rivers. Needs Assessment, p. 42.
- ³⁶ Hillmann.
- ³⁷ Davis.
- ³⁸ Dempsey.
- ³⁹ Northfield Union of Youth.
- ⁴⁰ Davis.
- ⁴¹ Hillmann.
- ⁴² Fr. Dempsey pointed out a fear that too much improvement in the trailer park housing would raise the property value and end up making living there unaffordable.
- ⁴³ Folcik.
- ⁴⁴ Pownell.