

Community Action Center

Emergency Rental Assistance

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Northfield Housing and Redevelopment Authority
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The Current Crisis

Recent large-scale immigration enforcement actions in Minnesota have created a climate of profound fear and instability for documented and undocumented immigrants alike, as well as U.S. citizens.

Economic Disruption: Many immigrant families who are essential to our local workforce and the fabric of our neighborhoods are currently sheltering in place. Families are losing critical wages, leaving them unable to meet basic rent obligations. Families are turning to CAC for rental assistance at a rate much higher than usual.



Impact on Community

- **Fear**

- Increased dramatically in early December.
- Sheltering in place more consistently in early January

- **Food Access Needs**

- People too afraid to come to CAC for food and other resources
- CAC has partnered with many others to bring hundreds of food deliveries to people's homes
- Proxy (substitute) shopper model preferred

- **Transportation Challenges**

- Volunteers are mobilized to drive children to and from school and adults to and from work (*Northfield Supporting Neighbors and Emmaus Church*)



Impact on Housing

- Rental assistance and mortgage support are needed for those who have been unable to work
- As of February 6th, CAC has received **over 100 requests** for financial assistance from Northfield residents who are facing eviction or possible foreclosure
- Due to community contributions, CAC has been able to stabilize all households to date, but not sustainable
- Landlords threatening eviction (in some cases)





Data Indicators

- In Northfield, **35% of households** are currently rent burdened, paying more than 30% of their income on housing*
- Estimated **460** Northfield families potentially in need
 - 10% of Northfield residents are foreign born and 65% of foreign born are from Latin America.**
- **\$600 - \$1200 per month**-Range of Relief requested per household
- **Impact Example:** \$50,000 from Northfield HRA could support approximately 55 families for one month of rent.

**2024 Rice County Community Health Assessment*

***U.S. Census Bureau*

Proposal

The Community Action Center (CAC) respectfully proposes a partnership with the City of Northfield Housing and Redevelopment Authority (HRA) to manage and disburse funds for rent relief.

As the Rice County area's primary provider of emergency housing and basic needs services, CAC is uniquely positioned to ensure these funds reach the most vulnerable Northfield residents with the speed, trust, and cultural responsiveness required in this critical moment.





Why CAC

CAC is already a partner in the mission of the HRA and we appreciate any opportunity to work together on behalf of our community.

With an established Resource Center in Northfield, the CAC has seen exponential growth—now serving approximately **8,000 Northfield residents** annually. Our bilingual staff (English, Spanish) and "no-wrong-door" approach have built deep community trust.

Return on Investment

- Prevention is much cheaper than crisis intervention
- Eviction process and unit turnover is much more costly
- Prevents higher public costs tied to shelter use, public safety, and child welfare
- Housing loss is strongly linked to job loss, especially in shift-based, hourly, manufacturing, and service jobs
- Preventing evictions now avoids the long-term public costs of disrupted education and student homelessness





Infrastructure and Accountability

The CAC already possesses the administrative infrastructure to execute this work immediately.

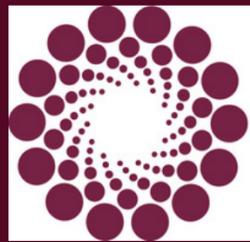
- **Proven Processes:** Our housing advocacy team manages and prioritizes complex intake, participant release forms, landlord verification, and digital fund disbursement daily.
- **Reporting:** The CAC is committed to transparency. We will provide regular, anonymized reporting to the HRA on fund utilization, demographic reach, and impact.
- **Leverage:** In addition to Northfield HRA funds, CAC is leveraging additional grants and donations to meet this critical, time-sensitive need.

Thank you

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