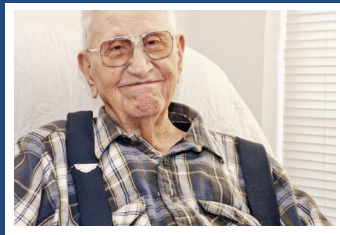


UNITED WAY CAN HELP YOU ACHIEVE YOUR COMMUNITY REINVESTMENT ACT GOALS



The Community Reinvestment Act (CRA) is one of the many ways that banks give back to our Cass-Clay communities. United Way of Cass-Clay makes financial investments that can help your bank achieve its CRA goals. Besides the great success in our many outcome-based programs, we are proud of these two specific initiatives that specifically address CRA areas of interest: **HOUSING FIRST HOUSING NAVIGATION PROGRAM & CHILD CARE SCHOLARSHIPS FOR WORKING FAMILIES**

A NEW APPROACH TO HOMELESSNESS: HOUSING FIRST - HOUSING NAVIGATION PROGRAM



- On average, there are about 591 people who are homeless each night in our local community.
- The Housing First Housing Navigation Program is a new innovative and collaborative approach that prioritizes providing people experiencing homelessness with permanent housing as quickly as possible, and follow up with supportive services as needed.
- This program has a targeted caseload which includes the chronically homeless and longer-term episodically homeless.
- People who are chronically homeless need the most support. When people are housed, fewer community resources are spent on ambulance calls, emergency room visits, police involvement, incarceration and shelter stays.
- It is actually more efficient for our community to help people who are homeless to get permanent housing, than to continue to fund short term solutions such as more homeless shelters. In 2017, 20 active Housing Navigation Program Participants were able to attain housing with 80% stably housed for at least 6 months. In addition, these program participants reduced the usage of costly community services such as detox admissions, ambulance transports, jail time, emergency room visits, and emergency shelter stays. This cost reduction savings for 2017 was an estimated \$261,705.

HOW HOUSING FIRST - HOUSING NAVIGATION PROGRAM WORKS:

- Individuals to be served are identified through a collaborative referral and prioritization process.
- All individuals meet the federal definition of chronically homeless.
- Each participant is assigned a Housing Navigator who guides them each step of the way as they work towards self-sufficiency.
- By 2020, 90% of the chronically homeless, hardest to house individuals served through this program will attain and maintain stable housing.

**591 ARE HOMELESS**
IN OUR COMMUNITY EACH NIGHT



**419 BEDS**
ARE AVAILABLE IN EMERGENCY SHELTERS & TRANSITIONAL HOUSING PROGRAMS



WHICH LEAVES APPROXIMATELY **172 PEOPLE** WITHOUT ACCESS TO SHELTER OR HOUSING



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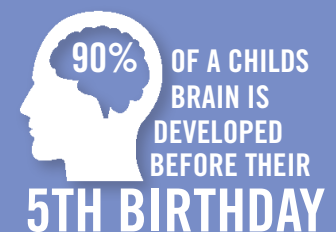
SUPPORTING LOCAL WORKING FAMILIES & CHILDREN: CHILD CARE SCHOLARSHIPS



- United Way understands that families who have lower incomes have difficulty paying for the cost of high-quality childcare.
- United Way has made significant efforts and investments to increase the availability of high quality early childhood care for children ages birth to five in low income families through child care scholarships.
- There is a growing body of nationally recognized research pointing to the long term benefits and return on investment (ROI) from providing high-quality early childhood education to low income children.
- The benefits improve kindergarten readiness levels, third grade reading levels, high school graduation rates, and dramatically increase the lifetime earning potential for students who benefit from quality early childhood experiences.

HOW CHILD CARE SCHOLARSHIPS WORK:

- Families must be eligible to receive childcare assistance through County Social Services.
- All eligible families must be below 60% of the State Median Income.
- Families select high quality early childhood center.
- High quality is determined by MN Parent Aware Rating System, Bright + Early ND or a national accreditation organization.
- United Way works with the selected high quality center and provides a scholarship on behalf of the family to the childcare center.
- The goal is to ensure more low income children have access to high quality child care so they are better prepared for Kindergarten.



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For more information, contact Travis Christopher at United Way of Cass-Clay at tchristopher@unitedwaycassclay.org or 701.237.5050