

Affordable Housing Policy

Housing is a human right—not a commodity. Every person deserves to live in a safe, quality, affordable home. **Markets alone cannot meet the needs of low—and moderate—income people, therefore the duty falls on government to implement nondiscriminatory housing policy.** Cities across the country face many of the same problems that we do in Minneapolis. We must learn from both their successes and mistakes if we are truly invested in shaping a city that both welcomes new residents and allows those who want to stay to do so.

State of Affordable Housing

Housing in Minneapolis is becoming less affordable, spurred by not only decades of discriminatory housing practices like redlining, construction of freeways, the subprime mortgage crisis, but also a lack of investment into affordable housing measures.

- In 2015, the Area Median Income (AMI) in Minneapolis was \$45,300 for a family of four
- Only 38% of current housing stock is affordable to families at 50% of the AMI, compared to 50% in 2000
- **Renters comprise over half of the households in Minneapolis—and rents are rising at staggering rates**
- There is not enough housing available—the city’s vacancy rate at the end of 2016 was 2.3%
- 59% of white families in Minneapolis are homeowners, as opposed to 24% of households of color
- **79% of Black and Native households, and 60% of Asian and 75% of Latinx households are renters**
- Since 2000, renters have experienced a 14% decrease in their median income, against an 11% increase in housing costs
- Since 2000, the median income for Black or Native people has decreased almost 20%
- For Black renters earning the respective median income of \$14,951, there are currently no neighborhoods that would be considered affordable

Priorities and Vision

Minneapolis must become a regional and national leader in implementing just housing policies. We need to build affordable housing at every income level, ensure development does not push out communities of color, and protect renters from predatory landlords. We must accept that a just solution includes not only creating affordable units, but also reallocating funding and generating new tax revenue from the most valuable properties.

As Mayor, my affordable housing priorities will be:

Expand and Preserve Existing Affordable Housing

- Increase number of affordable units at every income level
- Ensure every neighborhood has adequate percentage of permanently affordable housing stock
- Protect the existing 56% of affordable housing that is naturally occurring

Combat Displacement and Gentrification

- Ensure low- to moderate-wealth individuals are not priced out
- Implement strategic and equitable growth in density by upzoning parcels across the city and bringing our zoning code into the 21st century
- Mitigate the impacts of real estate speculation

Empower Renters and Generate Community Wealth

- Strengthen tenants rights, protect renters from unjust evictions, unfair rent increases, and forced relocation
- Work with neighborhood boards to tie city funding to representation from both renters and homeowners
- Create pathways to wealth through homeownership, limited-equity cooperatives, and subsidizing home ownership through land-trust models

Policy

- 1. Increase funding for the Affordable Housing Trust Fund (AHTF):** With national- and state-level funding cuts, the city needs a consistent revenue stream to build more affordable housing. As Mayor, I will propose:
 - a. Linkage Fees:** A fee paid by developers on residential, office, and industrial space per square foot of built space.
 - b. Luxury Housing Tax:** A tax levied on high-end condos, rental units, and single family homes valued over \$500K
 - c. Municipal Housing Bond:** A city ballot initiative for a housing bond to substantially increase the Affordable Housing Trust Fund. Recently, the cities of Portland and Denver have both voted to approve bonds in the amounts \$258 million and \$150 million, respectively
- 2. Build affordable housing at every income level:** We currently build affordable units at 50% AMI, leaving too many families with nowhere to live in the city. The flight of low-income households to first and second ring suburbs also adds to our transportation crisis, where many remain underserved forced to find new ways to commute to work. By requiring additional units be built at 30% AMI or lower, we can limit displacement.
- 3. Implement innovative tax policies like value-capture financing (VCF):** VCF distributes the benefits of neighborhood revitalization fairly among all residents, not just landlords by allowing the city to 'capture' a portion of the increase in land value. Any increases in property value will be directed into specific funds to be reinvested into the community to fund and preserve affordable housing.
- 4. End exclusionary zoning and implement equitable zoning practices:** Exclusionary zoning is rooted in the legacy of discriminatory practices around housing in our city. It has been utilized as a tool to keep low-income families and POCI out of middle- and upper-class neighborhoods. A solution to increasing density in our city is building more affordable units to foster mixed-income neighborhoods.
 - a. Pass an inclusionary zoning ordinance:** This incentivizes developers to build a certain percentage of affordable units in market-rate projects. With the housing gap, it is both fair and appropriate to expect new development to contribute to the solution.
 - b. Re-zone neighborhood interiors:** Encourage the development of mid-size construction in neighborhood interiors. We will need to up zone some single-family homes into duplex and triplexes.
- 5. Expand funding for community land trusts:** Community land trusts are nonprofit, community-led organizations which purchase land and enter into long-term renewable leases with renters and homeowners. They allow low- and moderate-income people build wealth, and create permanently affordable housing.
- 6. Increase funding for limited-equity housing cooperatives:** Minneapolis currently has 34 registered housing cooperatives. Limited-equity cooperatives are housing arrangements controlled by the tenants who reside in the building. The resale value of units is limited by the cooperative's rules to preserve affordability. Currently, the biggest barrier to forming cooperatives is the overhead price. In order to overcome this, we must dedicate funds to assist residents in purchasing a cooperative.
- 7. Implement Tenants' Right of First Refusal:** Requires an owner putting a property on the market to first present the tenant's with the option to pool their resources and buy the property. The new owners can then either form a cooperative and elect a board of directors, or resell the property on their own timeline.
- 8. Form a Minneapolis Renters' Commission:** Create a commission comprised of housing advocates and low-income renters. This will be an institutional mechanism for renters to advocate on behalf of their own interests, advise the City Council and Mayor on housing policy, and conduct education and outreach to the city's renters.
- 9. Oppose preemption on rent control:** Currently, the state of Minnesota does not allow cities to enact rent control policies. Fighting to change this policy will benefit residents of Minneapolis.

10. **Pass a just-cause eviction ordinance:** Reduces landlord's ability to evict residents to certain reasons (e.g failure to pay rent, violating the terms of the lease, etc)
11. **Utilize policies to help residents mitigate and erase eviction records:** Nearly 50% of renters in the Northside zipcodes 55411 and 55412 have experienced eviction filing in the past three years, further increasing barriers to renting and homeownership.
12. **Enact inclusionary financing models to make housing more environmentally friendly:** A mechanism for low-income renters and owners to participate in energy efficiency and clean energy without upfront cost, a loan from the bank, home ownership, or a credit score.
13. **Fight for funding restoration for Minneapolis Public Housing Authority (MPHA):** The MPHA is currently operating on a \$127 million shortfall, and the U.S. Department of Housing and Urban Development (HUD) under the Trump administration is planning to cut the funding for public housing even deeper.

On Homelessness Prevention

Hennepin County's [ten-year plan to end homelessness](#) concluded in 2016. While chronic homelessness decreased, the overall number of people experiencing homelessness increased. This is a result of many interconnected factors—rents are increasing, workers' wages have decreased, and we are in the midst of a public health crisis with the opioid epidemic.

Under our current economic system, we will not fully end homelessness. Homelessness is caused by a number of factors, exacerbated by racial inequalities. In the Twin Cities, almost 70% of homeless adults are people of color or Indigenous (POCI).

As an elected official, I acknowledge that I do not have all of the answers. I will uplift the voices of those who experience homelessness, and the advocates who do this work day-to-day. We must guarantee housing as a right to all people. Our goal must be to create a system that connects people to housing, social services, and mental- and physical-healthcare, when someone becomes homeless. **As a state representative with experience in intergovernmental problem-solving, I am uniquely qualified to tackle the issue of homelessness, as it requires partnership among federal, state, county, and municipal partners.**

1. **Pass a municipal housing bond to fund strategies to combat homelessness:** A municipal housing bond can be used to invest along the entire spectrum of housing—investing in and preserving affordable housing, creating pathways to homeownership, funding greater capacity at shelters, permanent-supportive housing with support services, and intentional outreach to the communities most impacted by homelessness. Additionally, the city has a \$400,000 grant from the federal government, which the City Council currently only uses for capital improvements. I support efforts to allow grant money to be used for operating expenses, such as more staffing and beds.
2. **Create a support system for youth after they leave the foster care system:** There are 1,608 youth in the Hennepin County. 20-30% of youth who age out of foster care experience homelessness. We need to create a system of support for emancipated youth to transition into adult life and ensure they have access to housing, employment, and healthcare.
3. **Work with the Hennepin County Commission to increase funding for health care services for individuals experiencing homelessness:** Hennepin County currently operates clinics to address the physical, mental, and chemical health needs of people experiencing homelessness. We must expand funding for existing programs and work with the county to guarantee everyone in our city has access to quality healthcare. [Read my full plan to treat substance abuse and addiction.](#)
4. **Expand the Rental Assistance for Homeless and Highly Mobile Families program:** I sponsored legislation that created a rental assistance program, administered through the Northside Achievement Zone, which has successfully served 90% of the families participating in the program. We must expand this program to serve a greater number of homeless and highly mobile families with children in school.

5. **Increase the Minnesota Family Investment Program (MFIP):** The monthly cash assistance from MFIP is currently capped at \$532/month and hasn't been increased since 1986. As a part of the city's legislative agenda, I will fight to increase the amount by \$100/month—the amount advocated for by the Minnesota Coalition for the Homeless.
6. **Decriminalize homelessness:** Half of people who have experienced homelessness have also been incarcerated. Instead of arresting or citing people for 'livability' crimes, people experiencing homelessness need to be connected to services they need. Additionally, we must expand funding for the mental health co-responder program and Hennepin County's COPE program. [Read my full plan establish accountable policing.](#)
7. **End housing discrimination:** The city of Minneapolis took positive steps by banning discrimination of Section 8 vouchers. However, landlords are still able to find other ways to discriminate against vulnerable populations—specifically former felons and low-wealth residents. We must work to prohibit discriminatory practices—income and credit score requirements, and refusing rent to former felons.

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