Report from the
North Minneapolis Community Housing Forum

July 11, 2019
Harrison Recreation Center

This event was a partnership of Harrison Neighborhood Association, Metropolitan Area Agency on Aging, AARP Minnesota, and the University of Minnesota School of Public Health

This document was prepared by:
Hayley McCarron, MPH; Christina Rosebush, MPH; & Robyn Birkeland PhD
University of Minnesota School of Public Health
Resource List

Minneapolis Public Housing Authority, Public Housing application
https://mphaonline.org/housing/how-to-apply/

Minneapolis Public Housing Authority
https://mphaonline.org

Senior Citizen Property Tax Deferral Program
https://www.revenue.state.mn.us/senior-citizens-property-tax-deferral-program

Councilman Jeremiah Ellison
612-673-2205
Office hours: Saturdays from 10am-12pm at Sammy’s Avenue Eatery (1101 W. Broadway Ave.).

Senior Linkage Line
http://www.seniorlinkageline.com
800-333-2433 M–F, 8am-4:30pm

Minneapolis 311 non-emergency municipal services
http://www.ci.minneapolis.mn.us/311/
311 or 612-673-3000

City of Minneapolis Homeowners Guide:
http://www.ci.minneapolis.mn.us/inspections/inspections_resources

Habitat for Humanity Age in Place https://www.tchabitat.org/services/age-in-place

Habitat for Humanity Brush with Kindness
https://home.tchabitat.org/home-repair

Habitat for Humanity mortgage foreclosure help program
https://home.tchabitat.org/mortgage-foreclosure-prevention

Habitat for Humanity
https://www.tchabitat.org/

Community Development Scorecard

Community Development Scorecard case study
http://thealliancetc.org/tpl-case-study/
Setting the Stage:

Moderator: Suzanne Madison, MAAA
Panelists:
Traiveon Dunlap, Lutheran Redeemer Church Youth Group
Jeremiah Ellison, Minneapolis City Council Member (Ward 5)
Christina Kendricks, City of Minneapolis, Neighborhood & Community Relations
Pat Lund, Twin Cities Habitat for Humanity
Suyapa Miranda, Independent Consultant, Social Justice, Advocacy & Inclusion

Concerns about gentrification & displacement:

Historic disinvestment & structural inequalities
North Minneapolis and the Harrison Neighborhood have been disinvested from for decades. North Minneapolis has new infrastructure funding, but structural changes have not addressed historical structural inequalities and discrimination. Equitable development is needed to strengthen our communities.

It is critical to identify how development can benefit residents of North Minneapolis, and how these investments can increase livability and access to opportunity without displacing people. This is especially important for seniors, a growing segment of our population. Many seniors want to age in place in their communities.

Lack of affordable housing
Availability of affordable housing is an issue in North Minneapolis and across the Twin Cities metro. In June 2019, the Minneapolis Public Housing Authority opened its waitlist for Housing Choice Vouchers (Section 8). This is the first time the Minneapolis waitlist has been open in 10 years. During the week-long application period more than 14,000 households applied for a Voucher. Currently, the Minneapolis Public Housing Authority provides 3,900 households with a Housing Choice Voucher.

Additionally, funds have been disinvested from public housing for years, and waitlists for units remains long. Currently, the Minneapolis Public Housing Authority is taking applications for families looking for a 2, 4, or 5 bedroom unit; seniors aged 62 and older; individuals who are disabled or receiving Social Security Income (SSI); and the nearly elderly aged 50-62. For more information, visit: https://mphaonline.org/housing/how-to-apply/
Having a supply of affordable housing is key to ensuring diverse communities like North Minneapolis remain diverse. It’s crucial that community members benefit from new investments in and around their communities. Community members are sometimes displaced by new development through loss of affordable housing, a very real concern about gentrification. Homelessness is a growing problem in Minneapolis and across Minnesota. From 2015 to 2018, homelessness in Minnesota increased by 10% overall and by 25% among older adults. For more information, see the Wilder Research Minnesota Homeless Study.

**Rising taxes are displacing homeowners**

Rising property taxes impact Harrison homeowners, many of whom are older adults who have lived in the Harrison neighborhood for many years. Homeowners are being forced to move because they cannot afford their increasing property taxes. Hennepin County has a tax deferral program for eligible older adults that temporarily caps property taxes at 3% of household income; deferred taxes and loan interest must be repaid. More details can be found at: https://www.revenue.state.mn.us/senior-citizens-property-tax-deferral-program

Councilman Ellison noted that rising property taxes is an important issue that doesn’t have a clear solution. He stated that he would like to meet with community members, especially seniors, to talk about this issue. He can be reached at 612-673-2205 or at his office hours every Saturday from 10am-12pm at Sammy’s Avenue Eatery (1101 W. Broadway Ave.).

**Developers**

It is difficult to incentivize developers to build affordable housing, especially affordable housing geared toward seniors. One tool is the Low-Income Housing Tax Credit (LIHTC). LIHTC is a dollar-for-dollar tax credit that incentivizes developers to build new and rehabilitate existing affordable housing developments.

The majority of affordable housing in the U.S. is a result of LIHTC. LIHTC is not the only (and likely not the best) way to create affordable housing. It is sometimes characterized as a tax break for the wealthy. The Community Development Scorecard, discussed below, is a promising tool that empowers communities to have a say in what developers build in their community.

**Potential Solutions**

**Build on existing strengths**

Although communities in North Minneapolis have been historically disinvested from, residents of North Minneapolis continue to invest in their community and in relationships with their neighbors. This strong community investment in relationship building is a strength that is being leveraged to create change in North Minneapolis.
**Need to engage all age groups**
The youth perspective should be included when planning community development projects. Youth are interested in policy and “are hungry” for opportunities to get involved. However, many are not aware of the planning, development, and policymaking processes. It is important that adults who work with youth know about these processes and feel empowered to share them.

Many young people are paying attention, and it’s important to treat them as individuals with voices and passions. People of all ages need to ‘take up’ for seniors. Our society tends to devalue seniors, but seniors are our past and our future. They built the communities in which we live, and one day we will be our community’s seniors.

**Voting**
Voting is critical and impacts all aspects of life, including housing, gentrification, and displacement. There is a need to get everyone involved, including young people. There is often an emphasis on the act of voting, but it’s important to communicate why voting is important. Instead of telling young people to vote, show them the ways voting impacts their lives (for example, influences our elected officials have on policing and affordable housing). Show young people that voting impacts them, and they will go vote.

**The role of public housing & vouchers**
Public housing plays a role in addressing the affordable housing crisis; it creates stability. However, it should be noted that critics say public housing concentrates poverty. Public housing has been disinvested from for years, but it is some of the most deeply affordable housing available and should be funded accordingly. Housing Choice Vouchers (Section 8) also play a key role in addressing affordable housing. A promising solution is expanding the Housing Choice Voucher program so that everyone who is income-eligible receives a voucher.

Councilman Ellison mentioned that in addition to expanding Housing Choice Vouchers, a number of other promising solutions are outlined in Matthew Desmond’s book *Evicted*. Some of these solutions include mandating that landlords accept Housing Choice Vouchers, setting market-rate standards at a smaller geographical level so that landlords can’t overcharge for units rented by Voucher holders, and providing legal services to low-income families in housing court.

**Preserving Existing Housing**
Preserving the existing housing stock is a cost-effective way to meet current and future housing needs. Habitat for Humanity has 3 different programs that preserve existing housing:

- **A mortgage foreclosure prevention program.** For more information, visit: [https://home.tchabitat.org/mortgage-foreclosure-prevention](https://home.tchabitat.org/mortgage-foreclosure-prevention).
- **Age in Place:** a partnership between Habitat for Humanity and Allina Health. The program helps ensure that seniors can safely stay in their homes. For more information, visit: [https://www.tchabitat.org/services/age-in-place](https://www.tchabitat.org/services/age-in-place).
- **Brush with Kindness**: a program that helps low-income homeowners make critical home repairs and modifications. For example, the program installs handrails, ramps, better lighting, and grab bars. The program has served over 1,000 senior homeowners. There are two payment options available for the *Brush with Kindness* program. The first is a forgivable mortgage: if the homeowner stays in their home for 10 years the cost is forgiven. The second option is to make payments (for two years) on a sliding scale. For more information, visit [https://home.tchabitat.org/home-repair](https://home.tchabitat.org/home-repair).

Habitat for Humanity doesn’t have any programs for renters, but that could be changing in the near future with their *Age in Place* program. Right now, there is no waitlist for these Habitat for Humanity programs.

**Zoning & Development**
Zoning can play a role in increasing the amount of affordable housing available. The Minneapolis 2040 plan makes changes to zoning policy. Some community members are concerned that these changes will lead to the replacement of single family homes. However, according to Councilman Ellison, the purpose of the 2040 plan is to increase housing density, making more units available.

There are also concerns over the Upper Harbor Terminal development along the river in North Minneapolis. According to Councilman Ellison, the plan is still in flux, though initial plans have included the potential development of affordable housing. The plan also includes an integrated utility hub. Councilman Ellison expressed concern over who will own the land. Because the plan is still being finalized, now is the time for the community to provide input.

As the light rail is expanded throughout the Twin Cities metro, the City has money available for neighborhood organizations to use for economic development. This is something that community organizations in North Minneapolis may be able to take advantage of.

**Community Development Scorecard**
The Equitable Development Principles and Score Card can be used by communities to provide input on what is built in their communities. The score card is customizable to the given community and gives communities a tool to tell developers what their community needs (e.g. affordable housing, green space, walkability). It provides communities a way to have conversations with developers about the needs and visions of the community in a way that can influence what and how development happens. In other words, the community “asks the developer to do right by the community.” It is important that communities approach developers early in the development process rather than waiting for the developer to initiate a conversation. An example of a scorecard and more information can be found at: [http://thealliancetc.org/wp-content/uploads/2016/06/EquitableDevelopmentScorecard.pdf](http://thealliancetc.org/wp-content/uploads/2016/06/EquitableDevelopmentScorecard.pdf). A case study using the scorecard can be found at: [http://thealliancetc.org/tpl-case-study/](http://thealliancetc.org/tpl-case-study/).
This score card was created by the community (developed with the Harrison Neighborhood Association) and is governed by the community. Although developers are not legally bound by the scorecard, score card users are exploring ways to integrate it with a Community Benefits Agreement (CBA). The CBA can be included in the purchase agreement, which “gives the scorecard teeth.”

**City of Minneapolis initiatives**
Mayor Frey believes that housing is a human right. The City of Minneapolis has 4 main areas of focus in their approach to housing: (1) new affordable housing, (2) preservation of existing housing, (3) access to affordable housing to purchase, (4) support for renters. Currently, the city is supporting efforts to create one housing development with at least 35 affordable housing units suitable for seniors in every ward by 2025. So far, 6 wards have met this goal, and 7 more are in process (including North Minneapolis). The Minneapolis for Lifetime Action Plan includes dedicated funds for affordable housing and for seniors to retrofit their current homes. For more information, contact: Christina Kendrick at 612-673-3952 or christina.kendrick@minneapolismn.gov.

**Innovative housing models**
It is important to think holistically about development in order to mitigate the impacts of gentrification on seniors. Seniors should have housing options in all price ranges. In particular, the City of Minneapolis hears concerns about the need for middle-income housing for seniors. These are units that are not subsidized but are not luxury condos/apartments.

New and innovative housing models may help alleviate the current affordable housing shortage. An example of this is a multi-unit building for seniors where all residents share resources, such as a stair lift. Accessory Dwelling Units (ADUs) are another innovative model that would increase the amount of housing available. Also known as ‘granny flats’ or ‘mother-in-law suites’, ADUs are an additional unit attached or next to the main house. They can be a good way for senior homeowners to earn income by renting out an ADU or, alternatively, provide senior renters with an affordable housing option. Multi-generational housing should also be an option for seniors if they so choose.

**Livable wages**
Labor policy is closely related to housing policy. The recently passed $15 minimum wage was a step in the right direction but it doesn’t go far enough. According to Councilman Ellison, a person realistically needs around $22 per hour to live. He asserted that growing businesses at the expense of employees shouldn’t be acceptable. If we invest in making people less poor, there wouldn’t be such a need for housing programs and subsidies.

**Next steps**
- Involve developers as well as representatives from other levels of government (county, state, and federal) in conversations about housing and displacement.
- More funding and grants available for senior housing and programs that help seniors.
- Explore opportunities for nonprofits to build senior housing in North Minneapolis.
• Rent control policies.
• A property tax deferral program or a cap on property taxes for seniors on a fixed income.
• Local government having more power over developers.
• Make community benefit agreements (CBAs) a legal requirement for developers to develop in Minneapolis.
• Allowing only local developers to develop land.
• Don’t allow buyers to pay cash for a house unless they will be living in the home.
• More collaboration with other communities like the Latinx or Hmong communities.
• Intergenerational collaboration- seniors have wisdom to offer youth, while youth can provide seniors with help around the house.
• Revitalizing the Homeshare program or other similar programs, that provide the homeowner and home sharer with affordable housing and mutual support. For example, a senior might be the homeowner and offer housing to the sharer in exchange for support. This support can include money for rent, or assistance with errands and light housework.
• Invest in existing community services and resources. They are effective and beneficial, but are at capacity.

Conclusions
Attendees of the North Minneapolis Community Housing Forum are passionate about maintaining stable, affordable housing for current members of the Harrison community and for generations to come. Managing new funding for infrastructure development in North Minneapolis poses several challenges: How can funding be used for developments that benefit residents, increase neighborhood livability, and provide equitable access to opportunity? How can irresponsible development that negates community input be avoided? How can members of the community, from youth to seniors, come together to develop messages that policymakers and developers will hear?

These challenges have no simple solutions. Sustained engagement of community members and other stakeholders is key as development continues to grow. Special attention should be paid to the voices of senior renters and homeowners, who have woven the fabric of the Harrison community, but are particularly vulnerable to displacement. Existing solutions to development challenges should be circulated and critically discussed in the community, not buried in government websites. Finally, opportunities should be fostered for the community to create new solutions that meet its specific needs and vision for the future.