

COMMUNITY EXCHANGE SESSIONS

2050 Housing Policy Plan Engagement Report

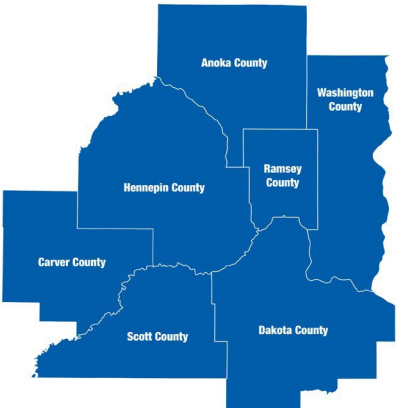


July 2024

The Council’s mission is to foster efficient and economic growth for a prosperous metropolitan region

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The Metropolitan Council is the regional planning organization for the seven-county Twin Cities area. The Council operates the regional bus and rail system, collects and treats wastewater, coordinates regional water resources, plans and helps fund regional parks, and administers federal funds that provide housing opportunities for low- and moderate-income individuals and families. The 17-member Council board is appointed by and serves at the pleasure of the governor.

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Community Exchange Sessions Overview

Staff have so far conducted 14 community exchange sessions to gather resident perspectives before drafting the Housing Policy Plan (HPP). Participants were first asked to identify key elements that make their homes and communities thrive. Residents were then asked about the barriers and challenges that prevent their community's success. This memo outlines important themes and stories that policy writers should include in the 2050 Regional Development Guide, Imagine 2050, HPP.

To ensure the HPP reflects all constituent perspectives, LCA intentionally reached out to organizations that serve historically marginalized groups including recent immigrants, residents with disabilities, tribal members, voucher holders, seniors and youth.

Participating organizations are listed below:

- SD 191 Burnsville Adult English Language Learners
- The ARC Minnesota (Disability Advocacy Organization)
- Maplewood Adult English Language Learners
- Leech Lake Twin Cities Office
- Our Saviour's English Learning Center (Minneapolis)
- Metropolitan Center for Independent Living (MCIL)
- Islamic Center of Minnesota (Youth Group and Families)
- Housing Choice Voucher Recipients from Anoka and Carver Counties, hosted in Circle Pines
- Housing Choice Voucher Recipients from Anoka and Carver Counties, hosted in Eden Prairie

There were 230+ participants from across the metro region. Residents were given the opportunity to share their zip code and the breakdown of those locations is shown in the map attached at the end of this memo. Please note that many residents chose not to share their zip code so the map is incomplete.

Feedback Categories

Participants shared a variety of stories, reflections and experiences that broadly fall under the following three categories:

1. **Housing:** All residents spoke to their needs and desires regarding housing. Main topics included affordable housing, housing instability and homelessness, housing choice, home ownership and gentrification.
2. **Community Atmosphere:** All residents described the behaviors, people and physical structures that contribute to a positive or negative community atmosphere. Comments centered on cultural and community connections, racism and whiteness, diversity, and community safety.
3. **Local Amenities and the Built Environment:** All residents identified specific physical amenities that are needed to make their community thrive. Participants named access to natural resources, community gathering spaces, facilities that provide support services, infrastructure that promotes diverse transit modes and a variety of specific local amenities as necessary for future communities.

1. Housing Themes

Affordable Housing

An overwhelming majority of residents named affordability as a main challenge to finding housing. Residents with low incomes, disabilities and large families in particular spoke to the inadequate supply of housing that fits their needs at an affordable price. As a result, many experienced housing instabilities and were forced to live in inaccessible, poorly maintained and/or crowded housing situations.

Topic	Resident Quotes
Affordable housing	<p>“Housing programs would not matter if we cannot afford a house.” - MCIL 8.23</p> <p>“They are building all these buildings, but they aren’t affordable. We need more housing for people like me. I’m going toward senior housing now. I’ve always had this problem. There is a need for it. But it’s not there. Nothing fancy. Just a decent space” – HCV Circle Pines 10.18</p> <p>“Affordable looks like cheap prices, if you have a home right now the price is so much bigger than before It costs so much money to have a home and insurance.” – The Arc Minnesota 6.28</p>
Rent increases	<p>“Rent raises every year for what reason; no improvements; increase for disabilities; TV and fireplace broken forever; but rent increases. NO extra dollars; are you just raising rents because you can?” – HCV Eden Prairie 10.17</p>
Tradeoffs: Housing quality	<p>“The housing programs they’re on, there’s not maintained – at all. They just kind of give... (the bare minimum) ... If you’re getting help and you’re put in a place where it’s just degraded, like they’re not taking care of it – some people start to think, like, is that what I’m worth?” – Leech Lake 7.26</p> <p>“I have asthma, people in my building smoke and I can’t get away from it. Would like the ability or flexibility to move more easily.” – HCV Eden Prairie 10.17</p>
Tradeoffs: Safety	<p>“If an apartment is not in a good neighborhood, anyone can break into your car. If you do go into a safer area, then your prices skyrocket”- Islamic Center of MN Youth 9.9</p> <p>“As I lived in an apartment for nearly 9 years after I first came to the US, this place was unsafe in terms of the living condition and unsafe in terms of violence. I only lived there because it was more affordable for my family” - World Youth Connect Young Leaders Collaboration</p>
Tradeoff: Housing needs	<p>“House best for me and my family, I have kid, and the place I have is not enough, I can’t afford that not enough rooms” – Our Saviour’s ELC 8.15 PM</p>

Housing Instability and Homelessness

Residents with a lived experience of homelessness and/or housing instability spoke of their challenges when trying to access stable housing and the negative impact the experience has had on their mental health. Low wages and unexpected household expenses were the most frequently cited contributors to housing instability.

Topic	Resident Quotes
Housing instability and homelessness	<p>“Being homeless could come fast and easy. It’s a scary feeling living with instability, need more affordable housing and giving people a chance. Want to feel stable.” – Leech Lake 7.26</p> <p>“I have a stable house now-but I have an anxiety whenever I can lose that.” - MCIL 8.23</p> <p>“Lived in a tent and shelters before. It is a revolving door for me, not my choice but it was the options I had.” – Leech Lake 7.26</p>
Resident perspectives on what causes homelessness	<p>“People aren’t homeless because of eviction – because of bad credit”- MCIL 8.23</p> <p>“A lot of people 1 paycheck away from being homeless.” – Leech Lake 7.26</p> <p>“People who with full time jobs are homeless”- MCIL 8.23</p>

Housing Choice

Beyond affordability concerns, residents identified the lack of adequate housing choices that suit their needs as a main barrier to living in their desired communities. Key recommendations included prioritizing universal design for individuals with disabilities and seniors, larger dwellings for intergenerational living and/or big families and a variety of housing types (single family homes, apartments, townhomes, etc.) for people of all ages.

Topic	Resident Quotes
Housing choice	<p>“We need every kind of housing, and we are missing a lot of what we need” - Islamic Center of MN Youth 9.9</p> <p>“People in the community would be able to choose their housing type and their housing location.” - Islamic Center of MN Youth 9.9</p>
Accessibility	<p>“My dream apartment has two bedrooms, two wheelchair accessible bathrooms with showers.”- The Arc Minnesota 6.28</p>

	<p>“What’s the point of accessibility if it’s not accessible” – The Arc Minnesota 6.28</p> <p>“Technically I can’t get into my house [that she bought yesterday] yet because my chair can’t get in it. I can get up the stairs temporarily. It’s not my home until I can get my chair into it.” - MCIL 8.23</p> <p>It is unfortunately increasing institutionalization of very capable people. [due to lack of affordable/accessible housing] - MCIL 8.23</p> <p>“[Houses at] one level is really good.” – Islamic Center of MN Youth 9.9</p>
Household size	<p>“More space for our family in the apartment! (rarely are there more than 2 bedrooms available.)” - Islamic Center of MN Youth 9.9</p>
Multigenerational households	<p>“In terms of size of home needs, you have different generations living at home at one time...I’d like the size of my house to be 5 bedrooms. You have a guest room, each kid has a room, grandparents could have one, parents can have one” – Islamic Center of MN Youth 9.9</p> <p>Group members also imagined elderly residents living with their families, so there was a limited need for housing options specifically for the elderly. – Islamic Center of MN Youth 9.9</p>
Type	<p>“I like that there are small houses and big houses in Robbinsdale-mixed housing. The older houses are smaller, the newer ones are bigger. That’s Ok.” - Leech Lake 7.26</p> <p>“What do you think about living in an apartment? Person 5: “Not having to do all that maintenance, it’s walkable, a lot of things to do. I feel like your work would be closer to you.” – Islamic Center of MN Youth 9.9</p> <p>“There should be apartments and single-family homes” - Maplewood ABE 7.18 AM</p>

Home Ownership

Many residents expressed an explicit preference for homeownership. Some participants viewed homeownership as a wealth building tool, while others saw it as a form of autonomy. Tenants often cited a desire to be free from restrictive management policies like guest and pet limits as a reason for preferring homeownership.

Topic	Resident Quotes
Home ownership	<p>“I want to own the house” - Maplewood ABE 7.25</p>

	“One man talked about owning a home, that the current place he lives in costs too much and a house is cheaper, he specifically wants a townhome.” - SD 191 Burnsville Adult ELL 5.23
Independence	“Ownership is freedom. She can stay as long as she wants, she could build it how she wants. She could have as many people as she wants in and would be free and relaxed.” – Our Saviour’s ELC 8.15am

Displacement and Gentrification

Some participants identified gentrification and the corresponding price pressures, as well as cultural displacement as a barrier to accessing housing in their preferred location. Residents with long-term neighborhood connections emphasized the need to build housing for existing community members and stop building luxury apartments.

Topic	Resident Quotes
Displacement	<p>“Feel in Seward I feel like I’m looked like out of place, I’ve lived here my whole life. But that’s judgement. That don’t define who I am.” - Leech Lake 7.26</p> <p>“You tore up my neighborhood where I grew up-in and I don’t recognize it anymore. That’s how developers make their money” – MCIL 8.23</p> <p>“[I] like where I live; underlying fear that you can get priced out of location; every year gets a bit harder to stay there; where do you go? Same situation elsewhere too.” – HCV Eden Prairie 10.17</p>
Gentrification	<p>“No more luxury apartments in the neighborhood- need to rehab existing buildings instead and make them affordable.” – Leech Lake 7.26</p> <p>“And they do it intentionally. I feel like the Twin Cities is pushing people way out so they can build the City how they want to. I go to Downtown St. Paul – who wants to move to a big building like that when you see what you see when you go outside. Do people want to see that or is there more going on that they don’t want us to know about? Union depot reopened. The light rail is lighting up. It makes us wonder – who do you serve? Who are they rebuilding St. Paul for? They are gentrifying St. Paul. I want the future for my son.” – HCV Circle Pines 10.18</p> <p>“North Minneapolis Upper Harbor Terminal project came up – they started saying it’s going to be community oriented. “They always start that way.” Once you see a white lady walking down the street with her dog, .l.. you see certain stores coming up, you know it’s gentrification. It makes it harder, because they’re pushing people out.” – MCIL 8.23</p>

2. Community Atmosphere Themes

Cultural and Community Connections.

Almost all residents expressed an explicit desire to live in communities where people know and support each other. Participants identified communal and cultural practices, like sharing food, as key elements to facilitating connections and a sense of belonging.

Topic	Resident Quotes
Cultural and community connections	<p>“If you know who lives close to you then it is better” - Our Saviour’s ELC 8.15AM</p> <p>“They need to hear different languages and I would like the kids to keep culture and language. Want them to have good friends and influences.” - Our Saviour’s ELC 8.15AM</p> <p>“Would like to be in community where people all get along.” – HCV Eden Prairie 10.17</p> <p>“Good neighborhoods, we can understand each other, we can eat food together Houses are close Say hi to neighbors” Our Saviour’s ELC 8.15PM</p>

Racism and Whiteness

Black and Brown residents shared personal experiences with racism and the barriers they faced when interacting with housing, support service and education systems steeped in white supremacy.

Topic	Resident Quotes
Racism	<p>“But there are a lot of things in the community that are discriminatory, how do we enforce the law so that the landlords aren’t allowed to discriminate. We can’t keep transferring the vouchers. You guys keep extending the vouchers. But I feel like the communities are blocking us out and the way they keep us out is transportation because we can’t get there.” – HVC Circle Pines 10.18</p> <p>“Feels like is the only black person....and that’s why she’s there (token); neighbors don’t have conversations with her.” HVC Eden Prairie 10.17</p> <p>“HON big house mom with 7 kids, most teens-early 20s but also one five year old. Lost reliable vehicle and kids were unenrolled from the school. School didn’t offer help with transportation b/c she switched kids through open enrollment school district b/c home school district was so racist and unsafe for middle school aged</p>

	children that one attempted suicide b/c kids regularly called him racial nicknames (including watermelon and making monkey sounds at him)" – HCV Circle Pines 10.18
Whiteness	"Like how diverse the neighborhood is, it's not all just white people" Islamic Center of MN Youth 9.9
Discrimination	"Feel like people with disabilities aren't treated the same as other renters, with improvements prioritized for others." – HCV Eden Prairie 10.17 "There is a different maintenance standard for low income people." – HCV Eden Prairie 10.17

Diversity

Many residents named diversity, including racial, economic, diversity in age and diversity in terms religious faith as important to their preferred community.

Topic	Resident Quotes
Diversity	<p>"I like that there are small houses and big houses in Robbinsdale-mixed housing. The older houses are smaller, the newer ones are bigger. That's Ok. We should live in economically mixed diverse areas, age diversity, race diversity... That's how I always dreamed the world to be." – Leech Lake 7.26</p> <p>"I live 1 minute away from here, the neighborhood is respectful, diverse You don't feel uncomfortable being there." - Islamic Center of MN Youth 9.9</p> <p>"In JE's ideal future neighborhood, they expressed a desire for a diverse neighborhood, where everyone is different, but all connected" – The Arc Minnesota 6.28</p> <p>"Would like a community with diversity in terms of religious faith." – HCV Eden Prairie 10.17</p>

Community Safety

Most groups expressed concerns about threats to safety in their communities. Drug use on transit and in public spaces in addition to gun violence were the two most frequently mentioned issues. Residents held a variety of viewpoints on policing and offered several ideas for how to address public safety. Recommendations included changes to infrastructure, like better lighting, and improved access to support services.

Topic	Resident Quotes
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Community safety	<p>"I want safety. My community is growing fast." – Little Earth Resident Leech Lake 7.26</p> <p>"As Hijabis, we don't want to be around people who would cuss us out for what we're doing. I've had my grandparents live with me, they're mostly inside and want to sit outside. They'll sit in their cultural clothes in the grass, you want to have enough of a comfortable environment where they except differences. You're not hated on, there's not a lot of gang violence or any of those things" - Islamic Center of MN Youth 9.9</p> <p>[Description of community someone built] Complex with some buildings and a guard, safe in here, complex with their own home but they can walk to each other, privacy. - Our Saviour's ELC 8.15AM</p> <p>"I want to feel safe. I want to feel welcomed." – The Arc Minnesota 6.28</p> <p>"All residents know each other, feel safe, and attend events such as block parties" - Islamic Center of MN Youth 9.9</p>
Gun violence	<p>"I hate guns, this is a dangerous things the government make it free for people to have guns, if they do not have guns, most important duty of the government is to take the guns off of the reach of the people, sometimes, they make high rises and some guards only way they have to keep people safe, this is what happened in schools and this is terrible, how can you let your kid to school, always you have to be worried, makes people in your neighborhood worries." – Our Saviour's ELC 8.15 AM</p> <p>"Safety means no one can point a gun at you, and you don't have to worry about someone killing you. You can lock your house and car, but if you don't have a safe place, you are still worried about being killed and shot." – HCV Eden Prairie 10.17</p> <p>"Left St Paul ("the hood") because it was dangerous for her teens: "if the hood wasn't so dangerous, I'd go back." But it felt like a choice between gun violence in st paul or racist schools and neighbors" – HCV Circle Pines 10.18</p>

Drug use	“The needles in the streets make it dangerous for us, it can ruin our wheels for wheelchairs and scooters the places they are at are not safe” – The Arc Minnesota 6.28
Police	<p>“Got pulled over by cops when she was having a medication interaction and was treated poorly.” – HCV Eden Prairie 10.17</p> <p>“Need more police activity to monitor drug use” – Leech Lake 7.26</p> <p>“What makes your community feel safe?” Person 1: “Seeing the police nearby” Person 2: “Not having police nearby” - The Arc Minnesota 6.28</p>
Transit	<p>[Summary of comment] “Feels unsafe for young women to use public transit- intentionally keeps daughters off of public transportation because they are often harassed” - Leech Lake 7.26</p> <p>“Need lighting and trash collection near public transit: Gives the appearance of safety.” – The Arc Minnesota 6.28</p> <p>“Cant bring kid on the bus or train without a mask because people smoke and do drugs on the bus.” - Leech Lake 7.26</p>

3. Built Environment Themes

Access to Natural Resources

Every group identified access to nature and nature-based recreation activities as a critical element to thriving communities. From tree-lined streets and communal gardens to parks built for all ages, residents resoundingly spoke to the benefits access to nature provides for their health, safety and a sense of belonging. Notably, there was a strong preference for water resources like rivers and lakes. Many residents embedded water features like public beaches and pools in their dream communities.

Topic	Resident Quotes
Access to natural resources	<p>“Every household has access to green space.” – Our Saviour’s ELC 8.15 PM</p> <p>“I believe access to healthy environment and nature is a human right” – MCIL 8.23</p> <p>“Low-income developments should have access to an urban farm.” – Leech Lake 7.26</p>

	<p>"Having access to nature is very important – whole group agrees" Maplewood ABE 7.18</p>
Water	<p>"I want to be able to go to/be by water" - Leech Lake 7.26</p> <p>"Person 4 enjoys living in a community where they have space to be outdoors and are close to lakes and rivers." - Islamic Center of MN Youth 9.9</p> <p>"I want to have a lake" - Maplewood ABE 7.25</p>
Green space	<p>"Minneapolis has a closer proximity to green space, and I really appreciate it." – MCIL 8.23</p> <p>"Green space and more trees." - Leech Lake 7.26</p> <p>"J: I love nature. That might be why I like my apartment so much. That's the extra incentive. It's calming. It's the one place in the world where I don't have anxieties." – HCV Circle Pines 10.18</p>
Parks/playgrounds	<p>"Person 2 prefers to live close to a park (with basketball courts, a playground, green space, and garden space) and other community and physical activities" - Islamic Center of MN Youth 9.9</p> <p>"Park nearby (park with things for everyone). Currently 20-minute walk to the park and would like it closer." – Our Saviour's ELC 8.15 AM</p> <p>"Drawing: This is my area where I'm living but we have a playground that is really important for children." - Maplewood ABE 7.25</p> <p>"This is a park – I'm new here, I love the parks here, the lakes, the natural ... You don't feel like you are in the city. It's a big city but you always find green. You can walk, ride a bike, everything. So I love the parks and playgrounds." - Maplewood ABE 7.25</p>
Gardens (both personal and communal)	<p>"Farming area and gardens" - SD 191 Burnsville Adult ELL 5.23</p> <p>"Flower garden in front and vegetable garden in the back" – Our Saviour's ELC 8.15 PM</p>

	"Most important is garden and trees. Must have more beautiful garden" – Our Saviour's ELC 8.15 PM
Outdoor recreation	<p>"Lake with trail around the lake, love walking there and be in nature. Having easy access to nearby walking and biking trails." - Islamic Center of MN Youth 9.9</p> <p>"People can go fishing in the lake and canoe" - Islamic Center of MN Youth 9.9</p>

Community Gathering Spaces

Almost every group identified the need for multi-generational gathering spaces, particularly for youth and seniors. Ideas included traditional community centers, places of worship, gardens, outdoor activities, and town centers. Residents emphasized that these spaces should be free and close to living spaces.

Topic	Resident Quotes
Community gathering spaces	<p>"For elderly & disabled communities they also need places to meet and gather. They would meet at the park as well." Our Saviour's ELC 8.15 PM</p> <p>"Garden is important because the grandparents can be there too. Something the whole family can do" - Maplewood ABE 7.18</p> <p>"Every community needs a park or a garden to meet together"- Islamic Center of MN Youth 9.9</p> <p>"A community center in each neighborhood" – HCV Circle Pines 10.18</p> <p>"Community kitchen" SD 191 Burnsville Adult ELL 5.16</p> <p>"In terms of community design, the group imagined a community with one big park where everyone gathers (rather than many smaller parks)." - Islamic Center of MN Youth 9.9</p> <p>"Need very large spaces for Eid. Had to have Eid at a hockey rink – not good. Currently having parking problems at the mosque in Blaine. The mosque in Blaine is overcrowded. Rented Earl Brown Center to accommodate larger groups. - Islamic Center of MN Youth 9.9</p>

	<p>"We travel to Shoreview so the kids can go to the community center, almost every day. It's 30 minutes round trip. Would be nice to have something closer to home." – HCV Circle Pines 10.18</p>
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Access to Support Services

Many residents called for an increase in access to support services as well as reforms to the existing public aid system. Common barriers included lack of culturally specific behavioral health providers, inadequate support for parents of children with disabilities and restrictive government aid requirements.

Topic	Resident Quotes
Access to support services	<p>"Accessible food options, including a food shelf open a few days a week" – HCV Circle Pines 10.18</p> <p>"Intersectional mutual aid care collective" - The Arc Minnesota 6.28</p> <p>"Need people to keep checking up on me, no one ever checks up on me" - Leech Lake 7.26</p>
Behavioral health services	<p>"Inpatient care programs for drug users Many are church based, and not appealing to native communities" - Leech Lake 7.26</p> <p>"We need more services for mental health" - Leech Lake 7.26</p>
Disability services	<p>"Kids with behavioral issues, disabilities or just general parent support "we don't know what is going on in their lives" - SD 191 Burnsville Adult ELL 5.16</p> <p>"Community building that has support within reach but I can also have room of my own" - The Arc Minnesota 6.28</p>
Student support/childcare	<p>Also, the education. Help with kids, tutoring." - Islamic Center of MN Youth 9.9</p> <p>"Childcare – center around the houses" – Our Saviour's ELC 8.15PM</p>

Diverse Transit Options

Community members offered a variety of preferences for transit types. For some, especially folks without driver's licenses, safe, reliable public transit is critical for their access to services and employment. Others prefer the convenience of single occupancy vehicles. Most residents expressed a desire for multi-modal transit options including active transport like walking and biking. Additionally, many residents highlighted the need to build better infrastructure that promotes safety for biking, walking and rolling. Residents, particularly those with mobility concerns, stressed that sidewalks and roads need to be well maintained and free from debris/snow to ensure accessibility for all.

Topic	Resident Quotes
Diverse transit options	<p>“It is important that the neighborhood that has an access for transportation.” – MCIL 8.23</p> <p>[in reference to dream apartment] [“Live closer to LRT and more transit options.” – The Arc Minnesota 6.28</p> <p>“Everything is so far away.” [Ideally, Person 4 would like to live in a walkable neighborhood with public transportation where cars are optional.] - Islamic Center of MN Youth 9.9</p> <p>“Not much public transit... only exists for medical needs. Would be nice to have regional transit back up, because no back up if car doesn’t start.” – HCV Eden Prairie 10.17</p> <p>“A lot of bus stops, 3 min walk to get the bus it’s no problem Every house bus to bus If you can afford car yes if not you get a bus” - Our Saviour’s ELC 8.15PM</p>
Public transit (bus, light rail, train, MetroMobility)	<p>“Public transit and Metro Mobility are the only mobile source for the people with disability” - The Arc Minnesota 6.28</p> <p>“I would like a train – through the center of the neighborhood. You can take the train anywhere and it’s cheaper. A quick train that I don’t have to wait for – a super train” - Maplewood ABE 7.18 AM</p> <p>“Currently everything is within 5 miles and under. But having a bus would have made it easier for everything we want to do. And if there aren’t buses in these communities, there should be other resources like a shuttle for grocery shopping or to take you to certain destinations like Rosedale Mall.” - HCV Circle Pines 10.18</p> <p>“Currently H walks most places, but she’d like to take the bus more. No driver’s license, but she’d like to get her license and get a car. She doesn’t need to learn the language.” - Our Saviour’s ELC 8.15AM</p> <p>“I always take MetroMobility or if I have to do the light rail, it’s easy for scooters and wheelchairs. We need to have the light rail, more MetroMobility, and what we have right now we have to keep” - The Arc Minnesota 6.28</p>
Active transit (bike, walk)	<p>“I would walk if I could choose.” – Islamic Center of MN Youth 9.9</p> <p>“Maybe store by house – can walk or bike there without being scared of cars” - Maplewood ABE 7.18</p>

	<p>“bike lanes on roads (and affordable bike shops)” – Islamic Center of MN Youth 9.9</p> <p>“I thinking biking or walking – don’t need a car to go to the store, but would use a car for longer distances” - Maplewood ABE 7.18</p>
Cars/driving	<p>“H prefers a car, sometimes people pick her up/she get a ride some places.” – Our Saviour’s ELC 8.15 AM</p> <p>“Ideally, [Person 4] would like to live in a walkable neighborhood with public transportation where cars are optional” – Islamic Center of MN Youth 9.9</p> <p>“I drive. I’m down my good vehicle because the winter rusted the entire bottom. I have a little car that doesn’t fit much, but I like to drive and go do things.” – HCV Circle Pines 10.18</p>

Climate Change and Adaptation

Many groups, especially younger groups, highlighted the need for climate friendly infrastructure. Many people included a variety of energy sources like wind turbines and solar panels when building their dream locations.

Topic	Resident Quotes
Climate change and adaptation	<p>“Sustainable architecture. A system built into your house encouraging sustainability.” – Islamic Center of MN Youth 9.9</p> <p>“Green city so people can walk anywhere, roads to schools for walking, no cars to prevent climate change” – Islamic Center of MN Youth 9.9</p> <p>“In the future we don’t know how much water we are going to have so we need to have a water deposit to save water” – Maplewood ABE 7.25</p>
Renewable energy	<p>“Mandatory solar panels on all building roofs and for new housing” – Maplewood ABE 7.25</p> <p>“Windmills-wind energy Green energy – solar power” – Leech Lake 7.26</p>

Localized Amenities

Most residents wanted to live close to family, shops, jobs and recreational opportunities. When building their dream cities, most participants included schools, hospitals, community centers, stadiums, worship

spaces, shops and grocery stores as high priority amenities. People cited convenient access to goods, shorter commute times and desire to live in community as reasons for preferring a more urban environment. In contrast some residents, particularly those who grew up in rural areas, preferred more rural landscapes and included farms, spaces for animals and more green space as main amenities. All groups included some sort of water feature, usually a lake, river or pool. Additionally, residents called for local amenities that support their cultural and religious needs such as halal grocery stores and banks that offer no interest loans.

Topic	Resident Quotes
Localized amenities	<p>“P3 just got their driver’s license and reflected that they could not get anywhere before that. Because of this experience, P3 highly values easily accessible amenities.” – Islamic Center of MN Youth 9.9</p> <p>Grey Shirt: Apartment going up nearby used to be a VFW, really like that it’s going up. Same size as other apts nearby. Found out when they started building it. Watching them the last few months. New businesses on the first floor. Businesses nearby, elderly helps me to have businesses nearby. Preserves independence for nearby convenient opportunities.” - HCV Eden Prairie 10.17</p> <p>“I’d like to live near amenities, restaurants, convenience stores—that’s in an urban area.” – The Arc Minnesota 6.28</p>
Cultural institutions	<p>“Want a mosque and a church nearby.” – Islamic Center of MN Youth 9.9</p> <p>“Need senior housing for the Muslim community (halal meals, prayer, etc)” – Islamic Center of MN Youth 9.9</p> <p>“Everyone should have space for cultural practices and community centers” - Leech Lake 7.26</p> <p>“More native owned biz in the native corridor.” - Leech Lake 7.26</p>
Schools	<p>“School should be walkable” – Our Saviour’s ELC 8.15 AM</p> <p>“Schools is different areas across the city so it is easy to get to for people who live there when they are going to work” - Maplewood ABE 7.25</p>
Stores	<p>“A place close to shopping” – Maplewood ABE 7.18 AM</p> <p>“Convenience store nearby – walking distance” – Islamic Center of MN Youth 9.9</p>

Food access (groceries, restaurants)	<p>"I was picking onions yesterday. I would like to see more urban farms and youth development centers. Low-income developments should have access to an urban farm." – Leech Lake 7.26</p> <p>"In the future, I would have Cub Foods close to my house." – wants to walk over and get groceries and food" – Maplewood ABE 7.18 AM</p> <p>"I loved and I still do the idea of the neighborhood grocery store" – MCIL 8.23</p> <p>"Accessibility of community grocery – in a lot of our communities we see a Walgreens or something – not access to fresh fruits, vegetables." – MCIL 8.23</p> <p>"Also important is a supermarket with halal food." - HCV Eden Prairie 10.17</p>
Healthcare facilities	<p>"Accessible healthcare, right near the buildings. As elders, we need more accessible healthcare." – Leech Lake 7.26</p> <p>"An accessible clinic, a community nurse's office" – The Arc Minnesota 6.28</p> <p>"Most important amenity to be close is a hospital" - HCV Eden Prairie 10.17</p>
Gyms	<p>"Person 5: Have community gym that is free and nearby" – Islamic Center of MN Youth 9.9</p> <p>"Women only gym I'd feel more comfortable, not just me as a Muslim girl but I feel like other women would" – Islamic Center of MN Youth 9.9</p>
Pools	<p>"A swimming pool for children and adults nearby." – Burnsville ELL 5.16</p> <p>"Inexpensive community pools – splash pad" – MCIL 8.23</p> <p>"two of the participants included pools in their spaces and one of them mentioned that making the pools free is great for increasing accessibility and mentioned that Richfield had a free pool (and that Burnsville didn't.)" – Burnsville ELL 5.23</p>
Stadiums/sports	<p>"A wants a track/place to run. It should be public." - Our Saviour's ELC 8.15 AM</p> <p>"stadium (close to house) would watch the Vikings, soccer, all the games" - Maplewood ABE 7.18 AM</p>

Other amenities with multiple mentions	<p>“I would like to live close to amenities like a hair salon.” - The Arc Minnesota 6.28</p> <p>“Dog park” - Maplewood ABE 7.25</p> <p>“A library would also be good” – Islamic Center of MN Youth 9.9</p>
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Barriers

Though the workshops were intended to help people envision their futures, many residents struggled to brainstorm ideas because they were faced with more immediate needs. The following table lays out specific barriers identified by multiple participants throughout the sessions. Not all related to housing directly, but they all influence people's ability to thrive in their communities.

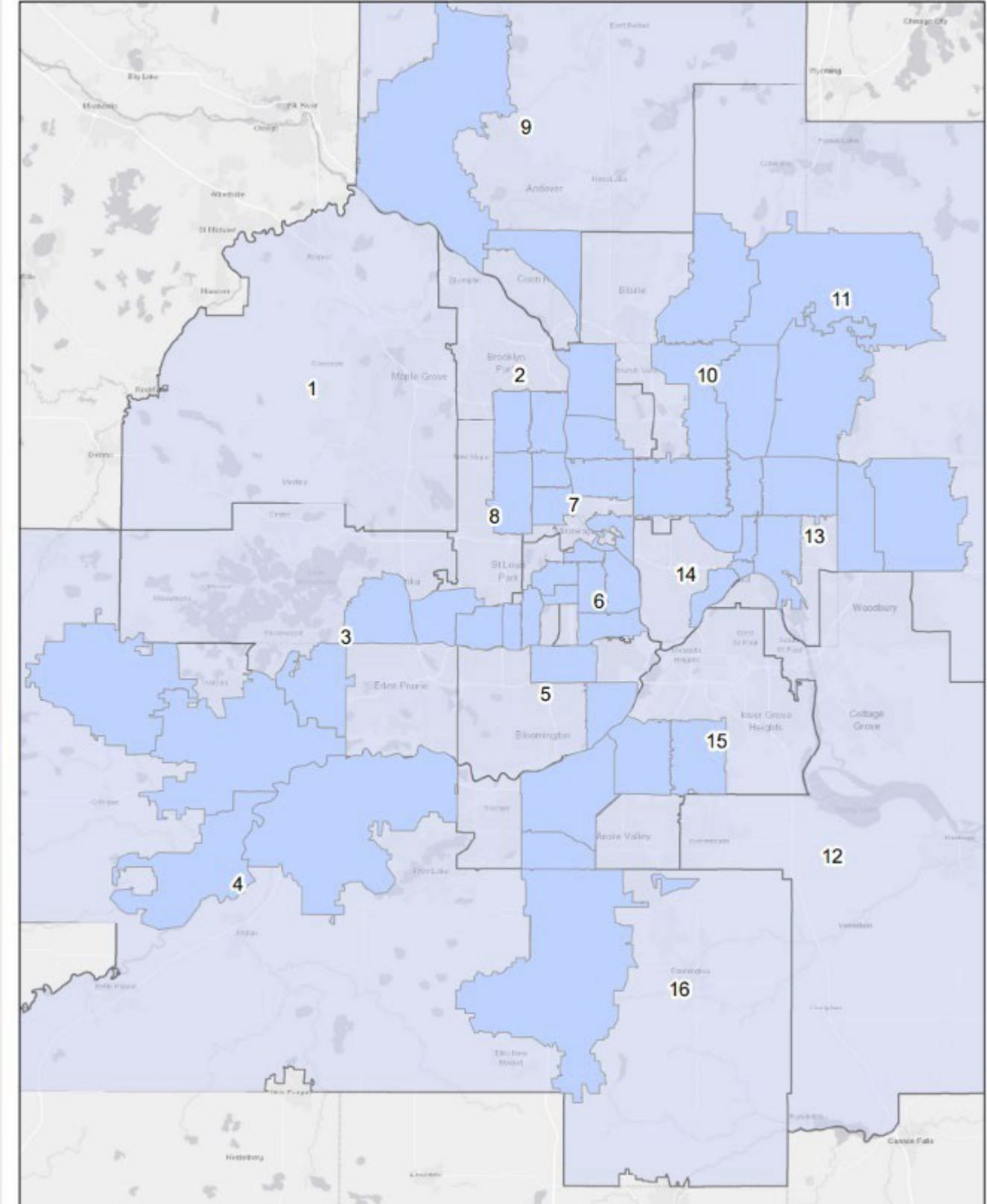
Housing Barriers	Quotes	Affected Communities
Credit history	<p>Credit and app fees, a lot of people can't afford the fees. I had to move, and it took me 3 months to find a place ended up staying with a friend. Went through almost 500 in app fees. And they weren't telling me why I didn't make it. Then got one person that was honest with me and told me it was my credit. Everyone else wouldn't tell me why. – Leech Lake 7.26</p> <p>“3-7 year wait for some people. Can't get in a place without it. Mint properties couldn't rent to me till I pay something else. Red flag on my record, so many people have red flags(past due bills ect) lot of people with a lot of issues.” – Leech Lake 7.26</p>	Low-income residents, Voucher holders
Section 8 waitlists	“Applied in 2015 got it now, public housing is very wait a long time” - Our Saviour's ELC 8.15 PM	Voucher holders
Section 8 general	<p>“I've been on section 8 35 years; I need places that will accept it in a safe neighborhood. There are so few, so it's too hard. What's the point of getting on the voucher if there's not a place to use it?” – HCV Circle Pines 10.18</p> <p>“Trying to find senior housing and need it really bad. Can't find it. Some places do income to rent percentage and places that accept Section 8 vouchers but then they tell me that I don't make enough for that.” – HCV Circle Pines 10.18</p>	Voucher holders

	<p>“Anybody else feel school choice further limits housing choice in placing vouchers? M: yes.” – HCV Circle Pines 10.18</p> <p>“I got placed through a housing list; it’s not where I would have chosen (Waconia), I preferred Chanhassen, but they didn’t have options. Would have been closer to work.” - HCV Eden Prairie 10.17</p>	
Lack of housing support services	<p>“Housing assistance needed. No resources for transferring from housing assistance to you on your own.” – Leech Lake 7.26</p> <p>“Housing assistance rules kept mother from moving in – she has dementia, now we don’t know where she is” – MCIL 8.23</p> <p>“I need somewhere where there is 24-hour support available, but I also want to be as independent as possible” - The Arc Minnesota 6.28</p>	Low-income residents, Voucher holders, Residents with disabilities, Seniors
Other housing costs	<p>“Also if your house is bigger, then your property taxes are huge” – Islamic Center of MN Youth 9.9</p>	Low-income residents
Application fees	<p>“M: in Blaine they want \$850 just for application and placement. They make it impossible to even apply.” – HCV Circle Pines 10.18</p> <p>“Hard to tell what we can afford; pays \$50 application fee and gets rejected.” - HCV Eden Prairie 10.17</p>	Low-income renters, Voucher holders
Lack of accessibly designed buildings	<p>“Why does it cost more to make things more accessible for everyone. Putting in an accessible ramp can be \$13,000. In certain counties there are grant programs but there is too long a waitlist” – MCIL 8.23</p> <p>“As you get older developers don’t think about how people want to age in place.” – MCIL 8.23</p> <p>“Every house I’ve lived in the bathrooms are horribly small. To modify is more money, so how is planned to make it accessible in the first place” – MCIL 8.23</p>	Residents with disabilities, Seniors
Stringent city code enforcement	<p>“Even getting ramps there are all these codes which makes it harder” – MCIL 8.23</p>	Residents with disabilities

	"I have a dream home that is accessible and uses sustainable materials, but the codes prevent that" – MCIL 8.23	
Lack of culturally appropriate services	"I try to get a house to get a mortgage the mortgage we are Muslim, bank[s] have interest, Muslim['s] cant pay interest, if government can give houses without interest, then we can buy" - Our Saviour's ELC 8.15 PM	Prospective homebuyers
Household expenses	"Grey shirt: car becomes major issue; Credit card for car tune up and snow prep; barely able to eat; rent is going up on the first of the year; Green shirt: thousands of people in same situation" – HCV Eden Prairie 10.17 "I want to go back to school, but if I go back, I cannot live where I am living right now." – MCIL 8.23	Low-income residents
Inadequate housing stock	"All the houses pre-1980s don't have AC." Lack is a health risk in addition to quality of life." – MCIL 8.23 "My living space is not accessible, it's 120 year old house. I can do it now but not in the future" – MCIL 8.23 "Been in apartment, been trying to move out into a bigger unit. Not much (choices) for housing right now." - Leech Lake 7.26	Residents with disabilities, Low income residents, Voucher holders, Seniors
Poor management/landlords	"Currently R lives in low-income housing. Recently the apartment management changed over, and the new management company isn't taking good care of the building or the tenants. R noted that they have lived in low-income housing their whole life, and this is a common trend they have seen. R explained that their building was originally built for people with disabilities, but the new management company isn't maintaining the building well enough so it is no longer as accessible as it once was. R also noted that tenants of the building are supposed to be people with disabilities, but the new management company is not limiting new tenants to people who actually have a disability." - The Arc Minnesota 6.28 "Hear shots going off in complex, in park – no accountability from management they continue to live there and not get kicked out" - Leech Lake 7.26	Renters

	<p>“HON would not address window issue, running toilet and high water bill, and heating issue last winter that left them without heat for a full week.” – HCV Circle Pines 10.18</p> <p>“what bothers me most is the smell of marijuana and people are not supposed to do that, but nobody enforces it. One time I had to cover the bottom of door to prevent the smell from coming in.” - HCV Eden Prairie 10.17</p>	
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Map of Participants by Zip Code



AFFORDABILITY LIMITS SURVEY RESULTS



Affordability Limits Survey Overview

Area Median Income (AMI) is the most common measure used to define affordability levels for government agencies. The approach offers a standardized measurement for housing support programs and includes the assumption that residents should pay 30% of their income for housing. However, AMI fails to account for a variety of factors that determine a resident's ability to afford housing and thus often forces residents into housing that is unaffordable. In response to calls from tenants and advocates, staff sought and received Council approval to explore alternative affordability measures. As a first step, staff conducted a regionwide survey seeking input on current AMI standards. The survey consisted of ten questions and received 156 submissions with 59 complete answers. Survey respondents included residents from the following categories:

- Affordable housing developers
- Market-rate housing developers
- Housing advocates
- City staff
- Residents of affordable housing
- Neighbors of affordable housing
- Elected or appointed officials
- Direct service providers for people with low or no incomes
- Residents with current or previous experiences with homelessness or housing instability
- Other

After the survey, staff conducted two follow-up interviews with survey respondents and plan to take those finds to a Technical Advisory Group for further input. The purpose of this memo is to highlight survey findings and offer an assessment of how to move forward.

AMI Barriers

Survey respondents identified numerous barriers to the current AMI system. The most common complaints included AMI's failure to:

- Encompass income discrepancies across smaller geographic areas
- Differentiate income differences between homeowners and renters
- Reflect the reality that AMI is higher for white folks due to systemic racism and thus aggregate AMI furthers housing disparities by pushing Black and Brown residents into unaffordable options
- Capture differences in income growth across income levels (ie faster growth in higher income quartiles)
- Respond to differences in household size and number of income earners
- Mirror the affordability experiences of actual residents thus creating disappointment and distrust in the system
- Incorporate household expenses besides direct housing costs

Topic	Survey Quote
Geographic Differences	"What is considered affordable in many suburbs is not at all affordable for a typical low income or working class family. It is a flawed way of calculating affordable housing for the majority of people who need affordable housing." – Resident of Affordable Housing/Prior Homelessness Experience

	<p>“AMI is much higher than what local MFI/MHI is according to Census/ACS” – City Staff</p> <p>“Because if you are constantly basing AMI off solely the income of the area then you are driving poor people out and keeping rich people in. This seems incredibly obvious and yet how long have we been keeping things this way? It is absolutely insane that we keep hurting people based on archaic definitions of worth.” – Resident of Affordable Housing</p>
Homeowner vs Rental Incomes	<p>“By inclusion of homeowners in the AMI, it is not reflective of the rental needs of the region.” – City Staff</p>
Whiteness and Systemic Racism	<p>“When we use a regional AMI, we completely erase the outcomes of racist housing/planning/banking systems, such as racial wealth gaps and historically disinvested neighborhoods. When we use a regional AMI, we lose the nuance and history of place, letting the rising wealth of whiter residents completely overshadow the discrimination and disinvestment that low income households of color experience.” – Housing Advocate</p> <p>“AMI as currently measured privileges whiteness and erases the experiences of low-income people and especially people of color. Centuries of theft of land and housing rights from Black and Brown people have created inequities in homeownership, housing access, healthy communities, etc.” – Housing Advocate</p>
Income Growth	<p>“I would not use median income to determine levels of affordability, as it does not take into consideration whether median income levels are increasing faster than incomes at the lower end of the spectrum.” – City Staff</p> <p>“This was especially true during the pandemic, when White people were much less likely to lose their job and thus, wages during the pandemic, which led to regional AMI rising even when people of color (who are much more likely to work in the service industry) were experiencing massive unemployment rates.” – Housing Advocate</p>
Contradicts Resident Affordability Experience	<p>“AMI has created doubt in some important relationships that I've been trying to build in community. When I talk about AMI, people immediately question what that actually means because they're so used to being let down by definitions of affordability that do not reflect the level of affordability they need to access and experience stable housing experiences.” – Housing Advocate</p>
Household Size	<p>“It also includes mostly 2 income households, which again typically not those accessing affordable housing.” – City Staff</p> <p>“After job loss and a new disability then lose of housing my husband and I became homeless while trying to find housing affordable with our new 1 income family of two. We were homeless for about 2 years.” – Resident of Affordable Housing/Prior Homelessness Experience</p> <p>“Taking into consideration the composition of the housing. For example, in a three person household, a single parent and 2 children is conceivably a lot different than two adults employed fulltime and a child.” – City Staff</p>

How People Use AMI

An overwhelming majority of survey respondents identified AMI as primarily a tool for identifying whether projects and/or tenants are eligible for public subsidies. These programs include Section 8, Section 42, Low-Income Housing Tax Credits, rental assistance and other government initiatives. Additionally, local governments often use the federally AMI definition to inform their own affordability limits.

Topic	Survey Quote
AMI Uses	<p>“AMI drives all of our rental housing programs and is a key component of determining funding for projects and programs. [It] impacts rent calculations for rental assistance, development projects, etc.” – City Staff</p> <p>“AMI is used in our city's affordable housing trust fund, to determine eligibility for rental assistance programs, rent limits for inclusionary housing units, down payment assistance programs, rehab programs, etc.” – City Staff</p> <p>“Our definition of affordable is benchmarked to AMI.” – City Staff</p> <p>“AMI is also a determinant on whether residents will qualify for programs that we help administer for the County.” – City Staff/Direct Service Provider for Low-income Residents</p> <p>“As a housing advocate AMI affected our work in calculating need and eligibility for assistance with utilities or other housing programming.” – Housing Advocate</p>

Current Affordability Limit Challenges

The biggest challenge with the current AMI limits is that they fail to reflect the true cost of renting for residents. As a result, many residents are forced into rental units they are unable to afford and/or forced to accept other tradeoffs. This prevents them from being able to meet other basic needs, save for the future, and/or take advantage of other opportunities to build financial stability. Additionally, the current limits create an arbitrary cut-off for eligibility making it challenging for residents with incomes that border those cut-offs to be eligible for programs for which they should qualify. As a result, many residents miss out on tremendously beneficial housing assistance.

Topic	Survey Quote
Affordability limits fail to match reality	<p>“30% of your gross income as a measure of affordability is outdated and should be scrapped. It was a rubric created when food, clothing, transportation, etc. were much less expensive and made up much less of a family's budget. In addition, for a household making \$120,000 a year, 30% of their gross income still leaves about \$5,000 a month to manage all the other costs. For a single mom making \$35,000 a year, 30% of their gross income would leave her with less than \$1,600 a month. Not equally affordable.” – Affordable Housing Developer</p> <p>“It distorts what is really affordable or pushes people into rent levels where by they cannot save to buy a home.” – Housing Advocate</p>

	<p>“AMI impacts the tenants we work with. Many of them go deeper into poverty because they don't qualify for affordable housing, when in fact they should.”</p> <p>“AMI is clearly another form of segregation, as affordable housing in nicer neighborhoods have rent prices that come no where near to affordable. It becomes a broken system that is taken advantage of by the rich and the owners that not only get the max out of what they can charge but also a tax credit since it is somehow deemed "affordable." – Housing Advocate</p> <p>“Most of our tenants living in units with rents set to the 60% limits are actually earning much, much less. The term "affordable" is a misnomer for them, and, without rental assistance, they struggle to pay the rent.” – Affordable Housing Developer</p>
Eligibility Cut-offs	<p>“It has at times caused challenges when attempting to income qualify households for affordable housing units. Specifically when a household is just slightly over the income threshold” – City Staff</p> <p>“I've known many people who cannot afford market rate rents but have incomes that are too high to qualify for affordable/rent restricted units. This has presented significant challenges for these folks to find adequate housing, especially in areas in which they wish live (i.e., close to their place of work).” – City Staff</p> <p>“Affordable units that utilize Section 42 have such stringent bands, that make it difficult to navigate and limits the programs ability to meet community need. Plus it is extremely bureaucratic and slow processing.” – City Staff</p>
Quality Tradeoffs	<p>“Just because it's affordable doesn't mean it's renewable for a large majority of people trying to rent or that it's rentals property that is considered a decent livable space for a lot of people. Some rentals that are affordable are that only due to the poor neighborhood their in or the standard of upkeep the owner provides. They make the rents low so you will over look the low upkeep the owner maintains or the area its in.” – Resident of Affordable Housing/Prior Homelessness Experience</p> <p>“Many of these properties are not being well maintained so the cost of running them has not kept up with the increases they impose upon people who truly need affordable housing. The system is broken and needs to be fixed asap.” – Resident of Affordable Housing</p>

The Metropolitan Council Role

Survey respondents identified multiple ways the Council's affordability limits influence regional housing policy. As the region's planning agency, the Council's affordability limits serve as important benchmarks that local governments and perspective developers rely on for decision making. This gives the Council power to influence how our partners approach affordability by changing the conversation, setting ambitious goals, convening stakeholders and offering data to support future changes.

Topic	Survey Quote
Regional Planning and Policy Leader	“Forward looking: As a leader in housing related policy in the metro area, redefining how affordability is calculated could open the door for conversations with other funding agencies.” – City Staff

	“By setting the allowable rental rates for accessing housing development funds, transportation costs on where public transit is developed and the cost, and by setting the rules for comprehensive planning for the region...The met council has massive amounts of control where development happens and what pressure there is on cities to combat NIMBYism” – City Staff
Standard Setter	<p>“The Met Council is a critical partner to establish a common definition/standard of affordability, and saves cities and counties from having to each come up with their own definition” – City Staff</p> <p>“Met Council affordability limits set a common language/benchmark in the region for housing costs vs. affordability to target buyers.” – Housing Advocate/ Direct Service Provider for Low-income Residents</p>
Data/Research lead	<p>“Researching and compiling data about affordable housing in the metro to compare against nationwide data to identify any unique differences that might offer solutions or suggestions that might help the metro better address these affordable housing needs.” – City Staff</p> <p>“Keeper of statistics, goal setter, policy leader.” – City Staff</p>

Variable Considerations

The current federal AMI system relies on the assumption that tenants should pay 30% of their income towards housing regardless of income band. While this creates a standardized approach for program implementors, it fails to account for the other factors that influence a resident’s ability to afford the housing within their qualifying income band. Survey participants identified many of these factors which generally fall into three variable categories:

- Income
- Expenses
- Annual Rent Increases

Topic	Survey Quote
Income	<p>“The fact that wages have not increased in decades, while costs have sky rocketed is a result of promoting profits above all else. If we are going to offer affordable housing real cost burdens must be accurate, and a part of the equation.” – City Staff</p> <p>“Affordability is defined as rents and utilities that do not exceed 30% of a household's gross income (before taxes). By not taking into consideration what tenants actually have in their take-home pay, we've already put them at a disadvantage.” – Affordable Housing Developer</p> <p>“Rent should be based on your income.” – Affordable Housing Resident</p>
Expenses: Included in affordability (rent, utilities)	<p>“Why Dominion still charging huge fees to park in there facilities when the city has said they covered that expense for them according to the news on this. And why it hasn’t changed even though they know they are in the wrong. Will they not experience any penalties?” – Affordable Housing Resident</p> <p>“Affordable housing for the most part is based at 60% of the AMI. The majority of Seniors I know have fixed incomes consisting primarily of social</p>

	<p>security and have income levels that sit between 30-50% of the AMI. Many of these individuals have seen their savings severely reduced by medical and other unforeseen expenses. There is a severe lack of genuinely affordable housing for Seniors.” – Housing Advocate</p> <p>“Just wanted to add, folks in the 60-80% AMI do have student loans and other family that depend on them, that make it impossible to enjoy a 60-80% AMI, I don't know how to incorporate this into an official calculation, but other factors outside of income effect the ability to pay for housing.” – Housing Advocate</p> <p>“Even those with the adult work 40+ hours a week, when child care is factored in and entry level job wages for youth even 50% AMI is simply not affordable if they are spending 60% of income on housing.” – City Staff</p>
Annual Increase	<p>“My rent has gone up \$100 dollars every year that I have been at A Mill. My income has gone down every year that I've been here.” – Affordable Housing Resident</p> <p>“Please reconfigure this program, many complexes are pricing out seniors and people who cannot afford the steep hikes each year. Just because of the way the law is written companies are able to hike the rent 12% or more each year. It is making paying the rent and having stable housing unattainable.” – Affordable Housing Resident</p> <p>“Usually the increase is somewhere between 50-125 which means my rent has Gone up by about 75% in the last ten years. It’s appalling.” – Affordable Housing Resident</p> <p>“affordability over time - it matters if a unit is only affordable to the first occupant or if it will remain affordable for a period of time.” – Housing Advocate/ Direct Service Provider for Low-income Residents</p> <p>“INCOME LIMITS NEED TO B RAISED TO STAY UP WITH THE COST OF RISING RENT. ITS REDICULOUS. B CUZ I WILL NOT LIVE IN CERTAIN AREAS WHERE CRIME AND NOW A DAYS ALL THE SHOOTINGS THST ARE HAPPENING.” – Affordable Housing Resident</p>

Potential Barriers of New Affordability Standard

Despite some reservations, survey respondents supported making a variety of changes to the current AMI system. They laid out several suggestions, but mostly focused on changing AMI geography and/or tweaking how the calculation is made to better incorporate income, expenses and annual rent increases.

Topic	Survey Quote
Changes to AMI geography	<p>“To be more reflective of smaller geographies rather than County level, to be based on household size most common to that area.” – City Staff</p>

	<p>“Housing costs vary greatly by City due to the age of housing stock and era in which homes were built. Using city specific information would better identify opportunities to allow for subsidy or other City programming based on meeting AMI needs.” – City Staff</p> <p>“AMI needs to consider cost of living in a specific area/region in addition to the average incomes in the area/region.” – City Staff</p> <p>“I would suggest changing AMI to measure affordability at a more local scale. Rather than the entire metro region, I would suggest multiple options: AMI by county, AMI by city, AMI by redlined neighborhoods - just to physically demonstrate to people how these measures are so dependent on local factors.” – Housing Advocate</p> <p>“Neighborhood or city specific outcomes are most important to me because, just like demographic data, disaggregation allows us to better understand the population with which we're trying to work. Furthermore, this level of AMI can contribute to cities' analyses of policies they should be addressing to strengthen the city. For example, if a county has 3 cities with higher AMIs and higher minimum wages, this could encourage other cities with lower AMIs to increase their minimum wage.” – Housing Advocate</p>
Barriers to changes to AMI geography	<p>“Having income be much more local could be helpful but it still wouldn't be helpful in many suburbs where median income is just overall higher.” – Affordable Housing Resident/ Prior Homelessness Experience</p> <p>“Least important is having different thresholds for different cities - this is a mad idea - would seem certain to punish people living in or moving to the lower-cost neighborhoods they can afford.” – City Staff</p>
Changes to AMI income calculation	<p>“I think there needs to be a different metric that eliminates the outliers on the high-end, but keeps the lowest income in the equation.” – City Staff</p> <p>“I would redefine affordable for those in the lowest income bracket. 30% of a liveable wage toward housing costs is drastically different than spending 30% of wages that are far below the poverty line.” – City Staff</p>

	<p>"Ideally, I think the idea that spending upwards of 30% of your income on housing needs to be revisited. I think that is more problematic than AMI is a tool." – City Staff</p> <p>"Not sure what alternative definition of household would look like. Affordable rent levels should be based on actual income ranges. A median income isn't necessarily reflective of the range of incomes below that point." – City Staff</p> <p>"I would peg it to actual income ranges based on quintiles (i.e. instead of 30% AMI, use the lowest 20% of incomes to determine what is considered deeply affordably,) deciles or some other apportionment of actual incomes." – City Staff</p>
Changes to include expenses in AMI calculations	<p>"Childcare is a very large expense. Expenses tend to be more fixed than incomes, so I would include them as a stronger factor." – City Staff</p> <p>"Housing cost burden is a really important objective measure - it helps funders understand who needs help. Localizing that is also important - where is help most needed to make housing affordable." – County Staff</p>
Changes to include household size/number of income earners in AMI calculations	<p>"Number of income earners gets at allowing multigenerational households to still qualify." – County Staff</p> <p>"It should be calculated factoring in single and dual income households in weighted to the number of households that exist in our region, and also weighted by the size of the household." – City Staff</p> <p>"Most important is that low or moderate income status consider household size, income, and net worth." – City Staff</p>
Drawbacks from using different measures than the federal government	<p>"Housing Tax Credits are the primary tool developing affordable housing and program is based on AMI. If Met Council wanted to use different AMIs, I think it would need to be prepared to fill the "gap" in the HTC rent limits and any new AMI limits it develops." – City Staff</p>
Changes to AMI verification	<p>"I would change the methodology for verifying AMI - use the 1040 tax return method instead of HUD Part 5 - for all homeownership programs." – Housing Advocate/ Direct Service Provider for Low-income Residents</p>



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