



WESTMINSTER
PRESBYTERIAN CHURCH

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POLICY POSITION ON AFFORDABLE HOUSING

ADOPTED BY SESSION ON 6.15.06

{ Appendices received as information }

Affordable Housing Policy Position

Introduction

In May 2003, the Session approved the Social Justice Advocacy Policy developed by the Social Justice Ministry team. This Policy guides how Westminster Presbyterian Church (WPC) formulates positions and advocates for social justice issues in our community. The Westminster community of faith can use this policy to respond to the calls of Scripture and the mission of our church to advocate for justice in the matter of affordable housing.

As we enter the new millennium, the basic human necessity of shelter is still beyond the means of many of the nation's working poor. It also is beyond the means of many elderly and disabled people who are dependent on social assistance. For the majority of families who are well housed, the disparity between income and rent that confronts their less prosperous neighbors may be unfathomable or possibly even unseen. However, for families who must make impossible choices between housing and life's other necessities or who, in the worst of cases, are homeless, this brutal disparity is a daily reality. If we are to treat our neighbors as ourselves, we must seek a just society in which all households have access to life's basic necessities. This policy addresses the basic and fundamental need for shelter and the provision of affordable housing.

Background

Biblical

Although affordable housing is not a term found in scripture, scripture constantly highlights the ethical mandate for hospitality and care for one's neighbor. No one in God's creation is to be without the basics of food and shelter. Deuteronomy lays the foundation for both hospitality and care for our neighbor.

You shall also love the stranger, for you were strangers in the land of Egypt. (*Deut. 10:19*)

Biblical theologian, Walter Brueggeman, writes,

“This is an extraordinary ethical imperative...First, the imperative asks Israel to do for others what has been done for it. You were displaced and were given a place. Now you give a place to the displaced. Second, and more powerfully, you do what God does. God loves the stranger – you love the stranger...You be the social practice whereby God is made visible, available, and effective in the world.” (*Church & Society, March/June 2001, p.13*)

The Prophets of the Old Testament rely on the Deuteronomical foundation, calling God's people into account because they have forgotten to care for those who are unable to afford the basics of food and shelter.

Is not this the fast that pleases me... to share your bread with the hungry, and shelter the homeless poor? (*Isaiah 58:6-7 JB*)

The crime of your sister Sodom was pride, gluttony, arrogance, complacency; ... They never helped the poor and needy. (*Ezekiel 16:10 JB*)

What does the Lord require of you but to do justice, and to love kindness, and to walk humbly with your God? (*Micah 6:8 NRSV*)

In the New Testament, Jesus brings into sharp focus the mandate to care for our neighbor. When asked what the greatest commandment is, Jesus responds,

You must love the Lord your God with all your heart, with all your soul, and with all your mind. This is the greatest and the first commandment. The second resembles it: You must love your neighbor as yourself. On these two commandments hang the whole Law and the Prophets also. (*Matthew 22:3-40 JB*)

In Luke's gospel, Jesus tells the Parable of the Good Samaritan (*Luke 10:29-37*). The parable makes clear the fact that our neighbors are not only the people in our neighborhood. Neighbors include those with whom we may think we have little in common—the immigrant household huddled in a tiny apartment, the single person with only an automobile for shelter, or the person dependent on public transportation who can't get to a better job because the system accommodates travel in different directions than their needs.

Denominational

As a denomination the Presbyterian Church (USA) has consistently advocated for people who are poor and homeless. General Assemblies (G. A.) have often responded to the biblical command to shelter the homeless by calling for measures designed to assure adequate living conditions for all Americans. Beginning in the 1950's the G.A. has developed policies that address lack of affordable housing along with the need for honest and sound business methods in housing development. In 1989 the G.A. affirmed that

“ . . . the church is again called to address the wide range of issues facing people who struggle to obtain affordable, suitable housing, with particular attention to the needs of poor people. For the church, housing is not only a matter of shelter, but also of community” (*PC(USA), 1989, p. 521*)

A complete listing of General Assembly actions is in the Social Witness Policy Compilation (www.pcusa.org).

Human Rights

The essential requirement of decent and affordable shelter is also reflected in international law. Article 25(1) of The Universal Declaration of Human Rights states: “Everyone has the right to a standard of living adequate for the health and well-being of himself and of his family, including . . . housing” Similar language is found in Article 11(1) of the International Covenant on Economic, Social and Cultural Rights.

Response of Westminster Presbyterian Church

We reaffirm the actions taken by the Session in May of 2003.

Consistent with the Social Justice Advocacy Policy of Westminster, the Social Justice Ministry Team and the Faith in Action Council recommend the following action by the Session. The Session adopted the Policy Position on June 15, 2006.

In this context, advocacy consists of activities such as presenting written or verbal testimony. Testimony could be given in the name of the Session of the Westminster Presbyterian Church in a variety of ways: (1) to elected officials, (2) before legislative hearing, (3) in newspaper and newsletter articles, and (4) in other similar forums. Policy positions that are adopted by the Session remain in effect until Session acts to change its endorsement.

Policy on Housing and Inclusive Communities

A. Housing to Meet the Needs of Families and Individuals at All Stages of their Lives

Our vision is a metropolitan region in which all communities provide a mix of rental and ownership housing choices to ensure that housing needs are met regardless of individual requirements. Individual requirements include (but are not limited to) income, family size, age, medical needs, and physical or mental challenges requiring assisted living facilities or supportive housing.

We will model this vision as a church and advocate for the following:

- Greater housing diversity and affordability to ensure that the needs of people with a wide variety of incomes and household sizes are adequately met.
- Inclusion of a greater proportion of high-density and other affordable housing options in all communities in the Twin Cities region.

B. Fair and Open Housing

Our vision is for a metropolitan region that provides opportunities for inclusive patterns of housing occupancy regardless of race, color, ethnicity, religion, family status, disability, age, sex, sexual orientation, or national origin.

We will model this vision as a church and advocate for the following:

- Compliance with fair housing laws and regulations in all segments of the housing industry (such as builders, lenders, real estate agents, landlords, and insurers).
- Affirmative employment practices in all segments of the housing industry.
(Refer to Appendix II-B for examples.)

C. Affordable Housing

Our vision is for a compassionate and equitable distribution of affordable housing resources throughout our metropolitan region such that no one is required to pay more than 30 percent of income for housing.

We will model this vision as a church and advocate for the following:

- Continuation and strengthening of WPC's commitment to programs that expand affordable housing opportunities. (Refer to Appendix II-C (1) for current examples.)
- Federal, state, local, and other charitable programs that reasonably and appropriately help families with modest means meet their basic housing needs.
- Incentives that require or reward developers for dedicating a portion of each new residential development to affordable housing—either within the local community or in the development itself.
- The elimination of exclusionary zoning regulations and building codes. Exclusionary zoning and building codes unjustifiably limit the kinds of land uses permissible within a community. Municipalities engaging in these practices fiscally exclude people of modest means (many of whom are members of racial or ethnic minorities) through regulations that require oversized lots, excessively large dwelling sizes, and a preponderance of detached single family housing. Other land uses, primarily multiple family developments, are excluded or allowed only token allocations within these communities. Environmentally, the resultant pattern of low density urbanization accelerates the pace

of sprawl, wipes out open space and farmlands, exacerbates traffic congestion, increases air and water pollution, and drives up both the fixed and operating costs of roads, transit, utilities, and public safety services. Socially, these regulations sharply limit where people of modest means can live and thereby restrict their access to jobs, good schools, and a decent quality of life.

- Uniform, but flexible, approval processes (such as zoning ordinances, regulations, building codes) in all Metropolitan communities to streamline, standardize, and reduce the costs of development projects.
- Quick adoption of innovative and cost-reducing construction practices.
(Refer to Appendix II-C (2) for additional examples.)

D. Livable and Open Communities Throughout the Metropolitan Area

Our vision is a metropolitan region of livable and open communities with variety of neighborhoods to ensure that people of all incomes have reasonable opportunities for success in life.

We will model this vision as a church and advocate for the following:

- Development that provides affordable housing close to jobs, to dependable public transportation, shopping, services, trails, and parks throughout the Twin Cities region.
- Responsive public services, good schools, and nurturing cultural institutions in all the neighborhoods of the Twin Cities region.
- Reduction of jurisdictional tax base disparities that will equalize revenues per household for equal tax effort (rate).

(Refer to Appendix II-D for examples.)

E. Continued Use and Reinvestment in Our Central Cities and Older Suburbs

Our vision is for an economically sound and compact metropolitan region that more fully uses and maintains its investments in existing housing, sewers, water systems, roads, transit, and community facilities before extending or building them in outlying areas.

We will model this vision as a church and advocate for the following:

- Adoption of a "Fix-It First" policy at the State and metropolitan levels that gives highest priority to maintaining, improving, and fully using in-place infrastructure investments in the Metropolitan area, especially in the central cities and inner ring suburbs.
- Preservation and rehabilitation of the Metropolitan area's existing housing stock, especially affordable housing units.
- Differentiation in user fees, connection charges, and assessment practices to reflect the higher costs of extending and operating infrastructure systems in low density areas.

(Refer to Appendix II-E for examples.)

Appendix I

Findings Relevant to the Issues of Affordable Housing and Inclusive Communities

Most poor people work, but one of every two of the nation's working poor families faces a critical housing need. Typically, they pay more than half of their modest earnings for housing and often live in dilapidated conditions. *Center for Housing Policy (2004), Housing Problems of the Working Poor*

According to a League of Minnesota Cities report, affordability is a critical issue for many Minnesota households—35 percent of renters and 17 percent of homeowners pay over 30 percent of their income for housing. *See the League of Minnesota Cities (2003), State of the Cities Report.*

The Twin Cities metropolitan region had 373,000 low-income households representing 36% of the all households in 2000. Of these households, nearly half or 171,000 households spent more than 30% of their income for housing. From 2000 to 2010, the Metro area will likely see the addition of over 60,000 *new* low-income households. The housing of these additional lower income families will be partially met through private market housing as well as through public and philanthropic initiatives. However, over 22,000 of these *new* households are not likely to find affordable housing. The continuation of current trends, therefore, will see the total number of families without affordable housing climb to 193,000 by 2010. *See BBC Research and Consulting (November, 2003), The Next Decade of Housing, prepared for the Family Housing Fund, the Minnesota Housing Finance Agency, and the Greater Minnesota Housing Fund.*

In 2004, a low-income household in Minnesota (earning \$20,540, 30% of the Metro median income of \$68,468) could afford monthly rent of no more than \$514, while the market rent for a two bedroom unit was \$784. A social security recipient (receiving \$564 monthly) could afford monthly rent of no more than \$169, while the market rent for a one-bedroom unit was \$639. A Minnesota worker earning the minimum wage would have to work 117 hours per week in order to afford a two-bedroom unit. *National Low Income Housing Coalition, Out of Reach 2004. Note: "Market rent" (more precisely, "fair market rent") is determined by the U.S. Dept. of Housing Urban Development (HUD).*

The 2005 "housing wage" needed in the Twin Cities Metro area to afford an average two bedroom apartment, without spending more than 30% of income, was \$17.85 (\$37,128 per year). Twin Cities residents who earn median wages as janitors, clerks, dental assistants, secretaries, truck drivers, factory assemblers, and the like typically must pay more than 30 percent of their income to rent an average one-bedroom apartment in our region. While workforce participants earning the median wages of police officers, nurses, teachers, carpenters, mechanics, and similar occupations generally can afford the rent of an average two bedroom apartment, for them, the cost of owning a median value home is slipping farther beyond their reach. *See the National Housing Conference, Center for Housing Policy (2005), Paycheck to Paycheck – 2005 Findings.*

From 2001 to 2005, the median price of a single family home in the Twin Cities increased from \$169,000 to \$225,000, a 33% increase. For the same period, the median rent for a one bedroom apartment increased from \$674 to \$763. *National Housing Conference, Center for Housing Policy (2005), Paycheck to Paycheck – 2005 Findings. See also Paycheck to Paycheck – 2001 Findings.*

In an era of global competition, slow wage growth, and increasing housing costs, many families struggle. From 1990 through the first quarter of 2004, the price of single family housing in Minnesota more than doubled, increasing by 240 percent. In the Metro area, from the mid 1990s to 2002, single family housing prices outpaced household income growth by over 25 percent. *See Sullivan, Colby (November 2004): The Housing Price is Right: District Housing Prices Have Been Steadily Rising, but Metros Exhibit a Wide-Ranging Pace and Face Differing Levels of Affordability, Fedgazette, Federal Reserve Bank of Minneapolis.*

The Minnesota Legislative Auditor's office found that between 1990 and 2000, rents increased by an average of 34% while renters' incomes increased by 9%. *Minnesota, Office of the Legislative Auditor, Program Evaluation Report, 14.*

Since 2000, over 2500 units of rental housing in Minneapolis were converted to owner occupied condominiums. When these conversions occur, long time tenants seldom receive proper explanations of their rights and frequently must relocate because they cannot afford their unit. Simultaneously, first time buyers in the condo market often are not provided with full disclosures about the building's condition and maintenance costs. Few condo conversions are priced at affordable levels, and the continuation of this trend will significantly deplete the city's affordable housing stock. *See the Metropolitan Interfaith Council on Affordable Housing (MICAHA) bulletin, "Proclaiming our Vision, Acting on Our Values," (September 29, 2005).*

Although some progress is being made to accommodate mixed use developments and higher housing densities in the greater Metro area, new affordable housing is still thwarted by excessive lot sizes, minimum floor areas, garage requirements, and low density requirements. Zoning ordinances and building codes effectively restrict the market for low and moderate income families and often are the pretext for racial and economic discrimination. *See the Metropolitan Council's (1995), Opening Gates to Affordable Housing; also Regina Wagner's and Maureen O'Connell's (2001), Regional Analysis of Impediments to Fair Housing.*

Racially neutral in their language and their stated intent, these laws and policies often produce racial and economic inequality. Racial disparities exist in access to affordable housing, jobs, public services, and high achieving schools. Affluent municipalities cordon off a disproportionate store of these opportunities through the walls of local government control. *Institute on Race and Poverty (August 2002). Racism and Metropolitan Dynamics: The Civil Rights Challenge of the 21st Century.*

A recent affordable housing development in Chanhassen was blocked by the city council. Loss of trees and wetlands were the stated concerns, but one resident described his true reasoning to the press: "What's the attraction of having affordable housing in any suburb . . . mixing the cultures? I don't know." *Kaszuba, Mike (December 10, 1996), "Lines are Drawn Over Affordable Housing," Star Tribune, cited in Regina Wagner's and Maureen O'Connell's Regional Analysis of Impediments to Fair Housing (2001).*

According to the National Association of Home Builders, about 10 percent of the cost of building a new home can be attributed to "excessive regulation, needless red tape, and regulatory delays." *National Association of Home Builders (2000), "The Truth about Regulatory Barriers to Housing Affordability."*

Perhaps municipal differences are part of the natural order of things, like the rising of the sun . . . But . . . socioeconomic variation in American towns and cities is not random or natural. Rather, it is determined by government, and especially by those who have controlled it. And it is not fair. *Jackson, Kenneth (2000). Reflections on Regionalism.*

Equal and free access to residential housing (housing choice) is fundamental to meeting essential needs and pursuing personal, educational, employment, and other goals. Because housing choice is so critical, fair housing is a goal that government, public officials, and private citizens must achieve if equality of opportunity is to become a reality. *United States Department of Housing and Urban Development, HUD Fair Housing Planning Guide.*

In the Twin Cities region, impediments to fair housing in the homeownership market still exist. People of color face barriers to fair housing: steering by realtors and lenders, lack of access to homeowner insurance, and predatory lending practices such as mortgage flipping and outright fraud. Applicants who are rejected for prime rate loans are often directed to the "subprime" market where larger fees and higher interest rates prevail. Nationally, subprime loans are more likely in poor neighborhoods, especially black neighborhoods, and they are twice as likely in black *high* income neighborhoods than in *low* income white neighborhoods. *See Regina Wagner's and Maureen O'Connell's, Regional Analysis of Impediments to Fair Housing (2001).*

Intentional discrimination in the private rental market also remains a problem in the Twin Cities region. Discriminatory occupancy standards unreasonably exclude families with children or extended family members, and minimum income requirements rule out apartments that families in many cases could afford. Sometimes, city occupancy standards are cited by landlords when they do not even exist. Of the Section 8 housing assistance vouchers issued by regional public housing authorities, many if not most are returned without being used. Voucher holders simply can't find units that have rents low enough to qualify for the Section 8 program, or they are turned away by landlords who won't accept them or allow tenants without incomes. Some owners of developments financed with Federal Low-Income Housing Tax credits or formerly benefiting from state "4d" property relief (now eliminated) have evaded fair housing requirements, illegally excluded Section 8 voucher holders, and charged rents in excess of program limits. See Regina Wagner's and Maureen O'Connell's, *Regional Analysis of Impediments to Fair Housing* (2001).

The Federal Reserve Bank of Minneapolis analyzed home mortgage data and, after controlling for income, determined that between 1994 and 1996 denial rates consistently and significantly were higher for blacks than for whites, particularly middle and upper income applicants. Similar findings were corroborated by an analysis of 1998 and 1999 mortgage data conducted by The Association of Communities Organizing for Reform (ACORN). The Minnesota Fair Housing Council then conducted an audit of one of the region's largest lenders using paired, racially opposite applicants with equal credit ratings and incomes. Of the 32 pairs, 28 experienced differential treatment including steering to different types of loans and neighborhoods and the insistence on credit checks and scheduled appointments for black applicants that weren't required of whites. *Federal Reserve Bank of Minneapolis* (1999). *A Profile of the Twin Cities Metropolitan Area: A Demographic Analysis, Home Mortgage Lending Activity, Credit Needs and Opportunities*. The Minnesota Fair Housing Council and ACORN studies are reviewed in *Regional Analysis of Impediments to Fair Housing*.

The Twin Cities Metropolitan Council encourages the provision of affordable housing through voluntary Livable Community Act (LCA) grants, which are funded by the State of Minnesota. Since the program's inception in 1996 through July of 2003, the Council has distributed \$112 million in grants but only \$16 million has been directly used to help build new or replacement affordable housing units or rehabilitation existing affordable units. Notably, the Met Council's performance criteria for providing "affordable" housing are modest. In 2003, any single family house priced below \$183,200 was considered "affordable" as was any two-bedroom apartment that rented for less than \$862 per month. Few cities have established goals for very low-income housing, and in either case, the gaps between affordable housing goals actual performance levels are wide outside the core cities and older suburbs. See the *Metropolitan Council's Report to the Minnesota Legislature on Affordable and Lifecycle Housing* (December 2004).

Jobs in the Twin Cities metropolitan area continue to disperse outward and become less clustered. Most job growth is occurring in the more distant suburban areas with significant concentrations in the southwest. Job growth is slowest or declining in the core areas, and the numbers of entry level jobs in the downtown areas are insufficient to meet the needs of nearby low-income residents. Lack of affordable housing in the suburbs combined with increasing traffic congestion and the decentralization of jobs has eroded the economic opportunities of low income families living in the core cities. Morning inbound and afternoon outbound oriented transit routes compound these difficulties. See the *Metropolitan Council's Area-Wide Job Access and Reverse Commute Transportation Plan* (July 2000); the *Institute on Race and Poverty's Job Growth and Commuting Patterns in the Twin Cities Metropolitan Area – 1990-2000*.

With few exceptions, sewer connection and user fees charged by the Met Council are the same for connections in developed areas with underutilized capacity as they are in developing areas where new lift stations and extensions of major interceptor lines are needed and where operating costs are higher due to lower densities. The failure to differentially charge for the higher fixed and operating costs of extending interceptor lines to outlying areas is another example of infrastructure subsidies that spur fringe area growth at the expense of reinvestment in the core cities. Mueller, Guy (2005), "Minnesota Miracle or Mirage? Minnesota's Fiscal Disparities and Local Government Aid Programs in the Twin Cities Inner-Ring Suburbs."

Equalization of Minnesota property tax classes in 2001 lowered the tax rates applicable to commercial and industrial properties, thus yielding a smaller Fiscal Disparities shared revenue pool and undermining the effectiveness of the program to mitigate disparities among communities. *See the League of Minnesota Cities report, Fiscal Disparities 101.*

Although the Fiscal Disparities program remains a key source of revenue for many Metro jurisdictions with weak tax bases, the absence of housing values in the program's allocation formula rewards rural and predominantly bedroom suburbs in outlying locations at the expense of more diversified and core communities. *See Bob DeBoer's analysis, "A New Look at Fiscal Disparities. Is it Subsidizing Development that Counters Regional Planning?" Minnesota Journal. (March 2004).*

The two cornerstones of the Minnesota Miracle in the 1970s were the Minnesota Fiscal Disparities Act and Local Government Aid (LGA) which worked in tandem to level the metropolitan playing field. Some 35 years later, we face new realities. Changes in development patterns and property tax classifications have undermined the Fiscal Disparities program. Recent LGA cuts have disproportionately impacted core communities. . .

. . . As a result, now, more than any other time in our recent history, property taxes work against the Metro's older and first ring communities. Compared to affluent suburbs, even after FD and LGA transfers, older suburbs must tax themselves at three times the property tax rate to raise the same revenue per resident. To shield themselves from higher taxes, residents with sufficient means take flight and invest in tax-base-rich/low-tax-rate suburbs. This fiscal distortion pushes the Twin Cities toward a pattern of institutionalized socioeconomic segregation that follows the boundaries of municipalities and school districts. As we move toward a divided region of haves and have-nots, where those who struggle are isolated from those who prosper, our quality of life suffers in innumerable ways . . .

The continuation of current trends suggests an increasingly fragmented future for the Twin Cities. We may become a colder version of Detroit, arguably the most economically and racially segregated region in the country. Hanging in the balance is the Twin Cities' distinction as a leading metropolitan area, and the people in Detroit well know that a region pays a price for its reputation. Clearly, there is neither economic value nor moral virtue in abandoning our core communities or allowing them to decay while we convert farms and open space into new housing tracts. *See Guy Mueller's "Minnesota Miracle or Mirage? Minnesota's Fiscal Disparities and Local Government Aid Programs in the Twin Cities Inner-Ring Suburbs," (April 2005).*

Twin City area REALTORS® understand we are competing on a global level as homebuyers compare the quality of life not between one city and another, but between the Twin Cities region and other regional centers. *Minneapolis Area Association of REALTORS® Board of Directors, November 20, 2003.*

The consequences of segregation [in Detroit] extend all the way to the business community, costing both white- and minority-owned companies money. . . Segregation prevents some companies and top recruits from locating here . . . Some employees and entire companies leave an area because they object to the segregation. *Domelly, Francis X. (January 21, 2002) Region pays price for reputation: Segregation keeps businesses, professionals from locating to Detroit area, Detroit News.*

Working parents who have affordable housing can spend more on transportation. When transportation is within their reach, employment opportunities are expanded. Employed people with good jobs are more likely to buy enough food for their family. When children are fed and their housing is stable, they perform better in school. Doing well in school increases the child's chances of a better job and higher pay later on. As adults these children may become homeowners and accumulate enough equity to access loans for higher education or small businesses. They may even pass on a legacy of wealth to the next generation. *See the Institute on Race and Poverty's report, Racism and Metropolitan Dynamics: The Civil Rights Challenge of the 21st Century (August 2002).*

Appendix II

Opportunities for Advocacy Relevant to WPC Policies on Affordable Housing and Inclusive Communities

II-A, Lifecycle Housing

See other related sections below.

II-B, Fair and Open Housing

- Consistent and thorough evaluation of recipients of low-income housing tax credits to ensure integrated occupancy patterns, affordable housing performance, and compliance with fair housing laws.
- Ongoing studies, investigations, and audits by government agencies and housing advocacy groups to:
 - ✓ Identify and understand discriminatory and predatory practices in the rental and ownership housing markets and in the insurance industry
 - ✓ Educate landlords, lenders, and brokers about fair housing ethics and requirements
 - ✓ Appropriately respond to identified violations of fair housing laws.
- The creation and use of self-testing programs by the real estate and lending industries to educate their employees and eliminate discriminatory practices.
- Affirmative hiring of minorities in the real estate, lending, and insurance industries.
- Use of city newsletters and other communication channels to inform home buyers and renters of their rights under fair housing laws and help them make the transition from renters to first-time buyers.
- Reversal of the trend toward increasing use of apartment vacancy signs instead of regional newspaper ads.
- Adoption of uniform occupancy standards throughout the Metro area.
- Use of fair and standardized tenant screening practices, reduction or elimination of multiple application fees through the use of shared data, and more assistance to tenants in identifying and correcting inaccuracies in their screening reports.
- The elimination of unfair and exploitive housing practices such as loan flipping, fee packing, irresponsible credit approvals with high default probabilities, and other fraud or abuse.

II-C (1), Affordable Housing – Westminster Presbyterian Church Initiatives

- Participation if MICAHA and the Joint Religious Legislative Coalition, among other organizations that work to change public policy for the sake of justice in our community and our state.
- Complete the Habitat for Humanity project to build 55 affordable houses in Minneapolis, currently (2005) approximately one-third complete.
- Transitional Housing Program for stabilizing families who are homeless, live in substandard conditions, or come from abusive situations.
- Shelter partnership with the Bridge for Youth, which provides a broad range of programs serving young people with differing needs.
- Paint-A-Thon volunteers who paint the homes of low-income, elderly, or disabled persons.

II-C (2), Affordable Housing – Additional Initiatives

- Involvement of WPC members in their local communities' comprehensive plan updates (required by the Met Council in 2006) to make sure that these plan updates provide for affordable and higher density housing, inclusionary zoning and building codes, and transit serviceable mixed-use developments.
- Increased funding for and ongoing improvement of the Federal Section 8 Housing Voucher Program. As of 2005, applicants still faced multi-year waits for vouchers and many housing authorities have closed their waiting lists.
- Tighter controls on federally assisted rental housing development owners to deter or prevent them from "opting out" of their commitments and thus permanently reducing the number of affordable housing units.
- Improved incentives and strengthened requirements for affordable housing in all Metro jurisdictions.
- The requirement and use of "fair housing impact assessments" in conjunction with the undertaking of major infrastructure investments as well as urban renewal and redevelopment projects.
- The adoption of inclusionary zoning ordinances that require set-asides for affordable housing units and reward developers with density bonuses in all Metro jurisdictions.
- The requirement of affordable housing set-asides when changes in zoning or other public improvements increase the values of developers' land holdings.
- Empowerment of the state or the Met Council to modify or take control over local zoning ordinances which are exclusionary and excessively restrictive.
- Linking the receipt of State aid to cities, such as the Market Value Homestead Credit, and metropolitan Fiscal Disparities distributions area to meaningful affordable housing performance at the municipal level.
- Linking the application for Metropolitan Council's Municipal Urban Services Area (MUSA) sewer extensions, transit, and other infrastructure investments to meaningful affordable housing performance.
- Linking the use of Tax Increment Financing by cities to meaningful affordable housing performance. Cities with median housing values above the Metro median should not be allowed to use TIF unless the TIF project increases affordable housing.
- Higher levels of funding for the Met Council's Livable Communities Act with more focus on affordable housing in the use of those funds.
- Revision in the Met Council's definition of affordability to require more rigorous levels of affordable housing performance.
- Elimination or revision the Met Council's benchmark system which sanctions lower levels of affordable housing performance in affluent and exclusionary suburbs.

II-D, Inclusive and Livable Communities throughout the Metro Area

- The provision of affordable housing along new transit corridors such as the Southwest Transitway and the Northwest Bus Rapid Transit Corridor. Not less than 30 percent of the housing along these corridors should be affordable.
- More investment in public transit and better accommodation of morning -outbound/afternoon-inbound transit routes.
- Transit friendly mixed use and an equitable distribution of higher density and affordable housing along transit corridors throughout the Twin Cities.

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- Revision of the Fiscal Disparities formula to restore the shared tax base pool to its pre-2001 formula levels and to include the high bracket housing values in the sharing formula or to cap distributions to wealthy cities.

II-E, Continued Use and Reinvestment in Our Core Areas

- Upgrading of congested freeways within the 694-494 Loop, such as Highway 100 through St. Louis Park, before extending new highways beyond the Loop.
- Revisions of tax assessment practices that penalize property improvements, undervalue vacant and underdeveloped land, and thereby encourage spread-out patterns of development. Massive parking lots and other sprawling patterns of development are difficult to serve with transit and increase both the capital and operating costs of utilities, roads, and other infrastructure investments.
- Revision of tax assessment practices that undervalue abandoned structures and thus provide little incentive for redevelopment. It is "cheap" to let the land or the buildings lie idle or abandoned.
- Bi-partisan State legislation has been introduced to address both of the above issues by shifting the emphasis of business property assessments from property improvements to a greater emphasis on land valuation.
- Significant reduction in Met Council sewer connection charges in older developed areas with adequate sewer interceptor and lift station capacities and corresponding increases for connections in newly developing areas.

Proposed time line for consideration and adoption:

April 27, Distribution to Session

April 30, First Introduction and Listening Session 9:15am, Meisel Room West

May 21, Second Listening Session

May 25, Consideration of Input and Possible Revisions by Social Justice Ministry Team

June 5, Consideration by Faith in Action Council of Final Draft from SJMT

June 15, Adoption by Session