

**A Response to New Investment and Development: STRATEGIES FOR PRODUCING EQUITABLE  
OUTCOMES IN THE HARRISON NEIGHBORHOOD**

**Capstone Paper**

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# A Response to New Investment & Development:

STRATEGIES FOR PRODUCING  
EQUITABLE OUTCOMES IN THE  
HARRISON NEIGHBORHOOD



Image by Redeemer Lutheran Church

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## Why Equitable Development Strategies are Necessary for Harrison

As Harrison experiences new investment in public infrastructure as well as an influx of affluent residents, it is crucial that structural changes be made to address its' history of inequality, discrimination, and disinvestment that the residents of Harrison have been experiencing for generations. Any new development that occurs in the Harrison neighborhood must be equitable and increase the quality of life outcomes such as affordable housing, quality education, living wage employment, healthy environments, and transportation options. Public and private investments, programs, and policies directly or indirectly affecting Harrison must meet the needs of existing residents, taking into account past history and current conditions. Equitable development should be used as a tool to advance racial equity and increase the capacity of people of color and low-income people to strengthen their communities and determine their own future and what they anticipate the future of their neighborhood to become.

Equitable development will be successful when long-standing residents, residents who have faced substantial barriers to opportunity, experience beneficial outcomes from the growth at the same rate or more than the new “gentry”.

**History:** In order to talk about equitable development, we must unpack the harsh realities that shaped the way our neighborhoods look today. Intentional policies have been passed to help some neighborhoods prosper, at the expense of others. Redlining and racially restrictive covenants dictated where racially or culturally distinct groups could live and where public and private investment was distributed. Lending and marketing strategies were also aimed to exclude racially or culturally distinct groups, forcing them to locate in specific areas usually designated as “negro slum” or “definitely declining” by the Homeowners Loan Corporation. Not only have the results of these policies been carried forward today, we continue to see discrimination in lending and marketing and people of color are disproportionately more likely to be home renters than owners. Continued disinvestment in urban neighborhoods, predominantly populated by

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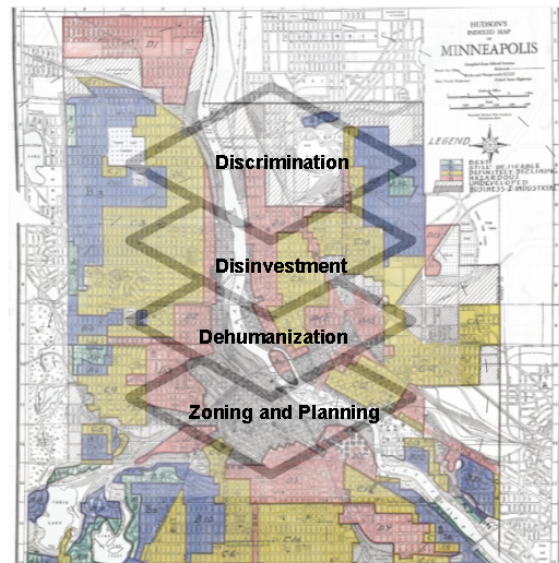


Figure 1: Overlays of Policy and Discrimination

Source: Twin Cities Redlining (HOLC) Map, 1934. Streets MN (2016). Retrieved 5/1/2018 from <https://streets.mn/2016/10/24/map-monday-twin-cities-redlining-holc-map-1934/>

people of color, limited opportunity for many of these individuals, resulting in cycles of poverty that lasted for generations.

Since the 1800's, Harrison has been a neighborhood where marginalized people have been able to seek refuge. Discrimination in housing and employment, led wave after wave of groups into Harrison where they formed bonds and created a community, isolated from the opportunities the Twin Cities offered. Throughout the years, this community faced a lack of investment in infrastructure, disconnected from transit, removal of public housing, racial tensions, and the allowance of nuisance and polluted uses built near housing in a targeted approach instigated by the private and public sector. The timeline of Harrison shows how policies at the City and Federal levels have prioritized city-revenue and the middle-upper class white lifestyle above other individuals. These policies filtered down to affect the people of Harrison and are still present today, despite the repeal of explicit racist policies (restrictive covenants). The Harrison neighborhood has faced discrimination, disinvestment, and dehumanization through policy and we see how these policies still affect the outcomes for Harrison residents today. (A complete history of Harrison can be found in the Appendix).

## Narrative Analysis: Collecting Qualitative Data

**Literature Review:** Within literature, divides exist along community narratives and non-community/dominant narratives regarding gentrification and community change. Under dominant narratives, development (via external wealth allocation to purchasing within community) is perceived fostering harmony and erasing conflict (Schillings, 2013). These are “comeback stories” that are a “...a blank canvas for entrepreneurs, artists, musicians, and capital investments” (Rubin, 2016). Development under dominant narratives are opportunities to build individual wealth, yet neglects the pain and displacement achieved through the negative effects of gentrification (Rubin, 2016). Within dominant narratives about development in communities with low socio-economic status, little is said about the community itself beyond as providing different means to grow individual economic status and wealth. Additionally, positive narratives of development are surface-level. As Rubin writes “Looking past a city’s deep-rooted structural, spatial and racialized issues in hopes of a brighter future will not heal a city; it will only provide a façade of healing” (2016). As the narratives about communities shift regarding development, community narratives about themselves shift in response-both negatively and positively. Narratives of estrangement from the changing community and mismatch between neighborhood and individual social identities (Pinkster, 2016). Manifestations of these narratives include: influx of new residents and desire for old community, connecting physical changes within the community to feelings of estrangement, and perceived lack of accountability on the part of high-power institutions (such as government). However, in response to dominant narratives, community members also develop counter narratives which reflect their perceptions of their community. These narratives serve as “...synergy of personal constructs and community narrative...” (Olson, 2011). The weaving together of personal identities and community narrative is what generates alternative narratives.

**Methods:** In order to best identify the narratives surrounding the Harrison community and the Harrison Neighborhood Association, articles were identified via Google News. This helped simulate what a potential homeowner, developer, or other resident of Harrison would see regarding the community and association. This search did not include community-based newspapers, such as North News, a North Minneapolis publication. Concerns may be raised

regarding the different narratives posited by North News compared to more mainstream publications about the Harrison community and HNA, as well as the implications of this narrative being left out. In sum, 38 articles were identified and analyzed for content from June 2014-March 2018-a breakdown of the number of articles by publication is included in the chart to the right. Following the analysis, narratives were first broken down to whether they were centered on the Harrison community, HNA, or both. Then they were separated regarding whether the narratives were positive, negative, or neutral. On the Harrison community, there were five common negative narratives, five common positive, and only one neutral narrative. For HNA, there was one negative and neutral narrative and two positive narratives. Tables are included for both. Sources refer to the number of unique articles referenced, while references refers to the amount of times a certain narrative was posited throughout all the articles, meaning that one source could have multiple references.

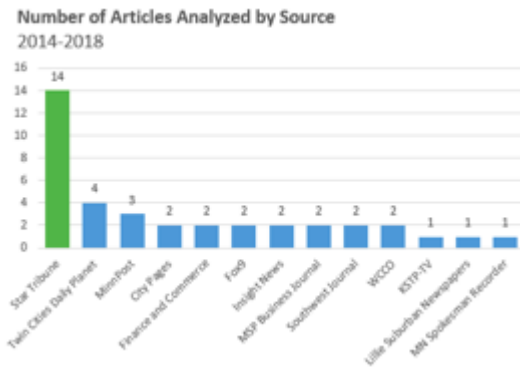


Figure 2: Articles Analyzed for Narrative Analysis

**About the Harrison Community:** Under the negative narratives, the two most common were that the community infrastructure was dilapidated and references to crime in the neighborhood. The most common sub-narrative under dilapidation centered on lack of ownership and run down commercial sites. For example:

*Knock Chief Creative Officer Todd Paulson described the view from the firm's former office as "unsightly." A gas station sat closed and rundown. But in the site located in the Harrison neighborhood, Paulson saw potential. (Siegel, 2016)*

This quote highlights external views about the Harrison community, particularly by those who seek to develop their own wealth in the community. Though this quote crosses boundaries into positive narratives (i.e. a development opportunity), the current status of the community framed in this quote is one of lack of ownership and livability. Tied to this is an additional sub-narrative around lack of investment. For example:

*Records show that it took a week to report closing a pothole request in Windom in the southwestern part of the city, compared with five weeks in the Harrison neighborhood on the North Side. (Rao, 2014)*

Table 2: Narrative Breakdown of Harrison Community

	Context	Sources	References
Negative	Community not engaged	2	3
	Crime	4	4
	Dilapidated	8	10
	Gentrification	2	2
	Impound Lot	2	3
	<b>TOTAL</b>	<b>18</b>	<b>22</b>
Positive	Development opportunity	6	7
	Engaged community	10	15
	Homeownership	2	4
	New development	15	18
	Passing of community member	3	3
<b>TOTAL</b>	<b>36</b>	<b>47</b>	
Neutral	Population Change	1	2
	<b>TOTAL</b>	<b>1</b>	<b>2</b>

Though the narrative of lack of commercial investment prevails, the current lack of governmental investment also flows into this narrative about Harrison. Crime was an additional

narrative regarding the Harrison community, centered on the murder of a man in the neighborhood, as well as the sudden closing of a massage parlor in the neighborhood that potentially fronted a sex trafficking operation.

Though negative narratives were common, positive narratives had a significantly higher presence. However, nuances about the narratives raise concerns about the impact of these narratives. For instance, the most common positive narrative as on new developments in Harrison, rather than about community members or initiatives. For example:

*"I know that the neighborhood has been waiting a long time for development to happen here," Goldstein said — though the immediate blocks around the site are largely industrial, there's a residential area a few blocks west. "We think [Royal Foundry Craft Spirits] will be an incredible amenity for the neighborhood and it should draw a lot of future growth here." (DeBaun, 2018)*

This raises questions about the connection, or rather the disconnect, between this narrative and connections about community estrangement (Pinkster, 2016). This is further exacerbated by other examples such as:

*"Harrison's hot," said Realtor Stephanie Gruver, citing its location. "People can bike to downtown. They can bike to Target Field. They can bike to Bryn Mawr." (Brandt, 2015)*

Rather than focus placed on the current community or community-based assets and power, the Harrison area is framed as an opportunity for easy access to external amenities and moving outside community boundaries in order to receive them.

Juxtaposed to these positive narratives which hold potential harm are narratives about the second highest positive narrative—an engaged Harrison community. This included both general sentiments about the community, often in combination specific initiatives taken on. For example, regarding the Wirth Co-op:

*"For eight years we've been talking about food and food justice using the cooperative principle as a guideline. People have been excited since the first pop-up co-op in the Harrison Neighborhood," said Candy Bakion, board chair of the Wirth Cooperative. "We've got 650 members. People are interested in this dream". (Colbert, 2016)*

This signifies both the power within community, both to lead and support its own growth as generated by the community. It also signifies the ability of Harrison community members to build their own futures through the development of resources and infrastructure which are in response to their needs. It should be mentioned that, under this narrative, a few references directly to the Harrison Neighborhood Association were made. However, these references also signify a piece of HNA's history in that they were originally

Table 3: Narrative Breakdown of HNA

	Context	Sources	References
Negative	Not engaged with community	1	2
	TOTAL	1	2
Positive	Engaged with community	1	5
	Passing of community member	3	3
	TOTAL	4	8
Neutral	In connection to Executive Director	3	3
	TOTAL	3	3

generated by former staff of HNA. Though HNA being engaged with community was the highest under its positive narratives, again, it was in reference to former staff representing the Harrison Neighborhood Association and Harrison community interests.

Overall, sources about HNA and references within them were low compared to those about the Harrison Community. For example, though positive narratives were the most common in both, under the Harrison community there were 36 sources and 47 references about the Harrison community at large, compared to only 4 sources and 8 references about the Harrison Neighborhood Association. This demonstrates that, while a gamut of narratives are evolving about the Harrison community, HNA is currently not included within those narratives. The most immediate concern is that, in current narratives, the Harrison Neighborhood Association is not publicly viewed as aligned with community change and power building.

### “Back to the City Movement” and Gentrification

More Americans are moving to cities in the wake of the slight upturn in the economy in recent years, reversing the decades-long trend of settling in the suburbs. New Census Bureau data shows that the American city is experiencing something of a renaissance, driven primarily by migration of middle to upper class people back into the center of the nation’s metropolitan areas. Derek Hyra, calls this shift the “Back to the City Movement” (Hyra, 2014). In his studies he has found that as these shifts have resulted in negative outcomes for long-term residents in these historically disinvested urban neighborhoods; areas predominantly consisting of people of color. Minneapolis was subject to this “Back to the City Movement”, starting around 2000 (Hyra 2014). This movement of people and capital, starting in 2000, has resulted in the gentrification of certain neighborhoods in the Twin Cities (See Figure 3). Gentrification, the influx of capital and people (usually white) into urban areas, is being coupled with the process of renovating and improving these areas to conform to middle-upper class tastes. **Publicly supported and market-driven gentrification of urban neighborhoods, predominately home to communities of color, are again reshaping the geography to conform to middle-upper class white groups and increased opportunity** (Curren, Liu, Marsh, Rose, 2016). Reinvestment, brought by more affluent populations has been seen to bring increased amenities, jobs, and housing. However, this investment is not guaranteed for long-standing neighborhood residents.

Since 2010, Minneapolis and Harrison have experienced demographic change at different rates. Specifically, population in Harrison saw an increased 15% change, while Minneapolis only saw a 6% increased change. This was met by only 0.89% increased change housing stock for Harrison and a 75% change for the metro-area (Census Bureau ACS Data, 2010- 2016).



Table 4: Demographic Change 2010 - 2016 ACS- 5 Year Estimates, 2010 & 2016 Census Bureau

Category	Minneapolis City % Change	Harrison % Change
<b>Population</b>	+6.19%	+14.79%
<b>Black or African American Alone or in Combination with one or more other races</b>	+11.59%	-6.29%
<b>Median Household Income (Adjusted to 2016 inflation rates)</b>	+9.00%	-11.78%
<b>Median Monthly Rent</b>	+5.23%	+2.51%
<b>Population Below Poverty (2012-2016)</b>	-6.13%	-13.37%

**Is Harrison Gentrifying?** In order to answer this question we have decided to use CURA’s working definition of “gentrification” (CURA, 2018). There are four factors in which CURA identifies is a neighborhood has the ability to gentrify. Below are these four factors applied to Harrison’s situation.

**Populated by low-income households**



**Neighborhood has previously experienced disinvestment**



**Influx of relatively affluent gentry**

Household Median Income has not significantly increased from 2010-2016

**Increase in investment**



Based on this definition, Harrison is in danger of becoming gentrified. The low land values, high renter population, and adjacency to gentrified neighborhoods makes Harrison a target for neighborhood “revitalization” that will not be representative of it’s residents unless equitable strategies are implemented prior to new development.

**Gentrification and Homeowners:** While some of these changes seem positive (increased amenities, infrastructural improvements, higher home values and increased economic activity), many long-standing residents are unable to reap the benefits that higher income newcomers bring. For example, one study focusing on social costs associated with gentrification concluded that **long-standing homeowners saw new residents replace long-standing community members in various institutions, leading to the loss of power and decision making ability regarding their neighborhood** (Hyra, 2014). This study saw that the tastes and preferences of newcomers were reflected in the “revitalization” of the neighborhood and because of these changes, long-standing residents felt resentment, alienation, and civic withdrawal from their community, causing them to leave.

**Gentrification and Renters:** Gentrification studies have not consistently revealed that long standing homeowners will be driven out of their homes by tax increases, but instead by cultural and political losses. These studies also, do not take into consideration renters. Harrison has a majority renter population and gentrification can lead to rent-spikes and eventually the displacement of those long-standing residents. With higher-income population increases occurring around Harrison, we can no longer rely on “naturally occurring affordable housing” to stay affordable. When gentrification occurs, studies have shown that lower-income renters get priced out of their housing and relocate to more affordable areas. Being displaced often results in more than just a loss of housing but can have large social, monetary, and cultural costs on residents. **Harrison, specifically institutions like the Harrison Neighborhood Association need to focus on strategies to create and preserve affordable housing, prevent displacement among long-standing residents, and build community and organizational power to mitigate the effects of gentrification on this neighborhood.**

Equitable outcomes will require smart, intentional strategies to ensure wide community engagement. Equitable development succeeds when it recognizes and honors both a community’s rich history and its current diversity and community assets. Cities must embrace their changing demographics and renewed desirability but the investments need to be targeted to allow current residents and the next generation to reach its full potential.

**Potential for Light Rail Transit induced Gentrification:** With the opening of the Blue Line light rail line, formerly the Hiawatha Line, in 2003 the Twin Cities began its major investments

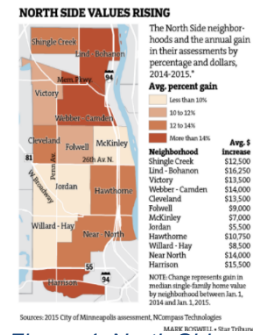


Figure 4: North Side Values Rising

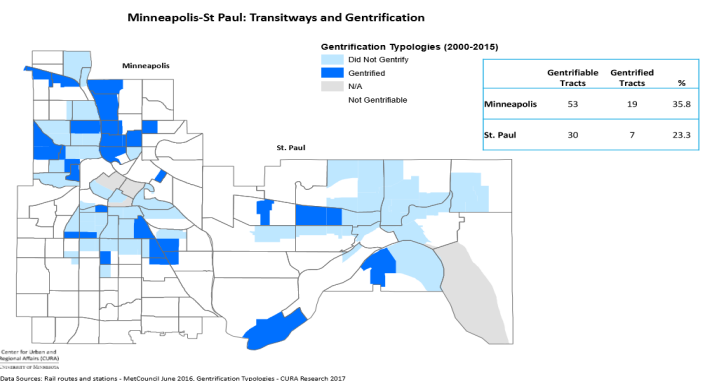


Figure 3: CURA Gentrification Map of Twin Cities  
Source: Rail routes and stations - MetCouncil June 2016, Gentrification Typologies - CURA Research 2017

and development of intercity rail travel. The Blue Line light rail line has spurred investment, as has the Green Line light rail between Minneapolis and St. Paul, which has raised property values along the corridor and up to a mile from transit stations (Cao 2016). With the extension of the Blue Line light rail into North Minneapolis and into Brooklyn Park, the potential for increased property values along the corridor is a significant concern due to potential increases which may price out current residents. The Van White Boulevard and Penn Avenue Blue Line stations, as well as the adjacent Bassett Creek Valley and Royalston Avenue/Farmers Market Green Line stations, within the Harrison Neighborhood have yet to be constructed but scholarly literature on the impact of light rail development suggests these stations will be hubs for private investment and consequently, increased property values and rents. Some reports estimate that about half a billion dollars of investment are planned along the Blue Line extension. To better assess what these stations might mean for the Harrison Neighborhood, we can draw from literature on the Twin Cities as well as Oakland, CA and Seattle, WA.

One study by University of Minnesota researchers found that announcement of the construction of the Green Line was correlated with decreased home values along the Line Corridor but upon completion home values along the Line increased and increased most the year after the Line's completion. Another study found that transit-oriented development along light rail corridors impacts neighborhoods unequally, that is poorer neighborhoods are at greatest risk of socioeconomic changes compared to wealthy neighborhoods. Furthermore, although transit station openings may be associated with increases of higher-income residents transit station openings aren't necessarily related significantly with changes in racial composition of neighborhoods. The limitations of the research discussed here include lack of scope to include the impacts on property values of other modes of mass transit and the lack of analysis in period's post-great recession of 2007-2009.

Development of Sound Transit light rail transit stations in Seattle, WA suggest a different pattern of development and socioeconomic change from the Twin Cities, namely diversifying neighborhoods at the suburban ends of transit stations but increases in non-Hispanic whites in more central neighborhoods. Additionally, while neighborhoods with new light rail stations experienced increase in their non-Hispanic white population's parts of Seattle without light rail stations did not see increased non-Hispanic white populations but rather increased populations of Hispanic and Asian populations. Expansion of Link light rail in the Seattle area, similar to the expansion of the Green and Blue light rail lines in the Twin Cities, is occurring in stages and each new station that has been built has significantly changed the neighborhood it's built in. To avoid further potential displacement of longtime residents, particularly low-income people of color, along light rail corridors the Sound Transit Board in April 2018 adopted an updated transit-oriented development strategy to reserve surplus property for construction of affordable housing. This housing will be built after the construction of voter-approved transit investments and must engage diverse sections of communities, incorporate long-term regional development plans, and provide assistance for qualified entities which would build the new housing.

Another example that may be of interest to the Harrison neighborhood is the Fruitvale neighborhood of Oakland, CA due to its equitable development despite having one commuter rail station. Rather than construct a parking garage near the BART station in the neighborhood, resident opposition to the garage resulted in a Community Development Block Grant funded equitable transit-oriented development strategy with the assistance of educational institutions

and federal government agencies. Noticeably, the Fruitvale neighborhood of Oakland is separated from downtown Oakland by a natural amenity (Lake Merritt) and vibrant Asian and Latino neighborhoods. While Oakland overall lost roughly 25% of its African-American population to displacement and gentrification from rising rents, the Fruitvale neighborhood retained most its African-American and Latino populations. Between 1990 and 2000, while the City overall's immigrant population stalled in the Fruitvale neighborhood the immigrant population continued to increase. These equitable outcomes and development in the Fruitvale neighborhood were made possible due to longtime inter-ethnic collaboration under the Unity Council which brought together disparate community groups to advocate against the construction of a parking garage adjacent to the BART station. These gains were secured by working with the City of Oakland and BART to form the Fruitvale Policy Committee which secured the Unity Council's CDC-like role in reflecting the common interests of ethnic and racial groups in the neighborhood as well as goals shared by BART and the City of Oakland.

## Context of Land Use, Housing Trends, and Demographics in Harrison

People of color have constituted a large portion of Harrison's population for many decades and the racial compositions of the neighborhood continues to be very diverse. These residents have faced barriers toward acquiring housing and employment; many of these barriers still remain today. Many residents have been excluded from traditional systems of obtaining ownership, wealth, and employment. The "Back-to-the-City Movement" is occurring across the city, which creates a large housing demand, especially in areas close to downtown or transit hubs. When low-income renters have access to a wide array of housing options, they have greater flexibility and freedom to make the best decisions for their families. If families are forced to move, due to increased property tax (for homeowners) or increased rents and eviction (for renters), they risk monetary, social, and cultural burdens.

### *Land Uses in Harrison:*

Past policies and planning have intentionally excluded residents or created barriers to specific groups of people. These past policies and plans are still present today and can be seen in the layout of industrial uses near residentially zoned parcels. These heavy industrial uses have led to increased health risks and soil and water contamination where reclamation efforts are expensive or in some cases, futile. Growth has been slow in North Minneapolis due to past policies encouraging neglect from the private and public sector. Industrial uses were allowed to locate next to

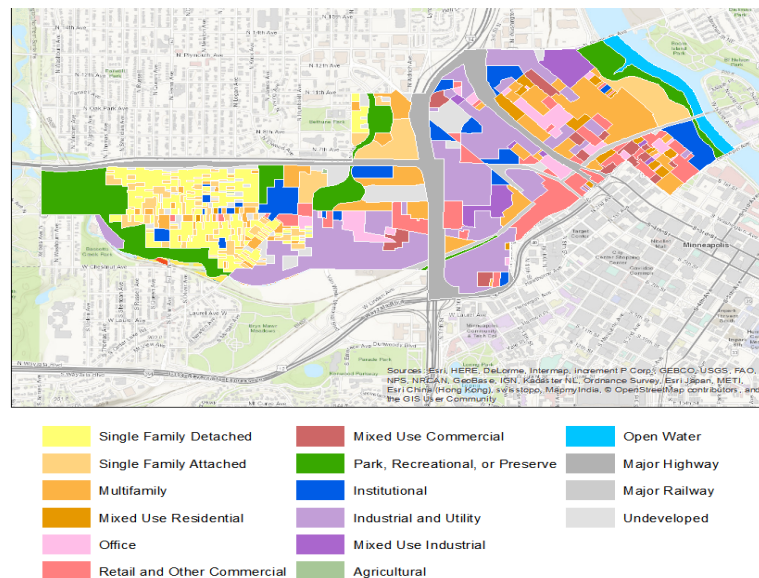


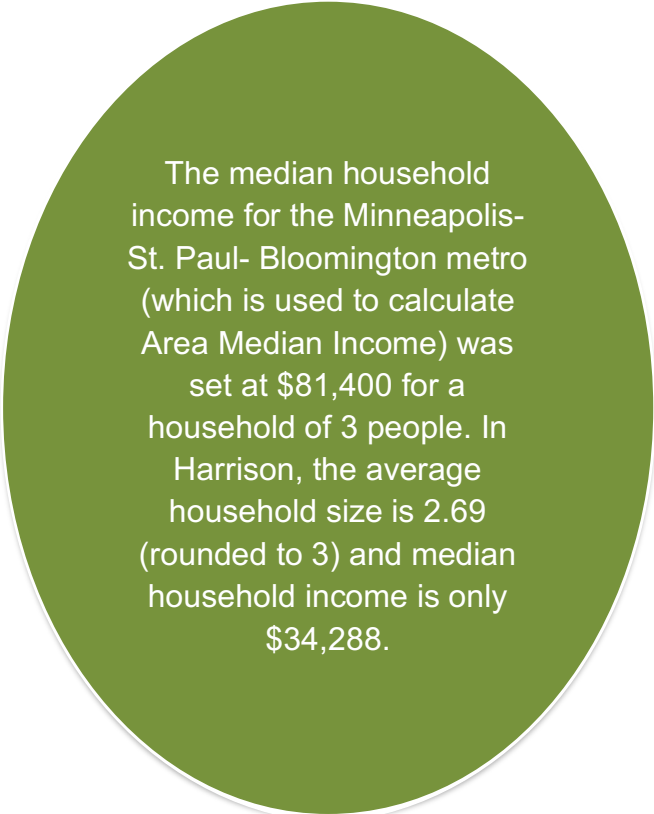
Figure 5: Figure 4: Land Use Map of the Harrison and North Loop Neighborhoods, 2016

housing, further decreasing the amount of new housing and job creation in this area. Today, we see a majority of Harrison zoned as single-family (62% of housing stock) which was mostly created in the 1930's (median age of housing structures is 1939). Because such little housing has been created in more recent years, housing is deteriorating leaving residents to live in dilapidated structures. While, the future land use along the Glenwood Corridor reflects more mixed-use and higher density uses, it does not guarantee long-term residents an affordable unit in the future developments. The Bassett Creek Redevelopment Plan (BCRP) plans to turn the former industrial sites in Harrison into residential and commercial uses however, this is a difficult task since a majority of the land has been contaminated by past uses. The BCRP anticipated creating more than 3,000 housing units, 2.5 million square feet of commercial space, between 5,000 and 6,000 jobs, and adding 40 acres of new open recreation space. The plan was initially created in 2000 as a way to "revitalize" the Harrison neighborhood. As time went on, the proposed amount of job and housing creation continued to be cut down due to lack of development proposals and incentives for funding the projects. Environmental impact concerns stemming from the project were raised by HNA and the plan continues to be incomplete. In 2010, HNA successfully protected residents from the future impacts that the current Bassett Creek Redevelopment Plan would cause.

## Housing Trends

**Homeowners vs. Renters:** Harrison is predominately made up of single-family detached housing structures. However, past policies have prohibited many residents from purchasing homes, creating a high amount of renters. Over 70% of Harrison residents are renters, with a disproportionate amount of renters being people of color. In 2016, 50% of all renters were of Black or African American race, while only 18% were homeowners. In comparison, the white population (which comprised 44% of the population) had 66% of its population owning homes and only 28% renting. Out of these renters, about 65% are cost-burdened (more than 30% of monthly income goes towards housing costs). The declining conditions of housing and underinvestment in this area, are linked to a history of institutionalized discrimination that have persisted in this area.

**Renters and Area Median Income:** The median household income for the Minneapolis- St. Paul- Bloomington metro (which is used to calculate Area Median Income) was set at \$81,400 for a household of 3 people. In Harrison, the average household size is 2.69 (rounded to 3) and



The median household income for the Minneapolis- St. Paul- Bloomington metro (which is used to calculate Area Median Income) was set at \$81,400 for a household of 3 people. In Harrison, the average household size is 2.69 (rounded to 3) and median household income is only \$34,288.

median household income is only \$34,288. In Harrison, this translates to over 60% of renter households and over 30% of homeowners being cost-burdened. The average monthly rent is \$837, meaning renters would have to make \$33,480 to avoid being cost-burdened. On average, renters only make about \$31,382 annually. The Harrison neighborhood was identified as an Empowerment Zone through U.S. Department of Housing and Urban Development. This designations, which indicates a high level of poverty, is intended to help revitalize these communities by creating incentives that increase “economic growth, affordable housing, safety, education, job training and community services”(City of Minneapolis, 2009).

**Housing Stock:** From 2010 to 2016, there was only +0.84% change in the total number of housing units created despite the almost 15% increase in population in the Harrison neighborhood.

About 26% of the housing stock in Harrison is set aside as affordable units for low-income renters. However, area median income is calculated based on Minneapolis-Saint Paul-Bloomington Metropolitan Statistical Area. This number is significantly higher than the median income in Harrison. An average renter in Harrison making \$31,382 would only make about 40% of the Area Median Income. Median Household Income for renters would have to be \$33,480 to support median rent, resulting in a -\$2,098 per year for the average renter.

Right now, only 383 housing units are guaranteed affordable in Harrison. These affordable housing developments have been funded or granted subsidies by local, state, and/or federal agencies. In return, they must keep a certain percentage of the units in their development affordable. After the affordability term-limit expires they are allowed to charge market-rate for the units. Within 10 years, more than 70% of the 383 housing units are eligible to be put back onto the market, subject to rent-increases.

**Table 5: Publicly-Funded Rental Housing in Harrison Neighborhood, HousingLink**

Development Name	No. of Units at AMI	Earliest Affordability Expiration
<b>Ripley Gardens</b>	26 units at 60% AMI	05/23/2026
<b>Turning Point</b>	31 units at 60% AMI	02/18/2019
<b>Park Plaza Apartments Phase I</b>	16 units at 50% AMI 117 units at 60% AMI	09/27/2021
<b>Olson Towne Homes</b>	92 units at 60% AMI	11/12/2019
<b>Heritage Commons</b>	102 units at 30% AMI	Data not available

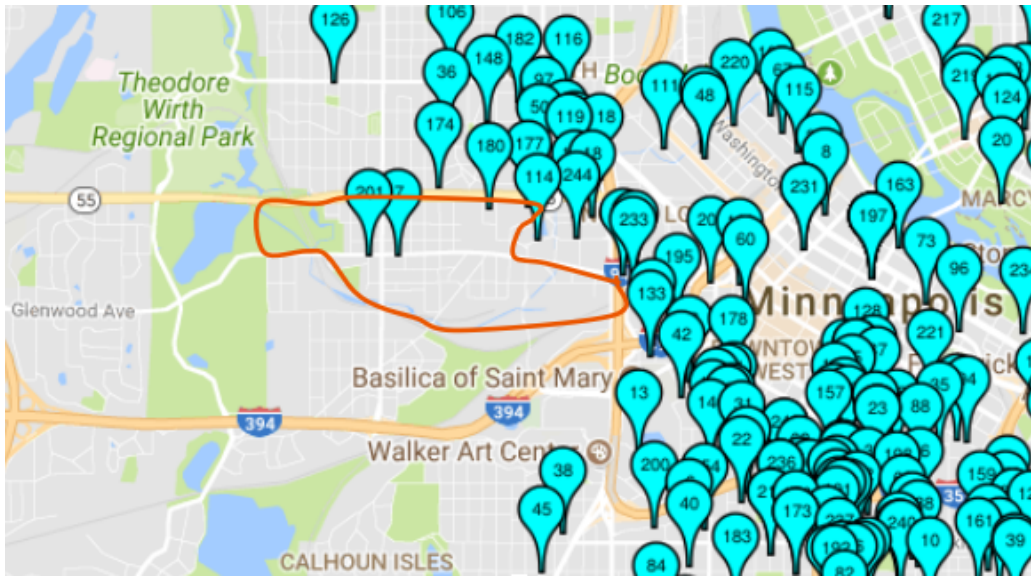


Figure 6: Publicly Funded Rental Housing in Minneapolis, Housing Link, 2016

**Growing Housing Demand:** The median home value in Harrison is \$145,600 (in 2016), while the median home value in Minneapolis as a whole is \$257,469. With Harrison’s close proximity to downtown, the low home values will entice new residents to locate in Harrison to purchase a low cost home in direct proximity to the amenities that downtown Minneapolis has to offer. Since the majority of the housing in Harrison is single-family homes and the residents consist of 70% renters, there is no assurance that existing renters will be able to maintain in their homes.

Since 2000, Minneapolis has been experiencing a population growth as people move back to the cities due to a changing economy, increased amenities and shifting perceptions about urban neighborhoods. Due to the influx, we are seeing gentrification and neighborhood revitalization efforts to change urban neighborhoods into areas that conform to middle-upper class tastes. This also increases the need and want for housing (both owned and rented).

Using open data from the City of Minneapolis, residential and commercial building sale prices for the Harrison neighborhood were compiled from 2002-2016. Prices between the oldest and most recent sales was compared. Using the Consumer Price Index (CPI), projected sales for the most recent prices were calculated based on the oldest sale point. The actual versus the projected sale prices were then compared.

There are important limitations to acknowledge regarding this data. First, the information used only compared units sold between 2002-2016, leaving out additional sales. Additionally, this timeframe also includes the Great Recession and the housing bubble burst, which likely had a direct impact on sale prices prior to the burst and during the recession, having a cumulative impact on sale prices following the recession. Tied to this is that this structure assumes stable

<b>Net Gain</b>	91
<b>Net Loss</b>	153
<b>No Change</b>	44
<b>Total</b>	288

quality of individual units over time though, in practice, they may not have been the case for all of the units. Finally, an overall weakness is that this does not include rental price changes, both for commercial and residential units. Given that the majority of the Harrison neighborhood community are renters, this presents a major weakness to this data and research.

Looking at the gains and losses of housing prices on zoning, certain trends emerge. Given the amount of purely residential space, gains were mostly experienced in residential areas. However, additional gains were made around commercial zones. Losses were largely clustered in residential areas of the Harrison neighborhood, mostly along or north of Glenwood Avenue. This was further seen in the gains and losses on existing land use, with the majority of the losses along Glenwood Ave. Additionally, the greatest gains based on existing land use were along parks and public land. Finally, though the maps are included, gains and losses on future land use failed to uncover new trends given the sheer amount of future land use classified as “Urban Neighborhood”.

**TABLE 7: Average & Median Differences in Actual Vs. Projected Sales**

Price Point Change	Average	Median
Net Gain	+\$79,397.80	+\$64,065.70
Net Loss	-\$108,809.77	-\$96,255.95
No Change	-	-
Total	-\$32,059.51	-\$8,307.05

**Net Gain in Sale Points  
Zoning**

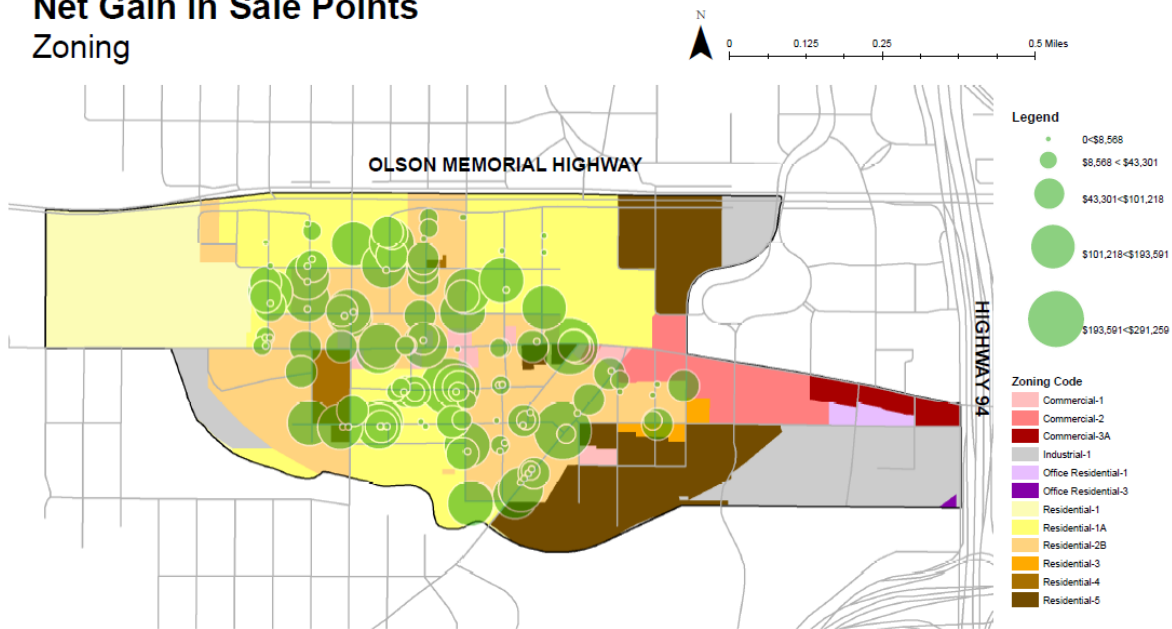


Figure 7: Net Gain and Zoning  
Source: City of Minneapolis



## Net Loss in Sale Points Zoning

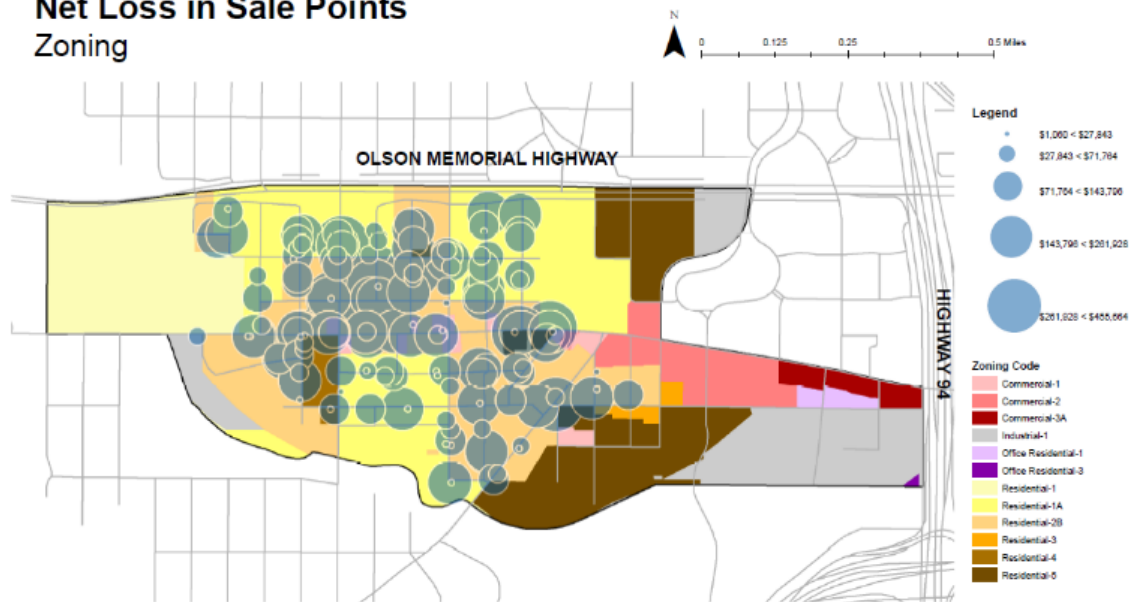


Figure 9: Net Loss and Zoning  
Source: City of Minneapolis

## Net Gain in Sale Points Existing Land Use

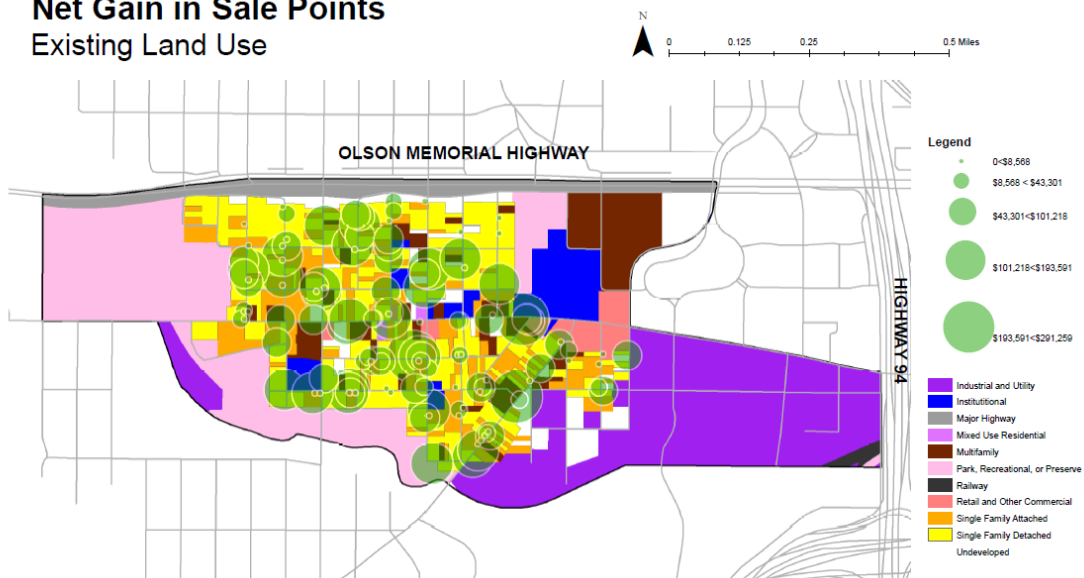


Figure 8: Net Gain and Existing Land Use  
Source: City of Minneapolis

## Net Loss in Sale Points Existing Land Use

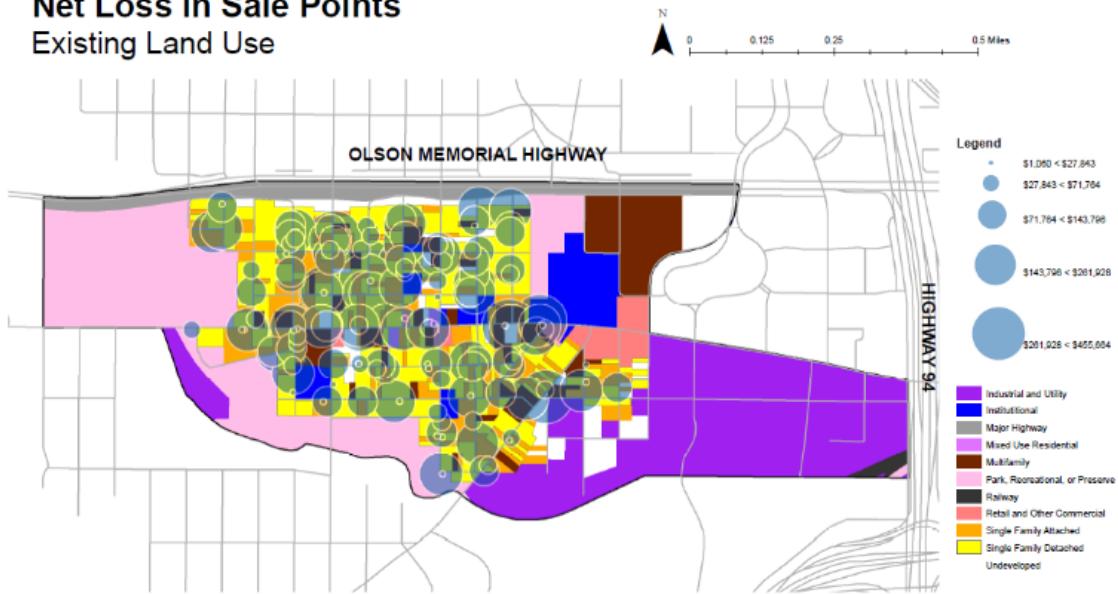


Figure 10: Net Loss and Existing Land Use  
Source: City of Minneapolis

## Net Gain in Sale Points Future Land Use

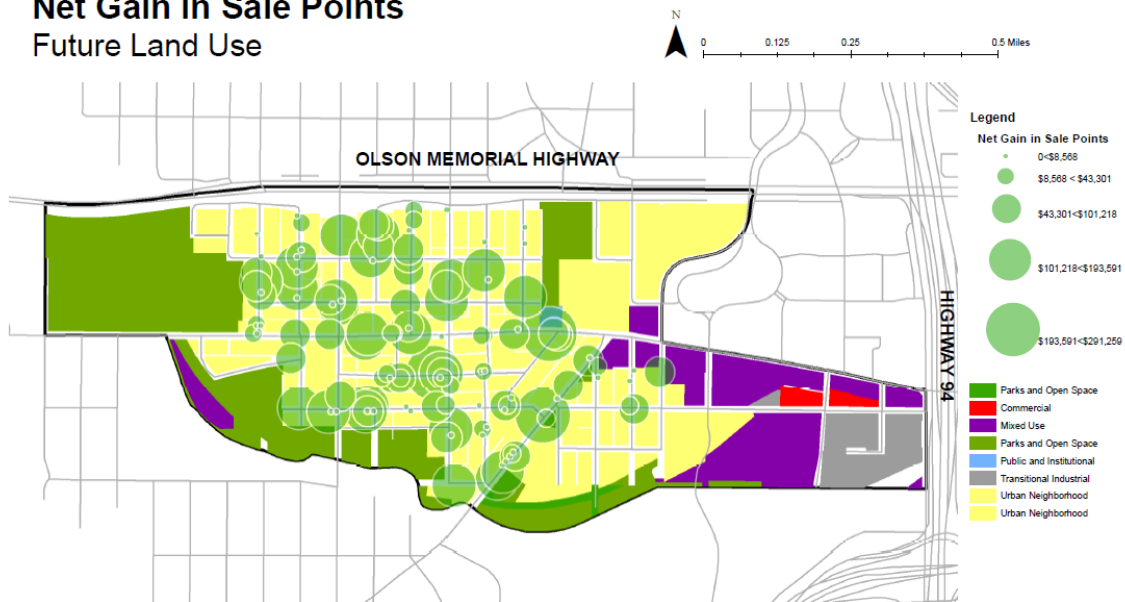


Figure 11: Net Gain and Future Land Use  
Source: City of Minneapolis

## Net Loss in Sale Points Future Land Use

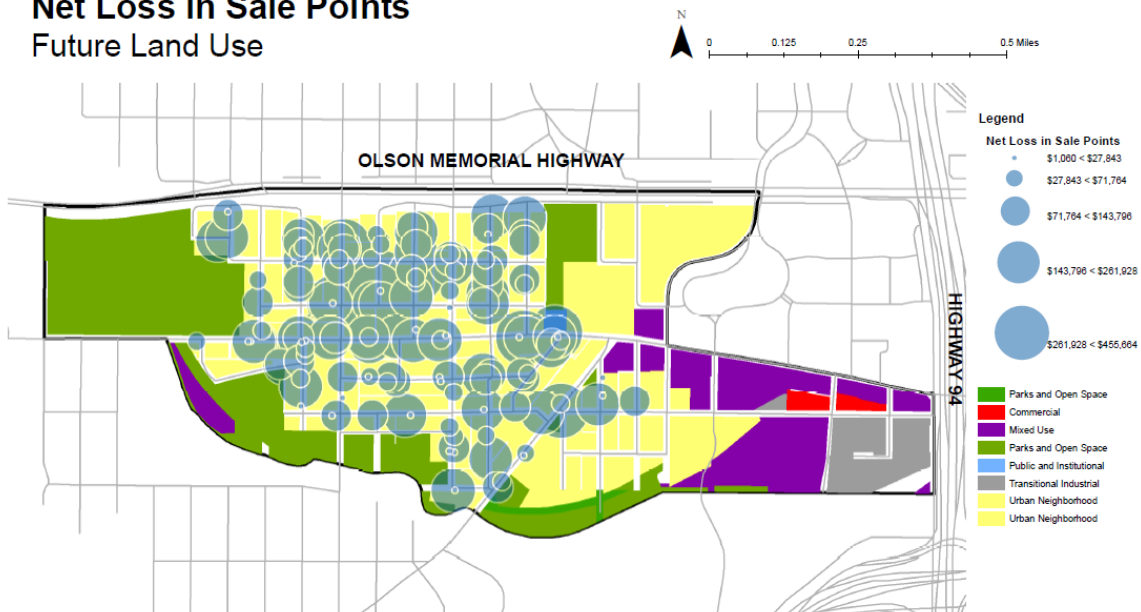


Figure 12: Net Loss and Future Land Use  
Source: City of Minneapolis

Given the limitations and outcomes of this research, further analysis is important so contextualize the results. First, the negative impact of the housing bubble burst on low income communities is greater compared to communities with higher economic power (Uh, 2016). Prior to the housing boom, less expensive properties saw a greater increase in sale price during the housing boom, and subsequent greater decline during burst (Garber, 2016; Uh, 2016). Relatedly, given that much of the housing data was gathered prior to and during the Great Recession and housing bubble burst, the impact on the ability of individuals homeowners to afford their homes and businesses was likely jeopardized. Tax forfeited land-which is taken by Hennepin County when property taxes are unable to be paid (Hennepin County)-and foreclosures-which is taken by lending institutions when mortgage payments are unable to be paid-may have had an effect on housing status in



Adapted from ChangeLab Solutions

Figure 13: Pressure on Affordable Housing

Harrison. Housing markets with greater numbers of foreclosures, particularly in low income communities, saw increase in the number of renters (Uh, 2016). This influx of renters may have triggered an increase in rental costs, making return or entrance to homeownership an even greater challenge in low income communities.

**Shrinking Supply of Housing:** From 2010 to 2016 only 12 new housing units were added. Despite an increase of almost 500 people, this is resulting in a shrinking supply of housing. There were only five vacancies (unoccupied housing units) recorded in 2016. This is worrisome for low-income people because landlords have the ability to increase rents, knowing that people will pay more. This is reflected in an increase in median monthly rent from \$816 to \$837 despite the decrease in median household income. One can assume that landlords recognize that the

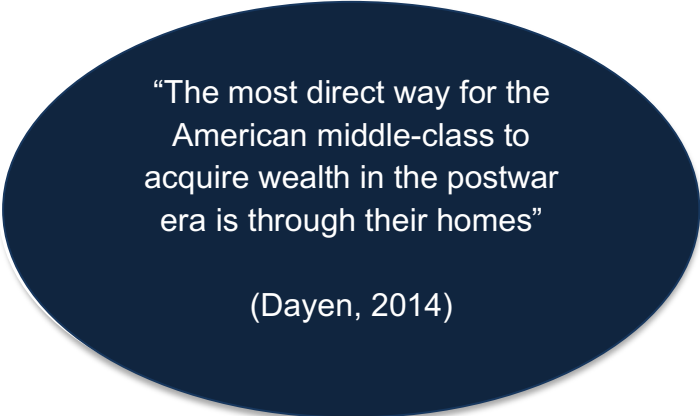
area has potential to gentrify and are increasing rents in anticipation. Currently, the City of Minneapolis does not require new developments to include affordable units.

**Limited Enforcement:** The units that are currently affordable are often neglected, creating unhealthy and unsafe living situations for families. Like mentioned earlier, the majority of the housing stock was built in the 1930's and if not maintained, these structures will

deteriorate. Many times, tenants have no other option than to stay in dilapidated units. More enforcement of city codes and rental licenses is needed. Strong and consistent enforcement of the housing code helps hold landlords accountable and acts to deter others. If properties are required to be maintained, it will lessen the risk of losing more affordable housing units. Along with limited enforcement around existing structures, limited enforcement mechanism can also lead to landlords illegally threatening or evicting tenants.

**Limited Protections:** Evictions are common in North Minneapolis. The amount of rental housing and lack of renter's right education makes eviction more common here than any other Minneapolis area. Right now, the City of Minneapolis does not require a landlord to provide notice to a tenant before filing an eviction lawsuit with the court. As soon as the tenant commits an act that can lead to eviction, the landlord can file the eviction lawsuit. This leaves the door wide open for landlords to increase rents (anticipating gentrification) and evict a tenant with no notice.

Incentives for the creation of more or affordability-term extension are not being utilized despite city financing via the



“The most direct way for the American middle-class to acquire wealth in the postwar era is through their homes”

(Dayen, 2014)






Minnesota has the third largest racial gap in homeownerships in the country 76% of non-Hispanic white Minnesotans are homeowners but only 41% of households are headed by nonwhite homeowners (Minnesota Housing Finance Agency, 2016)

Affordable Housing Trust Fund Program. The existing incentives are not producing enough affordable housing to match the rate of demand. And subsidized affordable housing units usually have a short-term affordability requirements which will expire, allowing property owners to increase rents to market-rate or above depending on the demand.



## Understanding the Rankings:

Our group aimed to identify programs, policies, and tools that kept housing below 50% area median income, did not require extensive time and financial resources, would fit well within the current economic, political, and housing context in Minneapolis, focused on homeownership, and had the ability to specifically target communities of color.

Feasibility			
<b>Political</b>	Does not take considerable amounts of public funding or reliance on governmental action	Might rely on public funding or governmental action but is mainly implemented or run by private or community-based organizations	Relies heavily on public funding or governmental action.
<b>Financial</b>	Requires no extra or outside funding to implement the strategy	Requires minimal outside funding	Requires substantial outside funding to implement this strategy
<b>Timing</b>	Can be implemented immediately	Usually implemented in under three years	Typically requires a significant period of time to implement this strategy
<b>Equitability</b>	This strategy can be targeted to people of color, low-income, very low-income or a combination.	This strategy is targeting middle to low-income people	This strategy is not targeting any marginalized groups

## GOAL 1: Creating and Preserving Affordable Housing

**What is "Affordable Housing"?:** Households that spend less than 30% of their annual income on housing, including rents or mortgages, property taxes, maintenance and repairs, and basic utilities. However, new approaches define affordability as "households spending less than

45% of their budget on housing and transportation combined”. When deciding a policy that preserves and/or creates affordable housing it is important to recognize the diversity of the demands, especially among lower-income households. Since demands can change over time, affordable housing options should be flexible and responsive to changing needs.









Neighborhoods with high renter populations, accompanied by old housing stock and low land values, are losing affordable housing to a combination of deterioration and abandonment of units by owners or upgrading to lure in higher-income occupancy. Nonprofits have been acting alone or with little help for decades to try and provide more and preserve affordable housing for low-income residents. Because of the significant problems in preserving the affordability of a significant part of the subsidized stock due to prepayments and expiring use restrictions, nonprofits may have an important role in both new construction and preservations.





Affordable housing located near transit offer particular benefits to low-income households. With the new public transit extensions, this could open up access to jobs, education, health services, food, and reduced transportation costs. This can only be accomplished if low-income residents in Harrison stay in the neighborhood. Studies have revealed that housing demand intensifies near transit and heightens the risk of displacement of low-income households. Simply building more units to bring down overall prices, is not guaranteeing long-term residents an immediate place to live. Transit investments will increase property values in many areas, creating community development opportunities and challenges. Preserving affordable rental housing near transit preserves opportunities for low-income families and historically marginalized communities to finally have greater access to employment, education, retail and community opportunities.

In this review, we have compared multiple affordable housing development strategies and identified the most appropriate environment for the strategy to work effectively. We have ranked their level of political, financial, timing and if the plan would result in equitable outcomes from residents who have been historically left out of housing opportunities.

**What is “Affordable Housing”?:** Households that spend less than 30% of their annual income on housing, including rents or mortgages, property taxes, maintenance and repairs, and basic utilities.



Strategy	Advantages and Disadvantages of Strategy	Feasibility Level
<i>Strategies to Preserve Affordable Housing</i>		
<b>1. Ongoing Operating and Maintenance Cost Support Program</b>	<u>Advantages:</u> <ul style="list-style-type: none"> <li>- Can target funding to extremely low-income homeowners or rental buildings</li> <li>- Conducive to all types of housing</li> <li>- Ability to increase quality of housing</li> <li>- Can be used for rental and owner housing</li> </ul> <u>Disadvantages:</u> <ul style="list-style-type: none"> <li>- Need city administration oversight</li> <li>- Reliant on consistent funding</li> <li>- Assumes building owners will use program</li> </ul>	Political:  Financial:  Timing:  Equitable: 
<i>Harnessing the Market:</i>		
<b>2. Inclusionary Zoning</b>	<u>Advantages:</u> <ul style="list-style-type: none"> <li>- Able to set affordability restrictions for certain lengths of time</li> <li>- Requires low public subsidy</li> <li>- If mandatory, forces any new development to include affordable units</li> <li>- Secures below-market rents</li> <li>- Studies have shown that market-rate housing prices do not increase as a result of IZ ordinances</li> </ul> <u>Disadvantages:</u> <ul style="list-style-type: none"> <li>- Usually produces too few units to meet demand</li> <li>- Has the potential to drive away new development</li> <li>- Can lead to decreased quality of units</li> <li>- Only fills “middle-housing” demand, not low or very-low income housing (50%-80% AMI)</li> </ul>	Political:  Financial:  Timing:  Equitable: 

<b>3. Rent Control</b>	<u>Advantages:</u> <ul style="list-style-type: none"> <li>- Protects existing renters against unjust evictions and preserves housing stock</li> <li>- Slows the rate of rent increases for tenants who remain in place during periods of housing inflation</li> </ul> <u>Disadvantages:</u> <ul style="list-style-type: none"> <li>- Reduces supply of apartments available to rent</li> <li>- Does not specifically target low-income renters</li> <li>- Does not result in new affordable units</li> </ul>	Political:  Financial:  Timing:  Equitable: 
<b>Other Policies and Tools that Could be Effective in Creating and Preserving Affordable Housing Equitably</b>		
<ol style="list-style-type: none"> <li>1. Local policy to implement the federal Affirmatively Furthering Fair Housing rule</li> <li>2. First-generation homeownership programs</li> <li>3. Homeownership stabilization and foreclosure prevention programs</li> <li>4. Affordable housing program prioritization for displaced households</li> <li>5. Prioritization of public land for affordable housing development</li> <li>6. Community controlled/owned development by community-based organizations</li> </ol>		

### 1. Supporting Ongoing Operating and Maintenance Costs:

How would Supporting Ongoing Operating and Maintenance Costs work? This strategy would be used to preserve existing affordable housing. A primary challenge of developing housing, especially for low or very low income households is that the rent they can afford, usually produces insufficient income for the owner of the property to adequately operate and maintain that housing over the long term. A lack of sufficient income would give an owner more incentive to increase rents or sell the property if the housing market became “hot” or if an area was anticipating gentrification. Providing subsidies to cover the operating and maintenance costs of housing developments can ensure that affordable housing is made available to low income households and a broader range of those households. Usually these subsidies would only be made available to owners who are renting to households that make very low-incomes (at or below 30% AMI). Some of these supports can go towards heating and other utilities, repairs to the structure itself, or on-going maintenance to ensure the housing meets code requirements and stays attractive within the neighborhood.

**Case Study- Seattle Washington:** The Washington State Legislature passed SHB 2060, in 2002, which required county auditors to charge a \$10 recording fee on all recorded documents with the exception of those previously excluded from any fees. A portion of this fee-revenue is deposited into the “Affordable Housing for All” account to be used to support operating and maintenance costs of housing developments, or housing within those developments that are



affordable to extremely low-income persons with incomes at or below 30% AMI. In Seattle, the Seattle Housing Levy, dedicates the funds to affordable housing initiatives across the city. This helps to fill the gap between rental income and operating expenses in order for these developments to be financially viable over the long term. Supporting these costs over time may enable the developer to secure other needed funding for the construction of the housing and negotiate better financing terms, as well as sustain the affordability of assisted housing and provide a higher quality of homes to residents.

Housing that is eligible includes: projects where all housing is restricted to households with incomes at or below 30% AMI (as opposed to mixed income projects), projects that serve persons with special needs, temporary housing to seasonal employees, and projects that do not have any Federal operating subsidies.

The Seattle Operating and Maintenance program funds are capitalized over the seven years of levy and contract commitments are made, factoring in interest earnings and inflation in expenses to assure that there are adequate funds to cover the total 20-year contract commitments. In 9 years, Seattle has secured over 10,000 homes to households at or below 30% AMI through this program.

**Feasibility:** Measures would have to be passed city-wide to allow an increased fee on developments. This, along with the assurance that the city would dedicate funding for ongoing operating and maintenance programs would be difficult. However, this type of program would be appropriate in Harrison due to their abundant supply of inexpensive but deteriorating housing. This program is also equitable because it targets extremely low-income renters by allowing them to stay in their units. Building owners would have incentive to keep their units affordable to low-income renters while also upgrading and maintaining the building to ensure high quality housing for renters.

**Recommendation:** We would recommend that the City of Minneapolis acknowledge the potential of ongoing operating and maintenance programs alongside the development of more affordable housing. We need to preserve our existing affordable housing by providing owners incentives to keep their existing low-income renters in their units. Project for Pride in Living provides funding to homeowners who are facing foreclosure. These funds can only be used to make home repairs to help prevent foreclosure. HNA could implement a similar program on a small scale, by providing funding to property owners/building managers who decide to keep their existing low-income tenants in exchange for free or low-cost services to maintain the property.

## 2. Inclusionary Zoning

**What is Inclusionary Zoning?** Inclusionary zoning (IZ) can be a mandatory or voluntary municipal ordinance used to produce affordable housing for low-to moderate-income households. These ordinances require that a minimum percentage of a new development's total units be designated as affordable and will remain affordable for a set period of time. The goals of inclusionary zoning are usually either to increase the share of affordable housing or to break up the socioeconomic trends and/or racial segregation of an area inevitably improving neighborhood opportunities for low and moderate income households.

Past solutions to produce more affordable housing have mostly fallen upon the federal government. IZ is a tool to get the private home-building sector involved. To compensate for the

loss of revenue for developers and avoid accusations of an unconstitutional taking of property, local jurisdictions usually offer land development incentives (such as density bonuses, zoning variances, or expedited permitting) in exchange for including affordable housing units into their development.

Declining federal and state assistance along with a decline in housing affordability have led many localities to adopt housing policies to control the production and preservation of affordable units. Inclusionary zoning has been adopted by over 800 local jurisdictions across the country. Throughout my research, I have found that inclusionary zoning, when implemented correctly, can expand access to more economically diverse neighborhoods, increase access to better performing schools, and deconcentrate poverty. However, the effectiveness of these programs depends critically on local economic and housing market characteristics, along with specific elements of the program's design and implementation.

Because there are a range of design elements associated within these 500+ jurisdictions. A study conducted by Ann Hollingshead, breaks down the necessary considerations when deciding when and how cities should implement inclusionary housing policies. Overall, IZ policies fall into three main categories:

1. Fee-focused policies: emphasize the collection of fees from developers
2. Unit-focused policies: emphasize the production of affordable units by developers
3. Blended policies: that make significant use of both

Some other significant dimensions of variations are whether programs are voluntary or mandatory, affordability length, the share of units that must be built as affordable, and the income requirements for the households occupying the units.

**Case study:** IZ programs are found predominantly in New Jersey (45% of IZ programs), California (17%), and Massachusetts (27%), where state laws incentivize or require localities to create a definable share of affordable housing.

Because IZ programs vary in implementation and design, we identified three case studies and extracted design guidelines that we believe will be most effective in Minneapolis.

**Denver, Colorado:** In 2002, Denver adopted an inclusionary zoning policy to address its growing affordable-housing crisis as real estate appreciation rates outpaced incomes. In addition to the ordinance, Denver rezoned large scale developments and proactively planned for affordable-housing development in specific areas around booming industry. As a result of these policy changes, 3,395 affordable homes were created within three years of the policy's inception. The ordinance requires that all new construction of for-sale units with more than 30 units set-aside; 10% as affordable for persons earning less than 80% of the AMI. These units must remain affordable for 15 years. Cost-offsets are provided to make the set-asides feasible to developers and encourage this type of development. These include a 10% density bonus, \$5,000-\$10,000 subsidy per unit for up to 50% of new units, parking requirement reductions, and expedited permits. Additionally, developers may be approved to pay a fee in lieu of creating the affordable units (50% of the price per affordable unit not built), or can build the affordable units off-site if the number of units exceeds the required minimum. A voluntary policy with the same thresholds exists for rental housing, except rental units must be affordable to persons earning less than 60% of the AMI. **This ordinance is strategic and specific, which allows Denver the flexibility and variation in form that inclusionary zoning policies can take.**

**San Francisco:** San Francisco's constant modification of its' IZ program guidelines have increased the benefits of inclusionary zoning. The original ordinance was enacted in 1992 and applied to only planned-unit developments (PUDs), and developments that required a conditional use permit. The nature and size of land and residential developments in San Francisco limited the number of residential projects meeting both requirements. Throughout the 1990s, the stock of affordable housing further diminished and low-income households were displaced at higher rates due to rising property values. In January 2002, the inclusionary zoning ordinance was changed to apply to all new residential developments of 10 or more units. The set-aside requires 10% of residential development be affordable, however the developer is given the option to build the affordable units in a different location. If the developer opts to build the affordable units off-site, then a 15% set-aside is required. Under the new ordinance, PUDs and developments that require a conditional-use permit must provide a 12% set-aside for on-site units and 15% set-aside for off-site units. This new ordinance resulted in the development of 90 affordable units in its first two years, with an additional 745 in the pipeline as of 2003. **This ordinance was successful due to its modifications to accommodate a changing housing situation. The ability to choose to build off-site also made this program unique in that it gave option to developers.**

**Boston:** In 2000, the inclusionary zoning ordinance was enacted in Boston. This program has been described as immediately effective, although its effectiveness appears to be somewhat questionable. The Executive Order mandating inclusionary zoning requires a 10% set-aside for onsite units and 15% set-aside for off-site units on all residential developments that are either financed by the City of Boston or the Boston Redevelopment Authority (BRA), developed on land owned by the City of Boston or the BRA and includes 10 units or more, or requires zoning relief and is 10 units or more. Nearly all residential developments of 10 units or more require some zoning relief due to the zoning structure. This criterion of developments requiring zoning relief has been critical to generating affordable units. In its first year, the policy applied to eight privately financed developments of 10 units or more, which were largely located in high-end, more desirable neighborhoods. In its first two years, 72 affordable units had been built as a result of the policy and over \$4 million have been contributed to an affordable housing trust fund by developers that chose the cash contribution option instead of building affordable units. This option requires the developer to make a contribution to the BRA of 15% of the total number of market-rate units multiplied by an affordable housing cost factor. Based on the available data for the first two years of the policy, this seems to be a choice taken approximately as often as the decision to build affordable units. **The choice of the developer to pay in-lieu as well as an incentive for "zoning relief" help make this policy effective. If the zoning designation is not desirable to a developer, they have the ability to change the zoning designation (or add in features otherwise not allowed in that zone) in exchange for building affordable units into their development.**

**Feasibility Ranking:** State level advocacy is almost essential in order to get an IZ program passed in Minneapolis. A coalition of municipal or county jurisdictions lobbying at the state level could be the most effective way to create a policy environment that supports the creation of these policies. This will take significant organizing effort. The adoption of an IZ program will also require local jurisdictions to take on responsibility administering the program. However, this will not require financial-public resources once this ordinance is adopted. This

program is not at the equitable-level Harrison needs. IZ has the ability to provide increased housing options for lower-income residents facing housing pressures in their own neighborhoods. However, the majority of these programs we researched are aimed at assisting renter families with incomes at 50 percent to 80 percent of area median income. This translates to housing prices that are typically affordable to lower or middle-income households.

Inclusionary zoning can result in a modest yet steady increase in the number of permanent affordable housing units. This type of affordable housing strategy will not guarantee that all marginalized groups will stay in their communities, but it will allow more housing choice if all neighborhoods are required to include affordable units in new developments.

**Effect on Harrison:** Since Harrison has a majority of single family housing this may not impact Harrison like it would in other areas that have been zoned for higher density units. However, the Glenwood Corridor plan has adopted future land uses that would favor an IZ ordinance. If an IZ ordinance was passed, many existing residents would be able to move into these newly created units. Along with this, if IZ was passed throughout the whole city, residents in Harrison would be given the opportunity to move to higher-opportunity areas.

Research also finds that jurisdictions with younger, college educated populations are associated with faster rates of adoption of an IZ program. Places with higher shares of rent-burdened households are also more likely to adopt the program. As a city, Minneapolis' demographic supports both of these findings.

**Recommendation:** The City of Minneapolis and surrounding cities will have to embark upon IZ ordinances together. In the State of Minnesota, voluntary inclusionary housing policies have been introduced and advocacy groups are working to allow cities to adopt ordinances that would require affordable housing units to be included into new developments. This is a major step and the City of Minneapolis will have the opportunity to pass an IZ ordinance that could help ease the housing pressures that many households are facing as the city population continues to grow. Research has shown, when states expressly authorize local IZ programs, local jurisdictions are much quicker to adopt IZ policies. We would recommend that the City of Minneapolis pass a mandatory IZ ordinance that includes the addition of units that would allow 60% AMI units to be built alongside market-rate units.

There are a lot of critiques of inclusionary zoning policies. Some believe it is not fair for developers to shoulder the burden of providing affordable housing. Others believe it will raise housing costs for everyone else or deter development altogether. However, multiple studies have debunked these myths and in order to change the narrative around IZ ordinances we have come up with a few recommendations:

- 1. Call it a different name.** Inclusionary zoning raises red flags for developers and existing residents. By calling IZ a different name, Minneapolis can shift the narrative and choose something that will accurately describe the policy and connect with the community. Some examples include: SMART Housing, density bonus policy, moderately priced dwelling unit program, etc.
- 2. Not a commodity.** Developers are expected to produce housing aligned with community values and interests, not just meeting their bottom-line. By ensuring that reasonably priced housing is built, developers are granted the right to do business and often many other benefits within a community.

3. **Scattered Housing.** A study conducted by Chetty and Hendren found that your zip code is a better determinant of your future than your genetic code. Research has found that children who grow up in mixed income communities will have better outcomes than a high-poverty one. That being said, IZ ordinances have the ability to allow lower-income families more choice in housing in high-opportunity areas. Our recommendation is to push IZ policies on the Twin Cities but also surrounding communities. Our research shows IZ policies work best in areas where local jurisdictions have all adopted some form of IZ.
4. **Can't stand alone.** IZ ordinances will not solve all local affordability challenges alone. This is only done with a combination of land use and affordable housing tools. Because it usually serves renters between 50 and 80 percent AMI and homeowners between 80 and 120 percent AMI it is only reaching a certain income bracket. It is important to acknowledge the limitations of these policies and couple them with other incentives for creating and preserving affordable housing.

### 3. Rent Stabilization

**What is Rent Stabilization?** Rent stabilized tenants are protected from sharp increases in rent and have the right to renew their leases. A rent stabilization board is usually set up to create the allowable rental adjustments for rent stabilized renewal leases each year. This would mean that it would limit the ability of landlords to unjustly increase rents in a given year. This strategy is becoming more frequent in cities that are magnets for high paying jobs, producing higher rents, and fighting over gentrification-- initiating tenant movements.

**Case Study- Cambridge, Massachusetts and New York City:** Based on the literature research, it was difficult to find any evidence that rent control is a good policy to help preserve affordable housing to the level that Harrison residents and other low-income residents need. That being said, an MIT study of the 1995 repeal of rent control in Cambridge, Massachusetts, found that investment in housing increased after rent control ended, leading to "major gains in housing quality." A National Bureau of Economic Research paper also examined the Cambridge experience and concluded that "elimination of rent control added about \$1.8 billion to the value of Cambridge's housing stock between 1994 and 2004, equal to nearly a quarter of total Cambridge residential price appreciation in this period." These findings have been used to argue for removal of rent control in New York and other places.

This study also found that, at best, rent control does little harm but probably not much good and, at worst, it has negative impacts on landlords and tenants. Even the most supportive of rent control can agree that strict price ceilings, such as the kind imposed in New York City in the 1940s, are always bad because they severely inhibit housing production and investment. That leaves the softer, rent stabilization policies, like those currently in place in New York City and Washington, D.C. These regulations place limits on how much landlords can raise rents on sitting tenants, but generally allow much larger rent increases for new tenants. They also often allow exceptions for landlords to pass along certain costs to tenants, such as capital improvement costs or utility charges.

One of the strongest findings from the Jenkin's report appear to be that tenants in non-controlled units pay higher rents than they would without the presence of rent control. This is because landlords need to make up the difference for lower rents.

Another study found that tenants were willing to pay more up front to get into a rent controlled unit or building knowing that they would not be subject to rent spikes down the line. The conclusion seems to be that rent stabilization does not do a good job of protecting the groups its intending to serve (low income renters) because the targeting of the benefits is very haphazard. A study of rent stabilization in Cambridge, for example, concluded that “the poor, the elderly, and families—the three major groups targeted for benefits of rent control—were no more likely to be found in controlled than uncontrolled units.” And, as noted earlier, those in uncontrolled units tend to pay higher rents, so they are actually hurt by rent control.

**Feasibility:** Similar to IZ policies, rent control would be difficult to implement. This would also take time to devise a plan where this could work in Minneapolis. There are still pockets of naturally occurring affordable housing which would make this difficult to pass a rent stabilization policy. This would also not be an equitable policy to target marginalized groups in Harrison. This would allow all rents to be “frozen” or limited to increases which would not allow new renters or renters who wish to relocate the opportunity to find affordable housing units as easily.









**Recommendation:** We would not recommend that HNA push for rent control. While it can benefit existing tenants, it reduces supply of apartments available to rent, does not target low-income renters, and has no control over the quality of the housing unit that is rent stabilized.





Our Research Findings suggest that Rent Stabilization will have a better outcome if:

1. works best in conjunction with other affordable housing policies
  2. Protects renters against unjust evictions and does preserve housing stock
- does not result in affordable rents for most tenants but it does slow the rate of rent increases for tenants who remain in place during periods of housing inflation

## GOAL 2: Preventing Displacement

The Harrison neighborhood is uniquely situated in Minneapolis being near the city’s downtown and future home to two Blue Line light rail stops. This unique position presents unique opportunities but difficult challenges as well, chiefly the potential for displacement of current, particularly low-income residents of color, residents along the transit corridor. Like many parts of the Twin Cities region, Harrison neighborhood is experiencing rising rental rates due to increased home values and generally higher migration to the area’s urban core cities of Minneapolis and St. Paul. Already experiencing rising home values, the potential for public investment via light rail development to displace residents through increased home values near transit stations further compacts the affordability crisis in Harrison. Harrison being 70% renter and 70% people of color, the risk for displacement of historically vulnerable populations due to light rail-induced gentrification is great. However, the current context need not dictate that the future composition of Harrison residents look significantly different from the current neighborhood composition. Harrison can employ and advocate several strategies to prevent displacement of the residents which provide the neighborhood its vibrancy and resilience.

Strategy	Advantages (+) and Disadvantages (-)	Feasibility Level
<i>Preventing Displacement in the Harrison Neighborhood:</i>		
<b>1. Renters' Rights Education and Empowerment</b>	<u>Advantages:</u> <ul style="list-style-type: none"> <li>• Can be implemented immediately</li> <li>• Currently groups in the Twin Cities like Inquilinx Unidxs are engaged in tenant organizing and therefore would be great partners</li> </ul> <u>Disadvantages:</u> <ul style="list-style-type: none"> <li>• Renters' work schedules may not allow for broad increases in legal awareness to prevent displacement</li> <li>• Must be a continuous process, and thus needs renewed resources and education</li> <li>• Without broad and high participation from renters, this strategy may not be very effective in preventing displacement</li> </ul>	Political:  Financial:  Timing:  Equitable: 
<b>2. Municipal Options for Rent Control and Rent Stabilization</b>	<u>Advantages:</u> <ul style="list-style-type: none"> <li>• Would halt potential rent increases that could displace renters in the near future due to transit-oriented development</li> <li>• Fundamental to the work HNA does and seeks to do</li> <li>• Multiple models of rent control to draw from around the country exist</li> </ul> <u>Disadvantages:</u> <ul style="list-style-type: none"> <li>• Not currently permitted by state law unless passed during a general election</li> <li>• Could potentially halt construction of new private development, specifically missing-middle housing which costs less to build than other forms of development</li> </ul>	Political:  Financial:  Timing:  Equitable: 

<b>3. Homeownership and Community Ownership</b>	<p><u>Advantages:</u></p> <ul style="list-style-type: none"> <li>• Can begin a neighborhood area Community Land Trust or partner with City of Lakes Community Land Trust to identify opportunities for retaining affordability from current unused publicly-owned land</li> <li>• Community-driven so would engage community-members to ensure homeownership and rental affordability</li> <li>• Can draw from public and private funding sources</li> <li>• City of Lakes Land Trust a current neighborhood institution</li> </ul> <p><u>Disadvantages:</u></p> <ul style="list-style-type: none"> <li>• Uncertain funding and commitment from public institutions</li> <li>• May not be able to obtain land and property quickly enough to ensure affordability and prevent displacement and gentrification</li> <li>• Currently emphasizes homeownership in a majority-renter neighborhood</li> </ul>	<p>Political </p> <p>Financial: </p> <p>Timing: </p> <p>Equitable: </p>
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### 1: Renters' rights education and empowerment

With rising rents across the Twin Cities, and rents rising even faster near transit stations, Harrison can act now to strengthen the base of knowledge its residents and partners can draw from to reduce increasing pressures to evict tenants for higher-income tenants or redevelopment. One area where renters can be prepared to avoid potential displacement is the right to legal representation when faced with an eviction notice. One study of poor tenants in New York City finds that tenants with legal representation are almost half as likely to have decisions issued against them or default in court compared to tenants without legal representation. Eviction notices can remain on tenant screenings for up to 7 years and this can hinder the ability to find stable, decent housing so it's critical to assist and inform tenants of their rights when they are facing possible eviction. If served an eviction notice, the first step a tenant should take is to seek legal aid show up to eviction court hearings with the requisite documentation if a tenant may owe a landlord money or rent has been withheld for failure of a landlord to make needed repairs. If attending court during one's scheduled hearing then a tenant may be able to have an eviction expunged from their record or lower rent in cases of repair issues.

In addition to renters' rights education, tenants can organize as Inquilinx Unidxs has in Minneapolis to redress grievances against deficient landlords. Tenant organizing is particularly effective because it can amplify concerns with a property's management that an individual renter alone would have a difficult time receiving traction on to address successfully. Furthermore, as a collective tenants organizing can target specific policies at all levels of government to further renters' causes. Right of first refusal has been considered previously by the city council and some of the members who earlier considered right of first refusal continue on the council today.



Under right of first refusal tenants could have the option to purchase a property from their landlord before that property is sold to anyone else. Although this doesn't necessarily mean tenants will have the funds to purchase the property from their landlord further campaigns could tenant organizers with sources of capital to shift ownership of properties to more cooperative forms. In a market where housing supply is high and thus prices low, tenants may be at an advantage to buy a property so the context under which right of first refusal would be a viable option for housing security for distressed tenants may not return in the near future.

## 2: Municipal options for rent control and rent stabilization


Under current Minnesota state law, rent control is preempted from being adopted by any city or town under most contexts. Like many other states, however, Minnesota permits adoption of rent control in certain cities when those cities amend their city charters. Rent control became a significant issue during the 2017 municipal elections and continues to be discussed as the housing affordability crisis in Minneapolis worsens.

## 3: Homeownership and community ownership

Community land trusts (CLT) offer an innovative solution to retain permanent housing affordability and prevent displacement that private ownership of land doesn't control very well for. CLTs are community-based, nonprofit organizations which retain ownership of land for community-directed purposes in commercial as well as residential use. There are over 250 CLTs, including the Minneapolis' City of Lakes Land Trust and the degree of shared equity and lease-term lengths varies by CLT. The advantage of the CLT, compared to other models of housing development, is that it allows communities historically excluded from homeownership opportunities by reducing the cost of land purchasing, which can often be a significant barrier to developing equity in a home. Since CLTs are community-led, this means any potential gains from sales of CLT owned properties are shared with the CLT to defray the cost of maintenance and resale to ensure permanent affordability. CLTs can be focused on specific parts of cities or they can plausibly even cover entire cities as New York City is venturing on. Lastly, a CLT can access multiple sources of funding to purchase land and properties and thus can be more flexible in developing shared-equity homeownership opportunities.

## GOAL 3: Building Community and Organizational Power

In order to achieve the political and social aspirations the Harrison Neighborhood Association (HNA) seeks to achieve, intentional and sustained focus on building power with the community is critical



“Community engagement is a multifaceted process by which groups of people affiliated by shared geography and/or special interest work collaboratively to address issues affecting their health and well-being”  
(Smallwood et. al. 2015)

and necessary, as will be analyzed below. Community engagement is at the center of this. As described by Smallwood et al, "Community engagement is a multifaceted process by which groups of people affiliated by shared geography and/or special interest work collaboratively to address issues affecting their health and well-being (2015). As a small organization, pertaining to staff and finances, HNA must draw upon the power of community in order to achieve its dreams for change. Prior to analyzing strategies for doing so, understanding barriers to HNA's work with community is critical.

### **Barriers to engagement**

**Societal and cultural barriers:** The Harrison neighborhood is subject to a system of race- and class-based disparities in power-as well as other disparities, which negatively impact multiple facets of life, including the ability to participate civically generally, and with HNA in particular. Societal pressures and availability of resources disproportionately negatively affect the ability of low-income communities and communities of color to participate in local community change efforts due to additional constraints (Desai, 1994; Silverman, 2009). Additionally, nonprofits and other social change organizations often lack the necessary structures to support engaging with disenfranchised groups and individuals, such as technical assistance to move into leadership opportunities (Silverman, 2009).

Analyzing power-both societal and individual-are necessary to developing a deeper understanding of the nature of the issues faced by the Harrison community and their relationship with HNA (Desai, 1994). In an analysis of the relationship between neighborhood associations and disinvested communities in Portland, Morris and Leistener found that "Groups representing people of color and immigrants and refugees say that neighborhood associations do not talk about the issues they care about...many people of color in Portland still see the existence of a subtle racism that leads people in Portland to ignore or minimize the needs and perspectives of diverse groups in the community" (2009). The ability of neighborhood associations to respond to diverse and complex realities of the communities which they seek to represent and to address needs at multiple levels is thus of immediate importance.

**History and trust:** Closely related to the impact of cultural and societal exclusion is the importance of historical ties between HNA and the degree of trust garnered. First, it is important to understand the implications of HNA's recent history on community trust to HNA. At all levels, interpersonal trust is important to the success of community change efforts. The proven ability to make change affects continued levels of trust (Bryson, Crosby, & Stone, 2015; Vlarr, Van Den Bosch, & Volberda, 2007), both at an interpersonal and organizational level. Meaningful participation is centered on the ability to actualize desired change (Desai, 1994), and failure to do so erodes trust. In relation to the impact of societal inequities, the critique that neighborhood associations are not responsive to community member needs and that they hold incorrect and harmful attitudes towards community members further decreases levels of trust (Iiasan, Ahmed, & Oluwumi, 2013; Vlarr, Van Den Bosch, & Volberda, 2007). Interpersonal relationships are also critical as they are necessary to stable trust through the relationships developed between employees and other individuals-both community members and employees of other organizations (Zaheer & Harris, 2006).

Additionally, given the relationship between societal inequities and community engagement and participation, particular care must be given to the relationships HNA holds.

The degree of trustworthiness HNA holds with the Harrison community and other stakeholders (government officials, developers) depends on both the reputation of HNA (Zaheer & Harris, 2006) as well as their existing relationships (Desai, 1994; Bryson, Crosby, & Stone, 2015). In particular, should HNA align itself too closely and at the expense of the Harrison Community with entities with high levels of social power (government, businesses, developers), trust may be further eroded (Desai, 1994).

Conflict is a facet throughout community organizing work, regardless of the status of trust. How it is utilized is much more important. As said by Maginn (2007), "...if policy agents embraced conflict and harnessed the energies generated by it, they could increase their institutional capacity which would eventually lead to more productive policy outcomes". This is further enhanced by Morris and Leistener, writing "Acknowledge your history of inclusion and exclusion and talk about it. People need to move past old resentments and build trust and a sense that working together is more powerful than going it alone". The degree to which community members and other stakeholders are able to trust HNA cannot be changed until underlying tensions and sources of distrust are accounted, and is a necessary step to rebuilding buy-in into the organization.

**Time:** Community engagement can be summarized by Morris and Lesitener's statement "This all takes time" (2009). There are no shortcuts to building authentic and equitable relationships, nor are there any for repairing reputation or building power generally (Maginn, 2007). The creation of trust must be done gradually, and when equity is centered in this creation, additional time and care is necessary to bring in both individuals with diverse needs and interests and in particular those whose realities are often left out of social change efforts (Magiin, 2007; Zaheer & Harris, 2006).

### 1: Foster broad opportunities for community engagement









Building off the discussion around trust, community engagement takes both time and intention. As Schuftan writes, it "...is not an outcome of a single event; it is a continuous process that enables people to understand, upgrade and use their capacity to better control and gain power over their own lives. It provides people with choices and the ability to choose, as well as to gain more control over resources they need to improve their condition" (1996). It is a sustained and cyclical process of bringing others into community change work using the organization as a facilitator in doing so. The figure to the right illustrates this cyclical journey, and provides actionable items to move forward in the process. HNA is currently in the base building area on this map. Strategic and separate initiatives must be grown in order to foster trust and engagement with the community prior to embarking further on this cycle.










Within this cyclical process, social capital must be built to advance change. Using Smallwood et al's definition, "Social capital refers to the social networks, norms, and degree of trust community members can draw upon for collective action" (2015). Building social capital increases the resources and community power which neighborhood organizations, such as

























Figure 14: Life cycle of an organizing campaign  
Source: CURA



HNA, are able to draw upon in order to advance change. A particular form of social capital is bonding capital, which is "...the ways in which community members relate to one another" (Smallwood et al, 2015). Bonding social capital has been found to be positively tied to increased belief in the community's ability to advance change, as well as to help bridge the gap between civic engagement and these beliefs (Collins, Neal, & Neal, 2014). Fostering these community connections are not only a positive side benefit to the other work which HNA does, but are core to building community power and to the work.

Strategy	Advantages (+) and Disadvantages (-)	Feasibility Level
<i>Foster broad opportunities for community engagement:</i>		
<p><b>1. Build from outreach to engagement utilizing strategic tools (ex. Nexus Community Partners Community Engagement Assessment Tool)</b></p>	<p><u>Advantages:</u></p> <ul style="list-style-type: none"> <li>• Can be implemented immediately</li> <li>• Fundamental to the work HNA does and seeks to do</li> <li>• Access to multiple free resources</li> </ul> <p><u>Disadvantages:</u></p> <ul style="list-style-type: none"> <li>• Takes time to build</li> <li>• Must be a continuous process, and thus needs continual resources in the form of time</li> <li>• Can advance equity through this work, but is not specifically focused on it</li> </ul>	<p>Political </p> <p>Financial: </p> <p>Timing:  </p> <p>Equitable: </p>
<p><b>2a. Create opportunities for community members to hold decision making power in HNA through collaborative and strategic planning meetings</b></p>	<p><u>Advantages:</u></p> <ul style="list-style-type: none"> <li>• Ensures space for community voice and insights</li> <li>• Fosters buy-in from the community to HNA</li> <li>• Helps develop relationship with HNA and community members</li> </ul> <p><u>Disadvantages:</u></p> <ul style="list-style-type: none"> <li>• Relationship with community must be fostered to an extent previously</li> <li>• Does not specifically address inequities</li> </ul>	<p>Political </p> <p>Financial: </p> <p>Timing: </p>

		Equitable: 
<b>2b. Create opportunities for community members to hold decision making power in HNA through a <i>community development micro grant</i></b>	<u>Advantages:</u> <ul style="list-style-type: none"> <li>• Redistributes power to community members to make change</li> <li>• May help build skills and knowledge to make change to community members</li> </ul> <u>Disadvantages:</u> <ul style="list-style-type: none"> <li>• May cost a significant amount of money depending on size of grant</li> <li>• May be structural/legal barriers to implementing</li> </ul>	Political:  Financial:  Timing:  Equitable: 
<b>3. Plan and implement community building opportunities</b>	<u>Advantages:</u> <ul style="list-style-type: none"> <li>• Creates opportunities for building community connections</li> <li>• Frames HNA as a community hub</li> <li>• Opportunity to engage elected and other governmental officials, local businesses, and developers</li> </ul> <u>Disadvantages:</u> <ul style="list-style-type: none"> <li>• Must be a continuous strategy-taking continuous time</li> <li>• Depending on structure, may take financial resources</li> </ul>	Political:  Financial:  Timing:  Equitable: 
<i>Build reflective community leadership at all levels</i>		

<p><b>1. Diversify the Board of Directors</b></p>	<p><u>Advantages:</u></p> <ul style="list-style-type: none"> <li>• Intentionally focuses on bringing in members reflective of the Harrison community</li> <li>• Strengthen HNA's work by bringing in diverse voices</li> </ul> <p><u>Disadvantages:</u></p> <ul style="list-style-type: none"> <li>• Current board structure may not ensure equitable outcomes</li> <li>• Process may take time, though implementation may be done immediately</li> </ul>	<p>Political: </p> <p>Financial: </p> <p>Timing: </p> <p>Equitable: </p>
<p><b>2. Engage community members through work groups and committees</b></p>	<p><u>Advantages:</u></p> <ul style="list-style-type: none"> <li>• Redistributes power to community members to make change in Harrison</li> <li>• Increases the level of change making work HNA is able to focus on</li> <li>• Targets differing areas of impact where community voice is crucial</li> </ul> <p><u>Disadvantages:</u></p> <ul style="list-style-type: none"> <li>• Trust is necessary between HNA and community to implement</li> <li>• Need structures in place to support community (ex. Financial resources and other, point staff person, time)</li> </ul>	<p>Political: </p> <p>Financial: </p> <p>Timing: </p> <p>Equitable: </p>
<p><b>3. Implement block leaders program</b></p>	<p><u>Advantages:</u></p> <ul style="list-style-type: none"> <li>• Focuses on engaging community members and bringing in their voice</li> <li>• Fosters relationship of trust between community and HNA</li> </ul> <p><u>Disadvantages:</u></p> <ul style="list-style-type: none"> <li>• Must be implemented with intention with community voice and feedback guiding work</li> <li>• Will take time to develop relationship ripe for this program</li> </ul>	<p>Political: </p> <p>Financial: </p> <p>Timing: </p>

		Equitable: 
<i>Create meaningful and strategic relationships with others</i>		
<b>1. With other nonprofits and social change organization</b>	<p><u>Advantages:</u></p> <ul style="list-style-type: none"> <li>• Enable HNA to work with others to 'level up' change making work</li> <li>• May enable HNA to tap into networks of trust with other nonprofits and community members</li> </ul> <p><u>Disadvantages:</u></p> <ul style="list-style-type: none"> <li>• History between HNA and other nonprofits may create barriers to building relationship</li> <li>• Will take continuous time resources</li> </ul>	<p>Political: </p> <p>Financial: </p> <p>Timing: </p> <p>Equitable: </p>
<b>2. With local government</b>	<p><u>Advantages:</u></p> <ul style="list-style-type: none"> <li>• Help HNA serve as an advocate to the Harrison community</li> <li>• Foster relationships with local officials as allies rather than adversaries</li> <li>• Serve as a bridge between government and community</li> </ul> <p><u>Disadvantages:</u></p> <ul style="list-style-type: none"> <li>• Changing elected leadership requires renewed trust building</li> <li>• Level of commitment from government officials to HNA may vary</li> </ul>	<p>Political: </p> <p>Financial: </p> <p>Timing: </p> <p>Equitable: </p>
<b>3. With developers and new businesses</b>	<p><u>Advantages:</u></p> <ul style="list-style-type: none"> <li>• May help ensure development done includes affordable housing</li> <li>• Serve as bridge between developers and community</li> </ul> <p><u>Disadvantages:</u></p> <ul style="list-style-type: none"> <li>• Need to push developers to include community while</li> </ul>	<p>Political: </p> <p>Financial: </p>

	<p>maintaining trust-will take time and willingness of developers to listen</p> <ul style="list-style-type: none"> <li>Relationships do not ensure equitable outcomes</li> </ul>	<p>Timing:    Equitable:  </p>
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### 1: Foster broad opportunities for community engagement

**Strategy 1. Build from outreach to engagement:** As HNA becomes reinvested in the community, strategies must be implemented in order to re-grow trust. Smallwood et al broke this process down into “1. Establish community presence, 2. Build trust and connections, and 3. Build community capacity” (2015). Establishing community presence includes but is not limited to hosting community meetings, outreach via door knocking and flyering, and having a presence at community events. Through this process and other initiatives, trust and connections are gradually built, as is confidence in the organization. Community based power flows from this, leading to increased community capacity. Throughout this process the frame for HNA is critical to bring in and build buy-in with diverse community members (Bryson, Cosby, & Stone, 2015).

Through this process, collective efficacy can be built. From Collins, Neal, and Neal, “Collective efficacy is defined as residents’ perceived collective capacity to take coordinated and interdependent action on issues that affect their neighborhoods” (2014). This not only influences their perceived capacity to act as individuals within the Harrison community, but also their level of engagement and trust with the Harrison Neighborhood Association itself.

**Strategy 2: Create opportunities for community members to hold decision making power in HNA.** As has been evidenced, decision making power enables the growth of trust and solidarity with the organization. Two strategies to doing so are outlined below.

**Strategy 2a. Create opportunities for community members to hold decision making power in HNA through collaborative and strategic planning meetings:** Sustaining engagement through meetings and information sharing sessions are crucial means to both build community power and capacity, as well as to foster trust with the

**Framework for Community Power**

Building power with community takes time and energy

Building power with community requires sustained care and attention

Building power with community means listening deeply and openly

Building power with community is not linear

**Building power with community is critical and necessary**



organization. They enable members to stay informed of issues facing the community, opportunities to start and deepen involvement with HNA, and to share accomplishments by the organization and members (Neighborworks Pocatello). Failure to continue involvement at this level can erode trust and stall community change efforts (Maginn, 2007). However, the framework for these meetings is crucial to consider. Poorly run meetings-such as those dominated by a few attendees or with no call to action following the meeting-can turn potential engaged members away. Additionally, Iiasn, Ahmed, and Oluwumi (2013) noted that to 'Black and Minority Ethnic (BME)' individuals, training opportunities are of further importance to provide a catalyst for attendance.

**Strategy 2b. Create opportunities for community members to hold decision making power in HNA through a community development micro-grant program:** The importance of community engagement is that it is centered on the insights and wisdom of community members to know what is best for their communities utilizing a bottom-up approach. Though unconventional, a community development micro-grant program offers an opportunity to honor that. Through the Community Empowerment Center (CEC), Smallwood et al analyzed the impact of the micro grant program on the community and the organization (2015). Through this program, they were able to strategically build both trust and power between the CEC and the community by aligning program activities with their stage of engagement, as well as helping to launch health programs and interventions through community member initiatives (such as "Fit for Life" Resource Center, which provides a weekly food kitchen and exercise classes for children, in addition to other services).

Additionally, HNA currently offers financial resources for housing rehabilitation within the community. However, those programs are focused on individual needs as opposed to community change. The impacts of the differences between these two approaches raise questions, such as how are the changes sustained (impact on individual homeowner as opposed to community; who benefits from these approaches)? As Morris Leisterer write, "Seed money is vital for building community capacity. Get money and resources out into the community! Seed money is a vital tool by which to engage people and leverage additional resources in the community" (2009).

**Strategy 3: Plan and implement community building opportunities, such as community celebrations:** Though research on the impact of community building through such events as community celebrations are limited, they offer an opportunity to foster trust and engagement with the community. By providing resources to attendees, bringing in organizational partners by providing a platform for engagement (ex. tabling) or as sponsors, and welcoming community members, community building events offer a crucial opportunity to engage across multiple dimensions.

## **2: Build reflective community leadership at all levels**

Leadership within neighborhood associations is crucial to sustain the organization over time (Silverman, 2009). However, intention must be given to supporting current leaders and fostering new. Long-term leaders are at high risk burn out and losing organizational knowledge, while growing leaders may not find a mechanism to deepen their relationship with the organization. This pushes them away from the organization, leaving the organization without their

enthusiasm, eagerness, and community connections. Additionally, it is important to foster opportunities at all levels-not just on the board of directors. Fostering leadership opportunities enables community members to have choice to guide their level of engagement. This is critical from an equity standpoint. As noted by Iliason, Ahmed, & Oluwumi (2013), residents of color are often drawn on only as leaders at the highest level (board of directors). Yet, given the societal barriers faced by Harrison residents of color and low-income residents, the ability to choose where time resources are spent is crucial to their civic engagement. Below is an analysis of three methods build community engagement.

#### Strategy 1: Diversify the Board of Directors

*“Just over half of the board of directors is people of color, 25% are renters, 3 of 4 Executive Committee members are women, and committees and workgroups encompass a wide spectrum of our neighbors”. (Harrison Neighborhood Revitalization Plan, City of Minneapolis, 2005)*

Though critiques have been made about the focus on diversifying the board of directors, it still remains a crucial mechanism for equitable change with HNA. Within HNA's history, reflective representation of the community was achieved, though it was not a one-to-one match demographically to the community. More recently, these spots are dominated by affluent Harrison community members, such as white homeowners and do not reflect much of the community. There are, additionally, tangible benefits to a diverse board. The diversity in voices and perspectives enhances decision-making (Brown, 2005), create a more diverse set of external stakeholders, increases number of organizational accomplishments and interorganizational accomplishments, and increases the number of revenue sources (Gazley, Chang, & Bingham, 2010). However, diversification should not be sought only for the sake of having a diverse board (Fredette, Bradshaw, & Krause, 2015).

In order to build a diverse board, HNA must also build an inclusive board. Fredette, Bradshaw, and Krause (2015) differentiate the two, marking the difference between functional inclusion (recruitment and ratification of historically marginalized board members) and social inclusion (which is “...embeddedness in the social context and fabric of the board of directors based on relational bonds”). Both aspects are crucial to the diversification of the board. Brown found that inclusiveness was a critical facet of effective boards, and that they also fostered leadership in emerging leaders (2005). Additionally, intention must be given to broaden the potential applicants for the board of directors, by seeking to balance the inequities faced by the community members HNA most hopes to build power with (Silverman, 2009).

**Strategy 2: Engage community members through committees and workgroups:** The Harrison community and HNA has lofty hopes and dreams for creating an equitable future in their community. HNA is a small organization regarding staff and budget, yet its wealth is in this community. As has been noted, the community sits at the intersection of multiple historic and current inequities-housing affordability, household and community wealth and investment, and income are a few of these disparities. These then create a variety of social issues and opportunities for organizational action.

Committees and work groups present an opportunity to build towards these aspirations and mitigate the multiple inequities by engaging community in work which enables them to

advance change through focusing on a particular issue (Fredette, Bradshaw, & Krause, 2015). By relinquishing power to community initiatives, HNA may also open up its ability to tend to organizational needs and opportunities that would not have been available due to limited time and resources available to the three-person staff at HNA. Additionally, though these groups should be dynamic in nature, having certain strategic standing committees can be a means to developing community connections. Some examples include, but are not limited to, Membership, Welcoming, Beautification (Neighbor works Pocatello).

### Strategy 3: Implement block leaders program

*“Designate block captains to welcome new residents, to serve as a sounding board for specific problems or issues on the block, and that can pass out flyers and newsletters about neighborhood news, events, and issues.” (Neighborworks Pocatello)*

Because the issues facing the Harrison community and HNA are broad and multi-faceted, flexibility in responding to new and more pressing issues is critical. As needs and priorities within the community change, the needs and priorities of HNA must follow suit. By instituting a block leaders program, HNA can keep an effective pulse on issues which arise in the community through communication mechanisms with the block leader serving as an intermediary, advocate for HNA within the Harrison community, and mediate trust building between individual community members and the organization. Additionally, block leaders program a necessary mechanism to quickly and effectively organize community members through strategic outreach and communication (Smallwood et al, 2015)

### 3: Create meaningful and strategic partnerships with others

*“To facilitate a high level of neighborhood involvement in redevelopment, the Harrison CBA creates official partnerships between the neighborhood and community-based nonprofit developers and accredited training institutes that can work closely with the developer to involve residents. This allows residents to develop the skills necessary to meaningfully participate in the development process. Involving nonprofit partners allows a level of ongoing resident participation that is not normally possible in traditional subcontracting arrangements. Ultimately, the goal of the Harrison CBA is to involve residents in redevelopment projects in a way that increases the residents’ own productive capacity and, in turn, provides greater opportunity to address neighborhood problems” (Khoury, 2006)*

Though historically tied to gentrification and the displacement of the most marginalized community members, development within communities is not necessarily hinged on this. However, the question which arises is what process, strategy, and role is needed in order to ensure equitable development. As a neighborhood based organization, HNA has an opportunity to navigate and mediate relationship with other nonprofits, government entities, and for-profit developers for the ultimate benefit of the community. Though bonding capital has been discussed previously, bridging capital is of additional importance to neighborhood associations. As defined by Smallwood at al, bridging capital is “...avenues through which community

members can network with elected officials, civil servants, and government representatives, for example” (2015). Through bridging capital, neighborhood associations are positioned to both advocate and advance change for the benefit of the communities which they seek to represent to higher power organizations, while also working with community to navigate the systems and structures within which these external organizations hold their power.

In these roles, flexibility is crucial on multiple levels: “...stability versus change, hierarchy versus lateral relations, the existing power structure versus voluntary and involuntary power sharing, formal networks versus informal networks, and existing forums versus new forums” (Bryson, Crosby, & Stone, 2015). Neighborhood associations must be able to step into multiple roles in relation to a variety of partnerships.

The Cathedral Waterfront Plan offers a meaningful breakdown for the resources at three levels: community resources, government resources, and developer resources. Community resources are identified as “1. Public comment, 2. Land use review, 3. Protest vs. community support, 4. Local knowledge”, while identified government resources are identified as “1. Subsidies, 2. Zoning decisions, 3. Zoning variances, and 4. Eminent domain”. Finally, developer resources are “1. Capital, 2. Land ownership, and 3. Property rights”. Strategies to engage with these organizations and their resources are identified below.

**Strategy 1: With other nonprofits/social change organizations:** Though the definition of community can be attributed to geographic boundaries, a deeper and more accurate description of community includes these boundaries, as well as the overlays of common identity and shared interests in building community (Morris & Leistener, 2009). The implications of this are that, while a neighborhood association is an important organizational stakeholder within the community, there are additional organizational stakeholders which may hold more meaningful relationships with different subsets of the community population (Morris & Leistener, 2009). This also means that engagement with these organizations is crucial to bring in voices which are more representative of the community.

Additionally, building coalitions and collaborations are crucial to fostering power at an organizational and community level (Bryson, Crosby, & Stone, 2015). HNA has big dreams for policy and programs, and needs many people to actualize them through both community engagement and interorganizational solidarity. Additionally, these collaborations and relationships enable partners to tap into the information, networks, and skills of their partner organizations.

**Strategy 2: With local government:** Given the tenuous history and potential negative impacts of policy on community, relationships between disenfranchised communities and local government entities are often strained. Assumptions about communities, their lack of power sources, and their level of engagement by government officials perpetuate this (Maginn, 2007). However, the status of these relationships are not necessarily negative, as can be evidenced by the institution of a Community Benefits Agreement (CBA) between the City of Minneapolis and the Harrison Neighborhood Association in 2006.

Care must be taken regarding the power dynamics between community members and government officials. Though historically perceived as malleable and low-power (Maginn, 2007), communities like Harrison hold critical knowledge and insights of great benefit to government and elected officials. Through neighborhood associations, government officials are able to tap into community knowledge that can enhance the design and implementation of government

programs and enable elected officials and candidates an opportunity for face-to-face interaction with their base (Maginn, 2007; Neighborworks Pocatello). It should be said that, to an extent, local government is seeking to engage with community members through HNA. However, community presence and buy-in during these opportunities is severely limited. If HNA is not able to meaningfully bring in the diverse voices of community members in its relationship with local government, the inequities and injustices faced by the Harrison community will grow and trust between community and government will continue to erode.

**Strategy 3: With developers and new businesses:** As development in and around Harrison grows, concerns arise about who ultimately benefits from this growth. Given historical contexts, the norm for development is displacement of community members from their homes. However, as mentioned previously, this need not be the reality of these relationships and of growth.

A necessary starting point to this is to develop relationships between HNA and developers impacting the community. Underlying strategies for this include, but are not limited to, working with individual development companies and having a presence and voice at developer meetings regarding development in the community. Developers working with and through HNA must become the norm but, with any relationship development, necessarily takes time to foster trust and communication. However, through these relationships, equitable development which benefits existing community members can come to fruition, such as normalizing use of the Equitable Development Scorecard.

## Recommendations

### **Goal 1: Creating and Preserving Affordable Housing Inclusionary Zoning**

HNA should focus on supporting the adoption of a mandatory inclusionary zoning ordinance for Minneapolis. The Metropolitan Council reports that Minneapolis has emerged as the city with the highest levels of new residential construction in Minnesota. Just over 7,400 new apartments were permitted in 2015. The majority of these new units (77%) came from 34 high-density properties that each had at least 100 units. We recommend pushing for an ordinance that will trigger the affordability requirement when more than 10 housing units are built in a development. We also think that developers should get the option to pay in lieu to a housing IZ policies will not deter the production of housing since the demand is still so great. We would recommend that affordable units also include lower AMI percentages to allow for low and extremely low income residents.

### **Ongoing Operating and Maintenance Cost Support Program**

Our group would also recommend creating an operating and maintenance cost support program. HNA has given grants to help maintain the exteriors of homes in the past. If funding allowed, we would recommend the continuation of these efforts. Because of Harrison's older housing stock, this is important in order to preserve the existing single-family housing. This also supports renters and owners and has the ability to be granted to marginalized groups. If HNA specifically gave money to first-generation homeowners or minority groups this would also serve as an equitable way to preserve affordable housing.

## **Goal 2: Preventing Displacement**

### **Homeownership and Community Ownership**

Adopting a Community Land Trust model would be a good solution to retain affordability in the Harrison Neighborhood and thus prevent further or potential displacement. Community Land Trusts are community-drive institutions and as such would help stabilize the currently and future housing insecure. Because Community Land Trusts can draw from different sources for funds, Community Land Trusts could be implemented regardless of local or state funding opportunities.

## **Goal 3: Buildings Organizational and Community Power**

The strategies provided under this goal offer potential opportunities and solutions to building power with the Harrison community. However, the overall strategy under this goal must be a continuous process of centering community voices in the work that HNA does, building community leadership. Through rebuilding these relationships. HNA should strategically draw on the strategies outlined in this document to move forward.

# Appendix

## Prioritization of city-revenue over individual needs and the commodification of housing (1900s-present)

Federal Policy  
United States

Housing and Employment Discrimination (1800's - Present)

Disparate Impact of Local Land Use Regulations (1920s - Present)

New Deal Programs increase homeownership for middle-class white residents (1933-1937)

Block busting and Redlining (1930s-1940s)

Urban Renewal (1950s-1960s)

Racially Restrictive Covenants (1920-1948)

Unenforceable Restrictive Covenants (1948-1968)

Promise Neighborhoods, Promise Zones, and Choice Neighborhoods 2008-2016

Focus on deconcentrating poverty (1993-2011)

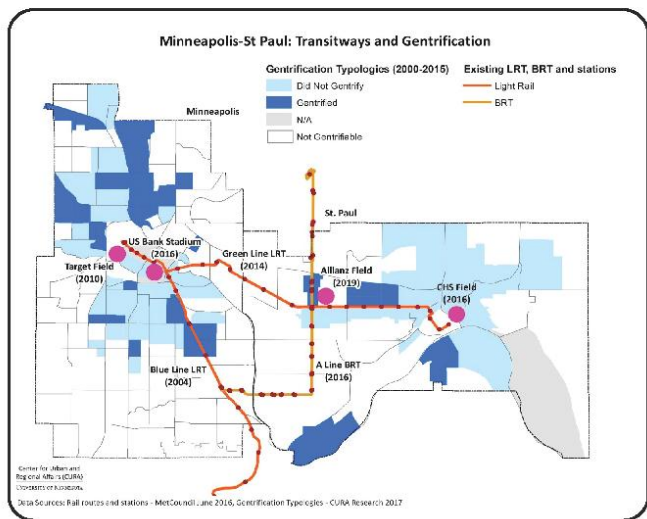
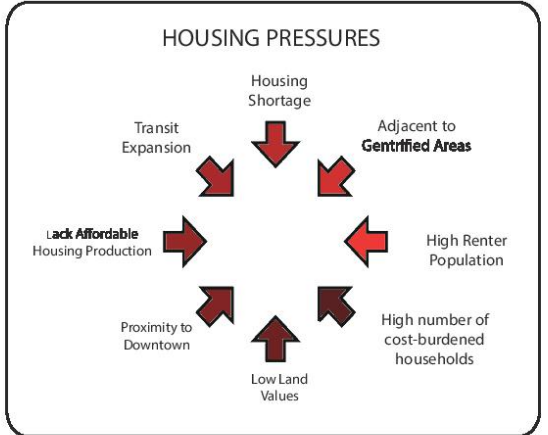
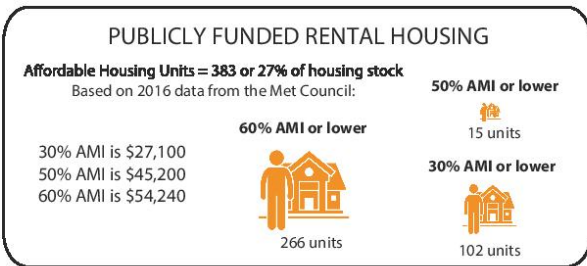
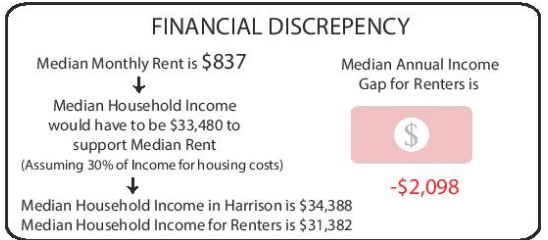
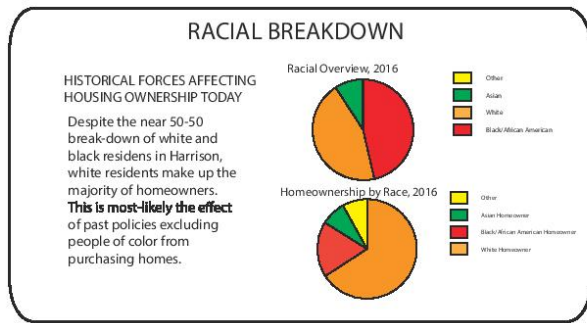
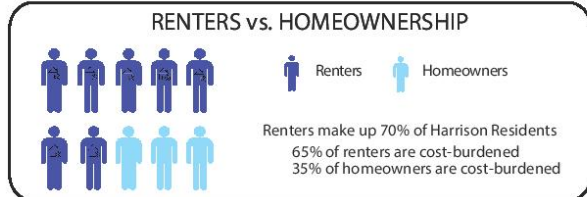
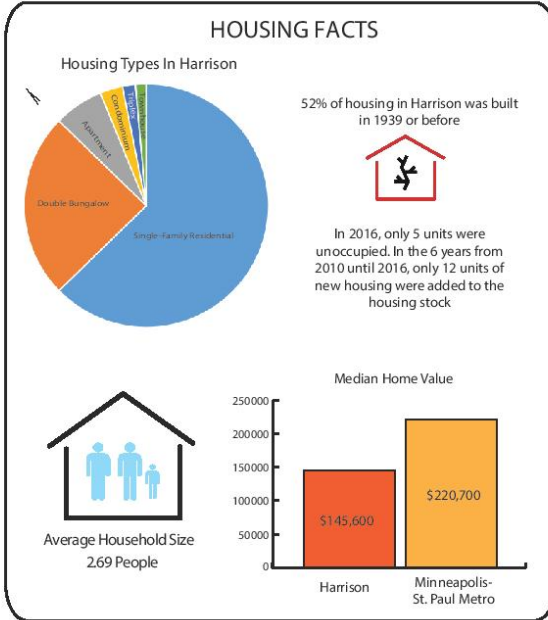
City-level Policy  
Minneapolis

Neighborhood-level Policy  
Harrison

## WHY HARRISON NEEDS MORE AFFORDABLE HOUSING

A SNAPSHOT OF HARRISON'S HOUSING SITUATION  
(Information obtained from 2016 ACS 5-Year Estimate Census Data)

The Harrison neighborhood has a history of disinvestment and neglect. The age of the housing stock and the low numbers of new housing being created, has led to housing pressures on many residents. Many Harrison residents are cost-burdened renters making around 40% of the area median income. Minneapolis is increasingly becoming a renter's city, but when housing costs become too high, little is left over for basics like food, transportation, health care, and education. **People of color face are disproportionately affected when it comes to being cost-burdened. Without adding and preserving affordable housing, many of these renters are at risk of eviction and homelessness . Due to Harrison's proximity to downtown and new public-transit extension lines, housing pressures will only continue as more affluent populations begin to infiltrate the community.**





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