



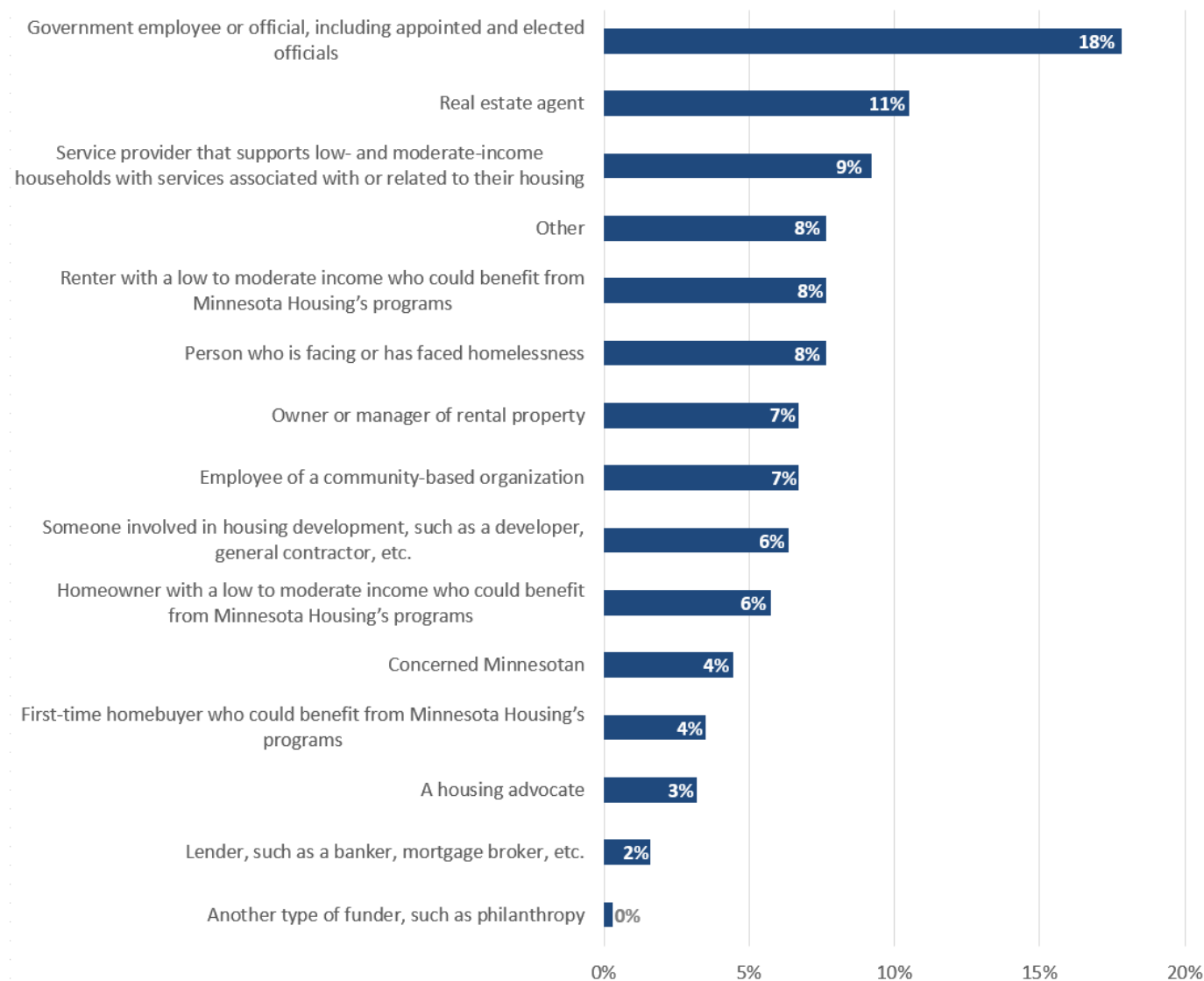
Strategic Plan Stakeholder Survey: Summary of Findings

04/04/2023

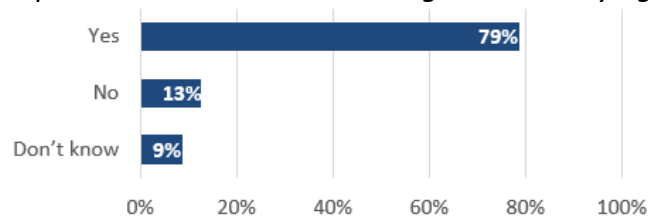
The following is a summary of stakeholder and community responses to Minnesota Housing’s Strategic Plan survey. The survey was developed to gather input to inform the development of Minnesota Housing’s 2024-2027 Strategic Plan. The link to the survey was distributed through an Agency eNews and was sent to over 30,000 email addresses in February 2023. The survey was open for two weeks and available in English, Hmong, Somali and Spanish. We received 314 responses. This report presents findings and key themes for each question on the survey.

Question 1: *What is your primary connection to the work of Minnesota Housing? I am (select one).*

The chart below illustrates the connections respondents have with Minnesota Housing ordered by the largest proportion to the smallest.



Question 2: *Minnesota Housing’s current vision statement is, “All Minnesotans live and thrive in a stable, safe home they can afford in a community of their choice.” Does this statement fully capture what Minnesota Housing should be trying to achieve?*



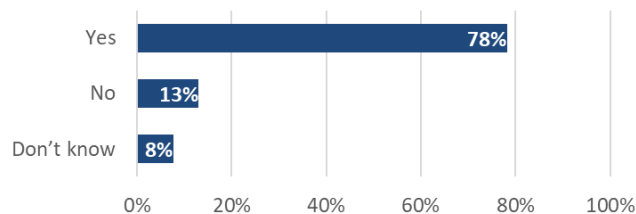
Question 2a: *What is missing from the vision statement, or how should it be changed? (open ended question)*

Only respondents who answered “no” to Question 2 were asked Question 2a, and 36 respondents provided comments. Themes respondents said should be included or addressed in the vision statement include:

- Accessibility
- Dignity
- Equity

Several respondents felt “community of their choice” should not be included because it is not realistic in the current housing market (most of these respondents were real estate agents).

Question 3: *Minnesota Housing’s current mission statement is, “Housing is the foundation for success, so we collaborate with individuals, communities and partners to create, preserve and finance housing that is affordable.” Does this statement fully capture what Minnesota Housing’s core purpose should be?*



Question 3a: *What is missing from the mission statement, or how should it be changed? (open ended question)*

Only respondents who answered “no” to Question 3 were asked Question 3a, and 36 respondents provided comments. Themes respondents said should be included or addressed in the mission statement include:

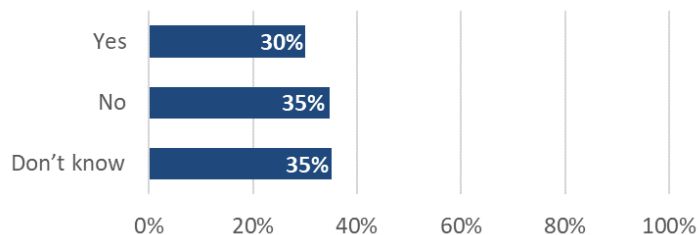
- The word “affordable” is not defined and not specific enough. Suggestions for other wording included low-income, greatest-need individuals, and deeply affordable.
- Replace the word “success” because it implies “wealth and power” and use words like “thrives” or “lives a full life.”

- Include language on:
 - Stability
 - Maintaining housing
 - Quality of housing
 - Equity
 - Accessibility

Question 4: *In its current strategic plan, Minnesota Housing identifies the following principles and values to define how it works:*

- *We will center **the people and places most impacted** by housing instability at the heart of our decision making.*
- *We will **listen, empower and support**.*
- *We will be **inclusive, equitable and just** in our actions.*
- *We will be **innovative and creative** problem solvers.*
- *We will be **flexible, nimble and responsive**.*
- *We will make **data-driven and evidence-based decisions**.*
- *We will pursue **continuous improvement**.*
- *We will **build and leverage** resources.*
- *We will be **accountable** for our results.*

Are there additional values that the Agency should identify in its next strategic plan?



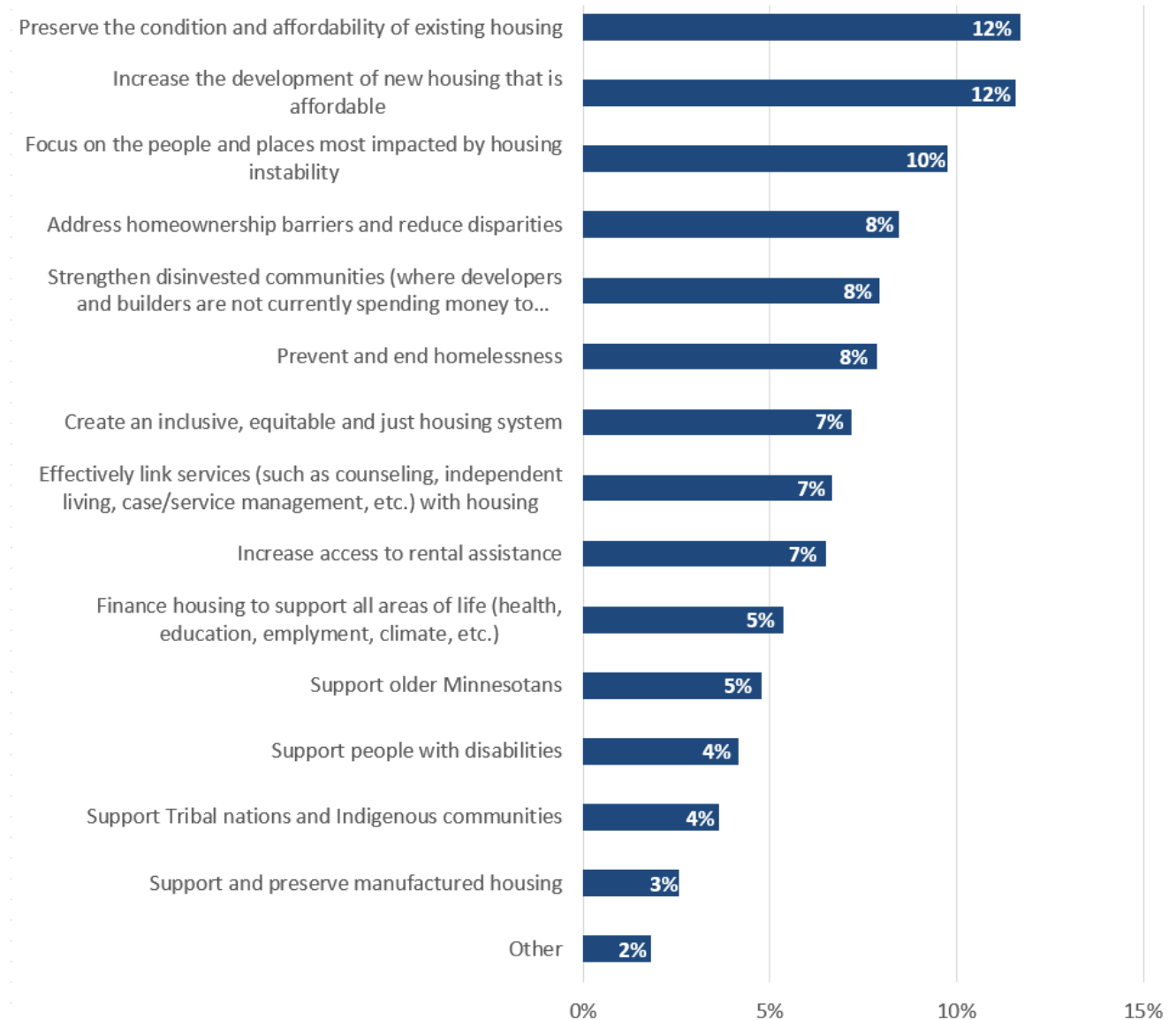
Question 4a: *Please provide up to three additional values that the Agency should include in its strategic plan? (open ended question)*

Only respondents who answered “yes” to Question 4 were asked Question 4a, and 78 respondents provided comments. Additional values suggested by respondents included:

- Collaborate with stakeholders/communities/ people impacted (7)
- Act quickly (6)
- Educate people to become independent/ sustain stable housing (6)
- Ensure transparency with communities and stakeholders (4)
- Address systemic racism (3)
- Learn from others (3)
- Focus on environmental sustainability (3)

Question 5: *From the following list, select the five housing objectives that should be Minnesota Housing's highest priorities for the 2024-2027 period.*

Respondents were provided a list of objectives and the chart below depicts those objectives from most to least selected.



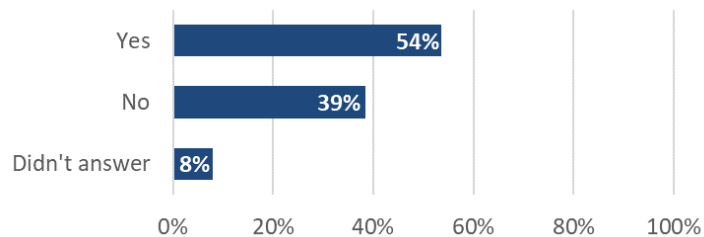
The table below shows the number of respondents who chose each objective by their primary connection to Minnesota Housing. Going down each column, the top three objectives are highlighted in orange. For example, the top three for concerned Minnesotans are: (1) Increase the development of new housing that is affordable, (2) preserve the condition and affordability of existing housing, and (3) prevent and end homelessness.

		Primary connection to Minnesota Housing															
		A concerned Minnesotan	A first-time homebuyer who could benefit from Minnesota Housing’s programs	A government employee or official, including appointed and elected officials	A homeowner with a low to moderate income who could benefit from Minnesota Housing’s programs	A housing advocate	A lender, such as a banker, mortgage broker, etc.	A person who is facing or has faced homelessness	A renter with a low to moderate income who could benefit from Minnesota Housing’s programs	A service provider that supports low- and moderate-income households with services associated with or related to their housing	An employee of a community-based organization	An owner or manager of rental property	Another type of funder, such as philanthropy	Other	Real estate agent	Someone involved in housing development, such as a developer, general contractor, etc.	Total
Housing objective	Preserve the condition and affordability of existing housing	9	5	37	4	5	2	7	10	13	14	10		11	18	10	155
	Increase the development of new housing that is affordable	10	3	35	4	5	2	6	11	15	11	11	1	13	13	13	153
	Focus on the people and places most impacted by housing instability	4	4	22	8	6	3	11	10	13	7	6	1	13	10	11	129
	Address homeownership barriers and reduce disparities	3	6	18	7	3	4	4	10	10	7	8		12	14	6	112
	Strengthen disinvested communities	5	2	28	6	4	1	4	3	11	8	4		9	12	8	105
	Prevent and end homelessness	8	1	14	10	5		17	6	14	8	3		6	5	7	104
	Create an inclusive, equitable and just housing system	4	7	12	5	3	2	5	10	15	6	5		5	11	5	95
	Effectively link services with housing	7	2	13	3	5		5	4	15	3	8		8	11	4	88
	Increase access to rental assistance	1	1	15	3	5		10	14	10	6	9	1	5	2	4	86
	Finance housing to support all areas of life	3	4	14	3		4	5	8	6	2	3		6	6	7	71
	Support older Minnesotans	2	3	14	5		1	4	6	3	3	4		3	10	5	63
	Support people with disabilities	5		9	4	1		8	7	5	4	2		2	6	1	54
	Support Tribal nations and Indigenous communities	3	3	8	5	1	1	2	4	3	2	4		6	3	3	48
	Support and preserve manufactured housing			5	3	3	1	2	2	2	4	4		2	4	2	34
	Other	2		4	1	1		3	1		1			4	4	3	24
	Total	66	41	248	71	47	21	93	106	135	86	81	3	105	129	89	1321

Thirty-five respondents added their own objectives not included in the list in the table above. Themes from those comments included:

- Support innovative/creative housing solutions, such as tiny homes;
- Provide financial education;
- Reduce regulatory costs;
- Support sustainable development.

Question 6: *Are you generally familiar with the programs and operations of Minnesota Housing?*



Only respondents who answered “yes” to Question 6 were asked Questions 6a and 6b.

Question 6a: *What are the Agency’s three greatest strengths? (Open-ended question)*

105 respondents provided feedback about the Agency’s strengths for a total of 261 comments. The following were the most often mentioned strengths:

- Financial resources (34)
Respondents highlighted Minnesota Housing’s financial resources as strength, in general, and also mentioned the Agency’s ability to use those resources to:
 - support projects that cannot be built with only local funds;
 - preserve housing as well as build new housing;
 - leverage other funds; and
 - support a variety of programs across the state.
- Staff (25)
- Variety of programs (17)
- Listens to stakeholders/communities (14)
- Helpful/ responsive (11)
- Equity (6)
- Commitment (6)
- Communication (5)
- Mission/ values (5)

A sample of the responses include:

“The agency seems very responsive to the changing housing challenges that Minnesotans are facing.”- employee of a community-based organization

“The ability to correct policies to be all inclusive for everyone including tribes to gain access to all Minnesota Housing funding.”- government employee or official

“Have a want to continually improve and help.”- person who is facing or has faced homelessness

Question 6b: *What are the Agency’s greatest weaknesses? (Open-ended question)*

107 respondents provided 245 comments.

- Bureaucratic (16)
- Slow (16)
- Out of touch (11)
- Inflexible (9)
- Limited resources (8)
- Metro-centric (8)
- Funding applications (5)
 - hard to access
 - takes too long
 - overly cumbersome
- Communication with end-users, agency partners and follow-up in general (5)

A sample of the responses include:

“...everything takes forever and it gets in the way of being nimble.”- owner or manager of rental property

“Overly bureaucratic in working with local communities.”- government employee or official

“Complicated and disconnected programs from reality of housing providers experience.”- owner or manager of rental property

“Low-income assistance does not allow for those eligible to have a grace period when they are making more money.”- someone involved in housing development

Question 7: *What is the greatest housing challenge currently confronting your community? (Open-ended question)*

244 respondents provided one to three challenges.

- Housing affordability and/or housing supply were, by far, the most often cited challenges (106).
 - Homeownership housing
 - Rental housing
 - Multifamily and single-family rental homes

- Homelessness (18)
- Senior housing (17)
- Accessible housing (5)
- Housing for people transitioning out of addiction programs or with criminal histories (9)
- Cost of building housing (9)
- Cost of maintaining housing- for seniors and low-income households (8)
- Barriers to using vouchers (6)
- Evictions (6)
- Safety (6)
- Larger units for families (5)
- Impact of property taxes on households with fixed incomes (5)
- Private equity firms buying manufactured housing parks (4)
- Workforce housing in Greater MN (4)

A sample of the responses include:

“There is not enough affordable housing. There is nowhere for people to go after an emergency shelter stay. There is not enough supportive housing. There is a lack of housing for people after treatment or incarceration. There are not enough affordable homeownership opportunities for people below 80% AMI.” - someone involved in housing development

“Seniors that are home owners and want to maintain living in their beloved communities need property tax help, upkeep and more programs to fix update existing housing.” - homeowner with a low to moderate income who could benefit from Minnesota Housing’s programs

“Our challenge is a lack of housing to support the hundreds of unfilled jobs in our county.” - government employee or official

“There is definitely a lack of affordable homeownership options. A lot of the affordable homes are purchased by landlords and turned into rental properties instead. This has really increased the barrier for first-time homebuyers, immigrant populations, and large families. There is a huge gap in the market for building smaller, more affordable style housing.” - employee of a community-based organization

“Lack of funding to do the cross-sector planning that is required to develop housing options and address the systemic challenges that cause homelessness.” - someone involved in housing development

“The lack of opportunity for homeownership on fee land has limited wealth generation for decades. Supporting more projects that create opportunities for homeownership on or near reservations, but that are on fee simple land rather than tribal land, may provide

an opportunity for Native households to increase homeownership opportunities on par with other communities.”- other: community development capacity building nonprofit

“Communities are asking for development everywhere but if the project does not score well with MN Housing's RFP, developers will look somewhere else. This leaves small communities out of the running for additional housing. Applications submitted to MN Housing have a lot of predevelopment costs which are not recouped if not selected for funding or not recouped at all. So, it is expensive to submit an application with a small chance it will get funded. Again, this leaves small communities in need with less options for development of affordable housing.” - someone involved in housing development

“I am a single mother of three and I do not qualify for Homeownership but can pay more than a mortgage in rent. I feel as if I'm stuck.”- renter with a low to moderate income who could benefit from Minnesota Housing's programs

“Lack of affordable housing leads to crowding in housing that is substandard due to landlord neglect. People whose primary language is not English and those who are newly arrived are often most vulnerable.”- government employee or official

“A housing shortage that is presenting a hurdle for job seekers/takers to move to the community. Stories abound of professionals and service personnel unable to relocate due to a lack of suitable housing options.” - government employee or official

Question 8: *Briefly describe three things that need to change for Minnesota to have an inclusive, equitable and just housing system. (Open-ended question)*

182 respondents provided one to three suggestions.

- Improve education about housing and access to information and programs (20):
 - Increase the public awareness in general about the housing crisis;
 - Provide more homebuyer education for potential homebuyers and, specifically, for historically excluded communities;
 - Increase access to technical assistance for and training on housing development for small cities and new developers (specifically, BIPOC and women-owned);
 - Provide financial literacy courses in high schools.
- Increase supply of affordable housing and housing in general (18)
- Make changes to the RFP application process and other Minnesota Housing access points to ensure BIPOC and small developers can compete in the process with more established developers (10)
- Increase funding for housing across the board (8)
- Address safety issues in neighborhoods and in housing developments (8)
- Increased supports to access housing (rental and homeownership) for communities that have been underserved (8)

- Limit the requirements in the application process and in the development process to make it less onerous (7)
- Provide more mental health and substance abuse supports (6)
- Address barriers faced by people with criminal histories and people with rental issues on their record (6)

A sample of the responses include:

“Another thing that I think would make a difference for a lot of people would be to actually know what services and programs are available to help them find that safe and stable housing they desire. Often time the agencies that offer these services are unfortunately the ‘best kept secret’ - not by choice, but just a lack of marketing/visibility in the communities.”- employee of a community-based organization

“Requiring MBE/WBE certifications is costly and time consuming for many BIPOC businesses. When making requirements of fee caps-- there should be an understanding that the goal is to build up BIPOC businesses and their subs which means caps on certain fees is actually a deterrent for newer start up businesses if the goal is equity and long-term wealth building.” - someone involved in housing development

“Less compliance and paperwork - we've created programs and systems that don't feel accessible to small, BIPOC businesses.”- service provider that supports low- and moderate-income households

“Technical supports that are culturally- and linguistically-appropriate so that ALL community members can equitably access existing programs of Minnesota Housing.”- employee of a community-based organization

“We need to have a policy that makes it illegal to deny housing because of a criminal background... When we continue to allow this to happen, we also inadvertently allow discrimination against people of color because the landlord can legally say, your application is denied because of your background.”- housing advocate

“The system of creating affordable housing needs to be more transparent. This is not Minnesota Housing's task alone, but Minnesota Housing could have a big role in this, and could do more training and technical assistance (or contract with organizations to do so.)” - government employee or official

“The current draw process for construction is not tenable for some smaller and underrepresented contractors - it's hard to have to make everyone wait a month or more to be paid. Changes to this system could make it possible for more to participate.”- owner or manager of rental property

Question 9: *Is there anything else that you would like to share as Minnesota Housing develops its 2024-2027 Strategic Plan?*

106 respondents provided comments. Many comments reiterated themes already articulated in other parts of the survey: simplify applications, work faster to get funds out the door, educate the public broadly about the housing crisis, balance funds between Greater MN and the Metro area. A few new issues arose in the responses to this question:

- More focus on moderate income housing, not just lower income housing
- Address zoning issues to increase density
- Include people with lived experience in decisions

A sample of the responses include:

“Will there be a section that mentions tribal nations and the work we are doing and continue to do with those tribal nations?” - government employee or official

“I work at a public library in North Minneapolis and we are essentially a homeless day shelter like most Minneapolis Libraries and we cannot continue to do this work to this degree. Fund housing program experts in public libraries on a consistent basis.” - renter with a low to moderate income

“I strongly believe your organizational structure, which seemingly silos staff between single family ownership and multi-family rental segments, and your focus on an overly complicated and burdensome Coordinated RFP process are problematic. I would encourage restructuring along the lines of a) technical assistance and regulatory, b) new construction across all types, focused on cost reduction / productivity improvement, c) existing housing supports, and d) transitional housing.” - someone involved in housing development

“Don't squeeze deals to max debt. Need some wiggle room for inflation, climate change, and other unknown factors that impact operations.” -developer and owner

“Give access to the data you have in the aggregate. If a deal is being done in St. Cloud, Mtna, Mpls, or Red Wing, and you have op/rent comps, share them before apps so they can be considered in proposed underwriting - telling dev that proposed doesn't reflect your data is much more helpful before apps than after the fact.” -developer and owner

“Make sure that one area of the state or level of income is not seen as being preferential to the rest of the housing projects.” - government employee or official

“When someone facing homelessness is applying for housing assistance, the process should be designed in a way that ensures their dignity and doesn't imply they are not worthy of trust. The application process for vouchers, for example, can be humiliating and triggering. The questions and rules are worded in accusatory ways, as if to imply that the applicant will attempt to be dishonest so they need to be threatened with consequences over the

slightest infractions they may or may not make. The threat of taking housing away from someone who has been traumatized by homelessness is unjust and harmful.” - person who is facing or has faced homelessness

“Allowing homeowners to have tiny houses in their back yards or converting garages to housing.” – concerned Minnesotan