

Homes for All

2013 Legislative Agenda

Homes for All supports proven programs that stabilize families, prevent homelessness, and create workforce housing.

1. Invest an additional \$25 million in Minnesota Housing Finance Agency Programs

H.F. 1194 (Isaacson) / S.F. 811 (Dibble):

- **Family Homeless Prevention Assistance Program (FHPAP)** — Direct assistance and services to households at risk of losing housing or transitioning out of homelessness
- **Challenge Fund** — Financing for statewide affordable rental and ownership housing options
- **Housing Trust Fund** — Rental Assistance for previously homeless families and individuals
- **Preservation (PARIF)** — Preservation loans for subsidized rental housing
- **Rental Rehab Loans** — Assistance for improvements to smaller rental properties
- **Rehab Loans – Single Family** — Assistance for the rehabilitation of single family housing
- **Homebuyer Education (HECAT)** — Education, counseling, and training services for homebuyers/homeowners
- **Capacity Building** — Regional coordination to leverage federal funds
- **Homeownership Assistance Fund** — Down payment and closing cost assistance for first-time homebuyers

2. Invest an additional \$25 million in Department of Human Services Programs

H.F. 937 (Laine) / S.F. 797 (Clausen):

- **Long-Term Homeless Supportive Services** — Coordinated services to maintain housing and improve self-sufficiency for Minnesotans experiencing long-term homelessness
- **Transitional Housing** — Time-limited housing and services for families and individuals who have been homeless
- **Emergency Services Program** — Services and emergency shelter for homeless Minnesotans
- **Homeless Youth Act** — Housing and services for youth who are homeless or at-risk

3. Invest \$50 million in Bonds for Housing

H.F. 1070 (Hausman) / S.F. 960 (Sparks):

- **Housing Infrastructure Bonds** — Rehabilitate, stabilize, or construct privately owned affordable housing, preserve federally subsidized rental housing, construct or rehabilitate supportive housing
- **General Obligation Bonds** — Preserve public housing

Strategic Investments in Housing & Services

Create Jobs and Workforce Housing

- For every 100 family apartments constructed in a typical low-income housing tax credit development, an estimated 122 construction related jobs are created, followed by 30 permanent jobs. (National Association of Home Builders, March 2010)
- Studies of corporate executives have found the availability and cost of housing plays a role in where businesses decide to build, relocate, or expand their operations. (Gambale, 2009, *Area Development*)
- Renter incomes have fallen 16% since 2000, while rents have increased 6%. (Decennial Census, 2000; American Community Survey, 2011)

Better School Performance

- Children with stable housing—even living in poverty—do better in school than children without stable housing. Students who are homeless or highly mobile have chronically worse reading and math scores than children with stable housing. (Masten, 2012, U of MN)

Provide Return on Investments (ROI)

- State investments in affordable housing leverage resources from private, foundation, federal, and local sources.
- Foreclosure counseling in Minnesota costs \$400 per family, while each foreclosure costs communities, municipalities, and lenders \$52,000. (Gabriel & Todd, Minneapolis Federal Reserve Bank, 2010; MN Home Ownership Center 2010 Annual Report)
- In 2010, supportive housing, which helps homeless people maintain housing, generated at least \$123 million for Minnesota taxpayers, returning \$1.44 for every public dollar invested. (Chase, Da'ar, & Diaz, 2012, Wilder Research)

Contribute to Government Redesign

- Public services should be designed to promote health, community integration, long-term stability, and self-sufficiency, instead of short-term crisis services. Investments in housing and services diverts vulnerable people from costly public crisis services such as treatment, emergency room care, and jail.

Slow economic recovery contributes to housing crisis: Over 75,000 homes were lost to foreclosure in Minnesota between 2008-2010. Over 1,600 families were left homeless in 2009.

(Minnesota Housing, 2011; Wilder Research 2009)

Over 11,000 children were identified as homeless or highly mobile in 2011-2012 in Minnesota public schools.

(MN Department of Education)



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