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Twin Cities housing - Livable Communities Program falls short

Tim Thompson's June 12 commentary ("Affordable housing takes a hit in metro"), and Patricia Nauman's June 22 response ("Housing takes more than a village (or city)"), each shed light and yet missed a major shortcoming with the Metropolitan Council's Livable Communities Program.

Through Livable Communities, the council provides financial incentives to cities that adopt affordable housing goals and take steps to lower the cost of producing housing -- zoning land for higher-density development, for instance.

The shortcoming is this: While the current Livable Communities Program incentives will lead some cities to accommodate greater housing density

and lower development costs, these incentives will do very little to provide the housing most needed. That is because the program has one set of dollar limits for what qualifies as "affordable housing," and those amounts are too high for people with low incomes.

Communities can meet their Livable Communities Program goals by supporting development of homes selling for up to \$170,000, or apartments renting for up to \$1,100. While this would help bring needed housing choices to communities such as Wayzata, the most significant need for households in the metro area is for apartments that rent in the range of \$400 to \$500 a month. This is as much as many sales clerks, nursing assistants, janitors or those on fixed incomes can afford if they are going to cover the cost of food and other necessities.

In Minnesota, 75 percent of people paying over half their income for housing -- people at high risk of becoming homeless -- earn \$25,000 per year or less. A program fostering \$1,100-per-month apartments is not much help there.

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This incongruity between the Livable Communities Program's affordable-housing incentives and the need for very inexpensive housing is not something the Metropolitan Council can resolve. The program was created by the Legislature and governor. It's up to them to align programs with need. It will take new rules and, yes, money.

Without these changes, we are opening the wrong doors.

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