Appendix B Fair Housing Policy Proposals

At the September 19th MICAH Saint Paul Chapter meeting, we officially adopted this final draft of our Fair Housing Policy Agenda.

This covers a wide range of solutions to the problems of housing discrimination facing residents of Saint Paul. Often driven by racism, classism, ableism, sexism, or other forms of discriminatory bigotry, we take a holistic look at these issues.

Section 8/Housing Choice programs

Fair Housing need: There are too few vouchers and apartments being subsidized and too few landlords that are accepting the vouchers.

City Response: The City should consider both incentives and requirements to get more private landlords accepting Section 8. The City should also put increased federal funding for vouchers on their Federal policy agenda.

Housing Accessibility/Tenant Screening

Fair Housing Need: Financial requirements – damage deposits, application fees, income requirements – limit access to housing to people. Screening requirements like high credit scores, perfect eviction and criminal records also limit access. Systemic racism has resulted in these requirements having a disparate impact on many protected groups – specifically racial and ethnic groups, and people with disabilities.

City Response: There are several points here

- The City should adopt a set of inclusive screening criteria, such as that developed by the City of Minneapolis, which will not allow landlords to refuse people who meet these criteria
    - Limits on screening for criminal history – the landlord cannot consider misdemeanors more than 2 years old or felonies more than 5 years old.
    - Limits on screening for rental history – cannot consider evictions over 3 years old, any actions where the charge was dismissed or judgement was for the tenant, cannot exclude 'insufficient rental history', cannot screen settled cases more than one year old.
    - Limits on financial screening – cannot have a requirement for three times income for rent unless they allow tenant to prove rental payment of 12 months, cannot screen for a credit score over 500, cannot screen for 'insufficient credit history.'
    - The City should think deeply before allowing the option that Minneapolis is considering that regarding a second "individualized screening option." History of

property damage is important, but this cannot be a proxy for racial or other discrimination.

- The City should consider some kind of centralized applications procedure, where a single standardized application can be made that will hold for a period, typically one year. This would mean a tenant would only pay a single fee which could be used for multiple places. We would prefer a public process instead of a private one such as the Portland Oregon "One App"
- The City should participate in record expungements, such as those proposed by the Second Chance coalition, and consider how it works with eviction and housing court.

Funding for Affordable Housing/30% AMI

Fair Housing Need: The Housing Justice Center has identified the lack of funding for deeply affordable housing as the #1 Fair Housing need in the central cities of Minneapolis and St. Paul. The use of the Metropolitan Area Area Median Income hides the actual housing need of people in St. Paul. The amount of money needed must be increased, to build new housing that is affordable to our lowest income residents, either built by the City or subsidized building by private developers.

City Response: The City should pursue additional streams of income for the building and maintenance of affordable housing. We need to more than double this funding. The City should explore Payment In Lieu of Taxes for non-profit organizations, and pursue a progressive City-Based income tax on the top 2% of earners. This should become a top priority on the State Legislative agenda, if it requires State action.

Affordable housing in all publically subsidized projects/Inclusionary Zoning

Fair Housing Need: The current housing market serves the top income quintiles very well. City subsidy should be reserved for projects that include affordable housing. Any housing development over 8 units in size should also be required by statute to include affordable housing.

City Response: Any development that receives city funding - TIF, DEED, bonding, direct outlays, land transfers– must include affordable housing. This includes downtown development. There should also be an Inclusionary Zoning ordinance for all buildings of 8 or greater units, that 20% of the units be affordable; one-third at 20% AMI, one-third at 30% AMI and one-third at 50% AMI.

Fair Housing Testing

Fair Housing Need: All of our outreach and organizing around fair housing shows that Black, Indigenous, and People of Color are being discriminated against in the open housing market.

City Response: The City should fund a robust Fair Housing Testing program that uses controlled applicants in both rental and ownership situations and includes race, ethnic origin, handicapped status, age, gender, and family status. The City also needs to file charges against those landlords, owners, and realtors who fail this testing.

Rent Control

Fair Housing Need: There are many tools under the general heading of Rent Control, all of which are currently banned at the state level and not allowed municipally. These include restrictions on predatory price increases, protections for tenants when properties change hands, long term affordability.

City Response: The State Rent Control legislation allows larger cities to allow rent control via ballot initiative on the General Election. Referendum language "The City of St. Paul will allow the tool of rent control to increase housing affordability." Should be adopted at a ballot with support by City. Also, removing the state restriction on rent control should be high on our state legislative agenda.

Signed – affiliations for identification only

- Victoria Caprioni – Greater East Side Community Council
- Rome Darring – Freedom from the Streets
- Junail Anderson – Freedom from the Streets
- Jen Giebenhain – St Timothy's
- Mary Myers -St Timothy's
- Steve Ficker – MICAH
- Sue Watlov Phillips – MICAH Executive Director
- Elaine Tarone – St. Matthew's Episcopal
- Patti Whitney Wise – MICAH
- John Slade – MICAH