

Candidate Questionnaire on Housing Issues

2022



Kate Falvey

City/Town: Faribault

Legislative District: SD19

Party: DFL

Candidate responses in italics.

1. In July 2021, a [national poll](#) found that 68% of the public believes that elected officials are not paying enough attention to the rising cost of housing and ensuring everyone can afford a place to live. **What do you believe is the role of government in ensuring everyone has a place to call home?**

I think the government needs to regulate the amount of rent that can be charged for rent. The government should also be subsidizing housing for those companies who want to build in high-need areas.

2. Nearly all counties in Minnesota (92%) are not able to provide sufficient shelter or temporary housing to those who are homeless. **What will you do to end homelessness?**

I am not that powerful, really. I will do my best to end homelessness or find homes for those who have none by making services more available anonymously. Those that are homeless are often ashamed to be so, but most Americans are only one or two months away from homelessness, should they lose their income. I honestly fall into this boat as well. We must expand support of groups like Habitat for Humanity and others who provide low-cost housing - either temporary or permanent. But, we really, truly need to get a handle on landlords (slumlords) and those who are buying up the more affordable properties in order to flip them or rent them out. They often bid on a property before someone who will actually live there does - or they outbid the family who is looking for a home. It is an unfair advantage that should be examined in real estate practices.

3. Emergency rental assistance keeps people stably housed, as we saw with federal pandemic-related funding. Historically, nonpayment of rent is the most common reason landlords evict their tenants. During times of financial crisis, families without access to financial resources may be displaced, evicted, or even become homeless. **What will you do to prevent evictions?**

Again, the laws of owning rental properties and landlords should be examined. (I honestly need to do more research on current MN statutes.) In addition, more state and federal grants should be made available to people who come into a hardship that is very temporary - 1-3 months - so that they are not evicted as they try to get back on their feet. If an application for such aid is in process, landlords should not be allowed to evict the tenant.

4. Minnesota's housing crisis disproportionately harms families of color, especially Black and Indigenous households. Minnesota is one of the worst states in the nation for racial disparities in homeownership. Additionally, 58 percent of Black renters are paying more than they can afford on housing costs. **What meaningful steps will you take to eliminate racial disparities in housing?**

As a member of the state legislature, I would ensure that families of color are not being given higher rental rates than others in the same buildings - and fine the owners of those buildings if they are doing so. I would make connections with community leaders in order to ensure that the needs of the families of color are being met regarding housing. I know that we recently had a lawsuit settled here in Faribault. I would push the city council (with whatever influence I had as a state senator) to examine their rental codes to check for bias or discrimination of families of color or other cultures.

5. There are approximately 170,000 renter households in the state that earn less than \$31,200 per year. But rental assistance is only available to one out of every four income-qualifying households. Even though more than 100,000 lowest income households need homes, the state only supports the production of 100 homes each year for these families. **What will you do to support the housing needs of those at the lowest income level in Minnesota?**

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6. Energy efficiency improvements in multifamily buildings and weatherizing single family homes improve indoor air quality, eliminate drafts, and protect residents from extreme cold and heat—delivering health benefits and lower health care costs. **What strategies do you support to improve housing conditions and reduce utility costs?**

I think first and foremost, landlords must be held accountable for deficiencies in their buildings' appliances. We must increase the number inspectors at the city level and get them out into the buildings and start kicking the landlords into action to do repairs and upgrades. We should encourage upgrades for more

efficient energy, safer fixtures, and healthier environments through subsidies or rebates. Homeowners received many such rebates already. We must keep these going and expand them.

7. Minnesota's home values are increasing rapidly, constraining low- and middle-income families from achieving affordable homeownership, including more than 64,000 households of color. **What steps will you take to increase opportunities for renters to purchase homes, condos, or cooperative ownership models?**

To start, the housing has to be there. We have a housing shortage of what most call "starter" homes. The builders should be encouraged to build smaller, single-family or duo-homes in order to provide an affordable transition from rent to own. There seems to be a chain of dominos: rent to starter - to larger - to dream home in the "circle of homes". The starter home is the missing link in this chain at this time. Downpayment assistance will also be very helpful - or finding lenders / brokers who will take 0% down / 100% financing of a home. The mortgage brokers should also take successful rent history (and what AMOUNT was paid consistently by the applicant) into higher consideration when applicants come in for a first-time homebuying experience. It seems ridiculous to me that someone who pays \$1500 successfully for rent for a few years is not granted a home mortgage that is \$1000 per month due to lack of down payment.

8. Including the recommendations of the community when developing policies and programs is a best practice for effective and lasting solutions. **How will you include those most impacted by housing needs in developing and implementing housing solutions?**

I will attend city council and county commissioner meetings. As previously stated, I will make connections with community leaders of all kinds in my district - especially those of color - and really listen to their needs and try to work out solutions based on the resources available to me at the state level - or work out a conjunction state/local level-type support program.