

Candidate Questionnaire on Housing Issues

2022



Nathan Coulter

City/Town: Bloomington

Legislative District: HD 51B

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 believe that government sets the conditions under which markets (including the housing market) operate, and that it's government's job to ensure that the needs of our residents are being met. If they are not, then government should take action - through policy change and/or investments.

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?**

First and foremost, we need to invest more. We have seen some progress in recent years, but the truth is that there is still a great need for state investment in housing affordability - that includes construction of new housing, as well as funding toward continued affordability measures, in addition to down payment assistance and other proposals that address the cost crunch at every step.

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?**

We absolutely need a more permanent emergency rental assistance program. In many ways, the challenges that we face as a result of the pandemic in the housing arena are not new, but are particularly acute. We also need to be sure that legal protections are available when, for example, multi-family housing units are sold.

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?**

In Bloomington, we have taken that head on with our down payment assistance program, and we can and should expand that at the state level. We also should have the conversation about how credit and traditional cash down payments really operate in the future. Obviously, much of this, as well, comes down to simply building more affordable housing and ensuring that it is not segregated.

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?**

We need a state Affordable Housing Trust Fund. We established one in Bloomington, and it is already paying significant dividends. There is certainly an established need, and there needs to be consistent funding available. In Bloomington, we also passed our Opportunity Housing Ordinance, which certainly still needs some refinement, but has made it possible for us to exceed Met Council affordable housing goals - and to do so by working with developers and not simply cutting checks.

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?**

We should incentivize where we can, but require where we must, these kinds of improvements. This could be a target of an Affordable Housing Trust Fund, but as technologies and equipment/supplies become more accessible and affordable, it should also be the expectation.

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?**

Again, I think we need to have a serious conversation about traditional cash down payments, in particular. Access to the kind of money needed, particularly in a market like the one we're in now, is a significant barrier. I also think we need to

look at credit ratings and the reality of who is able to afford a home. Finally, it's worth adding again that we simply need to build more housing. We can't build our way out, but adding more to the market will alleviate some of that pressure. Rent-to-own and cooperative ownership models, as well as willingness to support non-traditional housing models can move us in the right direction as well.

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?**

We need the full range of experiences not only represented, but making important decisions. We need to believe the folks who speak about life as a renter, as someone experiencing homelessness, is like. We also need to recognize that life in different communities is, well, different, and the things that contribute to housing costs are not always universal. Local decisionmakers should be consulted, as well, but also held accountable.