

Expanding Housing Choice

Exploring ways to provide a wider variety of housing options



Article Review

This is a compendium of scholarly articles, journalism, and opinion/editorial pieces that have informed Planning staff's Expanding Housing Choices policy recommendations. It is by no means a comprehensive collection. Conclusions reached in scholarly articles and perspectives expressed in opinion pieces vary, and do not necessarily reflect the position of the Planning Department.

In compiling these articles, there was one metaphor that particularly resonated. Daniel Herriges applies the parable of the Blind Men and the Elephant to conversations about problems with cities. The parable illustrates that "people who have only incomplete knowledge of the world (which is to say, all of us) can arrive at vastly different and incompatible conclusions. These conclusions may be justified based on the information we have taken into account, but we need to be open to the possibility that we aren't picturing the whole elephant — that other people's partial knowledge can supplement our own partial knowledge and make us wiser." It's a call for humility. The systems and processes that drive urban economics are very complicated – too complicated for any of us to see the whole elephant at once.

The article can be found here: <https://www.strongtowns.org/journal/2018/6/27/the-whole-elephant>

Topic: Supply, Economic Displacement, Filtering, and Affordability

At the center of the Expanding Housing Choices policy debate over is whether creating the climate for more housing in Durham's most in-demand neighborhoods will help to stabilize prices and offer greater opportunities across the income spectrum. While nearly all authors acknowledge that a lack of housing supply is responsible for increased prices, the debate is whether more permissive zoning regulations will (a) have the impact of producing more units or (b) provide housing opportunities for middle and lower income people. While, Freemark found no evidence that looser zoning regulations in Chicago produced additional units or led to lower housing prices, Zuk and Chapple with the Institute of Governmental Studies find that at the regional level, both market-rate and subsidized housing reduce displacement pressures, but subsidized housing has over double the impact of market-rate units. Most agree that zoning is a part of the solution, but should be accompanied with programs that help vulnerable neighborhoods and populations.

Housing Production, Filtering and Displacement: Untangling the Relationships. Institute of Governmental Studies, University of California, Berkeley. Zuk and Chapple. May 2016.

<https://cloudfront.escholarship.org/dist/prd/content/qt7bx938fx/qt7bx938fx.pdf>

This study adds (much needed) nuance to the discussion about filtering and finds: At the regional level, both market-rate and subsidized housing reduce displacement pressures, but subsidized housing has over double the impact of market-rate units. Filtering can take decades, and is sometimes reversed at the neighborhood scale.

"In overheated markets like San Francisco, addressing the displacement crisis will require aggressive preservation strategies in addition to the development of subsidized and market-rate housing, as building alone won't protect specific vulnerable neighborhoods and households. This does not mean that we should not continue and even

Expanding Housing Choice

Exploring ways to provide a wider variety of housing options



accelerate building. However, to help stabilize existing communities we need to look beyond housing development alone to strategies that protect tenants and help them stay in their homes.”

The poor are better off when we build more housing for the rich. The Washington Post. Emily Badger. February 15, 2016. https://www.washingtonpost.com/news/wonk/wp/2016/02/12/the-poor-are-better-off-when-we-build-more-housing-for-the-rich/?noredirect=on&utm_term=.b36eb37d0c24

Reporting on a study by the California Legislative Analyst’s Office where researchers found that “low-income neighborhoods with a lot of new construction have witnessed about half the displacement of similar neighborhoods that haven’t added much new housing ...The report shows that boosting private construction would do more to broadly help poor households than expanding small and costly affordable housing programs.”

Upzoning Chicago: Impacts of a Zoning Reform on Property Values and Housing Construction. Urban Affairs Review. Yonah Freemark. 2019. <https://journals.sagepub.com/doi/abs/10.1177/1078087418824672?journalCode=uarb&>

A study of select areas in Chicago where upzoning has occurred revealed that the short-term (five year) local-level impacts of the upzoning were higher property prices but no additional new housing construction.

Does Upzoning Boost the Housing Supply and Lower Prices? Maybe Not. CityLab. Richard Florida. January 31, 2019. <https://www.citylab.com/life/2019/01/zoning-reform-house-costs-urban-development-gentrification/581677/>.

This article is a summary of the Upzoning Chicago paper published in the Urban Affairs Review journal. Upzoning isn’t a sufficient affordability program in and of itself.

No, Zoning Reform Isn’t Magic. But it’s Crucial. CityLab Perspective. Alex Baca and Hannah Lebovits. https://www.citylab.com/perspective/2019/02/zoning-reform-house-costs-yonah-freemark-research/582034/?utm_source=newsletter&silverid=%25%25RECIPIENT_ID%25%25&utm_campaign=citylab-daily-newsletter&utm_medium=email

This perspective piece offers a rebuttal to the Upzoning Chicago paper published in the Urban Affairs Review journal. This piece contends zoning is not a silver bullet for affordable housing, five years is too short of a period to evaluate the effects of a development regulation

The Impact of Minimum Lot Size Regulations on House Prices in Eastern Massachusetts. Regional Science and Urban Economics. Zabel and Dalton. November 2011. <https://www.sciencedirect.com/science/article/pii/S016604621100072X>

Estimates that Minimum Lot Size Regulations could cause a 20 percent increase in price (at the upper end of the impact distribution) and that the impact increases over time.

The causes and consequences of land use regulation: Evidence from Greater Boston. Journal of Urban Economics. Glaeser and Ward. July 2008.

Shows minimum lot size and other land use controls are associated with reductions in new construction activity. These regulations are associated with higher prices.

Expanding Housing Choice

Exploring ways to provide a wider variety of housing options



Why are Developers Only Building Luxury Housing? Strong Towns. Daniel Herriges. July 25, 2018.

<https://www.strongtowns.org/journal/2018/7/25/why-are-developers-only-building-luxury-housing>

- 1) New Construction is expensive. Median cost of building SF home \$103/SF or \$290,000 (this doesn't include land costs). Uses the car metaphor to explain filtering: "America has plenty of affordable cars, just not affordable brand new cars". Says filtering doesn't work as an inexorable rule at the neighborhood level and is a very long term process.
- 2) Supply and Demand are out of Whack. "When you talk about luxury housing, mostly talking about luxury locations. What makes a luxury location? Scarcity. It's when relatively few people can actually live there, in comparison to the number of people who would like to live there. " Looking at the vacancy rate is a good way to measure scarcity.
- 3) Your City's Zoning Limits the Creation of Less Expensive Housing. "These units would not be cheap, but they would be comparatively affordable, and this could have a fairly direct filtering effect. As people move into wealthy neighborhoods who might otherwise have lived in adjoining, more middle-class areas, there will be less competition for homes in those middle-class areas, and less upward price pressure."
- 4) Other Regulations are Driving up the Cost of Development. Building codes, parking minimums, stormwater, design standards, process/time delays. These factors tend to privilege large developers over small scale ones
- 5) Your City Makes it Hard to Build Missing Middle Housing

Why Aren't We Building Middle Income Housing? Shelterforce. Rick Jacobus. February 22, 2017.

<https://shelterforce.org/2017/02/22/housing-regulations-are-for-neighbors-not-residents/>

Comparison of the car industry and the housing industry.

The Five Immutable Laws of Affordable Housing. Strong Towns. Spencer Gardner. December 11, 2017.

<https://www.strongtowns.org/journal/2017/12/11/immutable-laws-of-affordable-housing>

1. Developers don't pay the costs of construction tenants and buyers do. Convolutional permitting makes housing more expensive too
2. Housing demand is regional. "Regulations might stop your neighborhood from growing, but that won't stop people from moving to your city. Every house that doesn't get built in your neighborhood is a housing getting built somewhere else, usually at the edge of town."
3. If your zoning and building code mandates expensive housing, housing will be expensive.
4. Affordable housing isn't affordable if your transportation costs are too high
5. Today's affordable housing was the last generation's luxury housing

Strategies for Increasing Housing Supply in High-Cost Cities: DC Case Study. Urban Institute. Blumenthal, McGinty and Pendall. August 2016. https://www.urban.org/sites/default/files/publication/83656/2000907-strategies-for-increasing-housing-supply-in-high-cost-cities-dc-case-study_1.pdf

A straight forward explanation of the economics of housing supply: competition for scarce housing bid up housing prices, lack of housing reduces productivity, expensive housing forces people to make trade-offs.

Expanding Housing Choice

Exploring ways to provide a wider variety of housing options



Additional Building Won't Make City Housing More Affordable, Says Fed Study. Forbes. Erik Sherman. August 2018.

<https://www.forbes.com/sites/eriksherman/2018/08/03/additional-building-wont-make-city-housing-more-affordable-says-fed-study/#4e7c7a51218b>

Reports on a study done by the Federal Reserve that shows in a simulation “no direct estimates of the rent elasticity with respect to new housing supply ... The implication of this finding is that even if a city were able to ease some supply constraints to achieve a marginal increase in its housing stock, the city will not experience a meaningful reduction in rental burdens.”

The Goldilocks problem of housing supply: Too little, too much, or just right? The Brookings Institute. Jenny Schuetz.

December 2018. <https://www.brookings.edu/research/the-goldilocks-problem-of-housing-supply-too-little-too-much-or-just-right/>

Housing markets have unique features that can lead to supply-demand imbalances: Housing supply adjusts slowly over time; Both demand and supply of housing are highly localized; Changes to supply require approval from local government.

Displacement in San Mateo County, California: Consequences for Housing, Neighborhoods, Quality of Life, and Health.

Institute of Governmental Studies. Marcus and Zuk. May 2017.

http://www.urbandisplacement.org/sites/default/files/images/impacts_of_displacement_in_san_mateo_county.pdf

A study that assesses the relationship between displacement, housing costs and quality, commutes, neighborhood location and quality, mental and physical health, and healthcare access.

In expensive cities, rents fall for the rich – but rise for the poor. The Washington Post. Jeff Stein. August 2018.

https://www.washingtonpost.com/business/economy/in-expensive-cities-rents-fall-for-the-rich-but-rise-for-the-poor/2018/08/05/a16e5962-96a4-11e8-80e1-00e80e1fdf43_story.html?noredirect=on&utm_term=.dfe3edf879c1

U.S. cities struggling with soaring housing costs have found some success in lowering rents this year, but that relief has not reached the renters most at risk of losing their housing. Nationally, the pace of rent increases is beginning to slow, but the decline is driven by decreasing prices for high-end rentals.

The Trouble with Housing. Strong Neighborhoods. John Reuter. May 2018.

<https://www.strongtowns.org/journal/2018/5/14/the-trouble-with-housing>

Housing is a difficult puzzle because we want to accomplish so many competing objectives simultaneously. An article struggles in thinking about the dual problems of lack of affordability and lack of investment.

No Exit from Housing Hell. City Observatory. Joe Cortright. May 2018. <http://cityobservatory.org/>

Discussion of the defeat of California SB 827 – which would have legalized apartment construction in areas well served by transit.

The New Housing Crisis: Shut Out of the Market. NPR. Siergler and Berumen. August 2018

<https://www.npr.org/2018/08/06/629410064/the-new-housing-crisis-shut-out-of-the-market>

Expanding Housing Choice

Exploring ways to provide a wider variety of housing options



Home construction per household is at its lowest level in six decades, according to the Federal Reserve. In Boise, for example, there is demand for more than 10 times the number of homes being built. Testimonials from listeners about being priced out of urban areas, bidding wars, and student loan debt making it impossible to save for a down payment. Crunch is for starter homes, but high-end homes dominate the construction.

Seniors are to blame for housing shortage, study finds. MarketWatch. Andrea Riquier.

<https://www.marketwatch.com/story/seniors-are-to-blame-for-housing-shortage-study-finds-2019-02-06>

Freddie Mac reports that 1.1 million homes are being held off the market by owners born between 1931 and 1941. This article suggests that senior citizens staying in their homes longer, it is more difficult for younger Americans to break into ownership. *(Countrywide, this seems like it would contribute a very tiny fraction to the problem)*

Raleigh city council grapples with density talk. Triangle Business Journal. Dathan Kazsuk. February 2019.

<https://www.bizjournals.com/triangle/news/2019/02/15/raleigh-city-council-grapples-with-density-talk.html>

Raleigh debates ADUs, Neighborhood Conservation Districts and infill density.

How College Grads Drive Up Urban Rents. CityLab. Richard Florida. May 2018.

<https://www.citylab.com/equity/2018/05/how-college-grads-drive-up-urban-rents/559874/>

In cities that gain college graduates, wages rise but so do rents, resulting in a cost burden for the least advantaged. Reporting on a study finding that a 1 percent increase in college grads leads to a roughly 2.5 percent increase in the cost of rent.

So you want to change zoning to allow for more housing. NextCity. Aline Reynolds. September 27, 2018.

<https://nextcity.org/daily/entry/so-you-want-to-change-zoning-to-allow-for-more-housing>

The Biggest Economic Divides Aren't Regional. They're Local. (Just Ask Parents). The New York Times.

Johnathan Rothwell. February 2019. <https://www.nytimes.com/2019/02/12/upshot/the-biggest-economic-divides-arent-regional-theyre-local-just-ask-parents.html>

Most of the geographic variation in upward mobility is explained at the neighborhood level (census tracts within counties), not at the metropolitan or county level. Housing opportunities in "high opportunity" neighborhoods affect outcomes for low to moderate income kids.

Topic: Exclusionary Zoning and Gentrification

As urban planners today, we recognize that zoning has had a historical role in perpetuating segregation, economic exclusion and the disparity of outcomes for multiple generations of Durham residents. While we are still learning and uncovering the role of institutionalized systems, like zoning, have had on these disparities, several recent resources have helped to illuminate our understanding.

The Color of Law. A Forgotten History of How Our Government Segregated America. Richard Rothstein. 2017.

Expanding Housing Choice

Exploring ways to provide a wider variety of housing options



A seminal book that details how segregation today is the byproduct of explicit government policies at the local, state and federal levels.

Uneven Ground. Bull City 150. https://www.bulldcity150.org/uneven_ground/

A website/exhibit that presents major historical themes in the story of housing and land in Durham, underscoring the role of both race and class, from the time of colonial settlers through the 1960s. This work unearths how disparities today are rooted in institutional racism

The role of racial bias in exclusionary zoning: The case of Durham, North Carolina, 1945-2014. Economy and Space. Andrew Whittemore. <https://journals.sagepub.com/doi/abs/10.1177/0308518X18755144>

A detailed analysis of all rezoning cases between 1945 and 2014 concluded:

- Downzonings occurred in areas that were significantly Whiter but not significantly higher-income or with significantly higher homeownership rates than average,
- That refused upzonings occurred in areas that were significantly Whiter and with significantly higher homeownership rates but not significantly higher-income than average, and
- That both downzonings and refused upzonings occurred in areas that were significantly Whiter but not with significantly higher incomes or higher homeownership rates than the areas where upzonings took place.

These findings together suggest that other possible drivers of exclusionary zoning practices (higher incomes and higher homeownership rates) offer less likely explanations than racial prejudice in causing exclusionary practices prior to 1985 in Durham.

The Bipartisan Cry of “Not in My Backyard”. New York Times. Emily Badger. August 21, 2018.

<https://www.nytimes.com/2018/08/21/upshot/home-ownership-nimby-bipartisan.html?action=click&module=Well&pgtype=Homepage§ion=The%20Upshot>

A review of studies that show that support for more restrictive land use regulations have more to do with homeownership status and race than political affiliations.

A Sense of Where You Area. Frank Essays. Devin Bunten. May 2018. <http://www.franknews.us/essays/111/a-sense-of-where-you-are>

“zoning that mandates costly development practices exclude those who can’t afford the costs, and zoning that limits changes in the built environment will tend to limit changes to the types of families who can move in.” “localized shortages are prone to spilling over into adjacent neighborhoods. Unable to move into the desired block, people look to nearby communities that are still more affordable”

What does gentrification really mean? Strong Towns. Kea Wilson. August 2017.

<https://www.strongtowns.org/journal/2017/8/1/what-does-gentrification-really-mean>

Challenge to people to be a little more precise when talking about “gentrification” and to unpack the vocabulary behind the term. Some terms often associated: Economic Displacement (moneyed developers

Expanding Housing Choice

Exploring ways to provide a wider variety of housing options



purchase housing stock and jack up the rents beyond the reach of low-income tenants), Development, Colonization (when change threatens more than prices, but an entire cultural landscape), Economic Integration (opposite of segregation and concentrations of poverty. Concerns that integration is the first phase of a takeover), Hipster invasion, Disneyfication, suburbanization

Topic: Missing Middle Housing

Missing Middle Housing: Responding to the Demand for Walkable Urban Living. Daniel Parolek.

<http://missingmiddlehousing.com/dev/wp-content/uploads/2015/04/Missing-Middle-Housing-Responding-to-the-Demand-for-Walkable-Urban-Living-by-Daniel-Parolek.pdf>

“Well designed, simple Missing Middle housing types achieve medium density yields and provide high-quality, marketable options between the scales of single-family homes and mid-rise flats for walkable urban living. They are designed to meet the specific needs of shifting demographics and the new market demand, and are a key component to a diverse neighborhoods. They are classified as “missing” because very few of these housing types have been built since the early 1940s due to regulatory constraints, the shift to auto-dependent patterns of development, and the incentivization of single-family home ownership.”

Cities turn to ‘missing middle’ housing to keep older millennials from leaving. The Wahsington Post. Katherine Sahaver. December 2017. https://www.washingtonpost.com/local/trafficandcommuting/cities-turn-to-missing-middle-housing-to-keep-older-millennials-from-leaving/2017/12/09/3a129bc8-d54a-11e7-95bf-df7c19270879_story.html?utm_term=.fbcbc4001f61

Downsizing the American Dream: The new trend toward ‘Missing Middle’ housing. The Washington Post. Haisten Willis. February 2019. <https://www.msn.com/en-gb/news/world/downsizing-the-american-dream-the-new-trend-toward-missing-middle-housing/ar-BBTEWtr>

Topic: Incremental Development

What does Incrementalism Actually Mean? Strong Towns. Andrew Price. September 2018.

https://www.strongtowns.org/journal/2018/9/5/incrementalism?utm_source=pardot&utm_medium=email&utm_campaign=weeklywrap&utm_content=090618incrementalism

“Incremental intensification often goes hand in hand with granularity. It keeps land ownership diversified, and it enforces good urban bones, since a separate building every so many feet means a destination such as a housefront or a shopfront every so many feet. It lowers the risk that an area will be negatively transformed, as it takes the form of many small bets rather than fewer large bets (the entire block is being replaced with 200 units). Smaller buildings on smaller lots are easier to redevelop for the next generation of owners and land uses, and facilitating incremental intensification decreases the impact of land speculators.”

Legalizing More Homes: It Matters How You Do It. Strong Towns. Daniel Herriges. January 23, 2019.

<https://www.strongtowns.org/journal/2019/1/23/legalizing-more-homes-it-matters-how-you-do-it>

Expanding Housing Choice

Exploring ways to provide a wider variety of housing options



This article warns against “tunnel vision” that often comes with grandiose goals for housing unit production (i.e. California needs 3.5 million new housing units by 2025) and provides three rules of thumb in thinking about approaching housing goals: 1) Don’t pick winners or losers. Let productive places reveal themselves. In other words, don’t upzone a small minority of areas while leaving single family zoning in place for the majority of the city; 2) Avoid policies that encourage land speculation. Again, broad upzones are less likely to introduce speculation than narrowly targeted ones; 3) Think about the “next increment of development” at a neighborhood level.

Topic: Smart Growth and the Environment

Trends suggest that people will continue to move to Durham (the state projects 160,000 new people by 2045). Research suggests that promoting a denser pattern of development in areas closer and more connected to jobs and services can reduce our carbon footprint and be a more fiscally sound pattern of growth.

Suburbia’s Carbon Footprint is Four Times the Size of Urban Residents’, study finds. Popular Science. Francie Diep. January 2014. <https://www.popsci.com/article/science/suburbias-carbon-footprint-four-times-size-urban-residents-study-finds>

How you contribute to global warming depends a lot on where you live. Reporting on a study in Environmental Science and Technology. Includes a carbon calculator produced by the Cool Climate Network.

Building More, and Doing Better. Sierra Club. Michael Brune, January 31, 2019. <https://www.sierraclub.org/michael-brune/2019/01/affordable-housing>

An endorsement by the Sierra Club president for the Minneapolis 2040 Plan and efforts to increase density across the city so that all people because, “problems like the housing crisis affect us all, and we all need to be a part of the solution.”

As cities confront climate change, is density the answer? Curbed. Patrick Sisson, December 11, 2018. <https://www.curbed.com/2018/12/11/18136188/city-density-climate-change-zoning>

What’s Missing from the Green New Deal. Strong Towns. Daniel Herriges. February 2019. <https://www.strongtowns.org/journal/2019/2/8/green-new-deal>

Federal policies (mortgage insurance, mortgage interest tax deduction, infrastructure spending, etc) powerfully set incentives of land use development, and should be on the table in the Green New Deal. A call for incrementalism/decentralization.

The Green New Deal’s Huge Flaw. Slate. Alex Baca. February 7, 2019. <https://slate.com/business/2019/02/green-new-deal-alexandria-ocasio-cortez-flaw-land-use.html>

“.. the Green New Deal has a big blind spot: It doesn’t address the places Americans live. And our physical geography—where we sleep, work, shop, worship, and send our kids to play, and how we move between

Expanding Housing Choice

Exploring ways to provide a wider variety of housing options



those places—is more foundational to a green, fair future than just about anything else. The proposal encapsulates the liberal delusion on climate change: that technology and spending can spare us the hard work of reform.”

Topic: Affordable Housing

As previously noted, most authors agree that zoning strategies are not a silver bullet solution for the production of housing that is truly affordable for low-income households (earning less than 60 percent AMI). While an aspirational outcome of EHC is to relieve supply pressures that are driving up market-rents, on its own, it is not intended to be an Affordable Housing policy. In Durham, the Department of Community Development is leveraging grant money, tax dollars dedicated to housing, institutional relationships, and publicly owned land to implement the 2016-2021 Affordable Housing Goals. The articles below highlight some recent high-profile examples of how the public and private sectors are trying to make cities more affordable.

17 Head-Scratcher Housing Terms, Defined. Strong Towns. Rachel Quednau. April 2018.

<https://www.strongtowns.org/journal/2018/3/30/17-head-scratcher-housing-words-defined>

Subsidized affordable housing; Naturally occurring affordable housing; market rate housing; mixed use; single family vs. multifamily; accessory dwelling units; missing middle housing; small scale/incremental development; tiny homes, area median income; housing choice vouchers; low income housing tax credit; public housing; rent burdened; rent control; gentrification; NIMBY/YIMBY, transit oriented development.

How Affordable Housing Can Improve the American Economy. CityLab. Richard Florida. February 5, 2019.

<https://www.citylab.com/life/2019/02/affordable-housing-economy-city-zoning-home-prices/582022/>

To overcome its housing crisis, California needs YIMBY to become the new NIMBY. LA Times. Bill Boyarsky. Op-ed. <http://www.latimes.com/opinion/op-ed/la-oe-boyarsky-housing-nimby-yimby-20190206-story.html>

Minimum Wages Can't Pay for a 2-Bedroom Apartment Anywhere. CityLab. Tanvi Misra. June 2018.

https://www.citylab.com/equity/2018/06/what-you-have-to-earn-to-rent-a-modest-2-bedroom-mapped/562631/?utm_source=nl_link1_061318&silverid=MzU4NzE5NDg2NTg0SO&utm_source=citylab-daily&silverid=MzU4NzE5NDg2NTg0SO

There isn't a single state, city, or county in the US where someone earning federal or state minimum wage for a 40-hour work week can afford a two-bedroom home at fair market rent. In Durham County, you need to work more than 80 hours a week at minimum wage to afford a two-bedroom unit ... or you need to earn a minimum \$19.04/hour for a 40 hour work week in Durham to afford a two-bedroom unit.

Public Notice: Good Change is Good. Affordability Unlocked Resolution. The Austin Chronicle. Nick Barbaro.

February 8, 2019. <https://www.austinchronicle.com/news/2019-02-08/public-notice-good-change-is-good/>

Austin City Council Member Greg Casar to propose a resolution that would which would waive many key development standards (except impervious cover limits) for any residential development, anywhere in the city, that offers at least half its units at deeply affordable rents or sales prices.

Expanding Housing Choice

Exploring ways to provide a wider variety of housing options



Why are we relying on tech overlords like Microsoft for affordable housing? The Guardian. Shaun Scott.

January 2019. <https://www.theguardian.com/commentisfree/2019/jan/22/microsoft-affordable-housing-crisis-seattle>

Microsoft is pledging \$500m for housing in Seattle, but that plan isn't as generous as it looks.

\$70 million for affordable housing in Charlotte from three companies: "A good start". Charlotte Observer.

January 2019.

Bank of America, Ally Financial and Barings are providing low interest loans to private developers building income-restricted housing. Offering interest rates up to two percentage points lower than market rate loans. Voters recently also approved \$50 into the Housing Trust Fund.

Topic: Minneapolis 2040

The Minneapolis City Council recently approved a Comprehensive Plan that, among other things, substantially increased density along transit corridors and laid the policy framework to ban single-family zoning city-wide. These are opinion pieces and articles reporting on the debate.

City Planning: Density is destiny. Minneapolis Star Tribune. Steve Berg. July 2018. <http://www.startribune.com/city-planning-density-is-destiny/488771151/>

Minneapolis 2040 plan: An open inquiry to city officials. Minneapolis Star Tribune. Bruce Center. July 2018. <http://www.startribune.com/minneapolis-2040-plan-an-open-inquiry-to-city-officials/488555651/>

Counterpoint: Don't like density? What is your realistic, future-oriented alternative? Minneapolis Star Tribune. George Hutchinson. July 2018. <http://www.startribune.com/minneapolis-2040-plan-an-open-inquiry-to-city-officials/488555651/>

From Minneapolis to Seattle, 2018 was a YIMBY Year. City Lab. Kristeon Capps. December 2018. <https://www.citylab.com/equity/2018/12/single-family-housing-zoning-nimby-yimby-minneapolis/577750/>

Why Minneapolis Just Made Zoning History. CityLab. Kriston Capps, December 7, 2018. <https://www.citylab.com/equity/2018/12/mayor-minneapolis-2040-affordable-housing-single-family-zoning/577657/>

Minneapolis, Tackling Housing Crisis and Inequity, Votes to End Single-Family Zoning. The New York Times. Sarah Mervosh. December 2018. <https://www.nytimes.com/2018/12/13/us/minneapolis-single-family-zoning.html>

"Sometimes the only thing people hate worse than the status quo is any change at all" Minneapolis Mayor Jacob Frey

Minneapolis YIMBYs Go to the Mat for Zoning Changes. CityLab. Benjamin Schneider March 2018. <https://www.citylab.com/life/2018/03/yimbyism-explained-by-pro-wrestling/555740/>

Expanding Housing Choice

Exploring ways to provide a wider variety of housing options



Minneapolis leaders consider allowing fourplexes citywide to relieve housing shortage. Minneapolis Star Tribune.

Adam Blez. March 2018. <https://www.citylab.com/life/2018/03/yimbyism-explained-by-pro-wrestling/555740/>

“You can’t create more housing options if you don’t allow for them” Minneapolis Mayor Jacob Frey

Topic: Co-Living, SROs

Many Affordable Housing experts and advocates have recommended co-living as a way to address affordability; however, it is not a part of the currently proposed Expanding Housing Choices project.

Tired of Dirty Dishes and “Hacker Houses, Millennials Revamp Communal Living. Politico Magazine. Max Blau.

August 2018. <https://www.politico.com/magazine/story/2018/08/23/co-living-millennials-san-jose-what-works-219378>

Inside the Millennial-Inspired Co-Living Boom. Forbes. Neil Howe. May 2018.

<https://www.forbes.com/sites/neilhowe/2018/05/28/inside-the-millennial-inspired-co-living-boom/#4105b6583851>

These Three Co-Living Companies are Transforming Urban Living. Dwell. Marissa Hermanson. May 2018.

<https://www.dwell.com/article/coliving-companies-shared-spaces-urban-living-428966ac-5a32d2f2>

As rents soar, co-living becomes a more appealing option. ABC News. May

2018 <https://abcnews.go.com/Business/wireStory/rents-soar-living-appealing-option-55041982>