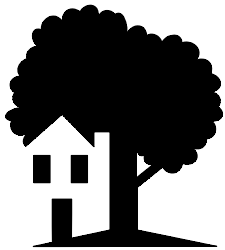


## ★Duluth Housing 1000★

In October 2003, the Duluth Affordable Housing Coalition (AHC) proposed a goal that 1,000 new housing units be built in Duluth by 2010. These new units would consist of for sale, owner occupied housing as well as rental units. A third of all units would be made affordable.

The plan calls for a move away from a project-by-project approach in dealing with affordable housing developing a comprehensive, city-wide plan to address the issue. This move towards a more comprehensive approach will make efforts more efficient and effective. The need for such a plan is clear, given that affordable housing issues directly impact almost 42% of all renters in Duluth.

The plan has generated much support. To date, Mayor Herb Bergson, former-Mayor Gary Doty, and an overwhelming majority of the city council have endorsed the plan. Additional endorsements have come from the Duluth Area Chamber of Commerce, all the members of the Duluth Affordable Housing Coalition and more are currently being sought.



## What is the Duluth Affordable Housing Coalition?

The Duluth Affordable Housing Coalition is comprised of over twenty local organizations and citizens who are focused on a mission to advocate for and with low income citizens in support of initiatives which ensure that safe and affordable shelter, rental units, and permanent housing options are available to low income people.

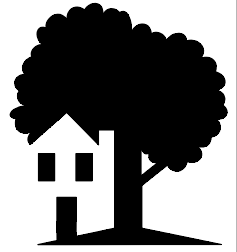
In 2004, the Duluth Affordable Housing Coalition is focusing on four critical areas:

1. Research and address housing discrimination.
2. Research and address affordable housing financing gaps.
3. Conduct community education efforts on affordable housing issues.
4. Address the need for increased affordable rental housing units.

The following organizations are members of the Duluth Affordable Housing Coalition:

American Indian Community Housing Organization; Center City Housing; Center for Independent Living; Churches United in Ministries; City of Duluth Planning Department, Community Action Duluth; Damiano of Duluth; Duluth Local Initiatives Support Corp; Habitat for Humanity; Housing Access Center; Duluth Housing Redevelopment Authority; Human Development Center; Legal Aid; Life House; Lutheran Social Services; Neighborhood Housing Services; Northern Communities Land Trust; Safe Haven Shelter; Salvation Army; Veterans Outreach North; Vine House - Men's Transitional Housing; Women's Transitional Housing; and YWCA of Duluth.

April 2004



# Duluth Affordable Housing Coalition

*The mission of the Duluth Affordable Housing Coalition is to coordinate efforts of community agencies, organizations and individuals in addressing the needs of low-income people as they relate to decent, safe, sanitary and affordable housing.*

## Affordable Housing in Duluth

The lack of affordable housing in Minnesota has reached a critical level. The shortage and its effects on individuals, families, and communities has been the focus of considerable discussion and media attention in recent years. Some of the documented adverse effects caused by this severe shortage are that: communities become weakened, economic development is stunted, families face heightened instability, and children's school performance declines.

### What is affordable housing?

Housing is considered affordable when total housing costs (including utilities) do not exceed 30% of a family's income. In 2000, over 26% or 8,569 households in Duluth spent over 1/3 of their income on housing. Approximately 42% of renters in Duluth currently live in substandard or unaffordable housing.

### How do we know there is a shortage of affordable housing in Duluth ?

There are several indicators that point to a crisis in affordable housing in Duluth.:

- The rental housing vacancy rate in Duluth is extremely low. The St. Louis County Planning Department estimates the current overall vacancy rate to be 4%, and this number is even lower for units that are affordable for people with lower incomes. A 'healthy' rate is considered to be about 5%. Low rates mean that people have fewer choices about where and how to live.

- Homelessness is on the rise in Duluth. The largest shelter in the city, operated by CHUM (Churches United in Ministry), reported an increase of 31% from 2000 to 2001. The number of homeless children they served in that time period rose by 38%. These numbers have remained at this level since then.
- Over 1,200 people who qualify for subsidized housing in Duluth are waiting for assistance from the Housing and Redevelopment Authority that would lower their housing costs to 30% of their incomes.

### Why is there a shortage of affordable housing in Duluth?

There are many factors which contribute to the lack of affordable housing in Duluth:

- First, very little new housing is being built. The City of Duluth reported only 146 new construction permits were issued in 2003, and this is for all types of housing, not just affordable.
- Second, affordable rental housing is an unattractive investment for landlords, construction costs are expensive, and government programs to subsidize the costs of these units were phased out in the 70's and 80's.
- Third, there is a gap in affordable home ownership opportunities. In the past seven years the median home sales price in Duluth has increased by 50%, with wages increasing only slightly.
- Last is the NIMBY (Not In My Back Yard) syndrome. As developers have sought to build affordable housing developments in Duluth, it has been contested by people who express concerns about the changing face of their neighborhoods.

### What you can do to help create more affordable housing in Duluth

- Participate in YIMBY! (Yes In My Backyard!) efforts. YIMBY! groups are gathering to show support for quality affordable housing in their neighborhoods. You can join them by attending neighborhood and city council meetings to voice your opinion on the critical housing issues at hand.
- Contact your city councilor and the mayor and encourage them to continue to support Duluth Housing 1000 and other efforts to increase the affordable housing stock in Duluth.
- Join the Affordable Housing Coalition! Become an individual member or have your organization join. Contact us for an application.

#### Duluth Affordable Housing Coalition

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