

# A Study of Affordable Housing in the City of Bloomington, Minnesota



**Spring 2023**

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The Hubert H. Humphrey School of Public Affairs  
The University of Minnesota

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## **Executive Summary**

The Twin Cities metropolitan area needs more housing, specifically affordable housing. Over the last decade, the seven-county metro needed over 44,000 affordable homes and apartments, but only a third of them were built.<sup>1</sup>

Bloomington is the fourth-largest city in Minnesota by population. The challenge of affordable housing is multifaceted, and metrics used to determine affordability distort the magnitude of the problem. Across our state and our country, we face housing crises. Many renters struggle to find affordable housing and potential homeowners can't purchase their first home. This creates cost-burdened renters and prevents communities of color from building wealth through homeownership.<sup>2</sup> With an annual budget of \$193 million, serving a population of 90,974 with 38,709 households, Bloomington's continued forward-thinking approach uniquely positions the City to meet the diverse housing needs of all of its residents at every income level.

Through a mixed-methods approach, we assessed the benefits and challenges of affordable housing initiatives by analyzing residents' perspectives on housing stability, mental health, safety, and security. Our findings reveal that affordable housing investments have led to positive outcomes for residents, contributing to improved well-being and social cohesion. However, several challenges were identified, including the need for better maintenance processes at NOAH-type properties and enhanced communication between residents, housing providers, and the City of Bloomington.

Stable, affordable housing is essential for people to work productively, for their children to learn, and for families and communities to thrive.

## **Introduction**

The City of Bloomington has made significant investments in affordable housing and has passed forward-thinking city ordinances like the Opportunity Housing Ordinance (OHO). In this report, we analyze the impacts of city investments made by the City both pre- and post-OHO. In our analysis, we uncovered many benefits and challenges experienced by residents, specifically at Blooming Meadows. In addition to performing onsite research, we also investigated literature that discussed the impacts of affordable housing on communities.

## ***Background***

During the mid-1970s, the Federal government assumed exclusive responsibility for the production and financing of low- and moderate-income housing. During the late-1970s, a dramatic shift in Federal government policies took place. The role of the Federal government diminished due to reduced funding for the U.S. Department of Housing and Urban Development (HUD) and the privatization of public housing through a more market-based approach that included housing choice vouchers (formally known as Section 8). Thus, financial responsibility for housing shifted more to states and municipalities.

Since the 1970s, dramatic shifts in class structure have taken place as well. By 2005, wealth and income inequality had risen to levels not seen in 85 years. Despite disparities in income and incomes not keeping pace with the cost of living, there have been little to no adjustments to the cost of housing. One reason for the lack of investment in affordable housing is the negative public perception of affordable housing in the United States. According to Alan Arthur, former President and CEO of Aeon, a Minneapolis-based nonprofit property developer, owner, and manager, “the real problem is the underlying antipathy about affordable housing in our communities. One of the biggest problems we have in our country is the negative public perception of affordable housing.”<sup>3</sup>

The negative public perception of affordable housing includes a reputation for poor maintenance, the perception that crime accompanies affordable housing, concern for negative impacts on property values, and the sense that housing programs are giveaways. But in practice, stable, affordable housing is essential for people to work productively, for their children to learn, and for families and communities to thrive, and few of the negative effects of affordable housing are borne out by research.

## **Review of the Relevant Literature**

To develop a framework for our analysis of local Bloomington affordable housing sites, we examined a range of literature to see how affordable housing has affected the economic growth, health, and educational outcomes of communities across the country, and how proximity to transportation plays a role in making housing affordable.

### ***Affordable Housing and Economic Growth***

Affordable housing developments boost economies. They stimulate job creation through construction and the increased buying power of residents, retain and attract businesses by providing stable housing for employees, and provide tax revenue to local governments.

In the short term, building affordable housing is a huge boost to the construction industry, which leads to a ripple effect across the local economy. In the United States in 2020, the construction industry accounted for 4% of gross domestic product.<sup>4</sup> In testimony to the Senate, chief economist of the National Association of Home Builders Robert Dietz said, “Housing provides the momentum behind an economic recovery because home building and associated businesses employ such a wide range of workers.”<sup>5</sup> For example, building a Lower Income Housing Tax Credit (LIHTC) apartment building directly involves lenders, syndicators, lawyers, real estate agents, construction workers, architects, developers, surveyors,



landscapers, and building inspectors. Roughly 9% of rental apartment buildings built in 2016 were financed by LIHTC.<sup>6</sup> In addition, the boost in income to those workers generates a multiplier effect in that workers spend on local goods and services such as childcare, restaurant meals, clothing, and professional services. Taking all of these direct and indirect benefits into account, one study found that in the United States, the construction of 1000 low-income rental apartments generated 1,130 jobs.<sup>7</sup> A study specific to Minnesota found that every dollar spent on the construction and rehabilitation of affordable housing in Minnesota added 84 cents to Minnesota's economy per year, and every \$100,000 spent per year on affordable housing in Minnesota supported 1.18 jobs.<sup>8</sup>

In addition to the economic benefits of building and renovating housing, the residents who live in affordable housing have greater disposable income to spend in the local economy. Although research on the effects of housing cost burden on residents is limited,<sup>9</sup> studies have found that households that are not cost-burdened spend significantly more on childcare and child enrichment activities,<sup>10</sup> as well as healthy foods.<sup>11</sup>

Affordable housing is essential for attracting skilled workers, which in turn attracts employers. Lack of affordable housing can lead to a shortage of workers for local businesses, causing businesses to move to another location with more affordable housing.<sup>12</sup> Research shows that increases in the cost burden of renters are associated with significantly fewer professional service, retail, and information businesses in a county.<sup>13</sup> Moreover, the location of affordable housing near employment sites has additional benefits. If workers need to travel far to their employment sites, this can create congested roads because it shrinks the area from which employers can attract both workers and customers. In other words, road congestion left unaddressed is an economic liability for regions.<sup>14</sup>

Finally, local government tax revenue likely increases with the expansion of affordable housing in the region. Some local governments receive additional revenue through local sales taxes and permitting, zoning and similar fees. However, the primary avenue through which the

increase in affordable housing in Bloomington would affect tax revenues is through increased property taxes. Research on the impact of affordable housing construction on property values is mixed. Some studies have found that the construction of affordable housing leads to an increase in nearby property values.<sup>15</sup> Others have found no significant difference in property values.<sup>16,17</sup> One study found variation in whether property taxes increased or decreased based on location.<sup>18</sup> A study by Diamond and McQuade found that affordable housing developments in low-income areas increase home values by 6.5% while decreasing home values in higher-income areas by 2.5%.<sup>19</sup>

### ***Affordable Housing and Health***

Stable, affordable housing has been identified as a social determinant of health.<sup>20</sup> Three important mechanisms through which affordable housing affects health are increasing households' ability to spend more on healthcare, nutrition, and other items that directly influence health; reducing overcrowding, which is associated with poor health outcomes;<sup>21</sup> and increasing housing stability,<sup>22</sup> which has been shown to have important mental health benefits.<sup>23</sup>

Households that are cost burdened often face tradeoffs between paying for rent, food, or healthcare, leading to added worry and mental health stressors among household members.<sup>24</sup> Research finds that mothers with high cost burdens experienced significantly higher psychological distress.<sup>25</sup> People with chronic conditions can better manage their disease when they don't have to choose between spending money on rent or treating their disease.<sup>26</sup> High rents can lead families to select smaller units<sup>27</sup> or double and triple up,<sup>28</sup> leading to overcrowding. There is a voluminous literature documenting the negative health consequences of overcrowding, including the spread of infectious diseases,<sup>29</sup> negative mental health impacts,<sup>30</sup> and child maltreatment.<sup>31,32</sup> Providing more affordable housing would likely result in improved mental and physical health due to the lessening of these factors.

Finally, research indicates that housing instability has many negative consequences for health. One study found that families with children in precarious housing situations experienced negative health outcomes at higher rates than those in stable housing situations.<sup>33</sup> Focus group participants in Pima County, AZ revealed that housing insecurity had a major impact on their mental health, leading to increased worry, stress, and anxiety.<sup>34</sup> Homelessness and housing instability are often issues dealt with by those who are experiencing domestic violence. A study following mothers and children experiencing domestic violence found that those who were stably housed fared better on mental health measures. They were also at lower risk for sexual abuse.<sup>35</sup>

### ***Affordable Housing and Education***

High cost burden, housing instability, and overcrowding have negative consequences for children's education. In a study of households with incomes below the 200% poverty line, the rent-to-income ratio has an inverted U-shaped relationship with children's development.<sup>36</sup> Specifically, in households with the highest cost burdens, the development of children was negatively affected due to family stress and mothers' mental health.<sup>37</sup> On the other end of the spectrum, researchers also found negative developmental effects among those paying too little of their income for housing due to the inadequacy of dwelling units or living in a distressed neighborhood.<sup>38</sup>

Housing instability can negatively affect children's performance in school as well.<sup>39</sup> In one study, children who were on a waitlist for rental assistance were in poor health and missed more days of school due to illness than those receiving rental assistance, showing that affordable and stable housing can improve attendance rates for students.<sup>40</sup> A study of students in Chicago Public Schools showed that children who changed schools 3-4 times during early elementary school experienced cognitive dysregulation, leading to lower math test scores.<sup>41</sup>

Another study showed that students who experienced a move during a school year fared worse in math and English language arts than those that did not move.<sup>42</sup> The effect of housing instability on school performance is not limited to primary and secondary school students. College-aged students who experienced homelessness were shown to be more likely to fail a course, withdraw, or fail to return to sign up for classes.<sup>43</sup>

Overcrowding is another factor that affects childhood learning outcomes. As housing costs have been growing at a faster pace than incomes, many households turn to “doubling up” or living with either adult siblings, multiple generations, extended family, or non-kin adults.<sup>44</sup> In a study of children who lived in “doubled-up” households, it was shown that children who lived with extended family or non-kin were less likely to graduate from high school or attend college. In contrast, those who lived in multigenerational households or with adult siblings did not have a statistically significant difference in outcomes than those in nonshared households.<sup>45</sup> Another paper reported that delays in child development can occur because of overcrowding.<sup>46</sup>

### ***Proximity of Affordable Housing to Transit***

Transit-oriented development (TOD) emerged as a concept in the late 1980s and has become an important feature of modern urban planning.<sup>47</sup> TOD combines land use, urban form, and transportation planning to incentivize and maximize the efficiency of transit by incorporating housing and other amenities within a short walking distance of transit stations.<sup>48</sup> There is a large literature about the economic and health benefits of TOD on communities. Most studies do not focus on the effects of TOD on low-income households, but studies have pointed out the importance of incorporating affordable housing units into TODs. Below, we describe the few studies that specifically examine how combining TOD with affordable housing affects low-income families and benefits municipalities.

Including affordable housing in TODs addresses a critical societal problem: the spatial mismatch between jobs and housing. Many studies have shown that accessibility to worksites is a challenge for low-income workers.<sup>49,50,51</sup> Low-wage workers are generally more reliant on public transportation as they are less likely to have access to a vehicle.<sup>52</sup> Thus locating affordable housing near transit increases access to jobs for lower-income residents.<sup>53,54</sup> Although there is limited research on the impacts of TOD on employment for low-wage workers,<sup>55</sup> many scholars have discussed considerations for successfully incorporating affordable housing in TODs. First, it is important that transit fares are kept low, that there is sufficient off-peak service to cater to those who have non-standard working hours, and if needed, that additional transit stops are located in low-income neighborhoods.<sup>56</sup> Second, TODs are ripe for gentrification,<sup>57</sup> which often leads to the displacement of lower-income residents, so policies such as inclusionary zoning or affordability mandates are essential in slowing the pace of gentrification.<sup>58,59</sup>

In addition, TODs with affordable housing can decrease household expenditures on both housing and transportation, which in turn reduces the strain of cost burden on families.<sup>60</sup> Finally, affordable housing and TODs can have an impact on the health of communities by increasing walkability.<sup>61</sup>

Municipalities also benefit by incorporating affordable housing in TODs. Increased walkability can lead to positive outcomes for cities by helping to achieve sustainability goals and improving tourist access.<sup>62</sup> People who live in TODs report fewer vehicle miles traveled, and lower-income residents use transit at higher rates,<sup>63</sup> thereby making transit more efficient. TOD experts hypothesize that transit-oriented developments will be amenity-rich because they are zoned as mixed-use, so people are encouraged to complete errands on foot instead of traveling from, for example, a residential district to a commercial district by vehicle.<sup>64</sup> Additionally, municipalities can expand the benefits of TODs through investments in walkability beyond the typical half-mile radius surrounding a transit station.<sup>65</sup>

## **Methodology**

This study involved a mixed-methods analysis (interviews and surveys) of residents living in affordable housing in the City of Bloomington. Specifically, our data included twelve interviews with individuals at the Blooming Meadows development about their experiences living in affordable housing developments. Our interviews focused on how affordable housing residents' lived experiences contributed to their quality of life. Interview questions are included in an appendix to this report. In addition, we conducted surveys with a selected number of residents of Blooming Meadows. Our analysis was inductive and qualitative in nature, looking for patterns within the data across the interviews and surveys we conducted.

## **Findings**

### ***Resident Survey Results***

A total of eight residents filled out a Google Form survey available online March–April of 2023. Four of the respondents were aged 31–40, three were ages 61–70 and one was 70+. All eight self-identified as Black or African American. Five respondents identified as female and three identified as male. Only two of the respondents reported that they worked in Bloomington, while five worked outside of Bloomington, and one was not currently employed. Of the seven respondents employed, two traveled less than 10 minutes to get to work, three traveled 10–20 minutes, and two traveled more than 30 minutes. One tenant reported a monthly income of \$1,001–1,500, three reported an income of \$1,501–2,000, one reported an income of \$2,001–2,500, one reported an income of \$2,501–3,000, and two reported an income of more than \$3,000. Four of the tenants had jobs in healthcare, one had a job in education, one had a job in finance, and two had a job in information services. Three of the tenants lived alone, one lived with another person, two lived with two other people, and two lived with five other people. Five of the respondents described their space as “enough” to live in and three described it as “just

right.” Lastly, three would “definitely recommend” Blooming Meadows to someone else, one “probably would,” three “definitely would not,” and one would “prefer not to say.”<sup>66</sup>

### ***Interviews with Residents***

Common themes throughout our 12 interviews with tenants included the neighborhood, sense of community, access to transportation, walkability, the Mall of America, feeling supported by their housing subsidy, police presence, and proximity to their job site.

- 5 reported they liked the neighborhood or living at Blooming Meadows
- 5 reported they liked the sense of community at Blooming Meadows
  - Tenants who have been there for longer tenures and Somali tenants were more likely to appreciate the sense of community
- 5 reported they liked the access to transportation
- 4 reported they liked the walkability of the area
- 7 reported they liked the access to the Mall of America
- 4 mentioned their housing subsidy and how it benefited them
- 4 reported they liked the police presence in the area
- 7 reported that access to affordable housing improved their life
- 4 reported that they liked their proximity to their job<sup>67</sup>

## **Analysis**

### ***Walkability***

Low-income neighborhoods are often less walkable than high-income neighborhoods in urban environments. Designated affordable housing being placed in higher income neighborhoods grants better access to a walkable neighborhood for low-income groups. Many of the residents interviewed indicated that they liked the walkability of their neighborhood. While walkability has

the qualitative benefit of people generally enjoying that they can walk around their area, there are quantifiable benefits to walkability as well. One quantifiable benefit is that walkability reduces vehicle costs. Fuel, oil, and tire wear costs go down, mileage-related vehicle depreciation is reduced, residents do not have to pay parking fees or fines, and the need for vehicle ownership is less. These all put more money in residents' pockets for other expenses. Additionally, there are health, accessibility, and equity benefits to walkability by minimizing car dependency among lower income groups. Benefits for the City of Bloomington include an increase in local business retail sales and a reduction in commercial vacancies. In addition, having affordable housing in walkable neighborhoods diversifies the local consumer base.<sup>68</sup>

For the particular residents we interviewed, walkability is not exclusive to the paved environment outside their home: the Blooming Meadows community has easy access to the Mall of America (MOA). Residents saw the MOA as a great place for walking and spending their time. According to the interviews, MOA is a walkable, safe space and provides a multitude of retail and food options. Because these residents spend some of their free time at MOA, there are added job opportunities, more foot traffic around store fronts, better access to food, increased opportunities for walking as exercise, and a consolidated place for the community to access everyday amenities.

### ***Transportation and Proximity to Jobs***

Transportation accessibility reduces costs both to residents and the City. It reduces costs to residents by increasing job access and removing the barriers typically associated with car-centric neighborhoods.<sup>69</sup> Like walkability, access to transit can reduce car maintenance costs when transit can be used as an alternative to driving. For the City of Bloomington, transit access decreases road damage and associated maintenance costs, and reduces traffic congestion and pollution.<sup>70</sup> Having strong transit access next to affordable housing developments is more



desirable and cost-effective due to the fact that low-income residents comprise a significant portion of transit users.<sup>71</sup>

Additionally, proximity to jobs was mentioned by several interviewees. Residents being close to their jobs may mean their job is more accessible by walking or transit, resulting in decreased fuel and car-maintenance costs. Long commute times are also tied to higher rates of resident unhappiness<sup>72</sup> and shorter commute times can have long-term health benefits.<sup>73</sup> While developments for this study were near the Mall of America, which provides access both to jobs and everyday amenities, dispersing affordable housing throughout the community could bring similar benefits to other areas of Bloomington.

### ***Sense of Community***

A sense of community is often tied to the concept of social capital. Social capital is a broad, hard-to-quantify measure that can be anything from being able to share or trade skills with a neighbor (like being able to fix a neighbor's car or cook a meal) to getting connected to a job opportunity through social relationships. One benefit that is easier to quantify, however, is that stronger community ties reduce crime in a given neighborhood, particularly violent crime.<sup>73, 74</sup> Residents of Blooming Meadows who had been there for a while indicated that they felt a sense of belonging and community in their building. This was especially true for Somali residents who were able to live around people of their own culture and country of origin.

### **Limitations**

There are several limitations to this research. First, we did not use a sampling procedure for our interviews or surveys; we canvassed door-to-door at the Blooming Meadows development, and participants self-selected by choosing to participate in an interview or take our survey. It is likely that some individuals were reluctant to talk to someone whom they do not know or recognize

about their living arrangements and experiences, which affected people's willingness to participate. Language barriers created another constraint. With a large portion of the tenants being Somali or Spanish-speaking, there was difficulty in effectively communicating with some tenants. As a result, our findings are not generalizable to all affordable housing residents in the City of Bloomington, or even in Blooming Meadows.

In addition, our research was restricted to current residents of Blooming Meadows. It did not include former residents who may have moved to other housing or who are now unhoused, and whose experiences might differ from those currently living in the development.

Another significant limitation is that our research was restricted to residents of one affordable housing development. Our initial plan was to conduct interviews and surveys at two additional sites in Bloomington, District Apartments and Lyndale Flats. However, property management at these sites declined to allow us to interview residents or distribute surveys, citing concerns about resident privacy. Residents who live at different locations under different management are likely to have different experiences, and their opinions may vary in terms of the quality of their housing and neighborhood, or the impacts of affordable housing on their quality of life. Access to schools, jobs, and transportation may also vary significantly.

Another limitation of this research is the variability in affordability. The percentage of AMI that a given property is permitted to charge residents for rent, along with whether a development is 100% affordable units or mixed affordable and market rate, may affect the opportunities available to, experiences of, and perceptions of the residents.

Because of these limitations, this research cannot definitively answer the question of what qualitative benefits affordable housing has in Bloomington. More research and engagement need to be done to further answer this question. This research does provide a baseline and themes for future research to build from, as well as lessons learned about engaging residents.

## **Recommendations**

This section includes recommendations for further research, as well as recommendations for the city regarding investments in affordable housing.

### ***Recommendations for Future Research***

**Adopt a Social Return on Investment Framework for Future Analyses.** We recommend that future research on the topic of the impacts of investments in affordable housing in Bloomington adopt a more comprehensive framework for analysis called *social return on investment* (SROI). An SROI framework uses both qualitative and quantitative data to measure social, environmental, and economic impacts of a program or policy, and uses monetary values to represent these outcomes, allowing for a more robust measure of relative costs and benefits than a strict cost-benefit analysis would provide.<sup>75</sup> More information about SROI analysis is provided in Appendix F.

**Build Rapport and Trust with Tenants in Advance of Research Project.** The research team met with two organizers from HOMELine to discuss community engagement with residents in the Blooming Meadows North and South developments, engagement with affordable housing tenants in general, and engagement with Somali residents. They explained the difficulties of this type of research. These three demographics are hard to reach because they often are not on the receiving end of things like door-knocking and community engagement. In future attempts to reach residents, the City will need to increase connections and build trust over time to increase contact rates.

### ***Recommendations for the City***

Based on our findings and analysis, our team offers the following recommendations for future investments in affordable housing.

**Approach Expansion of Housing Inventory Conservatively.** As the City of Bloomington seeks to grow its inventory of affordable housing units, we recommend doing so with careful consideration for the quality of housing and property management being provided to residents. Our findings indicate that to receive the greatest benefits, residents of affordable housing need to feel as if their building maintenance concerns are being addressed. Interviews with staff from Aeon indicate that the agency did not fully understand the capital needs of Blooming Meadows South that had accumulated due to deferred maintenance under previous ownership. This has created an attitude of distrust toward Aeon among tenants, which has undermined their sense of fulfillment from affordable housing. We recommend that future investment decisions consider this precedent and realistically estimate the capital needed to appropriately maintain affording housing units.

**Create partnerships with affordable housing developers and property managers to support future research efforts.** Future research to examine the impacts of the City of Bloomington's investments in affordable housing will require access to tenants beyond Blooming Meadows if they are to be as effective as possible. Property managers at Lyndale Flats and The District raised concerns about the confidentiality of subsidized housing recipient identities, which prevented our team from engaging in a more robust research project. While these concerns are perhaps understandable, they are without merit given the careful review of our research plan required by the University of Minnesota's Institutional Review Board to ensure that research subjects are treated ethically and anonymously. For this reason, we recommend that the City of Bloomington re-engage with developers and property managers to ensure that they understand that their concerns for tenant confidentiality will be properly addressed, and that the City, the tenants, and the developers and property managers themselves all stand to benefit for the insight provided by this research.

**Appoint an affordable housing liaison or ombudsperson.** Finally, we recommend that the City of Bloomington create a staff position that can serve as a liaison between the City

and residents regarding issues related to affordable housing. Similar roles have been created in Cambridge, MA,<sup>76</sup> Charlotte, NC,<sup>77</sup> and locally in St. Paul, MN.<sup>78</sup>

Residents we spoke with believed that affordable housing opportunities in Bloomington were not widely advertised, and that if more people were aware of the opportunities that exist, more applicants would seek out these units. As this sentiment was expressed primarily by Somali residents, this may speak to a gap in the City's communication reach with Somali populations. The proposed staff position would be able to prioritize outreach to communities that typically face barriers to accessing affordable housing.

In addition, several residents we interviewed reported that the application process itself was difficult to understand and expressed concern that they were going to lose their units because of the amount of time it was taking to complete the process. A housing liaison could help to ameliorate this problem by acting as a navigator and guiding applicants through the process if they experience difficulties.

Finally, many residents were relieved that our research team was asking about their experiences living at Blooming Meadows and wanted to listen to them and their concerns. Many respondents stated that they would very much appreciate additional channels of communication with the City, as they were unsure how best to contact City staff with concerns or feedback about their housing situation.

Residents also reported that they felt supported by the Bloomington Police Department through their community building efforts, such as the barbecues the department hosts every summer. There was an overall desire for more community-building events in the same spirit, and we believe that a housing liaison role could help fulfill this need by coordinating community building events on behalf of the City.

Some of these functions could be addressed through the Bloomington Housing Action Team (BHAT) in the future. We recommend that the City foster a sense of trust among residents in their local government by ensuring that BHAT has a say in affecting and shaping City policy.

Another asset and ally in this work is the Bloomington Leadership Program (BLP), which is composed of emerging leaders who are eager to break down barriers between community and government. We hope that the City of Bloomington is able to leverage the functions of both BHAT and BLP toward these goals, in addition to creating a housing liaison position.

## **Conclusion**

This research has provided valuable insights into the complex landscape of investments in affordable housing in Bloomington, highlighting both the benefits and challenges associated with such investments. Through the analysis of tenant experiences at Blooming Meadows, we observed that affordable housing investments have led to a range of positive outcomes for residents, including increased housing stability, improved mental health, and enhanced perceptions of safety and security within their communities. These findings underscore the significant role that affordable housing plays in promoting well-being and social cohesion.

However, the research also identified several areas that require further attention and improvement, such as addressing residents' maintenance concerns in a timely and efficient manner, and improving communication between residents, housing providers, and the City. Addressing these challenges is crucial to ensure that the investments in affordable housing deliver on their intended outcomes and truly benefit the residents they are designed to serve.

Given the limitations of the current research, we recommend that future studies adopt a social return on investment framework. By incorporating both qualitative and quantitative measures, such a comprehensive approach will allow researchers to more accurately assess the impacts of affordable housing investments on a wide range of social, environmental, and economic outcomes. Ultimately, this will enable policymakers and stakeholders to make more informed decisions and allocate resources more effectively in pursuit of a sustainable and inclusive community.

To further enhance the impact of affordable housing investments in Bloomington, we recommend a series of actionable steps that can be taken by the City and its partners, including a more conservative approach to expanding the housing inventory, strengthening partnerships with developers to support future research efforts, and creating a housing liaison staff position dedicated to improving communication and support for affordable housing residents. All of these

recommendations would contribute significantly to the overall success of affordable housing initiatives in Bloomington.

Finally, we encourage the City of Bloomington to leverage existing resources, such as the Bloomington Housing Action Team (BHAT) and the Bloomington Leadership Program (BLP), to further support and enhance affordable housing efforts. By incorporating these various elements and focusing on a more robust research framework, the City of Bloomington can better assess the effectiveness of its affordable housing investments and work towards creating a sustainable, inclusive, and thriving community for all residents.



## **Appendix A: Key Informant Interviews**

This appendix provides high-level summaries of our research team's interviews with key informants in the housing development and housing policy sectors.

### ***Laura Russ and Amanda Moeller - Aeon Asset Management Team***

#### **Why did Aeon originally acquire the Blooming Meadows site? How would the property have been different today had Aeon not purchased?**

The largest impact of Aeon's purchase of the Blooming Meadows site has been the construction of Blooming Meadows North. As far as Blooming Meadows South, Aeon discovered that the capital needs were far beyond what they had anticipated in their original proforma. The structures were constructed sixty years ago, and many of the components are still original.

There have not been any substantial investments to the site for decades. Given the circumstances, Aeon needs to consistently recover costs from their operating revenue. Without additional funding sources, rent increases were the only option. Aeon also feels strained through the costs of compliance with the multiple sources of debt taken out to acquire the site. High costs of compliance are standard across affordable housing providers.

#### **What is the impact of the redevelopment of the Blooming Meadows site? Benefits to residents? To the City of Bloomington?**

The construction of Blooming Meadows North has created true workforce housing for employers in the area, including the Mall of America and Minneapolis-Saint Paul Airport. It is close to many amenities and places of employment. The new housing has brought populations that weren't there before through set asides for long-term homeless residents. There is a need for more services as a part of affordable housing developments. Even with unlimited housing funding, many issues prevent people from living independently including interaction with the criminal justice system, serious mental illness, and addictions.

**How have enhancements to various site characteristics (lighting, landscaping, amenities, etc.) benefited the existing residents of Blooming Meadows?**

The overall site has been improved, although there is still work to be done on the South parcel. Removing the freestanding garage stalls opened up sightlines and created less “dark/hiding” places, which improves the overall sense of safety for all residents. Landscaping was added on the North parcel, as well as improved sidewalk access and connections between the two buildings. The site is more walkable than before. A small “tot-lot” playground was added, and there is ongoing discussion about adding an additional playground to accommodate older kids. They have made the site more accommodating for families. A variety of trees and a fence have been added to enhance the sense of privacy, and informal walking paths, which can be troublesome, have been removed. Because of the new development, Aeon was required to add garbage enclosures to the existing site, which improved the overall appearance. There is still quite a bit of work that could be done to improve things further.

**What are the primary challenges with meeting the ongoing affordability goals or requirements in the properties?**

Occupancy has been a struggle. The market for one bedroom units is not great. They are generally difficult to rent out. There are also large losses from extremely damaged units sitting vacant for long periods. Additionally, many residents lived in their units for a long time without paying rent. Security costs have increased as well. In general, total costs have increased beyond initial expectations.

**Are there policies or programs that cities should evaluate or adopt that can help support and sustain affordable developments after they have been constructed?**

In some locations we need rent-restricted housing but less income restrictions on housing. The rent level that's affordable to a household is often different from the income levels that units are priced at. For example, 60% AMI rent level generally goes to a household making 60% AMI. But 60% AMI units might be more suitable for an 80 or 90% AMI household. Affordable housing serves many different purposes. Housing issues can't be solved only with money. Different populations also have different trajectories—for example, college students, immigrants, the elderly. Housing for most people is a last point of stability rather than a first point of stability. These various populations often come together in one place, and there is a need to protect residents who are trying to peacefully live in addition to caring for those who are having a difficult time.

***Chris Stokka, Development Manager, Velair Property Management***

Lyndale Flats is a newer development in Bloomington managed by Velair Property Management. There are 81 units and all units in the building are affordable at 60% AMI. Out of all of the units rented since the opening of the development, there have been three tenants that have left; one purchased a home, one moved into a nursing home, and one was evicted. It is hard to gauge what turnover is like, though, because most tenants are still on their first lease. However, housing choice vouchers decrease turnover rate since they help tenants receive better housing and give them the financing and incentives to stay.

Affordable units add diversity across the board for the city of Bloomington. This diversity includes diversity in financial situations, job skill sets, culture, race, and age, and Bloomington's neighborhoods, workforce, and school systems all benefit. Affordable units are especially important for keeping lower wage workers closer to their jobs. It keeps expenses down for those employees, specifically with respect to transportation costs. Additionally, it is beneficial for Bloomington when its workforce lives in the city because workers who live and work in Bloomington are going to feel more connected to the community than workers who commute in

or out. Lyndale Flats specifically is good for Bloomington because it is oriented toward community building. The building holds community events and meetings to engage tenants, and the units are designed to accommodate families with children. This ties back into the economic and school benefits by providing families with more affordable housing opportunities that increase school choice.

***Ryan Dunlay, President, Stuart Development Corporation***

The District Apartments is a 248-unit development privately-owned by Stuart Co., which is also headquartered in Bloomington, MN. Approximately 20% of the units at The District (roughly 50 units) are affordable at 50% AMI. Financing for those units was obtained through tax-increment financing (TIF).

Stuart Co. and other developers would like to achieve an 8% return on their investment(s) annually. The City of Bloomington has been forward thinking. They recognize housing is an issue, and they have partnered to get projects done. The property where the District Apartments is now located started out as an \$8 million warehouse. Now the property is worth roughly \$40 million. However, through a TIF agreement with the City of Bloomington, Stuart Co. only pays taxes for an \$8 million property, provided that the 50% AMI apartments remain at that level for a finite period as determined by the approved TIF agreement. The City of Bloomington wins through TIF because affordable housing units are added to the affordable housing stock without any upfront costs. On the other hand, the developer gets a break on the taxes for up to 26 years.

***Hilary Lovelace, Planning Analyst, Metropolitan Council***

Bloomington is a great example for other cities. The Metropolitan Council encourages cities to have standards that allows for affordable housing, but inclusionary ordinances are not required at the moment. They are considering changes to how land is tracked related to affordable housing, including making sure development is dense enough in certain cities. If there is enough land at higher densities, then maybe those cities don't need to be tracked as closely. Bloomington's Opportunity Housing Ordinance (OHO) makes it easier for Met Council to do its job. Most private developers are willing to take on a few affordable units to get a project through.

Bloomington still has a shortage of 30% AMI units, however this is not unique to Bloomington. They are the hardest units to produce. There is not enough funding and there is sometimes a stigma about such housing from direct experiences of developers. Met Council is trying to pass more housing infrastructure bonds. Minnesota Housing Finance Agency has been pushing for this for a long time, as it is the biggest tool for getting direct funding for housing. There is often pushback on an increased focus on 30% AMI units. People often question where the money is for "workforce housing." The term "workforce housing" can also be used by city staff to talk about affordable housing and relate to a larger constituency.

There have been large political changes in the last 10-15 years when inclusionary housing was only an idea. Now, cities in Hennepin County are eager to jump on to the bandwagon.

Bloomington is on the right track with the OHO as far as tying developer incentives to need. Although creating tiered bonuses in financial products tied to different AMIs through the OHO was not groundbreaking, the prioritization was exciting as it was the goal of the 2014 plan. Currently, 60% AMI units are not being incentivized, which is the right call in the Met Council's opinion because there are enough of these units that exist already. Bloomington also did a

complete Nexus study to prevent lawsuits. Met Council is working to cover the cost of Nexus studies for other cities. The only question that remains open is what funding is available for affordable housing units.

With respect to the economic impacts associated with affordable housing development within the region, there are studies in the works revolving around the following questions:

- What is the cost of inaction?
- What are the social impacts if we don't build affordable units?

The scope was still being finalized for this research. The Center for Economic Inclusion or the Minneapolis Fed may have done a similar study. They is a 4d impact estimator.<sup>79</sup>

## **Appendix B: Tenant Interview Questions—Version 1**

### ***English***

1. How long have you lived in the building?
2. Think about your experience living here.
  - a. Who do you live with?
  - b. How would you describe your experience?
  - c. How has living here affected your overall quality of life?
  - d. How does your current home compare with previous places you have lived?
3. What's the community like in the building?
  - a. Are you able to participate in events?
  - b. In what ways?
4. What are you struggling with right now?
  - a. Would that change at all if you didn't have affordable housing?
5. What could be done to make affordable housing more accessible or available?
6. What would make your experience or situation better?
7. That was the last question I planned to ask. Do you have any questions for me or other comments you would like to add?

### ***Spanish***

#### Preguntas de la entrevista

1. ¿Cuánto tiempo ha vivido en el edificio?
2. Piense en su experiencia viviendo aquí.
  - a. ¿Con quién vive?
  - b. ¿Cómo describiría su experiencia?
  - c. ¿Cómo el vivir aquí ha afectado su calidad de vida general?
  - d. ¿Cómo se compara su vivienda actual con los lugares anteriores donde ha vivido?
3. ¿Cómo es la comunidad en el edificio?
  - a. ¿Es capaz de participar en eventos?
  - b. ¿De qué maneras?

4. ¿Qué dificultades tiene actualmente?
  - a. ¿Eso cambiaría si no tuviera una vivienda asequible?
5. ¿Qué podría hacerse para que las viviendas asequibles sean más accesibles o estén disponibles?
6. ¿Qué podría mejorar su experiencia o situación?
7. Esa era la última pregunta que tenía planeado hacer. ¿Tiene alguna pregunta para mí u otros comentarios que le gustaría agregar?

## **Somali**

### Su'aalaha Wareysiga

1. Mudo intee le'eg ayaad ku nooleyd dhismaha?
2. Ka fikir waaya-aragnimada aad u leedahay ku noolaanshaha halkan.
  - a. Yaad la nooshahay?
  - b. Sidee ayaad ku qeexi lahayd waaya-aragnimada aad u leedahay?
  - c. Sidee ayey ku noolaanshaha halkan u saameysay tayada noloshaada guud?
  - d. Sidee ayaad gurigaaga hadda ula barbardhigeysaa goobihi hore ee aad kusoo nooleyd?
3. Maxay bulshadu uga dhigan tahay dhismaha dhexdiisa?
  - a. Ma awoodaa inaad kaqeybgasho munaasabadaha?
  - b. Siyaabo nooc ee ah?
4. Maxaad hadda la halgameysaa?
  - a. Taasi miyey gebi ahaanba isbeddellaysaa haddii aadan haysan guryo la awoodi karo?
5. Maxaa la sameyn karaa si guryaha looga dhigo kuwo in badan la awoodi karo ama la heli karo?
6. Maxaa ka dhigaya waaya-aragnimadaada ama xaaladaada mid kasii wanaagsan?
7. Taasi waxa ay ahayd su'aashi ugu dambaysay ee aan ugu talagalay inaan ku weydiyo. Miyey jiraan wax su'aala ah oo aad iweydiin lahayd ama faallooyin kale oo aad jeclaan lahayd inaad kudarto?



## **Appendix C: Tenant Interview Questions—Version 2**

### **Warm-Up Questions**

1. How long have you lived in Bloomington?
2. Why did you choose to live in Bloomington instead of somewhere else?
3. How does your current home compare with previous places you've lived?

### **Access**

4. How did you find out about your current housing? (e.g., an advertisement, a friend, referral from a housing assistance agency, etc.)
5. How would you describe the process to rent your current housing – was it easy? Difficult? Why?
6. What could be done to make housing more available or easier to get in Bloomington?

### **Affordability**

7. Do you live alone or with others? (if with others, ask about who and why—e.g., with spouse and kids, with extended family or friends because it's cheaper, etc.)
8. Would you consider your current housing to be affordable? Why or why not? (if people struggle with what “affordable” means, ask if they have to give up other things in order to pay their rent)

*For those who said it IS affordable...*

9. How has living in housing you can afford affected your quality of life, for good or bad?

*For those who said it IS NOT affordable...*

9. How has living in housing you cannot afford affected your quality of life, for good or bad?
10. What one thing would make your housing situation better?

### **Experience at Blooming Meadows**

Now I'd like you to think about your experience living here at \_\_\_\_\_.

11. How would you describe your experience living here?

12. What's the community like in the building? Do neighbors know each other? Do they spend time together?

13. Are you able to participate in events or activities in the building? In what ways? (or if they say no, ask "Why not?")

14. What one thing would improve your experience living here at \_\_\_\_\_?

15. That was the last question I planned to ask. Is there anything else you would like me to know about your housing, or any questions you have for me?

Thanks for participating!

## Appendix D: Consent Forms

### English

#### Participant Consent Form - Focus Groups

**Overview:** You have been asked to take part in a study about the impact of local government investments in affordable housing and the impact on residents and the community. The project is being administered as part of a Resilient Communities Project (RCP, [rcp.umn.edu](http://rcp.umn.edu)) partnership between the University of Minnesota and the City of Bloomington. If you agree to participate, you will take part in a two hour focus group interview along with other participants. The investigators will provide all materials needed for completion of this study.

We ask that you **read this form and ask questions prior to signing the form**. Your signature indicates your agreement to be a part of the study under the terms outlined herein.

**Background:** If you agree to take part in the study, we will use your insights and responses gathered through a focus group interview. Your perspectives will be gathered relative to your experience living in affordable housing, challenges you face, how your situation could be made better and what can be done to make affordable housing more accessible or available.

**Risks and Benefits of Being in the Study:** This study involves minimal risk and discomfort. The probability of harm and discomfort will likely not be greater than with your daily life encounters. However unlikely, risks may include emotional discomfort from thinking about or responding to interview questions.

Although you will not directly benefit from participation in this study, your input will contribute to the City of Bloomington's capacity to provide affordable housing that works for residents and the larger community.

**Compensation:** You will receive a \$30.00 visa gift card for participation in this focus group.

**Digital Recording:** The focus group interview will be digitally recorded to aid in accurate transcription of the discussion. The recording will not be shared with anyone outside of the study team and will be destroyed at the end of the study.

**Confidentiality:** The records of this study will be kept private. In any published materials produced from this study, your identity will remain confidential. Research records will be kept as password-protected digital computer files. No hard copy records will be retained.

**Voluntary Nature of the Study:** Your decision whether or not to participate in the study will not affect your current or future relations with the Resilient Communities Project, the University of Minnesota, the City of Bloomington or property management or other personnel at Aeon. If you decide to participate, you are free to withdraw from the study at any time without affecting these relationships.

**Contacts and Questions:** The researchers involved in the study are University of Minnesota faculty, staff, and graduate students. You may ask questions of the researchers at any time. If you have questions later, you may contact the principal investigator for the study:

Mike Greco, Director, Resilient Communities Project, University of Minnesota,  
612-625-7501, [mgreco@umn.edu](mailto:mgreco@umn.edu)

If you have questions or concerns regarding this study or would like to talk to someone other than the researcher(s), contact the University of Minnesota's Research Subjects' Advocate Line, D528 Mayo, 420 Delaware Street SE, Minneapolis, Minnesota, 55455, 612-625-1650.

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*Name (please print)*

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*Signature*

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*Date*

## SPANISH

### Formulario de consentimiento para los participantes: grupo focal

**Descripción general:** se le ha pedido participar en un estudio sobre el impacto de las inversiones del gobierno local en las viviendas asequibles y el impacto en los residentes y la comunidad. El proyecto se administra como parte de una colaboración del Proyecto de Comunidades Resilientes (Resilient Communities Project, RCP, [rcp.umn.edu](http://rcp.umn.edu)) entre la Universidad de Minnesota y la ciudad de Bloomington. Si acepta participar, será parte de una entrevista de grupo focal de dos horas junto a otros participantes. Los investigadores proporcionarán todos los materiales necesarios para completar este estudio.

Le pedimos que **lea este formulario y haga preguntas antes de firmar el formulario**. Su firma indica que acepta ser parte del estudio bajo los términos descritos en el presente documento.

**Antecedentes:** si acepta participar en el estudio, usaremos sus opiniones y respuestas recopiladas a través de una entrevista de grupo focal. Sus perspectivas se reunirán en relación con su experiencia de vivir en una vivienda asequible, los desafíos que enfrenta, cómo se podría mejorar su situación y qué se puede hacer para que la vivienda asequible sea más accesible o esté disponible.

**Riesgos y beneficios de estar en el estudio:** este estudio implica un mínimo de riesgo e incomodidad. Es probable que la posibilidad de daño y malestar no sea mayor que con sus encuentros de la vida diaria. Por improbable que sea, los riesgos pueden incluir malestar emocional por pensar o responder las preguntas de la entrevista.

Aunque no se beneficiará directamente por participar en este estudio, su aporte contribuirá a la capacidad de la ciudad de Bloomington para proporcionar viviendas asequibles que funcionen para los residentes y la comunidad en general.

**Compensación:** recibirá una tarjeta de regalo Visa de \$30.00 por participar en este grupo focal.

**Grabación digital:** la entrevista del grupo focal se grabará digitalmente para ayudar a transcribir el debate de forma exacta. La grabación no se compartirá con nadie fuera del equipo de estudio y se destruirá al final del estudio.

**Confidencialidad:** los registros de este estudio se mantendrán privados. Su identidad permanecerá confidencial en cualquier material publicado que se produzca a partir de este estudio. Los registros de investigación se guardarán como archivos digitales de computador y estarán protegidos con contraseña. No se conservarán registros impresos.

**Carácter voluntario del estudio:** su decisión de participar o no en el estudio no afectará sus relaciones actuales o futuras con el Proyecto de Comunidades Resilientes, la Universidad de Minnesota, la ciudad de Bloomington o la administración de propiedades o con otro personal de

Aeon. Si decide participar, es libre de abandonar el estudio en cualquier momento sin que eso afecte estas relaciones.

**Contacto y preguntas:** los investigadores involucrados en el estudio son profesores, personal y estudiantes de posgrado de la Universidad de Minnesota. Puede hacer preguntas de los investigadores en cualquier momento. Si tiene preguntas más adelante, puede comunicarse con el investigador principal del estudio:

Mike Greco, director, Proyecto de Comunidades Resilientes, Universidad de Minnesota,  
612-625-7501, mgreco@umn.edu

Si tiene preguntas o preocupaciones con respecto a este estudio o le gustaría hablar con alguien que no sea investigador, comuníquese con la Línea de Defensa para Sujetos de Investigación de la Universidad de Minnesota, D528 Mayo, 420 Delaware Street SE, Minneapolis, Minnesota, 55455, al 612-625-1650.

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*Nombre (en letra de imprenta)*

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*Firma*

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*Fecha*

## Somali

### Foomka Oggolaanshaha Kaqeybgalaha - Kooxaha Diiradda

**Guudmarka:** Waxaa lagaa codsaday inaad kaqeybqaadato daraasad kusaabsan saameynta maalgelinta dawladda hoose ay ku leedahay guriyeynta la awoodi karo iyo saameynta ay ku leeyihiin dadka deegaanka iyo bulshada. Mashruuca waxaa loo maamulaa isaga oo qeyb ka ah Mashruuca Adkeysiga Bulshooyinka (RCP, [rcp.umn.edu](http://rcp.umn.edu)) oo ah iskaashi udhexeeya Jaamacadda Minnesota iyo Magaalada Bloomington. Haddii aad aqbasho inaad kaqeybqaadato, waxaad kaqeybqaadan doontaa wareysiga kooxda diiradda oo laba saac ah oo ay ku wehliyaan kaqeybgalayaal kale. Baarayaasha waxa ay bixin doonaan dhammaan agabyada loogu baahan yahay dhammeystirka daraasaddan.

Waxaan kaa codsaneynaa inaad **akhriso foomkan oo aadna su'aalo weydiiso kahor inta aadan saxiixin foomka**. Saxiixaaga waxa uu tilmaamayaa inaad aqbashay inaad qeyb ka noqoto daraasadda iyadoo la raacayo qodobada halkan lagu qeexay.

**Asalka:** Haddii aad aqbasho inaad kaqeybqaadato daraasadda, waxaan isticmaali doonaa aragtiyahaaga iyo jawaabahaaga lagu soo aruuriyey wareysiga kooxda diiradda. Aragtiyadaada ayaa la aruurin doonaa iyadoo la tixraacayo waaya-aragnimada aad u leedahay ku noolaanshaha guriyeynta la awoodi karo, caqabadaha kusoo wajaha, sida xaaladaada loo wanaajin karo iyo waxa la sameyn karo si guryaha looga dhigo kuwo in badan la awoodi karo ama la heli karo.

**Khataraha iyo Faa'iidooyinka ee Kaqeybqaadashada Daraasadda:** Daraasadani waxa ay ku lug leedahay khatar iyo dhibsasho yar. Suuragalnimada waxyeellada iyo dhibsashada waxa ay ubadan tahay inaysan ka badnaan doonin waxyaabaha aad la kulanto nolol maalmeedkaaga. Hase yeeshee si aysan u badneyn, khataraha waxaa kujiri kara dhibsasho dareen oo kayimaada ka fikiridda ama ka jawaabista su'aalaha wareysiga.

Inkasta oo aadan si toos ah uga faa'iideysan doonin kaqeybgalka daraasadan, taladaada waxa ay gacan kageysan doontaa awooda Magaalada Bloomington si ay u bixiso guryo la awoodi karo oo ku habboon dadka deggan iyo bulsho-weynta.

**Magdhawga:** Waxaad heli doontaa \$30.00 oo hadiyadda fiisa kaarka ah oo aad kuheleyso kaqeybgalka kooxdan diiradda.

**Duubitaanka Dhijitaalka ah:** Wareysiga kooxda diiradda waxaa loo duubi doonaa si dhijitaal ah si looga caawiyo in si sax ah loo qoro wadahadalka. Waxyaabaha la duubo la lama wadaagi doono qof kabaxsan kooxda daraasadda waana la tirtiri doonaa marka daraasadda ay dhammaato.

**Qarsoonaanta:** Duubitaanada daraasadan waa la qarín doonaa. Daabacaadi kasta oo laga soo saaro daraasadan, aqoonsigaaga ayaa sii ahaan doona mid qarsoon. Diiwaanada cilmi baarista waxaa loo hayn doonaa sidii faylasha kombiyuutarka dhijitaalka ah oo kale oo lambar sireed lagu xiray. Ma jiri doonto diiwaanada nuqulo adag oo lala hari doono.

**Nooca Isxilqaanka ee Daraasadda:** Go'aankaaga haddii aad kaqeybqaadato daraasadda iyo haddii kaleba wax saameyn ah kuma yeelanayo cilaaqaadka hadda ama mustaqbalka ee aad la leedahay Mashruuca Adkeysiga Bulshooyinka, Jaamacadda Minnesota, Magaalada Bloomington ama maareynta hantida ama shaqaalaha kale ee Aeon. Haddii aad go'aansato inaad kaqeybqaadato, waxaad xor u tahay inaad kabaxdo daraasadda wakhtigi aad rabto iyada oo aysan wax saameyn ah soo gaareynin cilaaqaadyadaas.

**Xiriirada iyo Su'aalaha:** Cilmi baarayaasha ku lugta leh daraasadda waa kulliyada Jaamacadda Minnesota, shaqaalaha, iyo ardayda kaqalin jebisay. Waxaad cilmi baarayaasha su'aalo weydiin kartaa wakhtigi aad rabto. Haddii aad su'aalo qabto goordambe, waxaad la xiriiri kartaa baaraha guud ee daraasadda:

Mike Greco, Agaasimaha, Mashruuca Adkeysiga Bulshooyinka, Jaamacadda Minnesota, 612-625-7501, mgreco@umn.edu

Haddii aad qabto su'aalo ama walaacyo kusaabsan daraasadan ama aad jeclaan lahayd inaad la hadasho qof aanan ka ahayn cilmibaaraha(yaasha), la xiriir Leenka Udoodista Mawduucyada Cilmi Baarista ee Jaamacadda Minnesota, D528 Mayo, 420 Delaware Street SE, Minneapolis, Minnesota, 55455, 612-625-1650.

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*Magaca (fadlan farwaaweyn kuqor)*

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*Saxiixa*

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*Taariikhda*



## Appendix E: Recruitment Fliers



# Do you like your home?

Researchers want to learn the impact of City investments in affordable housing

### What will Participants be asked to do?

Participants will participate in a two-hour focus group to share their insights related to their experience living in affordable housing. Survey results will be anonymous. **No personally identifiable information will be shared.**

### Who Can Participate?

Anyone that lives at **Blooming Meadows** (North or South) and is 18 years of age or older. Participants will receive **\$30 visa gift cards.**

### Details

Interviews will be **on site at Blooming Meadows**. Interviews will take place in the week of **March 13-19**. **Dates and Location subject to change**. **Food** and beverages provided. Property staff will not be present.

Sign up: <http://rebrand.ly/BloomHousingSurvey> or **507-323-1247**

The project is being administered as part of a Resilient Communities Project (RCP, [rcp.umn.edu](http://rcp.umn.edu)) partnership between the University of Minnesota and the City of Bloomington

# Le gusta su hogar?

Investigadores estudian impacto de inversión de la ciudad en vivienda asequible.

### Qué se les pedirá a los participantes que hagan?

Los participantes participarán en un grupo de discusión de dos horas para compartir sus experiencias en viviendas asequibles. **Los resultados de la encuesta serán anónimos y no se compartirá información personal identificable.**

### Quiénes pueden participar?

Residentes de **Blooming Meadows** (Norte o Sur), mayores de 18 años, pueden participar y recibirán una tarjeta de regalo Visa de \$30.

### Detallas

Las entrevistas se realizarán en **Blooming Meadows**. Se llevarán a cabo durante la semana del **13 al 19 de marzo**. **Las fechas y el lugar están sujetos a cambios**. Se proporcionarán **alimentos** y bebidas. El personal de la propiedad no estará presente.



Registrarse: <http://rebrand.ly/BloomHousingSurvey> o **507-323-1247**

El proyecto está siendo administrado como parte de una colaboración entre la Universidad de Minnesota y la Ciudad de Bloomington llamada Proyecto de Comunidades Resilientes (RCP, [rcp.umn.edu](http://rcp.umn.edu)).



# Ma ku jeceshahay guriyadaada?

Wakiilada doonayaa inay baraan tallaabooyinka magacaabista ee qoysaska balaadhan.

**Waxaan waydin doonnaa inay soo bandhigaan qoraallo wadaaga ah oo ku saabsan aragtida dadka ku nool qoysaska balaadhan.**

Kooxaha waxay ka qayb qaadan doonaan koox iskaashan kulan ah oo laba saacadood ah si ay u wadaagto aragtida la xiriira dadka ku nool qoysaska balaadhan. Natiijooyinka waxaa la soo bandhigayaa aan degdeg ahayn iyo **macluumaad sharci ah oo aan la xiriiraayo dadka ku nool qoysaska balaadhan.**

### Kani waa kuwa soo dhaweyn karta?

Qof kasta oo ka noqon kara **Blooming Meadows** (Bari iyo Koonfur) iyo kuwa 18 sano ka yar ama badan waxay soo dhawaan ku heshiin kartaa kadiyada daawada \$30 ee visa.

### Faahfaahin

Waxaa lagu tilmaamay in wareysiyo lagu qaban doono degaanka **Blooming Meadows**. Wareysiyo ayaa lagu qaban doonaa toddobaadka ee bisha **Maart 13-19**. **Taariikhda iyo goobta waa la bedelayaa**. **Cunto** iyo cabitaan lagaa siin doono. Shaqaalaha hawlaha laguma dhaqan geli karo.

Ku qor: <http://rebrand.ly/BloomHousingSurvey> ama **507-323-1247**

Mashruucan waxaa la xiriira shirkadda Resilient Communities Project (RCP, [rcp.umn.edu](http://rcp.umn.edu)) oo la isku halaynayo Jaamacadda Minnesota iyo Magaalada Bloomington.

# Do you like your home?

Researchers want to learn the impact of City investments in affordable housing

## What will Participants be asked to do?

Participants will participate in a two-hour focus group to share their insights related to their experience living in affordable housing.

Survey results will be anonymous.

**No personally identifiable information will be shared.**

## Who Can Participate?

Anyone that lives at Blooming Meadows (North or South) and is 18 years of age or older.

Participants will receive **\$30 visa gift cards.**

Interviews will be **on site at Blooming Meadows**

Interviews will take place in the **evening or afternoon on the weekend** the week of **March 13-19**

**Food** and beverages provided

Property staff will not be present



To sign up, go to <http://rebrand.ly/BloomHousingSurvey>, scan the **QR code** above, or call this number: **507-323-1247**

The project is being administered as part of a Resilient Communities Project (RCP, [rcp.umn.edu](http://rcp.umn.edu)) partnership between the University of Minnesota and the City of Bloomington



# Le gusta su hogar?

Investigadores estudian impacto de inversión de la ciudad en vivienda asequible

## Qué se les pedirá a los participantes que hagan?

Los participantes participarán en un grupo de discusión de dos horas para compartir sus experiencias en viviendas asequibles. **Los resultados de la encuesta serán anónimos y no se compartirá información personal identificable.**

## Quiénes pueden participar?

Residentes de Blooming Meadows (Norte o Sur), mayores de 18 años, pueden participar y recibirán **una tarjeta de regalo Visa de \$30.**

Las entrevistas se realizarán en **Blooming Meadows**. Se llevarán a cabo durante la semana **del 13 al 19 de marzo**. **Las fechas y el lugar están sujetos a cambios**. Se proporcionarán **alimentos** y bebidas. El personal de la propiedad no estará presente.



Registrarse: <http://rebrand.ly/BloomHousingSurvey> o  
507-323-1247

El proyecto está siendo administrado como parte de una colaboración entre la Universidad de Minnesota y la Ciudad de Bloomington llamada Proyecto de Comunidades Resilientes (RCP, [rcp.umn.edu](http://rcp.umn.edu)).

## Ma jeceshay guriga aad dagan tahay?

Wakiilada waxay doonayaa inay baraan tallaabooyinka shuruudaha magacaabista ee magaalooyinka ku saabsan qoysaska balaadhan.

**Waxaa lagu weydiin doonaa kooxaha sharciyada ah inay sameeyaan kulamada diirada ah si ay u wadaagto aragtida la xiriira dadka ku nool qoysaska balaadhan.**

Kooxaha waxay ka qayb qaadan doonaan koox iskaashan kulan ah oo laba saacadood ah si ay u wadaagto aragtida la xiriira dadka ku nool qoysaska balaadhan. Natiijooyinka suuqa lagu qoray waxay ahaayeen mid aan u degdeg ahayn. Waxa lagu helayaa wax macluumaad ah oo aynu leenahay oo aan la xiriiraayo sharciyada dadka ku nool qoysaska balaadhan.

### Yaa ka qaby qaadan kara?

Qof kasta oo ku nool Blooming Meadows (Bari iyo Koonfur) iyo kuwa 18 jir ah ama ka weyn. Qof kasta oo ka qaybqaata wuxuu heli doonaa \$30 kaadhahd hadiyadeed ee Visa.



Waxaa lagu tilmaamay in wareysiyo lagu qaban doono degaanka Blooming Meadows. Wareysiyo ayaa lagu qaban doonaa toddobaadka ee bisha Maart 13-19. Taariikhda iyo goobta waa la bedelayaa. Cunto iyo cabitaan lagaa siin doono. Shaqaalaha Blooming Meadows ama Aeon kama qaybgali doonaan waraysiyada.

Si aad isaga diwaangeliso koox-fiirsiyeedka, tag <http://rebrand.ly/BloomHousingSurvey>, sawir lambarka QR ee sare, ama wac lambarkan: **507-323-1247**

Mashruucan waxaa la xiriira shirkadda Resilient Communities Project (RCP, [rcp.umn.edu](http://rcp.umn.edu)) oo la isku halaynayo Jaamacadda Minnesota iyo Magaalada Bloomington.



## Housing Survey and \$30 Visa Card

We're University students studying housing!

Hablamos Español/ aan ku hadalno af-Soomaali

Please fill out our housing survey at:

<http://rebrand.ly/BloomHousingSurvey> to talk about your current living situation at Blooming Meadows (SCAN ME ->)

If you would like to schedule a one on one meeting to discuss Blooming Meadows and receive a \$30 Visa gift card, send us a text at 507-323-1247 or leave your number at the survey link

(Must be a resident and 18 years or older)



## Housing Survey and \$30 Visa Card

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(Must be a resident and 18 years or older)



## **Appendix F: Social Return on Investment Methodology**

This appendix defines the SROI process, outline its five-step approach, and suggests avenues for future research using this framework. Our research team believes that adopting an SROI framework for future research will allow the City of Bloomington to more clearly understand the qualitative benefits gained from investments in affordable housing on a dollar-for-dollar basis.

### ***What is a Social Return on Investment (SROI) analysis?***

For a robust definition of Social Return on Investment (SROI) analysis, we will turn to Nicholls:

Social Return on Investment (SROI) is a framework for measuring and accounting for [a] much broader concept of value; it seeks to reduce inequality and environmental degradation and improve wellbeing by incorporating social, environmental and economic costs and benefits.

SROI measures change in ways that are relevant to the people or organizations that experience or contribute to it. It tells the story of how change is being created by measuring social, environmental and economic outcomes and uses monetary values to represent them. This enables a ratio of benefits to costs to be calculated...SROI is much more than just a number. It is a story about change, on which to base decisions, that includes case studies and qualitative, quantitative and financial information.

An SROI analysis can take many different forms. It can encompass the social value generated by an entire organization, or focus on just one specific aspect of the organization's work.<sup>80</sup>

This framework's strongest feature in comparison to a traditional cost-benefit analysis is its ability to assess a mix of both qualitative and quantitative outcomes from investments in affordable housing. The end product is concrete, quantifiable, and tied to qualitative data.

### ***SROI Process***

SROI analyses typically follow a five-step process, which is outlined below.

#### *1. Establishing Scope and Identifying Stakeholders*

This step of the process involves narrowing down the scope of the research in terms of the types of investments being studied, the time frame of the study, and the beneficiaries of the

investments. In a broad sense, what are the inputs and outputs? With affordable housing SROIs, the stakeholders are typically the funders of housing projects, with residents and stakeholders as beneficiaries. Studies need to further define how many building sites will be analyzed and what types of costs will constitute the investment portion of analysis. For example, will analysis be limited to construction costs, or will it also include ongoing operational costs such as supportive programming for tenants? A more comprehensive SROI analysis would also take into consideration the financial contributions of each stakeholder as well as the total sum of costs associated with these developments.

## *2. Map Outcomes*

After scope and stakeholders are identified, the SROI process involves using existing literature to create logical links between the activities (economic and/or social) supported by an investment and the outcomes produced by those activities. With affordable housing SROIs, an example activity might be “living in an affordable rental unit,” and an expected outcome might be “increased housing stability.” Expected outcomes are always generated by a thorough review of the literature, which can incorporate a variety of source types including academic journals, news articles, and “gray literature” such as governmental and organizational websites.

## *3. Evidence Outcomes via qualitative research*

Using the literature review as a foundation, an SROI’s next step is to develop qualitative questions that pertain to each expected outcome. “Evidence” in this case refers to the process of determining the extent to which the expected outcomes are present in the population being studied. In the example of “increased housing stability,” participants in the study would need to be asked if they have experienced an increase in their housing stability in a way that a layperson, possibly with limited English proficiency, can understand. It is important to be able to build rapport with interviewees to get the fullest and richest data possible. For this reason, while

each outcome should have a question that directly corresponds to it, the researcher must also take care to arrange the questions in a way that flows with a natural pace of conversation and does not feel overly rigid or constrained. Several drafts may need to be written, with practice sessions to confirm the appropriateness of the line of questioning.

#### *4. Establish Impact*

After researchers determine the portion of residents that experienced expected outcomes, each outcome is assigned a value which helps determine the cumulative impact of the investment. Literature on SROI frameworks suggests that a variety of techniques can be used to calculate these “financial proxies” for outcomes, including estimates of wages from direct job creation, economic multipliers, estimations of direct spending and taxes paid, “willingness to pay” evaluations, and existing SROI literature.<sup>81</sup> Valuations based on revealed preferences are calculated using prices paid for goods or services, whereas stated preferences reflect a willingness to pay for (or forego) a good or service, expressed in terms of a stated choice in hypothetical scenarios presented to respondents.<sup>82</sup>

This step of the process also involves discounting each of the outcomes’ impacts by calculating deadweight, displacement, and attribution. Deadweight is the amount of change that would have happened regardless of the intervention, displacement is the portion of the outcome’s effects that overlap with other outcomes within the scope of the study, and attribution is the portion of the outcome’s effects that can be attributed to other programs or outcomes outside the scope of the study (such as other City initiatives).

In the context of affordable housing, given the example of “increased housing stability” as an outcome,” an SROI researcher may make an estimate of the average number of housing moves a housing unstable person makes per year, and the estimated cost of each move. That effect may then be discounted by deadweight by measuring the portion of participants who



report that they would have moved despite being more housing stable and by attribution by measuring the effect of, for example, a city program that helps tenants avoid evictions.

### *5. Calculate the SROI Ratio*

The final step in the SROI analysis process is to take each outcome's discounted financial impact, multiply it by the number of participants who experienced that outcome, find the sum of financial impacts across all outcomes, and divide it by the total project investment. This will result in a ratio that allows investors to capture the total value of each dollar invested.

Given our earlier example, for the sake of illustration we can assume that 20 participants reported greater housing stability. If researchers determine that a housing unstable person moves an average of once per year and each move costs an average of \$100, the total impact of the outcome would be 20 x \$100 or \$2,000 per year. If researchers then determine that 2 participants report plans to move in the next year and that a rental assistance program has a 5% overall attribution effect, the discounted sum would be 17 x \$100 or \$1,700 per year. If affordable housing investments were calculated to be \$1,000/year for the lifespan of the investment, this would result in a SROI ratio of 1:1.7. In other words, for every dollar invested in affordable housing, stakeholders can expect to see a return on investment of \$1.70.

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