



Fair Housing Follow Up

An HRA / HRC Collaboration

Northfield's Fair Housing Statement



“The City of Northfield is an open, safe, and welcoming community.

The City, its HRA, and EDA are committed to being an inclusive community for all. This statement affirms a commitment to further fair housing and to promote appropriate activities by private and public entities to provide and advocate for equal housing opportunities for all residents and prospective residents of the City of Northfield.

The Federal Fair Housing Act (1968) makes it illegal to consider race, color, religion, national origin, sex (including gender identity and sexual orientation), disability, or family status in rental, sales, or lending decisions. The MN Human Rights Law also makes it illegal to discriminate based on creed, sexual or affectional orientation, marital status or receipt of public assistance. Fair housing means fair housing for all.”

How do we measure fair housing?



- This is a big question!
- Fair Housing is a mission that should include a variety of measurements and qualitative markers
- No one right way to measure it - but lots of good ways to think about it and measure it year over year if desired

Where does that leave us?



- Affordability

- Are Northfield residents cost burdened?
- Can Northfield residents afford to live here?
- Can people who work in Northfield afford to live here?

- Equity

- How do we support people who are otherwise disadvantaged?
- Are people who are members of protected classes struggling specifically with housing in Northfield?



TABLE HA-3
HOUSING COST BURDEN
NORTHFIELD PRIMARY MARKET AREA
2024

Community	Northfield		PMA Remainder		Rice County		Twin Cities Metro	
	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.
Owner Households								
All Owner Households	4,654		15,380		17,833		886,953	
Cost Burden 30% or greater	983	21.1%	2,321	15.1%	3,374	18.9%	160,040	18.0%
Owner Households w/ incomes <\$50,000	850		3,420		17,546		144,994	
Cost Burden 30% or greater	461	54.2%	1,684	49.2%	8,879	50.6%	89,995	62.1%
Renter Households								
All Renter Households	2,333		8,204		5,973		396,054	
Cost Burden 30% or greater	816	35.0%	3,508	42.8%	2,525	42.3%	177,910	44.9%
Renter Households w/ incomes <\$35,000	807		3,211		2,771		130,603	
Cost Burden 30% or greater	665	82.4%	2,738	85.3%	2,092	75.5%	111,844	85.6%
Median Contract Rent ¹	\$1,220		\$1,165		\$897		\$1,261	

¹Median Contract Rent 2021; adjusted for inflation - 2024

Note: Calculations exclude households not computed.

Sources: American Community Survey 2021 Estimates; Maxfield Research and Consulting

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Affordability



- Encouraging affordable housing development
 - Example: Kraewood leased 41 new affordable units at 100% vacancy rate (TIF funded project)
 - Example: the Southbridge / NCF project, built around increasing access to affordable homeownership in Northfield

Equity



- Housing program application revamp
- Housing program funding source changes
- Committing to Spanish language and non-English language resources
- Staff time spent on grant writing for funding for disadvantaged parts of our city
- Staff time spent on life-safety inspections of neighborhoods that have been ill-kempt by landlords over time

New Policies and Programs



- Inclusionary Zoning
- Amending the 20% Rule
- Source of Income Protections
- 4D rental rebate program

Source of Income Protections



- New local ordinance that we are currently developing
- Parallel to a state initiative that has struggled to get through legislature
- Includes vouchers and any gov. assistance as a protected characteristic, meaning that landlords cannot discriminate based on whether or not someone is receiving that

Section 8 Vouchers



- Federal Program from Department of Housing and Urban Development. For Northfield, administered through Rice County
- Currently, Rice County has 320 vouchers, of which, only 18 are administered in Northfield
- Two main barriers
 - People who receive vouchers often cannot use them because many landlords do not accept them
 - People who qualify do not often receive vouchers because of overburdened Federal system

New State Universal Vouchers



- Our new local ordinance would also apply to the new State wide universal vouchers that we will be receiving
- We are expecting 40-50 vouchers for Rice County to administer

More Than a Slogan



- Keep tracking and asking good questions
- Statistics take time to manage, track, and analyze
- What metrics do you want to see?
- Using resources we have already gathered (Enterprise study, Maxfield Study, other publicly accessible resources)