BENEATH THE SURFACE:
A Snapshot of CURA's Gentrification Interview Data
NORTH MINNEAPOLIS

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North Minneapolis has a deeply rooted history of strategic disinvestment and racial segregation. Today, Willard-Hay residents must once again face outsiders laying claim to the rights to restructure the community. Key stakeholders have identified the strategic use of historic preservation as a tool of gentrification, yet the potential consequences for long-term residents remain unspoken. Harrison residents have reported similar experiences of unbalanced power dynamics regarding the development of the Glenwood corridor, which impacts community change. The voices at the table include members of the Harrison community, but they struggle to be heard above residents of neighboring communities, developers, and the city of Minneapolis. These dynamics leave Harrison residents wondering whether or not they will be able to remain in the community long enough to benefit from future economic growth. The following interview analysis provides a snapshot of the narratives shared by 14 residential and business stakeholders in the Willard-Hay and Harrison neighborhoods in our study on gentrification.

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The Right to The Community

“Descriptions of gentrification as a market process allocating land to its best and most profitable use, or a process of replacing a lower for a higher income group, do not address the highly destructive processes of class, race, ethnicity, and alienation involved in gentrification. ...[T]he right to the community is a function of a group’s economic and political power.”¹

... 

“And in recent years, as more and more people are walking their dogs, as the neighborhood's changing-- and there's talk about the neighborhood changing and there's this sense of feeling like people of color are being pushed out. ... I have no proof of this. But there was this sense like you [White resident] were looked at more suspiciously. That there was a raising level of discomfort. And so I think when you talk about people feeling culturally comfortable in a neighborhood, as the demographics start to shift, the people who had been the anchor to the community begin to feel like, is this still my neighborhood or not?”²

² Willard Hay #2: White, male, long-term (10+ years) resident
North Minneapolis is a community whose historic destruction is about strategic economic disinvestment based on the class, race, and ethnic profile of its residents. In North Minneapolis, as in communities of color in cities across the nation, decades of economic decline were triggered by the shift in public and private investment that followed white, middle class families to the suburbs. The conditions of inequality have always been visible (made mostly through news accounts of violence and crime) to the estranged suburban onlooker that North Minneapolis is a place of violence, poverty, and dysfunction that should be avoided.

Today, rapid urban restructuring throughout the Twin Cities ensures that a community once manufactured to contain undesirable low income Black residents, is now slowly becoming attractive to a rising population of young white families. These new residents see an undervalued housing stock and a community adjacent to downtown Minneapolis that fulfills their urban living
dreams against the backdrop of an increasingly unaffordable metropolis. CURA’s analysis of housing and demographic trends in Minneapolis and Saint Paul identified the Willard-Hay and Harrison neighborhoods within the Northside as being especially subject to gentrifying pressures.

“Gentrification on its own, that definition is good - development, prosperity, increasing incomes - but what we see, and what we feel, is that those that are currently here don't get to participate in that. The increase in income, increase in value, is brought by new people being introduced to our neighborhood, versus those that are maybe in low income or in poverty being lifted out of that situation.”

The Unspoken Consequences of Historic Destruction

Through our interviews with 14 residential stakeholders we found that the consequences of historic destruction and the narrative of decline positioned against low income Black and Brown communities have produced a number of negative economic, social, and political structural realities, which has made gentrification possible. Primarily, who gets to define the urban agenda in North Minneapolis is now under debate, because a cultural, social, and political divide (realized or internalized) has begun to develop between new more economically affluent residential stakeholders and historic low and working/middle class residents as they find themselves vying for the right to community. This has created anxiety and fear for low and working/middle class Black and Brown families who are either forced to reside in the area, because of the historic affordability of the Northside or for those families that choose to live, shop, and raise their families on the Northside, because of its culture, politics, and its immeasurable community assets. In our interviews, we found that anxiety arises, because of the perceived neighborhood changes that are yet to come or because residents are looking at their neighborhoods and seeing concrete changes in residential demographics, infrastructure, and housing, and fear for their own ability to continue to reap the benefits of the changes they are seeing. The history of urban revitalization has shown that when major infrastructural and residential changes occur displacement typically follows.

Who is at the table, what power those at the table wield, and how specific processes of community development influence infrastructural change become repeated signs for many, without economic or political power, that they are disposable in the current processes of neighborhood upgrading.

“A lot of individuals that live there [North Minneapolis] really don't have the power or voice or see that their voice has power in requesting some of the things that they need in their immediate environment.”

In short, the slow process of gentrification becomes a second slap in the face for many who understand the ways that “white flight” and urban renewal of the 50s and 60s left them and their families isolated and undervalued. For the buying power of white middle and upper income

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3 Willard Hay #9: Black, male, homeowner
4 Of the 14 residents, 10 represented Willard-Hay with 4 from Harrison – 8 identified as Black, 5 as White and 1 as Native Hawaiian or Other Pacific Islander; 9 males and 6 females; 4 homeowners, 2 renters, 4 long-term residents (10+ years) and 5 business owners.
5 Willard Hay #6: Black, male, renter
communities to continue to dictate how low and working/middle class Black communities will or won’t live has exacerbated a feeling of disposability that impacts how historic residents see themselves and the city and state's commitment to their livelihood.

“One thing that I noticed ... when having a community meeting, people will stand up and say, ‘My name is XXXXX, and I am a fourth generation Homewood resident.’ They're always citing their relationship to the community and their longevity...because these people have been living here, and been having to deal with people coming in and telling them all the time, what is the new wave. And they're asserting, ‘I've been through all these waves, and you're still not going to tell me, or I still don't appreciate this.’”

The unspoken consequences of historic destruction are directly connected to long term resident’s feelings of devaluation as they are continually placed in settings where they must lay claim to the neighborhood to ensure that the “new wave” does not place their needs on the figurative chopping block. Those residents typically see change happening to them rather than with them. In the case of gentrification, that change is buttressed by feelings of powerlessness especially when long-term low and working/middle class Black families do not see or feel the direct benefits in their daily lives.

“So as much as I like to see good [white] people running around and enjoying their community, you know what I’m saying, enjoying their amenities, those amenities shouldn't just come with those people.”

North Study Area: Changes in Race and Ethnicity


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6 Willard Hay #4: Black, female, homeowner
7 Willard Hay #6: Black, male, renter
Historic Designation as a Tool of Gentrification?

On March 7, 2016, a small neighborhood meeting\(^8\) was organized to discuss the nomination of Homewood as a historically designated area.\(^9\) On the one hand, residents in support of the nomination are willing to pay more in permit fees and contractor costs to preserve the distinct architectural characteristics of their homes while also preventing outside investors from buying up properties, tearing them down, and building mini-mansions. On the other hand, residents, many of whose families replaced the historic white Jewish community post 1959, are deeply concerned with current homeowners’ ability to finance the type of architectural standards these homes would require limiting their ability to choose their own contractors and select bargain materials. These residents also cited increased property values and the fear that a new type of affluent homebuyer would be strategically drawn to the neighborhood adding another layer of exclusivity to the area.

It is reported that a handful of residents, roughly 10, submitted the formal nomination paperwork, an effort led by real estate agent and Minneapolis Historic Preservation Commissioner, Constance Vork.\(^10\) A group of Willard-Hay residents took it upon themselves to canvas the 247 properties nominated for historic designation and received 131 signatures in opposition to the historic designation status.\(^11\)

“She's [Constance Vork] lived on the north side, further north for a while before she bought a house right over near mine for years. She's a dedicated north side person. She's a very good real estate agent, very honest and has plenty of integrity. And loves this neighborhood. So she proposed the historic designation. So she's become the villain now. She's the one who's gotten this-- people are pointing at her and saying, "She got us in trouble. She brought this up." But I think she was doing her job as a historic preservationist and as a real estate person with integrity who wanted to see these houses she was interested in preserved in some way.”\(^12\)

According to Christianson, rising opposition to the nomination has prompted the City of Minneapolis to investigate what incentives it could offer residents if the City Council approves the nomination in October of 2017. For Christianson, this means that residents in the Homewood neighborhood will be subject to the historic guidelines for another six months. If financial incentives are put in place Christianson fears that they will be turned into a “gated community” with advantages given to Homewood residents that the adjacent neighborhoods will not have.

Well-intentioned approaches to community change can have many unforeseen consequences particularly for those who typically lack economic and political power. Historic designation has the potential to prevent the creation of mini mansions and to preserve historic housing stock. Yet,

\(^8\) Public meetings were held on September 14, 2015 and March 7, 2016. Per personal communications with Homewood residents, the March 7, 2016 culminated in the nomination of Homewood as a historically designated area.


\(^11\) K. Christianson, Personal Communication, July 25, 2017

\(^12\) Willard Hay #12: White, male, long-term (10+ years) resident
it also has the potential to create a neighborhood that can only be maintained by those with the capital to invest in the historic restoration of their homes. In this case, 80% of residents interviewed argued that a small number of politically empowered residents were able to use historic preservation as a tool of gentrification. They maintained that it is negligent to only see improvement and upgrading without seeing the potential for involuntary displacement.

“It's gentrification because nobody gave a damn about Homewood for years and years of really trying to help it, but now that it's good, solid, old, beautiful homes that could be restored, it's close to downtown, it's right on the parkway. Beautiful space. All of a sudden, there’s this interest to make it an elite neighborhood that would take it out of access to the existing people and people that live in the neighborhood...So it's forcing a rapid change of the economics, and it's going to displace people. And to me, gentrification isn't just about bringing in the gentry but it is displacing the people who have been here and been part of the community.”

The historic preservation initiative in Willard Hay is an example of an accelerated process of community change that could have lasting effects on the community’s composition at a time where rapid private investment and increasing housing prices are making it impossible for many low/middle income families to continue to live in the Homewood area of the Willard-Hay neighborhood.

Stakeholders that are not long-term members of the community often heavily influence decision-making processes in neighborhoods such as Willard-Hay. In many cases, even though their intentions may be well meaning, they may often be triggering social, political, cultural, or economic dynamics from which they are poised to reap direct benefits. Existing residents are, in turn, typically shut out of these benefits [physically, culturally, and economically].

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13 Willard Hay #2: White, male, long-term (10+ years) resident
Homewood

Homewood is a 70-acre neighborhood in North Minneapolis, bounded by Plymouth Ave on the north, Penn Ave on the east, Oak Park Ave on the south, and Washburn Ave on the west.

Stone plinths that display street names mark Homewood’s edges.

Images - Google Maps

Treelined streets, small parks and green spaces, and beautiful homes define some of Homewood’s physical characteristics.

Divides at the Table

“You go across the [Glenwood] bridge [between Bryn Mawr & Harrison neighborhoods], and all of a sudden you're in North Minneapolis and the housing values are 150 K less... It's like I'm in South Korea, and then all of a sudden I'm in North Korea. It doesn't make any sense to me. And I can't see how that doesn't have a really large impact on the communication that folks have. Because they are neighbors...But there is such a dividing line with that creek... part of what I think about is yes, we have this kind of historical, layered perception of what North Minneapolis means to everybody. And I grew up in the 90s, and "Murderapolis" was the moniker for-- and predominantly
because of North Minneapolis and all the violence that came out of there. It doesn't feel to me like that's actually real. It's perception. It's not reality. And how the perception comes into reality is in housing values and in equity in people's bank accounts.”

The Bassett Creek Redevelopment Oversight Committee (ROC), a committee of residents, business owners, city appointees and developers, was established in 2000 by the Minneapolis City Council followed by an 18-month strategic planning process that would create a master plan for the area and locate a master development partner. The Bassett Creek Valley project area includes two distinct neighborhoods [Harrison & Bryn Mawr] with sightline views of downtown Minneapolis and the Twins Stadium. Harrison residents are acutely aware of the fact that being sandwiched between the North Loop downtown business and entertainment district on one side and the affluent Bryn Mawr community on the other makes the Glenwood corridor a prime location for cheap investment and easy access to the attractions of downtown.

The developers are not necessarily displacing people by tearing down existing housing stock, because there was very little housing in the corridor prior to development. Instead, the fear is centered on the rents increasing and the rise of a new demographic class creating a culture of belonging that will not include low-income families and their needs. These fears are reaffirmed for these residents not only by the proposed blue line light rail extension along Olson Memorial Highway and Van White Boulevard, but also by the recent opening of a brewery [Utepils, 2017], a specialty eyeglass shop [Eye Bobs, 2016], high end wine shop [Henry & Son]15, an advertising firm [KNOCK, Inc., 2010] and a newly proposed affordable artist housing complex [Artspace, 2016].

“Unfortunately, gentrification is a double-edged sword. When you come into a neighborhood, especially one where people are a lower income-- and in Harrison, the last set of numbers I heard was $29,000, the median income-- any development you do that improves that neighborhood is going to cause gentrification. It's going to cause anxiety. It's going to cause major changes.”

There was not one person that CURA interviewed who did not want growth or who did not desire access to new amenities. However, they did not want to receive economic growth in their communities at the expense of their ability to remain in the neighborhood and benefit from access to these new amenities.

“I have enough life experience to know that transportation, light rail, changes a community radically, and over time, this is going to be a very different community because of light rail, assuming that light rail is going to happen so... And so the ongoing challenge and voice that we have as a community whether it's Redeemer, the neighborhood association, the mosque... who will benefit from the future development? Who will benefit from gentrification? Who will get the jobs? Will the current residents be able to stay here, benefit from all of that? I mean that's really the bottom line, and what's going to happen. This is a great neighborhood and a great location. It's close to

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14 Harrison #14: White, male, business owner
16 ROC board member
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downtown. That development ultimately is going to happen, and it didn't happen before because of who lived here, and the people who lived here weren't seen as-- to be primary beneficiaries of that so. That's going to be the ongoing battle is will the current residents' population be able to benefit?”

When residents were asked what signs of gentrification they were seeing, they all cited the increased presence of young white families and new economic investment that did not match the historic character of the area. With new residents come investment in areas that long-term residents themselves have always desired, but which they fear they will not have a chance to experience.

“...gentrification isn't necessarily a bad thing, but the way that it happens historically is that people who purchase, land owners, to protect their investment have this framework that they have to get rid of the people who are currently there, so it's a losing proposition for current residents.”

The ROC prides itself on not having to rely on any city dollars to generate, spur, or execute any infrastructural development on the Glenwood corridor. This sense of pride comes from a place of industriousness on the part of a determined group of power brokers at the table. The ROC has allocated seats for the following community stakeholders: (4) Bryn Mawr, (4) Harrison, (4) Business Owners (4) City Council appointees, (1) Mayor appointee, (1) Friends of Bassett Creek, and (1) Park Board.

“We have had no city funding at all, other than appropriate staff. We have had some marvelous, marvelous CPED folks helping and guiding. Like when it comes to zoning...Ryan Companies, for instance, I would guess spent at least three-quarters of $1 million in the various studies of land and they had Maxwell come in and tell us how much housing, or what kind of housing we could have. The only thing Ryan asked was, ‘When this plan is presented, we would like to have exclusive rights to development.’ And that ROC was more than happy to give them, and they had exclusive rights to what we call the banana...Ryan was given a seat at the table, simply because they were paying for all of that, and we listened because they gave us very good advice when it came to development.”

Ryan Companies is no longer the sole developer of the targeted redevelopment site called the banana, because of the unfortunate realities of the economic recession. Now a series of new developers have been invited to continue the redevelopment of the Glenwood corridor as long as they keep a good faith commitment to the Bassett Creek Area Master Plan. Amid that transition a number of tensions arose between Harrison residents who identified the need for more affordable housing and residents of the neighboring community expressing desires for high-end shops and more green space. Like many local boards and commissions, turnover of membership and the introduction of new power brokers continues to reshape what the agenda will become therefore determining who will reap the benefits and who will not. How will the Bassett Creek

17 Harrison #10, Black, male, business owner
18 Harrison #18: Black, male, business owner
19 ROC board member
Redevelopment Oversight Committee assess whether or not those community residents surveyed over a decade ago will actually reap the benefits? Or that their expressed needs will be met instead of the needs of an influx of new affluent white residents? Long term residents in Willard-Hay and Harrison continually express fear and anxiety over the ways that the processes of urban redevelopment nominally engage with them to only continue to place them in a position to have to defend their right to the community.

**Development in the Harrison Neighborhood**

Created by Redeemer Lutheran Church + Center for Life, this map shows housing, businesses, and transportation investments in the Harrison neighborhood, along the Glenwood Corridor, and in the Bassett Creek Valley Redevelopment Area.

Map rendered by Katherine Parent (artist-in-residence) in consultation with Karis Thompson (strategist and community development) at Redeemer Lutheran Church + Redeemer Center for Life

**Inclusive Economic Growth**

“[New white residents] Move here if you want to be part of the neighborhood, but don't move here if you want to make this neighborhood into where you came from. If you just want to change the neighborhood. Hopefully, you moved here for the people, not just for the housing stock. Move here to be part of the neighborhood.”

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20 Willard Hay #2: White, male, long-term (10+ years) resident
The story of gentrification that emerges from our interviews in North Minneapolis highlights questions about access, ownership, race, and economic and political power. Respondents expressed fears that newer residents were in a place to dictate and often spur rapid residential and commercial change, creating feelings of isolation, disposability, and doubt in the hearts and minds of those low income and long-term residents who have endured decades of municipal neglect and public and private disinvestment.

Visit the Minnesota Compass profile for this area:
NORTH CLUSTER RESPONSES

Shannon Jones’ Response

Gentrification – This is the word of the day. Who controls the land? My great grandmother, raised my grandmother who was born in 1918 in North Minneapolis, as was my mother, as was I, and now I am raising my children here. People identified us through our family lineage, we were and are part of a deeply connected community. People knew who we were because of our longevity and the relationships born out of our relationship to this place. I grew up going to Sunset Hill (26th and Theodore Wirth Parkway) to go sledding, riding our bikes to the river with my Dad to see the boat races, going to church, school, Kings Supermarket, all of these things in my neighborhood, I belonged here.

The Lewis and Calhoun’s article “The Right to the Community” is an article that I would say gives a well-rounded perspective of the changes in North Minneapolis particularly the gentrifying parts of the community. The following statement stood out to me and embodied many of the thoughts that I have about these changes. “Today, rapid urban restructuring throughout the Twin Cities ensures that a community once manufactured to contain undesirable low income Black residents, is now slowly becoming attractive to a rising population of white families”. I am a black woman in my 40’s and I have experienced the disinvestment and lack of faith in such a relational and culturally rich community. The quoted statement stood out because now that this community is becoming attractive to white families, I am hearing the conversation switch from service focused language to wealth building language. The approach to my community has been what services can we provide these people? We were viewed as a community full of deficits, violence, poverty, and always in need of help. The idea of investing in people, structures, schools, businesses has not gone past a conversation until white families became attracted to the community once abandoned by outsiders and placed low on decision makers’ priority list. Never abandoned by the community though. We remained steadfast, we continue to fight for education, we continue to support each other by exchanging goods and services, we are not always bound by the regulations that state how we can do business because we know those systems are not always supportive of our needs and our success. We remained because we belonged, and that sense of belonging is often undervalued.

The historic designation of the Homewood community is a great example of conflicting interests when a community becomes desirable to those with different interests and goals. This process makes me ask the question about historic designation. Is it only about the architecture? Are we preserving the history of the land? Are we ensuring our elders and families that have lived here for generations can afford to stay in a community that they have invested in, economically and emotionally? Will the drumline that used to march up Plymouth for Juneteenth still be able to celebrate here? These conversations around land and property and who gets to live where seems to lead without people being the main focus. Now that North Minneapolis is deemed desirable, investments that the community has needed for years is now available for the new residents and the residents they are trying to attract. I have watched the attempt of rebranding the Northside to Nomi, near downtown to The North Loop. How does someone else get to come here and rename our community? Did anyone ask the existing community members how they felt about that?
This article brings to light the paradox that happens in communities and why gentrification seems so scary. Communities across the board want investment, they want good schools, businesses, a sense of belonging and a strong social network. Communities of color have been left out of wealth building systemically for generations, and in my opinion we still have limited access to opportunities that result in generational wealth and thriving communities. This limits if not silences the voices of community members who can’t scream loud enough or don’t have enough capital to be heard in decision making spaces.

Gentrification is much deeper than who owns or controls the land but, who influences the culture. Who gets to control the narrative? Who decides what to invest in? I would argue that displacement happens well before historical families move out of the community. It begins to happen when they no longer feel as if they are part of the fabric of the community. When their faces are no longer reflected in the art. When the kids who used to be able to play basketball on the corner, now get the police called on them. When construction workers of color get the police called on them because the neighbors think they are doing something undesirable. When the neighborhood mechanic can no longer fix cars because the new family doesn’t understand the economics and the wealth of having an expert on the block that can fix anything with your car. Gentrification is about losing the historical and cultural norms of a community, it’s about someone else coming in and telling us how we can live in our communities, along with losing the choice of living in a community because we can no longer afford it. It’s about our assets being seen by someone else as deficits and/or criminal and them having the political will and backing that reinforces that. It’s about no longer having a sense of belonging because someone else had the power to make you feel uncomfortable in your own home. The statement “…who gets to define the urban agenda in North Minneapolis is now under debate.” I would argue this has always been under debate. Outside influencers have always tried to define the agenda in North Minneapolis, and we have always fought for our voices to make it into the final plan.

I will end with this. I appreciate this article capturing the diversity of voices in my community. I hope it sparks a deeper conversation about how we can prevent this pattern of community disinvestment and investments that have long term negative consequences on particularly communities of color. This is a deeply personal problem for me as I myself wonder if the changes in my community are for me or for my replacement. I am concerned that historical designations don’t preserve the essence of the community. I am concerned that if this community is displaced somewhere else, that somewhere down the line some decision maker will again see that community as desirable and once again that community will move. I would urge everyone to always think of the people first and listen to what they have to say. Then if you are bold enough, act on behalf of the people.
Jeff Skrenes’ Response

It seems like nobody can agree on what “gentrification” really is, but everyone knows it when they see it. The most common expression of the term is that people are forced to move directly due to rising costs of living, although I see it as a more slow and insidious change that rarely draws a direct line to people’s immediate housing choices. Gentrification can be a gradual change in demographics that is more like the anecdote of the frog in the cooking pot who does not realize the water is boiling around him. Likewise, neighborhood demographics and costs typically don’t change so quickly that poorer people are immediately relocated.

To the degree we do see rapid changes, that generally happens along transit corridors or in upscale neighborhoods. The controversial Orth House development in Uptown is an example of low-income renters being forced out of their homes because the land they reside upon is worth more to a developer than the existing structure. Thankfully, we have not seen that degree of displacement in north Minneapolis in recent history.

As a housing professional - both as a non-profit neighborhood worker and as a home mortgage originator - I tend to view gentrification through the lens of “who gets to live here and how much does that cost?” Given my field of work, I can best express that cost through home ownership requirements.

So when the Homewood neighborhood raised concerns over a historic designation study as a risk of gentrification, I wanted to see what the numbers tell us about affordability and that cost over time. What some data tells me is that the designation study area is already gentrified, the problem of affordability is getting worse, and designation studies may actually help contain the most extreme forms of gentrification.

I have my own affordability calculation, and it goes like this:

Purchase price minus down payment equals loan amount. At typical market rates for 30-year fixed mortgages, we get the principal/interest payment. Add in payments for taxes, insurance, and mortgage insurance, and that’s our housing cost. Usually an affordable housing payment is
between 28% and 31% of a household’s monthly (pre-tax, pre-deduction) income, but in today’s rising market we’re seeing costs go much higher than that. For this calculation, I’m going with 35%. So we take the housing payment, divide by 35%, and get our monthly income needed to make a home affordable. Multiply that number by 12, and we have the annual income a household needs in order to affordably own a home in an area.

And this is where we find out if certain areas are gentrified, and if so, by how much?

For instance, the average purchase price of a single-family home in the Willard-Hay neighborhood as of October 2017 is $149,500. At 4.625% over 30 years, that’s a $745.58 principal/interest payment. Taxes for a homesteaded property would be $165.33, a decent home insurance policy would cost about $110 per month, and if you used a first-time homebuyer loan you could get mortgage insurance as low as $90.63. Put it all together and you have a payment of $1,111.54. In order for that to be 35% of your income, you’d need to earn just over $38,000 per year.

By contrast, a year ago the average property in Willard-Hay would have required an income of $31,850 to be affordable. In my Jordan neighborhood the 2017 income needed is $33,500 and a year ago that was $27,580.

For the Homewood designation area, there is a stark difference. With an average sales price this year of $217,000, the principal, interest, taxes, insurance, and mortgage insurance payment comes to just under $1,600. To keep that payment under 35% of a household’s income, we would need $54,600.

So when a household needs to earn almost 50% more just to have access to affordable ownership, then I hate to break it to you but your neighborhood is already gentrified. In that context, what does a historic designation accomplish?

One of the consequences of historic designation is that it is much more difficult - not impossible as the aforementioned Orth House saga shows, but certainly harder - to acquire properties for the sole purpose of demolition and new construction. Homewood residents may look to the south and lament the higher values in Bryn Mawr, but we are not too far off from the prospect of our land being worth enough to justify the kinds of purchases that only upper-income families or rich developers can afford.

House values are already increasing faster than the rate of inflation, meaning incomes aren’t keeping up with the cost of ownership. The added costs of a designation, perceived or real, is not a significant factor in housing affordability in such a context.

I don’t think I need to run the same set of calculations for acquisition, demolition, and new construction. Just ask yourself, how many poor people do you know who are going through that process to buy their homes in southwest Minneapolis or Edina? Large-scale development of multi-unit housing along transit corridors can certainly provide needed affordable housing units, but who benefits from ownership at that point? Some already-rich developer does.
And that is precisely what a designation could prevent; the acquisition of land for purposes that the average owner could not achieve or compete with on their own. We can create a historic designation process that waives or reduces fees. We can direct city staff to equitably support and guide owners instead of our culture of enforcement and punishment. Done right, historic designation can be a tool that prevents, not causes, gentrification.

Jeff Skrenes is a Mortgage Loan Originator with eighteen years of experience in home mortgage and non-profit housing work. He specializes in first-time homebuyers and down payment assistance programs. Jeff has been recognized by Minnesota Housing as a top-producing loan originator for their bond and assistance loans. He brings his passion for quality housing to volunteering and has served on the board of the Jordan neighborhood. He helped create a series of housing assistance loans for the Jordan neighborhood. When Jeff isn’t working, he enjoys cheering on the North High Polars football team, cooking spicy food, and appreciating Theo Wirth Park with his dog Rayne.