
Survey of Developers, Builders, and Local Housing Organizations

In July 2000, we sent a questionnaire on housing topics to 1,106 developers, builders, and local housing organizations. We surveyed these organizations to document what the people most directly involved with producing housing think are the most important factors limiting the production of affordable housing in Minnesota. In addition, we sought to identify the key resources and strategies used by companies and organizations that have recently produced affordable housing.

We only analyzed the 439 surveys from the companies and organizations that completed the survey and produced at least one housing unit in 1999.

GENERAL INSTRUCTIONS

Thank you for completing this survey. Your responses to the following questions will help us understand how state and local policies affect the cost and supply of affordable housing in Minnesota.

Aggregated results will be reported to the Legislature, but individual responses will be kept anonymous.

Please answer each question to best reflect your organization's experience in developing, constructing, rehabilitating, or financing housing in Minnesota. Feel free to consult with other staff in your organization to complete the survey. If necessary, you may provide additional or clarifying comments in the space provided at the end of the survey. Please mark "Don't Know" if you or your staff do not have enough information about a question to provide a reasonably informed response.

*Please return the complete survey **as soon as possible** in the envelope provided.*

Name of organization: _____

Name of person completing the survey: _____ Phone number: _____

1. For each column, please check the one box that best describes your organization.

Column A

<u>Developers</u>	<u>Developers / Builders</u>	<u>Builders</u>	<u>Local Housing Organizations</u>
96%	99%	92%	--
4%	--	--	46%
--	1%	8%	54%
N: 50	88	135	149

- a. Private sector, for-profit
b. Private sector, nonprofit
c. Public sector

Column B (Developers / Builders)

<u>Developers</u>	<u>Developers / Builders</u>	<u>Builders</u>
100%	--	--
--	--	100%
--	100%	--
N: 50	97	143

- a. Developer
b. Builder
c. Developer and builder
d. Other, specify: _____

Column B (Local Housing Organizations)

<u>Local Housing Organizations</u>
36%
14%
6%
2%
7%
16%
5%
13%
N: 149

- a. Housing authority
b. Community development agency
c. Economic development authority
d. City planning office
e. City/county administrative office
f. Community action agency
g. Neighborhood organization
h. Other, specify: _____

NOTE: Questionnaire format has been modified to show results. Shaded areas did not appear in original questionnaire. Local housing organizations were asked some questions not asked of developers and builders (as noted).

2. Check the boxes that best describe the primary service area of your organization. (*Check all boxes that apply.*)

Developers	Developers / Builders	Builders	Local Housing Organizations
64%	62%	50%	39%
36%	12%	24%	9%
34%	37%	47%	58%
18%	6%	9%	--
N: 50	97	143	149

- a. One or more of the seven counties in the Twin Cities metropolitan area (Anoka, Carver, Dakota, Hennepin, Ramsey, Scott, and Washington)
- b. One or more of the nine counties adjacent to the Twin Cities metropolitan area (Chisago, Goodhue, Isanti, LeSueur, McLeod, Rice, Sherburne, Sibley, Wright)
- c. One or more of the 71 remaining counties in Minnesota
- d. Outside the state of Minnesota

3. What housing activities did your organization carry out in Minnesota in 1999? (*Check all the boxes that apply.*)

Developers	Developers / Builders	Builders	Local Housing Organizations
48%	70%	17%	36%
58%	44%	3%	28%
2%	79%	84%	31%
12%	42%	12%	15%
2%	15%	38%	60%
22%	8%	5%	48%
6%	9%	3%	9%
24%	11%	--	19%
NA	NA	NA	59%
NA	NA	NA	46%
NA	NA	NA	50%
NA	NA	NA	19%
NA	NA	NA	21%
NA	NA	NA	26%
12%	4%	5%	23%
N: 50	97	143	149

* Only asked of local housing organizations

- a. Developed single-family units
- b. Developed multifamily units
- c. Constructed new single-family units
- d. Constructed new multifamily units
- e. Rehabilitated existing single-family units
- f. Rehabilitated existing multifamily units
- g. Financed single-family units
- h. Financed multifamily units
- i. Managed housing units *
- j. Provided rental assistance *
- k. Educated tenants and homeowners *
- l. Provided foreclosure prevention services *
- m. Provided energy and weatherization services *
- n. Provided services to the homeless *
- o. Other, please specify: _____

4. How many housing units in Minnesota did your organization help develop, construct, rehabilitate, and/or finance in 1999?

_____ a. single-family units

Developers	Developers / Builders	Builders	Local Housing Organizations
40%	10%	3%	21%
6%	32%	55%	30%
26%	38%	34%	26%
28%	20%	8%	23%
N: 50	97	142	149

- None
- 1 to 10
- 11 to 50
- Over 50

4. How many housing units in Minnesota did your organization help develop, construct, rehabilitate, and/or finance in 1999? (continued)

_____ b. multifamily units

<u>Developers</u>	<u>Developers / Builders</u>	<u>Builders</u>	<u>Local Housing Organizations</u>	
27%	51%	84%	44%	None
6%	12%	11%	20%	1 to 10
31%	13%	4%	16%	11 to 50
35%	25%	1%	20%	Over 50
N: 48	95	143	149	

5. How many housing units did your organization manage in Minnesota in 1999?
(Only asked of local housing organizations)**

_____ a. single-family units

<u>Local Housing Organizations</u>	
68%	None
11%	1 to 10
16%	11 to 50
5%	Over 50
N: 149	

_____ b. multifamily units for families

<u>Local Housing Organizations</u>	
71%	None
5%	1 to 10
11%	11 to 50
13%	Over 50
N: 149	

_____ c. multifamily units for the elderly

<u>Local Housing Organizations</u>	
72%	None
1%	1 to 10
6%	11 to 50
20%	Over 50
N: 149	

_____ d. single room occupancy units

<u>Local Housing Organizations</u>	
90%	None
1%	1 to 10
5%	11 to 50
4%	Over 50
N: 149	

_____ e. other, specify: _____

<u>Local Housing Organizations</u>	
91%	None
2%	1 to 10
2%	11 to 50
5%	Over 50
N: 149	

For the following questions, we define “affordable housing” as:	
<p>A housing unit in the metropolitan areas of the Minneapolis/St. Paul, Duluth, Fargo/Moorhead, Grand Forks, La Crosse, Rochester, or St. Cloud that:</p> <ul style="list-style-type: none"> Sold for less than \$131,000; OR Rented for less than: <ul style="list-style-type: none"> \$531 for an efficiency, \$569 for a one-bedroom unit, \$683 for a two-bedroom unit, \$789 for a three-bedroom unit, or \$880 for a four-bedroom unit. 	<p>A housing unit in non-metropolitan areas of Minnesota that:</p> <ul style="list-style-type: none"> Sold for less than \$90,000; OR Rented for less than: <ul style="list-style-type: none"> \$364 for an efficiency, \$390 for a one-bedroom unit, \$468 for a two-bedroom unit, \$541 for a three-bedroom unit, or \$603 for a four-bedroom unit.

6. In 1999, did your organization participate in the development, construction, rehabilitation, or financing of affordable single-family housing in Minnesota?

Developers	Developers / Builders	Builders	Local Housing Organizations	
12%	18%	25%	77%	a. Yes
88%	80%	71%	23%	b. No
--	2%	3%	--	c. Don't Know
N: 50	97	143	149	

- 6a. If you responded “no” to Question 6, briefly explain why not. Otherwise, go to Question 7.

Developers	Developers / Builders	Builders	
21%	26%	44%	Company builds in different price range
13%	9%	8%	Not feasible
38%	41%	18%	Costs, including land, are too high
8%	1%	2%	Costs are too high (no mention of land)
--	1%	4%	Company primarily produces multifamily
4%	3%	6%	Other/Miscellaneous
17%	19%	19%	No Answer/Don't know
N: 24	70	102	

NOTE: N only includes those who produced single-family housing in 1999.

Local Housing Organizations	
8%	Not organization's mission, goal, or focus
8%	No local need/demand
8%	Limited capacity and/or resources
8%	Organization concentrates on multifamily housing
31%	Other/Miscellaneous
38%	No Answer/Don't know

N: 13

NOTE: N only includes those who produced single-family housing in 1999.

7. In 1999, did your organization participate in the development, construction, rehabilitation, or financing of affordable multifamily housing in Minnesota?

<u>Developers</u>	<u>Developers / Builders</u>	<u>Builders</u>	<u>Local Housing Organizations</u>	
48%	24%	6%	60%	a. Yes
52%	75%	90%	38%	b. No
--	2%	3%	2%	c. Don't Know
N: 50	97	143	149	

- 7a. If you responded "no" to Question 7, briefly explain why not. Otherwise, go to Question 8.

<u>Developers</u>	<u>Developers / Builders</u>	<u>Builders</u>	
17%	14%	21%	Company builds in different price range
10%	6%	7%	Not feasible
13%	42%	29%	Costs, including land, are too high
7%	0%	0%	Costs are too high (no mention of land)
27%	22%	14%	Company primarily produces single-family
27%	17%	29%	No Answer/Don't know
N: 30	36	14	

NOTE: N only includes those who produced multifamily housing in 1999.

<u>Local Housing Organizations</u>	
10%	Not organization's mission, goal, or focus
10%	No local need/demand
20%	Limited capacity and/or resources
10%	Organization concentrates on single-family
10%	Other/Miscellaneous
40%	No Answer/Don't know
N: 10	

NOTE: N only includes those who produced multifamily housing in 1999.

8. Answer this question if you responded "yes" to Questions 6 or 7. Otherwise, go to Question 9.

Many developers and builders find it difficult to build affordable housing. What resources or strategies helped make it possible for your organization to produce affordable housing? Examples might include financing from government or nonprofit agencies or density or zoning variances from municipalities. List the three most important resources or strategies you used.

<u>Developers</u>	<u>Developers / Builders</u>	<u>Builders</u>	<u>Local Housing Organizations</u>	
81%	46%	29%	81%	<u>Governmental assistance</u>
8%	23%	4%	10%	Government financing
4%	4%	4%	1%	Helpful zoning
--	--	--	4%	Fee reduction / waiver
4%	4%	8%	4%	Donated or low-cost land from local government
				Local government advocacy
19%	38%	32%	2%	<u>Cost-saving measures</u>
4%	27%	36%	1%	Building on cheaper lots
--	2%	14%	8%	Building smaller/simpler units
				Other cost savings
19%	8%	11%	21%	<u>Private sector financial assistance</u>
N: 26	25	28	120	

NOTE: N only includes those who produced at least one unit of affordable housing in 1999.

9. Which of the following financing tools did your organization use in 1999 to assist in the development, construction, or rehabilitation of affordable housing in Minnesota? (*Check all the boxes that apply.*)

(Only asked of local housing organizations)**

Local Housing Organizations	
3%	a. Private activity bonds
7%	b. Tax-exempt 501(c)3 non-profit bonds
4%	c. Essential function bonds
8%	d. General obligation bonds
23%	e. Tax increment financing
16%	f. Local tax levy
9%	g. Local housing trust fund
50%	h. Community Development Block Grant or Small Cities Development Program
37%	i. Federal HOME funds
14%	j. Federal Home Loan Bank
19%	k. Low-income housing tax credits
13%	l. MHFA Affordable Rental Investment Fund
3%	m. MHFA Affordable Rental Investment Fund - Preservation
17%	n. MHFA Housing Trust Fund
5%	o. MHFA Low and Moderate Income Rental Program – First Mortgages
19%	p. MHFA Rental Rehabilitation Loan Program
34%	q. MHFA Community Revitalization Fund
16%	r. MHFA HOME Rental Rehabilitation Program
29%	s. MHFA programs other than those listed above, please specify:
29%	1. _____
13%	2. _____
5%	3. _____
11%	t. Metropolitan Council Local Housing Incentive Account
16%	u. Family Housing Fund
20%	v. Greater Minnesota Housing Fund
38%	w. Other, please specify: _____
15%	x. Other, please specify: _____
6%	y. Other, please specify: _____
3%	z. None of the above, my agency did not help finance affordable housing in 1999.
N: 149	

10. In your opinion, what factors limit the production of affordable single-family housing in Minnesota? (*Answer this question by completing both Parts A and B.*)

Part A. Indicate the extent to which each of the factors listed below limits the production of affordable single-family housing in Minnesota. (*Circle one response for each factor.*)

Part B. If you circled "2" or "3" for a factor in Part A, list specific examples of how and where the factor limited the production of affordable single-family housing. If a factor does not limit production, leave Part B blank.

SINGLE-FAMILY HOUSING						
PART A						PART B
	Does not limit production (1)	Limits production marginally (2)	Limits production significantly (3)	Don't know (4)	N	Note specific examples of how and where this factor limited the production of affordable housing. <i>The most frequent type of response is noted. In this column N equals the number of written responses; many respondents did not provide a written response.</i>
a. Financing issues						
<i>Developers</i>	33%	26%	19%	22%	27	Interest rates affect affordability (50%; N=8)
<i>Developers/Builders</i>	38%	21%	27%	14%	85	Owner/renter income too low to afford housing (33%; N=27)
<i>Builders</i>	26%	23%	20%	31%	137	Interest rates affect affordability (32%; N=31)
<i>Local Housing Organizations</i>	12%	17%	58%	13%	106	Affordable housing needs more funding (37%; N=65)
b. Local zoning or subdivision ordinances or development standards						
<i>Developers</i>	7%	17%	69%	7%	29	Lots are too big/density is too low (50%; N=10)
<i>Developers/Builders</i>	8%	19%	67%	6%	84	Lots are too big/density is too low (48%; N=54)
<i>Builders</i>	17%	19%	42%	21%	135	Development standards (25%; N=51)
<i>Local Housing Organizations</i>	42%	29%	18%	10%	109	Lots are too big/density is too low (43%; N=37)

SINGLE-FAMILY HOUSING						
PART A						PART B
	Does not limit production	Limits production marginally	Limits production significantly	Don't know	N	Note specific examples of how and where this factor limited the production of affordable housing. <i>The most frequent type of response is noted. In this column N equals the number of written responses; many respondents did not provide a written response.</i>
	(1)	(2)	(3)	(4)		
c. Land-use policies other than local zoning or subdivision ordinances						
<i>Developers</i>	10%	17%	52%	21%	29	Wetlands (29%; N=17)
<i>Developers/Builders</i>	14%	12%	52%	22%	81	Metropolitan Council/Urban Service Area (24%; N=33)
<i>Builders</i>	22%	20%	23%	35%	133	Metropolitan Council/Urban Service Area (23%; N=26)
<i>Local Housing Organizations</i>	50%	14%	11%	25%	106	Density/zoning/lot size (21%); Price and/or lack of land (21%; N=14)
d. Standards from the state building or fire codes						
<i>Developers</i>	11%	26%	37%	26%	27	Costly requirements-in general/without explicitly mentioning energy code (46%; N=13)
<i>Developers/Builders</i>	9%	22%	63%	6%	81	New energy code (65%; N=55)
<i>Builders</i>	13%	27%	43%	18%	136	New energy code (61%; N=70)
<i>Local Housing Organizations</i>	48%	28%	14%	11%	109	New energy code (35%; N=31), Costly requirements-in general (35%; N=31)
e. Development or construction fees						
<i>Developers</i>	11%	14%	71%	4%	28	Governmental fees (63%; N=16)
<i>Developers/Builders</i>	4%	17%	73%	7%	84	Governmental fees (59%; N=58)
<i>Builders</i>	20%	20%	36%	23%	137	Governmental fees (53%; N=45)
<i>Local Housing Organizations</i>	35%	25%	28%	12%	109	Construction fees/costs (57%; N=37)

SINGLE-FAMILY HOUSING						
PART A						PART B
	Does not limit production	Limits production marginally	Limits production significantly	Don't know	N	Note specific examples of how and where this factor limited the production of affordable housing. <i>The most frequent type of response is noted. In this column N equals the number of written responses; many respondents did not provide a written response.</i>
	(1)	(2)	(3)	(4)		
f. Taxes						
<i>Developers</i>	28%	31%	7%	34%	29	Property taxes (50%; N=4)
<i>Developers/Builders</i>	33%	20%	26%	20%	84	Taxes add to costs (type of tax unspecified; 26%; N=27)
<i>Builders</i>	33%	22%	17%	28%	133	Property taxes (35%; N=26)
<i>Local Housing Organizations</i>	54%	15%	18%	14%	108	Taxes add to costs (type of tax unspecified; 19%; N=26)
g. Other government policies or programs						
<i>Developers</i>	11%	19%	33%	37%	27	Metropolitan Council (18%; N=11)
<i>Developers/Builders</i>	12%	20%	28%	40%	82	Permits/inspections/local fees (25%; N=24)
<i>Builders</i>	23%	15%	20%	41%	128	Permits/inspections/local fees (27%; N=26)
<i>Local Housing Organizations</i>	41%	18%	21%	21%	102	Funding programs are too complicated (33%; N=30)
h. Reaction from the community						
<i>Developers</i>	12%	27%	46%	15%	26	Not in my back yard (NIMBY)*
<i>Developers/Builders</i>	20%	27%	32%	20%	84	Not in my back yard (NIMBY)*
<i>Builders</i>	30%	22%	21%	27%	132	Not in my back yard (NIMBY)*
<i>Local Housing Organizations</i>	30%	35%	21%	14%	105	Not in my back yard (NIMBY)* <i>*We did not specifically code written answers to this category. Virtually all answers indicated that "not in my backyard" reactions limit production.</i>

SINGLE-FAMILY HOUSING						
PART A						PART B
	Does not limit production	Limits production marginally	Limits production significantly	Don't know	N	Note specific examples of how and where this factor limited the production of affordable housing. <i>The most frequent type of response is noted. In this column N equals the number of written responses; many respondents did not provide a written response.</i>
	(1)	(2)	(3)	(4)		
i. Cost of labor, materials, or land						
<i>Developers</i>	7%	7%	79%	7%	29	Land (50%; N=18)
<i>Developers/Builders</i>	6%	12%	77%	5%	84	Land (57%; N=56)
<i>Builders</i>	9%	18%	57%	15%	131	Land (53%; N=66), Labor (53%; N=66)*
<i>Local Housing Organizations</i>	10%	13%	67%	9%	107	Land (38%) * Several respondents indicated both land and labor.
j. Other, please specify:						
<i>Developers</i>	17%	0%	33%	50%	6	NA*
<i>Developers/Builders</i>	5%	0%	45%	50%	22	NA*
<i>Builders</i>	8%	8%	16%	68%	37	NA*
<i>Local Housing Organizations</i>	5%	5%	55%	35%	40	NA* * The relatively few written answers to this category were not coded; most were repetitive of the responses on other parts of the survey.

11. In your opinion, what factors limit the production of affordable multifamily housing in Minnesota? (*Answer this question by completing both Parts A and B.*)

Part A. Indicate the extent to which each of the factors listed below limits the production of affordable multifamily housing in Minnesota. (*Circle one response for each factor.*)

Part B. If you circled "2" or "3" for a factor in Part A, list specific examples of how and where the factor limited the production of affordable multifamily housing. If a factor does not limit production, leave Part B blank.

MULTIFAMILY HOUSING						
PART A						PART B
	Does not limit production	Limits production marginally	Limits production significantly	Don't know	N	Note specific examples of how and where this factor limited the production of affordable housing. <i>The most frequent type of response is noted. In this column N equals the number of written responses; many respondents did not provide a written response.</i>
	(1)	(2)	(3)	(4)		
a. Financing issues						
<i>Developers</i>	9%	18%	70%	3%	33	Affordable housing needs more funding (50%; N=24)
<i>Developers/Builders</i>	42%	21%	30%	7%	43	Interest rates affect affordability (42%; N=12)
<i>Builders</i>	18%	24%	24%	35%	17	Affordable housing needs more funding (75%; N=4)
<i>Local Housing Organizations</i>	9%	8%	70%	13%	77	Affordable housing needs more funding (37%), Complexity (23%; N=43)
b. Local zoning or subdivision ordinances or development standards						
<i>Developers</i>	9%	21%	68%	3%	34	Lots are too big/density is too low (35%; N=23)
<i>Developers/Builders</i>	7%	10%	79%	5%	42	Lots are too big/density is too low (38%; N=29)
<i>Builders</i>	28%	11%	33%	28%	18	Lots are too big/density is too low (33%), Development standards(33%; N=3)
<i>Local Housing Organizations</i>	23%	32%	31%	15%	75	Lack of zoning for multifamily housing (21%; N=29)

MULTIFAMILY HOUSING						
PART A						PART B
	Does not limit production	Limits production marginally	Limits production significantly	Don't know	N	Note specific examples of how and where this factor limited the production of affordable housing. <i>The most frequent type of response is noted. In this column N equals the number of written responses; many respondents did not provide a written response.</i>
	(1)	(2)	(3)	(4)		
c. Land-use policies other than local zoning or subdivision ordinances						
<i>Developers</i>	12%	24%	50%	15%	34	Metropolitan Council/Urban Service Area (22%; N=18)
<i>Developers/Builders</i>	10%	17%	50%	24%	42	Fees (25%; N=20)
<i>Builders</i>	33%	7%	27%	33%	15	NA
<i>Local Housing Organizations</i>	29%	23%	21%	27%	73	Density/zoning/lot size (38%; N=13)
d. Standards from the state building or fire codes						
<i>Developers</i>	32%	29%	26%	12%	34	Costly requirements-in general/without explicitly mentioning energy code (33%; N=12)
<i>Developers/Builders</i>	15%	30%	50%	5%	40	New energy code (36%; N=28)
<i>Builders</i>	19%	25%	31%	25%	16	New energy code (60%; N=5)
<i>Local Housing Organizations</i>	38%	34%	12%	16%	76	Costly requirements-in general/without explicitly mentioning energy code (70%; N=20)
e. Development or construction fees						
<i>Developers</i>	32%	21%	41%	6%	34	Governmental fees (60%; N=15)
<i>Developers/Builders</i>	20%	17%	59%	5%	41	Governmental fees (79%; N=24)
<i>Builders</i>	19%	25%	25%	31%	16	Governmental fees (67%; N=2)
<i>Local Housing Organizations</i>	25%	30%	33%	12%	76	Construction fees/costs (57%; N=30)

MULTIFAMILY HOUSING						
PART A						PART B
	Does not limit production	Limits production marginally	Limits production significantly	Don't know	N	Note specific examples of how and where this factor limited the production of affordable housing. <i>The most frequent type of response is noted. In this column N equals the number of written responses; many respondents did not provide a written response.</i>
	(1)	(2)	(3)	(4)		
f. Taxes						
<i>Developers</i>	21%	18%	53%	9%	34	4d classification helps (33%), higher tax rate on rental housing (25%; N=24)
<i>Developers/Builders</i>	35%	18%	38%	10%	40	Higher tax rate on rental housing (36%; N=17)
<i>Builders</i>	25%	25%	25%	25%	16	Property taxes in general (20%), 4d classification helps (20%; N=5)
<i>Local Housing Organizations</i>	29%	23%	35%	13%	78	4d classification helps (31%), Higher tax rate on rental housing (25%; N=32)
g. Other government policies or programs						
<i>Developers</i>	10%	13%	57%	20%	30	Local government-permits/fees/zoning/resistance to affordable housing (36%; N=17)
<i>Developers/Builders</i>	22%	22%	28%	28%	36	Local government-permits/fees/zoning/resistance to affordable housing (31%; N=13)
<i>Builders</i>	12%	35%	6%	47%	17	More funding is needed (67%; N=3)
<i>Local Housing Organizations</i>	25%	19%	33%	22%	72	Financing is too complex (24%; N=25)
h. Reaction from the community						
<i>Developers</i>	7%	14%	76%	3%	29	Not in my back yard (NIMBY)*
<i>Developers/Builders</i>	10%	24%	56%	10%	41	Not in my back yard (NIMBY)*
<i>Builders</i>	28%	17%	33%	22%	18	Not in my back yard (NIMBY)*
<i>Local Housing Organizations</i>	17%	18%	56%	9%	78	Not in my back yard (NIMBY)* <i>*We did not specifically code written answers to this category. Virtually all answers indicated that "not in my backyard" reactions limit production.</i>

MULTIFAMILY HOUSING						
PART A						PART B
	Does not limit production	Limits production marginally	Limits production significantly	Don't know	N	Note specific examples of how and where this factor limited the production of affordable housing. <i>The most frequent type of response is noted. In this column N equals the number of written responses; many respondents did not provide a written response.</i>
	(1)	(2)	(3)	(4)		
i. Cost of labor, materials, or land						
<i>Developers</i>	9%	30%	61%	0%	33	High costs-general/unspecified (45%; N=20)
<i>Developers/Builders</i>	5%	23%	70%	3%	40	Land (43%; N=30)
<i>Builders</i>	13%	6%	56%	25%	16	Land (67%), Labor (67%; N=6)*
<i>Local Housing Organizations</i>	12%	9%	71%	8%	76	High costs-general/unspecified (32%; N=38) * Several respondents indicated both land and labor.
j. Other, please specify:						
<i>Developers</i>	9%	30%	61%	0%	33	NA*
<i>Developers/Builders</i>	5%	23%	70%	3%	40	NA*
<i>Builders</i>	13%	6%	56%	25%	16	NA*
<i>Local Housing Organizations</i>	5%	5%	42%	47%	19	NA* * The relatively few written answers to this category were not coded; most were repetitive of the responses on other parts of the survey.

11. Please feel free to use the space below to provide additional comments about the cost and supply of affordable housing in Minnesota.

Thank you for participating in this survey.

If you have any questions about the survey, call John Patterson at 651/296-1226.

Please return the survey in the postage-paid envelope as soon as possible.