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2014 ANALYSIS OF IMPEDIMENTS TO  
FAIR HOUSING CHOICE:  
TWIN CITIES REGION

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**In Partnership With:**

The Fair Housing Implementation Council  
Twin Cities Metro Region

# HAS YOUR RIGHT TO FAIR HOUSING BEEN VIOLATED?

If you feel you have experienced discrimination in the housing industry, please contact:

**In Minneapolis:**

The Minneapolis Department of Civil Rights  
350 S 5<sup>th</sup> Street  
Room 239  
Minneapolis, MN 55415  
(612) 673-3012

<http://www.ci.minneapolis.mn.us/civilrights/discrimination-complaint>

**In St Paul:**

The St Paul Department of Human Rights  
15 W Kellogg Blvd  
City Hall 240  
St Paul MN 55102  
(651) 266-8966

<http://www.stpaul.gov/FAQ.aspx?QID=830>

**elsewhere in the Metro:**

The MN Department of Human Rights  
190 E 5<sup>th</sup> Street  
Suite 700  
St Paul MN 55101  
(651) 296-5663

[http://mn.gov/mdhr/intake/complaint\\_inquiry.html](http://mn.gov/mdhr/intake/complaint_inquiry.html)

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## SECTION 1: PREFACE

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### GEOGRAPHIC AND STATUTORY BACKGROUND

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Within the Twin Cities metropolitan region, thirteen cities and counties receive annual formula grants from the US Department of Housing and Urban Development (HUD). These thirteen cities and counties are known as “entitlement jurisdictions” and are:

[Anoka County](#)  
[Dakota County](#)  
[Hennepin County](#)  
[Ramsey County](#)  
[Washington County](#)  
[City of Bloomington](#)  
[City of Coon Rapids](#)  
[City of Eden Prairie](#)  
[City of Minneapolis](#)  
[City of Minnetonka](#)  
[City of Plymouth](#)  
[City of St. Paul](#)  
[City of Woodbury](#)

Depending on the entitlement jurisdiction, these formula grants may be from one or more of the following sources of federal funds:

[Community Development Block Grant \(CDBG\)](#)  
[Emergency Solutions Grant \(ESG\)](#)  
[HOME Investment Partnerships Program \(HOME\)](#)  
[Housing Opportunities for People with AIDS \(HOPWA\)](#)

As a component of its Fair Housing Act obligations, HUD requires the entitlement jurisdictions to certify that they are affirmatively furthering fair housing. The overarching goal of HUD’s fair housing policies, and by extension this Analysis of Impediments to Fair Housing Choice (AI), is to eliminate racial and ethnic segregation, illegal physical and other barriers to persons with disabilities and other discriminatory practices in housing. To meet this goal, a grant recipient must take three steps:

1. Conduct an AI identifying obstacles to fair housing choice within its jurisdiction and making recommendations to reduce or remove those obstacles;
2. Take appropriate actions to overcome the effects of the identified impediments; and
3. Monitor these actions and maintain records showing they were taken.

In the Twin Cities region, the thirteen entitlement jurisdictions have banded together through a cooperative funding agreement to establish the Fair Housing Implementation Council (FHIC) to undertake a regional AI in recognition of the notion that fair housing as a public policy concern does not respect municipal or county borders. In addition to the thirteen entitlement jurisdictions, the Carver County Community Development Agency, the Scott County Community Development Agency

and the Metropolitan Council participated in and helped fund the AI to ensure that the process encompasses all seven counties of the metropolitan area. It should be noted that while there are eight cities in the region that are entitlement jurisdictions there are more than one hundred other cities in the region that are not entitlement jurisdictions but are represented by their parent county in this analysis.

This regional AI serves as the catalyst for the above-reference three-step process to affirmatively further fair housing. The AI documents existing impediments to fair housing, determines their relative severity, and explores remedies, as well as other actions a grantee may take or have undertaken to affirmatively further fair housing. While this AI does identify specific impediments to fair housing along with recommendations to address those impediments, the final actions, certification and methodology for an entitlement jurisdiction to affirmatively further fair housing is found within each entitlement jurisdiction's Consolidated Plan and is evaluated by HUD through the Consolidated Plans, Annual Action Plans and Consolidated Annual Performance and Evaluation Reports (CAPER).

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## POLICY ITEMS OUTSIDE OF THE PURVIEW OF THIS AI

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It is important for reference purposes to identify what an AI is but also to define what an AI is not. Specifically, the regional Fair Housing and Equity Assessment (FHEA) as discussed below, the regional Housing Policy Plan and various claims from MICAH and the cities of Brooklyn Center, Brooklyn Park and Richfield complement and inform but do not apply directly to this AI because they stemmed from causes or funding streams different from those of the AI. As they mature in their status, it is possible that entitlement jurisdictions may choose to change internal policies and/or procedures in the future. Additionally, while many of the recommendations that follow will serve to help build capacity for regular complaint-based testing and surveys connected to fair housing, cities and counties budget on one-year calendar cycles and aspirational goals must not be confused as budgetary commitments.

### Housing Choice Vouchers: Local Preferences

The Housing Choice Voucher program (HCV), or Section 8, is a federally funded rent assistance program that is administered by local housing authorities that serve low income families, seniors and disabled people. Each of the administering agencies has, under federal law, the ability to adopt policies on how to manage the program that best suit the people they are serving and their community. This flexibility within the federal regulations allows each agency to adopt local policies on how new participants are placed the waiting list for the program. The housing authority develops this system based upon local housing needs and priorities. The policies adopted by the agency must meet fair housing laws and are reviewed by HUD.

One such area of flexibility provides the option of adopting a local preference for the admission of the program. A local preference is allowed under HUD regulations for the HCV program. Local preferences are a system for placing and selecting applicants from the waiting list. A local preference allows for serving a family with the preference before a family that does not qualify for the preference. Examples of local preference are: living, working or going to school within the jurisdiction of the housing authority. Each housing authority must describe, in its administrative plan for the program, if they will have any local preferences and how they will be administered. The administrative plan is a public document that must be submitted to HUD each year.

The review of local preferences adopted by housing authorities is beyond the scope of this AI. Individual entitlement jurisdictions may choose to address this issue depending on the context of how vouchers are managed and assigned within their geographic area. These preferences are, however, under the jurisdiction of HUD for review, and any concerns about such preferences should be directed to the appropriate HUD office.

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## HISTORIC BACKGROUND

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The FHIC was formed in 2002 to address multijurisdictional fair housing issues. Identification of fair housing barriers informs FHIC members in a variety of ways. Although an AI as required by HUD in conjunction with entitlement jurisdictions' Consolidated Plans is certainly the most obvious, the FHIC also recognizes that there is a wealth of information that is gathered through education, information delivery and feedback from professionals in housing fields, as well as through complaint-based and fair housing testing.

The most recent AI, undertaken in 2009, was conducted by Western Economic Services, LLC, under a contract with the FHIC. The following issues identified in the 2009 AI were associated with creating barriers to housing choice and have influenced actions taken by the FHIC to more affirmatively further fair housing:

1. Insufficient interest in fair housing in some communities, which, in turn, implies a lack of desire to affirmatively further fair housing or entertain fair housing planning;
2. Lack of sufficient fair housing outreach and education;
3. While some protected classes, or a portion of some protected classes, have avenues for advocacy, there is currently insufficient system capacity to address the level of prospective demand for fair housing services region-wide;
4. Lack of an effective referral system for fair housing concerns;
5. Lack of understanding of what qualifies as a fair housing issue, particularly as it relates to landlord/tenant disputes and affordable housing production;
6. Policies and practices have contributed to concentrations of protected classes in selected areas of the region;
7. Disproportionately high denial rates for racial and ethnic minorities in the home mortgage industry;
8. Denial rates for home mortgages are disproportionately high in lower-income areas;
9. Originated HALs (high interest rate loans) are disproportionately targeted to minority racial and ethnic groups, leading to increased foreclosure risks for this group;
10. Discriminatory terms and conditions for protected classes in the rental market, specifically for racial and ethnic minorities and persons with disabilities;
11. Discrimination and harassment in the rental markets;
12. Discrimination of Section 8 voucher holders;
13. Poor documentation of fair housing activities, especially enforcement activities, such as processing and responding to fair housing complaints or lack of sufficient detail in tracking complaints;
14. Some zoning and land use regulations by units of local government may be construed to have a disparate impact; and
15. Some local government housing actions and/or policies may not be in the spirit of affirmatively furthering fair housing.

The 2009 AI cited area-wide issues relative to rental housing, lending for homeownership and spatial distribution of residents. Lack of valid information appeared to be the common feature and the FHIC focused on providing solid information to those best in a position to benefit.

Subsequent to the acceptance of the 2009 AI, the FHIC implemented several projects designed to specifically address identified concerns as follows:

### **Complaint-Based Testing and Enforcement**

The FHIC has funded fair housing testing and enforcement by the Southern Minnesota Regional Legal Services (SMRLS), assisted by the Housing Discrimination Law Project in Minneapolis and the Housing Equity Law Project in Saint Paul. While the FHIC believes that complaint-based testing and enforcement where required are crucial to eliminating illegal actions, member communities have been curious to learn whether federally funded developments are complying with federal Fair Housing laws. Over the course of several years, investigatory paired testing has been conducted to ascertain whether there is differential treatment. Although in most cases, results were somewhat inconclusive, they raised concern. Whether poor customer service, unintentional inconsistent treatment, or simply lack of information, ongoing education is needed.

In 2014, SMRLS tested whether immigrants and new Americans were experiencing different or more intense forms of disparate treatment as part of the complaint-based testing and enforcement process. It appears that regardless of national origin, housing providers continue to give sub-par treatment to new immigrant households. They also face NIMBY-ism from other tenants, especially as the number of immigrant families increases in multifamily properties.

### **Education**

Recognizing that substantive information and education concerning fair housing rights and responsibilities is essential to addressing unfair housing practices, the FHIC has funded workshops conducted by HOMELine, SMRLS, Affordable Housing Connections and HousingLink. Educational sessions have been targeted to transitional and supportive housing providers and clients, lenders, realtors, landlords, tenants, and property owners, leasing agents and asset managers of properties that have received federal funding. Trainings were tailored to the needs of the various professional communities.

### **Outreach**

As important as it is for housing industry professionals to know the rules and regulations related to housing choice and disparate treatment, it is equally important for homebuyers and tenants to know their rights. In cooperation with the FHIC, HousingLink has developed informative web content targeted to rental property owners, managers and renters. In 2013, the FHIC contracted with HousingLink to undertake a series of short, single topic informational videos highlighting situations faced by protected classes. Videos are available in Hmong, Somali, Spanish, and English and cover disabilities, marital/familial status, gender and sexual orientation, national origin, race and color, and source of income. They can be viewed via the following web link:  
<http://www.housinglink.org/housingresources/fairhousing/>

The below chart illustrates the investments made by the FHIC members since the 2009 AI that attempted to address the impediments to fair housing choice facing the region. The current AI will

build off of the 2009 AI as it presents a fresh analysis and identifies the most current and relevant impediments as well as mitigation recommendations.

**TABLE 1-1**

<b>2010-2011</b>		
SMRLS	\$47,487	Fair Housing education targeted to shelter, transitional and supportive housing clients and providers and complaint-based enforcement
HousingLink	\$2,790	Fair Housing education targeted to landlords and web content and hosting
<b>2011-2012</b>		
Affordable Housing Connections	\$5,000	Fair Housing education targeted to owners/ managers and asset managers of properties receiving federal funding
Judicare of Anoka	\$3,000	Fair Housing education targeted to persons with disabilities
SMRLS	\$22,250	Complaint based enforcement and paired testing
<b>2012-2013</b>		
SMRLS	\$22,500	Education/Enforcement targeted to immigrants and new Americans
Housing Link	\$7,500	Development of on-line, on demand fair housing training for landlords
<b>2013-2014</b>		
SMRLS	\$10,000	30% Match to FHIP enforcement and outreach
Housing Link	\$20,000	YouTube Videos in multiple languages

### THE 2014-2015 AI PROCESS

Based on the models of the previous AI, members of the FHIC wanted to undertake the 2014-2015 AI with a closer focus on community engagement-driven data as opposed to heavy reliance on Census and other online data. As such, when the FHIC reviewed three responses to its request for proposals to secure a contractor for the AI, Minneapolis-based HousingLink was chosen to lead the exercise given their connections within and knowledge of the region. Later in this document, please see detailed information about the surveys, meetings, conversations and other forms of community engagement utilized to secure the best quantitative and qualitative information regarding fair housing choice.

The intent of the entitlement jurisdictions in the Twin Cities region is to use the findings of this AI to affirmatively further fair housing as well as to identify Consolidated Plan goals and strategies specific to their local situation to help mitigate impediments to fair housing. Some of those activities can be undertaken regionally by the FHIC while others, such as siting of affordable housing, are community-by-community processes that will be specifically addressed within the narrative components of each jurisdiction’s Consolidated Plan.

For example, in this updated AI, there is language connected to Impediment #4 (see page 14) that identifies fair housing concerns connected to contracts for deed that is specific to Minneapolis and St. Paul, as well as Hennepin and Ramsey Counties that the other entitlement jurisdictions will not be reacting to. Also, as better represented on pages 64-67 of the AI, there are many steps that the entitlement jurisdictions have undertaken outside of the confines of the AI that help ensure fair housing choice.

A sound AI should examine the role of both the public sector and the private sector in fair housing choice. Many actions have already been taken by the public sector to ensure fair housing but actions connected to future fair housing testing and the recommendations connected to Impediment #8 (see pages 15-16) highlight a renewed effort to ensure that contract language of public sector housing finance tools will not discriminate against the users of tenant-based rental assistance programs.

Upon completion of a draft of the AI, many public comments were received and acted upon resulting in this thorough planning document that will serve effectively as a baseline for the thirteen entitlement jurisdictions in the region as they complete the fair housing components of their 2015-2019 Consolidated Plans.

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## AN ELEVATED ROLE FOR FAIR HOUSING DISCUSSIONS

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This AI is the third in a series of regional conversations that contribute in elevating the topic of fair housing to a level of public awareness not previously seen in the region.

In addition, but completely separate from the statutory requirements governing this AI, HUD required the Metropolitan Council, as a recipient of its three-year Sustainable Communities Regional Planning Grant to complete an FHEA. The FHEA was limited to examining race and poverty but did not examine the broader range of protected classes as defined below (page 13). The Metropolitan Council completed its regional FHEA, titled *Choice, Place and Opportunity: An Equity Assessment of the Twin Cities Region*, in March 2014. It identified several issues that complement this regional AI. The FHEA analyzed racial and economic trends in the region, identified areas of concentrated poverty and racially concentrated areas of poverty, and explored the factors that contributed to the formation of racially concentrated areas of poverty. It examined the barriers that limit the housing choices of protected classes such as low-income residents as well as residents of color. The *Choice, Place and Opportunity* report also evaluated the region's institutional capacity for fair housing enforcement and laid out policies that could further fair housing. The findings and recommendations of this assessment went on to inform the Metropolitan Council's Housing Policy Plan as adopted in 2014 and as such helped stimulate important conversation and dialogue.

## SECTION 2: EXECUTIVE SUMMARY

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### BACKGROUND

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As part of entitlement jurisdictions' certification to affirmatively further fair housing with the US Department of Housing and Urban Development (HUD), they are required to undertake Fair Housing Planning (FHP). Responsibilities of these jurisdictions in their Fair Housing Planning require:

1. An Analysis of Impediments to Fair Housing Choice (AI).
2. Actions to overcome the effects of impediments identified through the analysis; and
3. Maintenance of records reflecting the analysis and actions taken.

*The AI is a review of impediments to fair housing choice in the public and private sector. The AI involves:*

- *A comprehensive review of a State or Entitlement jurisdiction's laws, regulations, and administrative policies, procedures, and practices*
- *An assessment of how those laws affect the location, availability, and accessibility of housing*
- *An evaluation of conditions, both public and private, affecting fair housing choice for all protected classes*
- *An assessment of the availability of affordable, accessible housing in a range of unit sizes.*

*Impediments to fair housing choice are:*

- *Any actions, omissions or decisions taken on the basis of race, color, religion, sex, disability, familial status, or national origin<sup>1</sup> which restrict housing choices or the availability of housing choice.*
- *Any actions, omissions or decisions which have the effect of restricting housing choices or the availability of housing choice on the basis of race, color, religion, sex, disability, familial status, or national origin<sup>1</sup>.*

*The scope of the AI is broad. It covers the full array of public and private policies, practices, and procedures affecting housing choice. The AI:*

- *Serves as the substantive, logical basis for Fair Housing Planning*
- *Provides essential and detailed information to policy makers, administrative staff, housing providers, lenders, and fair housing advocates*
- *Assists in building public support for fair housing efforts both within a State or Entitlement jurisdiction's boundaries and beyond.*

*Excerpted from HUD's Fair Housing Planning Guide (pp 2-7, 2-8; March 1996)*

The 2014 AI was funded by the Fair Housing Implementation Council (FHIC), a consortium of regional fair housing jurisdictions and organizations with an interest in furthering fair housing.

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## PROTECTED CLASSES BY JURISDICTION

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### United States

Federal fair housing protected classes include race, color, national origin, religion, sex, familial status, and disability.

### Minnesota

Protected classes covered by the MN Human Rights Act are race, color, creed, religion, national origin, sex, marital status, familial status, disability, public assistance, age, and sexual orientation.

### City of Minneapolis

Protected classes according to the city of Minneapolis' Civil Rights Ordinance are race, sex, religion, familial status, disability, national origin, color, creed, sexual orientation, ancestry, marital status, and receipt of public assistance.

### City of St. Paul

Protected classes according to the city of St. Paul's Code of Ordinance are race, color, religion, creed, age, disability, marital status, familial status, sex, sexual or affectional orientation, national origin, ancestry, or status with regard to public assistance.

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## DATA ANALYSIS & COMMUNITY ENGAGEMENT

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The AI process involved a thorough examination of the following:

- Quantitative housing related data, including US Census and regional demographic data.
- Home mortgage industry data.
- Regional rental market data.
- Income data.
- Housing profiles.
- Assessment of recent Fair Housing activities.
- Research with regional fair housing implications.

A rigorous, active, and involved community engagement process was also conducted. There were a combination of 37 in-person engagement sessions and individual conversations across the region where protected class stakeholders and housing experts shared barriers, impediments, and their knowledge of housing discrimination (Appendix D).

Also, online and paper fair housing surveys were distributed throughout the region to renters and agencies that serve citizens trying to find rental housing and homeownership opportunities. These surveys generated over 600 responses and over 800 comments and stories from individuals responding to open-ended survey questions about their housing experiences (Appendix A).

## IMPEDIMENTS TO FAIR HOUSING AND RECOMMENDED ACTIONS TO ADDRESS IMPEDIMENTS

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The 2014 Regional Analysis of Impediments determined the following impediments to fair housing choice:

- 1. Impediment:**  
Potential homebuyers of color are denied for home purchase loans at rates exceeding White homebuyers.<sup>1</sup>

**Recommendations:**

  - 1.1.** Development of partnerships with reputable credit counseling agencies and financial literacy trainers to reach communities of color and create pipeline of potential homebuyers who are ready and qualified to purchase a home.
  - 1.2.** Support local research effort in homeownership loan denial disparity by race that accounts for creditworthiness, as limited data is currently available.
  
- 2. Impediment:**  
Higher rates of exit from homeownership among households of color.<sup>2</sup>

**Recommendations:**

  - 2.1.** Support foreclosure prevention services targeted to households of color.
  - 2.2.** Promotion of homebuyer education services to minimize subsequent delinquency.
  - 2.3.** Explore concept of post-purchase counseling to minimize delinquency.
  - 2.4.** Market and promote foreclosure prevention services to households of color.
  - 2.5.** Promote and encourage expanded opportunities for housing counseling specifically directed at protected classes.
  
- 3. Impediment:**  
Homeownership perceived as unattainable by some households of color.<sup>3</sup>

**Recommendation:**

  - 3.1.** Pursue increased local jurisdiction partnerships with agencies dedicated to expanding homeownership equity and reducing the homeownership gap.
  
- 4. Impediment (Hennepin County, Ramsey County, City of Minneapolis, and City of St. Paul):**  
Predatory lending practices towards immigrants, communities of color, and disabled households, in the form of contract-for-deed.<sup>4</sup>

**Recommendations:**

  - 4.1.** Development of partnerships with local lending institutions, encouraging affirmative marketing and funding for homebuyer programs that reach new Americans, communities of color and the disabled.
  - 4.2.** Partner with local programs educating contract-for-deed purchasers in new American communities, communities of color and households with disabled members about the

process with a special focus on the additional protections under Minnesota Statutes §559.202 that went into effect for contracts entered into after August 2013.

**5. Impediment:**

Housing choices for people of color are impacted by perceptions about school performance and neighborhood safety.<sup>5</sup>

**Recommendations:**

**5.1.** Conduct paired testing to see if race influences neighborhood recommendations in the homebuying process.

**5.2.** Develop outreach and education strategies based on results of paired testing.

**6. Impediment:**

Limited number of rental units with 3+ bedrooms.<sup>6</sup>

**Recommendation:**

**6.1.** Support extra points in RFP processes for development proposals that include a higher proportion of units with 3+ bedrooms.

**7. Impediment:**

High rental application denial rate in communities of color and those with disabilities based on rental selection criteria (criminal background, credit history, rental background).<sup>7</sup>

**Recommendations:**

**7.1.** Provide education for landlords on how to create policies that allow for adapting rental criteria for renters with difficult backgrounds through exceptions. Education focused on considering exceptions based on length of time since the barrier was created, nature of the offense, how to minimize risk, and working with renters that have access to supportive services. Also offer education on which type of police calls impact a landlord's rental license.

**7.2.** Provide education for renters, human service professionals, and community organizations on rental selection criteria and how to effectively communicate with landlords.

**7.3.** Encourage police departments to clearly explain the use of police call records in rental license programs, including the types of calls (domestic violence and medical emergencies) excluded from rental license regulations.

**7.4.** Provide fair housing education for Crime Free Multi-Housing program educators and local police departments.

**8. Impediment:**

Inability to place tenant based rental assistance vouchers for those with disabilities, households with children, and households of color, including but not limited to Housing Choice Vouchers.<sup>8</sup>

**Recommendations:**

**8.1.** Market and promote the benefits of accepting tenant based rental assistance to landlords and the unique characteristics of programs beyond Housing Choice Vouchers.

- 8.2. Assist voucher holders in their housing search by referring them to resources that list properties where Housing Choice Vouchers may be accepted.
- 8.3. Develop and share strategies and best practices about how landlords can have a successful experience renting to those with tenant-based rental assistance.
- 8.4 Entitlement jurisdictions shall include in the contract documents of rental housing developments funded in whole or in part by public financing language prohibiting property owners from rejecting rental applications due to an applicant's receipt of public assistance.

**9. Impediment:**

Development processes in local government can limit construction of affordable housing and housing for people with disabilities.<sup>9</sup>

**Recommendation:**

- 9.1. Encourage practices that maximize local government, HRA, CDA, and/or EDA resources that enable housing development for protected classes.
- 9.2. Review strategies proposed in Urban Land Institute/Regional Council of Mayor's "Reinvesting in the Region: (Re)Development-Ready Guide" available at <http://minnesota.uli.org/wp-content/uploads/sites/31/2012/06/ULI-MN-ReDevelopment-Ready-Guide-May-2012.pdf> or in HUD's Regulatory Barriers Clearinghouse: <http://www.huduser.org/portal/rbc/home.html> with local government staff.

**10. Impediment:**

NIMBY-ism with regard to siting and placement of affordable housing.<sup>10</sup>

**Recommendations:**

- 10.1. Continue to design and manage affordable housing such that it can overcome initial community opposition.
- 10.2. Analyze how nationwide deconcentration strategies and best practices related to housing and transportation impact fair housing protected classes.
- 10.3. Review strategies proposed in Urban Land Institute/Regional Council of Mayor's *Reinvesting in the Region: (Re)Development-Ready Guide* available at <http://minnesota.uli.org/wp-content/uploads/sites/31/2012/06/ULI-MN-ReDevelopment-Ready-Guide-May-2012.pdf> or in HUD's *Regulatory Barriers Clearinghouse*: <http://www.huduser.org/portal/rbc/home.html>.

## SECTION 3: REGIONAL PROFILE

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### DEMOGRAPHIC DATA

Following are demographic characteristics related to fair housing protected classes at the FHIC county- and city-level jurisdictions.

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### POPULATION

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The Twin Cities metropolitan area had a population of 2,850,000 in 2010, and forecasts by the MN State Demographic Center project growth of 15% to a total population of 3,341,508 by the year 2040.

**TABLE 3-1**

<b>Twin Cities Projected Population by Year</b>				
	<b>2010</b>	<b>2020</b>	<b>2030</b>	<b>2040</b>
Population	2,850,000	3,030,501	3,220,273	3,341,508

*Source: US Census, MN State Demographic Center.*

**TABLE 3-2**

<b>Total Population By County</b>	
<b>County</b>	<b>Population</b>
Anoka	341,465
Carver	95,463
Dakota	408,732
Hennepin	1,195,058
Ramsey	525,146
Scott	136,926
Washington	248,095

*Source: American Community Survey, 2013*

**TABLE 3-3**

<b>Total Population By County</b>	
<b>FHIC City</b>	<b>Population</b>
Bloomington	85,935
Coon Rapids	62,684
Eden Prairie	62,729
Minneapolis	400,938
Minnetonka	50,841
Plymouth	72,969
St Paul	296,542
Woodbury	65,746

*Source: American Community Survey, 2013*

## RACE/ETHNICITY

White, non-Latino population in the Twin Cities is expected to remain virtually the same over the next thirty years, while each of three broadly-defined communities of color will more-than double.

**TABLE 3-4**

<b>Twin Cities Population Projections by Race by Year</b>					
<b>Race</b>	<b>2010</b>	<b>2020</b>	<b>2030</b>	<b>2040</b>	<b>30 Year Change</b>
White	2,174,000	2,210,000	2,212,000	2,188,000	<i>(increase of &lt;1%)</i>
Black or African American	234,000	309,000	402,000	515,000	<i>(increase of 120%)</i>
Asian and Other	274,000	364,000	476,000	598,000	<i>(increase of 118%)</i>
Latino	168,000	219,000	291,000	373,000	<i>(increase of 122%)</i>

*Source: Metropolitan Council.*

Table 3-5 below shows race as a percent of the total population in each county. The majority of people of color are concentrated in the counties of Hennepin and Ramsey.

**TABLE 3-5**

<b>Race as Percent of Total Population by County</b>							
<b>County</b>	<b>% White</b>	<b>% Population of Color</b>	<b>% Black</b>	<b>% Asian</b>	<b>% Native American</b>	<b>% Other/Multi</b>	<b>% Latino</b>
Anoka	85.2%	14.8%	4.1%	4.0%	0.6%	2.4%	3.6%
Carver	90.6%	9.5%	1.1%	2.5%	0.2%	1.8%	3.9%
Dakota	82.3%	17.7%	4.7%	4.4%	0.3%	2.3%	6.0%
Hennepin	71.8%	28.2%	11.6%	6.2%	0.7%	3.1%	6.7%
Ramsey	67.0%	33.0%	10.6%	11.8%	0.5%	3.0%	7.1%
Scott	84.4%	15.6%	2.6%	5.7%	0.5%	2.3%	4.5%
Washington	85.5%	14.5%	3.4%	5.2%	0.2%	2.2%	3.4%

*Source: Metropolitan Council, 2013 estimates and American Community Survey (2008-2012 estimates).*

Table 3-6 below shows race as a percent of total population by city. The majority of people of color are concentrated in urban areas, such as the cities of Minneapolis & St Paul.

**TABLE 3-6**

<b>Race as Percent of Total Population by City</b>							
<b>FHIC City</b>	<b>% White</b>	<b>% Population of Color</b>	<b>% Black</b>	<b>% Asian</b>	<b>% Native American</b>	<b>% Other/Multi</b>	<b>% Latino</b>
Bloomington	76.2%	23.8%	6.7%	6.0%	0.6%	2.7%	7.8%
Coon Rapids	85.2%	14.8%	4.3%	3.3%	0.6%	2.7%	3.8%
Eden Prairie	78.4%	21.6%	6.1%	9.5%	0.3%	2.1%	3.6%
Minneapolis	62.2%	37.8%	17.3%	5.5%	1.4%	3.7%	9.9%
Minnetonka	88.1%	11.9%	4.2%	3.1%	0.4%	2.1%	2.0%
Plymouth	82.5%	17.5%	4.5%	6.8%	0.4%	2.3%	3.4%
St Paul	56.0%	44.0%	14.9%	15.1%	0.7%	3.6%	9.7%
Woodbury	78.9%	21.1%	5.6%	8.2%	0.2%	2.9%	4.3%

*Source: Metropolitan Council, 2013 estimates and American Community Survey (2008-2012 estimates).*

The HUD definition for a racially/ethnically-concentrated area of poverty (R/ECAP) is an area in which 40% of residents are under 100% of the Federal Poverty Line, and 50% of the population is

non-white. Based on that definition, the Twin Cities Metro area has 22 CAPs. As part of the region's Fair Housing Analysis of Impediments as required by HUD's Sustainable Communities Grant, the Metropolitan Council designated the following adjusted threshold for poverty: 40% or more of the households earn incomes that are less than 185% of the federal poverty level.<sup>11</sup> This expanded definition results in 80 designated R/ECAP tracts. The following tables break these out by area and protected class, and note that poverty is examined in greater detail in the Income Data section, starting on page 25.

**TABLE 3-7**

<b>Concentrated Areas of Race/Ethnicity (CAR/Es)</b>		
<b>by County</b>		
<b>FHIC County</b>	<b>CAR Tracts</b>	<b>% of All Census Tracts</b>
Anoka	0	0.0%
Carver	0	0.0%
Dakota	0	0.0%
Hennepin	58	19.4%
Ramsey	37	27.0%
Scott	0	0.0%
Washington	0	0.0%

*Source: Metropolitan Council, 2010 Census.*

There are 20 suburban CAR/E tracts in the Twin Cities metro. Only one of those is found among city-level FHIC jurisdictions (in Bloomington). The remaining 77 CAR/E tracts are in Minneapolis (40) and St. Paul (37).

**TABLE 3-8**

<b>Concentrated Areas of Race/Ethnicity (CAR/Es)</b>		
<b>by City</b>		
<b>FHIC City</b>	<b>CAR Tracts</b>	<b>% of All Census Tracts</b>
Bloomington	1	4.8%
Coon Rapids	0	0.0%
Eden Prairie	0	0.0%
Minneapolis	40	34.5%
Mnetonka	0	0.0%
Plymouth	0	0.0%
St Paul	37	45.1%
Woodbury	0	0.0%

*Source: Metropolitan Council, 2010 Census.*

As recently as 1990, all racially/ethnically concentrated areas of poverty (R/ECAP) census tracts were contained within the central cities of Minneapolis and St. Paul, housing only three percent of the region's population.<sup>12</sup> R/ECAPs have since expanded to the suburbs and now house nine percent of the region's population. As of 2011, however, all R/ECAP tracts were still located in Hennepin and Ramsey Counties.

**TABLE 3-9**

<b>Population in Racially Concentrated Areas of Poverty (R/ECAPs) as Percent of Total County Population</b>			
<b>Name</b>	<b>All Races</b>	<b>People of Color</b>	<b>% of Region's Total R/ECAP Census Tracts</b>
Hennepin	13.1%	32.3%	58.8%
Ramsey	22.2%	45.8%	41.3%
Twin Cities Metro	9.2%	27.0%	100.0%

Source: Metropolitan Council, Census 2010 data and American Community Survey data 2007-2011.

Among FHIC city-level jurisdictions, only Minneapolis and St. Paul contain R/ECAPs, with the two containing 90% of all the region's R/ECAP-designated census tracts. Though only 38% of Minneapolis residents and 44% of St. Paul residents are people of color, 56% and 62%, live in racially concentrated areas of poverty. The city of Bloomington has a single census tract meeting the concentrated area of race (CAR) definition, and one meeting the concentrated areas of poverty (CAP) definition, but they are not the same tract.

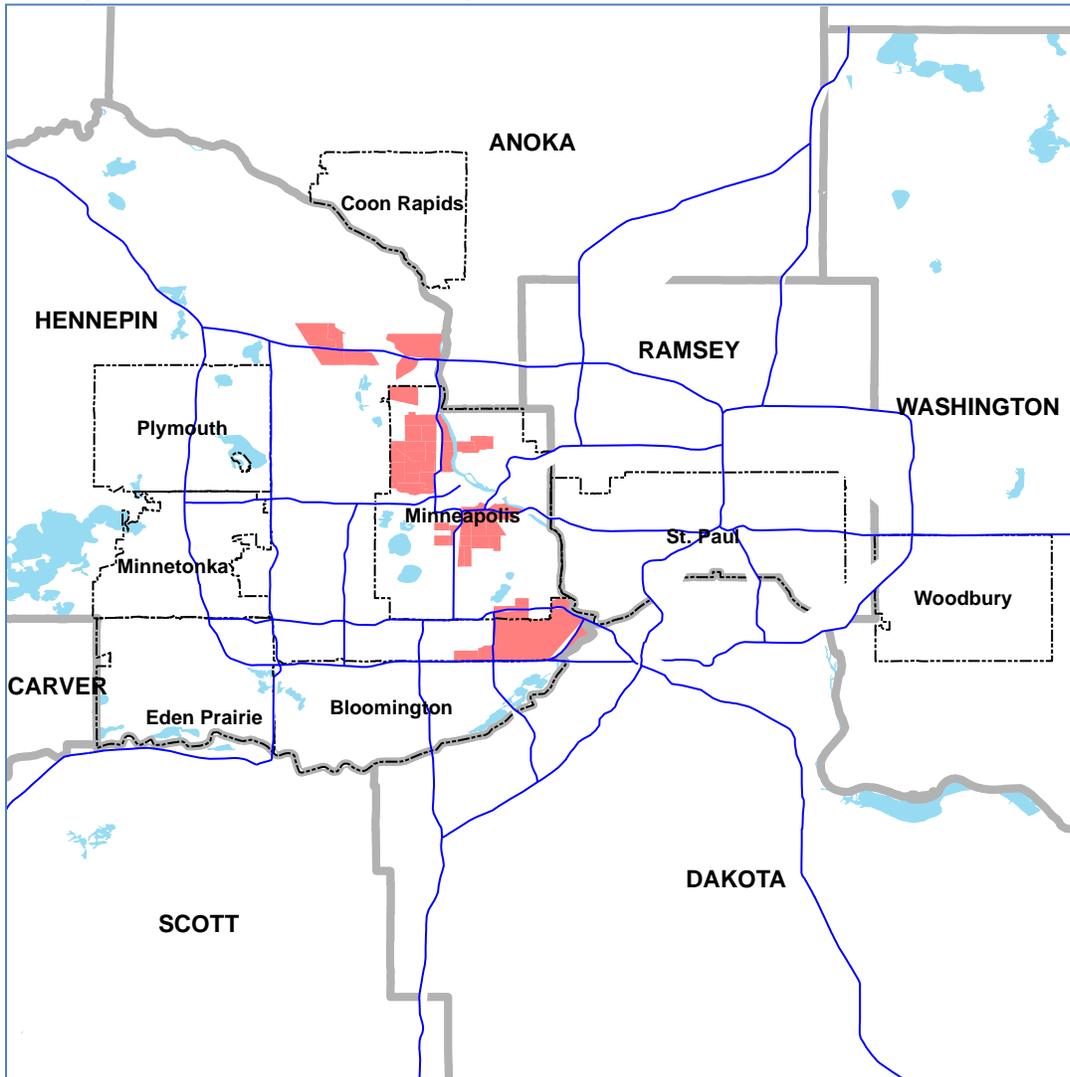
**TABLE 3-10**

<b>Population in Racially Concentrated Areas of Poverty (R/ECAPs) as Percent of Total City Population</b>			
<b>Name</b>	<b>All Races</b>	<b>People of Color</b>	<b>% of Region's Total R/ECAP Census Tracts</b>
Minneapolis	31.2%	55.9%	48.8%
St. Paul	39.6%	61.5%	41.3%
Twin Cities Metro	9.2%	27.0%	100.0%

Source: Metropolitan Council, Census 2010 data and American Community Survey data 2007-2011.

**MAP 3-1**

**Racially-Concentrated Areas of Poverty: 2011-2012**



*Sources: Metropolitan Council analysis of Census 2010 data and American Community Survey data 2007-2011.*

## DISABILITY

8.9% of the Twin Cities population is living with one or more disabilities, according to American Community Survey estimates.

Regardless of geography, disability status is highly correlated with poverty. In all five counties containing any concentrated area of poverty (CAP) census tracts, the percentage of population of people with one or more disabilities exceeds the percentage of overall population living in those CAP tracts.

**TABLE 3-11**

<b>People with One or More Disabilities as Percent of Overall Population and as Percent of Population in Concentrated Areas of Poverty (CAPs) by County</b>			
<b>County</b>	<b>% of Population with Disability</b>	<b>% Overall Pop Living in CAP</b>	<b>% Disability Pop Living in CAP</b>
Anoka	8.9%	1.0%	1.6%
Carver	6.4%	0.0%	0.0%
Dakota	7.7%	1.8%	2.7%
Hennepin	9.2%	17.0%	24.1%
Ramsey	10.7%	25.4%	31.2%
Scott	6.3%	1.6%	3.7%
Washington	7.6%	0.0%	0.0%
<b>Twin Cities Metro</b>	<b>8.9%</b>	<b>11.9%</b>	<b>17.5%</b>

*Source: Metropolitan Council (2007-2011 American Community Survey) and American Community Survey (2008-2012 estimates).*

The central cities of Minneapolis and St. Paul have a higher percentage of population with one or more disabilities living in concentrated areas of poverty than that of the population at large.

**TABLE 3-12**

<b>People with One or More Disabilities as Percent of Overall Population and as Percent of Population in Concentrated Areas of Poverty (CAPs) by City</b>			
<b>FHIC City</b>	<b>% of Population w/Disability</b>	<b>% Overall Pop Living in CAP</b>	<b>% Disability Pop Living in CAP</b>
Bloomington	11.2%	3.1%	2.4%
Coon Rapids	9.8%	0.0%	0.0%
Eden Prairie	5.7%	0.0%	0.0%
Minneapolis	10.2%	41.5%	53.3%
Mnetonka	8.6%	0.0%	0.0%
Plymouth	7.4%	0.0%	0.0%
St Paul	11.2%	45.4%	53.2%
Woodbury	5.3%	0.0%	0.0%
<b>Twin Cities Metro</b>	<b>8.9%</b>	<b>11.9%</b>	<b>17.5%</b>

*Source: Metropolitan Council (2007-2011 American Community Survey) and American Community Survey (2008-2012 estimates).*

## NATIONAL ORIGIN

National origin, as measured by foreign-born population (American Community Survey estimates) is even more highly correlated to concentrated areas of poverty than race or disability. Metro-wide, 29% of the foreign-born population lives in concentrated areas of poverty; over double the percentage of overall population living in those same tracts (13%).

**TABLE 3-13**

<b>Foreign-Born Population as Percent of Overall Population and as Percent of Population in Concentrated Areas of Poverty (CAPs) by County</b>			
<b>County</b>	<b>% of Foreign-Born Population</b>	<b>% Overall Pop Living in CAP</b>	<b>% Foreign-Born Pop Living in CAP</b>
Anoka	6.8%	1.0%	3.5%
Carver	6.0%	0.0%	0.0%
Dakota	8.1%	1.8%	2.9%
Hennepin	12.7%	19.3%	33.6%
Ramsey	14.0%	26.7%	49.0%
Scott	8.5%	1.6%	3.3%
Washington	6.0%	0.0%	0.0%
<b>Twin Cities Metro</b>	<b>10.7%</b>	<b>13.0%</b>	<b>28.5%</b>

*Source: Metropolitan Council (2007-2011 American Community Survey) and American Community Survey (2008-2012 estimates).*

The percentage of foreign-born population in FHC city-level jurisdictions ranges from 7% in Coon Rapids to 18% in St. Paul, with five of the eight cities topping 10%. The percentage of foreign-born population in the central cities who reside in concentrated areas of poverty is 70% in Minneapolis, 67% in St. Paul, and 4% in Bloomington.

**TABLE 3-14**

<b>Foreign-Born Population as Percent of Overall Population and as Percent of Population in Concentrated Areas of Poverty (CAPs) by City</b>			
<b>FHC City</b>	<b>% of Foreign-Born Population</b>	<b>% Overall Pop Living in CAP</b>	<b>% Foreign-Born Pop Living in CAP</b>
Bloomington	12.0%	3.1%	4.3%
Coon Rapids	7.3%	0.0%	0.0%
Eden Prairie	14.5%	0.0%	0.0%
Minneapolis	14.6%	41.5%	70.4%
Minnetonka	7.8%	0.0%	0.0%
Plymouth	10.7%	0.0%	0.0%
St Paul	17.5%	45.4%	67.1%
Woodbury	9.7%	0.0%	0.0%
<b>Twin Cities Metro</b>	<b>10.7%</b>	<b>13.0%</b>	<b>28.5%</b>

*Source: Metropolitan Council (2007-2011 American Community Survey) and American Community Survey (2008-2012 estimates).*

## Familial Status (Families with Children, Single Mothers)<sup>13</sup>

In the Twin Cities as a whole, only 10% of families live in concentrated areas of poverty. However, that figure jumps to 24% when looking at families consisting of a single mother with children under the age of 18.

**TABLE 3-15**

<b>Family Households as Percent of Population in Concentrated Areas of Poverty (CAPs) by County</b>					
<b>County</b>	<b>% of Families w/Children</b>	<b>% of Single-Mother Families</b>	<b>% of Overall Families Living in CAP</b>	<b>% of Families w/Children Living in CAP</b>	<b>% of Single Mother Families Living in CAP</b>
Anoka	47.9%	8.4%	0.9%	0.9%	2.2%
Carver	55.4%	6.6%	0.0%	0.0%	0.0%
Dakota	49.4%	9.0%	1.6%	1.6%	2.5%
Hennepin	47.8%	11.0%	13.6%	16.9%	34.6%
Ramsey	46.7%	13.2%	22.6%	27.9%	39.1%
Scott	55.1%	7.2%	1.2%	1.1%	1.9%
Washington	49.9%	8.6%	0.0%	0.0%	0.0%
<b>Twin Cities Metro</b>	<b>48.6%</b>	<b>10.2%</b>	<b>9.5%</b>	<b>11.3%</b>	<b>23.5%</b>

*Source: Metropolitan Council (2007-2011 American Community Survey) and American Community Survey (2008-2012 estimates).*

In the metro area an average of 11% of families with children live in concentrated areas of poverty. 23.5% of metro-area single mother families live in a CAP.

**TABLE 3-16**

<b>Family Households as Percent of Population in Concentrated Areas of Poverty (CAPs) by City</b>					
<b>FHIC City</b>	<b>% of Families w/Children</b>	<b>% of Single- Mother Families</b>	<b>% Overall Families Living in CAP</b>	<b>% Families w/Children Living in CAP</b>	<b>% of Single Mother Families Living in CAP</b>
Bloomington	39.7%	8.1%	2.5%	2.5%	5.2%
Coon Rapids	47.3%	10.6%	0.0%	0.0%	0.0%
Eden Prairie	54.5%	8.2%	0.0%	0.0%	0.0%
Minneapolis	49.9%	17.2%	41.4%	48.3%	67.1%
Minnetonka	39.5%	7.2%	0.0%	0.0%	0.0%
Plymouth	46.3%	6.9%	0.0%	0.0%	0.0%
St Paul	52.0%	16.9%	44.2%	48.9%	59.3%
Woodbury	56.7%	8.0%	0.0%	0.0%	0.0%
<b>Twin Cities Metro</b>	<b>48.6%</b>	<b>10.2%</b>	<b>9.5%</b>	<b>11.3%</b>	<b>23.5%</b>

*Source: Metropolitan Council (2007-2011 American Community Survey) and American Community Survey (2008-2012 estimates).*

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## AGE

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Among all county- and city-level jurisdictions, age is only a protected class in the City of St. Paul. According to 2013 American Community Survey estimates, seniors aged 65 and up make up 9% of the population in St. Paul. The metro's senior population is estimated to currently comprise 11% of total people, region wide.<sup>14</sup> That demographic is noted as the fastest growing among all age cohorts, with the senior citizen population expected to double by 2030 and comprise, by 2040, 21% of the metro's entire population.<sup>15</sup>

## INCOME DATA

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### MEDIAN INCOME

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**TABLE 3-17**

<b>Median Income by County</b>	
<b>County</b>	<b>Median Household Income</b>
Anoka	\$67,469
Carver	\$83,903
Dakota	\$72,037
Hennepin	\$62,448
Ramsey	\$52,834
Scott	\$82,867
Washington	\$80,537

*Source: American Community Survey (2008-2012 estimates).*

Median household income ranges among FHIC jurisdictions from St. Paul at \$45,782 to Woodbury, at \$96,107.

**TABLE 3-18**

<b>Median Income by City</b>	
<b>FHIC City</b>	<b>Median Household Income</b>
Bloomington	\$59,637
Coon Rapids	\$62,102
Eden Prairie	\$92,008
Minneapolis	\$48,228
Mnetonka	\$75,945
Plymouth	\$84,639
St. Paul	\$45,782
Woodbury	\$96,107

*Source: American Community Survey (2008-2012 estimates).*

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### POVERTY RATE BY RACE

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Poverty rates for all non-White races and Latino ethnicity exceed that of their white counterparts. The 2012 Twin Cities metro poverty rate for Whites was 6.9%, whereas the poverty rate for Blacks was 34%. Native Americans experienced a poverty rate of 32%, and the rate for the Latinos was 23%. This trend continues for every race and ethnic category at every FHIC county- and city

jurisdiction, except the Asian population, which exhibits lower poverty rates in some suburban counties.

**TABLE 3-19**

Poverty Rate by Race by County								
County	% White, Non-Latino	White, Non-Latino Poverty Rate	% Black	Black Poverty Rate	% Asian	Asian Poverty Rate	% Native American	Native American Poverty Rate
Anoka	85.4%	5.6%	4.0%	28.0%	4.1%	4.0%	0.6%	24.1%
Carver	90.6%	4.1%	1.0%	8.6%	2.4%	2.1%	0.1%	24.8%
Dakota	82.3%	4.3%	4.8%	23.6%	4.4%	7.1%	0.4%	11.0%
Hennepin	71.8%	7.0%	11.7%	35.3%	6.2%	13.4%	0.8%	38.5%
Ramsey	66.6%	8.7%	10.9%	39.9%	12.0%	31.2%	0.6%	37.6%
Scott	84.6%	4.0%	2.5%	11.5%	5.7%	9.5%	0.6%	18.2%
Washington	85.9%	4.6%	3.2%	14.7%	5.2%	7.3%	0.2%	15.9%
<b>Twin Cities Metro</b>	<b>76.3%</b>	<b>6.2%</b>	<b>8.2%</b>	<b>33.9%</b>	<b>6.5%</b>	<b>17.2%</b>	<b>0.6%</b>	<b>32.4%</b>

(CONTINUED)

Poverty Rate by Race by County						
County	% Other	Other Poverty Rate	% Two+ Races	Two+ Races Poverty Rate	% Latino	Latino Poverty Rate
Anoka	1.6%	18.4%	2.5%	14.8%	3.6%	16.6%
Carver	1.7%	45.1%	2.0%	10.7%	3.9%	28.2%
Dakota	2.3%	23.5%	2.5%	10.9%	6.0%	17.8%
Hennepin	2.2%	24.9%	3.2%	20.8%	6.7%	25.8%
Ramsey	1.6%	24.0%	3.5%	28.1%	7.2%	26.9%
Scott	1.2%	5.4%	2.6%	12.7%	4.4%	17.1%
Washington	0.7%	18.7%	2.3%	13.9%	3.4%	12.6%
<b>Twin Cities Metro</b>	<b>1.8%</b>	<b>23.7%</b>	<b>2.9%</b>	<b>19.5%</b>	<b>5.9%</b>	<b>23.3%</b>

Source: American Community Survey (2008-2012 estimates).

Poverty rates for non-Whites are in excess of their White counterparts in all jurisdictions and for all races other than Asian.

**TABLE 3-20**

Poverty Rate by Race by City								
FHIC City	% White, Non Latino	White, Non-Latino Poverty Rate	% Black	Black Poverty Rate	% Asian	Asian Poverty Rate	% Native American	Native American Poverty Rate
Bloomington	76.1%	5.8%	7.0%	37.8%	6.2%	6.7%	0.8%	27.4%
Coon Rapids	85.2%	6.9%	4.3%	26.5%	3.3%	1.3%	0.7%	54.9%
Eden Prairie	78.4%	3.6%	6.1%	29.8%	9.7%	1.9%	0.3%	0.0%
Minneapolis	61.8%	12.9%	17.7%	45.4%	5.5%	30.7%	1.6%	48.9%
Minnetonka	88.3%	3.5%	4.2%	17.4%	3.1%	7.5%	0.4%	12.0%
Plymouth	83.0%	4.1%	4.2%	16.8%	6.9%	3.8%	0.4%	32.8%
St Paul	55.4%	11.6%	15.4%	42.8%	15.3%	38.1%	0.9%	41.3%
Woodbury	78.9%	2.8%	5.6%	9.1%	8.2%	0.8%	0.2%	12.3%
<b>Twin Cities Metro</b>	<b>76.3%</b>	<b>6.2%</b>	<b>8.2%</b>	<b>33.9%</b>	<b>6.5%</b>	<b>17.2%</b>	<b>0.6%</b>	<b>32.4%</b>

(CONTINUED)

Poverty Rate by Race by City						
FHIC City	% Other	Other Poverty Rate	% Two+ Races	Two+Races Poverty Rate	% Latino	Latino Poverty Rate
Bloomington	3.6%	20.7%	3.1%	9.8%	7.9%	19.0%
Coon Rapids	1.5%	22.6%	2.9%	17.2%	3.8%	16.7%
Eden Prairie	1.7%	22.9%	2.1%	11.6%	3.6%	11.1%
Minneapolis	3.0%	30.5%	4.1%	25.9%	10.2%	33.0%
Minnetonka	0.5%	11.5%	2.0%	16.2%	2.0%	15.5%
Plymouth	1.0%	6.3%	2.2%	6.6%	3.4%	13.0%
St Paul	2.3%	24.7%	4.2%	30.8%	9.9%	26.7%
Woodbury	0.8%	0.0%	3.0%	6.4%	4.2%	6.2%
<b>Twin Cities Metro</b>	<b>1.8%</b>	<b>23.7%</b>	<b>2.9%</b>	<b>19.5%</b>	<b>5.9%</b>	<b>23.3%</b>

Source: American Community Survey (2008-2012 estimates).

### POVERTY RATE BY DISABILITY STATUS

The disability community within the Twin Cities experiences higher poverty rates than the population at large.

**TABLE 3-21**

Poverty Rate by Disability Status by County		
County	Overall Poverty Rate	Poverty Rate - Disability Community
Anoka	7.1%	14.4%
Carver	5.2%	15.1%
Dakota	6.4%	13.9%
Hennepin	12.6%	25.0%
Ramsey	16.8%	27.9%
Scott	5.2%	14.7%
Washington	5.6%	13.4%

Source: American Community Survey (2008-2012 estimates).

In all instances, the poverty rate for disabled residents by city exceeds that of the population at large.

**TABLE 3-22**

<b>Poverty Rate for the Disability Community by City</b>		
<b>FHIC City</b>	<b>Overall Poverty Rate</b>	<b>Poverty Rate - Disability Community</b>
Bloomington	9.3%	15.7%
Coon Rapids	8.5%	16.8%
Eden Prairie	5.4%	13.5%
Minneapolis	22.5%	38.9%
Minnetonka	4.8%	10.5%
Plymouth	5.1%	14.0%
St Paul	22.8%	35.6%
Woodbury	3.2%	14.1%

*Source: American Community Survey (2008-2012 estimates).*

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**POVERTY RATE BY NATIONAL ORIGIN**

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Poverty rates for foreign-born populations are higher than overall poverty rates for all counties in the Twin Cities.

**TABLE 3-23**

<b>Poverty Rate for the Foreign Born Community by County</b>		
<b>County</b>	<b>Overall Poverty Rate</b>	<b>Poverty Rate - Foreign Born Community</b>
Anoka	7.1%	10.7%
Carver	5.2%	19.9%
Dakota	6.4%	12.5%
Hennepin	12.6%	20.8%
Ramsey	16.8%	28.4%
Scott	5.2%	11.5%
Washington	5.6%	7.8%

*Source: American Community Survey (2008-2012 estimates).*

The trend is seen for FHIC city-level jurisdictions as well, with foreign-born poverty rates exceeding those of the overall population.

**TABLE 3-24**

<b>Poverty Rate for the Foreign Born Community by City</b>		
<b>FHIC City</b>	<b>Overall Poverty Rate</b>	<b>Poverty Rate - Foreign Born Community</b>
Bloomington	9.3%	18.5%
Coon Rapids	8.5%	12.1%
Eden Prairie	5.4%	9.2%
Minneapolis	22.5%	32.5%
Minnetonka	4.8%	10.8%
Plymouth	5.1%	9.8%
St Paul	22.8%	33.0%
Woodbury	3.2%	3.3%

Source: American Community Survey (2008-2012 estimates).

### POVERTY RATE FOR SINGLE MOTHERS

Single mothers (female heads-of-households with at least one child age 18 or under) in Twin Cities counties experience poverty at a rate of 4.6 times the rate of all families.

**TABLE 3-25**

<b>Poverty Rate for the Single Mothers by County</b>		
<b>County</b>	<b>Poverty Rate - All Families</b>	<b>Poverty Rate - Single Mother Families</b>
Anoka	4.9%	22.7%
Carver	3.3%	18.6%
Dakota	4.1%	21.8%
Hennepin	8.1%	36.7%
Ramsey	11.5%	40.2%
Scott	3.5%	14.5%
Washington	4.0%	22.9%

Source: American Community Survey (2008-2012 estimates).

Single mothers (female heads-of-households with at least one child age 18 or under) in most FHIC jurisdiction cities experience poverty at rates many times the rate of all families.

**TABLE 3-26**

<b>Poverty Rate for the Single Mothers by City</b>		
<b>FHIC City</b>	<b>Poverty Rate - All Families</b>	<b>Poverty Rate - Single Mother Families</b>
Bloomington	5.5%	27.9%
Coon Rapids	6.0%	26.5%
Eden Prairie	4.0%	23.8%
Minneapolis	15.7%	47.9%
Minnetonka	2.6%	11.4%
Plymouth	3.8%	25.0%
St Paul	17.2%	45.5%
Woodbury	2.3%	16.3%

Source: American Community Survey (2008-2012 estimates).

## HOUSING PROFILE

### HOUSING TENURE (RENTAL VS. OWNERSHIP UNITS)

Rental units comprise 30 percent of all occupied housing units, but that percent jumps to 62% when looking only at concentrated poverty census tracts.

**TABLE 3-27**

Housing Units by Tenure by County						
FHIC County	Entire County		In Concentrated Areas of Poverty		In Racially Concentrated Areas of Poverty	
	% Renter Occupied	% Owner Occupied	% Renter Occupied	% Owner Occupied	% Renter Occupied	% Owner Occupied
Anoka	18.1%	81.9%	22.6%	77.4%	-	-
Carver	18.5%	81.5%	-	-	-	-
Dakota	23.1%	76.9%	58.0%	42.0%	-	-
Hennepin	35.7%	64.3%	65.7%	34.3%	63.2%	36.8%
Ramsey	39.8%	60.2%	56.5%	43.5%	54.8%	45.2%
Scott	14.6%	85.4%	52.5%	47.5%	-	-
Washington	18.1%	81.9%	-	-	-	-
<b>Twin Cities</b>	<b>30.1%</b>	<b>69.9%</b>	<b>62.0%</b>	<b>38.0%</b>	<b>59.8%</b>	<b>40.2%</b>

*Source: Metropolitan Council (2007-2011 American Community Survey) and American Community Survey (2008-2012 estimates).*

As is the case at the county level, the percentage of rental housing in R/ECAPs at the city level is lower than the percentage of rental housing in concentrated areas of poverty (CAPs).

**TABLE 3-28**

Housing Units by Tenure by City						
FHIC County	Entire County		In Areas of Concentrated Poverty		In Areas of Racially Concentrated Poverty	
	% Renter Occupied	% Owner Occupied	% Renter Occupied	% Owner Occupied	% Renter Occupied	% Owner Occupied
Bloomington	30.7%	69.3%	56.6%	43.4%	-	-
Coon Rapids	23.0%	77.0%	-	-	-	-
Eden Prairie	26.6%	73.4%	-	-	-	-
Minneapolis	50.0%	50.0%	65.2%	34.8%	65.0%	35.0%
Minnetonka	25.9%	74.1%	-	-	-	-
Plymouth	27.4%	72.6%	-	-	-	-
St Paul	48.8%	51.2%	56.4%	43.6%	54.8%	45.2%
Woodbury	19.1%	80.9%	-	-	-	-
<b>Twin Cities</b>	<b>30.1%</b>	<b>69.9%</b>	<b>62.0%</b>	<b>38.0%</b>	<b>59.8%</b>	<b>40.2%</b>

*Source: Metropolitan Council (2007-2011 American Community Survey) and American Community Survey (2008-2012 estimates).*

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## HOMEOWNERSHIP GAP

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The “homeownership gap” is the difference in rates of homeownership between Whites and non-White races and those of Latino ethnicity. For the Twin Cities overall, that rate stands at 38%.

**TABLE 3-29**

<b>Homeownership Gap by County</b>			
<b>County</b>	<b>White H/O Rate</b>	<b>Non-White H/O Rate</b>	<b>Gap</b>
Anoka	83%	54%	29%
Carver	81%	56%	25%
Dakota	78%	46%	32%
Hennepin	70%	31%	39%
Ramsey	67%	30%	37%
Scott	86%	73%	13%
Washington	82%	64%	17%
<b>Twin Cities</b>	<b>74%</b>	<b>36%</b>	<b>38%</b>

*American Community Survey (2008-2012 estimates).*

**TABLE 3-30**

<b>Homeownership Gap by City</b>			
<b>FHIC City</b>	<b>White H/O Rate</b>	<b>Non-White H/O Rate</b>	<b>Gap</b>
Bloomington	73%	36%	38%
Coon Rapids	79%	47%	32%
Eden Prairie	79%	43%	36%
Minneapolis	58%	23%	35%
Minnetonka	74%	30%	44%
Plymouth	74%	45%	29%
St Paul	58%	26%	32%
Woodbury	80%	63%	16%
<b>Twin Cities</b>	<b>74%</b>	<b>36%</b>	<b>38%</b>

*American Community Survey (2008-2012 estimates).*

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## MORTGAGE LOAN DENIAL RATES

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According to analysis of home purchase mortgage applications, denial rates were significantly higher for non-White races (including Latino ethnicity) in each of the seven metro counties.

## DENIAL RATES ACROSS ALL INCOMES

**TABLE 3-31**

<b>Home Mortgage Loan Denials By County for All Income Classes 2010-2012</b>		
<b>County</b>	<b>White All Income Classes</b>	<b>Non-White All Income Classes</b>
Anoka	8.1%	13.0%
Carver	7.5%	9.3%
Dakota	6.8%	13.3%
Hennepin	6.2%	12.1%
Ramsey	6.8%	12.6%
Scott	7.0%	11.0%
Washington	6.9%	10.1%
<b>Twin Cities</b>	<b>6.8%</b>	<b>12.2%</b>

*Source: Analysis of Home Mortgage Disclosure Act data provided by Federal Reserve Bank of Minneapolis and HousingLink. Data limited to owner-occupied, first lien purchase applications of 1-unit single-family residences.*

**TABLE 3-32**

<b>Home Mortgage Loan Denials By City for All Income Classes 2010-2012</b>		
<b>FHIC City</b>	<b>White All Income Classes</b>	<b>Non-White All Income Classes</b>
Bloomington	5.9%	10.1%
Coon Rapids	8.4%	13.2%
Eden Prairie	5.2%	6.2%
Minneapolis	6.4%	16.8%
Mnetonka	5.7%	3.8%
Plymouth	4.4%	6.8%
St. Paul	7.6%	13.0%
Woodbury	5.6%	9.3%
<b>Twin Cities</b>	<b>6.8%</b>	<b>12.2%</b>

*Source: Analysis of Home Mortgage Disclosure Act data provided by Federal Reserve Bank of Minneapolis and HousingLink. Data limited to owner-occupied, first lien purchase applications of 1-unit single-family residences.*

## DENIAL RATES BY LEVEL OF INCOME

Mortgage loan application denial rates generally decrease as incomes go up, for both Whites and non-Whites. Denial rates for non-Whites, however, are higher than those for Whites at most income classes in most counties.

**TABLE 3-33**

Home Mortgage Loan Denials by Race by % of Area Median Income Class by County 2010-2012								
County	White <60% AMI	Other <60% AMI	White 60%-80% AMI	Other 60%-80% AMI	White 80%-120% AMI	Other 80%-120% AMI	White >120% AMI	Other >120% AMI
Anoka	9%	15%	8%	8%	7%	11%	6%	11%
Carver	13%	18%	8%	13%	7%	2%	5%	7%
Dakota	9%	16%	6%	12%	6%	12%	5%	9%
Hennepin	10%	15%	6%	13%	5%	8%	5%	6%
Ramsey	9%	14%	6%	11%	5%	11%	5%	6%
Scott	10%	14%	7%	7%	6%	13%	5%	5%
Washington	10%	11%	7%	11%	6%	11%	5%	8%
<b>Twin Cities Metro</b>	<b>10%</b>	<b>15%</b>	<b>6%</b>	<b>11%</b>	<b>6%</b>	<b>10%</b>	<b>5%</b>	<b>7%</b>

Source: Analysis of Home Mortgage Disclosure Act data provided by Federal Reserve Bank of Minneapolis and HousingLink. Data limited to owner-occupied, first lien purchase applications of 1-unit single-family residences.

**TABLE 3-34**

Home Mortgage Loan Denials by Race by % of Area Median Income Class by City 2010-2012								
FHIC City	White <60% AMI	Other <60% AMI	White 60%-80% AMI	Other 60%-80% AMI	White 80%-120% AMI	Other 80%-120% AMI	White >120% AMI	Other >120% AMI
Bloomington	8%	11%	5%	11%	6%	11%	4%	6%
Coon Rapids	10%	14%	8%	6%	4%	20%	7%	10%
Eden Prairie	8%	9%	8%	6%	3%	6%	5%	6%
Minneapolis	11%	20%	5%	19%	5%	10%	4%	5%
Minnetonka	9%	13%	4%	0%	4%	0%	6%	4%
Plymouth	8%	14%	5%	3%	4%	6%	3%	6%
St. Paul	10%	14%	7%	11%	6%	11%	5%	8%
Woodbury	8%	11%	6%	14%	5%	8%	4%	8%
<b>Twin Cities Metro</b>	<b>10%</b>	<b>15%</b>	<b>6%</b>	<b>11%</b>	<b>6%</b>	<b>10%</b>	<b>5%</b>	<b>7%</b>

Source: Analysis of Home Mortgage Disclosure Act data provided by Federal Reserve Bank of Minneapolis and HousingLink. Data limited to owner-occupied, first lien purchase applications of 1-unit single-family residences.

### CONTRACT FOR DEED

Mid-Minnesota Legal Aid has documented a rising occurrence of contract-for-deed in Hennepin County since 2008. SMRLS represented or advised over 75 households in the last three years in cases involving a cancellation of a contract for deed. This number may be low as many clients come to us after an eviction is filed and those cases may be coded as evictions rather than cancellations. It appears the majority of these cases involve households where the head of the household is a recent immigrant or disabled. SMRLS had numerous cases where a disabled person is awarded social security benefits based upon disability. The person uses this to purchase a home on contract for deed. Shortly thereafter the contract for deed is cancelled and the household evicted. The other group disproportionately represented is immigrants. SMRLS has represented Hmong, Latino, and West African clients in cases involving cancellations.

Additional protections under Minn. Stat. §559.202 went into effect for contracts entered into after August 2013. It is unclear if these protections will be effective for English language learners or disabled households.

**TABLE 3-35**

<b>Contract for Deed Use In Hennepin County</b>	
<b>Year</b>	<b># of CFDs Recorded</b>
2008	390
2009	475
2010	632
2011	623
2012	593
2013	586

*Source: Mid-MN Legal Aid analysis of Hennepin County Recorder data.*

**TABLE 3-36**

<b>Contract for Deed Sales as a Percentage of Total Sales: Citywide vs North Minneapolis</b>		
<b>Year</b>	<b>Citywide</b>	<b>North Minneapolis</b>
2007	0.48%	1.49%
2008	0.80%	2.95%
2009	1.34%	6.74%
2010	2.01%	6.82%
2011	2.13%	6.94%

*Source: Mid-MN Legal Aid analysis of City of Minneapolis Assessor's Office data.*

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### HOUSING PROBLEMS - OVERCROWDING

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The US Department of Housing and Urban Development defines an overcrowded household as one in which the number of residents exceeds the number of total rooms in the housing unit.<sup>16</sup> Overcrowding is more common in rental, with 5% of all occupied rental homes in a state of overcrowding as opposed to only 1% of owner-occupied homes.

Overcrowding increases in most instances when looking within concentrated areas of poverty.

**TABLE 3-37**

Overcrowding in Housing Units						
County	Entire County		In Concentrated Areas of Poverty		In Racially Concentrated Areas of Poverty	
	% Over-Crowded Own. Units	% Over-Crowded Rental Units	% Over-Crowded Own. Units	% Over-Crowded Rental Units	% Over-Crowded Own. Units	% Over-Crowded Rental Units
Anoka	0.8%	5.4%	7.3%	1.4%	-	-
Carver	0.5%	4.7%	-	-	-	-
Dakota	0.8%	3.6%	3.4%	8.6%	-	-
Hennepin	1.0%	4.7%	3.2%	8.2%	4.0%	11.2%
Ramsey	1.7%	6.6%	6.4%	12.0%	7.2%	13.9%
Scott	0.7%	6.0%	0.0%	12.7%	-	-
Washington	0.8%	2.4%	-	-	-	-
<b>Twin Cities</b>	<b>1.0%</b>	<b>5.0%</b>	<b>4.5%</b>	<b>9.4%</b>	<b>59.8%</b>	<b>40.2%</b>

Source: Metropolitan Council (CAR/E tracts, 2013 estimates) and American Community Survey (2008-2012 estimates).

City level trends generally mirror those at the county level; namely, that the percent of overcrowded rental housing units far exceeds the percent of overcrowded ownership units and the disparity is exacerbated in concentrated areas of poverty.

**TABLE 3-38**

Overcrowding in Housing Units						
FHIC City	Entire City		In Concentrated Areas of Poverty		In Racially Concentrated Areas Poverty	
	% Over-Crowded Own. Units	% Over-Crowded Rental Units	% Over-Crowded Own. Units	% Over-Crowded Rental Units	% Over-Crowded Own. Units	% Over-Crowded Rental Units
Bloomington	0.8%	3.9%	0.0%	1.6%	-	-
Coon Rapids	0.6%	5.3%	-	-	-	-
Eden Prairie	0.4%	4.0%	-	-	-	-
Minneapolis	1.3%	5.2%	2.9%	7.3%	3.6%	10.5%
Minnetonka	0.3%	0.9%	-	-	-	-
Plymouth	0.0%	2.2%	-	-	-	-
St Paul	2.8%	7.6%	6.7%	12.1%	7.2%	13.9%
Woodbury	0.3%	2.6%	-	-	-	-
<b>Twin Cities</b>	<b>1.0%</b>	<b>5.0%</b>	<b>4.5%</b>	<b>9.4%</b>	<b>59.8%</b>	<b>40.2%</b>

Source: Metropolitan Council (CAP and R/ECAP tracts, 2013 estimates) and American Community Survey (2008-2012 estimates).

### HOUSING PROBLEMS – HOUSING UNITS WITH INCOMPLETE PLUMBING OR KITCHEN FACILITIES

Housing units with incomplete plumbing or kitchen facilities,<sup>17</sup> traditionally of concern in rural communities, are also present in socio-economically disadvantaged urban communities, including some located in the Twin Cities. Overall, however, less than a percent of all Twin Cities housing units are faced with either facility issue.

**TABLE 3-39**

Incomplete Facilities – Plumbing and Kitchen – County Level						
County	Entire County		In Concentrated Areas of Poverty		In Racially Concentrated Areas Poverty	
	% of Units Plumbing Issue	% of Units Kitchen Issue	% of Units Plumbing Issue	% of Units Kitchen Issue	% of Units Plumbing Issue	% of Units Kitchen Issue
Anoka	0.1%	0.2%	0.0%	0.0%	-	-
Carver	0.3%	0.4%	-	-	-	-
Dakota	0.2%	0.4%	0.0%	0.4%	-	-
Hennepin	0.5%	0.7%	1.1%	1.4%	1.0%	1.3%
Ramsey	0.2%	0.5%	0.3%	0.5%	0.4%	0.6%
Scott	0.0%	0.2%	0.0%	0.0%	-	-
Washington	0.3%	0.5%	-	-	-	-
<b>Twin Cities</b>	<b>0.3%</b>	<b>0.5%</b>	<b>0.8%</b>	<b>1.1%</b>	<b>0.8%</b>	<b>1.0%</b>

Source: Metropolitan Council (CAP and R/ECAP tracts, 2013 estimates) and American Community Survey (2008-2012 estimates).

Incomplete plumbing and kitchen facility issues are similarly rare in FHIC city-level jurisdictions. Problems with both types of issues are marginally more prevalent in racially concentrated areas of poverty.

**TABLE 3-40**

Incomplete Facilities – Plumbing and Kitchen – County Level						
FHIC City	Entire City		In Areas of Concentrated Poverty		In Areas of Racially Concentrated Poverty	
	% of Units Plumbing Issue	% of Units Kitchen Issue	% of Units Plumbing Issue	% of Units Kitchen Issue	% of Units Plumbing Issue	% of Units Kitchen Issue
Bloomington	0.3%	0.4%	0.0%	0.0%	-	-
Coon Rapids	0.1%	0.1%	-	-	-	-
Eden Prairie	0.4%	0.5%	-	-	-	-
Minneapolis	1.0%	1.2%	1.2%	1.4%	1.2%	1.3%
Mnetonka	0.2%	0.4%	-	-	-	-
Plymouth	0.1%	0.1%	-	-	-	-
St Paul	0.3%	0.6%	0.3%	0.5%	0.4%	0.6%
Woodbury	0.4%	0.5%	-	-	-	-
<b>Twin Cities</b>	<b>0.3%</b>	<b>0.5%</b>	<b>0.8%</b>	<b>1.1%</b>	<b>0.8%</b>	<b>1.0%</b>

Source: Metropolitan Council (CAP and R/ECAP tracts, 2013 estimates) and American Community Survey (2008-2012 estimates).

### HOUSING COST BURDEN

A widely-accepted benchmark for affordability of housing is a monthly cost of less than 30% of a household’s income. For rental households, this includes gross rent. For homeowners, this includes mortgage (principal plus interest), property tax, insurance, and utilities (energy, water, sewer, and trash).

If a household pays between 30% and 50% of its income on housing, it is considered to be cost-burdened, and if a household spends more than 50% a month on housing, it is considered severely cost-burdened.

**TABLE 3-41**

<b>Cost Burden and Severe Cost Burden</b>				
<b>By County</b>				
<b>County</b>	<b>Renters</b>		<b>Owners</b>	
	<b>Cost Burden</b>	<b>Severe Cost Burden</b>	<b>Cost Burden</b>	<b>Severe Cost Burden</b>
Anoka	5,296	5,460	17,705	8,418
Carver	1,720	1,226	4,913	1,888
Dakota	8,820	7,227	19,055	8,803
Hennepin	40,635	40,708	49,576	27,915
Ramsey	21,353	19,917	19,085	9,674
Scott	1,546	1,309	6,949	3,178
Washington	3,512	3,836	11,646	5,789
<b>Twin Cities</b>	<b>82,882</b>	<b>79,683</b>	<b>128,929</b>	<b>65,665</b>

Source: American Community Survey (2008-2012 estimates).

**TABLE 3-42**

<b>Cost Burden and Severe Cost Burden</b>				
<b>By City</b>				
<b>FHIC City</b>	<b>Renters</b>		<b>Owners</b>	
	<b>Cost Burden</b>	<b>Severe Cost Burden</b>	<b>Cost Burden</b>	<b>Severe Cost Burden</b>
Bloomington	3,788	1,908	3,126	2,282
Coon Rapids	3,240	1,486	1,325	1,528
Eden Prairie	1,827	824	561	520
Minneapolis	14,122	8,466	17,628	19,110
Minnetonka	2,126	1,231	1,012	953
Plymouth	2,045	1,087	1,776	1,346
St. Paul	8,499	4,874	12,028	11,590
Woodbury	2,815	1,195	823	838

Source: American Community Survey (2008-2012 estimates).

#### **COST BURDENED HOUSEHOLDS AS PERCENT OF TOTAL POPULATION**

Figures for cost-burdened homeownership are fairly similar throughout the metro counties, with generally just over 30% of homeowners burdened or severely-burdened by their housing costs. The number jumps significantly when considering cost burdens in concentrated areas of poverty (CAPs), and marginally higher yet in racially concentrated areas of poverty (R/ECAPs).

**TABLE 3-43**

Cost Burden and Severe Cost Burden – Homeowners with a Mortgage						
Entire County			In Concentrated Areas of Poverty		In Racially Concentrated Areas of Poverty	
County	Cost Burden	Severe Cost Burden	Cost Burden	Severe Cost Burden	Cost Burden	Severe Cost Burden
Anoka	22.9%	10.9%	31.8%	17.2%	-	-
Carver	22.6%	8.7%	-	-	-	-
Dakota	20.4%	9.4%	24.0%	10.8%	-	-
Hennepin	21.4%	12.0%	26.0%	19.4%	26.1%	21.9%
Ramsey	21.8%	11.1%	25.0%	15.5%	25.2%	15.7%
Scott	21.9%	10.0%	25.3%	23.4%	-	-
Washington	20.4%	10.2%	-	-	-	-
<b>Twin Cities</b>	<b>21.5%</b>	<b>10.9%</b>	<b>25.6%</b>	<b>17.7%</b>	<b>25.7%</b>	<b>19.0%</b>

Source: Metropolitan Council (CAP and R/ECAP tracts, 2013 estimates) and American Community Survey (2008-2012 estimates).

At the metro level nearly 55% of rental households are cost-burdened (29%) or severely cost-burdened (26%), as compared to only 32% of homeowners. The figure jumps to just over 60% when looking just at racially concentrated areas of poverty.

**TABLE 3-44**

Cost Burden and Severe Cost Burden – Renters						
Entire County			In Concentrated Areas of Poverty		In Racially Concentrated Areas of Poverty	
FHIC City	Cost Burden	Severe Cost Burden	Cost Burden	Severe Cost Burden	Cost Burden	Severe Cost Burden
Anoka	25.0%	25.7%	17.6%	45.3%	-	-
Carver	29.7%	21.2%	-	-	-	-
Dakota	25.9%	21.2%	38.2%	25.9%	-	-
Hennepin	24.7%	24.7%	27.7%	32.1%	29.3%	32.2%
Ramsey	27.3%	25.4%	29.1%	29.7%	29.4%	31.1%
Scott	24.6%	20.8%	14.5%	20.9%	-	-
Washington	23.3%	25.4%	-	-	-	-
<b>Twin Cities</b>	<b>29.3%</b>	<b>25.5%</b>	<b>24.5%</b>	<b>28.2%</b>	<b>31.3%</b>	<b>29.3%</b>

Source: Metropolitan Council (CAP and R/ECAP tracts, 2013 estimates) and American Community Survey (2008-2012 estimates).

### VACANCY RATE

Five percent is considered a healthy rental vacancy rate. Market analysis firm Marquette Advisors tracks vacancy rates in multi-family properties of 10 units and above, and has reported a sub-three percent Twin Cities vacancy rate for the past three years. As of Q2 2014, the Twin Cities Metro had an overall vacancy rate of 2.6%. There was not a single county with an overall vacancy rate of over 3%.<sup>18</sup>

**TABLE 3-45**

<b>Q2 2014 Vacancy Rate by County</b>	
<b>County</b>	<b>Overall Vacancy</b>
Anoka	2.3%
Carver	2.0%
Dakota	2.5%
Hennepin	2.7%
Ramsey	2.6%
Scott	1.6%
Washington	2.6%
<b>Twin Cities</b>	<b>2.6%</b>

Source: Marquette Advisors. Data by bedroom size not available.

Marquette Advisors shows more variability in vacancy rate by FHIC city-level jurisdiction and at different bedroom sizes, but for the most part vacancy rates are similar and vacancy rates are lowest for three bedrooms, the largest bedroom size consistently surveyed.<sup>19</sup>

**TABLE 3-46**

<b>Q2 2014 Vacancy Rate by City</b>				
<b>FHIC City</b>	<b>Studio</b>	<b>1 Bedroom</b>	<b>2 Bedroom</b>	<b>3 Bedroom</b>
Bloomington	1.6%	2.7%	2.2%	3.5%
Coon Rapids	13.3%	1.6%	2.3%	3.9%
Eden Prairie	4.5%	1.4%	2.1%	1.6%
Minneapolis	2.4%	3.8%	3.4%	0.9%
Minnetonka	5.2%	2.0%	2.5%	2.4%
Plymouth	2.7%	2.9%	4.2%	1.8%
St Paul	4.2%	2.8%	3.5%	4.4%
Woodbury	-	3.4%	3.4%	5.0%
<b>Twin Cities</b>	<b>3.3%</b>	<b>2.6%</b>	<b>2.6%</b>	<b>2.3%</b>

Source: Marquette Advisors.

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## FORECLOSURES

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Like much of the country, the Twin Cities Metro experienced a foreclosure crisis that peaked in 2008 and 2010. As of 2013, the foreclosure rate had fallen to below a percent of all residential parcels for all counties in the metro.

**TABLE 3-47**

Foreclosure Rate by County									
County	2005	2006	2007	2008	2009	2010	2011	2012	2013
Anoka	0.5%	0.8%	1.6%	2.1%	1.9%	2.1%	1.9%	1.5%	0.9%
Carver	0.3%	0.4%	1.0%	1.2%	1.2%	1.4%	1.1%	0.9%	0.6%
Dakota	0.4%	0.7%	1.3%	1.6%	1.4%	1.7%	1.5%	1.2%	0.7%
Hennepin	0.5%	0.8%	1.5%	1.9%	1.5%	1.6%	1.3%	1.1%	0.7%
Ramsey	0.4%	1.0%	1.6%	2.1%	1.7%	1.8%	1.4%	1.1%	0.8%
Scott	0.4%	0.8%	1.5%	2.3%	1.9%	2.2%	1.7%	1.4%	0.8%
Washington	0.3%	0.5%	1.1%	1.6%	1.5%	1.6%	1.3%	1.1%	0.7%
<b>Twin Cities</b>	<b>0.4%</b>	<b>0.8%</b>	<b>1.4%</b>	<b>1.9%</b>	<b>1.6%</b>	<b>1.7%</b>	<b>1.4%</b>	<b>1.2%</b>	<b>0.7%</b>

*HousingLink analysis of foreclosures by sheriff's sale and residential parcel data provided by the MN Department of Revenue.*

### UNITS AFFORDABLE TO DIFFERENT INCOME LEVELS

The US Department of Housing Development (HUD) performs custom tabulations on the US Census' American Community Survey data to arrive at the Consolidated Housing Affordability Strategy (CHAS) dataset. CHAS data can be used to perform calculations on supply and demand specific to different household income levels.

According to CHAS data, there is a severe shortage of rental units available to households below 30% of area median income, at the metro level as well as in each individual county. While the data suggest a surplus of units in the 30% - 50% AMI and 50% - 80% AMI levels, the sheer number of households below 80% in the Metro (265,825 households) that are also cost-burdened (paying more than 30% of their monthly income in housing costs) indicates there are a large number of higher-income households occupying affordable units and thus decreasing the available stock.

**TABLE 3-48**

Households by Area Median Income Households by Area Median Income and Cost-Burdened Households Under 80% Area Median Income by County							
	Households			Housing Units			Cost-Burdened Households
	<30% AMI	30%-50% AMI	50%-80% AMI	<30% AMI	30%-50% AMI	50%-80% AMI	<80% AMI
Anoka	10,784	12,290	20,195	8,524	35,290	61,402	25,695
Carver	2,353	2,848	4,306	2,289	6,165	11,043	5,495
Dakota	12,684	13,587	22,641	10,994	32,667	67,342	29,740
Hennepin	68,202	55,520	72,826	36,851	115,312	203,384	123,365
Ramsey	34,840	27,741	35,740	23,452	70,792	81,411	58,440
Scott	3,053	3,254	5,953	2,158	7,482	17,844	7,235
Washington	7,120	7,198	11,468	4,621	15,488	35,418	15,855
<b>Twin Cities</b>	<b>139,036</b>	<b>122,438</b>	<b>173,129</b>	<b>88,889</b>	<b>283,196</b>	<b>477,844</b>	<b>265,825</b>

*2007-2011 CHAS Data with additional data and analysis by Metropolitan Council. Figures include both publicly-financed (e.g. "subsidized") units and private market affordable units.*

**TABLE 3-49**

Households by Area Median Income and Cost-Burdened Households Under 80% Area Median Income by City							
	Households			Housing Units			Cost- Burdened Households
	<30% AMI	30%-50% AMI	50%-80% AMI	<30% AMI	30%-50% AMI	50%-80% AMI	<80% AMI
Bloomington	3,613	4,523	6,925	2,111	6,628	20,352	8,745
Coon Rapids	2,474	2,454	4,203	1,613	9,130	12,099	5,590
Eden Prairie	1,428	1,572	2,654	410	2,817	7,679	3,730
Minneapolis	38,353	22,413	26,180	19,750	51,482	69,751	56,170
Mnetonka	1,386	1,708	2,808	1,475	1,536	7,934	3,560
Plymouth	2,266	2,213	3,505	881	3,029	10,454	5,280
Saint Paul	24,771	16,840	19,730	16,058	48,801	37,368	37,085
Woodbury	1,151	1,183	2,410	348	3,289	7,653	3,060

2007-2011 CHAS Data with additional data and analysis by Metropolitan Council. Figures include both publicly-financed (e.g. "subsidized") units and private market affordable units.

### AFFORDABLE RENTAL UNITS BY BEDROOM SIZE

Further analysis of HUD's Consolidated Housing Affordability Strategy (CHAS) dataset reveals a breakdown of rental units affordable to 50% area median income by bedroom size. At the metro level, 51% of all units affordable to 50% area median income are zero- and one bedroom units; insufficient to house families. In no metro county does the supply of three-plus bedroom units exceed 25% of all affordable rental stock.

**TABLE 3-50**

Percent of Units Affordable to 50% AMI by Bedroom Size			
County	0 - 1 BR	2 BR	3+ BR
Anoka	44%	37%	18%
Carver	32%	46%	24%
Dakota	39%	45%	16%
Hennepin	57%	29%	14%
Ramsey	51%	35%	13%
Scott	35%	39%	25%
Washington	32%	45%	23%
<b>Twin Cities</b>	<b>51%</b>	<b>34%</b>	<b>15%</b>

2007-2011 CHAS Data with analysis by Metropolitan Council. Figures include both publicly-financed (e.g. "subsidized") units and private market affordable units.

**TABLE 3-51**

<b>Percent of Units Affordable to 50% AMI by Bedroom Size</b>			
<b>City</b>	<b>0 - 1 BR</b>	<b>2 BR</b>	<b>3+ BR</b>
Bloomington	50%	38%	12%
Coon Rapids	32%	44%	24%
Eden Prairie	23%	48%	28%
Minneapolis	64%	23%	13%
Minnetonka	38%	42%	21%
Plymouth	34%	48%	18%
St Paul	54%	31%	14%
Woodbury	5%	58%	33%
<b>Twin Cities</b>	<b>51%</b>	<b>34%</b>	<b>15%</b>

2007-2011 CHAS Data with analysis by Metropolitan Council. Figures include both publicly-financed (e.g. "subsidized") units and private market affordable units.

### PUBLICLY-ASSISTED UNITS

According to HousingLink's Streams database of publicly-financed rental housing, there were 57,302 units of permanent affordable rental in the Twin Cities Metro as of the end of 2013.<sup>20</sup> 25,528 of those units were affordable for households under 30%.<sup>21</sup>

**TABLE 3-52**

<b>Publicly-Financed Rental Units Affordable by Income Range</b>				
<b>County</b>	<b>Units Under 30% AMI</b>	<b>Units at 30%-50% AMI</b>	<b>Units at 50%-60% AMI</b>	<b>Total Units Affordable to 60% AMI</b>
Anoka	1,017	505	1,049	2,571
Carver	317	379	400	1,096
Dakota	1,616	1,266	1,296	4,178
Hennepin	14,262	7,349	8,123	29,734
Ramsey	6,981	3,229	5,972	16,182
Scott	473	340	453	1,266
Washington	862	381	1,032	2,275
<b>Twin Cities</b>	<b>25,528</b>	<b>13,449</b>	<b>18,325</b>	<b>57,302</b>

HousingLink 2013 Streams data.

**TABLE 3-53**

<b>Publicly-Financed Rental Units Affordable by Income Range</b>				
<b>FHIC City</b>	<b>Units Under 30% AMI</b>	<b>Units 30%-50% AMI</b>	<b>Units 50%-60% AMI</b>	<b>Total Units Affordable to 60% AMI</b>
Bloomington	589	305	53	947
Coon Rapids	281	26	361	668
Eden Prairie	232	103	104	439
Minneapolis	10,289	5,522	5,535	21,346
Minnetonka	260	163	28	451
Plymouth	121	114	138	373
St Paul	5,697	2,167	4,280	12,144
Woodbury	30	59	131	220
<b>Twin Cities</b>	<b>25,528</b>	<b>13,449</b>	<b>18,325</b>	<b>57,302</b>

*HousingLink 2013 Streams data.*

### HOUSING CHOICE VOUCHERS (SECTION 8 TENANT-BASED VOUCHERS)

Housing Choice Vouchers (commonly referred to as “Section 8” vouchers) allow low income individuals to rent units in the private market with the federal government paying for any portion of rent that exceeds 30% of the renter’s household income. The supply of private market rental units that accept Section 8 is limited to a system of Voucher Payment Standards (e.g. rent limits) that generally cover rents up to 90% to 110% of a Fair Market Rent for an area, depending on the local public housing authority issuing the vouchers. The supply is further limited due to many landlords’ unwillingness to rent to Housing Choice Voucher holders, particularly in higher opportunity areas.

**TABLE 3-54**

<b>Housing Choice Vouchers In Use By County: 2013</b>	
<b>County</b>	<b>Vouchers</b>
Anoka	1,405
Carver	148
Dakota	2,668
Hennepin	9,082
Ramsey	5,617
Scott	440
Washington	423
<b>Twin Cities Metro</b>	<b>19,783</b>

*US Department of Housing and Urban Development, A Picture of Subsidized Households, 2013.*

**TABLE 3-55**

<b>Housing Choice Vouchers In Use By City: 2013</b>	
<b>City</b>	<b>Vouchers</b>
Bloomington	531
Coon Rapids	459
Eden Prairie	290
Minneapolis	4,647
Mnetonka	157
Plymouth	381
St Paul	4,238
Woodbury	82
<b>Twin Cities Metro</b>	<b>19,783</b>

*US Department of Housing and Urban Development, A Picture of Subsidized Households, 2013.*

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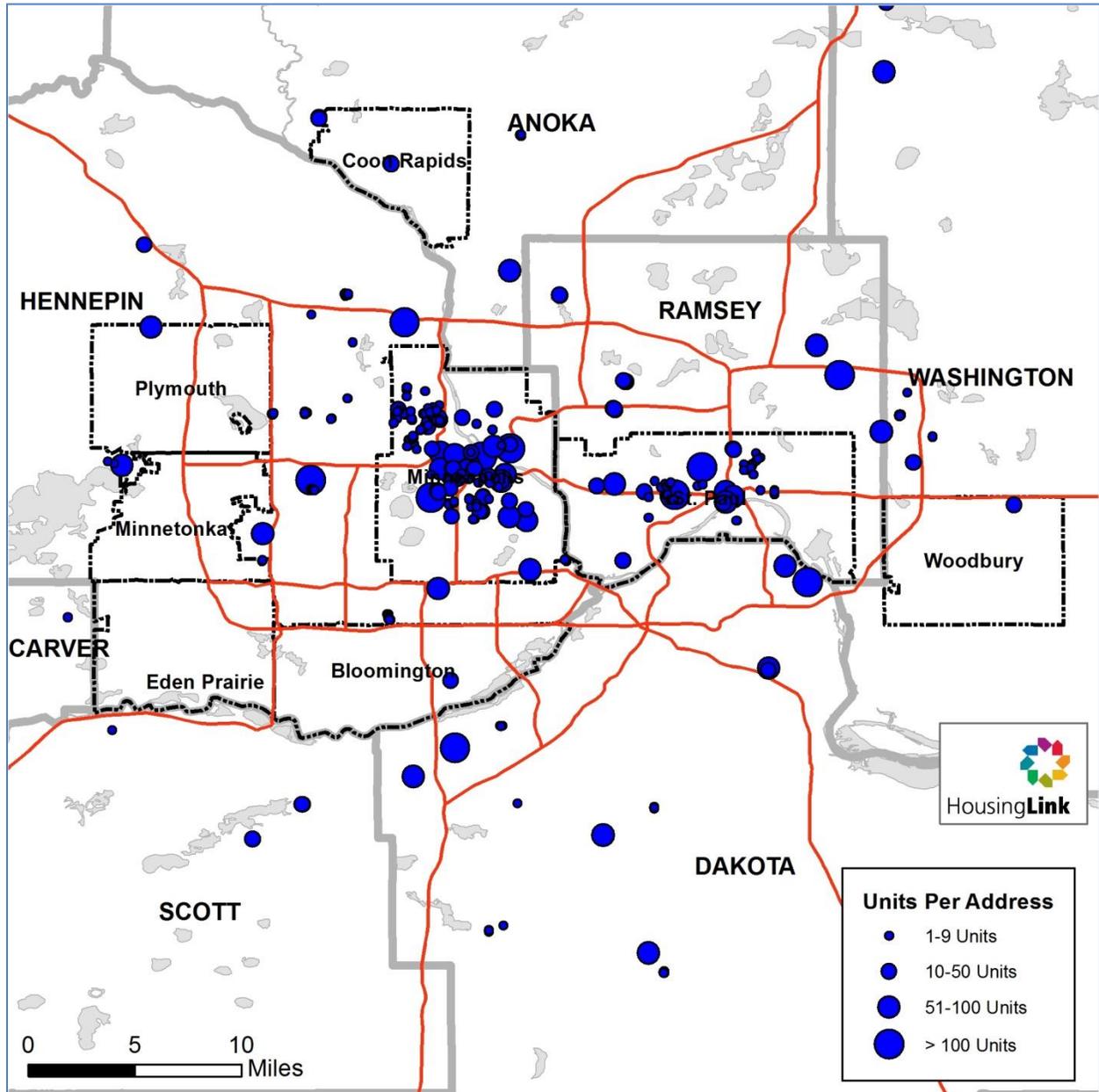
### **PUBLIC SECTOR INVESTMENT**

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HUD's Fair Housing Planning Guide makes clear that an AI should analyze "public activities, practices, and procedures involving housing and housing-related activities."<sup>22</sup> Later in the document, pages 64-67 of Section 4 highlight some of the public activities, practices, and procedures connected to fair housing that the entitlement jurisdictions have undertaken since the previous AI was completed in 2009. Also, see the table of FHIC investments in fair housing since 2009 in Table 1-1 on page 10.

With regard to "housing-related activities", the Fair Housing Planning Guide pays special attention to issues surrounding site selection noting that "[i]f fair housing objectives are to be achieved, the goal must be to avoid high concentrations of low-income housing."<sup>23</sup> Within the Twin Cities metropolitan region, housing affordable to low-income households is in fact diversely spread across city and county borders. The following Map 3-2 helps to illustrate that while Minneapolis and St. Paul are the region's largest two communities, affordable housing is in fact present in a much broader number of locales.

**Publicly Funded Affordable Rental Investments, 2010-2013**



The significant quantity of publicly-funded affordable housing investments makes it difficult to show on a single map. As such, for purposes of illustration, the map above shows the location of affordable rental projects funded in whole or in part by public sector financing between the year of 2010 and 2013. Project-based affordable rental units have been added in each of the seven counties and all thirteen of the entitlement jurisdictions in a variety of types and sizes.

In addition to the rental units added as depicted above, the entitlement jurisdictions each have their own financing tools many of which are local in nature and not funded by the CDBG, ESG, HOME or

HOPWA that trigger the need for this AI. Some of the highlights of these local investments since 2009 include public service or infrastructure projects as well as housing projects that are not mapped above. While certainly not an exhaustive list, these investments are highlighted to illustrate how public sector agencies in the region are, in fact, investing in projects that assist low-income communities across the region and are not investing solely in areas that have “high concentrations of low-income housing”.

#### Anoka County

- \$1,458,787 invested in infrastructure improvement, water hookups, wastewater treatment and septic system updates in Andover, Bethel, Centerville and East Bethel

#### Dakota County

- In 2002, the CDA created the Housing Opportunities Enhancement (HOPE) Program to provide gap financial assistance to support the development and preservation of affordable rental and homeownership opportunities for low and moderate income households. Since 2002, The CDA has invested more than \$7 million in affordable housing in the county through the HOPE Program.

#### Eden Prairie

- \$119,000 helping 202 households avoid homelessness
- \$215,300 helping ten first-time homebuyers
- \$999,428 helping 56 low- and moderate-income households rehab their homes

#### Hennepin County

- 643 affordable housing units at 13 projects funded by the locally-financed Affordable Housing Incentive Fund

#### Minneapolis

- 60 new construction, publicly-financed multifamily projects completed since 2010 or currently under construction or pre-construction.

#### Ramsey County

- 7 suburban Ramsey County projects resulting in 451 affordable housing units using 202, LIHTC, and Project-based Section 8
- 1 project adding 16 units of transitional housing

#### Washington County

- 42 single-family units funded for new construction Habitat for Humanity or land trust housing options
- CDBG-funded land acquisition for a food shelf that serves greater than 2,000 households per year in Hugo.

#### Woodbury

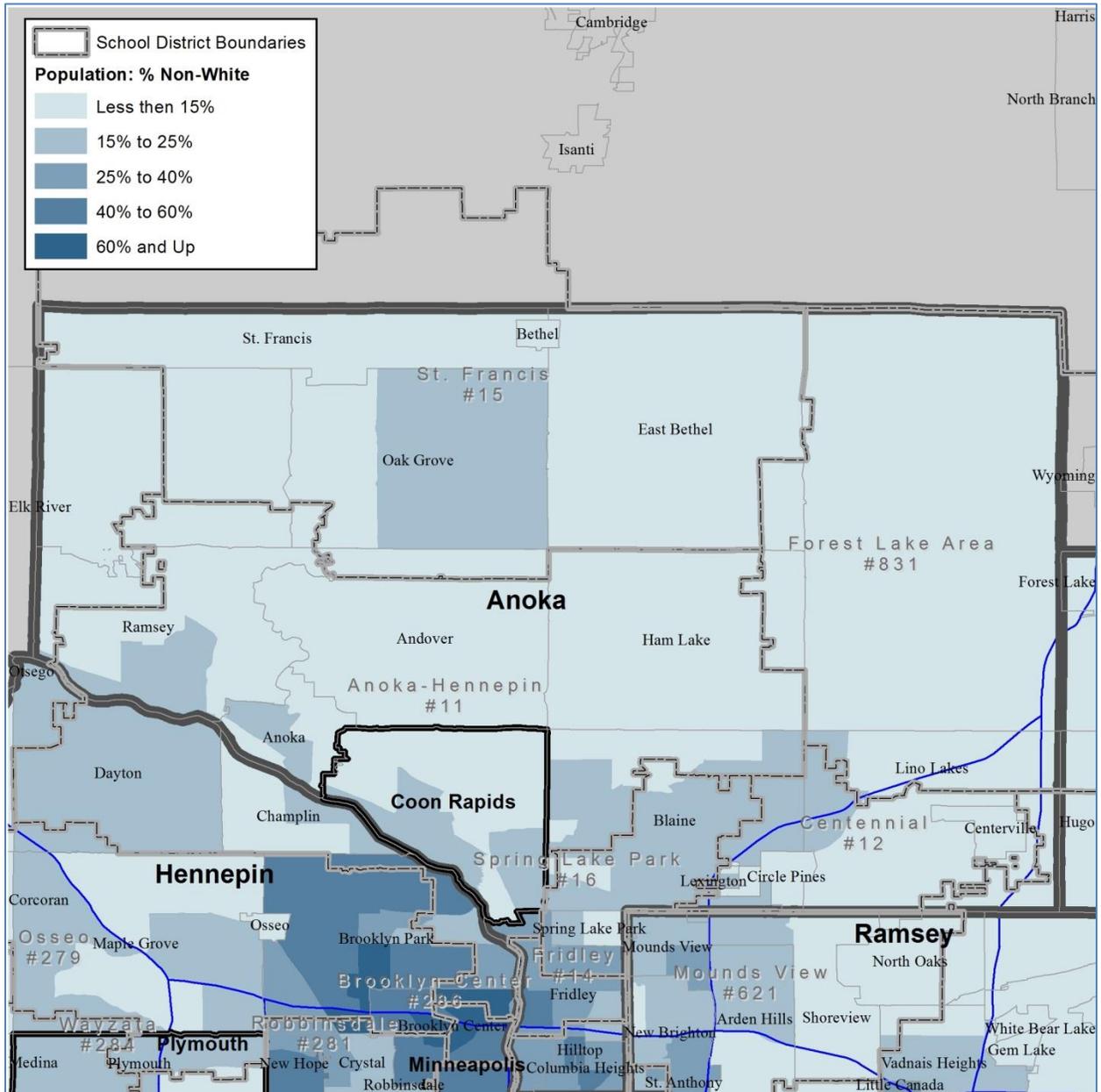
- First-Time Homeownership and Foreclosure Purchase Programs: 114 loans closed, \$2.9 million issued

## EDUCATION

In the following maps, we represent concentration of non-White population within FHIC jurisdictions and their associated school districts.

### MAP 3-3

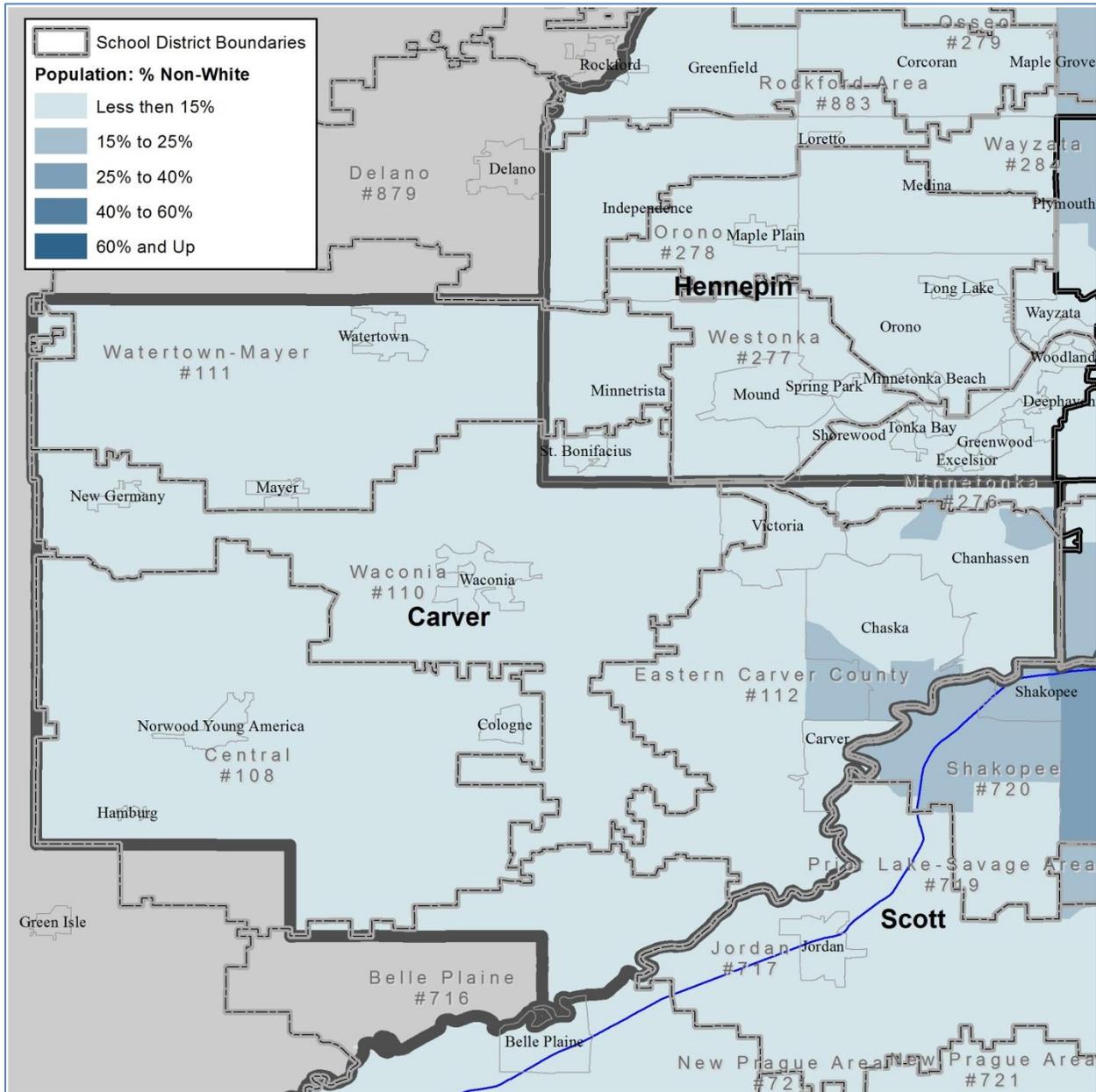
## School Districts and Percent Population of Color Anoka County (with Coon Rapids)



Source: 2012-2013 School District Attendance Boundaries from MN Department of Education. Percent people of color by census tract from Metropolitan Council (2007-2011 American Community Survey) and American Community Survey (2008-2012 estimates).

**MAP 3-4**

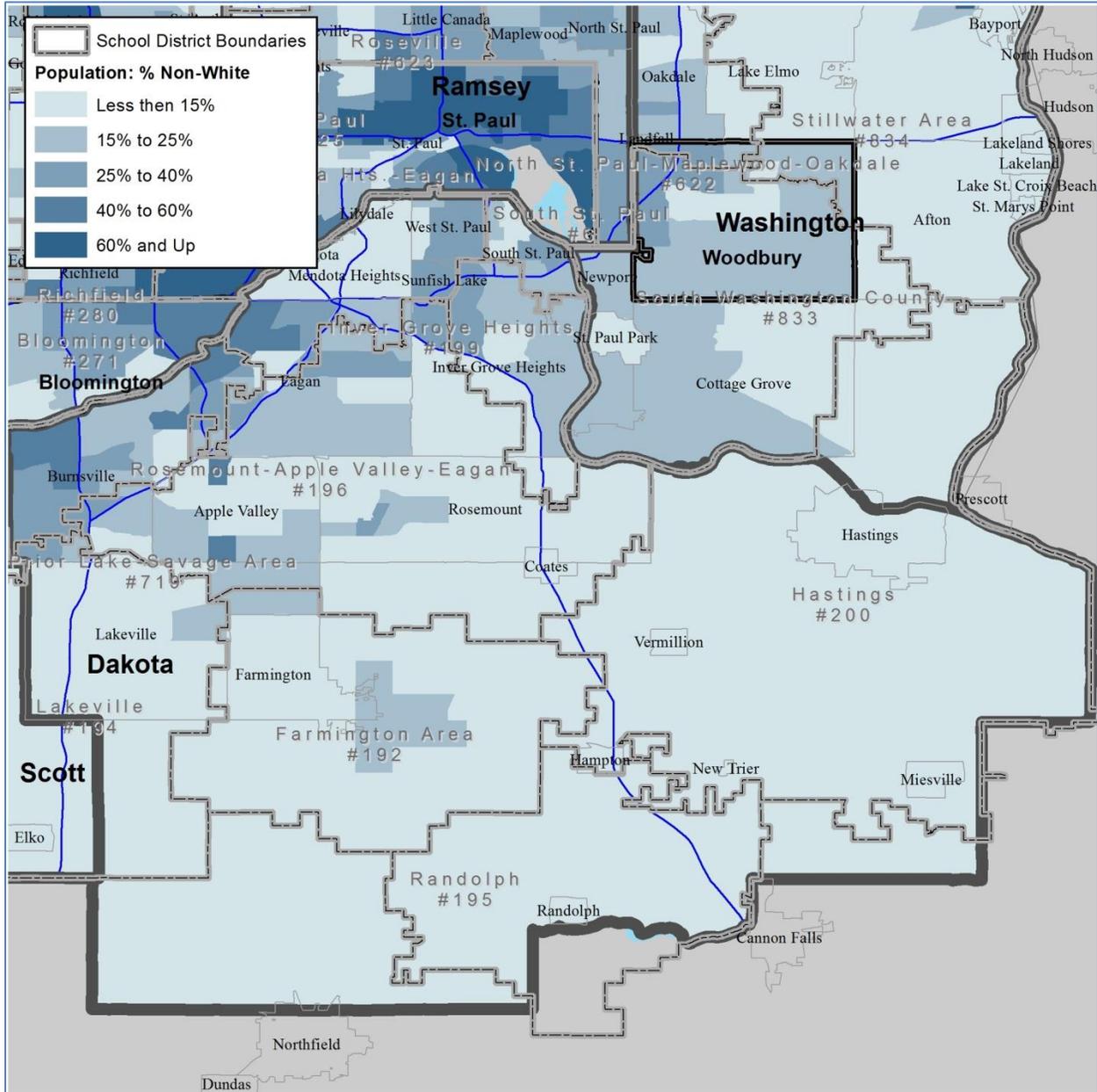
**School Districts and Percent Population of Color  
Carver County**



Source: 2012-2013 School District Attendance Boundaries from MN Department of Education. Percent people of color by census tract from Metropolitan Council (2007-2011 American Community Survey) and American Community Survey (2008-2012 estimates).

**MAP 3-5**

**School Districts and Percent Population of Color  
Dakota County**

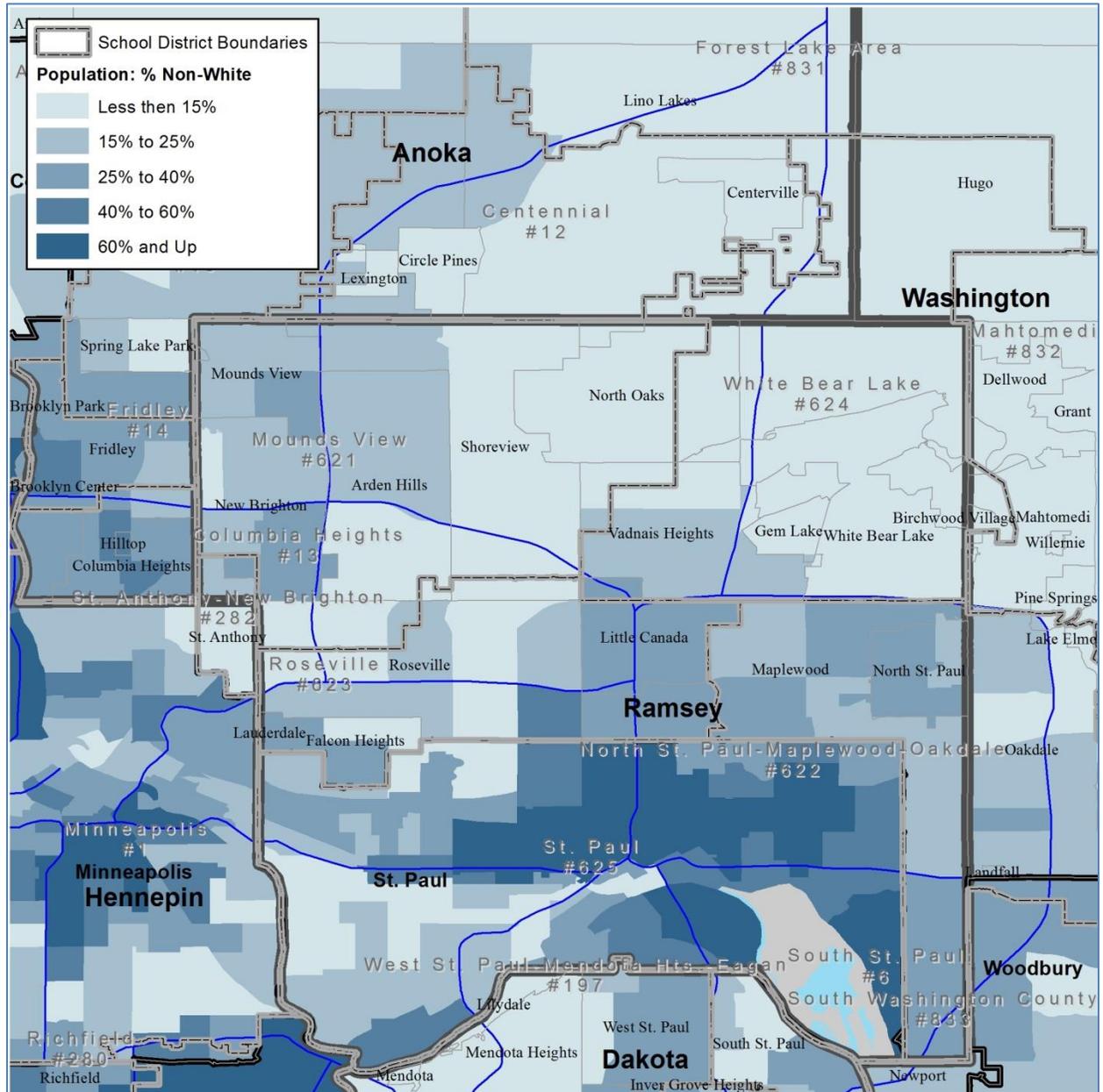


Source: 2012-2013 School District Attendance Boundaries from MN Department of Education. Percent people of color by census tract from Metropolitan Council (2007-2011 American Community Survey) and American Community Survey (2008-2012 estimates).



**MAP 3-7**

**School Districts and Percent Population of Color  
Ramsey County (with Saint Paul\*)**

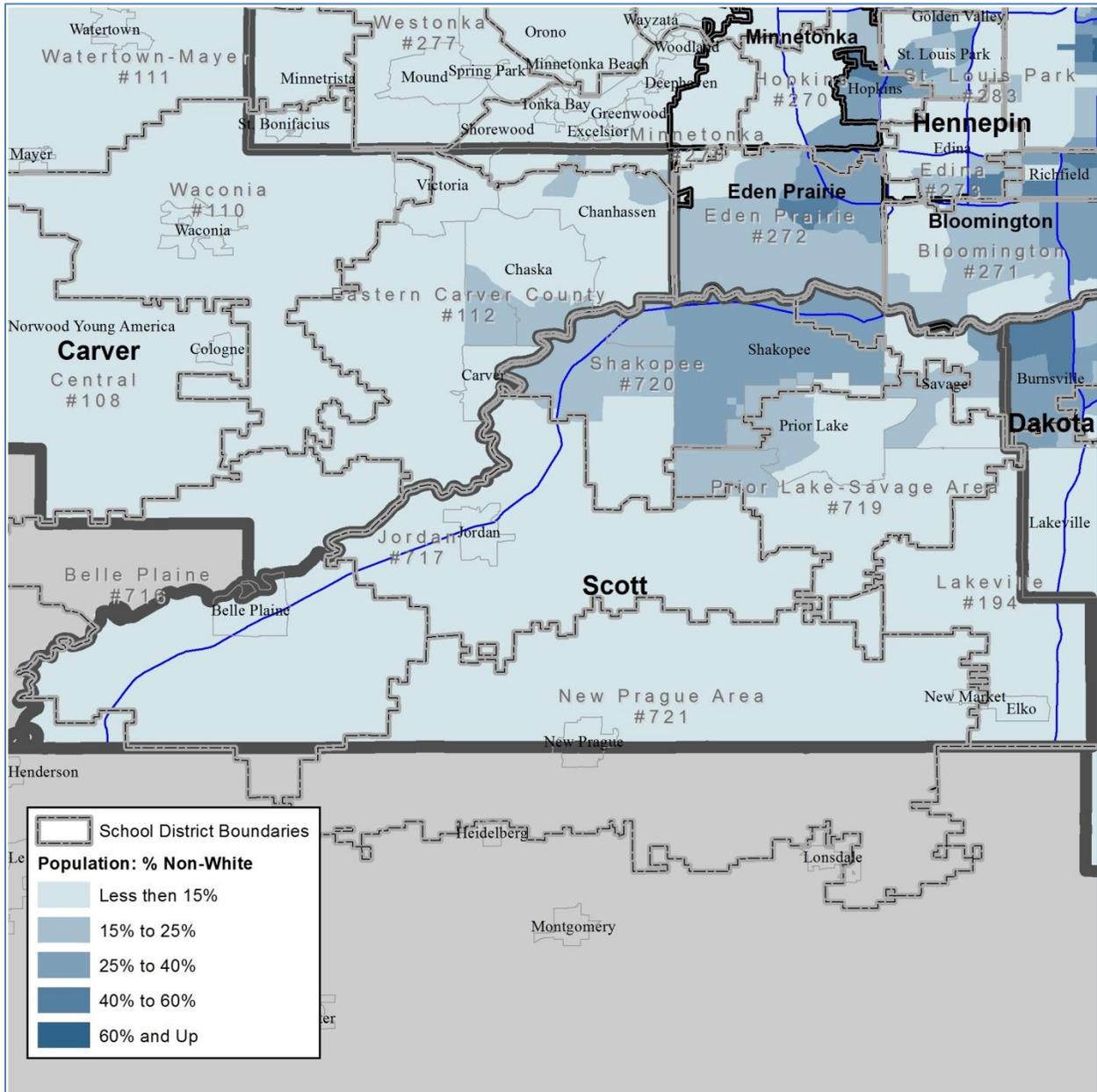


\* Expanded view City of Saint Paul available in Map 3-11.

Source: 2012-2013 School District Attendance Boundaries from MN Department of Education. Percent people of color by census tract from Metropolitan Council (2007-2011 American Community Survey) and American Community Survey (2008-2012 estimates).

**MAP 3-8**

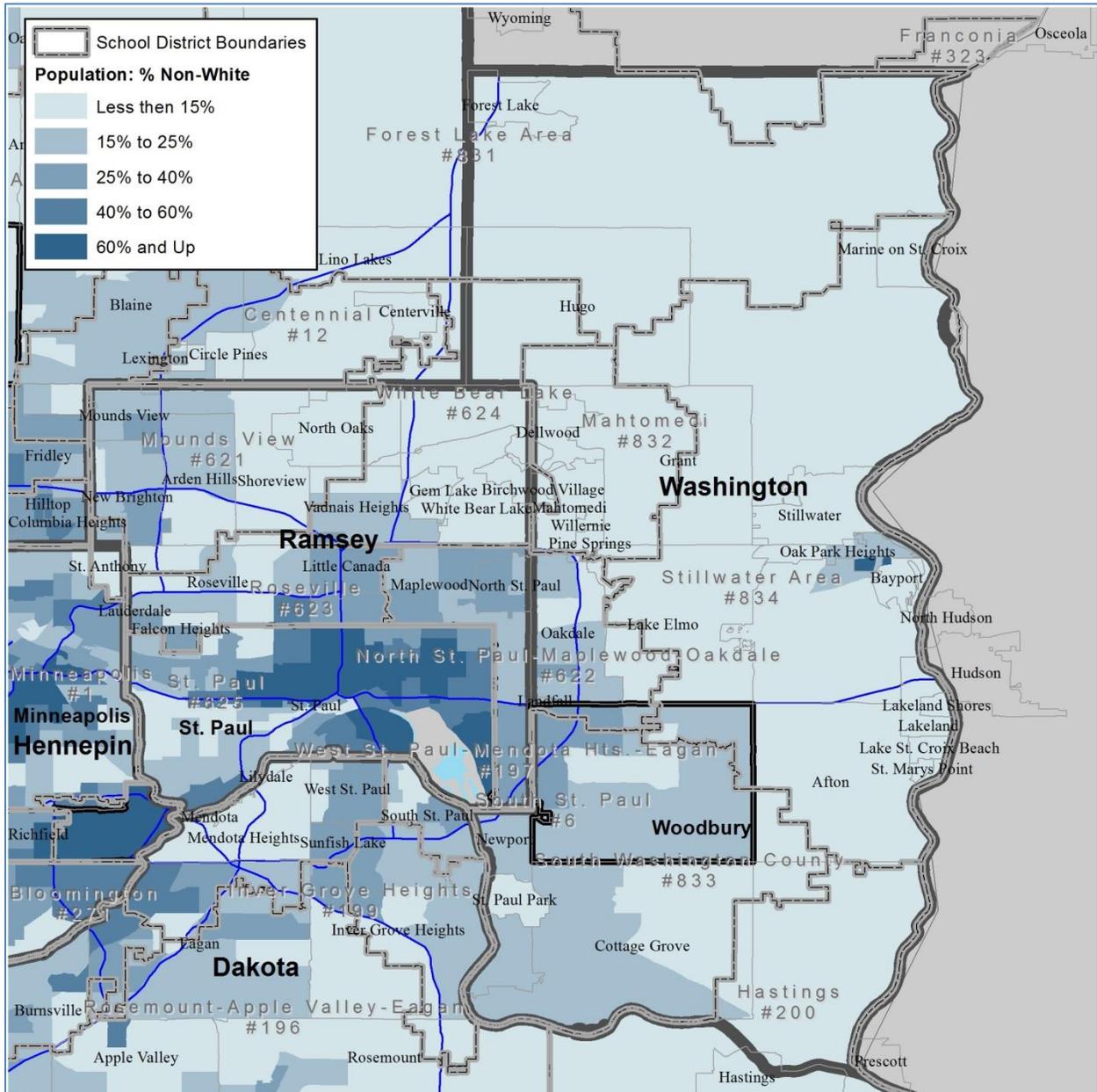
**School Districts and Percent Population of Color  
Scott County**



Source: 2012-2013 School District Attendance Boundaries from MN Department of Education. Percent people of color by census tract from Metropolitan Council (2007-2011 American Community Survey) and American Community Survey (2008-2012 estimates).

MAP 3-9

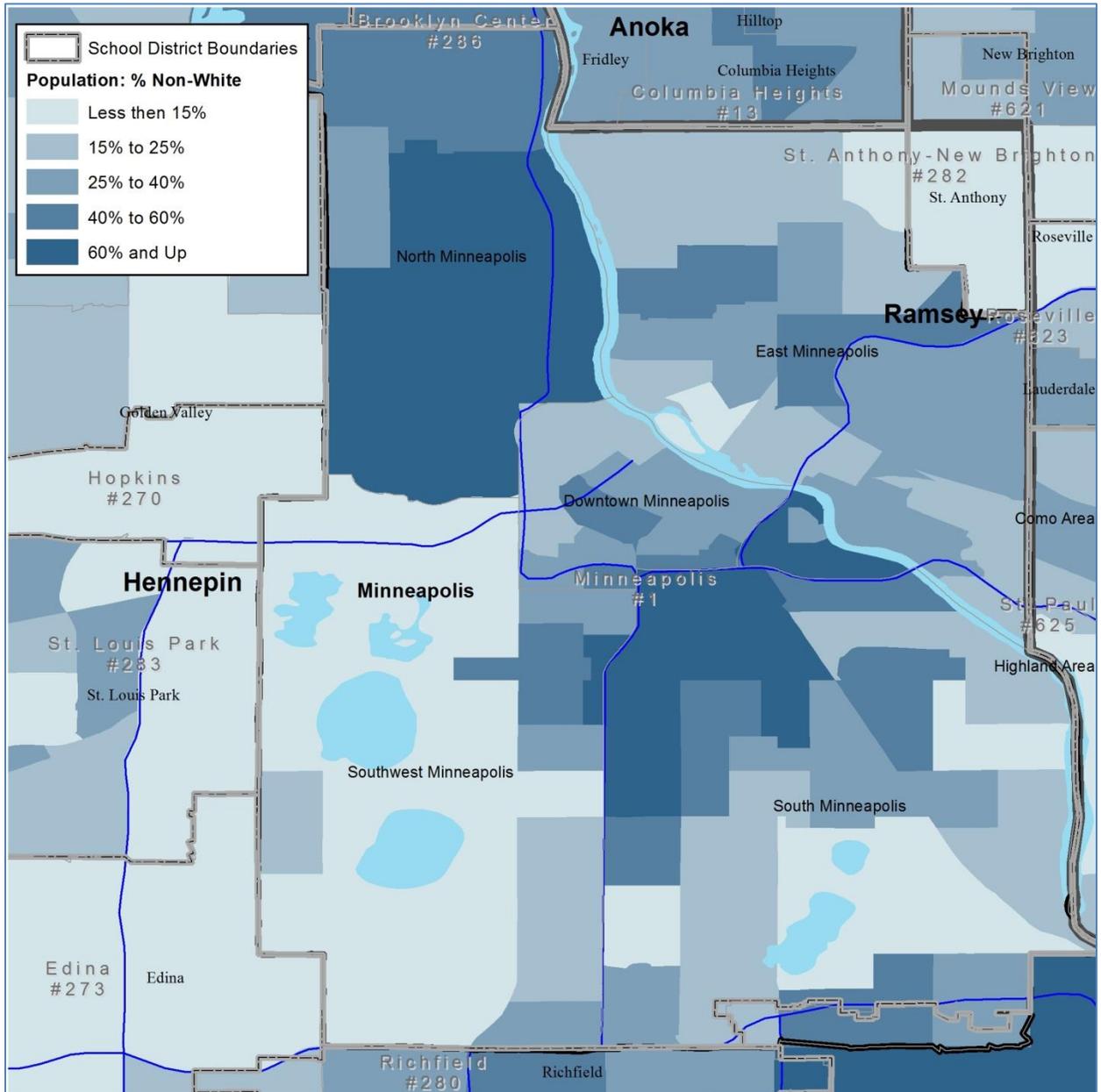
### School Districts and Percent Population of Color Washington County (with Woodbury)



Source: 2012-2013 School District Attendance Boundaries from MN Department of Education. Percent people of color by census tract from Metropolitan Council (2007-2011 American Community Survey) and American Community Survey (2008-2012 estimates).

**MAP 3-10**

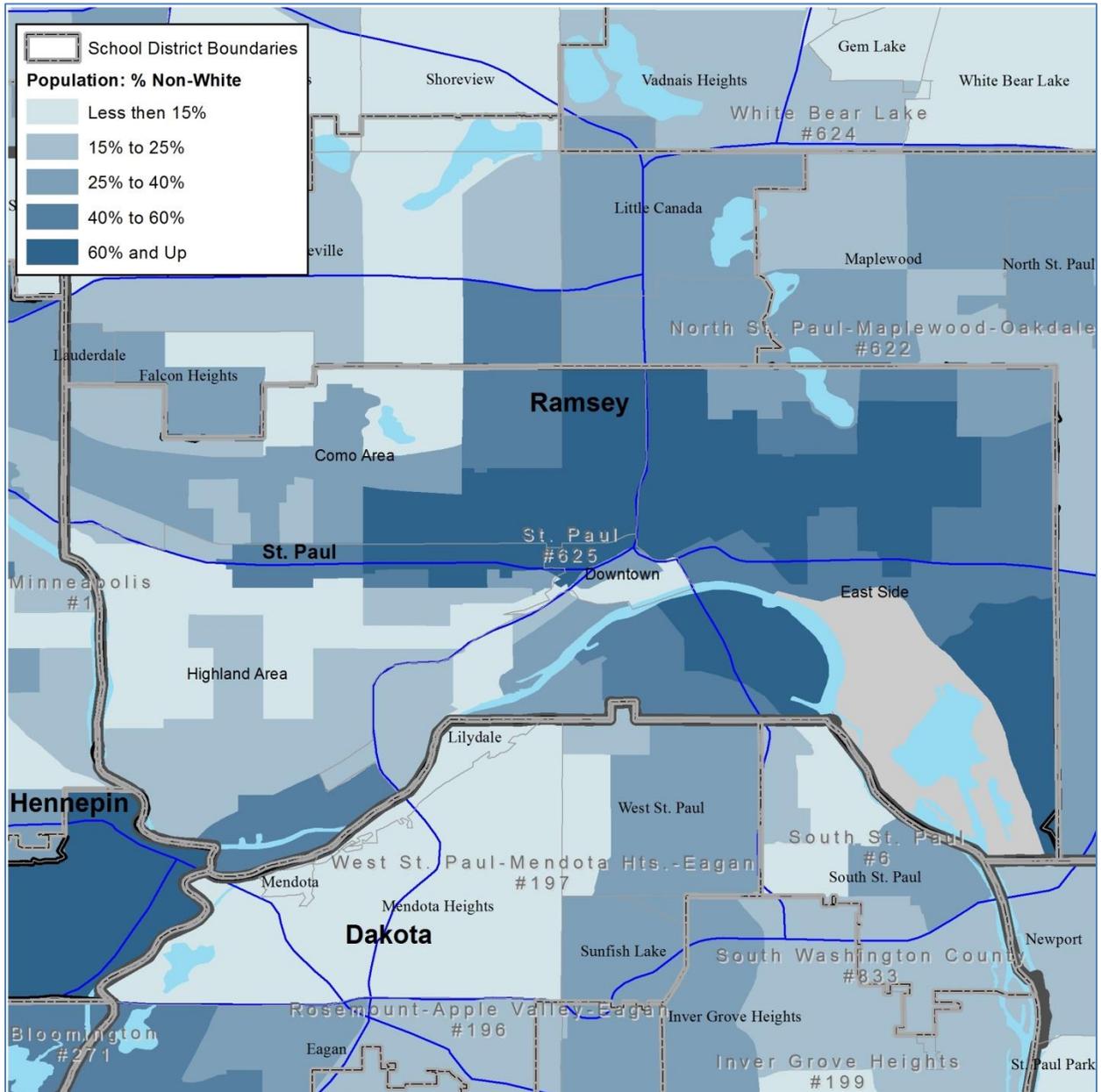
**School Districts and Percent Population of Color  
City of Minneapolis**



Source: 2012-2013 School District Attendance Boundaries from MN Department of Education. Percent people of color by census tract from Metropolitan Council (2007-2011 American Community Survey) and American Community Survey (2008-2012 estimates).

**MAP 3-11**

**School Districts and Percent Population of Color  
City of Saint Paul**



Source: 2012-2013 School District Attendance Boundaries from MN Department of Education. Percent people of color by census tract from Metropolitan Council (2007-2011 American Community Survey) and American Community Survey (2008-2012 estimates).

## OPPORTUNITY INDICES

To the extent that people of color and low-income people cannot live in communities of their choice, they cannot access the specific opportunities those communities offer. The barriers that limit housing choices to residents of color create place-based differences in access to opportunities, which contribute to the region’s racial and ethnic disparities.<sup>24</sup> These barriers to housing choice exist within communities of color, but also with regard to additional federally-protected classes of country-of-origin, disability status, and familial status (and in particular, single mother households), all of which are highly correlated to concentrated areas of poverty.

The Twin Cities metro’s recent Fair Housing Equity Assessment defined a discrete set of opportunity indicators, each supported by quantitative metrics, to represent a broad view of “opportunity.”<sup>25</sup> The indicators are:

- Quality education
- Proximity to jobs
- Safety
- Environmentally healthy neighborhoods
- Access to social services and basic necessities.

The Institute on Metropolitan Opportunity performed cluster analysis to group all metro census tracts into one of three indices corresponding to level of high, medium, and low “opportunity” for each of the five dimensions.<sup>26</sup> What is apparent is that there are contrasting indicators among the five; quality schools, safety, and healthy environment have a high degree of correlation, and the two are each negatively correlated with access to services and necessities and proximity to jobs. In other words, no community in the Twin Cities ranks high on each of the five measures, and no community ranks low on all five, though some score moderately in all areas.

**TABLE 3-56**

Average Scores on Opportunity Indices <sup>27</sup>						
by County						
County	Quality Schools	Safety	Healthy Environment	Access to Services and Necessities	Proximity to Jobs	
<b>Anoka</b>	Medium	Medium	High	Low	Low	
<b>Carver</b>	Very High	Very High	High	Very Low	Very Low	
<b>Dakota</b>	High	Medium	High	Low	Low	
<b>Hennepin</b>	Low	Low	Low	High	High	
<b>Ramsey</b>	Low	Low	Medium	High	High	
<b>Scott</b>	High	High	High	Very Low	Very Low	
<b>Washington</b>	High	Medium	High	Very Low	Low	

*Metropolitan Institute on Opportunity cluster analysis with additional analysis by Metropolitan Council, 2014; based on opportunity indices methodology as detailed in Metropolitan Council’s Choice, Place, and Opportunity Appendix H<sup>28</sup>*

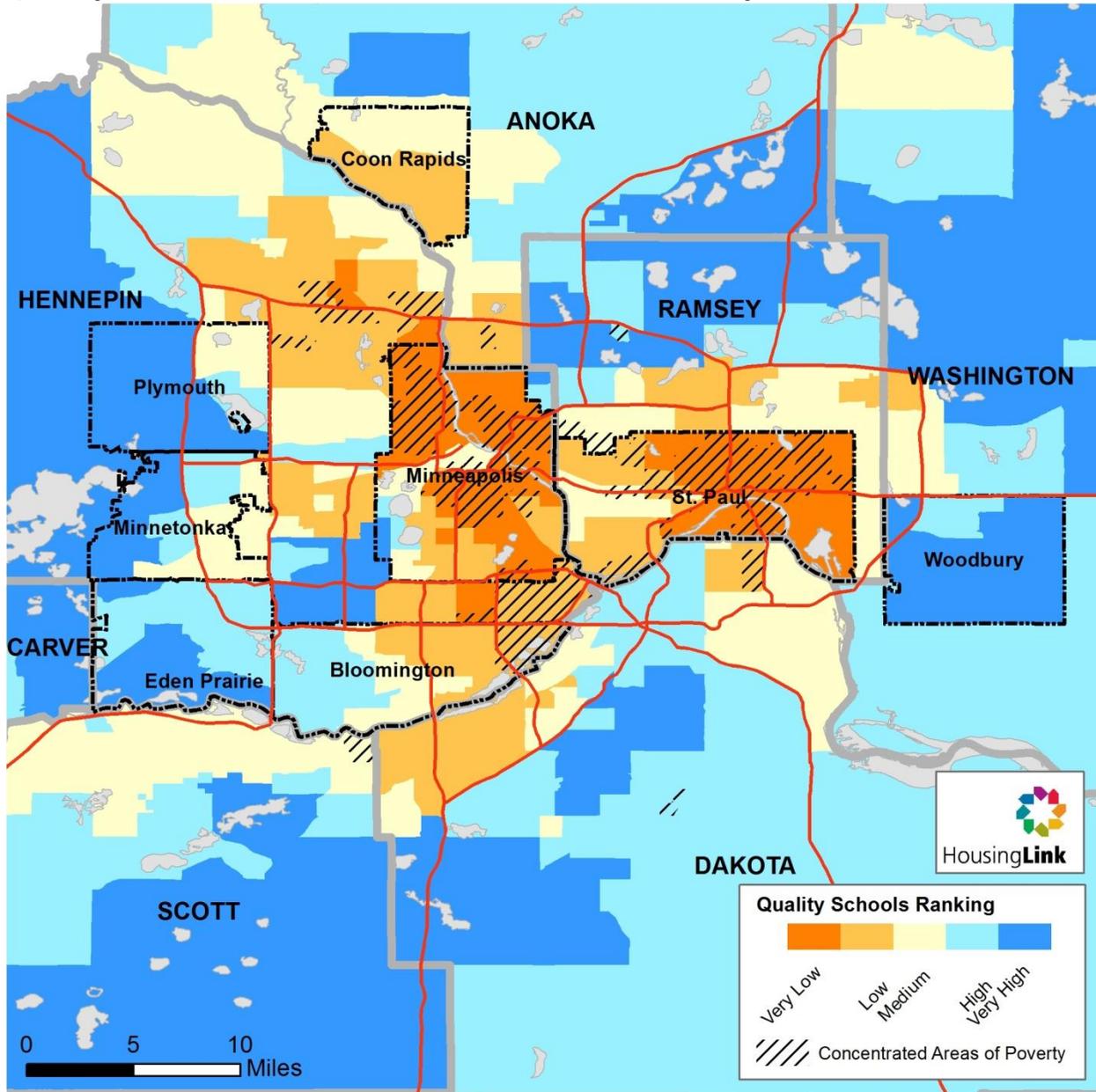
**TABLE 3-57**

<b>Average Score on Opportunity Indices<sup>29</sup></b>					
<b>by City</b>					
<b>FHIC City</b>	<b>Quality Schools</b>	<b>Safety</b>	<b>Healthy Environment</b>	<b>Access to Services and Necessities</b>	<b>Proximity to Jobs</b>
<b>Bloomington</b>	Medium	Low	Medium	Medium	Medium
<b>Coon Rapids</b>	Low	Low	High	Low	Low
<b>Eden Prairie</b>	High	High	Low	Low	Low
<b>Minneapolis</b>	Very Low	Low	Very Low	Very High	Very High
<b>Minnetonka</b>	High	High	Low	Medium	Medium
<b>Plymouth</b>	Very High	High	Medium	Low	Medium
<b>St. Paul</b>	Very Low	Low	Low	Very High	High
<b>Woodbury</b>	Very High	Medium	High	Low	Low

*Metropolitan Institute on Opportunity cluster analysis with additional analysis by Metropolitan Council, 2014; based on opportunity indices methodology as detailed in Metropolitan Council's Choice, Place, and Opportunity Appendix H<sup>30</sup>*

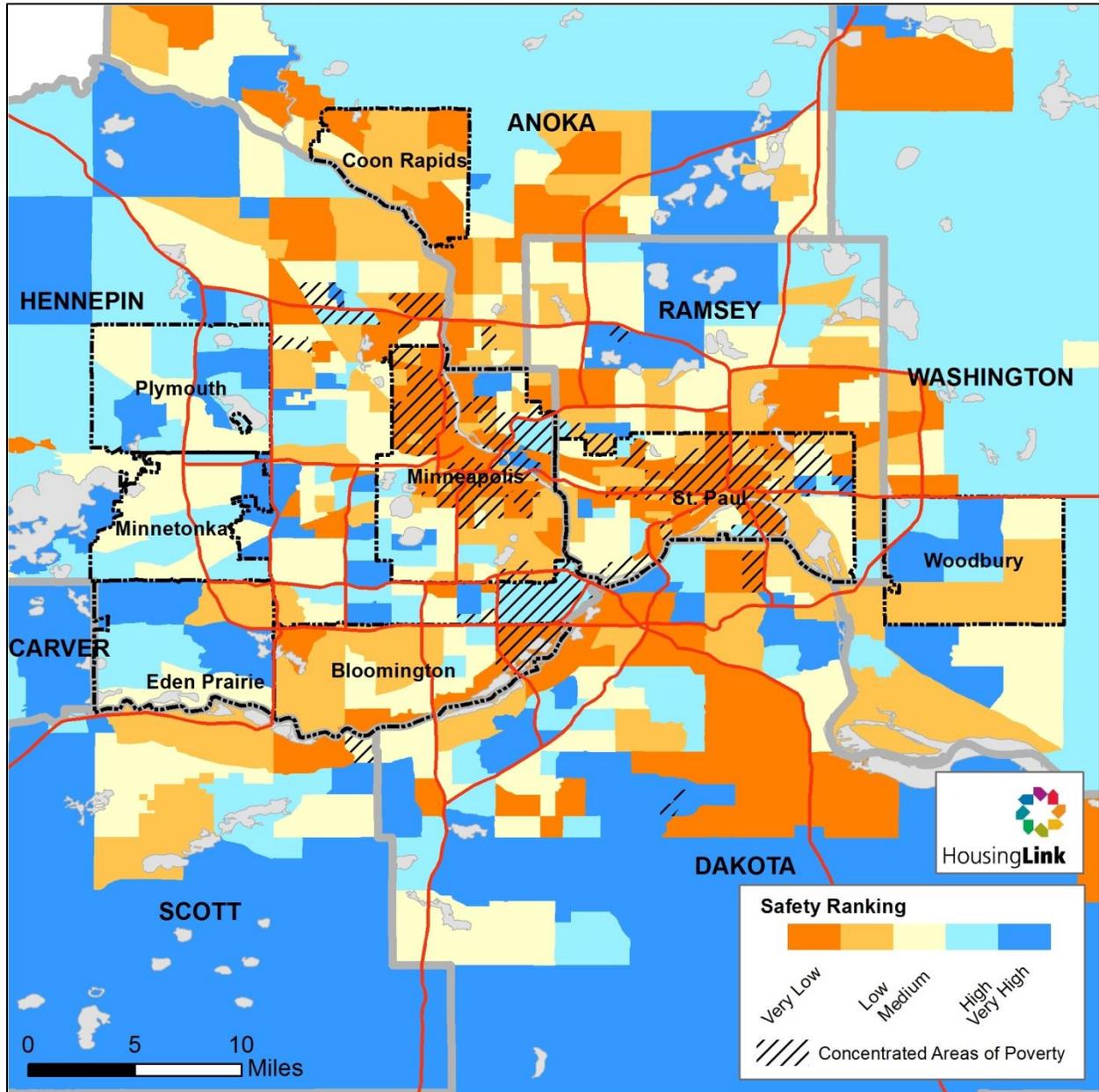
To view each opportunity index with greater nuance and detail for FHIC jurisdictions, refer to maps 3-12 to 3-16.

### Opportunity Indices: Quality Schools and Concentrated Areas of Poverty



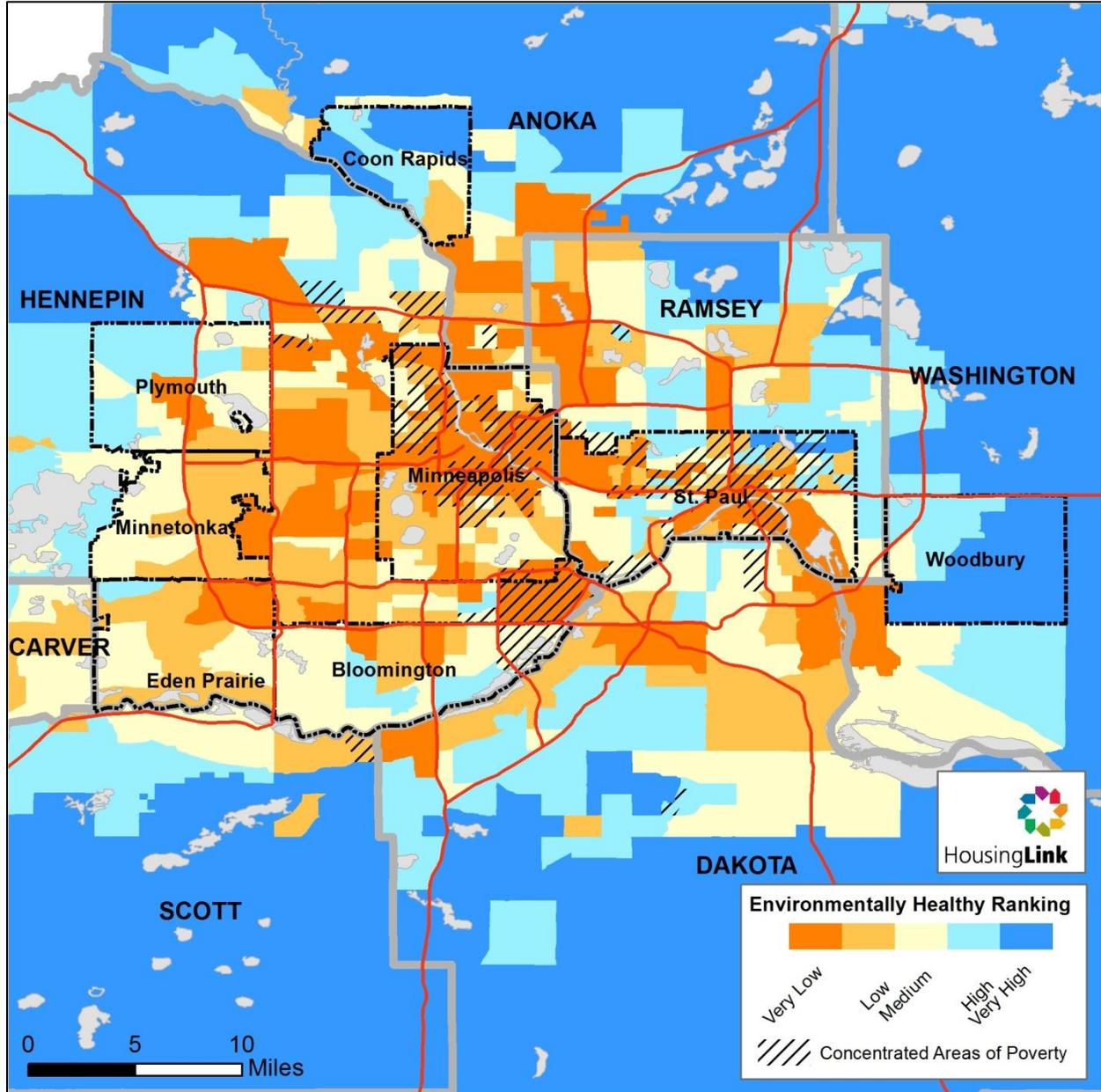
Source: Metropolitan Institute on Opportunity cluster analysis with additional analysis by Metropolitan Council, 2014. For a detailed description of contributors to each of the measures and methodology, see Metropolitan Council (2014), *Choice Place and Opportunity*, Appendix H: Opportunity cluster analysis, technical documentation, A43.

### Opportunity Indices: Safety and Concentrated Areas of Poverty



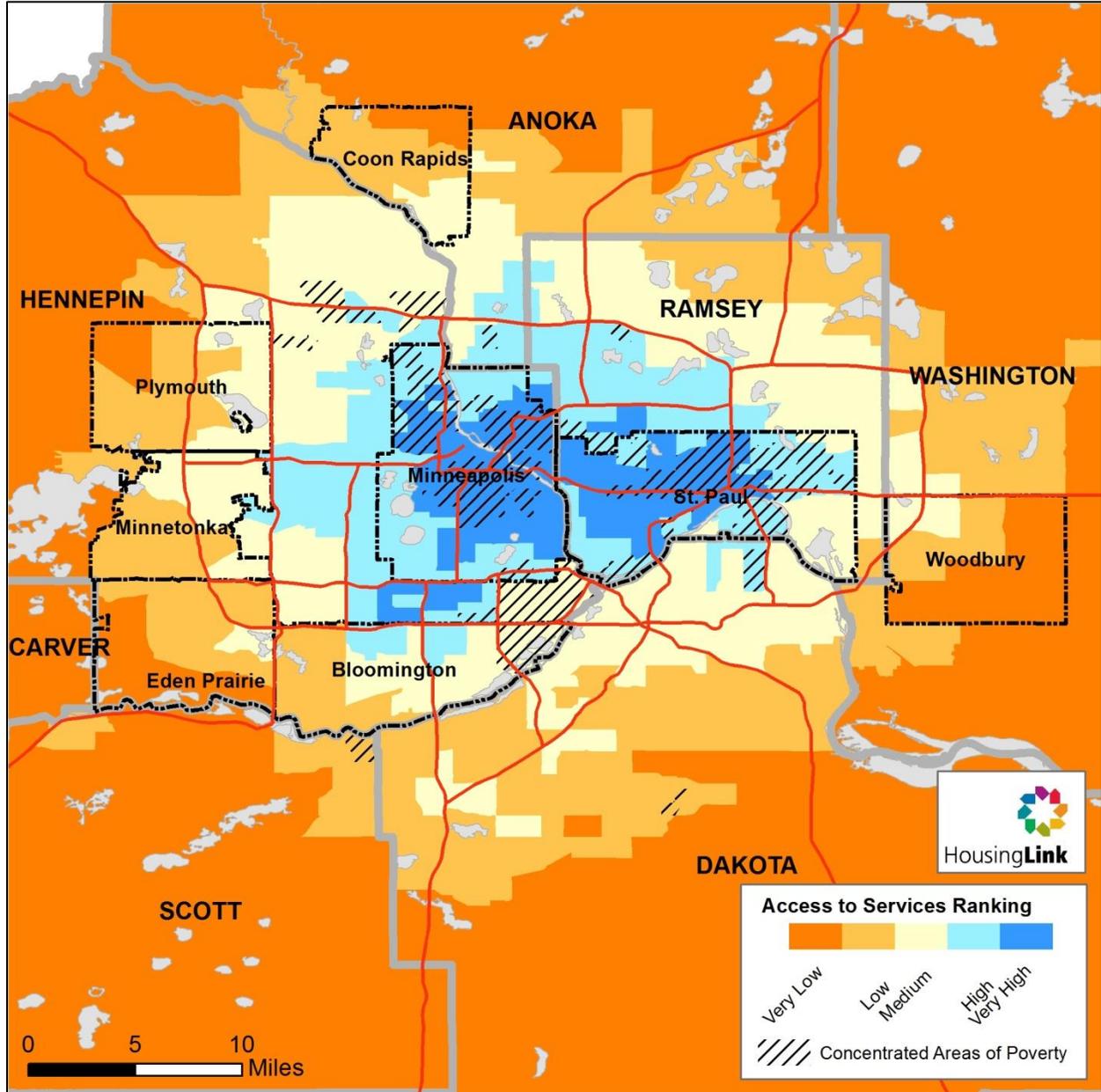
Source: Metropolitan Institute on Opportunity cluster analysis with additional analysis by Metropolitan Council, 2014. For a detailed description of contributors to each of the measures and methodology, see Metropolitan Council (2014), *Choice Place and Opportunity*, Appendix H: Opportunity cluster analysis, technical documentation, A43.

### Opportunity Indices: Environmentally Healthy Neighborhoods and Concentrated Areas of Poverty



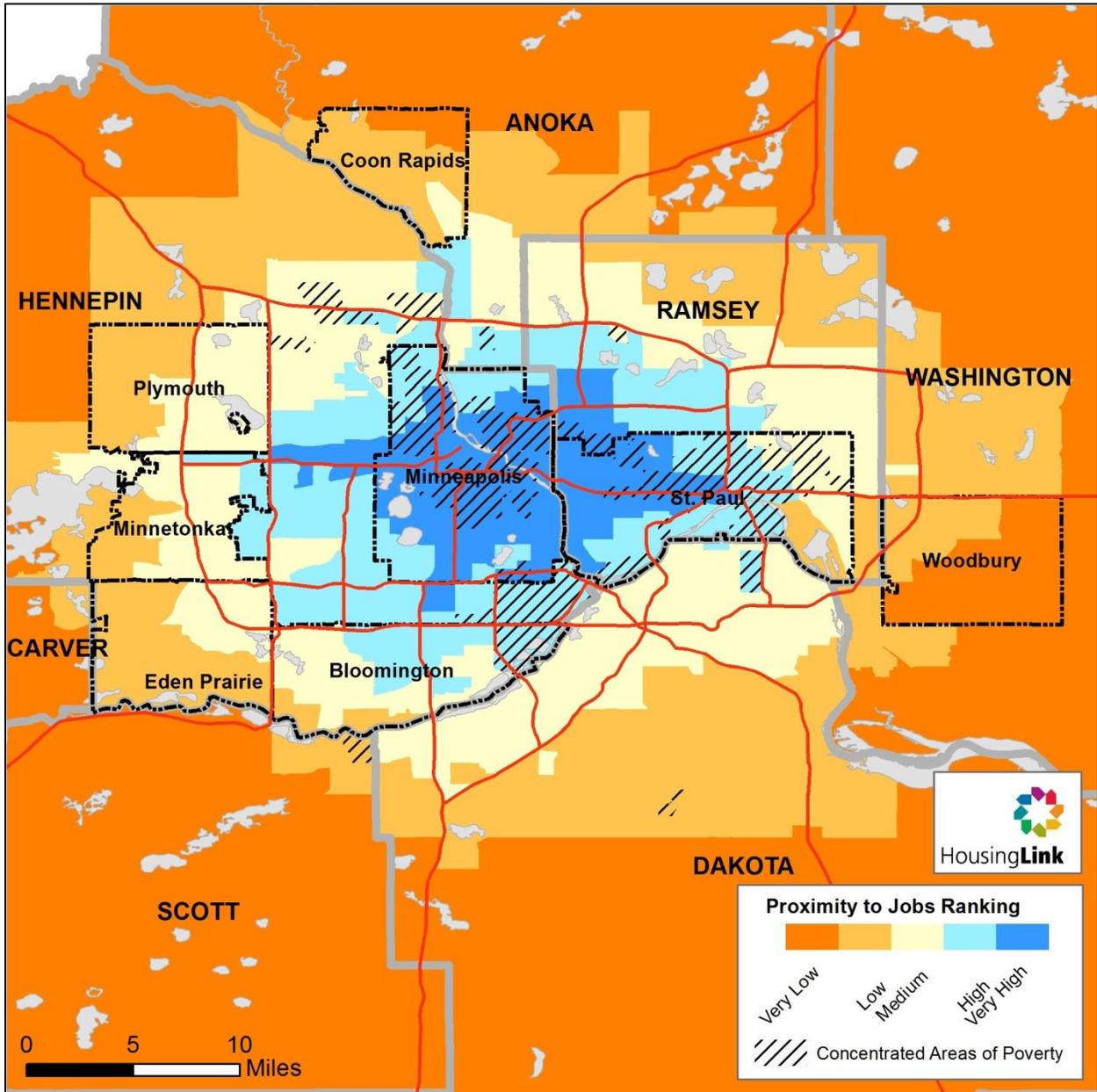
Source: Metropolitan Institute on Opportunity cluster analysis with additional analysis by Metropolitan Council, 2014. For a detailed description of contributors to each of the measures and methodology, see Metropolitan Council (2014), *Choice Place and Opportunity*, Appendix H: Opportunity cluster analysis, technical documentation, A43.

### Opportunity Indices: Access to Social Services and Basic Necessities and Concentrated Areas of Poverty



Source: Metropolitan Institute on Opportunity cluster analysis with additional analysis by Metropolitan Council, 2014. For a detailed description of contributors to each of the measures and methodology, see Metropolitan Council (2014), *Choice Place and Opportunity*, Appendix H: Opportunity cluster analysis, technical documentation, A43.

### Opportunity Indices: Proximity to Jobs and Concentrated Areas of Poverty



Source: Metropolitan Institute on Opportunity cluster analysis with additional analysis by Metropolitan Council, 2014. For a detailed description of contributors to each of the measures and methodology, see Metropolitan Council (2014), *Choice Place and Opportunity*, Appendix H: Opportunity cluster analysis, technical documentation, A43.

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## REGIONAL PROFILE SUMMARY

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### DEMOGRAPHICS

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The Twin Cities represents an area that is predominantly White, but becoming increasingly diverse, a trend which is expected to continue into the future. Areas of concentrated poverty (where 40% or more of the population is living at 185% or below of the federal poverty level) are predominantly located in the central cities of Minneapolis and St. Paul, and a number of federally-protected fair housing classes are both over-represented in those areas of concentrated poverty, and experience poverty at a higher rate than the overall population. Those protected classes are race, disability, national origin (foreign-born population), and familial status (single-mother families).

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### HOUSING

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Renter households are overrepresented in areas of concentrated poverty, and renter households are housing cost-burdened to a greater extent than are owner households throughout the metro. Non-Whites are denied for home mortgage loans at rates exceeding those of their White counterparts, and there is a very large gap between the homeownership rate among Whites and that of families of color. Foreclosures, which were at historic highs at the time of our region's last Analysis of Impediments, have subsided. Contract-for-deed as a buying arrangement, however, have risen in the region's most populous county of Hennepin. Overcrowding is more prevalent in rental units than in ownership units, and rental vacancy rates remain very low. Finally, there is a shortage of housing affordable to families making less than 50% of the area median, with the greatest shortage seen in 3+ bedroom sizes.

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### OPPORTUNITY INDICES

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Among five indicators of "opportunity," quality schools, safety, and healthy environment are correlated, and areas that score highly in the three indicators tend to be in area suburbs. Access to services and necessities and proximity to jobs are also correlated, and areas scoring highly in those two indicators are closer to the urban core. No metro cities score high in all five indicators.

## SECTION 4: ASSESSMENT OF CURRENT FAIR HOUSING ACTIVITIES BY FHIC JURISDICTIONS

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Every year, each entitlement jurisdiction submits an annual Consolidated Annual Performance and Evaluation Report (CAPER) that documents its achievements and investments. Included in CAPERs are sections that discuss how the entitlement jurisdiction affirmatively furthered fair housing. The CAPERs have been approved by HUD and are available at the entitlement jurisdiction level upon request.

The following items help to demonstrate actions that the entitlement jurisdictions take to affirmatively further fair housing that supplement the items funded by the FHIC as noted in Table 1-1 on page 10. The below list is not meant to be exhaustive or all-inclusive; but, rather highlights how cities and counties have either invested funds or changed policies to be more inclusive and encourage equity in the region.

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### COUNTY LEVEL

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#### **Anoka County:**

- Advertises Fair Housing Month in April every year (acknowledged during board remarks).
- Promotes Fair Housing on website, including FHIC-sponsored Fair Housing videos from HousingLink.

#### **Carver County:**

- Implemented agency-wide non-discrimination policy.
- Conducted agency-wide Fair Housing training.
- Updated Activities to Affirmatively Further Fair Housing policy for public housing program.
- Implemented Reasonable Accommodation/Reasonable Modification policy.

#### **Dakota County:**

- Dakota County CDA's Rental Assistance Department hosts a landlord conference annually and provides monthly new owner seminars. Area landlords and property owners are invited to discuss a variety of issues relating to rental housing and the HCV program. Fair housing and equal access to housing are covered.
- Predatory lending practices are discussed in the CDA Housing Counseling Programs. The Home Stretch curriculum for first time homebuyers includes a section on predatory lending practices.
- Fair Housing Ads are published in local newspapers, some of which are targeted to African Americans (Insight News), Asians (Asian American Press) and Hispanics (La Prensa) during Fair Housing Month in April.
- An informational Fair Housing page is on the CDA's website providing users with guidance and instructions to file a complaint as well as resources about Fair Housing. A link is provided for person(s) that feels they have been discriminated against to file a complaint online via the HUD web site at [www.hud.gov](http://www.hud.gov). While Dakota County does not have the authority to enforce fair housing laws, if a fair housing complaint is received, the person reporting the complaint is instructed to call HUD's Fair Housing Enforcement Center, the Minnesota

Department of Human Rights, the Minneapolis Department of Civil Rights or the St. Paul Department of Human Rights. The CDA's Fair Housing page can be found at: <http://www.dakotacda.org/fairhousing.htm>.

- The HomeStretch curriculum for first time homebuyers was revised to include a section on fair lending. Door hangers on how to spot a predatory lender go out with every mailing to people that request first time homebuyer information. The Dakota County CDA is also a partner in the Don't Borrow Trouble campaign.
- Housing Finance Policy, which includes a requirement to not exclude families that receive Section 8.

### **Hennepin County**

- "Coordinated Assessment" designed to allow those who are experiencing homelessness or near-homelessness to know where to get help, access help in a standard and consistent way, and quickly connect with the housing or services that best meet their needs.
- Funded Mid-Minnesota Legal Aid for fair housing enforcement, training and outreach, testing, and accessible design and construction.
- Funded Homeownership Center of Minnesota for foreclosure prevention counseling and homeownership counseling.
- Funded Mid-Minnesota Legal Aid and HOMELine for renter foreclosure counseling, including counseling for non-English speakers.
- Funded CAPSH for homeownership counseling
- Funded HOMELine, a tenant advocacy organization providing free legal advice for renters.
- Monitored annual compliance with Affirmative Marketing Policy outreach requirements for HOME assisted rental developments.
- Informed residents of fair housing rights, legal advice, and complaint contacts on Hennepin County website Fair Housing page.

### **Ramsey County**

- Promotes Fair Housing contacts and opportunities on the Community and Economic Development website, including on-demand training for new landlords and small property owners link to FHIC sponsored videos produced by Housing Link and "tweeted" them out via RC Communications.
- Funds HOMELine, a tenant support organization, that provides advice and counsel over the phone and on-line.
- Works with current and new developers to understand Fair Housing and with their staffs to highlight potential for disparate treatment due to poor customer service.
- Works with lenders and realtors to encourage participation in the FirstHOMEBuyer Assistance Program.
- Ramsey County's website can be viewed in a variety of languages including Hmong, Somali and Spanish.

### **Washington County**

- Participated in Fair Housing testing with "secret shoppers" at random properties throughout the county.

- Strengthened public housing admissions and continued occupancy policy manual and Section 8 Administration Plan.
- Added letter to landlords regarding Violence Against Women Act (VAWA) laws to the annual recertification packets.
- Created Fair Housing page on the Washington County website with links to additional housing resources.

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## CITY LEVEL

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### **City of Bloomington**

- The City of Bloomington Sponsors an annual Fair Housing training for owners and managers of rental housing. The free training, provided through the Bloomington Rental Housing Collaborative, provides essential information to help prevent fair housing issues from occurring in the rental market. The City has sponsored trainers in the past from HOMELine, private attorneys and the Minnesota Multi Housing Association.
- The City, through its Housing and Redevelopment Authority, provides a resource page related to fair housing issues. Compiled from a wide variety of sources, visitors to the page are able to learn a wide amount of information, including: what is prohibited under fair housing laws, what are the protected classes and how to file a complaint. The page can be found at [www.BloomingtonMN.gov](http://www.BloomingtonMN.gov). Search keywords: Fair Housing.

### **City of Minneapolis (activities since 2010)**

- Funds the complaint intake, investigation, advocacy and litigation work of Mid-Minnesota Legal Aid's Housing Discrimination Law Project – 305 cases closed.
- Enforces fair housing ordinance; case investigation Minneapolis Civil Rights Department – 30 investigations.
- Funds the advice and representation with special emphasis on housing and shelter-related issues through Mid-Minnesota Legal Aid -747 investigations.
- Met annual goal of producing more new units in both impacted and non-impacted areas than the city removed from the housing inventory.
- Works with the Homeownership Center to provide training and counseling services to individuals purchasing homes. These services are offered in several languages and provide the necessary information needed to navigate the home buying process.
- Includes in its Affordable Housing Trust Fund requirements that borrowers may not refuse to lease a unit in the project because the prospective tenant is a Section 8 certificate or voucher holder, or a participant in a HOME tenant-based assistance program.
- Continued refinement of program guidelines and funding criteria to support growth and increase densities and mixed uses in areas designated for growth in the Minneapolis Comprehensive Plan and Access Minneapolis, the ten-year transportation implementation plan. These include activity centers, transit station areas, commercial corridors and other areas. Several programs are specifically designated for affordable housing development and preservation.
- 2011 elimination of the need to obtain a conditional use permit for new or expanded multi-family residential developments. This amendment reduces costs and provides greater

certainty that developers may build, as-of-right, the number of units allowed in a particular zoning district.

- 2012 policy change extending the time within which a permit must be obtained following approval of a land use application. This change allows housing developers (and others) additional time to secure financing and finalize other project details prior to obtaining and building permit and commencing a project. • 2012 revision of its definitions and development standards for supportive housing. A project will no longer be classified as supportive housing unless it requires participation in programs that improve daily living skills. Projects that offer but do not require such participation will no longer be subjected to a spacing requirement from supportive housing uses, thus opening more locations in the city where this housing may be provided.
- 2013 amendment to the zoning ordinance to change the way residential density is regulated in most zoning districts. Previous regulations acted as a disincentive to develop smaller dwelling units in multi-family and mixed use developments. The change eliminated most “minimum lot area per dwelling unit” standards.
- Amendment to comprehensive plan to allow for denser housing development along sections of its light rail corridors. The city also strives to locate affordable housing units with access to public transportation through offering developers density bonuses. The city’s primary multifamily funding programs have established priority points in their respective ranking systems for “proximity to jobs and transit”.
- Advocated for the successful amendment of the renter’s credit to provide additional relief to renters whose income is less than \$57,170. The maximum refund is increased from \$1,620 to \$2,000. The changes become effective for rent paid in 2013.
- Advocated for the success achieved for the state’s investment increase of \$100 million over 2014-2015 base funding to MHFA to Family Homeless Prevention Assistance Fund, Challenge Fund, Housing Trust Fund, Rental Assistance for mentally ill (Bridges), Preservation (PARIF), Rental Rehab Loans, Homebuyer Education (HECAT), Capacity Building, and Homeowner Assistance Fund.
- Continued advocacy for full federal and state financial participation in its affordable housing efforts. Other legislative items that the city supports include: state bonding for affordable housing, state income tax credits for affordable housing, initiation of a state-supported land trust project, and continued review of the property tax code to encourage affordable housing production and preservation.

### **City of Woodbury**

- Updated density policy, encourages affordable housing and makes it easier to fit senior housing projects into tight spots by creating the ability to grant density bonuses.
- Zoning Code amendment changing the word “church” to “place of worship” as well as allowing places of worship greater flexibility in terms of where they can locate. As a result several congregations have been able to start holding their worship services and other events in commercial areas. The City cites this as important because congregations don’t always have money to buy or construct a building and this way they can get started by renting space in commercial areas.

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## SECTION 5: ASSESSMENT OF OTHER FAIR HOUSING ACTIVITIES

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Both public and private sector policies contribute to an environment resulting in impediments to fair housing choice. Section 4 of *Choice, Place and Opportunity: An Equity Assessment of the Twin Cities Region* identifies the place-based dynamics of racial disparities<sup>31</sup>. This discussion of public policy history and the ensuing ramifications have elevated the topic of fair housing to a level of public awareness not previously seen in the region. The following pages offer insight into the major fair housing agencies and organizations as well as highlights of recent and ongoing legal proceedings and policy developments.

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### MAJOR FAIR HOUSING AGENCIES AND ORGANIZATIONS

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#### **US Department of Housing and Urban Development**

The US Department of Housing and Urban Development administers and enforces federal fair housing laws through its office of Fair Housing and Equal Opportunity. In addition to processing complaints, the Office manages Fair Housing Initiatives Program grants, including the Fair Housing Organizations Initiative (FHOI), the Private Enforcement Initiative (PEI), the Education and Outreach Initiative (EOI), and the Administrative Enforcement Initiative (AEI); and works with local agencies in advancing fair housing policy and legislation. Additionally, the City of St. Paul was awarded Fair Housing Assistance Program (FHAP) status in 2012. Through this designation, HUD has affirmed that the City of St. Paul enforces a fair housing law that is substantially equivalent to the Fair Housing Act, and subsequently provided additional funding to help protect families and individuals who believe they've been the victim of housing discrimination. Federal fair housing protected classes include race, color, national origin, religion, sex, familial status, and disability.

#### **State of MN Department of Human Rights**

The MN Department of Human Rights investigates charges of discrimination in Minnesota that are in violation of the Federal Civil Rights Act of 1964 or the Human Rights Act. Protected classes covered by the MN Human Rights Act are race, color, creed, religion, national origin, sex, marital status, familial status, disability, public assistance, age, and sexual orientation.

#### **City of Minneapolis Office of Civil Rights**

The City of Minneapolis Office of Civil Rights investigates charges of discrimination that occur in the City of Minneapolis and are in violation of the City's Civil Rights Ordinance or the Federal Civil Rights Act. Protected classes according to the City's Civil Rights Ordinance are race, sex, religion, familial status, disability, national origin, color, creed, sexual orientation, ancestry, marital status, and receipt of public assistance.

#### **City of St. Paul Human Rights Division**

St Paul's Human Rights Division is newly designated a Fair Housing Assistance Program (FHAP) agency (see *US Department of Housing and Urban Development*, above). The Division investigates charges of discrimination that occur in the City of St Paul and are in violation of the City's Civil Rights Ordinance or the Federal Civil Rights Act. Protected classes according to the City's Code of

Ordinance are race, color, religion, creed, age, disability, marital status, familial status, sex, sexual or affectional orientation, national origin, ancestry, or status with regard to public assistance.

### **Fair Housing Implementation Council**

The Fair Housing Implementation Council (FHIC) is a coalition of community and county recipients of Development Block Grant (CDBG) and Home Investment Partnership Program (HOME) funds, as well as other Twin Cities metro area organizations with an interest and commitment to Fair Housing. The Council undertakes initiatives designed to stop discrimination and worked to prepare regional analyses of impediments in both 2001 and 2009.

### **Mid-Minnesota Legal Aid**

Mid-Minnesota Legal Aid provides a wide range of civil legal services to low-income and disadvantaged persons in central Minnesota. Legal Aid's Housing Discrimination Law Project, headquartered in its Minneapolis office, and has been successfully enforcing fair housing laws for low income individuals for over 15 years. HDLP serves low income people throughout MMLA's 21-county service area who have been the victims of discrimination in housing based on their protected class. The majority of cases involve disability discrimination, a substantial number of cases involving race, familial status, sexual harassment and receipt of public benefits. HDLP represents tenants in negotiations, mediations, administrative and judicial proceedings, and also participates in advocating for fair and affordable housing throughout the twin cities region.

### **Southern Minnesota Regional Legal Services**

Southern Minnesota Regional Legal Services (SMRLS) provides free legal assistance for low income people on critical legal problems, with a metro service area that includes Carver, Dakota, Ramsey, Scott, and Washington Counties. Specifically, their Housing Equality Law Project (HELP) provides fair housing enforcement services, primarily on behalf of renter households, in areas that include negotiating settlements, assisting people file complaints with enforcement agencies and representing people in court. People who can benefit from these services include low-income persons of color, immigrants and refugees, disabled persons and female heads of households and their families who are treated unfairly, and in violation of anti-discrimination laws, by landlords when they look for housing, live in housing, or try to keep their housing.

### **Alliance for Metropolitan Stability**

The Alliance for Metropolitan Stability is a coalition of advocacy and community organizing groups formed in 1994 which work together to advance racial, economic and environmental justice in economic growth and land development in the Twin Cities region. The coalition works to ensure that regional investments like housing, transit and economic development benefit everyone--especially low-income people and people of color, who are often left behind when resources are allocated.<sup>32</sup>

### **Community Action Partnership of Suburban Hennepin (CAPSH)**

Community Action Partnership of Suburban Hennepin (CAPSH) is a community action agency working in all of suburban Hennepin County to improve the lives of low-income people. The agency offers services to individuals through outreach, energy assistance programs, homeownership

services, food support, free tax assistance, legal services, employment counseling, and financial counseling.<sup>33</sup>

## **HOME Line**

HOME Line is a nonprofit organization with a statewide telephone/email hotline that provides free legal advice and rental housing information for any renter in Minnesota, assisting with advice about responding to discrimination within the rental market. In instances where a tenant can invoke their rights under federal, state, or local fair housing laws, HOME Line provides information related to protected classes and the rights associated under these laws, referring clients to the proper channels for filing formal complaints, as appropriate. Additionally, HOME Line provides regular trainings on tenant/landlord law, including law as it pertains to fair housing.

## **HousingLink**

HousingLink was established as a result of the 1995 Hollman v Cisneros Consent Decree, which sought improved housing conditions and greater location choice for families participating in the Section 8 voucher and public housing programs. Since then, HousingLink has become a regional source for affordable housing-related data, information, and resources. In summer 2014, HousingLink was identified as part of the State of MN's Olmstead Plan to enhance its primary interface to allow renters with disabilities (and the people who serve them) to better access rental housing openings, education and information.

## **Housing Preservation Project**

Housing Preservation Project (HPP) is a Twin Cities nonprofit public interest advocacy and legal organization with a primary mission of preserving and expanding affordable housing for low income individuals and families. HPP seeks to prevent the loss of affordable rental housing by conversion to market rate, demolition, foreclosure and other causes. They also seek to foster expanded affordable housing opportunities. HPP attorneys work with tenant and advocacy organizations, public and private housing funders, owners, developers, and policymakers in their efforts to protect and expand affordable housing.

## **Institute on Metropolitan Opportunity**

The Institute on Metropolitan Opportunity (IMO), formerly the Institute on Race and Poverty, is a research organization in the University of Minnesota Law School. The Institute investigates the ways that laws, policies and practices affect development patterns in U.S. metropolitan regions, with a particular focus on the growing social and economic disparities within these areas. IMO works to provide the resources that policymakers, planning officials and community organizations need to address reform in taxation, land use, housing, metropolitan governance and education.

## **Isaiah**

ISAIAH is a faith-based coalition of more than 100 member congregations that works to address both local and regional community issues, including sprawl, affordable housing, transportation, and racial inequity.<sup>34</sup>

## **MICHA**

Religious leaders, community members and low income housing developers founded MICAH in 1988 in response to the accelerating homeless crisis. Through MICAH, more than 150 congregations from Jewish, Christian and Muslim faith traditions organize for justice in housing. The organization

envision a metropolitan area where everyone without exception has a safe, decent and affordable place to call home. Since its inception, MICAH has gained extensive experience waging local and regional policy campaigns to change policies and shift public resources to affordable housing.<sup>35</sup>

### **Minneapolis Urban League (MUL)**

The Minneapolis Urban League, a 2012 recipient of Fair Housing Initiatives Program (FHIP) funds, is a community-based nonprofit organization with a mission “...to link African descendants and other people of color to opportunities that result in economic success and prosperity, and effectively advocate for policies that eradicate racial disparities.”<sup>36</sup>

### **Minnesota Homeownership Center**

The Minnesota Homeownership Center provides assistance to help families buy or keep their home through both home buyer services (providing access to information on budgeting, choosing loans, selecting homes, and more) and foreclosure assistance, which involves a statewide network of counseling organizations.

### **Minnesota Housing Partnership**

Minnesota Housing Partnership (MHP) convenes, guides, and supports a diversity of partners working to improve conditions of home and community. Building on decades of experience, MHP works to strengthen development capacity and promote policies that expand opportunity, especially for people at the lowest income levels.<sup>37</sup>

### **NAACP St Paul**

A branch of the National Association for the Advancement of Colored People (NAACP), NAACP St Paul similarly works to ensure the political, educational, social, and economic equality of all persons and to eliminate race-based discrimination. The branch serves all individuals who may experience discrimination based on race, gender, religion, age, disability or culture.<sup>38</sup>

### **Neighborhoods Organizing for Change**

Neighborhoods Organizing for Change (NOC) is a grassroots, member-led organization that works to build power in under-resourced communities and communities of color across the Twin Cities. Among NOC’s active campaigns are those working to ensure better public transit, workers’ rights, expanded voting rights, and police accountability.<sup>39</sup>

### **New American Academy**

The New American Academy is a community based organization dedicated to improving the health, educational attainment, economic empowerment, human welfare, and opportunities for youth, adults and families of East African immigrant community within The Twin Cities.<sup>40</sup>

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## LEGAL PROCEEDINGS, POLICY DEVELOPMENT, AND CURRENT ACTIVITIES

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### FEDERAL LEVEL

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**United States of America ex rel., Anti-Discrimination Center of Metro New York v Westchester County New York (March 16, 2012)** The Anti-Discrimination Center of Metro new York filed a claim under the False Claims Act, alleging that Westchester County failed with its Analysis of Impediments to consider the issue of racial segregation. The US District Court, Southern District of New York, ruled that the county’s certifications to HUD were falsely made. This ultimately resulted in Westchester County losing more than \$5 in community development grants for 2014.

**Equal Access to Housing in HUD Programs Regardless of Sexual Orientation or Gender Identity (Federal Register 77:23 Feb 3, 2012)** HUD Programs and HUD-assisted or –insured housing providers cannot discriminate on the basis of sexual orientation, gender identity, or marital status.

**National Rental Home Council (NRHC) Guidelines (2014):** The NRHC, an association of four of the largest single-family rental property management companies in the nation (Colony American Homes, Invitation Homes, American Homes 4 Rent and Starwood Waypoint Residential Trust) issued a set of guidelines in 2014 requiring all resident-facing employees to undergo Fair Housing training.

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### STATE LEVEL

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**Domestic violence lease termination statute (2014).** Law Passed in 2007, amended/expanded in 2014. Additional protections under Minn. Stat. §559.202 went into effect for contracts entered into after August 2013

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### REGIONAL LEVEL

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**Federal Complaint by Brooklyn Center, Brooklyn Park, Richfield and MICAH (November 2014).** The cities of Brooklyn Center, Brooklyn Park, and Richfield along with Metropolitan Interfaith Council on Affordable Housing (MICAH), issued an official complaint on November 10, 2014, alleging that the Metropolitan Council and MN Housing Finance Agency’s housing practices are discriminatory. The complaint alleges that housing planning by the two agencies further segregates race in already racially-concentrated parts of the metro, while relieving primarily white, suburban communities from doing their “fair share” to promote integration.

**Magner v. Gallagher (Feb 14, 2012)** Property owners in St. Paul claimed the city’s aggressive housing code enforcement was impacting minority residents and was thus in violation of the Fair Housing Act on the basis of disparate impact. The Eighth Circuit Court ruled in favor of the property owners but the case was ultimately dismissed by the Supreme Court.

**Fair Housing in MN educational videos (2014):** Sponsored by the Fair Housing Implementation Council, a series of Fair Housing videos available in English, Spanish, Somali and Hmong, these videos are featured at <http://www.housinglink.org/HousingResources/FairHousing.aspx> as well as promoted by local jurisdictions on their respective websites.

**Affirmative Marketing Toolkit (2014):** Sponsored MN Housing, the US Department of Housing and Urban Development, the Metropolitan Council, The Southern MN Regional Legal Services, and Legal Aid, is online resource for housing providers seeking to ensure their applicant pool reflects the diversity of their community, additionally allowing housing providers to meet federal requirements for planning affirmative fair housing marketing efforts.

**MN Housing Draft Affordable Housing Plan 2015 (2014).** MN Housing, the state of Minnesota's housing finance agency, produces an annual business plan in which it outlines strategic priorities, funding by program specifies program-by-program funding, and establishes lending production goals and strategies, as well as program specific funding and intended outcomes. One of the four areas identified in its 2015 action plan is "offer a range of housing choices," in which MN Housing states "We will continue our commitment to creating equity in housing choices in urban, suburban, and rural communities. We will continue to ensure that historically underserved and under-resourced populations have access to opportunities for both successful homeownership and affordable rental housing."<sup>41</sup>

## RESEARCH WITH REGIONAL FAIR HOUSING IMPLICATIONS

***Realizing the Promise: How to Affirmatively Further Fair Housing (The Opportunity Agenda, 2014).***<sup>42</sup> Within the context of the proposed HUD rule regarding Fair Housing, this report analyzes a number of case studies in order to find best practices, as well as recommendations in the types of actions most likely to affirmatively further fair housing. Recommendations include inclusionary zoning, housing and other opportunities, community land trusts, fair housing coverage, more sensible policies relating to drug use, quality of affordable housing, equitable distribution of natural disaster relief, and anti-displacement measures.

***Developments Selected to Receive 9% Low-Income Housing Credits in the Twin Cities Metro Area from Minnesota Housing (MN Housing, 2014).***<sup>43</sup> In this analysis, MN Housing studied tax credit selections awarded from their competitive QAP (Qualified Allocation Plan) process to determine the role the process played in furthering regional racial integration and access to opportunity. The analysis concluded that tax credit tenants did have options for access to different types of opportunities and that the selections were, in fact, supporting integration.

***Twin Cities in Crisis: Unequal Treatment of Communities of Color in Mortgage Lending (Institute on Metropolitan Opportunity, 2014).***<sup>44</sup> This study confirms that, while the subprime lending market contributed to the housing crisis has mostly disappeared, communities of color are still disproportionately shut out of the mortgage market, even when accounting for income.

***The State of Homeownership (Minnesota Homeownership Center, 2014).***<sup>45</sup> In studying the current state of homeownership in MN, this report concluded that the gap between White and non-White ownership rates has grown and that the strategies to close it will need to be community wide and provide choices that accommodate choices rooted in new economies and new perspectives. The study makes three recommendations: 1) set a new vision for homeownership's impact on Minnesota communities 2) empower homebuyers to make smart choices and 3) make the benefits of homeownership real for everyone, no matter race, region, or neighborhood.<sup>46</sup>

***Modernizing the Fair Housing Act for the 21<sup>st</sup> Century: 2013 Fair Housing Trends Report (National Fair Housing Alliance, 2013).***<sup>47</sup> This annual report studies complaint data from HUD and the Department of Justice, as well as numerous local FHAP agencies and fair housing organizations to arrive at recommendations for more inclusiveness within the Fair Housing Act. Specifically, the report concludes that the Fair Housing Act must do more to protect housing discrimination against the poor, discrimination based on sexual orientation and gender identity, and discrimination based on marital status.

***Understanding Homeownership Disparities Among Racial and Ethnic Groups (MN Homeownership Center, 2013).***<sup>48</sup> This report investigates the causes of the “homeownership gap” (or, the gap between homeownership rates of Whites and communities of color – a gap of 39.3% in Minnesota). The report discusses the complex array of factors involved in the persistence of the gap, including the “cumulative disparity” of differences in family formation, wealth attainment, age at time of first home purchase application, knowledge about the home buying process, and credit and attitudes about financial institutions, as well as discrimination in the homebuying process.

***Choice, Place, and Opportunity: An equity assessment of the Twin Cities Region (Metropolitan Council, 2013).***<sup>49</sup> As a requirement of HUD's regional Sustainable Communities Regional Planning Grant, the Metropolitan Council was required to complete a Fair Housing and Equity Assessment

(FHEA), featuring an analysis of a region's racial and ethnic diversity, identifying Racially Concentrated Areas of Poverty (R/ECAPs) and High Opportunity areas, describing public investments and policies as well as the jurisdiction's fair housing landscape.<sup>50</sup>

<http://www.metrocouncil.org/Planning/Projects/Thrive-2040/Choice-Place-and-Opportunity.aspx>

***America's Racially Diverse Suburbs: Opportunities and Challenges (Institute on Metropolitan Opportunity 2013).***<sup>51</sup> This article explored the transition of many metropolitan suburban areas from traditional "predominantly white" segregation to a more integrated state. Which recognizing the many strengths of integration, the article states that many of these currently integrated communities are on the path to non-White segregation and proposes housing, legal, and school policies to promote stability in integration.

***Reinvesting in the Region: (Re)Development-Ready Guide (Urban Land Institute and Regional Council of Mayors, 2012).***<sup>52</sup> This guide recommends development policies and practices to use scarce public dollars to attract private investment, grow jobs, and build tax base for the well-being of the region. Based on national trends, the reports' recommended best practices "...support a proactive approach that provides clarity, transparency, collaboration, and efficiency to support thriving, sustainable communities essential to remaining competitive in a new economy."<sup>53</sup>

***Housing Discrimination Against Racial and Ethnic Minorities 2012 (US Department of Housing and Urban Development, 2012).***<sup>54</sup> In this study, The US Department of Housing and Urban Development conducted extensive nationwide pair tests to study discrimination in both the rental housing search and home-buying process. The study confirmed that while more blatant, easily-identifiable forms of discrimination are less frequent these days, other, more subtle forms of discrimination, including limiting information on and access to available units, persist.

***Redevelopment in the Twin Cities: A Developer's View (Family Housing Fund and Urban Land Institute Minnesota, 2012).***<sup>55</sup> This report was compiled using findings from private interviews with ten developers who routinely do redevelopment projects in the Twin Cities Metro. The purpose of the report was to provide the developers' perspective to communities, with a goal of greater understanding leading to the ability to overcome traditional challenges in the developer-community relationship.

***Opportunity and Location in Federally Subsidized Housing Programs: A New Look at HUD's Site & Neighborhood Standards As Applied to the Low Income Housing Tax Credit (Poverty & Race Research Action Council, Kirwan Institute, The Opportunity Agenda, 2011).***<sup>56</sup> This paper sought to bring site selection rules for the Low Income Housing Tax Credit program in line with efforts currently underway at the federal level to "harmonize" various subsidized housing development rules for other federally-subsidized low income housing. The paper recommends a civil rights perspective in its recommended approaches for changes to site selection standards.

***Evaluation of Current and Potential Housing Options for Persons with Disabilities (MN Department of Human Services, 2011).***<sup>57</sup> The Minnesota state legislature called for the Department of Human Services to analyze housing and service options for people with disabilities and explore opportunities to maximize efficiencies in the process. This report presents the results of the analysis, recommending a variety of action steps to expand the types of community housing options available to persons with disabilities.

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## SECTION 6: COMMUNITY ENGAGEMENT PROCESS

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### In-Person Community Engagement

A rigorous, active, and involved community engagement process was also conducted. There were a combination of 37 in-person engagement meetings and individual conversations across the region where protected class stakeholders and housing experts shared barriers, impediments, and knowledge of housing discrimination (Appendix D). The in-person community engagement meetings featured an overview of Fair Housing or Fair Housing training before a facilitated, open-ended conversation around the question, “What housing barriers, discrimination, or impediments to Fair Housing have you, your family, or those you serve recently experienced? Some sessions primarily focused on disability and started with the question, “What barriers or challenges do those with disabilities experience in the housing search?” Organizations were on an email list invited to participate in in-person engagement meetings and are listed in Appendix C.

Individual comments made during in-person engagement sessions were analyzed in this AI process. A summary of individual responses at each community engagement session is in Appendix B.

The following types of organizations and/or clients they serve were involved during the in-person engagement:

- A domestic violence shelter.
- Staff at three HRA/PHA/CDAs.
- Four affordable housing collaborative groups.
- Three organizations serving those with mental illnesses.
- An organization serving vulnerable individuals, families, seniors, youth, and those with disabilities.
- An organization serving veterans.
- An organization that provides health care coverage to those enrolled in a MN health care program (individuals with disabilities and mental illnesses).
- An organization that exclusively serves those with disabilities.
- An organization serving homeless high school students and their families.
- An organization serving at-risk youth.
- A homeless shelter.

Analysis of comments from in-person engagement led to the inclusion of the following impediments in this AI:

**6. Limited number of rental units with 3+ bedrooms.** This was mentioned as a problem in three separate in-person community engagement sessions.

**7. High rental application denial rate in communities of color and those with disabilities based on rental selection criteria (criminal background, credit history, rental background).** This was mentioned as a problem in 16 separate in-person community engagement sessions.

**8. Inability to place tenant based rental assistance vouchers for those with disabilities, households with children, and households of color, including but not limited to Housing Choice Vouchers.** This was mentioned as a problem in nine separate in-person community engagement sessions.

## Online and Paper Surveys

Online and paper Fair Housing surveys were distributed broadly through the region and jurisdictions. These surveys generated over 600 responses and over 800 comments and stories from individuals responding to open-ended survey questions about their housing experiences. The surveys featured the following questions that were posed to households and/or service professionals, followed by the response options.

The survey was distributed online through e-newsletters published by HousingLink (see a list of organizations invited to respond to and share the survey with their clients in Appendix C) and to the email list managed by Metro Engagement on Shelter and Housing (MESH). Individual FHIC jurisdictions distributed the survey, and paper surveys were distributed in-person in the waiting rooms at Southern Minnesota Regional Legal Services, Metro HRA, and the Dakota CDA.

### Survey Response Options:

1. Never happens to me or my clients
2. Occasionally happens to me or my clients
3. Regularly happens to me or my clients
4. Always happens to me or my clients
5. This question doesn't apply to me or my clients

### Survey Questions:

1. Landlords won't work with people that have disabilities.
2. Landlord won't work with people who have felonies.
3. Tenants not able to live in the neighborhood they want (good jobs, access to transit, good schools) because of their race.
4. Landlords who deny housing or treat people different because of their sexual orientation.
5. Landlords limiting the option of where you can live because you have children (e.g. People with children only allowed on the first floor.
6. Landlords who discriminate against renters because of their religion.
7. Landlord who won't work with people that receive assistance (MFIP, etc).
8. Landlords who treat victims of domestic violence unfairly.
9. Government agencies that do not provide interpreters for housing meetings.
10. I don't know who to contact when I experience housing discrimination.
11. Landlords who sexually harass tenants.
12. The use of arrest/non-conviction records to deny housing (i.e. You were charged with a crime but not yet convicted).
13. There are not enough available rentals for large families.
14. What other housing discrimination do you experience? (open ended question)
15. How has housing discrimination affected you, your family, or your clients? (open ended question)
16. What should be done about housing discrimination? (open ended question)

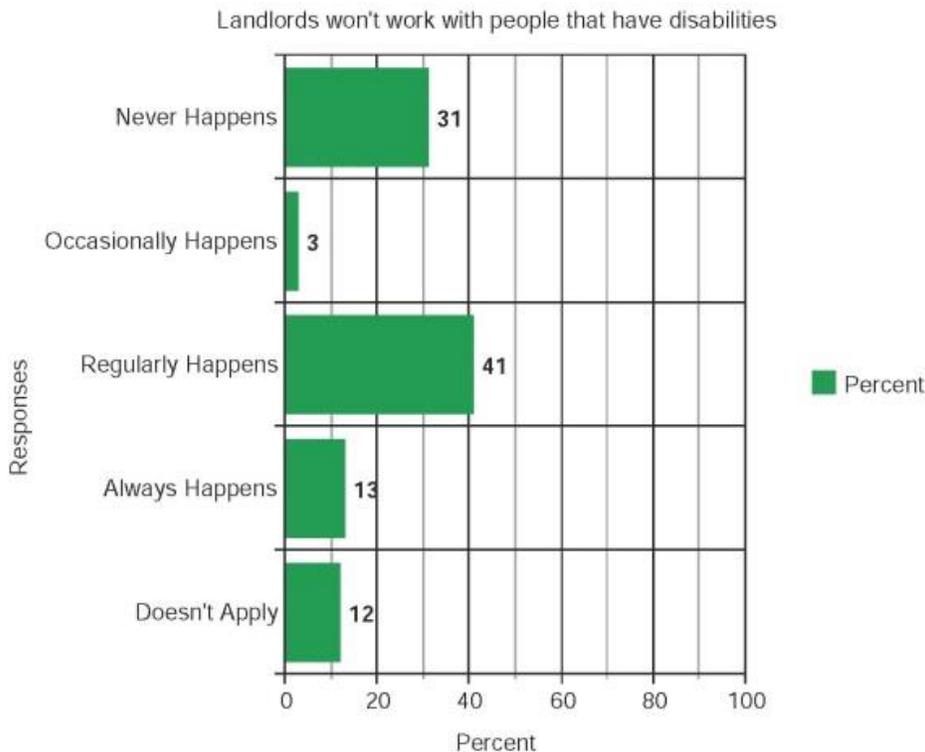
Survey results were analyzed and compared to in-person engagement comments, and led to the inclusion of the following impediments in this AI:

**6. Limited number of rental units with 3+ bedrooms.** 43% of survey respondents indicated that this either “regularly” or “always” happens to them.

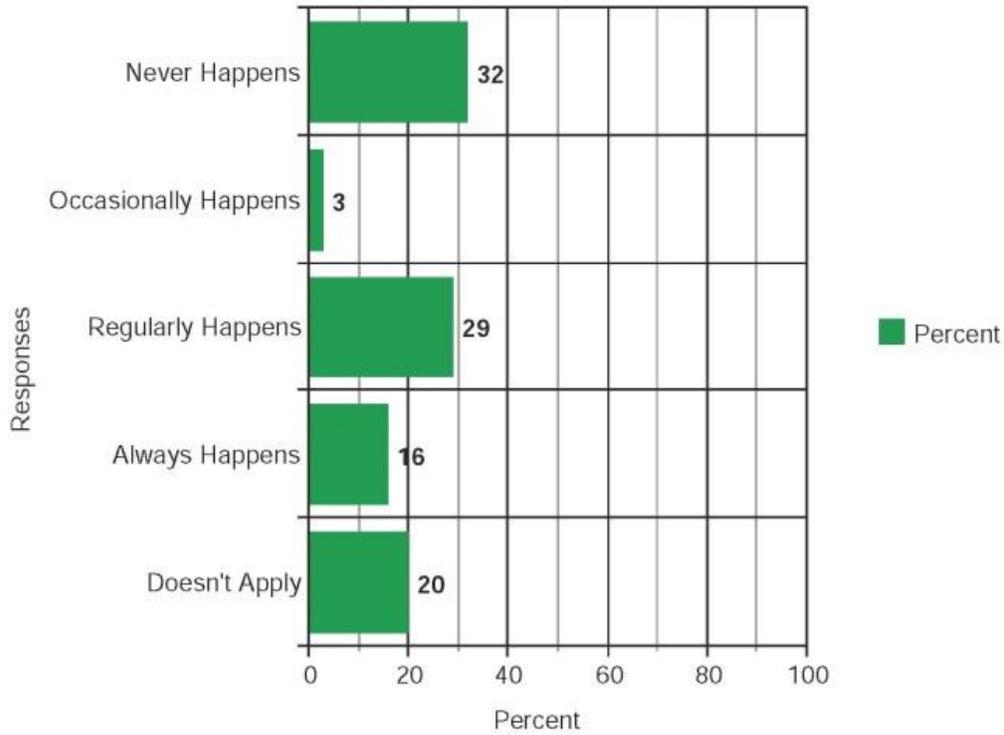
**7. High rental application denial rate in communities of color and those with disabilities based on rental selection criteria (criminal background, credit history, rental background).**

71% of survey respondents indicated that landlords won’t work with people that have felonies either “regularly” or “always.” 49% of survey respondents indicated that use of arrest (non-conviction) records was used to deny housing either “regularly” or “always.”

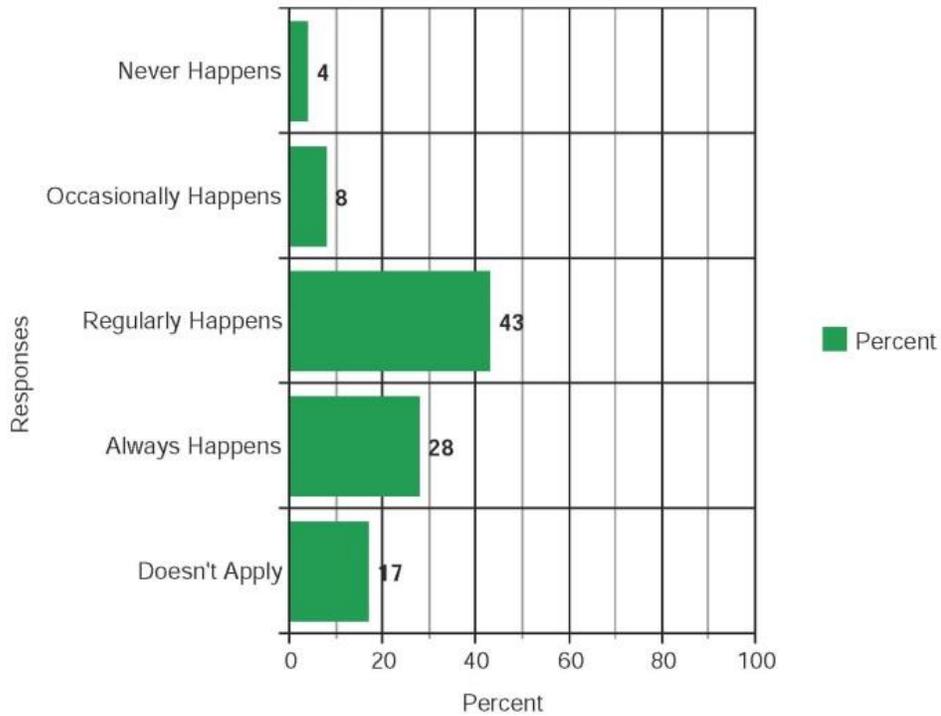
Open ended comment responses can be viewed in Appendix A. On the following pages are graphs summarizing the results of the responses to the other, non-open-ended survey questions.



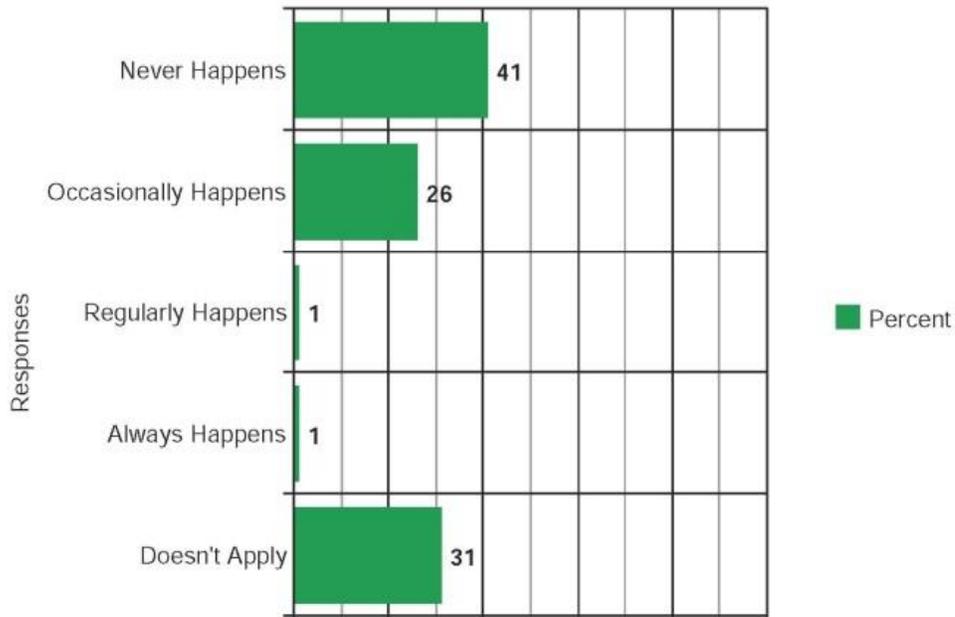
Tenants not able to live in neighborhood they want (good jobs, access to transit, good schools) because of race



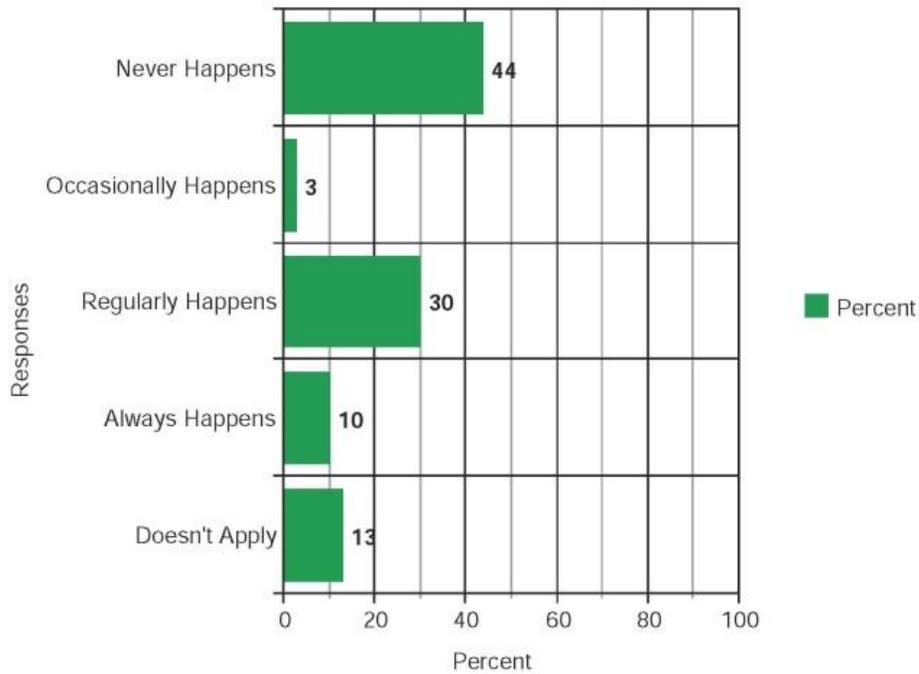
Landlords won't work with people that have felonies



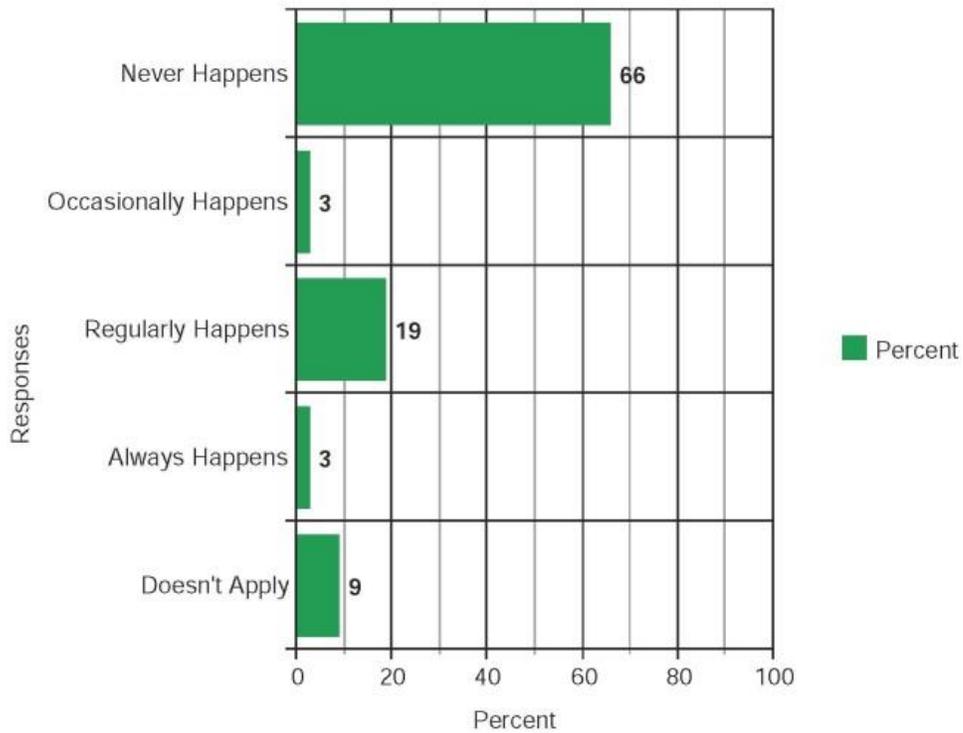
Landlords who deny housing or treat people differently because of sexual orientation



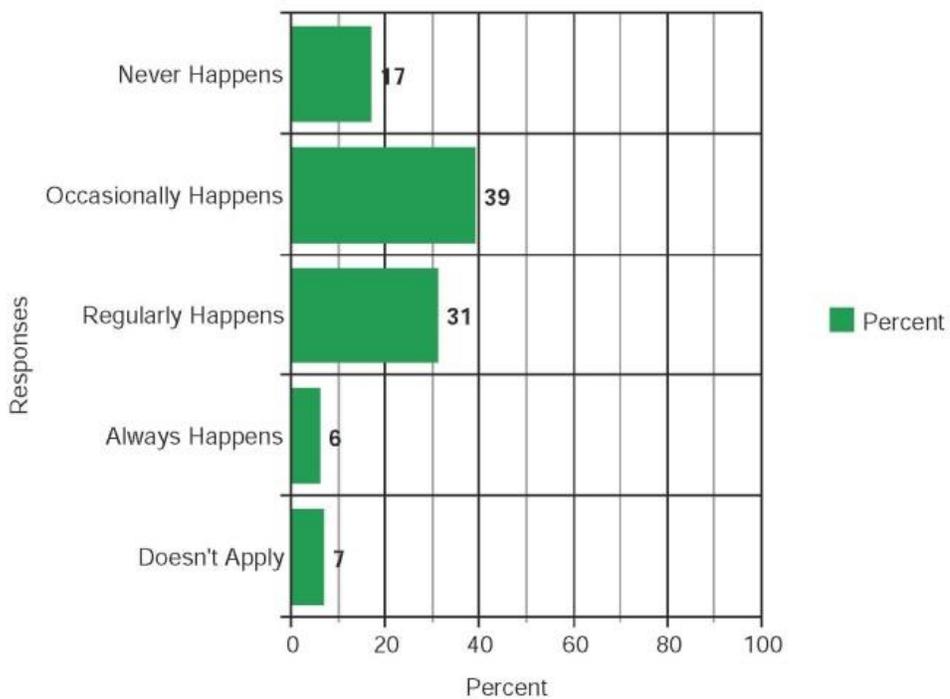
Landlords limiting the option of where you can live because you have children



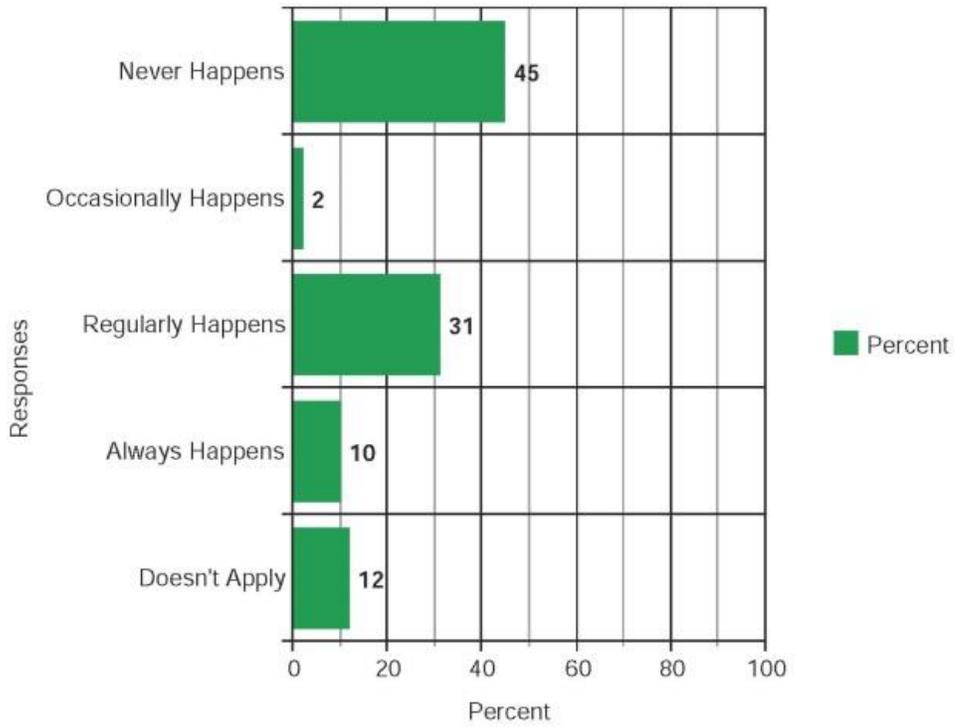
Landlords who discriminate against renters because of their religion



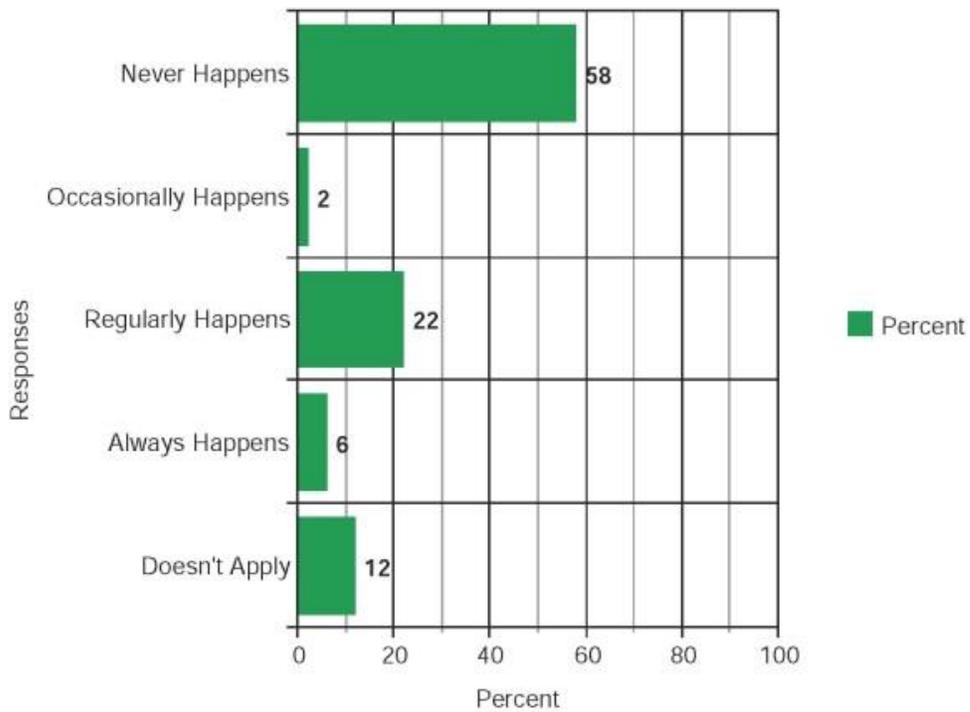
Landlords who won't work with people that receive assistance (MFIP, etc)



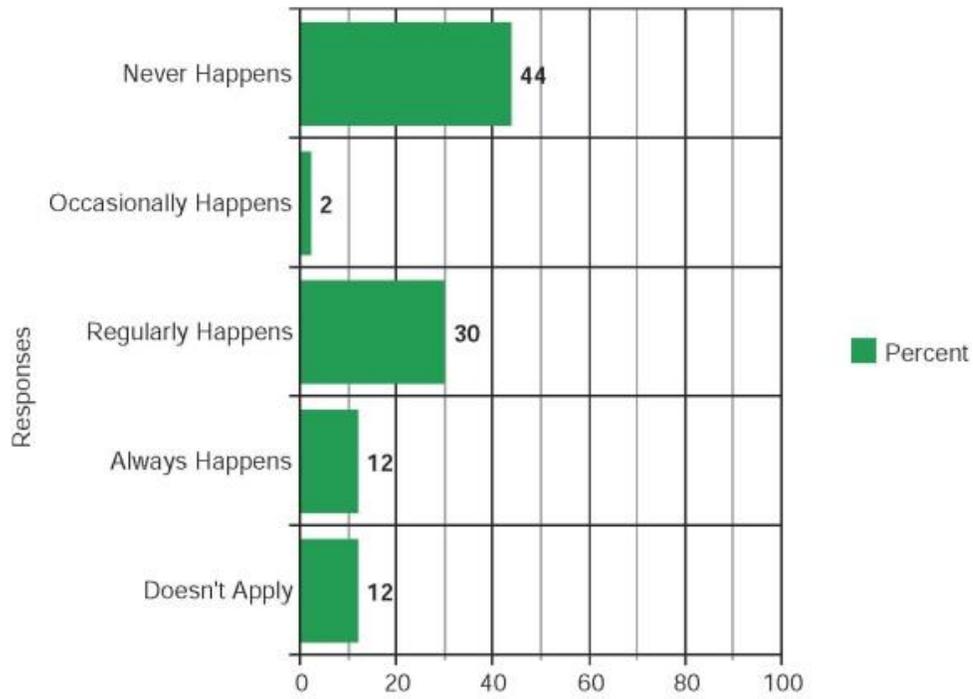
Landlords who treat victims of domestic violence unfairly



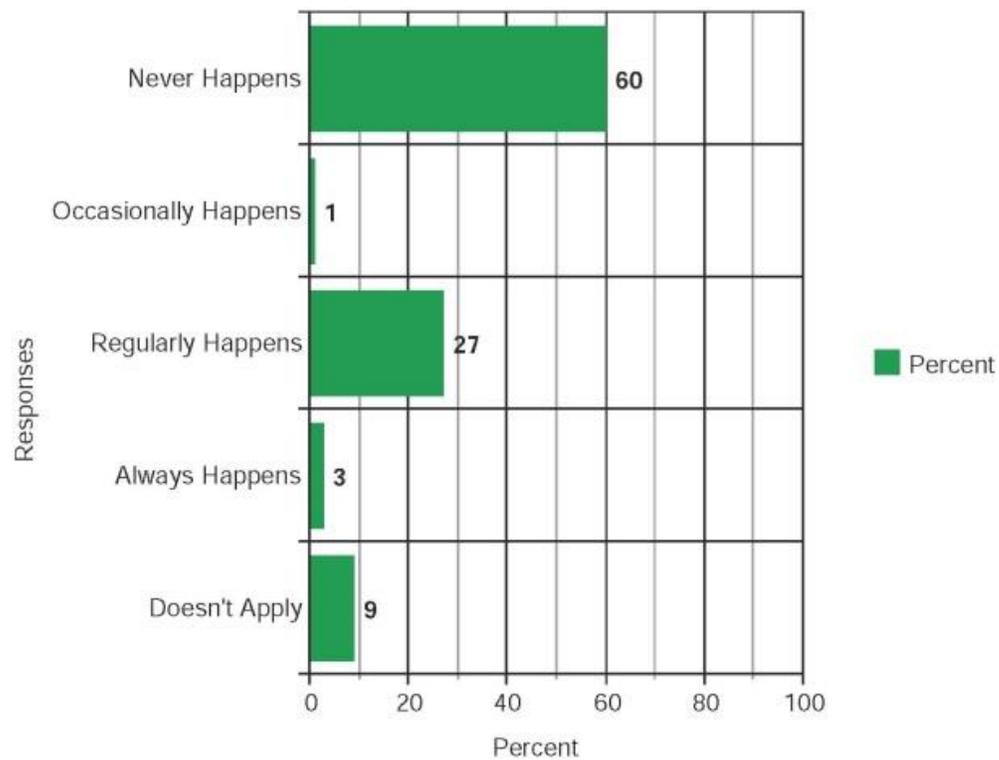
Government Agencies that do not provide interpreters for housing meetings



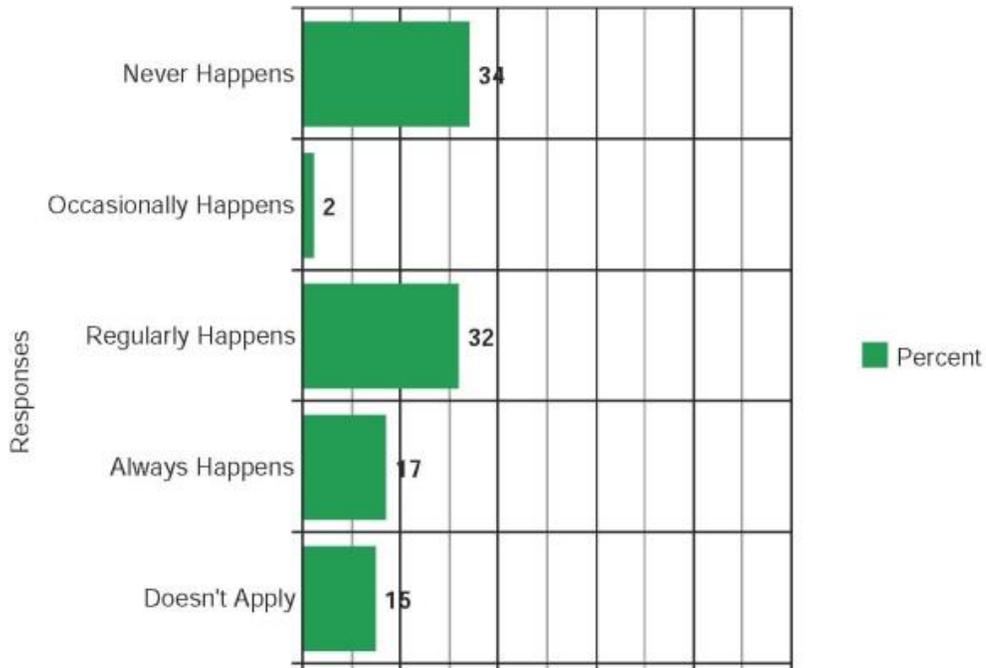
I don't know who to contact when I experience housing discrimination



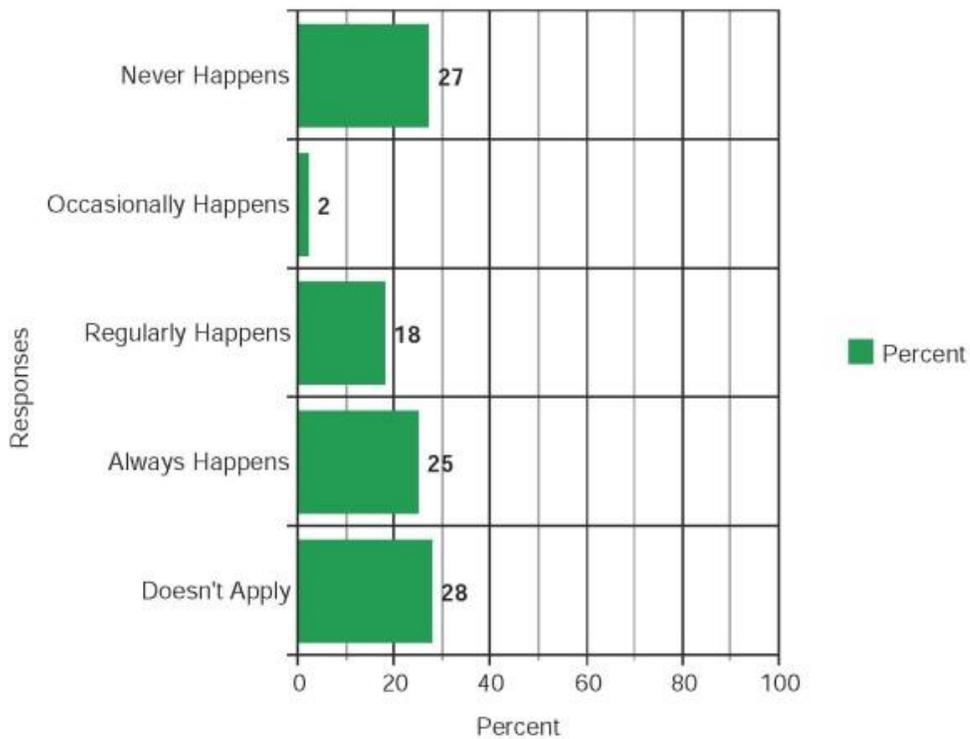
Landlords who sexually harass tenants



The use of arrest (non-conviction) records to deny housing



There are not enough available rentals for large families



## SECTION 7: FAIR HOUSING CASEWORK AND COMPLAINT DATA

### FAIR HOUSING COMPLAINT DATA

#### FAIR HOUSING COMPLAINT DATA: HUD

The US Department of Housing and Urban Development administers fair housing complaints relating to the seven federally-protected classes of race, sex, religion, familial status, disability, national origin, and color through its Office of Fair Housing and Equal Opportunity. Any entity, whether an individual or community group, may submit complaint of an alleged discrimination via phone, through the mail, or via online form, free of charge. This formal complaint process defers to conciliation if possible, but HUD can advance the case through the federal court system, if necessary.

#### COMPLAINTS BY BASIS

From 2010 to 2013, HUD received 150 fair housing complaints for the seven-county Twin Cities metro area. Within these 150 complaints were a total of 222 total bases for discrimination (it is possible for there to be more than one basis, or protected class, within a complaint).

Disability was consistently the most common basis for alleged discrimination (81 total bases) throughout the study period, with race as the second (57 bases). The total number of complaints, and subsequently, bases, trended down over the four year span. Note that following this first table, we have elected to analyze the data as though each unique instance basis and complaint (e.g. individual violations and their respective resolution) rather than on the basis of complaints, which may contain multiple violations.

**TABLE 7-1**

<b>Fair Housing Complaint Data by Basis of Complaint HUD FHEO 2010-2013</b>					
<b>Basis of Complaint</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>Total</b>
Disability	30	21	17	13	<b>81</b>
Race	22	15	13	7	<b>57</b>
Sex	9	3	7	7	<b>26</b>
Familial Status	8	5	9	1	<b>23</b>
National Origin	5	6	0	4	<b>15</b>
Color	0	0	4	6	<b>10</b>
Retaliation	2	0	2	2	<b>6</b>
Religion	2	2	0	0	<b>4</b>
<b>Total Bases</b>	<b>78</b>	<b>52</b>	<b>52</b>	<b>40</b>	<b>222</b>
Total Complaints	59	39	36	16	150

*Source: US Department of Housing and Urban Development, Office of Fair Housing and Equal Opportunity.*

#### COMPLAINTS BY CASE COMPLETION TYPE

Complaints with the FHEO may be resolved by any of a number of means throughout the complaint process.

- **Administrative Closure:** The FHEO may close a case if it is unable to locate a complainant, if the respondent (e.g. entity against which the charge has been filed) is unable to be located, if the complainant fails to cooperate, if a complainant decides not to proceed or participate in the investigation, or when a civil trial has commenced.
- **Withdrawn With Resolution:** When a complainant and respondent agree, in the absence of an investigator or conciliator to settle upon terms and conditions mutually agreeable to the parties.
- **Conciliated:** Complaint is resolved through conciliation, without the need to proceed through the court system.
- **No Cause Determination:** Following a thorough investigation, HUD determines that there is no reasonable cause to believe that housing discrimination has occurred.
- **Charged:** HUD determines there is “reasonable cause” that a Fair Housing violation has occurred and advances the case to an Administrative Law Judge (ALJ). After 30 days, if either part elects to go to federal court, the Department of Justice will proceed with a civil action on behalf of the aggrieved party in a US District Court. If neither part elects to go to federal court, the ALJ will hear the case and issue a decision.

*Note: Detailed definitions of case completions are available in the Title VIII Complaint Intake, Investigation, and Conciliation Handbook (8024.1), available at: [http://portal.hud.gov/hudportal/HUD?src=/program\\_offices/administration/hudclips/handbooks/fheo/80241](http://portal.hud.gov/hudportal/HUD?src=/program_offices/administration/hudclips/handbooks/fheo/80241)*

For the years 2010-2013, Administrative Closure was the most common resolution to instances of alleged discrimination. Instances where a “reasonable cause” was determined that resulted in a formal charge account for 25 of 150 alleged violations, or 17% of the total charges filed. Since whether a complaint has merit is not conclusively determined in administrative closure, conciliation, or withdrawal with resolution, a conclusive determination is only known cases that are charged.

**TABLE 7-2**

<b>Fair Housing Complaint by Case Completion Type</b>					
<b>HUD FHEO 2010-2013</b>					
<b>Case Completion</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>Total</b>
Administrative Closure	18	16	12	6	<b>52</b>
Conciliated	0	1	3	0	<b>4</b>
No Cause	17	9	7	2	<b>35</b>
Withdrawn with Resolution	13	8	10	3	<b>34</b>
Charged (HUD)	11	5	4	5	<b>25</b>
<b>Total</b>	<b>59</b>	<b>39</b>	<b>36</b>	<b>16</b>	<b>150</b>

*Source: US Department of Housing and Urban Development, Office of Fair Housing and Equal Opportunity.*

### COMPLAINTS BY ISSUE OF DISCRIMINATION

The most common type of federal fair housing complaint is discrimination in terms/conditions/ or services and facilities, with 73 total issues from 2010 to 2013. In general, issues related specifically to rental (reasonable accommodation, refusal to rent, discrimination in services and facilities relating to rental, false denial or representation of availability) are far more common than those expressly related to home buying (financing, terms/conditions for loans, making of loans); though there are a number of issues that might apply to either.

**TABLE 7-3**

<b>Fair Housing Complaints by Discrimination Issue HUD FHEO 2010-2013</b>					
<b>Issue</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>Grand Total</b>
Terms/conditions/privileges or services and facilities	23	22	20	8	<b>73</b>
Acts under Section 818 (coercion etc.)	18	18	13	10	<b>59</b>
Failure to make reasonable accommodation	15	14	12	3	<b>44</b>
Terms/conditions/privileges relating to rental	18	9	7	5	<b>39</b>
Otherwise deny or make housing unavailable	18	15	5	0	<b>38</b>
Refusal to rent	11	5	7	7	<b>30</b>
Advertising statements and notices	2	7	4	1	<b>14</b>
Refusal to rent and negotiate for rental	4	3	3	1	<b>11</b>
Discrimination in services and facilities relating to rental	5	1	0	1	<b>7</b>
False denial or representation of availability - rental	3	0	1	0	<b>4</b>
Financing (includes real estate transactions)	2	0	1	0	<b>3</b>
Other acts	2	0	0	0	<b>2</b>
Steering	2	0	0	0	<b>2</b>
Restriction of choices relative to a rental	0	0	0	2	<b>2</b>
Failure to provide usable doors	1	0	0	0	<b>1</b>
In the terms/conditions for making loans	1	0	0	0	<b>1</b>
In the making of loans	0	0	1	0	<b>1</b>
Design and construction requirements (handicap)	0	0	1	0	<b>1</b>
Failure to provide an accessible building entrance	0	0	1	0	<b>1</b>
<b>Total Issues</b>	<b>125</b>	<b>94</b>	<b>76</b>	<b>38</b>	<b>333</b>
Total Complaints	59	39	36	16	150

Source: US Department of Housing and Urban Development, Office of Fair Housing and Equal Opportunity.

### COMPLAINT DATA BY FHIC JURISDICTION

The vast majority of fair housing complaints to the FHEO occurred in the most populous of the metro counties, Hennepin and Ramsey, with the two counties accounting for over 80% of all metro complaints. Three of the metro counties (Anoka, Carver, and Scott) did not have a single fair housing complaint issued to HUD in 2013.

**TABLE 7-4**

<b>Fair Housing Complaints by FHIC County-Level Jurisdiction HUD FHEO 2010-2013</b>					
<b>FHIC County</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>Total</b>
Anoka	1	4	0	0	<b>5</b>
Carver	0	0	1	0	<b>1</b>
Dakota	4	3	1	2	<b>10</b>
Hennepin	33	19	22	6	<b>80</b>
Ramsey	15	11	11	7	<b>44</b>
Scott	2	0	0	0	<b>2</b>
Washington	4	2	1	1	<b>8</b>
<b>Total</b>	<b>59</b>	<b>39</b>	<b>36</b>	<b>16</b>	<b>150</b>

Source: US Department of Housing and Urban Development, Office of Fair Housing and Equal Opportunity.

Minneapolis had 43 fair housing complaints from 2010 to 2013, and St. Paul had 29. Aside from that, no other city-level jurisdiction exceeded six over that span of four years, and no other jurisdiction exceeded three complaints in any given calendar year. Four of the jurisdictions (Coon

Rapids, Eden Prairie, Plymouth, and Woodbury) have not had a formal fair housing complaint issued to HUD since 2011.

**TABLE 7-5**

<b>Fair Housing Complaints by FHIC City-Level Jurisdiction HUD FHEO 2010-2013</b>					
<b>FHIC City</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>Total</b>
Bloomington	1	3	0	2	<b>6</b>
Coon Rapids	1	2	0	0	<b>3</b>
Eden Prairie	0	1	0	0	<b>1</b>
Minneapolis	21	6	13	3	<b>43</b>
Minnetonka	1	1	2	0	<b>4</b>
Plymouth	1	1	0	0	<b>2</b>
St Paul	9	4	9	7	<b>29</b>
Woodbury	0	1	0	0	<b>1</b>
<b>Total</b>	<b>34</b>	<b>19</b>	<b>24</b>	<b>12</b>	<b>89</b>

*Source: US Department of Housing and Urban Development, Office of Fair Housing and Equal Opportunity.*

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## FAIR HOUSING COMPLAINT DATA: MN DEPARTMENT OF HUMAN RIGHTS

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The Minnesota Department of Human Rights (MDHR) is a state agency that investigates charges of illegal discrimination in a variety of sectors, including housing, for all federally protected classes with the Minnesota Human Rights Act adding creed, sexual orientation, marital status, and receipt of public assistance. Complainants may contact the agency by telephone, mail, or in person within one year of the alleged discrimination. As is the case with HUD’s office of FHEO, the process defers to mediation and conciliation as possible, advancing to the court system only if the charging party withdraws charges and/or conciliation fails.<sup>58</sup>

### COMPLAINTS BY BASIS

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From 2010 to 2013, The MN Department of Human Rights received 97 fair housing complaints for the seven-county Twin Cities metro area. Within these 97 complaints were a total of 309 total bases for discrimination (as with HUD, it is possible for there to be more than one basis, or protected class, within a complaint).

Disability was consistently the most common basis for alleged discrimination (84 total bases) throughout the study period, with race as the second (76 bases). The total number of complaints was lowest in 2013, but not-yet-closed cases are not within the dataset.

**TABLE 7-6**

<b>Fair Housing Complaint Data by Basis of Complaint</b>					
<b>MN Department of Human Rights 2010-2013</b>					
<b>Basis of Complaint</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>Grand Total</b>
Disability	23	10	33	18	84
Race	22	16	32	6	76
Public Assistance Status	22	6	8	5	41
National Origin	19	9	9	2	39
Sex	13	6	7	4	30
Familial Status	14	0	2	2	18
Religion	6	3	1	0	10
Marital Status	1	2	1	1	5
Sexual Orientation	1	0	3	0	4
Color	0	1	1	0	2
Creed	0	0	0	0	0
<b>Total Bases</b>	<b>121</b>	<b>53</b>	<b>97</b>	<b>38</b>	<b>309</b>
<b>Total Complaints</b>	<b>28</b>	<b>21</b>	<b>36</b>	<b>12</b>	<b>97</b>

*Source: Minnesota Department of Human Rights.*

#### COMPLAINTS BY STATUS (RESOLUTION) TYPE

Complaints with the MN Department of Human Rights may be resolved by any of a number of means throughout the complaint process, listed here in rough order of where they might occur in the process.

- **Dismissal:** When the case is dismissed by the MNDHR.
- **Withdrawn – Private Route:** Case is withdrawn, as charging party pursues a private route of action.
- **Withdrawn – Reason Unknown:** Case is withdrawn for reasons unknown.
- **ADR Settlement:** When the case is settled through an Alternate Dispute Resolution process.
- **No Probable Cause:** MNDHR’s investigation finds no probable cause discrimination occurred.
- **Probable Cause:** MNDHR’s investigation finds probable cause discrimination occurred.
- **Conciliation Statement:** A successful conciliation.

For the years 2010-2013, No Probable Cause was the most common resolution to instances of alleged discrimination, with that finding in 62 occasions, as opposed to only a single finding of “Probable Cause.” 33 of the 97 complaints were dismissed, withdrawn, or otherwise resolved prior to a MNDHR investigation.

**TABLE 7-7**

<b>Fair Housing Complaint Data by Status of Complaint</b>					
<b>MN Department of Human Rights 2010-2013</b>					
<b>Status of Complaint</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>Grand Total</b>
Dismissed	11	0	2	0	<b>13</b>
Withdrawn - Private Route	3	5	5	0	<b>13</b>
Withdrawn - Reason Unknown	0	0	2	0	<b>2</b>
ADR Settlement	1	2	2	0	<b>5</b>
No Probable Cause	13	14	24	11	<b>62</b>
Probable Cause	0	0	0	1	<b>1</b>
Conciliation Settlement	0	0	1	0	<b>1</b>
<b>Total Complaints</b>	<b>28</b>	<b>21</b>	<b>36</b>	<b>12</b>	<b>97</b>

Source: Minnesota Department of Human Rights.

### COMPLAINTS BY TYPE OF ALLEGATION

The most common type of fair housing complaint to the state is differential treatment, with 83 allegations from 2010 to 2013. Eviction and harassment are the next most common allegations, with 47 and 45, respectively. As with complaints to HUD, issues specifically related renters (eviction, reasonable accommodation, and refusal to rent/lease) are prevalent.

**TABLE 7-8**

<b>Fair Housing Complaint Data by Allegation</b>					
<b>MN Department of Human Rights 2010-2013</b>					
<b>Type of Allegation</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>Grand Total</b>
Differential Treatment	38	16	27	2	<b>83</b>
Eviction	24	10	9	4	<b>47</b>
Harassment	30	6	4	5	<b>45</b>
Reasonably Accommodate, refusal to	2	1	12	3	<b>18</b>
Rent, refusal to	0	4	5	2	<b>11</b>
Lease, refusal to	0	0	7	0	<b>7</b>
Unequal Terms and Conditions	2	2	2	0	<b>6</b>
Opposing Forbidden Practices	2	0	3	0	<b>5</b>
Racial Harassment	2	1	2	0	<b>5</b>
Sexual Harassment	2	0	1	1	<b>4</b>
Other	3	0	1	0	<b>4</b>
Access, denial of	1	0	0	0	<b>1</b>
Advertisement, improper	0	0	1	0	<b>1</b>
Qualifications for Tenancy	0	0	1	0	<b>1</b>
<b>Total Allegations</b>	<b>106</b>	<b>40</b>	<b>75</b>	<b>17</b>	<b>238</b>
<b>Total Complaints</b>	<b>28</b>	<b>21</b>	<b>36</b>	<b>12</b>	<b>97</b>

Source: Minnesota Department of Human Rights.

### COMPLAINT DATA BY FHIC JURISDICTION

56 Twin Cities metro fair housing complaints to the MN DHR from 2010 to 2013 (or 58% of the total) originated in Hennepin County. Ramsey County and Dakota County were the source of 17 and 12 complaints, respectively, over the four-year period. Only Hennepin (with 10) and Ramsey (with 2) saw any complaints in 2013.

**TABLE 7-9**

<b>Fair Housing Complaint Data by FHIC County MN Department of Human Rights 2010-2013</b>					
<b>County</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>Grand Total</b>
Anoka	2	2	2	0	<b>6</b>
Carver	0	0	3	0	<b>3</b>
Dakota	3	3	6	0	<b>12</b>
Hennepin	15	13	18	10	<b>56</b>
Ramsey	7	3	5	2	<b>17</b>
Washington	1	0	2	0	<b>3</b>
<b>Total Complaints</b>	<b>28</b>	<b>21</b>	<b>36</b>	<b>12</b>	<b>97</b>

Source: Minnesota Department of Human Rights.

16 fair housing complaints to the MN DHR from 2010 to 2013 originated in Minneapolis, 10 originated in Bloomington, and 7 in St. Paul. No other FHIC city-level jurisdiction was responsible for more than three calls over that four-year period.

**TABLE 7-10**

<b>Fair Housing Complaint Data by FHIC County MN Department of Human Rights 2010-2013</b>					
<b>City</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>Grand Total</b>
Bloomington	7	0	1	2	<b>10</b>
Coon Rapids	0	2	1	0	<b>3</b>
Eden Prairie	0	0	1	0	<b>1</b>
Minneapolis	5	4	4	3	<b>16</b>
Minnetonka	0	0	1	0	<b>1</b>
Plymouth	0	1	1	1	<b>3</b>
Saint Paul	4	1	2	0	<b>7</b>
Woodbury	0	0	1	0	<b>1</b>
<b>Grand Total</b>	<b>16</b>	<b>8</b>	<b>12</b>	<b>6</b>	<b>42</b>

Source: Minnesota Department of Human Rights.

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#### FAIR HOUSING COMPLAINT DATA: MINNEAPOLIS OFFICE OF CIVIL RIGHTS

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Protected classes in the City of Minneapolis include all classes protected in the Minnesota Human Rights Act (*Fair Housing Complaint Data: MN Department of Human Rights*, above) with the Minneapolis Civil Rights Ordinance adding the protected class of ancestry.

The Minneapolis Office of Civil Rights investigates complaints of discrimination that occurred in the City of Minneapolis within 365 days of the alleged incident. This investigation process favors mediation (touting an 86% success rate),<sup>59</sup> which it offers at two points along the investigation process in order to avoid a more costly and lengthy full investigation, which ends with the Director's final written determination as to whether there was probable cause of discrimination. Housing discrimination cases have historically represented a very small percentage of all discrimination cases that are filed with the Minneapolis OCR, with 5% of total cases in 2012 being the high-water mark.<sup>60</sup>

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## FAIR HOUSING COMPLAINT DATA: ST. PAUL HUMAN RIGHTS DIVISION

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The City of St. Paul’s Code of Ordinance protects from discrimination all classes specified in the Minnesota Human Rights Act (*Fair Housing Complaint Data: MN Department of Human Rights*, above), with the addition of ancestry and age.

The complaint investigation process with the St. Paul Human Rights Division involves an impartial Human Rights Investigator who conducts a thorough investigation before submitting a recommendation to the Director, for final approval, as to whether there was probable cause of discrimination. After the final determination, the department attempts conciliation to avoid litigation.

### COMPLAINTS BY BASIS

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Race, 19 instances, was the most common basis for housing discrimination complaints to the St. Paul Human Rights Division from 2010 to 2013, followed closely by disability, with 15 instances. No other protected class was the basis for a housing discrimination complaint more than two times over that same period.

**TABLE 7-11**

<b>Fair Housing Complaint Data by Basis of Complaint St. Paul Human Rights Division 2010-2013</b>					
<b>Basis</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>Grand Total</b>
Race	3	5	6	5	<b>19</b>
Disability	3	3	3	6	<b>15</b>
Reprisal	1	3	3	1	<b>8</b>
Sex	1	0	1	0	<b>2</b>
Age	0	1	1	0	<b>2</b>
National Origin	0	1	1	0	<b>2</b>
Public Assistance Status	1	0	0	0	<b>1</b>
Color	0	0	1	0	<b>1</b>
Familial Status	0	0	1	0	<b>1</b>
Marital Status	0	0	1	0	<b>1</b>
<b>Grand Total</b>	<b>9</b>	<b>13</b>	<b>18</b>	<b>12</b>	<b>52</b>
<b>Total Complaints</b>	<b>4</b>	<b>9</b>	<b>9</b>	<b>12</b>	<b>34</b>

*Source: St. Paul Human Rights Division, Real Property Data.*

### CASES BY CONCLUSION

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Three complaints to the St. Paul Human Rights Division between 2010 and 2013 were deemed to have probable cause of housing discrimination, with 18 being ruled “no probable cause.” Four were subject to a pre-determination settlement agreement and the remaining nine were removed from the process prior to any final disposition being known.

**TABLE 7-12**

<b>Fair Housing Complaint Data by Type of Closure</b>					
<b>St. Paul Human Rights Division 2010-2013</b>					
<b>Type of Closure</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>Grand Total</b>
Lack of Jurisdiction	0	0	0	1	<b>1</b>
Administrative Closure	0	3	0	1	<b>4</b>
Withdrawn	0	0	2	2	<b>4</b>
Pre-Determination Settlement Agreement	1	1	0	2	<b>4</b>
No Probable Cause	3	3	6	6	<b>18</b>
Probable Cause	0	2	1	0	<b>3</b>
<b>Grand Total</b>	<b>4</b>	<b>9</b>	<b>9</b>	<b>12</b>	<b>34</b>

Source: St. Paul Human Rights Division, Real Property Data.

## FAIR HOUSING CASEWORK

### FAIR HOUSING CASEWORK: SMRLS & LEGAL AID

The Southern Minnesota Regional Legal Services (SMRLS) and Mid-Minnesota Legal Aid track housing case outcomes from their free legal assistance programs, including fair housing complaints. The data includes open/close dates for cases, type(s) of discrimination alleged, any protected class(es) involved, city/county of incident, and outcome(s) of case. Rental call data was available for the two organizations from partial-year periods in 2013 and 2014, and ownership call data was available from Anoka and Hennepin Counties for the period of 2010-2014 and for Carver, Dakota, Ramsey, Scott, and Washington counties for partial years in 2013 and 2014, with data not reflecting their entire caseloads.

### RENTAL CALLS BY JURISDICTION

**TABLE 7-13**

<b>Sample of Rental Housing Discrimination SMRLS and Legal Aid 2014 by County</b>	
<b>County</b>	<b>Calls</b>
Anoka	3
Carver	10
Dakota	106
Hennepin	93
Ramsey	403
Scott	22
Washington	32
<b>Grand Total</b>	<b>669</b>

Source: Southern MN Regional Legal Services (SMRLS) and Mid-Minnesota Legal Aid, through its Housing Discrimination Law Project (HDLP). 2013-2014 data was received for this work, but 2013 data did not have city and county indicated.

With the exception of the central cities of Minneapolis and St. Paul, FHIC jurisdictions at the city level are not well represented in the discrimination case data.

**TABLE 7-14**

<b>Sample of Rental Housing Discrimination SMRLS and Legal Aid 2014 by City</b>	
<b>FHIC City</b>	<b>Calls</b>
Bloomington	5
Minneapolis	51
Minnetonka	1
Plymouth	2
St Paul	164
Woodbury	1
<b>Grand Total</b>	<b>224</b>

Source: Southern MN Regional Legal Services (SMRLS) and Mid-Minnesota Legal Aid, through its Housing Discrimination Law Project (HDLP). 2013-2014 data was received for this work, but 2013 data did not have city and county indicated.

### RENTAL CASES BY TYPE OF DISCRIMINATION

Throughout much of the metro, cases of termination and reasonable accommodation are the most commonly reported discriminatory actions, followed by terms/conditions, obtaining rental housing, and other denial. The amount of lending discrimination reported is negligible.

**TABLE 7-15**

<b>Sample of Rental Housing Discrimination SMRLS and Legal Aid by Discriminatory Action</b>							
<b>Discriminatory Action</b>	<b>Anoka</b>	<b>Carver</b>	<b>Dakota</b>	<b>Hennepin</b>	<b>Ramsey</b>	<b>Scott</b>	<b>Washington</b>
Termination	33%	27%	47%	25%	34%	43%	30%
Reasonable accommodation	67%	27%	22%	24%	29%	37%	33%
Terms/Conditions	0%	9%	10%	33%	12%	3%	12%
Obtaining rental housing	0%	0%	9%	6%	10%	7%	9%
Other denial	0%	27%	8%	5%	10%	7%	12%
Other	0%	0%	3%	5%	3%	3%	2%
Lending	0%	0%	0%	1%	0%	0%	0%
Reasonable modification	0%	9%	1%	0%	0%	0%	2%
Targeted for unfavorable terms	0%	0%	0%	2%	0%	0%	0%

Source: Southern MN Regional Legal Services (SMRLS) and Mid-Minnesota Legal Aid, through its Housing Discrimination Law Project (HDLP). Note: There can be multiple actions of discrimination reported in a single case. 2013-2014 data was received for this work, but 2013 data did not have city and county indicated.

### RENTAL CASES BY PROTECTED CLASS

Disability, whether mental or physical, is the protected class involved in the most housing discrimination complaints (Hennepin, alone of the counties with data, did not distinguish between “mental disability” and “physical disability” in the data we received). Discriminatory actions on the basis of race/color and national origin appear to be higher, as a percent of all reported instances, in Dakota County than in the rest of the metro counties.

**TABLE 7-16**

<b>Sample of Housing Discrimination Reports to SMRLS and Legal Aid by Protected Class</b>							
<b>Protected Class</b>	<b>Anoka</b>	<b>Carver</b>	<b>Dakota</b>	<b>Hennepin</b>	<b>Ramsey</b>	<b>Scott</b>	<b>Washington</b>
Mental disability	0%	60%	29%	4%	49%	48%	45%
Physical disability	0%	30%	17%	2%	15%	24%	24%
Disability	67%	0%	0%	46%	0%	0%	0%
Gender/sex	0%	10%	5%	15%	11%	12%	12%
Race/color	33%	0%	21%	15%	10%	4%	9%
National origin	0%	0%	14%	0%	7%	8%	0%
Family status	0%	0%	7%	3%	4%	4%	3%
Public assistance	0%	0%	4%	6%	2%	0%	6%
Age	0%	0%	0%	0%	1%	0%	0%
Nat'l Origin -Hispanic/Latino	0%	0%	1%	4%	0%	0%	0%
Nat'l Origin - Non-Latino	0%	0%	0%	2%	0%	0%	0%
Nat'l Origin Physical disability	0%	0%	3%	0%	0%	0%	0%
Religion/Creed	0%	0%	0%	0%	0%	0%	0%
Sexual Orientation	0%	0%	0%	1%	0%	0%	0%

Source: Southern MN Regional Legal Services (SMRLS) and Mid-Minnesota Legal Aid, through its Housing Discrimination Law Project (HDLP). Note: There can be multiple protected classes involved in a single case. 2013-2014 data was received for this work, but 2013 data did not have city and county indicated.

### RENTAL CASES BY OUTCOME

A favorable outcome is reported in most cases, with “unfavorable outcome” being the result in 5% to 15% of the cases, depending on County. Again, there appears to be a difference in how case logs are recorded for Hennepin County.

**TABLE 7-17**

<b>Sample of Rental Housing Discrimination Reports to SMRLS and Legal Aid by Outcome of Case</b>							
<b>Outcome</b>	<b>Carver</b>	<b>Dakota</b>	<b>Hennepin</b>	<b>Ramsey</b>	<b>Scott</b>	<b>Washington</b>	
Other Favorable	38%	30%	9%	38%	38%	24%	
Protected Client's Shelter or Property	25%	35%	12%	25%	23%	47%	
Unfavorable Outcome	13%	10%	5%	15%	15%	0%	
Obtained or Retained Benefits	0%	13%	14%	15%	15%	12%	
Protected client from abuse	13%	4%	3%	5%	0%	12%	
Protected Client's Civil Rights	13%	8%	28%	2%	8%	6%	
Advice/Brief service case (matter resolved)	0%	0%	28%	0%	0%	0%	
Unable to Serve	0%	0%	2%	0%	0%	0%	

Source: Southern MN Regional Legal Services (SMRLS) and Mid-Minnesota Legal Aid, through its Housing Discrimination Law Project (HDLP). 2013-2014 data was received for this work, but 2013 data did not have city and county indicated.

### HOMEOWNERS' RIGHTS CASES (APRIL 2011 – NOVEMBER 2014)

The following narrative summary of homeowners’ rights case activity was provided by James Wilkinson of Mid-Minnesota Leagal Aid on December 30, 2014.

SMRLS and MMLA provide legal help to low income<sup>61</sup> homeowners and borrowers, including assessment and prosecution of fair housing claims. During these years, about 700 metro area cases were opened. A majority of the families helped were people of color, immigrants or people with disabilities. (Potential discrimination factors that showed up most frequently were race; 39%,

disability; 26% and Hispanic-National Origin; 19%.) Investigations did not frequently uncover fair housing remedies but legal strategies based on other federal and state laws were used to help many of those families. About half of the clients obtained relief through representation or advice resulting in clients getting loans, keeping homes, obtaining money damages or extended stay without payments. More than 250 clients kept their homes or obtained better loans and more than \$1 million in damages, reduced costs, saved equity or other demonstrable benefits were obtained for clients.<sup>62</sup>

The numbers of complaints and outcomes should be interpreted as showing the degree of distress and frequency of legal problems faced by homeowners in low-income, protected class communities, but not as a count of the number of the cases of discrimination in lending, sales, foreclosures, etc. This advocacy addresses only some of the inequities in the regional homeownership market. Funding limits mean that not all incoming complaints can be fully addressed and many protected-class homeowners with potential fair housing and related claims are ineligible for legal aid services. Many more resources are needed before alleged instances of systemic discrimination in lending practices and real estate steering that are discussed elsewhere in the Analysis can be investigated.

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### TESTING DATA: SMRLS & LEGAL AID

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Additionally, Mid-Minnesota Legal Aid and Southern Minnesota Regional Legal Services investigate and test allegations of housing discrimination through phone calls and site visits.

**TABLE 7-18**

<b>Discrimination Testing Results 1<sup>st</sup> Half of 2013 and 1<sup>st</sup> Half of 2014</b>	
<b>Conclusion</b>	<b>Tests</b>
Supports	6
No support	25
Inconclusive	15
Withdrawn	2

*Source: Southern MN Regional Legal Services (SMRLS) and Mid-Minnesota Legal Aid, through its Housing Discrimination Law Project (HDLP).*

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### ADDITIONAL HOUSING CASEWORK

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#### HOME LINE

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HOME Line’s tenant hotline tracks call intake for type of problem, but does not track case outcome, as the primary resolution is to a call advice or referral. Note: Minneapolis was not a primary coverage area until spring 2014.

## CALLS BY JURISDICTION

**TABLE 7-19**

<b>HOME Line Tenant Hotline Calls by County</b>						
<b>Calls by County: 2010-2014</b>						
<b>County</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014*</b>	<b>Grand Total</b>
Anoka	676	925	716	775	435	3,527
Carver	87	143	150	73	102	555
Dakota	1,165	1,305	856	829	698	4,853
Hennepin	3,468	3,617	3,904	3,250	3,201	17,440
Ramsey	2,444	1,891	1,843	2,457	2,949	11,584
Scott	239	126	213	315	166	1,059
Washington	458	349	506	460	374	2,147
<b>Grand Total</b>	<b>8,537</b>	<b>8,356</b>	<b>8,188</b>	<b>8,159</b>	<b>7,925</b>	<b>41,165</b>

*Source: HOME Line. Note: 2014 reflects only a partial year of data.*

**TABLE 7-20**

<b>HOME Line Tenant Hotline Calls by County</b>						
<b>Calls by City: 2010-2014</b>						
<b>FHIC City</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014*</b>	<b>Grand Total</b>
Bloomington	479	617	141	124	273	1,634
Coon Rapids	130	331	137	200	62	860
Eden Prairie	127	265	202	58	75	727
Minneapolis	851	491	718	839	881	3,780
Mnetonka	261	61	106	106	110	644
Plymouth	162	108	346	313	162	1,091
St Paul	1,986	1,323	1,134	1,832	2,427	8,702
Woodbury	119	40	15	122	157	453
<b>Grand Total</b>	<b>4,115</b>	<b>3,236</b>	<b>2,799</b>	<b>3,594</b>	<b>4,147</b>	<b>17,891</b>

*Source: HOME Line. Note: 2014 reflects only a partial year of data.*

## CALLS BY TYPE OF PROBLEM

HOME Line’s tenant hotline has recorded calls reporting 237 types of problems since 2010. Below, we view any for which the total exceeds three percent of total call volume. Consistently, “Repairs” ranks as the highest volume complaint; however the next six categories (Eviction, Security Deposit, Break Lease, Foreclosure, Notice to Vacate, and Leases) have to do with the termination of a lease. Notable, also, are two additional categories: “Privacy/intrusion” and “Bed Bugs,” that do not arise elsewhere in our analysis. “Bed Bugs,” as an issue, was corroborated by an in-person interview with a HOME Line organizer.

**TABLE 7-21**

<b>HOME Line Tenant Hotline Problems Reported by Year: 2010-2014</b>					
<b>Type of Problem</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>
Repairs	16%	16%	15%	18%	20%
Eviction	11%	12%	13%	12%	11%
Security Deposit	10%	10%	11%	12%	11%
Break Lease	7%	5%	6%	6%	6%
Foreclosure	9%	8%	6%	4%	2%
Notice To Vacate	4%	5%	6%	7%	7%
Leases	3%	4%	4%	3%	3%
Privacy/Intrusion	3%	3%	3%	4%	3%
Neighbors	3%	3%	3%	3%	3%
Bed Bugs	3%	3%	3%	3%	2%
Other.	30%	31%	29%	29%	32%

Source: HOME Line. Notes: 2014 reflects only a partial year of data. 11% of calls reported more than one problem.

**TABLE 7-22**

<b>HOME Line Tenant Hotline Problems Reported by County</b>							
	<b>Anoka</b>	<b>Carver</b>	<b>Dakota</b>	<b>Hennepin</b>	<b>Ramsey</b>	<b>Scott</b>	<b>Washington</b>
Repairs	17%	18%	18%	16%	18%	18%	16%
Eviction	12%	10%	11%	13%	11%	14%	12%
Security Deposit	9%	14%	13%	11%	10%	11%	12%
Break Lease	5%	5%	7%	7%	6%	5%	7%
Foreclosure	8%	6%	5%	6%	5%	9%	8%
Notice To Vacate	6%	7%	5%	6%	6%	6%	5%
Leases	3%	4%	3%	4%	4%	4%	4%
Privacy/Intrusion	3%	4%	3%	3%	3%	3%	3%
Neighbors	3%	4%	3%	3%	3%	2%	2%
Bed Bugs	2%	0%	2%	3%	3%	2%	2%
Other.	30%	28%	30%	30%	31%	26%	29%

Source: HOME Line. Notes: 2014 reflects only a partial year of data. 11% of calls reported more than one problem.

**TABLE 7-23**

<b>HOME Line Tenant Hotline Problems Reported by City</b>								
<b>Problem</b>	<b>Bloomington</b>	<b>Coon Rapids</b>	<b>Eden Prairie</b>	<b>Mpls</b>	<b>Minnetonka</b>	<b>Plymouth</b>	<b>St Paul</b>	<b>Woodbury</b>
Repairs	15%	17%	17%	15%	22%	14%	19%	13%
Eviction	14%	12%	10%	7%	11%	12%	11%	11%
Security Deposit	9%	10%	12%	10%	9%	13%	11%	15%
Break Lease	6%	5%	9%	6%	7%	9%	6%	9%
Foreclosure	3%	10%	5%	11%	3%	3%	5%	11%
Notice To Vacate	6%	5%	7%	6%	7%	6%	6%	5%
Leases	4%	3%	5%	3%	4%	5%	3%	4%
Privacy/Intrusion	4%	2%	3%	3%	4%	3%	3%	2%
Bed Bugs	3%	1%	3%	3%	4%	2%	3%	3%
Other.	35%	36%	28%	36%	30%	33%	34%	26%

Source: HOME Line. Notes: 2014 reflects only a partial year of data. 11% of calls reported more than one problem.

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## MN HOMEOWNERSHIP CENTER

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The MN Homeownership Center offers free foreclosure prevention services through a statewide network of counselors. 23% of foreclosure assistance calls from 2010-2014 were from non-White homeowners.

**TABLE 7-24**

<b>MN Homeownership Center Foreclosure Counseling Calls 2010-2014</b>		
<b>Race/Ethnicity of Caller</b>	<b>Total Calls</b>	<b>Percent of Total</b>
American Indian/Alaskan Native	145	0%
American Native/Alaskan Native and Black	75	0%
American Native/Alaskan Native and White	125	0%
Asian	1,283	4%
Asian and White	29	0%
Black Non-Hispanic	2,591	7%
Black/African American and White	206	1%
Chose not to respond	912	3%
Hispanic	2,500	7%
Hispanic Black and White	7	0%
Native Hawaiian/Pacific Islander	56	0%
Other Multiple Race	170	0%
White Non Hispanic	26,860	77%

*Source: MN Homeownership Center*

## SECTION 8: IDENTIFICATION OF IMPEDIMENTS TO FAIR HOUSING CHOICE

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### IMPEDIMENTS AND SUGGESTED RECOMMENDATIONS

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The 2014 Regional Analysis of Impediments determined the following impediments to fair housing choice:

**1. Impediment:**

Potential homebuyers of color are denied for home purchase loans at rates exceeding White homebuyers.<sup>63</sup>

**Recommendations:**

**1.1.** Development of partnerships with reputable credit counseling agencies and financial literacy trainers to reach communities of color and create pipeline of potential homebuyers who are ready and qualified to purchase a home.

**1.2.** Support local research effort in homeownership loan denial disparity by race that accounts for creditworthiness, as limited data is currently available.

**2. Impediment:**

Higher rates of exit from homeownership among households of color.<sup>64</sup>

**Recommendations:**

**2.1.** Support foreclosure prevention services targeted to households of color.

**2.2.** Promotion of homebuyer education services to minimize subsequent delinquency.

**2.3.** Explore concept of post-purchase counseling to minimize delinquency.

**2.4.** Market and promote foreclosure prevention services to households of color.

**2.5.** Promote and encourage expanded opportunities for housing counseling specifically directed at protected classes.

**3. Impediment:**

Homeownership perceived as unattainable by some households of color.<sup>65</sup>

**Recommendation:**

**3.1.** Pursue increased local jurisdiction partnerships with agencies dedicated to expanding homeownership equity and reducing the homeownership gap.

**4. Impediment (Hennepin County, Ramsey County, City of Minneapolis, and City of St. Paul):**

Predatory lending practices towards immigrants, communities of color, and disabled households, in the form of contract-for-deed.<sup>66</sup>

**Recommendations:**

**4.1.** Development of partnerships with local lending institutions, encouraging affirmative marketing and funding for homebuyer programs that reach new Americans, communities of color and the disabled.

4.2. Partner with local programs educating contract-for-deed purchasers in new American communities, communities of color and households with disabled members about the process with a special focus on the additional protections under Minnesota Statutes §559.202 that went into effect for contracts entered into after August 2013.

5. **Impediment:**

Housing choices for people of color are impacted by perceptions about school performance and neighborhood safety.<sup>67</sup>

**Recommendations:**

5.1. Conduct paired testing to see if race influences neighborhood recommendations in the homebuying process.

5.2. Develop outreach and education strategies based on results of paired testing.

6. **Impediment:**

Limited number of rental units with 3+ bedrooms.<sup>68</sup>

**Recommendation:**

6.1. Support extra points in RFP processes for development proposals that include a higher proportion of units with 3+ bedrooms.

7. **Impediment:**

High rental application denial rate in communities of color and those with disabilities based on rental selection criteria (criminal background, credit history, rental background).<sup>69</sup>

**Recommendations:**

7.1. Provide education for landlords on how to create policies that allow for adapting rental criteria for renters with difficult backgrounds through exceptions. Education focused on considering exceptions based on length of time since the barrier was created, nature of the offense, how to minimize risk, and working with renters that have access to supportive services. Also offer education on which type of police calls impact a landlord's rental license.

7.2. Provide education for renters, human service professionals, and community organizations on rental selection criteria and how to effectively communicate with landlords.

7.3. Encourage police departments to clearly explain the use of police call records in rental license programs, including the types of calls (domestic violence and medical emergencies) excluded from rental license regulations.

7.4. Provide fair housing education for Crime Free Multi-Housing program educators and local police departments.

8. **Impediment:**

Inability to place tenant based rental assistance vouchers for those with disabilities, households with children, and households of color, including but not limited to Housing Choice Vouchers.<sup>70</sup>

**Recommendations:**

- 8.1. Market and promote the benefits of accepting tenant based rental assistance to landlords and the unique characteristics of programs beyond Housing Choice Vouchers.
- 8.2. Assist voucher holders in their housing search by referring them to resources that list properties where Housing Choice Vouchers may be accepted.
- 8.3. Develop and share strategies and best practices about how landlords can have a successful experience renting to those with tenant-based rental assistance.
- 8.4 Entitlement jurisdictions shall include in the contract documents of rental housing developments funded in whole or in part by public financing language prohibiting property owners from rejecting rental applications due to an applicant's receipt of public assistance.

9. **Impediment:**

Development processes in local government can limit construction of affordable housing and housing for people with disabilities.<sup>71</sup>

**Recommendation:**

- 9.1. Encourage practices that maximize local government, HRA, CDA, and/or EDA resources that enable housing development for protected classes.
- 9.2. Review strategies proposed in Urban Land Institute/Regional Council of Mayor's "Reinvesting in the Region: (Re)Development-Ready Guide" available at <http://minnesota.uli.org/wp-content/uploads/sites/31/2012/06/ULI-MN-ReDevelopment-Ready-Guide-May-2012.pdf> or in HUD's Regulatory Barriers Clearinghouse: <http://www.huduser.org/portal/rbc/home.html> with local government staff.

10. **Impediment:**

NIMBY-ism with regard to siting and placement of affordable housing.<sup>72</sup>

**Recommendations:**

- 10.1. Continue to design and manage affordable housing such that it can overcome initial community opposition.
- 10.2. Analyze how nationwide deconcentration strategies and best practices related to housing and transportation impact fair housing protected classes.
- 10.3. Review strategies proposed in Urban Land Institute/Regional Council of Mayor's *Reinvesting in the Region: (Re)Development-Ready Guide* available at <http://minnesota.uli.org/wp-content/uploads/sites/31/2012/06/ULI-MN-ReDevelopment-Ready-Guide-May-2012.pdf> or in HUD's *Regulatory Barriers Clearinghouse*: <http://www.huduser.org/portal/rbc/home.html>.

## IMPEDIMENTS BY JURISDICTION

**TABLE 8-1**

County	Impediment									
	refer to <i>Impediments and Recommended Actions</i> for detail									
	1	2	3	4	5	6	7	8	9	10
Anoka	x	x	x		x	x	x	x	x	x
Carver	x	x	x		x	x	x	x	x	x
Dakota	x	x	x		x	x	x	x	x	x
Hennepin	x	x	x	x	x	x	x	x	x	x
Ramsey	x	x	x	x	x	x	x	x	x	x
Scott	x	x	x		x	x	x	x	x	x
Washington	x	x	x		x	x	x	x	x	x

**TABLE 8-2**

FHIC City	Impediment									
	refer to <i>Impediments and Recommended Actions</i> for detail									
	1	2	3	4	5	6	7	8	9	10
Bloomington	x	x	x		x	x	x	x	x	x
Coon Rapids	x	x	x		x	x	x	x	x	x
Eden Prairie	x	x	x		x	x	x	x	x	x
Minneapolis	x	x	x	x	x	x	x	x	x	x
Minnetonka	x	x	x		x	x	x	x	x	x
Plymouth	x	x	x		x	x	x	x	x	x
St Paul	x	x	x	x	x	x	x	x	x	x
Woodbury	x	x	x		x	x	x	x	x	x

## SECTION 9: END NOTES

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<sup>1</sup>Home Mortgage Disclosure Act data (tables 2-31 to 2-34).

<sup>2</sup> Evidence that higher rates of exit in from homeownership in communities of color during foreclosure crisis are continuing in post-housing crisis years: MN Foreclosure Prevention Network data reveals non-white households accounted for 23% of all calls for foreclosure assistance in MN from 2010-2014, though as of 2012 they accounted for only 7% of MN homeowners, indicating greater percentage of non-white homeowners in distress (table 5-30). Additionally, greater rate of minority exit from homeownership is documented in Dr. Kim Skobba for MN Homeownership Center, *Understanding Homeownership Disparities Among Racial and Ethnic Groups*, p 5, 2014.

<sup>3</sup> This phenomenon arose in conversations with local realtors, including former chair of Diversity Committee of MN Realtor's Association, as well as Housing Navigator for Northside Achievement Zone who referred specifically to "a lack of belief that homeownership is attainable." Additionally documented in Dr. Kim Skobba for MN Homeownership Center, *Understanding Homeownership Disparities Among Racial and Ethnic Groups*, p 5, 2014. Lending difficulty observed in fair housing calls for legal assistance (tables 5-20 and 5-21).

<sup>4</sup> Contract for deed instances increasing in Hennepin County (tables 2-35 and 2-36) and, in particular, in areas of racial concentration such as North Minneapolis and Brooklyn Park. Legal Aid reports additional, anecdotal, evidence of predatory seller financing schemes targeted on the basis of race and national origin.

<sup>5</sup> "Quality Schools" opportunity index assessment (tables 2-56 and 2-57). National paired testing in HUD's *Housing Discrimination Against Racial and Ethnic Minorities* (2012) indicates White homebuyers are 8% more likely than Black homebuyers to be recommended homes in whiter neighborhoods, with respective differences in positive and negative comments made with regard to quality of schools and neighborhood safety (p 55). There is a lack of adequate local data about steering.

<sup>6</sup> 43% of survey respondents indicated that this either regularly or always happens. This was also mentioned as a problem in three separate community engagement sessions. Additionally, data in tables 2-50 and 2-51 indicate a lack of affordable 3+ bedroom rental units in all metro counties.

<sup>7</sup> Criminal background impediments are inherently race-based impediments, as evidenced by calculations of US 2010 Census data by the Prison Policy Initiative (retrieved at <http://www.prisonpolicy.org/reports/rates.html>) which demonstrate various non-White race/ethnicity overrepresentation in the criminal justice system as follows: Blacks make up 31% of the prison population vs. 5% of the overall population, Latinos make up 12% of the prison population vs. 5% of the overall population, and Native Americans make up 8% of the prison population vs. 1% of the overall population. 71% of our survey respondents indicated that landlords won't work with people that have felonies either regularly or always. 49% of survey respondents indicated that use of arrest (non-conviction) records was used to deny housing either regularly or always. This was also mentioned as a problem (along with other rental criteria issues like credit and rental history) in 16 separate community engagement sessions. The problem was particularly noted among those with mental illness related disabilities.

<sup>8</sup> Housing Choice Voucher impediments are inherently race-based, familial-based (female heads-of-household), and disability-based impediments as evidenced by comparisons of Housing Choice Voucher Data (US Picture of Subsidized Households) with US Census American Community Survey (ACS) data, which show overrepresentation of those protected classes among voucher-holder families. While not a perfect comparison, data show female head-of-households make up 83% of all Housing Choice Voucher (HCV) households (HUD data) as opposed to only 10% of all families (ACS), households where head-of-households or spouse are disabled make up 38% of all HCV households (HUD) as opposed to 9% of all families, and households of color represent 66% of all HCV households (HUD) as opposed to 24% of all families (ACS). Inability to place rental assistance vouchers was mentioned as a problem in nine separate community engagement sessions. The problem was particularly noted among those with mental illness related disabilities.

<sup>9</sup> Based on recommendations from local experts, including comments on Draft FHEA from Housing Preservation Project, Mid-Minnesota Legal Services, and Institute for Metropolitan Opportunity, and in-

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person conversations with those same organizations plus Minnesota Housing and Minnesota Housing Partnership. Cited in Stacy Becker for Family Housing Fund and Urban Land Institute MN, *Redevelopment in the Twin Cities: A Developer's View*, 2012.

<sup>10</sup> Based on recommendations from local experts, including comments on Draft FHEA from Housing Preservation Project, Mid-Minnesota Legal Services, and Institute for Metropolitan Opportunity, and in-person conversations with those same organizations plus Minnesota Housing and Minnesota Housing Partnership. Cited in Stacy Becker for Family Housing Fund and Urban Land Institute MN, *Redevelopment in the Twin Cities: A Developer's View*, 2012.

<sup>11</sup> Metropolitan Council, *Choice, Place, and Opportunity: An Equity Assessment of the Twin Cities Region*, Executive Summary, page III, 2014.

<sup>12</sup> *Ibid*, page IV.

<sup>13</sup> For purposes of this analysis, we are using American Community Survey *Family households w/own children under 18 years* to represent "Families with Children" and *Family households, female householder, no husband present, with own children under 18 years* to represent "Single Mothers"

<sup>14</sup> Metropolitan Council, *MetroStats: A Growing and Changing Twin Cities Region: Regional Forecast to 2040*. St. Paul, MN, 2014

<sup>15</sup> *Ibid*.

<sup>16</sup> US Department of Housing and Urban Development Office of Policy Development and Research, *Measuring Overcrowding in Housing*, p 2-3, 2007.

<sup>17</sup> As defined by US Census Bureau Housing and Household Economic Statistics Division, *Evaluation Report Covering Facilities*, 2007.

<sup>18</sup> Marquette Advisors, *Apartment Trends*, Q2 2014.

<sup>19</sup> *Ibid*.

<sup>20</sup> HousingLink Streams database of publicly-financed rental properties, accessed at: <http://www.housinglink.org/streams>.

<sup>21</sup> *Ibid*.

<sup>22</sup> HUD, Fair Housing Planning Guide, 2-9.

<sup>23</sup> HUD, Fair Housing Planning Guide, 5-6.

<sup>24</sup> Metropolitan Council, *Choice, Place, and Opportunity: An Equity Assessment of the Twin Cities Region*, Section 6, page 1, 2014.

<sup>25</sup> *Ibid*.

<sup>26</sup> For a detailed description of contributors to each of the measures and methodology, see Metropolitan Council, *Choice Place and Opportunity, Appendix H: Opportunity cluster analysis, technical documentation*, A43, 2014.

<sup>27</sup> Categories represent the average tract score on the opportunity indices weighting against the population, for each tract, of residents age 5-17 (quality schools), residents age 16-64 (proximity to jobs), and total residents (safety, healthy environment, access to services and necessities). Average scores were then converted to categories by determining in which quintile of tract scores the average score would fall.

<sup>28</sup> For a detailed description of contributors to each of the measures and methodology, see Metropolitan Council, *Choice Place and Opportunity, Appendix H: Opportunity cluster analysis, technical documentation*, A43, 2014.

<sup>29</sup> Categories represent the average tract score on the opportunity indices weighting against the population, for each tract, of residents age 5-17 (quality schools), residents age 16-64 (proximity to jobs), and total residents (safety, healthy environment, access to services and necessities). Average scores were then converted to categories by determining in which quintile of tract scores the average score would fall.

<sup>30</sup> For a detailed description of contributors to each of the measures and methodology, see Metropolitan Council, *Choice Place and Opportunity, Appendix H: Opportunity cluster analysis, technical documentation*, A43, 2014

<sup>31</sup> Metropolitan Council, *Choice, Place, and Opportunity: An Equity Assessment of the Twin Cities Region*, Section 4,, 2014.

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- <sup>32</sup> Alliance for Metropolitan Stability, accessed at [http://metrostability.org/about\\_us/index.php](http://metrostability.org/about_us/index.php), February 9, 2015.
- <sup>33</sup> Community Action Partnership of Suburban Hennepin website, accessed at <http://www.capsh.org/about-us/>, February 9, 2015.
- <sup>34</sup> ISIAAH website, accessed at <http://www.isaiah-mn.org/>, February 9, 2015.
- <sup>35</sup> MICAH website, accessed at [http://micah.org/home/about\\_us](http://micah.org/home/about_us), February 9, 2015.
- <sup>36</sup> Minneapolis Urban League website, accessed at <http://www.mul.org/>, November 8, 2014.
- <sup>37</sup> MN Housing Partnership website, accessed at <http://www.mhponline.org/about>, February 9, 2015.
- <sup>38</sup> NAACP St Paul website, accessed at <http://www.naacp-stpaul.org/>, February 9, 2015.
- <sup>39</sup> Neighborhoods Organizing for Change website, accessed at <http://www.mnnoc.org/about>, February 9, 2015.
- <sup>40</sup> New American Academy website, accessed at <http://www.newamericanacademy.org/>, February 9, 2015.
- <sup>41</sup> MN Housing, *Maximizing Our Impact: An Action Plan for 2015* draft, p 11, August 13, 2014.
- <sup>42</sup> The Opportunity Agenda, *Realizing the Promise: How to Affirmatively Further Fair Housing*, November 2014.
- <sup>43</sup> MN Housing, *Developments Selected to Receive 9% Low-Income Housing Tax Credits in the Twin Cities Metro Area from Minnesota Housing*, February 20 2014.
- <sup>44</sup> Institute on Race & Poverty, *Communities in Crisis: Race and Mortgage Lending in the Twin Cities*, February 2009.
- <sup>45</sup> Minnesota Homeownership Center, *The State of Homeownership*, 2014.
- <sup>46</sup> Ibid, page 12.
- <sup>47</sup> National Fair Housing Alliance, *Modernizing the Fair Housing Act for the 21<sup>st</sup> Century: 2013 Fair Housing Trends Report*, April 11, 2013
- <sup>48</sup> Dr. Kim Skobba for the Minnesota Homeownership Center, *Understanding Homeownership Disparities Among Racial and Ethnic Groups*, 2013.
- <sup>49</sup> Metropolitan Council, *Choice, Place, and Opportunity: An Equity Assessment of the Twin Cities Region*, 2014.
- <sup>50</sup> Ibid, Executive Summary, page I.
- <sup>51</sup> Myron Orfield and Thomas F. Luce for Institute on Metropolitan Opportunity, *America's Racially Diverse Suburbs: Opportunities and Challenges*, Housing Policy Debate, 2013.
- <sup>52</sup> Urban Land Institute and Regional Council of Mayors, *Reinvesting in the Region: (Re)Development-Ready Guide*, May 2012.
- <sup>53</sup> Ibid, p 1.
- <sup>54</sup> Margery Austin Turner, Rob Santos, Diane K Levy, Doug Wissoker, Claudia Aranda, Rob Pitingolo, The Urban Institute for US Department of Housing and Urban Development, *Housing Discrimination Against Racial and Ethnic Minorities 2012*, 2012.
- <sup>55</sup> Stacy Becker for the Family Housing Fund and Urban Land Institute Minnesota, *Redevelopment in the Twin Cities: A Developer's View*, 2012.
- <sup>56</sup> Philip Tegeler, Henry Korman, Jason Reece, Megan Haberle for Poverty & Race Research Action Council, Kirwan Institute, The Opportunity Agenda, *Opportunity and Location in Federally Subsidized Housing Programs: A New Look at HUD's Site & Neighborhood Standards As Applied to the Low Income Housing Tax Credit*, October 2011.
- <sup>57</sup> Disabilities Services Division of the MN Department of Human Services, *Evaluation of Current and Potential Housing Options for Persons with Disabilities*, April 2011.
- <sup>58</sup> See MNDHR process chart for more detail: [http://mn.gov/mdhr/intake/process\\_chart.html](http://mn.gov/mdhr/intake/process_chart.html).
- <sup>59</sup> Minneapolis Office of Civil Rights, *Results Minneapolis: Civil Rights June 11, 2014*, p 6, 2014.
- <sup>60</sup> National Research Center, Inc. for City of Minneapolis, *Report of Results: Public Safety, Civil Rights, and Health*, p 9, February 2013
- <sup>61</sup> Households of four with income over \$40,000 per year are not generally eligible for this free service. Legal aid clients' average income is far lower.) \$40,000 per year is also about half of the area median income of all households in the region.

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<sup>62</sup> Detailed data on cases is available from HousingLink, MMLA (jewilkinson@mylegalaid.org ) and SMRLS (laura.jelinek@smrls.org.)

<sup>63</sup> Home Mortgage Disclosure Act data (tables 2-31 to 2-34).

<sup>64</sup> Evidence that higher rates of exit in from homeownership in communities of color during foreclosure crisis are continuing in post-housing crisis years: MN Foreclosure Prevention Network data reveals non-white households accounted for 23% of all calls for foreclosure assistance in MN from 2010-2014, though as of 2012 they accounted for only 7% of MN homeowners, indicating greater percentage of non-white homeowners in distress (table 5-30). Additionally, greater rate of minority exit from homeownership is documented in Dr. Kim Skobba for MN Homeownership Center, *Understanding Homeownership Disparities Among Racial and Ethnic Groups*, p 5, 2014.

<sup>65</sup> This phenomenon arose in conversations with local realtors, including former chair of Diversity Committee of MN Realtor's Association, as well as Housing Navigator for Northside Achievement Zone who referred specifically to "a lack of belief that homeownership is attainable." Additionally documented in Dr. Kim Skobba for MN Homeownership Center, *Understanding Homeownership Disparities Among Racial and Ethnic Groups*, p 5, 2014. . Lending difficulty observed in fair housing calls for legal assistance (tables 5-20 and 5-21).

<sup>66</sup> Contract for deed instances increasing in Hennepin County (tables 2-35 and 2-36) and, in particular, in areas of racial concentration such as North Minneapolis and Brooklyn Park. Legal Aid reports additional, anecdotal, evidence of predatory seller financing schemes targeted on the basis of race and national origin.

<sup>67</sup> "Quality Schools" opportunity index assessment (tables 2-56 and 2-57). National paired testing in HUD's *Housing Discrimination Against Racial and Ethnic Minorities* (2012) indicates White homebuyers are 8% more likely than Black homebuyers to be recommended homes in whiter neighborhoods, with respective differences in positive and negative comments made with regard to quality of schools and neighborhood safety (p 55). There is a lack of adequate local data about steering.

<sup>68</sup> 43% of survey respondents indicated that this either regularly or always happens. This was also mentioned as a problem in three separate community engagement sessions. Additionally, data in tables 2-50 and 2-51 indicate a lack of affordable 3+ bedroom rental units in all metro counties.

<sup>69</sup> Criminal background impediments are inherently a race-based impediments, as evidenced by calculations of US 2010 Census data by the Prison Policy Initiative (retrieved at <http://www.prisonpolicy.org/reports/rates.html>) which demonstrate various non-White race/ethnicity overrepresentation in the criminal justice system as follows: Blacks make up 31% of the prison population vs. 5% of the overall population, Latinos make up 12% of the prison population vs. 5% of the overall population, and Native Americans make up 8% of the prison population vs. 1% of the overall population. 71% of our survey respondents indicated that landlords won't work with people that have felonies either regularly or always. 49% of survey respondents indicated that use of arrest (non-conviction) records was used to deny housing either regularly or always. This was also mentioned as a problem (along with other rental criteria issues like credit and rental history) in 16 separate community engagement sessions. The problem was particularly noted among those with mental illness related disabilities.

<sup>70</sup> Housing Choice Voucher impediments are inherently race-based, familial-based (female heads-of-household), and disability-based impediments as evidenced by comparisons of Housing Choice Voucher Data (US Picture of Subsidized Households) with US Census American Community Survey (ACS) data, which show overrepresentation of those protected classes among voucher-holder families. While not a perfect comparison, data show female head-of-households make up 83% of all Housing Choice Voucher (HCV) households (HUD data) as opposed to only 10% of all families (ACS), households where head-of-households or spouse are disabled make up 38% of all HCV households (HUD) as opposed to 9% of all families, and households of color represent 66% of all HCV households (HUD) as opposed to 24% of all families (ACS). Inability to place rental assistance vouchers was mentioned as a problem in nine separate community engagement sessions. The problem was particularly noted among those with mental illness related disabilities.

<sup>71</sup> Based on recommendations from local experts, including comments on Draft FHEA from Housing Preservation Project, Mid-Minnesota Legal Services, and Institute for Metropolitan Opportunity, and in-person conversations with those same organizations plus Minnesota Housing and Minnesota Housing

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Partnership. Cited in Stacy Becker for Family Housing Fund and Urban Land Institute MN, *Redevelopment in the Twin Cities: A Developer's View*, 2012.

<sup>72</sup> Based on recommendations from local experts, including comments on Draft FHEA from Housing Preservation Project, Mid-Minnesota Legal Services, and Institute for Metropolitan Opportunity, and in-person conversations with those same organizations plus Minnesota Housing and Minnesota Housing Partnership. Cited in Stacy Becker for Family Housing Fund and Urban Land Institute MN, *Redevelopment in the Twin Cities: A Developer's View*, 2012.

## SECTION 10: APPENDIX A: OPEN ENDED SURVEY COMMENTS

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### Web Survey: What Other Housing Discrimination Do You Experience?

- My income has to be two or three times the rent and most properties doesn't honor Section 8 Program. Even the ones that advertise they honor it, i speak to them on the phone when i ask them do you take section 8? They tell me our apts. don't participate in that program.
- No previous landlord and charging me an extra application fee because I'm from another state.
- landlords who will not rent to people with unlawful detainers
- i was un fairly evicted in the midway. I called on my way to regions hospital a friend was having open heart surgery. I thought I smelled maybe a funny odor in our building. I called the owner. and she said I was to get off the bus go to the apartment and knock on each door and evacuate building. I told her I felt it was her job, not mine. she said if any one died id be convicted of murder. so I went back and did it reluctantly. she also came in to my apartment twice at 7 am when I had a friend spend the night that lived a long distance and scared us to death . went into my guest bed room and blurted she needed to leave. she was very weird and inappropriate. when I went to talk to her about my privacy and her threats of telling me I would go to jail if her apartment blew up, how I felt it wasn't my place she avicted me. ive always had great tenant renter experience. this last year. my office voted me to the police citizen of the year, I got 100.00 and a nice visit buy the police department.i
- When it's hard to pay u r rentwhen u r hours get cut
- landlords wanting 3 times the income of the rent, landlords not repairing issues in the apartment, landlords immediately moving to an eviction the first time the rent is late, the landlord making the tennant pay for bed bug removal
- landlords will not work with tenants who have UD's but do not owe the previous properties money.
- I have been stopped from one Apt building from applying for a Senior Living apt because I had HUD assistance and not Section 8 assistance.
- If client has Section 8, landlords have spoken to them about being tough on crime.
- Unlawful Detainers... When they are old or you have one or some but you don't owe the landlord monies...
- When there is an Income adjustment, meaning a decline of annual or gross income along with a letter to inform the office there has been and adjustment of income. At that moment, the tenant is to force to the Break the lease and then you charged for the remaining rent for the rest of that year, along with that now you have a UD (unlawful Detainer) on record on due to lack of payment. This is not fair. How are you to handle this situation?
- Mostly felony convictions barring clients from housing.
- People with felonies over a certain amount of time (i.e. 10 years or more) are still denied. People with UD's are denied no matter what the circumstances unless expunged AND over 7 years old. Discrimination against younger adults that do not have a credit or rental history established.
- The biggest is felonies, then evictions (especially open ones), and then poor credit or not enough income (must make 2x the monthly rent amount).
- Some of my clients have concerns regarding affordable housing for either singles and /or families with UD's due economic hardship and the rising cost of market rate apts. or other housing. Discrimination for those with even one felony on their record is also an issue. Seniors on a fixed income finding it very difficult to afford the rising rent costs is a major problem.
- Voucher Portin possibilities closed /waiting list far outreach needs for clients
- landlords ask how many children. they ask if people work rather than what their income is
- Section 8 MN landlords get to choose whether they accept it.
- Requiring income that is 2-3 times the rent - landlords use this excuse to deny programs and feel it is ok because they enforce that requirement for everyone. Landlords have caught on that we pay the rent for our clients so it has shown up in ads that they will not take any third party checks.
- Needing to have 2 months deposit plus first month's rent is asking too much for people receiving a fixed, limited income.
- Clients who have a poor credit rating or have an unlawful detainer on their record are highly discriminated against.
- income based housing
- Up-charging rent for people with Section 8 because rent payment is guaranteed and not making rent affordable for low income families.

- Lack of accessibility for wheelchairs, especially needing working elevators. Need for bright lights in hallways. Outdoor pathways and access to building or parking not cleared sufficiently for those with mobility issues wheelchair or change or walker
- What I see is that although landlords use criteria that is not explicitly discriminatory against a protected class, it impacts people of color at a much higher level because of systemic racism. We live in a society where people of color are more likely charged with certain crimes, are often targeted by police, have less access to good schools and jobs leading to lower income levels, etc. all of these things lead to a disparate effect on people of color being able to access safe and affordable housing.
- Discrimination based on employment status or shifts worked. I had a client denied because they worked the night shift and the landlord said that was "too disruptive to the normal flow of people." Someone still has to work night shifts.
- Old, old felonies. BIG: 64 and over sex offenders cannot go into nursing homes. In my 16 years experience Mexican clients get treated the worst with help. They get ignored even if they have a white case manager
- Biggest concern is the lack of housing for people with criminal histories.
- Cultural discrimination occasionally.
- Thinking someone a person cant afford anything and the looks people have on there face
- Rent is to high for my RSDI and I can not live outside of PHA. Landlord don't allow therapy dogs.
- There is no subsidizing housing available despite my being homeless (couch hopping/staying with relatives). I don't have a year to wait to get into affordable housing! All the subsidized available housing is for seniors and I'm disabled and 44. There is a lot of age discrimination greatly favoring senior citizens. It is not fair that they can get into housing due be being older. I am disabled by SSDI and deserve a place to live too!
- You don't have the requirements when it comes to the minimum income it is never within reason. So I never can qualify for alot of places because my income is so low that sometimes agencies can't even help.
- Credit eating
- Having an eviction due to no job for 10 months from 4 years ago
- having a mentally ill spouse. Landlord feels this is a threat to other tenants
- new apartment buildings open with 2 or 3 subsidized apts. & the balance of apartments are at market rate - out of price range of clients.
- My clients often face denials from permanent, subsidized housing programs due to their criminal backgrounds, housing backgrounds, and/or credit.
- People who are known to the community to have alcoholism or criminal acitvity less likely to accept.
- Some do not accept pets. Mine does
- income based housing is insufficient in this area
- no choices, need playgrounds, day care like st. louis, mo and more amenities for seniors-young seniors -do not want card play and a beauty shop or library
- Low income housing. income based housing.
- landlords who won't work with clients who have sec 8 or other housing vouchers
- low income .
- Management of apartment buildings/ quality of staff administering subsidized housing/ managing buildings is pretty sad
- The main experience my clients face is that they have criminal backgrounds and so are denied housing because of this.
- Landlords are very slow to respond to or fix actual physical problems with the space with people that I work with. Things are promised, but do not happen in a timely manner or are told by the landlord that they "do not know how soon [the problem] can be fixed. For instance someone who has a disability can't walk through the parking lot due to potholes. Eviction notices given with less than 30 days to respond. I had someone whose landlord would not release their full rental history with the company when asked. I've had people report that they have been "kicked out of their apartment" before the lease was up so that the landlord could do renovations. People have been reported to not have their leases renewed when a new management company takes over.
- Age - many landlords do not want to rent to young, first time renters.
- My son is disabled with 1100 felony theft when he was 18. We have been asked to vacate, he is also disabled. We have no where to live.
- Family's that need accessible, meaning no stairs, using a Walker, being able to find housing
- Not fixing damaged property on time.
- Well start low income single don't make much of income cut from government three years sure got one back not other two none 2010-2011 none

- Landlords won't rent because lack of rental history and have a child.
- landlords not wanting to rent to large families or minorities and if you are a minority especially a minority of color you left to rent only at certain complexes or areas
- Need more income
- Landlords/Owners expect and demand 3 times your income from people with fixed incomes, and deny you housing based on poor credit even though you may have exceptional rental history.
- disabled (mental health w/multiple diagnosis) single mother with a child w/special needs/disabilities (mental health) with ssi,mfip for son,msa no child support and myself having a criminal history with gross misd mainly traffic and not enough income refused applications some even after accepted then changed there mind after I would give them the deposit
- Having a low credit score, not being employed due to disability, having a child and unmarried, family size not large enough to get on some waiting lists, being female, and my race.
- Credit Scores landlords are charging too much and also wanting almost perfect credit
- unlawful detainers, or income restrictions, judgments, credit issues
- A felony that I have on my record for: "Theft by Swindle" due to telling a hardware store clerk that a company, I didnt work for anymore, needed a new lawn mower and i told the clerk to put the purchase on the companies "Active Account" . 6 months later I was charged and convicted for a felony because the cost of the theft exceeded \$240.- but less than \$400.- and any theft over \$240.- was a felony theft! This has kept me from getting ANY job After September 11, 2001 due to background checks being the norm after 2002.. I was hired but then denied employment by: XXX. And also by: XXX.. And again hired & later denied employment by 2 XXX companies and also XXX jobs in the mid 2000's.. These denials in job placement DESTROYED MY LIFE, MY CREDIT , loss of transportation due to Repo's Cuz I couldn't make payments! I had no \$, no medical or dental insurance and after losing my 2 molar bridges - lower jaw, due to chewing Nicorett gum to quit smoking, I began losing teeth from breakage and today? I only have 6 warn down teeth in the front, lower jaw.. The rest have broken and became infected and I had to suck the puss out of my jaw, where it became infected! XXX pulled the tooth and it never had a filling! After that? I stopped going because I owed them \$1200 for pulling 1 tooth and draining the house from another with 1 Rx for penicillin! I have ZERO confidence now and my Health is bad! U list my only child in August 2008 when he was 27 y.o. and then my X took her life on Mother's Day 2010! Then the IRS took every cent I didn't have due to my X's 01 & 02 taxes lacked her tips and I was JOINT on the taxes so they came after me for \$40,000.- and took \$ from my new Disability income! And I didn't receive any back pay from when I began my case to when a judge approved it! I should have received 10 months back pay! I got 1 n half months! That was it! Then the IRS said I owed more \$ to them from a lawsuit that payed me just a partial of what I was owed! They called it income! I paid it.. Slowly.. But my Disability \$ amount never went up after paying taxes on new income! New income? Increases my total wages? Which should increase my Disability payment!!!! It NEVER INCREASED!! JUST THE C.O.L., if even that!! Thanks?
- My daughter is on social security and receives about \$747 month and can not find housing she can pay for. I get about \$2400 plus own a home so we can't live together because her income is to low and mine with the home if I sell it will take me over the income level. The market rate is too high to pay. I'm 79 and she is 44.
- I have when my income was too low to qualify for subsidized housing in Maple Grove, MN.
- Income base
- One building - a brand new construction - basically banned me from returning with a radiation detector. I'm sure this cannot be legal. I had good reasons - Fukushima is bringing radiation here and brand new buildings are subject to the open air, and rain and snow bring fallout down from the upper atmosphere, where it has been brought to on the jetstream. But the unspoken rule is that nobody is allowed to talk about it. So I was discriminated against and afraid to complain to the main company because most people don't even know there is an issue with radiation from Fukushima here in the U.S. and I would just likely be ridiculed more. We should have a right to know the truth.
- Singles with being on assistance One previous UD - I had lived there 6 years and by the 10th of that month they had me in court. I paid all fees, still they then kicked me out Singles with no children Those with pets
- I have a unlawful detainer
- I have a unlawful detainer
- Income to low
- People listed as sex offenders.
- Landlords who exploit tenants/clients to do unpaid work/maintenance at the property.
- Landlords/Rental Companies unwilling to rent to clients that have had unlawful detainers in the far past.

- I have had many families recently be told they need to pay a double deposit because of their credit history. The landlord charges a normal deposit then the double deposit if you have a poor credit history. This makes securing the unit impossible.
- not putting hand rails in bathrooms, small toilets, not large enough for large persons
- some clients have been denied due to race.
- Bad housing references prevent families from securing housing. There is a huge lack of housing in general in Dodge Co. Lack of Section 8 Housing and affordable as well.
- The price of local rentals does not reflect wages in the area making nearly impossible for single wage earners to find affordable housing.
- credit scores, criminal background, mental health issues seem to be the biggest obstacle
- I am not particularly exposed to housing discrimination due to the housing I refer my clients to have been recommended by other social workers. Thus, their reputations are known for helping the underserved.
- the myth is if you do your time, you can come back to society, not true, in terms of getting job or housing for most felons and others with criminal charges
- Landlords not wanting to rent to 18 to 21 year old youth.
- Landlords won't rent to people under the age of 18 because of crime free housing rules (their records are sealed so they can't run a background check).
- Often times landlords will try to say that they do not work with "housing vouchers" or rental assistance programs and then require additional income verifications or co-signers. We have also heard of landlords discriminating against families that are experiencing homelessness.
- UD are an automatic denial no matter what the circumstances
- Discrimination against age (loudness of resident) because they want a good quiet neighborhood.
- People who relocate to the metro area go to the top of the Section 8 Waiting list, while those who have lived here and been waiting the longest get pushed back on the list.
- Affordable housing for families with low income.
- Landlords that want high screening fees.
- Landlords wanting two or three times the rent as a deposit. This immediately disqualifies my clients because Emergency Assistance will not cover this even if the housing is affordable.
- People with pets. Encour
- Can't get housing because of having a poor credit rating or past poor rental history.
- Age and sex -
- The nearly impossible requirement of having 3x the rent in income.
- Landlords not allowing companion animals or charging a companion animal "deposit" and "pet rent".
- domestic violence with SED children can cause clients to lose their apt. Call police for situations not under client control--like issues on property but not in apt. can cause clients to lose apt.
- transgender, gender non conforming
- Needing to have a certain amount of earned income, or credit score--prevents people who have gone through a hard time be able to get back on their feet
- Mixed status or undocumented peoples unable to rent; UD history, even when several years old; poor credit; requesting double damage deposits; and in general high rent.
- I think that those with limited income are discriminated against, they don't want to live in high crime areas but are forced to do to limited funds.
- Racial and monitoring mail and rushing to judgment.
- It is very difficult for clients in our program who have any sort of criminal record, even if there are no convictions (just charges) to find housing. It is difficult to find landlords who accept housing subsidies. Some landlords still require certain levels of credit scores or income despite having a housing subsidy.
- I personally have not observed much housing discrimination because internally, my agency provides the property management and we strive to be 100% Fair Housing strategists. I have witnessed discrimination of my clients once in housing; assumptions made about their background or culture that are unwelcoming or harassment.
- Housing discrimination based on rental history--either no rental history or evictions/UDs, even if they were years ago
- Assuming clients are not good tenants because they are in GRH Demo
- going through multiple renters in order to obtain their damage deposit check (non-returnable when county EGA money)

- the young people i work with often have been taken advantage of and end up with u.d.s They then cant get anyone but a slum lord to rent to them.
- Income limits.
- Landlord that will not take section 8 or other subsidies for housing payment because they do not want to deal with an inspection.
- The client is young and has children. The perceptions of MFIP, multiple children and the clients age leave a perception of being a "bad" tenant.
- Clients being treated differently because they receive assistance, things in their apartment not getting fixed in a timely manner.
- Landlords taking advantage of renters with disabilities or who get public assistance. Also being unfair with charges when clients move out and keeping too much or all of the deposit.
- Accepting an application fee already knowing they are not going to rent to client for one reason or another.
- Landlords who won't consider clients who receive housing subsidies (Not necessarily just bound to Section 8!). Short-term and longer-term housing subsidies tend to be regularly rejected by landlords who believe that an individual or family's need for assistance makes them a liability.
- Sex Offenders are denied 94 percent of the time.
- Our available housing stock is so limited in our area, - 1% on any given day that if a landlord is to choose a tenant with a good credit/crime free history, they will over someone with disabilities, cultural difference, and or felony records. So your questions have variables that affect the answer.
- My clients face a lot of challenges if they have even one barrier against them (i.e. criminal, UD, currently homeless, large family etc.). I would says adding to this barrier is the fact that Emergency Asssitance fund in Hennepin County will not cover if the landlord is charging a deposit greater than one months rent. In a landlord's market, they are often charging more than one month's rent to these tenants IF they are even willing ot approve them for a unit.
- Landlords unwilling to accept subsidy programs
- Financial: Clients unable to come up with deposit and first and last months rent with clients.
- Not enough affordable housing. Won't work with tenants who are in a program such as GRH, section 8, housing subsidies.
- discrimination of subsidies and those with bad credit.
- I work with clients living with HIV and they have experienced discrimination specific to their status from some landlords.
- Family picture i.e. a single mother and grandmother living together creates confusion.
- large families have many barriers even with CAHS
- Poor rental history discrimination.
- Income , race , family size and families with teens.
- income criteria for example: 2 times or 3 times requirement.
- housing denied due to credit history
- I come across a lot of landlords, especially large bedroom units where a landlord would ask how many children the household has. For example, a landlord with a 4 bedroom would say they would only allow up to 6 people to live in the home. Or they would ask for the ages of the children. I have also come across landlords who worry about the ages of the children, especially teenagers because "supposedly" they are problematic. Most of these landlords are usually "mom and pop" landlords with limited knowledge of landlord/tenant laws and laws related to housing discrimination.
- Poor credit or lack of sufficient credit history
- I've had clients with housing vouchers that have been discriminated against due to the homelessness history.
- Some landlords refuse to take subsidies stating they know the tenant will damage property, be trouble, etc.
- Criminal histories remain the biggest barrier!
- I don't think legally this is discrimination, but the income level of my clients. So many people in this country are homeless because they are disabled and only have \$720/mo. in income- they are automatically denied most market rate housing (even if they can budget for the rent) due to their income.
- Large Somali families have difficulty finding housing. Cities councils won't allow large units (3 and 4 bedrooms).
- My clients are told that the landlord will expect that they have 2x the income of the cost of the rental. Then, once they see them in person, (may be because they are African American), that changes to make it impossible 2.4 x!!
- The biggest issue for our clients is landlords who deny based on poor rental history, poor credit (even with guaranteed payment like vouchered rent) and of course any criminal history.
- It's not a protected characteristic, but past eviction on record is by far the biggest discriminatory factor.
- cost.. way too expensive

- Clients from out of state who are homeless looking for housing face problems. Also those who have recently gotten a job
- Landlord or community feels there are too many people with disabilities living in the area and don't want more people with disabilities. 2) Lack of affordable housing in communities that are preferred by client. 3) Overall lack of affordable housing. 4) The further out of the Metro or larger cities you go, you might find housing, but there is not affordable transportation for employment to sustain the housing option.
- predatory lending
- Clients were in school and had several children so landlord did not want to rent to him, also the land lord was surprised that the client was a single father and asked many inappropriate questions.
- Landlords not allowing therapy animals
- The overall stigma of Section 8 in Eagan,MN. When I rented to an African-American,expecting mother the townhome associations, of predomonently all Caucasian males tagged a \$3K fine,literally a years worth of dues on us..
- Evictions, bad credit history, too many criminal charges
- Clients regularly prevented from accessing housing due to socio-economic factors. Requiring tenants to "prove" they can pay 1-2 times the amount of rent.
- I'm Deaf and have great difficulty with communications, many people think all Deaf and Hard of Hearing can lip read, that is a myth. Additionally, many people think that Deaf are dumb, we are not, the difference is..... we cannot hear.
- Very difficult to find housing for person with sex offense histories.
- The criminal background and credit scores tend to be the largest issues. We have a shortage of units for families in our region. It's very difficult for them to find affordable housing or ANY housing.
- formerly had a UD
- clients being evicted due to behavior issues of children with disabilities
- renters are not willing to work with people based on bad credit or bad rental history (UD/evictions)
- HRA are not willing to work landlord
- Landlords having certain ideas or concepts in their head about what people of color feel or think or experience. Many landlords have expressed surprise that clients are enrolled in school, or have good relationships with their parents, or hold down a good job.
- Bawd in participation in supportive housing program (I.e GRH scattered site)
- Landlords who state they will take housing subsidies, but who calculate the 3x income to rent ratio and do not factor in the subsidy amount. Effectively, they are saying they will not take Section 8/HCV, Bridges, S+Care, etc.
- Age for sure - we work with youth up to 24, and they are constantly denied because of their age.
- Landlords taking advantage of tenants when they have a disability. Refusing reasonable accommodations or neglecting repairs because the tenant may not know their rights or how to advocate for themselves.
- Age discrimination is a HUGE problem. Even when our programs can guarantee the rent, the young renter (under age 23) is treated unfairly and passed over.
- Need to make 2.4 or 3 times the amount of rent
- I do not know if this is a law or not, but some landlords ask that your salary must be double of the rent and this cretes difficulties to some families.
- I have also had clients who state they've been denied housing because of records that show how often they call 911. Clients denied housing because of mental health diagnosis or problems with substance abuse.
- No affordable housing stock for clients leaving the ACF.
- Where individuals have had landlords not take care of tennents problems ie bedbugs, general maintnece if it is structure related or something that they woudl usually cover it takes many times before things would be taken care.
- Descrimination due to mental illness, a landlord meets a client with more obvious symptoms the landlords then begin asking more questions (usually about hospitalizations or legal/cop calls in the past). Or ask about safety or how case management can be contacted to handle "issues"
- Not enough subsidized housing for families, & a majority say no pets (dogs).
- Not wanting to house people because of a past DUI. Not fixing routine items because a client is vulnerable (has mental or developmental disability) and so they think they can get away with it.
- Property Managers in Section 8 housing do not provide clients with written notices regarding if they pass or failed inspection. They also consider these housing options as "independent" therefore do not directly communicate with the case managers assisting clients. Many of my clients cannot pay the application fees or high security deposits, which automatically limits their ability to move into safer neighborhoods. Sometimes

landlords do not understand clients benefits may not arrive until the 3-4th of the month, and therefore clients rent may be late before they get their social security pay outs each month.

- Mentally ill clients being evicted through lack of communication, accommodation for disability
- We have experienced a lot of property management who refuse to work with programs.
- I don't personally experience any.
- It's absolutely ridiculous that credit rating was not a factor on this survey.
- I have trouble viewing potential properties due to transportation limitations and costs involved
- Age very tough to find housing for 18 year olds
- Single white male
- Property management companies/landlords automatically reject applicants with UDs on their records. (UDs cannot be expunged nor do they sunset.)
- landlords discriminate against youth, family status, are hyper aware of 'guests' or 'visitors', discriminate against low income even if the subsidy is guaranteed monthly
- UD's - even ones that have been paid off or are old. Denial based of criminal records - even if not felony. Limiting number of people in a home , such as a studio - not allowing mom and 2 kids.
- Nicer weather does not seem to bring out the crisis quite as much or at least people feel they can sleep in their cars or at the park i a tent. But when the weather turns, it is a huge problem
- Overly restrictive criteria against those with pass criminal activities such as felonies not related to being a good tenant or the offense was a very long time ago and the applicant is not given credit for changed behavior.. Blanket prohibition against sex offenders with out regard to the offense, the degree or time lapsed since the offense.
- Occasionally landlords appear to me to be judging my clients on what they think are external indicators of social class. This might include a tattoo on the neck, dress style, or speech patterns.
- Landlords that are not willing to accept subsidies any more or are requiring 3x the rent in income
- Landlords deny housing b/c of inconsistent or poor rental history.
- At my job, it really is mostly felony-related almost all of the time. The other thing is that there just aren't affordable places for people to rent.
- The rents are so high, many places are not affordable. There are not enough affordable units with 3 bedrooms.
- Service dogs, lower income housing not fixing mold problems
- Need lower deposit amounts, people who are in crisis cannot afford deposit and first months rent usually
- Credit and Evictions Those that get evicted due to non-payment should not have that held against them for subsidized housing.
- finding housing with section 8 voucher
- Not enough housing for people who are disabled but not physically handicapped.
- Won't provide interpreters to help them fill out SEction 8 things they receive in the mail. i.e. NOT the orientation meetings but things they have to do on their own.
- Landlord increasing rents that Section 8 no longer fits their rent amounts
- I know that it's a Catch 22 but landlords not accepting Section 8 tenants who have great references and history.
- Affordable accessible housing
- My clients are largely discriminated based on their criminal background, mental health background, and financial status. Most frequently when a landlord discriminates based on mental health my clients are bombarded with very personal questions regarding their diagnosis and their treatment, including medications. When it comes to financial status, I have frequently witnessed client's be interrogated by prospective landlords regarding their ability to survive on GA alone and aggressively asked about why they are unable to work.
- Many of my clients are having problems finding section-8 housing for 3 to 4 bedroom needed per voucher.
- landlords do not want to work with housing programs
- I see a lot of landlords who take advantage of immigrant/refugee families in section 8 by basically forcing them or coercing them to do their own repairs/maintenance, make side payments, change up utilities so that they are financially responsible because these families are so afraid of losing their section 8 housing, particularly where I work in the suburbs, because they know how hard it is to find.

### **Web Survey: How has housing discrimination affected you, your family, or your clients?**

- I have to settle for the properties that take section 8, given the fact everyone knows that issue i have to be put in an unsafe environment.

- I have to live in substandard housing due to the lack of clean, safe and affordable housing. I have a hard time finding housing because of my mental disabilities which makes it hard for me to get a job. I can't afford market rate rent and all landlord want you to be making two or three times the rent which isn't fair. I need low income, subsidized, section 8 or public housing and their is a lack of that for some reason. Hopefully things will get better in the future.
- it makes very hard for people to rent because minnesota dosenot have any programs or enough resources for people to be on
- never experience
- because of that eviction it looks bad, so I have to get my brother to cosign to get apartments. but he knows how clean I am. I take care of my place, I don't drink. or do any drugs. have people over. except from my church. I have a nice quiet life, or my grand children sometimes. I pay rent on time. I just feel bad she was a mean spirited lady and took her anger out on the wrong things.
- Can't find affordable housing have to pay high rent
- My children and I have been forced to live in small confines because it is hard for me to find housing because I have UD's, but do not owe the property any money. I feel that even when I explain to the property my situation with my rental history they tell me they will work with me have me do an application and pay my application fee and turn around and deny me due to my rental history, so they just stole my money after already explaining my rental history.
- I Have Never Been Able To Get On Public Housing,
- Clients are unable to afford other basic household needs such as utilities or food because of high rents. Clients are forced to live in unsafe/unsanitary/ unaffordable units. It often takes clients 6-9 months to secure housing for them once they are referred to our agency to work with a homeless advocate.
- In no wayit
- I could not move to be closer to my grandchildren and my son.
- They didn't want to live there; felt unwelcome.
- This left me homeless.
- They pick other people who come from other countries, homeless, don't help people living in assisted living who don't belong there from day one!
- because of my race i was rejected from moving to a certain neighborhood even though everything else of my record and income was perfectly fine.
- Some remain homeless or doubled up.
- It has affected my clients many times. I am uncertain of the exact number due to the number of clients I work with at any given time.
- A lot of our clients end up couch-hopping because they cannot find permanent housing of their own due to their backgrounds.
- There are more clients coming to me for assistance with finding affordable housing than ever before.
- Afftects Community
- I have been denied housing 4 times in the last 1 month. I have an impeccable renting history
- We had one landlord that was not understanding at all of our client who suffers from mental illness. He wanted the client out immediately - even though he hadn't done anything against the lease agreement. The landlord ended up getting in trouble with the police at one point. The police were called one other time for a welfare check on the client. The landlord was not going to renew his lease but wanted him out earlier and stated that one of the reasons was for the police calls. I had to remind him that welfare checks do not count against our client. People shouldn't be asked to leave because of their mental illness. There are a lot of other people out there without illnesses that cause trouble too.
- Have caused my clients to be homeless
- Has made a few of my clients homeless.
- Many families with poor credit &/or unlawful detainers will end up homeless.
- We've been homeless several times.
- Accessible housing, especially ones with elevators or front desk security cost more, out of reach.
- What I see is a "settling for" housing that is sub standard or not safe or run by a landlord who does not consistently follow tenant laws. Often times my clients are wrongfully evicted or their deposits (often a double deposit) are taken wrongfully. Landlords do this in a discriminatory manner and because people often do not have resources or knowledge of their rights they do not pursue the landlord. Strict rental criteria that do not allow anyone with an eviction or criminal activity does end up "locking out" a huge group of people from the rental market.
- Sex Offender client's who served their time and now want to be contributing members of society no housing.

- For at least a decade to my knowledge.
- Helping paws or service animals excepted but not therapy animals for mental illness. Need more housing for young active seniors on limited income with transportation.
- I have no stability for myself or my son (who I have PT). It is not always safe where I stay. I am constantly anxious due to my situation.
- Been stuck in places where you feel discriminated against, or where landlords don't follow the tenant laws but you can't afford to leave.
- It has made it very difficult to find a place willing to rent to me
- Been homeless 3 years now
- Always trying to find adequate housing for our low income clients and families. Recently, 1 family was in shelter - Henn. Co. EA wouldn't let Mom pay for storage fees - she had to use all her income on shelter - or no cell phone bills. She lost all her belongings Henn Co. said that was ok she would get help from Bridging. Rules need to change for storage fees and toiletries.
- I have dealt with landlords who discriminate against race. They aren't openly prejudice but I have thought the reason why they wouldn't take my client and family was based on race.
- We had to find an apartment that accepted cats.
- Credit rating based rental decision
- Affordable, adequate housing can be very difficult to locate, there are not enough units that fit that description.
- since i retired; see the children issue all the time; they should not be in 2 bd apts with only a parking lot
- Because of the low vacancy rates & the increased screenings, many of my clients can not get housing. A local LL is now asking that year leases be resigned when the tenant is only 6 months into their current lease.
- Several years.
- limits housing options - landlords who do accept sec 8 or other housing vouchers do not maintain their properties
- area are over crowding
- my great nieces and nephew ages 10 7 and 6 are afraid they wont have a house to live in. Mom who has disability/ communication deficit and BI is bullied by other tenants and manager.
- My clients are often unable to find housing that they can afford because of discrimination
- Some individuals who are would appear to be schizophrenic are evicted due to calling the police too often or causing difficulties with their neighbors due to continually reporting chemicals being released into their apartment, people spying on them etc., where there is no actual basis for the claim. I've worked with other's who have been denied leases due to having a service animal or report that their options are "limited." At least one couple was denied entrance into a homeless shelter due to having what they claimed was a service animal (eventually it sounded like it was not yet trained) that was "helping out with emotional stress." Individuals are denied assistance with helping to find housing due to not meeting the federal requirements for homelessness. There are very few programs that assist individuals who have a disability (most are for "older adults" or people who receive in home assistance through state benefits). People have reported that while they have a Section 8 voucher, they are not able to find "safe" housing. People have reported run-in with their neighbors due to gender, race, disability status etc. People are "kicked out" of being able to live with a family member due to their disability. I had someone who had \$900 in income each month and was paying \$800 in rent - she stated that was the "cheapest housing she could find." She is no longer able to pay other bills.
- Landlords can almost always find a legal way to disqualify clients. So it's hard to pinpoint the discrimination. Affordable housing availability is more prominent than discrimination
- I was fired from XXX and asked to vacate because of my son. Now I have lost my job with no where to live. XXX is rated as top 10 places to work in MN. I DISAGREE.
- In a domestic violence shelter
- MPHA refused to fix the roof on time which resulted in the damage of my property and they refused to replace anything.
- Was hard find place my low income sad pay full price and renter raise rent living more one year sad time get help need government cut two year why richest and middle class spending more and buy new cars and SUV never loss home . Lie back then why lots people moving since last year was hardest on me. No luck doing things on foot in winter. Last year this not sec8 building at all cant get help at all.
- Can't find a place to live that we can afford.
- difficult to secure housing at any long amount of time if or at all
- Need more hours at work. And money for rent
- Housing discriminations Racially, Financially, Disability, Credit Worthiness definitely cause hardships to us all, and contribute to homelessness. The main thing that should be the most important factor is rental history, and

that is what is paid the least attention to. One level living is, and will continue to be on the rise due to our aging population, with almost none for under specific ages locking out a whole group that needs that type of living for health or other reasons.

- financially, mental health(severe depression that lead to suicide attempt) homelessness, child safety without any stabilization insecurity,ect
- Since having a baby I haven't found decent housing and had to live in places in bad neighborhoods with drugs and infestation.
- For many years
- It has not affected me ever.
- We've been homeless (living in a one bedroom with 7 people) for almost 2 years
- denied all the time
- Not able to live in the community my children go to school because of the high expense of renting and not ready and don't know how to purchase a house.
- See above!
- I've felt extremely unsafe because the landlord would come into my apartment with the main key without my permission when I was home. He even tried when I was telling him not to. I had to hold the door close twice and relock the door. So scary.
- To be turned down because of too much poverty for Sub. Housing was degrading, and denied me of a basic human right. It also prolonged my staying in an unacceptable environment for anyone.
- Income
- I've been trying for about 6 months to find a more affordable home and have found nothing. All the ads I look at either don't take Section 8 or have mold or don't clean the air conditioners which can harbor mold. I simply want a clean place to live because I have serious health problems that are all aggravated and/or caused by air quality and environmental toxicity issues.
- I am on the edge of losing my home. It is just one issue after another. Some section 8 you have to go to them, why can't they do it on line? I am new to all this. Don't have a car and bus is bad here and disabilities make it hard to walk the distances to bus.
- We have been homeless for 19 months.
- Can't find a place for us to be a family. So tired of living apart from the rest of my family due to this
- I'm still living from place to place because I can'T get afforded due to credit or income
- Unreasonably high rental rates and unrealistic screening criteria preventing individuals/families from obtaining affordable housing
- Clients have multiple psychiatric hospitalizations because they can not find safe housing. Client forced to stay in unsafe shelters, on the streets. Clients have returned to chemical use, stop taking medications, mental health becomes incredibly unstable/unsafe due to lack of housing options.
- i was ok'd for a apartment, yet when i showed up they said no.
- Clients involved in domestic violence have been denied housing.
- Clients have to go where the openings are, so their children continually changes schools and the family has to start all over again.
- See above as well as felony convictions.
- Many folks wind up in the shelters as a result
- Income restrictions, criminal background checks, and rental history all serve as barriers to keep the homeless population from reintegrating into decent communities.
- large families or couples left homelss and moving place to palce fro many months/years
- Youth at times have not been comfortable with their landlords and have had to move out of their apartment.
- Many clients are homeless for extended periods of time while searching for apartments. Affects their mental health, employment, physical health, etc.
- Will the limited housing market in the Moorhead area, it makes it even more difficult for the homeless population to acquire housing.
- As checked off above.
- Has caused some to become homeless again.
- Criminal record.
- Clients have a hard time obtaining housing due to their situation.
- My clients are often unable to find housing and thus, are using shelters or more likely, couch hopping with friends and family. This creates very unstable environments for the client and her young children.
- People end up homeless because they are unable to find suitable, affordable, & decent housing.

- Clients are often forced in substandard and unsafe housing.
- The father of my 12 year old is 72 years old. He has applied with St. Paul Public Housing, XXX, and other housing providers in town with absolutely no luck. Because of his past extensive criminal history (nothing heinous only 4th degree drugs) he has had zero luck obtaining any housing. I think his age is a factor too. ???
- We have had to place clients in units owned by less than attentive landlords due to needing them housed but not finding other landlords that will accept them.
- Clients are afraid to exercise their right to a companion animal and to not pay the extra pet deposit or pet rent.
- People with felonies not able to find housing.
- there is no stability with clients with mental health issues and therefore treatment is not as affective
- Families living in homeless situations or renting in high rental units because they may be the only units willing to rent to them. Also, landlords allowing people to move into units before section 8 approval is really challenging.
- I am finding it harder to find housing, Keeping my clients homeless
- Effects their stability greatly.
- Client are sometimes looking for 3 month to a year for housing that will accept them. Clients are often not able to live in their neighborhood of choice.
- The main complaint I hear from clients within my supportive housing project as they prepare to move on from our housing; is that they overwhelmed by the complexity of Section 8 rules and policies (eg, the timing of a voucher with the appropriate termination of a lease with us); the high application fees, and the often lacking social/financial support for the physical/logistical act of moving (ie, no transportation, no help with boxing up items, etc). I have not heard many specific complaints about discrimination (ie, that they turned me away from a unit because my race/religion/family/size/sexual orientation, etc.)
- Assumptions
- More people are in vulnerable situations and often without any housing
- Clients have to wait for months to find housing.
- There are a limited number of affordable two bedroom units in the city near good transportation.
- I have experienced a lot of housing discrimination in my 18 years in the field. I have sought out assistance from SMRL representatives and found that LL's that don't want to work with our clients that have become very creative so that their discrimination is not as apparent but if you read between the lines it is obvious.
- It has been frustrating to help my clients receive good treatment with some of their landlords.
- My clients feel that they have to move wherever there is an opening, even if they know it is not a good fit for them (e.g. too small, not a good neighborhood, etc.) because they don't have any other options.
- It's kept them from being housed and has humiliated and discouraged them.
- Housing discrimination has negatively affected the families I work with on an ongoing basis. Most of the time, discrimination is due to race. I work with African-American clients mostly, but I have also seen racism from landlords geared toward African Immigrants (especially refugees from Somalia and sub-Saharan Africa), Latino/a cultures and Native American people. Landlords will meet a family and be able to decide whether or not they want to rent to them based on how they "look". I have had landlords refuse to allow people to even apply for a unit because they were sure they wouldn't qualify (even in cases where there wasn't a background or bad credit). I once tested this theory out. I had two families staying in Hennepin County funded shelters: both families had a mom and two kids, were receiving public assistance and had one prior eviction each. The only difference was that one family was white, and the other was black. The landlord in question told the black family she didn't even accept housing assistance! The same day, she told the white family that they could move in within two weeks of getting a rental application submitted. I encouraged the black family to pursue work with Legal Aid, but they were preoccupied with finding housing for themselves and did not choose to follow up. The majority of landlords I have worked with in the city are white; racism against non white people in poverty is rampant.
- It has affected the clients served in the limited ability to secure housing and/or once obtain, retain housing.
- Landlords will accept other renters due to the market and not as complicated as dealing with subsidy programs
- Has not affected me but my clients: difficult to find housing if UD or felon record.
- People with criminal history are forced to live in apartments run badly and triggering for people with trauma histories (i.e. slumlords). Many landlords assume that people involved in a housing program will be bad tenants. Housing searches tend to take a while, even with a housing subsidy, leading to longer periods of homelessness.
- We have to look at multiple apartments before getting accepted.
- It makes it very difficult to find housing for my clients, we can spend anywhere from 2 months to 8 months looking for a landlord who will accept my clients.
- I have a large family, credit is bad, low income, all of the above almost

- This discrimination has affected the amount of people I am able to house, therefore leaving some on the streets.
- Clients approved for Section 8 by the government then find it hard to find housing due to overbearing rental rules, 2-3 times income, back ground check, credit check, felonies, rental history, and unlawful detainers.
- The major hurdle has been with landlords asking for double or triple the income from renters.
- Housing available in specific communities like East St. Paul or Frogtown area.
- Unable to secure housing, therefore, unable to get out of homelessness. Landlords do not want to make ADA accommodations or improvements that Section 8 might find.
- It makes it harder for large families to get into large size units because their background checks aren't the greatest but because they are such a large family that landlords put a occupancy limit on how many people can live in the unit. Not sure if this is to deter large families, especially families with a subsidy, from getting into these large units.
- Are unable to secure housing or end up with a "slum lord"
- I have had clients denied housing due to the amount of children they have.
- It is very frustrating when someone is looking for housing, but cannot find what they are looking for or landlords willing to rent to them.
- Unable to afford decent housing
- It makes it difficult to house people in better neighborhoods. People feel like they have no choice in where they live.
- Homeless for ridiculous lengths of times for clients.
- Increase in homelessness and increase of lengths of homelessness
- In the St. Cloud area, I have heard story after story of housing and job discrimination based on race. A lot of times it takes so much longer for my clients (particularly African American clients) to find housing due to these issues. The Landlords aren't usually overt about their feelings toward African Americans but they end up punishing them in other ways by charging more or expecting more. We need a more in-depth housing survey to determine the level of racism and discrimination here and figure out a plan of action about what to do. Many of my clients with previous criminal backgrounds find it near impossible to locate housing. When they do, it is usually not the greatest option for them or their families. (a lot of segregation going on in St. Cloud). A lot of issues with substandard housing or slumlords that don't fix problems. It seems that some of my clients who are poor and typically women of color face the most discrimination.
- Clients live in less than desirable neighborhoods that make it harder to stay away from criminal activity.
- Makes it more difficult to find housing - especially affordable housing.
- The clients are very frustrated with living in a homeless shelter or on the streets. They are weary
- My clients end up homeless or institutionalized
- Lack of housing and lack of affordable housing has forced clients to live where they don't want to live (eliminated person centered choices).
- I wanted to bring my mother up here but was denied housing because of felony record
- Depressing
- Clients unable to live where they want
- Lowered my revenue stream, hence my income forcing me into foreclosure on my own home twice in the past years.
- Homeless, feeling hopeless
- Housing discrimination has had a significantly adverse affect on many of my clients, especially since some of them have eviction records (for various reasons) and many of them happen to be African American women.
- You wonder if you will find housing where we will be treated as a human being and not that Deaf person.
- Limited and poor choices for decent, affordable housing.
- There are some people who have to move out of the area to find appropriate and affordable housing.
- more homelessness
- Caused them to be homeless.
- evictions lead to stress, homelessness
- when denied access to housing based on discrimination, many of my clients are forced to be homeless (live in their cars, hotels, on friends couches, or access shelter downtown).
- There's in direct activities but they won't tell you or show both landlords and HRAs
- Impacts the extent to which clients can access safe and affordable housing
- We have an extremely tight rental market right now. FMRs are lower than the going rates for almost all units, and landlords are not willing to work with anyone with a negative history. Recently, we had a client with a 'driving no insurance" case open. Landlord denied, saying if tenant were to do damage to person/property, the

property could be held liable. They did not care that the renter had lived 2 places in 11 years, had no criminal background, and had been at the same job since 1999.

- My clients non-stop. I have numerous clients not able to get into housing because of criminal records, number of children, income, DV calls, etc.
- Having a felony or UD is a huge barrier to my clients - and if they have both, it seems like an impossible task.
- A young adult is often looked over for an older person/couple because the landlord assumes the older person will be more responsible.
- Some landlords when they find you are a refugee or asylee or USC who speaks English as a second language they make it difficult by providing some information considered to be a law, which it makes it very difficult for the family to rent.
- Clients are left homeless, have an increase in mental health symptoms and stress, feel helpless, feel afraid to seek help or do not know where to turn to seek help.
- More difficult to help clients get employment if they do not have housing.
- My clients have found it more difficult to live in areas they wish to live in without a wait to get into specific housing units or properties as there is limited availability in certain areas and some buildings have policies that they will not accept section 8 voucher or are not public housing and will not lower the rental fee. It makes it very challenging to help find housing. Also for those that have need for a handicapped accessible space and would like to live in a nice area or place have an even more difficult time as the options are even further limited.
- We (sngl mother & daughter) have not had housing for the last 1 1/2 yrs while parent completes AAS degree.
- It has effected our clients quite a bit. The largest example is being denied housing based on background checks (felonies and misdemeanors too). Ex. a charge from 12+ years ago of prostitution. Items that are not crimes against other persons, or theft have eliminated candidates here. The other large issue is domestic violence survivors. We have had landlords try to push clients out because former spouses have showed up and been disorderly at their apartments, uninvited. This has happened at least 3 times in 2 years with our case load of 40 clients.
- My client was taken off the list for a new apartment due to his mental health diagnosis, and was told several different things. Now with my involvement, things are slowly changing, but the stories are still slightly different. It has caused increased mental health symptoms in my client and caused him to be come slightly fearful of the property manager.
- Lack of neighborhoods that reflect diversity of population
- Clients: as long as they have been low income, if they have an apparent mental illness, if they use the ambulance services a lot the landlords give my clients a hard time they are scared to be kicked out if they call the ambulance too much.
- The inability to dictate where you live because you're living underneath the poverty lines. Even though that you are working two full-time jobs at minimum wage. People unable to deserve living in a safe place to live.
- In the past it has stopped me from moving some place else
- Age felonies
- Forced to live with relatives
- Clients are unable to find any housing they can afford due to limitations (records or UDs or something else) or they cannot pay three times the monthly rent to move in (rent, last month rent, damage deposit)
- very frequent need to quickly exit or re-house, unwilling to mediate, wont rent to people 'in those programs' or use it as a way to get double damage deposit, rent, and then kick them out for nothing after a few months.
- Clients who are denied housing based off of criminal records reoffend in order to get money for hotel, car, etc.. Families having to pay triple security deposit, cannot afford that or get agency to pay that much end up not able to get into housing.
- We are seeing so many teens that are having trouble with housing and being kicked out and not knowing where to turn when they have run out of options.
- Clients are limited in their choice of housing.
- My daughter is a recovered addict with a good full time job and she experiences problems with being on diversion and trying to find housing. She is doing very well now and has a small child, and would make a fine tenant. But there are people who don't believe that recovery is possible and that if a person has a drug-related arrest or record, they can NEVER be trusted. This is categorically false. Too, I have seen landlords discriminate against families of color who have more than 3 children, citing that they "know" that the children will damage their property.
- My clients under 62, have very limited resources to affordable housing in Anoka county, so any extra barriers make it extremely difficult.

- You know, I'd make a case for young children on the first floor! I have one above me that rattles my light fixtures attached to the ceilings...they make a lot of noise running around and dropping things etc.
- My clients are consistently struggling with applications, and where and how to file a complaint. A good amount of landlords of my clients have seen that they have a disability and will neglect mold within the apartment or other maintenance, typically the tenant does not know where to go, or how to report it above the landlord, and they end up being stuck.
- Increased the time they are homeless
- Knowing that low income clients do not stand up for themselves so the LL tries to do a "you have to be out by tomorrow" letter instead of appropriate eviction.
- This is a huge barrier for my clients to find safe, affordable housing.
- have had to move due to increased rent and no longer accepting subsidies
- Many people who lived in N Mpls during the big storm still have not found adequate, permanent housing. Families are at the mercy of bad landlords after they've had evictions or criminal convictions as they have so little choice.
- Hard to get housing because most are not affordable and accessible.
- My client's have been denied housing due to discrimination and those that are offered housing sometimes have to put up with a landlord who asks very personal questions about their disabilities. I have had to repeatedly tell some landlords that I will not discuss my client's mental health diagnosis with him/her.
- The families are being discriminated based of Ethnicity. Latino and AA main groups in my area.
- Ithas been very difficult for clients to find housing, it seems that there are fewer rentals and so landlords are being pickier and the landlords that will rent to our clients have very bare bone minimum standards and tell our clients its better than the shelter
- I work with clients who have serious persistent mental illness diagnoses many of whom also have low income and criminal records. I have had client's loose subsidies as a result of discrimination, especially regarding criminal backgrounds. I have had clients end up homeless and/or remain homeless as a result of various forms of discriminations when coupled with mental illness symptoms.
- Housing is the most challenging barriers my clients face. Often times, even clients who have a subsidy or voucher are unable to find a landlord willing to rent to them and sometimes the clients end up losing the voucher as a result of being unable to find someone to accept it.
- I consistently see abuse of tenants by landlords and also tenants who have no clue how to stand up for them (and a lack of professionals who are willing to stand up against systematic injustice). Also, huge issues with adequate available housing for large families in the suburbs.

### **Web Survey: What should be done about housing discrimination**

- Feeling the fact i have good rental history, being judge for others action is not fair. I believe more properties should honor section 8.
- A lot. I don't know where to start. Affordability and accountability are at the top of my list.
- have minnesota rental laws investaged and have it where if a tenate goes to court no matter if they win or lose the tenate shouldnot pay the landlord court fees lawyer fees or have a unlawful detainer on their rental rcord also the tenate should get their damage dposit on the day they move out not 21days after the tenate moves out
- The Law should be enforced
- better representation in our court system. stiffer sentence, so no repeat offending.
- They should be penalties
- Landlords should not be able to keep someone's application fees if being denied.
- need to talk about discrimination
- Landlord trainings; formal week long advocacy institutes for housing advocates (case managers, managers).
- It should be stopped because we all deserve to live somewhere nice and well kept and by far need and want to feel safe
- I don't know- but heard if I had a Section 8 voucher that I could move into the area that would help me be more connected to my family. Also when it is time for assistance living- I would be able to transfer quicker.
- Education
- I think there should be a clause for tenants who run into this situation should be able to opt out without penalties.
- Allow people that second chance. They served the time. Now, as communities we need to allow our citizens the chance to make a new start.

- They shouldn't keep building expensive housing, and have more affordable housing for disabled and seniors almost 44 years old 10-10-1949. They should be fair housing!
- Landlords should be sued for 1 year's worth of rent from the tenant who was discriminated against. If this continues to happen too many times then they should lose their Realtor license in that state.
- Housing discrimination should be investigated and, where warranted, punished with fines or loss of rental licenses.
- Unsure. Landlords or property managers do not always necessarily state the "real" reason the clients are denied housing instead they can say something generic like it has already been rented or your income does not meet the 2.4 - 3 times the rent.
- We need more affordable housing and more felony-friendly landlords.
- Types of felonies and how far back the felony was committed should be considered and interpreted on a case-by-case basis through applications and interviews. A second chance law should be considered for some housing applicants. There should be a rent cap, particularly for those renters whose rents are increased annually for the apartments they currently occupy. VOA also makes it difficult for seniors to stay in the apartments after a few years due to consistent rent increases.
- Community-based advocacy/awareness/information/resources/contacts/
- MN NEEDS TO TAKE ACTION. Or face a civil suit for issuing vouchers that have no meaning.
- It would be nice to have a central location for supportive housing providers (or anyone) to get training about housing laws, and to report discrimination or even discuss situations to determine if discrimination is happening. I think we as housing providers would feel more comfortable with responding to incidents because we know the laws behind it and can better educate landlords when needed.
- The landlords should not be allowed to rent under government subsidy programs and there should be a hot list created for them if they lose money maybe they will stop
- Help people with minor felonies.
- Punish landlord in some way
- Provide landlords with more information about subsidized housing and assistance people may be receiving outside of the housing world that can be helpful to them in maintaining housing so that landlords are more apt to rent to clients with disabilities, felonies, etc.
- As far as an unlawful detainer is concerned I think people should have the opportunity to pay back, within a period of time, arrears to a landlord and then have the UD taken off their record.
- Rules, especially within rental/leasing companies, should be regulated and screened regularly.
- Landlords need incentive to follow state statutes. Regular monitoring, fines for non-compliance
- There needs to be more options. Larger companies need to have a requirement put on them to provide a percentage of their rental units to individuals working with agencies and criteria should be laxer on those individuals as long as they have some support from an agency. If this happened, there would be a greater chance of success for these individuals as they would not be in concentrations of low income, higher crime properties. There needs to be an incentive for landlords to do this. Also there needs to be greater education to property owners that providing a separate set of criteria for individuals working with an agency with the goal of including more people of color does not violate Fair Housing laws. Look into Seattle's Landlord Liaison Project- we need this in Minneapolis!
- More strict policies to enforce equal treatment of tenants. Have a clear, readily available housing discrimination reporting avenue.
- State Legislature needs to make up new laws.
- Our HIAC has worked with our county board to enact a landlord policy that includes random housing inspections of their properties and also a fee paid to the city to aid in these inspections.
- More Legal Resources and advocacy programs should be available within our service area in Northern Minnesota and rural areas.
- Take care of the people born and raised here and stop bringing more in. Take care of our own first... Possible tax increases on rentals that do not allow a certain percentage open to persons who can make 30% of rent?
- ALLOW DISABLED INDIVIDUALS INTO HOUSING FOR SENIORS - AT EVERY LOCATION, NOT JUST A RARE HIDDEN PLACE - BUT EVERYWHERE! BEING DISABLED WE ARE VULNERABLE ADULTS TOO!!!
- Should change maybe so many people wouldn't be facing homelessness.
- There should be a time limit on how far back rental histories apply. ie; if you have good rental history for 3 years it should not be an issue.
- More section 8 so families can live in less crime neighborhoods.

- I believe that permanent, subsidized housing programs that receive state/federal money should be required to still serve people with criminal backgrounds and poor housing or credit history. At the very least, many housing programs need to be much more flexible regarding their eligibility criteria.
- More forums or meetings held locally in communities. Allowing community members to discuss their feelings and experiences when they have dealt with discrimination and how it affected them can help bring awareness.
- There should be a way to report it anonymously and be fined or something. But because people live there, either find a new owner or find a new landlord so people won't end up on the street. Some people can not afford to move nor can move everything by themselves.
- More housing for low income families and rental decisions made on a case by case basis, not a blanket credit rating decision.
- more available affordable housing, a system to hold landlords accountable, easily accessible resources for tenants, landlords and community workers so everyone knows what is expected, and how to handle a situation if standards are not being met.
- LISTEN AND HOLD SPECIALIZED MEETINGS FOR FAMILIES, SENIORS ...WHO RENT -ALSO THIS POPULATION OFTEN LEFT OUT OF NEIGHBORHOOD MEETINGS AND NO FLYERS GIVEN FOR TAKE BACK THE NIGHT -YOU NEED TO LISTEN-MANY RENTORS ARE ALSO COLLEGE GRADS
- More trainings are needed for LL, tenants & professionals.
- Landlords should consider people with a disability on a limited income. Instead of the typical income being three times the amount of rent.
- Educate landlords about the law
- better paying jobs
- Slum Lords/ sub standard buildings need to have decent management to start with.
- More affordable housing in good neighborhoods for families with criminal backgrounds
- A mandatory training for landlords regarding rules and regulations about how to accommodate someone who has a disability. More housing search programs for those who have a disability. Building enough affordable housing units to replace homeless shelters. Stiffer penalties for landlords that violate laws. Promoting the idea of shared housing more often as an affordable option.
- Landlords who discriminate need to be reported and clients need access to clear information on how to report discrimination in a way that is safe for them. If they speak up - their leases are simply not renewed and the landlord can usually find a legal way to do that as well.
- XXX in MN needs to be held accountable for their discriminatory behavior.
- Penalize repeat violators
- Make landlords more accountable for their properties.
- Time lower help single need help first place I turn down lots time my credit and my low income why not moving at all. Sad but hard pay full rent my low income lower 14 hundred sad try get by no fair no fun anything like other sport or concert. Stay home no car on foot push cart to store and back home. Sad rent up 600.00 last year to 49.00 this year glad past new state law on renter and home owner extra money my idea. Sad see everyone can drive I can't drive my money don't make enough give richest and middle class more. Poor on government get less raise and everything else very sad see this everyday two years. Wish pay back two years owe use no hire SSI people bad very sad they got more money ones need more help like me. End up shelter in Mpls because my sister and mom sad back then. Why not running street by junk stuff. Waste money. Sad why housing low income family single got make 14480 year I don't make that. Time lower amount ones need help. Thank you
- More actually affordable housing. All the affordable housing too are building is not affordable.
- eliminated or decreased possibly incentives of landlords and or education of people about section 8 tenants
- Help other people out
- I think there is a need for rent control. Even so called affordable housing isn't that affordable. Most Landlords/Owners have adopted Section 8 Guideline amounts even if they don't accept Section 8, or the prospective renter doesn't have it. Landlords/Owners are now beginning to charge tenants anywhere from \$40-\$100 a month for underground or garage parking. Don't you think one stall should come with renting an apt? With my severe COPD it isn't optional to not have underground parking. In the Winter, my breathing can't tolerate the cold or moving my vehicle for plowing, and in the Summer, it's the poor air quality that can't be tolerated. At \$64.00 per month that comes out to \$780.00 a year. It is becoming a milking system, adding water, and forcing renters insurance in apt buildings. People usually chose to live in apt buildings to avoid all the extra's.
- lower the income demands for low to very low income families and maybe consider on reviewed circumstances of background before automatic denial and/or before excepting monies then denying application afterwards, being a disabled single mother with a child with disabilities and special needs already struggle in many ways

financially being denied for 10-12 applications at 34-40 dollars each time and double for ones that's need a co-signer is wrong please help with that thank you

- There needs to be more advocacy for people who are having issues with uncaring landlords and lack of support finding other options and to not lose our money to landlords preying on our desperation.
- They should really put some kind of penatpenalty
- Rent prices should be affordable, if your rent is a high amount and you want families to make 3 times the rent plus have great credit how will anyone find housing that's affordable! Everybody falls down and everyone has hard times!
- each individual case separate and give clean up and repair assistance to rental issues resolved
- More affordable housing in areas that have good quality schools.
- There should be ongoing communications
- Force the XXX who live off of inherited funds & also those who have never worked a real job or any job in their lives - to live in urban housing with well known slum Lord's! Maybe they can give just 4% of that free money to a local housing project to help an elderly person pay their winter heating bill or a medical bill or an important Rx medicine they could use! No wonder our retirees have to move to Panama to survive a better life of quality in all aspects of life!
- Stricter laws and mandatory education classes for ppl who wish to become landlords
- Funding should be available to every human being in need of a basic survival assistance, not just the best of the worse.
- build more affordable housing
- There should be a campaign for buildings with good indoor air quality, with incentives for landlords to jump on the bandwagon and truly provide clean air (mold, building materials, radiation sensibility, etc.). Then the few who are severely sensitive will not be possibly treated as badly as they are now, like freaks. We don't deserve to get blank stares or funny looks because we simply \*ask questions\* about the property to make sure it isn't moldy. We deserve a clean place to live. There are likely many more people getting sick from buildings than is known or advertised! Imagine this probably especially includes lower income people and minorities, elderly, immigrants - all the marginalized populations will be more vulnerable especially if they are already discriminated against and have hardships in life. Who is going to protect them from sick buildings? This will lead to discrimination too and retaliation from landlords as in my case when my landlord raised my rent a huge amount after I complained to the city about him not wanting to fix my heat. We need it out in the open about indoor air quality. I am sure many more people are getting sick but there is no education, no standard. The standard is only there for luxury "green" buildings! Not for poor people. Clean air is not a luxury.
- You need to have a person that goes from manager to manager to teach them, train them. A lot of it is ignorance where they believe property will be destroyed or they won't get money. I feel like being single I am finding all the gaps.I should be able to have a nice home without children.
- Landlords need to be held accountable.
- Landlords need to be held accountable.
- more information available to public
- More low income housing made available, and community supports in place to empower people to successfully and affordably live.
- Laws should be stronger to protect individuals from this discrimination. More money should be used towards creating affordable housing available to all (not just individuals with clean records/no mistakes in past).
- We need more options of affordable housing for individuals who work and make 8-14 per hour.
- they should treat big people with respect, and give us help instead of pushing us away.help us!
- Educate community. Media advertising.
- Landlords who do discriminate should be punished.
- The legislature needs to address this issue.
- I do not know enough about this subject to give a well-informed response.
- we need ore step up housing affordable \$400 or less per month , this gives folks chance to step up out of homelssness and save some money to move further up the ladder
- Our community has started to provide a Landlord training annually..
- I think it would be helpful to have fair housing dialogue with local landlords (especially with just the MN landlords because this has happened in Fargo). It would be helpful for case managers to understand fair housing better as well but maybe not in the same space/time as landlords.
- Either more laws need to be put in place or harsher "crack-downs"
- We need more felon friendly and large family housing. Change income guidelines so more people can get into housing.

- Highly monitored and/or eliminated
- Landlords fined for acts of discrimination. Building affordable housing for low-income families would also help,
- Landlord should have a penalty.
- Landlords more willing to work with low income families, Landlords having a better understanding of mental health and the effects of on housing stability
- Law Suits and to have strong competent attorneys to represent the clients. People also need to know their tenant rights.
- Encourage landlords to give people with felonies another chance. Identify those landlords who will work with people with felonies.
- More funding to help organizations who work with hard to house clients. Landlords might be more willing to take a chance on clients if they are working with a helping agency or are guaranteed rent payments for at least a short time.
- Eliminate credit checks. If you have a good job for more than 4 years, eliminate the credit check. Some of us will have large amounts of debt for the rest of our life. Don't penalize us for it. If you have good rental history and a good job - bypass the criminal check and credit check. Quit putting the onus of criminal activity on the landlords. Right now in Ramsey County, if a landlord gets x number of calls on his tenants, he could lose his certificate to rent. Knock it off. The individual who re-offends should be the person who suffers consequences not the landlord or every other tenant. Also, many older people don't know how to navigate the housing system. Shoot, I work in direct services for sexually abused women/girls and it is hard for me to navigate the system. We need specific navigators at the county to help people find housing without giving them a piece of paper and having them call. First of all, if you are a felon, eliminate all resources that will not take felons. Explain to the client that most places won't take felons unless the felony is 10 years or older. Don't build up their confidence only to have doors slammed in their face. Change some of the policies that XXX, XXX and other safe housing providers are supposed to have in place to house the chronically homeless. Even though somebody hasn't been diagnosed with a MH condition doesn't mean that they don't have learning disabilities. Consider culture. Black men from the south don't always understand acronyms and laws pertaining to housing. Foreigners too. Unless you are a woman with children, forget about getting housing.
- more education for tenants and penalty fees for landlords
- More education regarding companion animals.
- More education for Landlords.
- Forums for landlords and workers to share knowledge and increase awareness so landlords understand the challenges they inadvertently create for clients looking for assistance.
- I wish I had an answer. I think talking with landlords helps, I don't think they see what is really going on. and if they do, they take advantage of clients.
- Make landlords more accountable, access your voting rights!
- advocacy and education to landlords about tenants rights. Information about mental illness and housing subsidy programs as well as working with tenants with criminal backgrounds or evictions.
- More accessible, inexpensive trainings on Fair Housing and Tenant/Landlord Rights and Responsibilities. There are too many Landlords with little to no education on these policies. Of course tenants need education too, but Landlords are the one in the professional role and they should be thoroughly educated on what they can and can't ask of tenants.
- Educating landlords about these issues and about how it affects low-income individuals and families; training for individuals with poor rental history on good tenant skills so that landlords can see this individual has made an effort and could be a good tenant; laws against discriminating against someone with a felony or just an arrest record
- From my experience it is more education, showing that client is a good tenant
- More oversight and housing discrimination assistance in our community. Incentives to landlords to rent to those with felonies, i.e. vendor rent programs.
- NEED MORE LOW INCOME HOUSING!
- Create more opportunities to education landlord and the general public about the rent needs for residents in the city.
- Good question. In my multiple roles in housing I have educated many LL's and clients on Fair Housing, tenants rights and calling out the LL's that are doing unfair practices.
- Landlords should receive citations when treating people unfairly. We need more housing options.
- We have such a shortage of affordable housing in our region, especially for larger families. More affordable housing units would be great. Also more advocates for discrimination issues so that clients know there is someone who can help and will listen to them.

- There should be more tangible repercussions to discourage this behavior
- There should be more available information (and in different languages) about what to do if a landlord is discriminating against you. Lots of people have the Landlord-Tenants rights handbook but few have time or the ability to read and fully understand their rights. A smaller, easier-to-understand pamphlet that landlords were required to provide tenants (Like the lead-based paints brochure, for example) might make tenants feel more empowered and might make landlords think twice about their decision-making processes when it comes to renting out their units.
- Educate, enforce laws, and have landlords be required to be licensed providers for housing!
- policies need to change and there needs to be more regulation in favor of renters. I would like to see more help from Emergency Assistance programs and long term (6-12mo) case management for clients with a lot of barriers and/or chronic homelessness.
- Make sure all landlords/renting agencies know all discrimination rules/laws for their states and cities.
- Provide more incentive for landlords to rent to people with disabilities, with criminal records, and who are working with a housing program (e.g. tax credit or other financial incentive). Work with local police departments that discourage landlords from renting to people with criminal history.
- We need housing for homeless youth and more actual affordable housing in general
- There should be stricter housing rules for landlords like a cap for rent and also a number of people at all times with criminal backgrounds and such given housing, like 4 out of 100 apartments.
- idk, I think there needs to be more housing,
- Landlords should be willing to rent to people with difficult backgrounds. I know this will probably lessen the amount of landlords, but people need more places to go. There should also be some sort of standard for behavior to protect the landlord that is taking risks allowing difficult tenants to live on their property.
- These rules should be eliminated income 2-3 time the rent, credit check and decrease time limit on unlawful detainers.
- Low income families should be able to access housing in other neighborhoods in St. Paul and Minneapolis. They are usually limited to a certain area because of income and rental and criminal backgrounds. Also, there are more landlords who are not taking Section 8 vouchers as well.
- Landlords should be aware of what government aid is and how it works. If found guilty, they should be fined or face license revocation.
- better awareness/education for both tenants and landlords regarding housing
- I think there needs to be more tenant/landlord education, especially for mom and pop landlords, as well as majority of landlords related to housing discrimination. Sometimes I think they just lack the education and in other cases, I think most landlords are aware of housing discrimination that they use different methods to deter potential tenants. For example, using the occupancy limit as a way to prevent large families from renting the unit. Also, more publicity around consequences of housing discrimination is also important and it puts more awareness on landlords to stop housing discrimination.
- new laws to protect renters from slumlords
- That's a loaded question...
- legal remedies can be helpful. Educate landlords. Tenant classes to educate renters about their rights.
- Eliminate access to criminal history by landlords.
- Thorough investigations, focus groups with clients, Human Rights Depts. actively seeking out information and tackling these issues and service providers providing our families with info on what they can do about it. I would like to see more tenant unions (organizing of tenants to be a collective voice).
- Credits or other incentives for landlords to rent to people with multiple barriers.
- landlords should be fined
- There should be instead of high price condos being built, there should be availability for low income housing apts downtown, close to services and bus line where people who are on limited income can live.
- change housings codes and ordinances
- Heavy sanctions for land lords that discriminate, or more education for them.. some of them may not know that they are being discriminatory
- Law should be enforced
- IF the local Attorney Generals office could clearly define Section 8 as protected for those who would happily accept Section 8 so as to avoid a massive fine\$... That would be GRRRRRRReat !!! More housing options that don't discriminate, someone to mediate issues before each eviction, education about mental illness for landlords and public (neighbors)

- There should be task forces created to address some of the barriers cited, and there needs to be more flexibility in terms of housing requirements. This would alleviate some of the families who are doubled up with other people, entering shelter, living on the streets, etc.
- From the fancy expensive apartment to the income based apartment..... All management companies need to learn how to be respectful to all clients, no matter what their personal thoughts and/or beliefs may be, they need to understand that we need safe and affordable housing, the exact same as they would want to themselves.
- Education for landlords and property managers. Information given to renters on where to report discrimination.
- It should be prosecuted.
- Everyon deserves a chance at a decent home
- Landlords should be fined.
- More education on legal rights and remedies.
- Give people fare rental so they can deal with landlords or don't give them in first place
- There should be a avenue for clients to go down if they feel that they have been discriminated against during the housing search process. As it currently stands - they can either access the court system which costs money and is skewed toward the wealthier landlord. Many clients feel like their only option is to take the discrimination and not fight it.
- Surveys like this one. Working on micro as well as macro level.
- Step up enforcement of some of the shadowy things landlords are doing to keep people out.
- I believe Landlords need to be better educated on the laws regarding domestic violence calls, and that their are housing advocates or someone who can work closely with our younger, newer tenants.
- Information and resources about discrimination should be provided to tenants - especially if they are receiving a subsidy or a voucher, there should be contact information about where to report discrimination.
- Education of landlords!!! Financial education for renters.!!
- There should a very specific and clear law about how, when, where and remove all obstacles that hinder families to rent.
- Better education surrounding what is housing discrimination, how can it be combatted, and what resources do victims of housing discrimination have.
- Education needs to happen for everyone to understand. Unfortunately some have set a bad presidence for all of the others that are following rules and want to keep a nice home space the group of those who do not care and do not maintain their spaces have made the disability and public assistance group look badley and thus they get labeled and not treated on a case by case basis and many landlords know it will effect the maintinece and other renters they will be able to draw to thier rental spaces. As sad as it is it is something I am sure that they look at. Some areas it is very difficult to find options for individuals without the proper programs and supports to help that individual present in a way that would convince a land lord to take a "chance" so to speak or to decide to show compassion. I work with plenty of people who take excellent care of their space and some that have specifically asked to have help moving somewhere safer. In addition, the challenge is to help assist with finding housing or connecting the individual to resources to find housing. I have found it difficult to reconcile as even in my own neighborhood I have seen both sides the postive renters and the negative ones - when I say negative let me be clear, they are the reason that 14 squad cars and 20 cops or so parked at the end of our townhome complex and ran around with automatic weapons to then get someone to come out of their unit and arrest them due to a hostage situation and other dealings. Yes, they are a renter yes many of the renters in our townhome complex are on some type of public assistance and yes it makes it hard to not group this type of behavior together. It is sad that on the postive side there is a woman with her two children who contributes postivly to our community and is also a renter and yes utlizing public programs and has a disabled son. That to say it is hard to say exactly should be done - the discrimination should not happen and the only solution I can see is to take each individual at face value and not discriminate against the group as a whole.
- Build affordable housing in rural areas for families!
- Education to the general public. So thank you for that. Resource info. given on how to act on it, and enforce laws. If laws do not exist that are reasonable, creating those. I do understand that landlords have the right to protect their other tenants, and fully support that. The protection however needs to be for legitimate cause, not outdated info., or threats that simply will not harm other tenants & are not illegal.
- Clear publication on the policies and procedures of the housing agencies available to those in helping positions working with clients, to ensure not only the clients are maintaining their responsibilities, but also getting the information they are entitled to, and hold the property managers accountable.
- Enforce laws already enacted.

- Required training/education when renting to low income individuals and families, inform them of the laws and do survey's of tenets that would be used as a tool to advocate for low income renters. When the landlord changes to market rate and kicks out tenets is there any protection for the rentor, what if they had been there a long time or can't find a place in time?
- Better initiatives for landlords and more support for them as well. And a better punishment for those were the rotten apples of renters. Because I think they're ruining it for all folks were trying really rent and be good renters. They are shadowed by people who abuse the system countless amount of times.
- The penalties should be higher and enforced rigorously. .
- affordable housing in nice neighborhoods. being able to afford housing where you grew up.
- Provide more housing for white males looking for one bedroom apartments ,
- Make it easier for people with evictions to have them removed from their records. Develop housing that really is affordable. Raise wages so people can afford to live on what they earn.
- Social services provided within rental communities to be available to address any issues that arise from tenants - giving landlords education on this and may be more willing to accept high-risk renters.
- If the property owner is funded as affordable or low income housing , MHFA or HUD should declare the mortgage or funding agreement in default. and require changes by the owner, its property management company to retain ownership or management contract.
- I believe that pro-active education, community outreach, and incentives to landlords to rent to under-served populations is key, as is assurance that our clients will receive ongoing support and education about how to overcome barriers and what it takes to be a good citizen. I love task forces that bring landlords, tenants, and formerly homeless people together to create positive change.
- Education of the Landlords and Caretakers and enforcement of the laws when needed.
- There needs to be awareness on the prevalence of it, and landlords need to have readily accessible information on the rights of tenants. Tenants need to have simple hand outs on different subjects that they can hand their landlord (they feel is discriminating against them) that states what the rights of the tenants are. This allows the tenant to assert their rights without having to memorize law.
- Not more laws, etc. but enforce the ones we currently have!
- People should be encouraged to report all housing discrimination.
- Penalize landlords financially who do it and support tenants in filing complaints.
- Help people build more buildings that offer affordable housing
- There should be more resources for residents of Minneapolis as most individuals who are discriminated against are low-income, it is next to impossible to afford the fees at HomeLine which are free to residents outside of Minneapolis. We need to develop more training resources on tenant rights to prepare tenants for how to deal with a prospective landlord who is starting off the working relationship already breaking the law, to limit their exposure to discrimination and thus avoid the need for any future tenant-landlord mediation.
- New laws need to be put in place.
- there should be better enforcement and real punshments for landlords that discriminate
- Perhaps more legal awareness and anti-discrimination clauses should be extended. For instance, Ban the Box legislation was recently passed for employment applications when asking about criminal records. If a person has expunged charges from 4, 10, 20 years ago they should not show up on landlord's background tenant checks. Also, more affordable housing units. I would also like to see more programs like Rising Cedars in Minneapolis (through Touchstone and Project for Pride in Living) in order to address the needs of specific populations of people.
- More resources around advocates to do the "boots on the ground" work to try to work with landlords, renters, courts to resolve conflict/issues, educate landlords and renters on expectations/rights, and policies that support vulnerable populations. Our city council (Eden Prairie) sees no need for more affordable housing despite huge shortages (I believe this is more about community pressure to now allow more affordable housing).

### **Paper Survey: What Other Housing Discrimination Do You Experience?**

- sometime landlords don't or wont do the fixes that need to be done because they know tentents don't have money to move so the end up fixing thing the best they can to just get by.
- I feel that there should be rules that are applied to only children. The biggest problem with that is that some parents don't care what their children are doing in the hallways. Screaming and running up and down the halls for the fun of it all hours of the day and night, children riding trikes or bikes in the hallways, children kicking and bouncing balls in the hallway. Most parents don't let their children behave that way but there's at least three

families on my floor that allow this type of behavior. Management for apartment building doesn't live in building and doesn't seem to care about it.

- To Many People Live in a 2 Bedroom There's 11 People Not Good
- Landlord staff retaliating against me when I complain about my car being vandalized. I believe the landlord staff at XXX is vandalizing my car forcing me to move. My son and I are being discriminated against because we're disabled and because we're African-American
- Our building manager has falsely accused my wife of harassment but has been very friendly when she needed our well-kept apartment to impress her new general manager
- There is not enough places that will accept sec 8 vouchers
- Minneapolis section 8 gave me a hard time transporting. I do think that they are very busy but they should respect clients return calls. I also believe that all housing authorities should consider liaisons to help tenants address any misunderstandings they have w/housing authorities.
- Roseville needs more affordable housing apts for the seniors who are low income \$1000 a month. We have only complexes that recently been built with rents of \$1200-\$1400 a month. Or put in 2 yr. or more waiting lists on only a couple apt buildings in Roseville. I need an apt w/an elevator.
- accommodating people with physical difficulties in emergency situations (elevator outages/for hospitalizations)
- Been here, for quit sum Time. Like very much
- individual paperwork guidepost/supports and accurate communication and lifestyle communication.
- I have a 16 yrs old boy and a 9 yr old girl that have to share a room when they both should have their own room because of age difference, plus my son has a disability
- Pests (Roaches I have a problem with) extermination comes every week to spray but I shouldn't have this problem at all and shouldn't have to keep moving my stuff around just for them to spray never had this problem until I moved here and don't like it. Comfort is gone. And don't have the money to move yet.
- My apt. is so small I have to leave my walker outside the door
- VOUCHER - KEEP it SIMPLE GO THRU RINGS TO GET IT! HALF FIX INCOME - NOT KEEP UP PEOPLES INCOME. Long way to go Senior's people in general. Underhanded? It a joke! CHRISTIAN ISLAM OWN GROUP. HIGHER THE RENT IT HAS KEEP UP TO IT 800.00 1000.00 1 Bd. DISCRIMINATION AGAINST FIX INCOME! I AM BETTER THAN TREATED LIKE GARBAGE WWJD? NO HEALTH or MENTAL HEALTH SUPPORTS.
- I am on sect. 8 and was told I can stay at Hillsborough. I was told I was Grandfathered in. I was told they will not take any more people into the building if they are on sect. 8. I wish they would accommodate better. I think the benches to sit on are nice but they are not very comfortable to sit on for any length of time. (14 minutes)
- Take Section 8 Please do.
- I have not experience some of these issues but I would like to say that if it was not for this program people with children or single would add to the homeless and shelters that fill up every day.
- Parking in lot, please clear snow so far able to go to work. Car will be towed if you can not park in the parking lot.
- Properties and Guidelines not matching or properties not exception housing problems
- we have not any problem for landlords or other agencies
- Definitely, a problem w/age I have 2 boys 10 yrs apart 4 and 14 my 14 yr. old goes from living room to sleeping w/me. My 14 yr old needs his own space, so do I, and so does my 4 yr old. This is a big problem!! It's not fair our culture has to suffer because of the rising population of incoming cultures who are used to crowding.
- Places that except Sec 8 are treated differently than others whom are not on the program
- Saying that the tenant should pay for things that are not listed on the lease.
- Not being able to Find housing that accepts section 8 outside of undesirable locations
- Storage lockers trasspass
- Landlords who believe that Section 8 money is "free" money, and this entitles them to treat tenants unfairly, not fixing problems, providing standard maintenences, yardwork ect, use Section 8 Loss as a "threat" if tenant points out issues.
- I have'nt had any problems thus far
- Constantly raising rents which becomes unaffordable to those on Section 8 or another housing program so in their already disabled state end up homeless or in worse situation.
- Landlords who personally try to make you loose you voucher by making false charges.
- My spouse has severe mental illness and cannot get onto my lease because he has unpaid bills due to his mental illness.
- Rent is very expensive, not enough that are within rent guidelines of Sect. 8 in good safe areas.
- landlords that don't fix things (leaks, molds, furnaces, air conditioners, ect)

- Sometimes I wish I had so much heat in winter that I have to open a window I worry that XXX will close its doors and I don't want to move
- Want to buy a house with help of section 8
- Problem with Rent
- having sex offend living in the complex discrimination the
- Apartments are higher than the allotment you give
- Transportation to grocery stores and places like Walmart and Target
- In the past I have had problems with land lords who tried to get you to loose your voucher through discrimination. Now in a place I love. My management is absolutely beautiful.
- Application fees. Owners not returning calls about apartments.
- Right now no housing is the problem. I need physical custody of my kids to get on housing but with no housing I can't get physical custody.
- Other problems is the rent they charge people is not good. Some places are too small in bad neighborhoods. 2 bedrooms \$900, more that should be \$600.
- Landlords not willing to work with people who have evictions on their record and treat it as a case by case situation. Due to my rental history no landlord will rent to me.
- Very poor maintain fixing things in apartment.
- Affordable housing and landlords who rent to people with felonies.
- Tenants being forced due to no fault of their own to have to dwell within unsanitary conditions due to lack of adequate maintenance and cleaning of building, inadequate ventilating, use of structure for housing that was not designed to house people.
- I'm transsexual, I get discriminated against all the time.
- Landlords not coming out to fix the things that need to be fixed at some apartments or keeping the grass cut and snow shoveled.
- Landlord does not say anything to two tenants who are trying to band together and harass male tenant, swear call names to get men made and say something to police or landlord.
- Criminal record
- Being denied for previous background
- Bugs
- LANDLORDS WHO ONLY COLLECT RENT WITH FIXING OT MAINTAINING THEIR PROPERTY
- Landlords won't overcharge for rooms that not rooms
- There are new construction done with federal dollar help and claiming they will have 42 section and accept section 8 certificates and they deny after all paperwork is done. Credit scores of 470 has been denied. For these new projects rent has gone up even in poor neighborhoods.
- Landlords who don't make repairs when asked.
- Two months to vacate there home is a problem.
- Not allowing animals
- Landlords who are County workers and use their ability to look deep into your background and use that info to deny your housing.
- Rodents and insects
- Places that won't take a family because of an old crime when they have shown that they have frown from it and learned from it.
- Felony friendly.
- Landlords not giving second chances to people who deserve the 2nd chance.
- Income discrimination. Discriminating now you look
- Not giving a second chance
- Feel that having Section 8 van be a double standard.
- Credit scores should not affect whether applicants are approved or denied.
- Not enough affordable housing options for 2 or 3 bedrooms.
- Well, my landlord is awesome. I am the first tenant in the program he ever had. I am grateful and pleased to have such a good guy. The sad part is he only has my unit and another, but if I had a wish, it would be to clone my landlord.
- Landlords taking away amenities (i.e: volleyball nets, basketball courts, nets)

### **Paper Survey: How has housing discrimination affected you and your family?**

- I know that I've had any trouble with discrimination. But I try not moving much. I've been here 8 years.
- The fact that it's getting harder to find places who except Section 8.
- I have not had any discrimination from my housing program. There is good people where we live.
- It has caused me a lot of stress and worry. I've lost 40 lbs in part because of our car being vandalized. I'm taking anti-anxiety medication, and was taking anti-psychotic meds also.
- Only to the extent that we were required to live in a specific area to qualify for rent assistance
- Hasn't been a problem for me yet.
- only in good ways
- in a good way I been real grateful they always help when needed
- It has been very difficult to find housing suitable for my family. We find ourselves almost yearly and running into many difficulties with landlords. It would be great if section 8 could invest in properties and rent them to tenants. There is so much money given to these landlords to benifit their growth but if sec 8 can use that and grow its investment properties, it would be a blessing
- I have not felt discrimination directed at me but I have witnessed some descrimination both ways.
- Like housing very much gives me chanch to fix up. Thank you.
- Communication/paperwork guidepost. Mostly Gender support and supportives. Information to avoid ender discrimination. Reletive "info" preparation and planning info. Prevention/discrimination.
- It don't
- I have not had this issue
- Just being able to move to nicer neighborhoods that are safe to raise children
- Not accepting the sec. 8 voucher
- We are much to crowded. Not far to our Culture
- in small amounts - issues usually are based on sec 8 itself More so than anything else and as well won't rent because of my Not being able to work even though My daughter has income due to working.
- Our landlord has currently treated us unfairly due to thinking Section 8 is "FREE MONEY" it has cost us time, energy, and stress.
- the places we have lived or have wanted to live look Down on us because of our Race and because we Receive assistance with paying Rent.
- People (Property owners) think that people with rental assistance are bad people that will destroy their property
- repairs not done in timely fashion, feels like tenants who are able to pay their rent without help from others get preferred treatment.
- Thank God I don't currently have to deal with that, but in the past. Landlords' have hated the help we get from the use of a voucher and would make our lives difficult. To encourage us to leave before the lease is up, which would cause us to loose the voucher, or make false charges to cause you to loose the vocher.
- My spouse ran out into the hallway in his boxer shorts because he has ADHD. The landlord is making a list and reminds me of the incident with repitition.
- not any problem recently
- I was always in the hoods/kids were in fights always seeing bad things happening. It really affects people/kids expecially when your trying to raise them differently.
- Some women might feel I'm some kind of beast to women because of my record with them but I'm really not.
- less places to find that take section 8
- Has Not
- Not being able to live where you like
- It has been effective moving me away from problems.
- I really haven't had this problem
- Not having anywhere to live or where you want to live and are not accepting of you because of Race.
- In the past I couldn't keep housing. Now I've been blessed to find a good housing a good management.
- Have never been affected.
- Unable to get housing.
- Living in a broke down apartment.
- Forced to live in unsafe areas.
- Not having landlords accept you because of race is unjust.
- No Section 8 or owing a landlord, but it wasn't an eviction or UD.
- One of us had a UD and the other didn't. They would still not let us rent. They were scared of the one with the UD.

- Keeping me homeless. I believe in second chances.
- The county affected by saying I make too much to afford to pay my rent and deposit when I have children that are in need of other things and also because I work for a living and I take care without asking for some help and they denied me because of that.
- Rental history
- I have had the most difficult time in finding housing subsidized or otherwise due to evictions on my record. I have been turned down by a number of landlords due to UD's and the shelter system has failed me as well. I have tried to keep employment and have been successful for over a year and it is still impossible.
- Landlords not accepting Section 8.
- It's hard to find housing.
- We have all been made to incur medical bills for pneumonia, bronchitis, asthma-related complications, and being forced to reenter the same situation that caused the infections.
- A lot.
- In no way.
- Because a lot of places turned be down because of me being on probation and having a pending felony on my background it makes it hard for me to find housing.
- My landlord Tom lets two women swear at other male tenants. I told him tell them to stop verbal harassment.
- I have Section 8 and a lot of people don't want to rent to people with Section 8 because they feel like it is a lot of people who are dirty.
- Current landlord profiles everyone he sees visiting me, makes unscheduled appearances at my address.
- Landlord in the past fixed nothing in a timely manner and work to be corrected for move in was undone.
- Have had to move several times because of police being at my home to help with my disabled son.
- A lot
- I've been homeless a lot. Now I am with PHA and they want me evicted.
- I LIKE MY PLACE
- It's been stressful and unhealthy
- I have not been able to get a place now going into 6 months.
- it had forced me to accept housing where I do not feel comfortable living at.
- A lot cause one problem with blacks causes all blacks problem people.
- Yes, I think so.
- Disable
- Did not feel welcome or "at home". My children were picked on and blamed for everything out of place by the elderly residents and management did nothing. I ended up moving to a new apartment.
- Had to tell a (white) lie to get into townhomes, 4 kids instead of 7 kids
- I feel I would be in an apartment o house, etc, if they had just done a regular background check and not violate their rights of being or knowing a county worker.
- With being on welfare and having section 8 a lot of landlords don't like it.
- It makes it difficult to get into food areas and the one forced to settle for bad locations, having to rent from landlords.
- I can't find a big enough place for my family so I have to get into a smaller unit. Possibly because of my background.
- I'm homeless. Having to proving my situation because of it.
- Felony
- We are now homeless at XXX.
- Made it much harder to find a place for rent
- Really bad
- Experienced properties not accepting Section 8 vouchers.
- Landlords not understanding MH issues or even accepting families with children.
- Children unable to play outside.
- No, my concern is XXX states they take Section 8 but you also need income 3 x the rent.
- "Having a service pet and having to live on 1st floor.
- Landlords allowing dogs in aprt but not allowed to walk dog into hallway."
- Hard to find large enough home in section 8 in their price range.

## Paper Survey: What should be done about housing discrimination?

- I don't know, because People are to afraid to speak about it for fear of loosing their home, or extention on time for looking for a home.Taken on littal more
- I don't know what should be done about it. I have mixed feellings on some of the issues because I see and understand both sides of some of the issues.
- I am not sure. I am sure if you need help you can get it.
- Clean it up!
- The complex should be fined heavily, along with the management company. Cameras should be installed the garages, provided by XX, and XXX free of charge to stop the vandalism being done to the XXX family car.
- Envoke penalties towards higher authorities.
- Section 8 invest in property and grow the program instead of giving it to slumlords!
- I think more screening of applicants and houseing personal could be helpful. More oversight of houseing staff.
- Contact, And dill with, witch good part I have none
- paperwork guidepost. To Know contact persons working For Housing! Gender supports and supportives.
- Information (values) to avoid housing discrimination: (steps) (or) process and procedures' communication. (and also) to enforce rules/regulations.
- to much for me to think about depressing
- Should be a meeting held and come upon a agreement
- hope the preson who need help
- Maybe rules to landlord's to understand that tenants of all race are a benefit through Section 8. Its right away rent paid with no late fees attached
- we have not housing discrimination
- The Landlords shouldn't be eligible to Rent housing property
- Something my children need their own Bed room 10 yrs apart my 4 yr. old should Not be sleeping w/me.
- if a Landloard discriminates he/she Shouldn't Be allowed to rent or have to attend a Meeting that's about how hurtful and wrong it is
- There should be penalties for landlords who do this
- Looked at closely so people could be treated fairly so they would have a safe place to live with their familys.
- Feleniony aressest records welome to houising assistance
- Stiff penalties for Landlords more protection for tenants
- it Should be talked about and not only that some action should take place because any discrimination of Any kind is wrong just because a person need help with Rent, or the color of there skin or sex Don't Define what that person is or what they have been through
- Have'nt had a problem wit that
- Rental licenses should be taken away. And fines should be given.
- limitations are put on tenants, why not limit the landlord in ways that help the tenant and not the landlords pocketbook.
- Legal representation that would be willing to stand with us and help us fight.
- There needs to be housing for persons with mental disability
- It should be fixed. More incentives to landlords to be fair.
- It definitely needs to stop. But everyone is different. Different needs for different cases.
- I'm a convicted felon with 2 DUI's and my survival means nothing to some because they have threatened to kill me.
- they should look at other people point of views
- The person should be responsible for their action
- stopped
- it should be deal with hard on the landlord
- If discrimination is a factor the landlord should be held accountable
- reported to the right people and they should be fine if don't work sometimes more serious like take home
- Have meetings with them (some sort) and come up with a solution`
- It's hard because who will believe you.
- Maybe some law or help with landlords who try to trick you out of your voucher.
- Don't have this problem
- A lot of it's out there.
- They should allow Section 8.
- Landlords should be screened for certain criteria before they're able to rent.
- Max Section 8 portion raised.

- Everyone should have legal help to fight such injustice.
- Give people second chances.
- What else we can as a community to help with this crisis.
- They should get people to work together as a nation and stop acting like that's good which it's not and let people know it's not good for us because of a lot of people taking their lives because they don't have nowhere to turn.
- Should be addressed on a local and national level.
- Look into more closely
- A law should be passed to state to those who have experienced eviction and have it remain on their record that a landlord should not be able to access it if it has been paid in full or an agreement has been made.
- Everything that can be done.
- It should be stopped to allow everyone to have a place to live.
- Everything that can be done.
- Public Health Inspection, implementation of sanitary policies, a class action to recoup medical expenses incurred by the large number of public assistance recipients who are forced to be ill by XXX.
- They should have penalties such as fines or jail time.
- Landlords should listen to all tenants, not take one person's side. Tell both to leave other tenants alone.
- Don't know, take action and pull rental license.
- Laws made.
- I believe landlords should have stricter rules in place between tenants.
- More investigation to seek out the truth of unfair acts.
- People should be held accountable. Where do I go to do that?
- Enforce laws.
- I can't say I'm not a politician. It should be eradicated.
- I WANT TO MY PAYABLE PLAIN
- The city need to enforce strict laws
- Managers fired and have to write a statement to defendants.
- They should not be able to do these thing get a fine
- Tighter laws or enforcement
- Try to be fair to all
- Lots
- Shouldn't exist
- I noticed that the manager in my building (previous) discriminated when she didn't like the person applying; would discourage them from even applying, even though she wasn't supposed to. Maybe employees could have reviews of their performance every 6 months or quarterly to ensure they are doing their job correctly.
- Penalty for this: a big fine!!
- I believe they should do a link to the correct background process and our housing workers should help a bit more with finding a place.
- Something
- It should be eliminated.
- Applying rules and regulations.
- the places that do it should be prosecuted to the fullest and shoul have to feel how it is like for us.
- It should be stopped.
- Fines, jail time, not being able to be a landlord.
- Rules and guideline
- Property owners should lose their license.
- Investigate claims of discrimination
- Hold those responsible for discrimination accountable.
- Tougher rules for landlords and property owners.
- Landlords should have to pay a fine.
- Those who discriminate should be terminated.
- Demand all landlords to know all laws and discriminatory put conequenseces on the ones that do not follow.
- Fine them

## SECTION 11: APPENDIX B: SUMMARY OF COMMUNITY ENGAGEMENT SESSION COMMENTS

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### **Engagement Session #1**

Black mold and other apartment maintenance issues that the landlord wouldn't fix. Landlord was trying to sell the property, and wouldn't invest.

Bugs/infestation that were unaddressed.

Not enough affordable places that are safe to live in.

Properties occupancy limits make it difficult to afford. I can afford a two bedroom, but they make me get a 3 bedroom because of the size of my family, but I can't afford a 3 bedroom unit.

I have a lack of rental history that makes it difficult to find a place.

Rental market keeps driving up prices.

### **Engagement Session #2**

Lack of available, affordable units in current market.

Not enough units for large families. 4+.

Strong rental market lead to less voucher acceptance.

Criminal, credit, and rental history barriers.

Many HRA's don't allow renters with vouchers to sign month to month lease. It's helpful

Vawa - creates problems for landlords because of the risk of remaining relationships, sex offenders, etc. keeping all renters safe.

Rental licensing creates more professional landlords.

Some landlords don't have the knowledge and unintentionally discriminate.

Landlords who are immigrants sometimes don't have the knowledge about fair housing.

Rents are above payment standards (FMRs just increased).

Voucher waiting lists are very long (6+ years).

It takes 3 months to lease someone up from a waiting list.

Eviction of vouchers happens due to non-payment of rent. Paying late.

Others are not renewed because of behavior, police calls.

Rents keep going up because they can stay and pay (up to 50% of income)

How do you move when you don't have the money or support system?

Mental illness or elderly creates barriers to making decisions.

Landlords don't know what to do with mental illness, who to call, etc.

Landlords let renters be late, and then low income folks can't get caught up.

Fewer apartment complexes taking vouchers because of strong rental market.

Smaller landlords have stigma at times about section 8, that it's a burden.

### **Engagement Session #3**

Landlords say they will accept Section 8 vouchers, but they actually fall out of the payment standards and don't even know it.

Landlords deny people with a felony

Landlords deny people with bad credit

Landlords deny people with recent evictions or other bad rental history

### **Engagement Session #4**

It seems like hardly any landlords are taking section 8

Rents too high for section 8 payments standards

Management company changes at a property, vouchers not accepted anymore

Low income people can't afford three times the rent

Landlords not working with people at our program that serves those with disabilities and other challenges

Landlord has bad experience with a program, won't rent again regardless of the next renter's background.

West St. Paul landlord association landlords decided that if a renter gets evicted at one property, others in group have agreement not to rent to that renter.

Farmington landlord association - all landlords agreed to set rent at \$725. This amount is above the limit to accept a section 8 voucher.

## **Engagement Session #5**

Landlords won't rent to those with felonies

I work with a single male who is black and older. People just won't rent to him because he lacks rental history and has other barriers.

Renters not willing to tell their stories due to mental health challenges.

Old legal history (25+ years) still makes it difficult for renters to qualify at properties.

Disability - bad experience previously from the landlord side leads to them not renting to others in the future.

Some landlords have stigma about people who are homeless

Lack of income makes it difficult to meet rental criteria.

Tight rental market making things harder.

Rents exceeding fair market level.

Landlords only accept certain subsidies (yes to vouchers, but no to others that help those with mental illness).

Can't get to decision makers at property management companies to negotiate criteria.

People can't afford the clothes needed to present a professional image to landlords.

Certain programs require homelessness for benefits, but there is a catch 22 with policies (e.g. Have to find a place before getting subsidy).

## **Engagement Session #6**

Landlords are much more responsive when an advocate is in the picture, versus someone with an accent calls.

More noise violations are given to families with kids (leading to evictions), even though the walls are thin at the property.

Police crackdown on landlords who get more police calls, which causes landlords to be less flexible with those with difficult rental backgrounds.

Residents complain about other residents for certain cooking smells.

Children with mental health are louder or other behavior problems creating noise violations, and evictions.

Renters who have to move out on the last day of the month, but can't get in to the next one until the 2nd and 3rd. Homeless with kids for a few days.

### **Engagement Session #7**

Landlord won't rent to people with felonies

Landlord won't rent to people with evictions

It is very difficult for those with sex offenses to find a place to live

Mental health – Landlords ask why a service provider is needed. They say things like, “Is a crazy person here? We don't want issues before learning about their rental background.”

### **Engagement Session #8**

Landlord won't rent to those with felonies

Recent evictions on not paying rent due to substance abuse (high traffic in and out of units)

Not meeting income requirements

Evictions due to fights for those with mental illnesses

Policies haven't evolved to accommodate mental illness like physical disabilities. For example, behaviors happening from mental illness are viewed as character/behavior and not a disability.

Substance abuse created rental housing stability and bad backgrounds as well.

Rents are high right now, which makes it hard to find places to live.

Lower rent places are in unsafe areas. Don't feel safe in neighborhood or even in the building/hallways.

Public housing would not consider mental illness as a disability in a request for relocation.

Rent is late because social security comes on the 5th.

People with mental illness can have relationship with police so when a call happens the police car lights aren't running; it is more of a safety call.

Need greater landlord education on working with people on mental illness and the supports available to people.

### **Engagement Session #9**

Tenants need more education about housing search

It is helpful to know if landlords work with case managers for renters with challenging situations.

Landlords continually deny renters with difficult rental history.

Landlords and renters need a better understanding of ADA compliance

### **Engagement Session #10**

There are limited units and properties that adequately serve those with disabilities

Renters with criminal backgrounds have a hard time finding housing

Renters with bad credit have a hard time finding housing

Renters with bad rental history have a hard time finding housing

### **Engagement Session #11**

Landlords will not work with people who have felonies or difficult backgrounds.

Landlords and renters both need education about psychiatric service dogs.

Landlords evicting people over too many 911 calls that are not crime related, but health/safety related.

### **Engagement Session #12**

A lot of scams are happening right now across the metro area.

Families with Unlawful detainers makes finding housing a problem

Low Income is a problem.

Bad rental history is a problem

Renters can't place section 8 vouchers

Ownership changes at properties causes people to lose housing. Need a better transition plan or requirements.

### **Engagement Session #13**

No landlords are willing to work with felons.

Not enough mom and pop landlords. Economic barriers to investment. They are the ones most likely to rent to difficult backgrounds.

Renters with bad backgrounds need education on telling their story.

Eviction based on non-payment of rent for voucher holders. - pay housing first. People gambling money away, etc

Encourage better financial management and budgeting skills among voucher holders.

Housing programs don't encourage making more money because you lose benefits. Hard to save money because it isn't incentivized. No time limits on programs. Better transition or pipeline to grow and get out of the program.

Landlords don't proactively fix things based on familial status. HQS inspection failure, then will fix. Kids break things but the landlord doesn't want to repair because they will break again. Window locks, light fixtures with no globe. Broken dishwasher not replaced. Disproportionately impacts families with a lot of kids (5 bedrooms, 9 people, etc).

Not enough housing stock for large families, so bad landlords with large units are tolerated more often.

People move in and out in a year because they have no license and very limited public transportation in this area.

#### **Engagement Session #14**

Impediments to fair housing that are not inherent to protected classes but, due to high correlation, end up disparately impacting protected classes. Examples cited: criminal justice background, low incomes (in the face of rising rents)

Low vacancy rate exacerbates all issues of housing choice, including those with vouchers.

Concerns that low vacancy rates and ability to choose from many renters per single available unit could be used to mask discrimination. In other words, you don't rent to the person of color but can claim it's because the unit is already rented.

Impediments inherent to young people (lack of credit history, low income, etc.)

Lack of resources for single dads.

#### **Engagement Session #15**

Voucher holders having a really hard time placing their vouchers.

Credit checks are causing people to get denied.

Application fees people can't afford.

Landlords not willing to accept a section 8 vouchers.

People not getting housing due to felonies

Transferring to another community, bedroom sizes reduced due to occupancy limit changes. No standardization of occupancy limits between housing authorities. Disproportionately impacts larger families.

Not enough 5&6 bedroom homes. 4 bedroom folks squeezing into 3 bedrooms.

Not paying utilities, not paying rent, damage to unit causing evictions.

Voucher explorations due to inability to find units.

Too much reliance on emergency assistance to pay utilities.

Clients with mental illness and cognitive disabilities have trouble paying bills, life skills.

Tenants committing fraud with side agreements, failure to report income, etc. tenants get intimidated by landlords and make decisions based on it.

### **Engagement Session #16**

Income requirements have jumped significantly over the past three years, making it hard to find housing.

Landlords putting pest removal in the lease as the responsible of the tenant.

Landlords evict people for too many police calls, even if they are safety related.

Eviction on the basis of retaliation after making complaint to inspector.

People with felonies are constantly denied housing

People with bad credit are denied housing

People with bad rental history are denied housing

### **Engagement Session #17**

Landlords have very little flexibility for renters with difficult backgrounds.

Landlords will call back the white case manager, but not call back clients of different races or national origin based on how they sound on the phone.

Landlord aren't willing to rent to renters from certain tenant based programs programs (not section 8), even before they know whether or not someone meets the rental criteria. In many cases these programs work with people with disabilities.

Landlords are not well educated on companion animals and reasonable accommodation in general.

### **Engagement Session #18**

Renters with criminal backgrounds can't find a place to live.

Renters with bad credit have a hard time finding a place to live.

Renters with bad rental history have a hard time finding a place to live.

Many landlords don't understand reasonable accommodation.

Properties that allow seniors AND/or those with disabilities need to more clearly state who meets their criteria.

## SECTION 12: APPENDIX C: LIST OF ORGANIZATIONS INVITED TO PARTICIPATE

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Access & Success	Metropolitan State University
Accessible Homes	MHFA
Accessible Space	Minneapolis American Indian Center
Advocate for Human Rights	Minneapolis Federal Reserve Bank
Affordable Housing Connections	Minneapolis PHA
Affordable Housing Connections	Minneapolis Public Housing Authority
African Families Development Network	Minneapolis Urban League
Anoka County	Minnesota Housing
Asian Women United of Minnesota	MN Aids Project
Austin HRA	MN DHS
Awesome Apartments	MN Philanthropy Partners
Bigos Management	MonteStar Properties
Breaking Free	More Empowerment
CAP of Ramsey & Washington County	MPR News
Carver County CDA	New Beginnings
Cathedral Hill Homes/Westminster Place Apartments	New Brighton
Catholic Charities	New Brighton Multi Family Officer
CB Richard Ellis	Nicollet County
CCP Inc	North Area Family Resource Center
Center for Victims of Torture	NW MN Multi County HRA
Ceridian	Orion Associates
Charaka Community Support Program	Park Nicollet
Children's Hospital & Clinics of MN	People Incorporated
Chisago County	Pine County
CIP MN	Pinnacle
City of Woodbury	Plymouth HRA
Clues	PPL
CommonBond Communities	Presbyterian Homes & Services
Community Action Head Start	Price Waterhouse Coopers
Community Involvement Programs	PRIDE Program
Courage Kenny Rehabilitation Institute	PRISM
Dakota CDA	Pro Health Care
Dakota County	Project for Pride in Living
Dakota County Community Corrections	Provide Care
Dakota County Social Services	Ramsey County
Daniel R. Tyson, PA	Ramsey County Mothers First Program
Department of Human Services	Resource
Dominium Management Services	Restart
Ecumen	Rise
Eden Prairie Familink Resource Center	RS Eden
Emma Norton Services	Safe Alternatives - Health Partners
Epilepsy Foundation of MN	Salvation Army
Family Service Center	Sand Companies
Fraser	Scott County CDA
Freeborn County	Second Chance Housing
GMHC	Sherman Associates
Goodwill Easter Seals	Simpson Housing Services
Greater Metropolitan Housing Corporation	SOKURA

Greater MN Housing Corporation  
Greater MN Management  
Greater Twin Cities United Way  
Guardian Angels Church  
HBS Consulting, Inc.  
HCMC  
Head Start  
Health Choices  
Health Partners  
Hennepin County  
Hennepin County  
Hennepin County Housing, Community Works, & Transit  
HIRED  
Hornig Companies  
Housing Preservation Project  
HousingLink  
HUD  
Interfaith Outreach and Community Partners  
Jeremiah Program  
Jewish Family and Children's Service of Minneapolis  
Legal Aid  
Live Smoke Free MN  
Marquette Foundation  
Mary T Inc  
MCCD  
Meeker County  
Mental Health Resources  
Meridian Services  
Met Council  
Metes & Bounds Management Company  
Metro Center for Independent Living  
Metro HRA  
Metropolitan Area Agency on Aging  
Metropolitan Council  
Metropolitan Health Plan

Solid Ground  
South Saint Paul HRA  
Spectrum Community Mental Health  
St Catherine University  
St Cloud HRA  
St Cloud State University  
St Paul PHA  
St Stephens Human Services  
Stage One Properties  
State of Minnesota  
Steven Scott Management  
Teled  
The Family Partnership  
The Link  
The Management Matrix  
Thies & Talle Management  
Thomas Allen  
Touchstone Mental Health  
Tree Trust  
Tubman  
Twin Cities Land Bank  
UCare  
University of MN  
VEAP  
Volunteers of America  
Washington County  
Washington County Community Services  
Washington County HRA  
Wilder  
Wilder Apartments at Snelling  
William Mitchell College of Law  
Withease LLC  
Wright County  
YWCA of St Paul

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## SECTION 13: APPENDIX D: IN-PERSON ENGAGEMENT LIST

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### **In-person community conversations with the following organizations and/or the clients they serve informed the AI:**

Alexandra House	McKinney Vento funding sub-committee of Hennepin County CoC
Bloomington HRA	Project Reach
Dakota County Affordable Housing Coalition	Scott CDA
Guild Inc. (serving Dakota County)	Scott Carver Housing Coalition
Guild Inc. (serving Ramsey County and the Metro area)	St Paul PHA
Keystone Community Services	St Stephens Human Services
Minnesota Assistance Council for Veterans (MACV)	The Link
Metro Health Plan	Washington County Housing Collaborative

### **Conversations with the following experts informed the AI:**

Center for Urban and Regional Affairs (Edward Goetz)  
City of Minneapolis (Matthew Bower, Toni Newborn)  
City of St. Paul (Alyssa Wetzels-Moore, Mchelle Vojaceck)  
City of St Paul (Joe Collins)  
City of Woodbury (Karl Batalden)  
Home Line (Eric Hauge)  
Housing Preservation Project (Jack Cann, Tim Thompson)  
Institute on Metropolitan Opportunity (Myron Orfield, Tom Luce)  
Individual contributors (Nene Matey-Keke, Kim Skobba)  
Metro HRA (Terri Smith)  
Metropolitan Council (Baris Gumus-Dawes, Joel Nyhus, Krysten Ryba-Tures, Libby Starling, Matt Schroeder)  
Minneapolis Federal Reserve Bank (Michael Grover, Michael Williams)  
MN Homeownership Center (Karen Duggleby, Julie Gugin)  
MN Housing Finance Agency (John Patterson, Margaret Kaplan)  
MN Housing Partnership (Chip Halbach)  
MN State Council on Disabilities (Joan Wilshire)  
Mid-Minnesota Legal Aid (Lael Robertson Luke Grundman)  
National Alliance on Mental Illness MN (Matt Burdick & Sue Aberholden)  
Northside Achievement Zone (Jennifer Nordstrom)  
Southern MN Resident Legal Services (Laura Jelinek)  
Twin Cities Habitat for Humanity (Allie Berg)