

LONG TERM VACANCY AND RESIDENTIAL
ABANDONMENT IN MINNEAPOLIS

A Report Submitted to the Center for
Urban and Regional Affairs

University of Minnesota

by
Susan M. Christopherson

August 31, 1975

**CURA has supported the work of the
author(s) of this report but has not
reviewed it for final publication.
Its content is solely the
responsibility of the author(s) and
is not necessarily endorsed by CURA.**

TABLE OF CONTENTS

I. INTRODUCTION.....1

II. RESIDENTIAL ABANDONMENT AND NEIGHBORHOOD DISIN-
VESTMENT IN AMERICAN CITIES.....4

III. RESIDENTIAL VACANCY AND ABANDONMENT IN MINNEA-
POLIS.....14

IV. STUDY PROCEDURES.....21

V. THE RELATIONSHIP BETWEEN LONG TERM VACANCY
AND ABANDONMENT.....25

VI. NEIGHBORHOODS AFFECTED BY ABANDONMENT AND LONG
TERM VACANCY--A POPULATION AND HOUSING PROFILE....29

The Seward Neighborhood--West Area
The Willard Hay Neighborhood--South Area
The Near North Neighborhood--West Area
Neighborhood Analysis--Comments

VII. REGULATORY PROCESSES WHICH AFFECT OWNERSHIP.....62

Building Inspection/Condemnation
Property Taxation/Default

VIII. FACTORS WHICH CONTRIBUTE TO ABANDONMENT DURING
PERIODS OF VACANCY.....70

Vandalism
Arson

IX. A CHRONOLOGY OF ABANDONMENT.....76

Parcel #1
Parcel #2
Parcel #3
Parcel #4

X. CONCLUSIONS AND RECOMMENDATIONS.....85

SOURCES CONSULTED.....90

INTRODUCTION

Residential abandonment is a process which has affected the central city neighborhoods of most major American metropolitan areas. Although the abandonment of a home or apartment building may only become publicly apparent when the structure is boarded, the process actually begins much earlier. It can be traced to a realization on the part of the owner that his building no longer has economic value. It is at this point that he decides to terminate the rights and responsibilities of ownership.

This process, once begun, may take months or years, during which maintenance is deferred and taxes are not paid. The end result is, too often, an officially "abandoned" structure,--boarded, condemned, and a municipal liability.

A critical period in the life of a potentially abandoned property occurs when it becomes vacant for a sufficient length of time to allow vandalism or severe structural deterioration to occur. Vacancy may result from a weak housing market in the area, the deficiencies of the property itself, or the action of a public agency. It usually occurs when the condition of the property has deteriorated to the point that its attrac-

tion to potential buyers or renters is limited, at least at the price the owner is willing to accept.

At this juncture, the owner still has an interest in the property but is faced with a no-win situation. His options are to rehabilitate the house, cutting his already slim profit margin, on the chance that he can find a buyer; forfeit the house to a willing buyer, taking a substantial loss; or, allow the house to remain vacant, hoping something will turn up.

The owner's decision concerning what to do about his property will be influenced by many factors, including his perception of the value of the property, his feelings about the attractiveness of the neighborhood, and his knowledge of the alternatives open to him in disposing of the property. In many cases, the crucial determining factor is the owner's ability to avoid additional costs in the form of taxes, boarding fees or minimal property maintenance.

The nature of the owner's eventual decision is important, but equally important is the time it takes for him to reach that decision. For many vacant houses, not to decide is to decide in favor of abandonment. The owner's options are literally taken away as the unoccupied house is subjected to vandalism, arson and weather-produced damage.

A delayed decision on a vacant house has conse-

quences not only for the property owner but for the neighborhood and for the city. This study will demonstrate that in certain Minneapolis neighborhoods residential vacancies of over six months will almost always result in abandoned structures, that is, structures which are a public rather than a private responsibility. The reasons for the higher incidence of abandonment in these neighborhoods will be examined as well as the public and private costs incurred.

RESIDENTIAL ABANDONMENT AND NEIGHBORHOOD DISINVESTMENT
IN AMERICAN CITIES

The problem of abandonment in the nation's inner city neighborhoods first drew public attention in 1970. Although property owners had been fleeing the city for at least ten years, it was not until the early 1970's that abandonment appeared as a contagious phenomenon affecting not just scattered buildings but, in some cities, block upon block. The situation was treated sensationally in the press¹ but did not arouse wide public interest because it affected only a limited segment of the population, and occurred, at least at a contagious level, only in low-income, minority-dominated neighborhoods.

The seriousness of the problem was recognized by those concerned with the future of the cities and the need to provide adequate housing for its low-income citizens. They realized that abandonment was not solely a problem which afflicted particular neighbor-

¹"In the Inner Cities: Acres of Abandoned Buildings: Landlords are Now Fleeing the Inner City...", U.S. News and World Report, 26 January 1970, pp. 54-56; "The Wildfire of Abandonment: Entire Blocks are Rotting as Landlords Claim 'We Can't Make a Buck'," Business Week, 4 April 1970, p. 57.

hoods but represented the extreme result of a general trend toward disinvestment in city neighborhoods. This gradual disinvestment could, if continued, leave the city without revenue and with a citizenry composed only of those rich enough to isolate themselves or too poor to leave.²

As a consequence of this concern, six studies of abandonment in major American cities were written between 1970 and 1973. These studies varied in the scope of their efforts and in their methodology, but together provide a comprehensive and compelling picture of the disastrous effects of abandonment for the individual property, the neighborhood and the city.

The definitions of abandonment utilized in these studies and the geographic areas examined are summarized in Table 1.

Because abandonment is such a complex problem with so many interlocking causes, each author of the studies summarized above approached the task of understanding the process from a somewhat different perspective.

The study prepared by Anthony Downs for Real Estate Research and the National Urban League Survey focused primarily on the environment of abandonment, the neighborhood. The National Urban League described

²George Sternlieb, "The City as Sandbox," Public Interest, Fall 1971, pp. 25-28.

TABLE 1

Definitions of Residential Abandonment and Study Areas Included
in Major Studies of Agandonment

<u>Study</u>	<u>Definition of Abandonment</u>	<u>Study Area</u>
Grigsby: <u>Housing and Poverty</u>	Definition of Abandonment Boarded-up	Baltimore
Linton, Miels and Coston: <u>Problems of Abandoned Housing</u>	A process composed of: 1) the physical abandonment of a building, and 2) the abandonment of legal rights to the land	Chicago, St. Louis, New Orleans, Oakland
National Urban League: "National Abandonment Survey:	An occupied building to which the owner no longer provides services, pays taxes or mortgage notes	Cleveland, Chicago, St. Louis, New York, Detroit and Atlanta
Nachbaur: "Empty Residential Buildings in the Inner City"	Vacancy	Northwest Washington, D.C.
Sternlieb: <u>Residential Abandonment</u>	A building which has been removed from the housing stock for no apparent alternative profitable reason and for which no succeeding use occurs.	Neward

Sources:

¹William G. Grigsby et al., Housing and Poverty (Baltimore, Institute for Environmental Studies, University of Pennsylvania, 1971).

²Linton, Miels and Coston, Inc., A Study of the Problems of Abandoned Housing (Washington, D.C., United States Department of Housing and Urban Development, 1971).

³National Urban League, The National Survey of Housing Abandonment (New York, 1971).

⁴William Nachbaur, "Empty Houses: Abandoned Residential Buildings in the Inner City," Harvard Law Journal 17, no. 3 (1971).

⁵George Sternlieb, Residential Abandonment: The Tenement Landlord Revisited. (New Brunswick, N.J.: Center for Urban Policy Research, Rutgers University, 1973).

the areas experiencing abandonment as "crisis ghettos" characterized by decreasing family income, increasing unemployment, an increasing number of female-headed households, declining total population, increasing public assistance and high rates of crime. The Survey suggests that abandonment is not primarily caused by racial transition but is a social, political and economic process related to the population and housing changes which have occurred in eastern and midwestern metropolitan areas since the end of World War Two.³

Anthony Downs proposed a theory of neighborhood evolution to explain abandonment. The evolutionary process contains five basic stages: 1) racial transition from white to black, 2) declining average resident's income, 3) declining levels of security as the number of low income households rises, 4) rising difficulty with tenants involving rent payment, maintenance of the parcel and turnover, and 5) inability to obtain loans through normal mortgage channels. These are then combined with four additional stages to produce eventual abandonment. The final four stages are: 6) physical deterioration, 7) declining tenant quality, 8) psychological abandonment by the landlord, and 9) final

³National Urban League, The National Survey of Housing Abandonment (New York, 1971).

tenancy decline and departure.⁴

Both of these studies highlight the problem of neighborhoods whose historical role has been to provide a home for people at the lower end of the socio-economic scale for reasons of recent immigration, poverty, or societal discrimination. Neighborhoods now described as "crisis ghettos" have, in many cases, met this need in the cities in which they are located for at least forty or fifty years.⁵ Consequently, they have assumed a negative image which adds to their difficulties in attracting stable, responsible residents.

The other major studies of residential abandonment also examined the neighborhood environment but within the context of a market analysis. The study of Newark by George Sternlieb and the national study conducted for the Department of Housing and Urban Develop-

⁴Anthony Downs, "Possible Program for Counteractive Housing Abandonment" (Chicago: Real Estate Research Corporation, 1971).

⁵According to studies on neighborhood change in Los Angeles and Chicago, the geographic-demographic relationships in a city, including racial concentration, migration patterns or the predominant socio-economic character of a neighborhood, are characterized by their persistence over time. National or metropolitan trends will affect a neighborhood more or less depending on its vulnerability at a particular point in time. Wallace Smith, "Forecasting Neighborhood Change," Land Economics 39 (August, 1963): 292-297; Albert Hunter, "The Ecology of Chicago: Persistence and Change, 1930-1960," American Journal of Sociology 77 (November, 1971): 425-444.

ment by the consulting firm of Linton, Miels and Coston contained examinations of the operation of the rental market in the neighborhoods affected by abandonment and of the general operation of the low-end real estate sector in those neighborhoods. In summary, these studies found that both supply and demand factors operate in "abandoned" neighborhoods to depress rents and housing values and increase costs of operation and maintenance. The negative supply factors, those affecting the property owners', particularly the landlord's, costs, include: destructive tenants, low-paying tenants relative to the costs of maintaining the building, high rates of tenant turnover and rent default, and very high rates of insurance and assessed taxes relative to the market value of the property.

The demand factors which depress the housing market in these areas include: a negative perception of the neighborhood on the part of city residents and residents of the neighborhood, poor public services, including schools, deteriorating commercial facilities and a poor location with regard to jobs and city-wide services.

The race of the neighborhood also plays a part in demand for housing. Both studies suggest, however, that racial discrimination in and of itself does not cause abandonment but rather, the factors which accompany

a restricted black housing submarket, such as withdrawal of capital, exploitive real estate practices, and inadequate public services.⁶

Two other studies of abandonment look at the problem from within the context of the operation of the housing market but focus on particular "side effects", inadequate housing for low income people and public renewal and rehabilitation programs aimed at alleviating residential deterioration.

William Grigsby in Housing and Poverty, a study of abandonment in Baltimore, found that approximately 4.6% of all units in Baltimore's inner city were boarded and the rate of withdrawal of units from the area was 4,000 units per year. Grigsby's study focused on the decline in housing quality relative to cost and one of the major results of abandonment, a decrease in the already limited amount of well-maintained housing for low income people. As in the Linton, Coston and Miels study and the National Survey of Housing Abandonment, high maintenance costs relative to property income appear to be a determining factor in neighborhood de-

⁶George Sternlieb, Residential Abandonment, The Tenement Landlord Revisited (New Brunswick, N.J.: Center for Urban Policy Research, Rutgers University, 1973); Linton, Miels and Coston, Inc., A Study of the Problems of Abandoned Housing (Washington, D.C.: United States Department of Housing and Urban Development, 1971).

terioration in Baltimore. Grigsby's study indicates that the deterioration of residential properties is not brought about by avaricious landlords but by problem tenants whose economic and social difficulties must be addressed.⁷

William Nachbaur, in a more limited study of long term vacancy in a twenty-one block area of Northwest Washington, D.C., is particularly interested in public policies and programs as they affect declining inner city neighborhoods. He underscores the impossibility of dealing with a deteriorating neighborhood housing market on a house-by-house basis. Like Grigsby, he considers the problems of tenants as a major factor contributing to the problems of neighborhoods.⁸

Despite different approaches, study areas, and variable definitions, all of these studies come to complementary if not comparable solutions. They suggest that abandonment is symptomatic of the social and economic problems which affect the inner city neighborhoods of most eastern and midwestern American cities. It is the result of conditions peculiar to individual proper-

⁷William Grigsby et al., Housing and Poverty (Baltimore: Institute for Environmental Studies, University of Pennsylvania, 1971).

⁸William Nachbaur, "Empty Houses: Abandoned Residential Buildings in the Inner City," Harvard Law Journal 17, no.3 (1971).

ties as well as neighborhood deterioration.

Although the condition of the neighborhood and the socio-economic status of its residents are crucial considerations, the process of abandonment can be accelerated by a wide range of contributory factors including unavailability of capital, racism, speculation, the level of public services, particularly police and fire protection, community apathy and the rate of new housing construction.

RESIDENTIAL VACANCY AND ABANDONMENT
IN MINNEAPOLIS

In comparison with other major eastern and mid-western cities, Minneapolis is able to meet the housing needs of most of its citizens. Minneapolitans are generally well-housed because they have incomes high enough to allow them a wide range of housing choices. Because housing production operates independently of the shape of demand, however, some needs are not met.

The Minneapolis Planning and Development Office examined the relationship between income and housing cost in the Minneapolis market and found that while a wide range of rental housing is available, most owner-occupied homes fall into the mid-range price category (between \$15,000-\$20,000 at 1970 dollars). These gaps at either end of the single family housing spectrum cause lower income people to purchase more expensive housing than they can afford. Higher income people, on the other hand, looking for a larger housing investment are limited in the number of houses available to them in the city. Because of the greater availability of housing above this mid-range in the suburbs, higher income buyers will naturally tend to look for housing there.

The other group whose housing needs are not met but whose choices are singularly limited is the low income resident who must reside in rental housing. The amount of rental housing in the low income category is inadequate for their needs but they are hampered by circumstance and economics from looking elsewhere and often must pay high prices for sub-standard structures.¹

In addition to problems in housing production, the existing supply has not been able to match the changing nature of demand.

As did other cities, Minneapolis lost population during the 1960's, particularly in central city tracts. The largest losses in Minneapolis occurred North, Northwest and directly South of the Central Business District (CBD). The only increases occurred in the Southwestern sector of the city and in peripheral tracts which still had space for the development of single family housing.

As the general population of the city declined, shifting to suburban communities, the minority population of the city increased dramatically. The black population doubled in size from 1960 to 1970 and the Native American population tripled in size. The black

¹Minneapolis City Planning and Development, A Population and Housing Summary of Minneapolis (Minneapolis, 1972), pp. 4-8.

population tended to reside in the same neighborhoods, occupied by blacks for the past thirty years, on the "Northside" of the city and in the Powderhorn area, south of the CBD. The continued segregation of this population is demonstrated by the census figures which show that in 1960, the twenty-two census tracts with a black population of over one hundred had 87% of the total black population. In 1970, twenty-five tracts with over one hundred black residents had over 88% of the total black population of the city. The shifts that did take place were movements to the West from the Northwest tracts and further South from the Powderhorn tracts. Because of rising incomes during the 1960's, this movement to the periphery of the city and the near suburbs is generally acknowledged as part of a chain of moves by the middle class, both black and white, to improve their housing opportunities.

The Native American population of Minneapolis is small (only 1.34% of the total population in 1970) but did triple in size between 1960 and 1970. Because of their relatively small numbers, Native Americans comprise only 10% of the total population even in the tracts where they are most concentrated, tract 34 on the near North Side of the city and tract 61, Southeast of the CBD. As a group, however, they have some of the most severe housing problems in the city.

The altered age composition of the city has also contributed to changes in the shape of housing demand. Between 1960 and 1970, there was a net increase in the number of residents over 65 and between 18-24, despite a general population loss. The younger population is concentrated directly South of downtown and in the University area, while the older population lives in large numbers near downtown and in the central tracts of the city. The young family and the middle-aged person have left the city during the last ten years. The reasons for this move are various, but it can generally be attributed to the growth of employment opportunities in the suburbs, particularly the Western suburbs, and to the increased availability of mid and upper income range housing in those growth areas.

The young single population which resides South of the CBD and near the University was the most mobile segment of the total population during the decade, although the tracts on the near Northside also experienced a high population turnover. Near the University and South of the CBD, the demand for housing remained high, so despite a high rate of turnover, there was little incidence of long term vacancy. On the other hand, the near North part of the city suffered from both a tran-

sient population and high vacancy rates.²

Housing vacancy and turnover has been monitored in Minneapolis for approximately two and one half years through public utility records. During this period, the housing market has tightened considerably with vacancy dropping from 5.7% to 3.5%. Although firm conclusions cannot be drawn from this short period of monitoring, some patterns seem to emerge. The greatest concentration of significantly higher than average vacancy rates occurs near the center of the city where the housing is older, primarily multi-family and renter rather than owner occupied. In addition, this type of housing is more likely to remain vacant once it has become unoccupied, accounting for the majority of the long term vacancies in the city.³

Housing abandonment, however, is not reflected in the current vacancy statistics because an abandoned structure, though possibly still habitable and definitely a housing problem, is no longer considered part of the housing stock.

For several neighborhoods in the city, Willard

²Ibid.; Minneapolis City Planning and Development, The 1970 Profile of Minneapolis Communities (Minneapolis, 1972).

³Minneapolis Planning and Development Department, Minneapolis Population, Housing and Land Use Profiles (Minneapolis, June 1975), p. 67.

Hay, Near North, and Seward West, abandonment has continued to be a serious problem despite the overall drop in short term vacancy rates. An indication of the concentration of the problem in these areas is the fact that together they contain only 2.3% of the city's single family housing units and yet contain 7.1% of the city's current vacant single family units. This figure does not even take into account abandoned properties in these areas.

According to the standard set by the National Urban League Survey, Minneapolis has a fairly low level abandonment problem with contagious abandonment affecting only one census tract, 33, in the Near North neighborhood. According to the Survey, when between 3% and 6% of the units in a neighborhood are affected by abandonment, a tipping point can be said to have been reached. It is at this point that outside intervention will be needed to stop the process of deterioration.⁴ Eight city tracts are experiencing above 4% abandonment, five of these in the neighborhood areas to be examined in this study.⁵

City-wide abandonment and current vacancy is summarized in Tables 2 and 3.

⁴National Urban League, National Survey of Housing Abandonment (New York, 1971).

⁵Economic Research Inc., Survey of Housing Abandonment and Substandardness in the Twin Cities Metropolitan Area (Minneapolis, 1974).

TABLE 2

Summary of Housing Vacancy in Minneapolis
July, 1975¹

<u>Total single family units surveyed</u>	<u>Total vacant</u>	<u>% vacant</u>	<u>% vacant 6-12 mos</u>	<u>% vacant 1 yr or +</u>
75,125	1,106	1.4	11	15

Source:

¹Minneapolis City Planning and Development, Quarterly Survey of Housing Vacancy and Turnover (Minneapolis: July, 1975).

TABLE 3

Summary of Minneapolis Abandonment of
Single Family Units

<u>Total single family housing units¹</u>	<u>Abandoned single family units²</u>	<u>% of total housing units</u>
75,125	392	.52

Sources:

¹Minneapolis City Planning and Development, Community Planning and Management Program, (Minneapolis, 1974).

²Economic Research Inc., Survey of Housing Abandonment and Substandardness in the Twin Cities Metropolitan Area (Minneapolis, 1974).

STUDY PROCEDURES

In Minneapolis, an extensive amount of information on population and housing has been gathered through the city's Property Management System (PMS) which contains automated files of the Department of Planning and Development, Building Inspection Department and City Assessor on all physical property in Minneapolis.

The Housing Vacancy and Turnover Component of PMS was used as the data base for this study in conjunction with a recently completed survey for the Twin Cities Metropolitan Council on Housing Abandonment and property ownership and population information also retrieved through PMS.

The Property Management System monitors residential vacancy through public utility records. Their survey is conducted city-wide, and includes 90% of all Minneapolis housing. Housing vacancy is defined as the non-residence of a unit at the close of the current quarter. For the purposes of this study abandonment will be defined as the status of a property which is vacant and no longer has utility service.

Areas in three neighborhoods in Minneapolis were determined to be affected by severe residential abandon-

ment according to the Metropolitan Council footcount survey (which defined an abandoned structure as one which was boarded or vacant and not maintained). The count of long term vacancies in these areas does not reflect the high number of boarded vacant residences.

Although it is usually assumed that when a house goes off the vacancy list it is because it has been reoccupied, a preliminary field check and interviews with residents indicated that this did not seem to be the case in the areas experiencing severe abandonment.

To find out if long term vacancy in these areas did not represent a turnover period but instead constituted a pre-abandonment period, a field check was made of thirty-two properties in Willard Hay, Near North and Seward West which had been removed from the vacancy list during the past four quarters after a period of long term vacancy (over six months). The status of the properties was designated as "occupied", "vacant-abandoned", or "demolished". This field survey was compared with a second survey of twenty-seven properties scattered throughout the city which had also been removed from the vacancy list after a period of long term vacancy. This comparison sample was taken from tracts with housing in approximately the same condition as the housing in the tracts experiencing abandonment (as determined

by PMS).¹ The study was restricted to single family residences because of the greater amount of information available on them through the PMS files and the supposed higher demand for this type of structure, which should act to encourage their rental or sale even after a substantial vacancy period.

The findings of this field survey are described in the section on long term vacancy as a pre-abandonment period.

To determine why long term vacancy led to a higher incidence of abandonment in the Northside and Seward West neighborhoods, a study was made of each area's history, population and housing characteristics. Ownership information on the properties was obtained via the County Assessor's Office and PMS files and categorized based on interviews with Housing and Redevelopment Authority personnel knowledgeable about area property owners.

Finally, about thirty-five interviews were conducted (see list in bibliography) to develop a chronology of abandonment and to determine the significance and cost of the period of long term vacancy which precedes it.

¹Minneapolis Planning and Development Department, Minneapolis Population, Housing and Land Use Profiles (Minneapolis, 1975).

THE RELATIONSHIP BETWEEN LONG TERM VACANCY
AND ABANDONMENT

Thirty-one single family residences from nine tracts in various parts of the city of Minneapolis have been removed from the city's Property Management System vacancy survey during the past four quarters (October, 1974 to July, 1975) after having been vacant for periods of six months or more. These tracts were chosen for comparison with the study area tracts because their vacant housing stock is comparable to or poorer than that found in the study areas in Willard Hay, Near North and Seward West.

A field check was made of these properties and they were classified as occupied, abandoned (utility service removed) or demolished.

This sample was compared with one of thirty-two single family properties in the study areas, also removed from the vacancy list during the last four quarters after six months or more of vacancy. The thirty-two properties were similarly classified.

The results of this survey are summarized in Tables 4 and 5. They indicate a significantly higher incidence of abandonment or demolition in the study area

tracts following a period of long term vacancy.

In the study areas, % of the long term vacancies are eventually abandoned or demolished, while in the comparison tracts only % are abandoned or demolished.

TABLE 4

A Summary of the Incidence of Abandonment Following Long Term Vacancy
in Selected Areas of Minneapolis

<u>Tract</u>	<u>Location</u>	<u>Total SF Residences Removed After 6 Mos Vacancy</u>	<u>Occupied</u>	<u>Abandoned</u>	<u>Demolished</u>
18	Northeast	2	2	-	-
23	North	2	1	1	-
67	Southwest	2	2	-	-
72	South central	6	5	1	-
75	East	4	3	1	-
93 ¹	South	3	2	1	-
94 ¹	South	6	5	1	-
100 ¹	South	5	3	1	1
104	East	1	1	-	-
	Total:	<u>31</u>	<u>24</u>	<u>6</u>	<u>1</u>

27

¹Tracts 93, 94 and 100 are in the Powderhorn community, the only area in Minneapolis, other than North Minneapolis, with a substantial minority population.

TABLE 5

A Summary of the Incidence of Abandonment Following Long Term Vacancy
in Selected Areas of Minneapolis

<u>Tract</u>	<u>Location</u>	<u>Total SF Residences Removed After 6 Mos Vacancy</u>	<u>Occupied</u>	<u>Abandoned</u>	<u>Demolished</u>
27	Willard Hay North	4	1	3	-
28	Near North	9	5	4	-
32	Willard Hay North	6	1	3	2
33	Near North	9	2	5	2
67	Seward West	4	-	4	-
	Total:	<u>32</u>	<u>9</u>	<u>19</u>	<u>4</u>

NEIGHBORHOODS AFFECTED BY ABANDONMENT AND LONG TERM
VACANCY--A POPULATION AND HOUSING PROFILE

The Seward Neighborhood--West Area

The Seward Neighborhood is located in the northernmost section of the Longfellow Community¹ in Southeast Minneapolis, about two miles from downtown Minneapolis (see Fig. 1). This study is concerned with the western section of that neighborhood, the oldest portion of the entire community and currently the location of a substantial number of long term vacancies. Seward West is bounded by Interstate 94 on the north, an industrial park to the south and a railroad embankment to the west. The eastern part of the Seward neighborhood, between Seward West and the Mississippi River, has been recently redeveloped under a community renewal plan and is now a stable lower middle income neighborhood.

Seward West was one of the first neighborhoods in the city of Minneapolis, annexed by 1872. A major influence on the development of the area was the construction of the Milwaukee Railroad, whose tracks still define the area's western boundary.

¹Community boundaries have been locally defined by the Minneapolis Planning and Development Department.

FIGURE 1
Minneapolis Map

FIGURE 2
Seward Map

The early population of the area was dominated by Scandinavian immigrants and the Scandinavian character of the community has continued to the present. Seward West became a densely built working class residential area whose residents worked close to their homes in the railroad shops or in the Minneapolis Harvester Works. Residential development gradually spread eastward from the original community, encouraged by the construction of the Franklin and Lake Street bridges.

The area began to decline in population between 1920 and 1930 as the early population aged. This trend continued, accelerated by the deterioration of the housing and the general tendency for families to move away from central city neighborhoods.²

Subsequent to 1960, the population decline was somewhat reversed by an influx of young people, looking for inexpensive housing. Seward West now has the highest percentage of children or older adults. During the last ten years, the population of the area has declined 21%. The minority population of the area is high relative to most of Minneapolis but low in absolute terms. (see Table 6).

²Minneapolis Community Improvement Program, Long-fellow Community, Analysis and Action Recommendations (Minneapolis, 1965), pp. 9-12.

TABLE 6
Income-Population

Housing Conditions

According to the 1970 Census, the total number of housing units in the eleven block area which composes Seward West is 567, 105 of these in one unit structures and 137 in duplex or triplex structures. Characteristics of housing in the area are summarized in Table 7. The current PMS count of single family structures is 93.

As could be expected from its history, the Seward West housing stock is some of the oldest in the city. Because it was built by working class immigrants, the housing was not expensively constructed originally and is now severely structurally deteriorated with obsolescent electrical and circulation systems.

According to the Minneapolis Property Management System, 30 to 39% of the single and multiple family units in the census tract in which Seward West is located are in fair or poor condition.³ The property is still habitable but would be expensive to restore.

³The Community Property Management System housing condition categories are determined through a field survey by the city assessor's office. Briefly, the condition categories are as follows: 1) excellent--no observable maintenance requirements, 2) good--no observable defects in structure, only minor maintenance requirements, 3) average--satisfactory condition with a considerable number of minor maintenance items, 4) fair--considerable deferred maintenance with permanent damage to structure items beginning to show, and 5) poor--considerable damage to major structural items.

TABLE 7
Housing Characteristics

1160 California Avenue
Palo Alto, California 94306

Warner Shippee
Office of Planned Residential Development
Center for Urban and Regional Affairs
Walter Library
University of Minnesota
Minneapolis, Minnesota

Dear Warner:

I'm sorry it took me so long to communicate with you about my report. As it turned out, I had difficulty getting it duplicated in time to see you in the morning when I was supposed to and then when I came by the office to drop it off, the office was locked. I then tried to call your home to see if I could drop it by there but whoever I talked to said they weren't sure when you would be home. Anyway, by that time (late in the afternoon) I was so frustrated about leaving that I just left. As it turned out, even that didn't work out right because I had car trouble on the way out which slowed me up for two days and when I finally got to California, I was so exhausted that I got sick with the flu for a week. So much for excuses!

Anyway, I'm getting back on the track and am ready to begin necessary revisions. I was able to leave a copy of the report with John Borchert before I left and plan to incorporate his suggestions along with those of John Adams.

In order to get the report in before I left, I didn't include several tables (the information for which was adequately covered in the text), two case study pictures and three maps. I am finishing this material now and will send it to you in the next two weeks. I would like to start revising the text in the next month and will appreciate your comments and suggestions. I have made some arrangements with people in Minneapolis to obtain any additional information that might be needed and also will be returning there within the next several months to take my oral examinations if additional work is needed.

I will be staying at this address until November but can be contacted here even after that point. I will relay a permanent address to you as soon as I have one. My phone number here is 415-321-6216.

Thank you for your patience and I hope to hear from you soon.

Sincerely,

Susan Christopherson

This stuff goes
with
long term - "

1150 California Avenue
Lalo Alto, California
94020

This stuff goes
with
long term -

[Handwritten signature]
Lalo Alto, California

Because of this deterioration, the increased costs of maintenance and the undesirability of the area as vacancy has increased, housing values have declined between 5 and 15% in the last ten years. The median estimated value of the single family units in Seward West was among the lowest in the city, averaging \$5,000 to \$10,000.⁴ However, Federal Housing Authority assessors are reluctant to place even this low value on the homes and reportedly will not even assess the homes at a minimum value needed to obtain rehabilitation loans.

Property Characteristics and Ownership Patterns

In the Seward West area, long term vacancy is clustered along several north-south streets, Twenty-second Avenue South, Milwaukee Avenue and Twenty-third Avenue South (see Fig. 2). This four block area could almost be considered a "pocket" community which is deteriorating in relative isolation. Its streets are not heavily trafficked and there is no neighborhood commercial property in the area. The commercial area on Franklin Avenue is very health economically, but is essentially an auto-oriented strip which serves a much wider community. The deteriorating area is more cut

⁴Minneapolis Planning and Development Department, Minneapolis Population, Housing and Land Use Profiles (Minneapolis, 1975).

off by the Franklin strip than served by it. Because of its location adjacent to an industrial park and railroad embankment, the neighborhood is subject to some general environmental problems such as noise and air pollution.

Determination of an accurate count of long term vacancies in the Seward West area via the Community Property Management System list was virtually impossible because of the nature of the changes occurring in the neighborhood. Only four long term vacancies (over six months) are listed on the current survey (second quarter, 1975) while in fact there are twenty-six actual vacant residences in the area (see Table 8). All of these properties with one exception are owned by the Minneapolis Housing Authority. Because the properties have an intended future use they cannot be considered as actually abandoned. However, because of their unoccupied status they are subject to the same problems and dangers as other long term vacancies.

Information from the Community Property Management Systems is available for fourteen of the twenty-six structures. The average assessed value of these structures is \$8,964. Both the actual and the effective age of the properties is over eighty years but no class or condition ratings are available on them. Ten of the

TABLE 8

A Summary of Vacancy and Abandonment in Study Areas
July, 1975

<u>Study Areas</u>	<u>Total Single Family Units</u>	<u>Total Single Family Vacant</u>	<u>Short Term Vacancy (0-6 mos)</u>	<u>Long Term Vacancy (over 6 mos)</u>	<u>Abandonments</u>
Seward West tract 63	93	7	3	4	19
Willard Hay-South tracts 32,27	1084	41	22	19	82
Near North-West tracts 33, 28	584	31	15	16	20
Totals:	1761	79	40	39	131

38

fourteen properties were listed as being homesteaded.

Public Programs and Plans

The Seward West neighborhood is presently undergoing comprehensive renewal including a rehabilitation program. The residents committee which is directing renewal of the area is also promoting the historic restoration of the four block Milwaukee Avenue area, the site of most of the existing long term vacancies.

Housing plans for the area include rehabilitation of sixty-three houses, including thirty-two houses on Milwaukee Avenue, thirty-seven properties cleared by demolition to provide land for the construction of seven single family homes and twenty-six townhouses, all moderate income level.

The Willard Hay Neighborhood--South Area

The Willard Hay neighborhood is located at the Northwestern end of the city of Minneapolis. The area experiencing severe abandonment is the southern part of the neighborhood bounded by Wirth Park and the city limits on the west, Golden Valley Road on the north, and major streets, Knox Avenue North and Penn Avenue North, on the east. (Fig. 3)

The Willard Hay neighborhood developed shortly after 1900 as a middle class area of single family homes,

FIGURE 3
Willard Hay

duplexes and a few small multi-family structures. It was only in 1930 that residential development reached the present city limits. Because Willard Hay fulfilled an early suburb function, sending which collar workers to downtown jobs, the development of street car lines along Plymouth and Penn Avenues and the attendant commercial development was very important to the growth of the area. The industrial development, primarily in lumber, which prompted the early development of the area, dropped off sharply after 1900.

In the 1930's the area saw an influx of Jewish residents who moved westward from the Near North and Grant neighborhoods as their economic status improved. The area became strongly identified as Minneapolis' Jewish neighborhood until the mid-1950's. It was at this point that the Jewish families who had dominated the area began to move in large numbers to the South suburbs to be replaced by another upwardly mobile population sub-group, blacks. Since this invasion-succession process began to take place Willard Hay as been relatively unstable. This instability has been particularly pronounced in recent years as middle class blacks also take advantage of a wider range of housing opportunities to move to South Minneapolis or to the adjacent suburbs.⁵

⁵Minneapolis Community Improvement Program, Near-North Community Analysis and Action Recommendations (Minneapolis, 1965), pp. 9-13.

The area population is now 45% black and composed of a large number of young families of above average size. There is a broad range of incomes in the community but the median is in the moderate range in comparison with the rest of the city (see Table 6).

Housing Conditions

Housing conditions in Willard Hay vary a great deal, generally improving from south to north and from east to west. The housing stock is basically sound and relatively new compared with much of the city stock. Only about 55% is over fifty years old. Approximately 90% of the housing in the area is in single family structures, most of these renter rather than owner occupied.

The housing should be in sound condition considering its age, normal use and maintenance, but between 20 and 30% of the housing is currently in need of rehabilitation. An indication of the housing problem in the area is a loss in housing values of between 5 and 20% during the last ten years. The median estimated market value of a single family unit in the area is now placed at between \$15,000 and \$20,000.⁶ Additional housing characteristics are summarized in Table 7.

⁶Minneapolis Planning, Population, Housing and Land Use Profiles (Minneapolis, 1975).

Property Characteristics and Ownership Patterns

Long term vacancies are scattered throughout the southern portion of the Willard Hay neighborhood as is residential abandonment. However, abandonment appears not to have reached the contagious level apparent in some parts of the Near North (see Fig. 4). There are more vacancies in the eastern part of the study area than the western portion since deterioration and the resulting neighborhood instability appeared to have moved in a westward direction. The area is intersected by major thoroughfares, Plymouth and Penn Avenues.

The property profile for the twenty current single family long term vacancies (over six months) in the census tracts which compose the study area indicate an average assessed value of \$12,095.

In the ten properties where information is provided on size, the average number of bedrooms is three.

Average actual age of the houses is sixty-four years, but effective age is sixty years or more. Condition and class ratings are not available on the properties. Only three of the twenty properties are homesteaded, indicating a high level of rentals and absentee ownership.

Because of the general instability of the housing market in areas experiencing residential abandonment,

FIGURE 4
Near North

the problems with supply (high maintenance costs, age of housing, problem tenants) and the relative lack of demand for housing in these areas, the role of the property owner becomes critical. His intentions regarding the property, his real estate experience and the number of properties he owns may determine whether a vacant property becomes an abandoned one.

In the entire Willard Hay community, 61% of the residences are owner occupied, but because of the withdrawal of conventional mortgage financing from the area and the prevalence of contract for deed arrangements, even many of the owner occupied residences are on shakey ground financially.

To find out who own vacant property in a transitional neighborhood like Willard Hay, ownership was determined for twenty-five single family residences in census tracts 27 and 32. These twenty-five residences were composed of twenty properties which were vacant for six months or more as of July, 1975, and five properties which have been removed from the vacancy list over the past four quarters and are considered abandoned by the definition of this study (utility service no longer being provided).

Conversations with Minneapolis Housing and Redevelopment Authority personnel familiar with owners in

the area suggested four primary types of owners: 1) the contract for deed or other short term owner who defaults on his mortgage or contract payments, 2) older long-time residents who are forced to leave because of age or who flee the area because it is changing (this category also contains property left in estates), 3) real estate brokers or multiple property owners interested in the property for speculative reasons, and 4) public owners, including FHA, VA, the City of Minneapolis, or Hennepin County.

Of the twenty long term vacant residences for which ownership information was available, eleven appear to fall into the category of short term or contract for deed owners, five are owned by long-time residents of the community or their estates, three are owned by real estate brokers or multiple property owners, and one property is owned by FHA.

Of the five properties removed from the vacancy list and considered abandoned because of the removal of utility service, three are owned by real estate brokers or multiple property owners and two are owned by FHA.

Although this sample is very small, it has been compared with the vacancy and ownership list developed by the Housing Vacancy Task Force and approximates its profile of ownership patterns. It indicates that there

are still substantial numbers of older residents in the Willard Hay area and people attempting responsible home ownership. However, speculators and multiple property owners are beginning to move into the area and as a group represent the least responsible ownership.

Public Programs and Plans

The Minneapolis Housing and Redevelopment Authority has been active in urban renewal activities in the Willard Hay community for the past four years.

One of the most important elements of community renewal efforts is the two year old Housing Vacancy Task Force which identifies vacant properties and recommends those which should be rehabilitated.

Since 1971, rehabilitation efforts have been supported under the federal Neighborhood Development Program (NDP) with redevelopment activities including spot clearance, rehabilitation of existing housing, federal housing grants and self-help clinics.

By July, 1975, 495 privately owned dwelling units have been rehabilitated through federally financed 312 loans and 115 grants representing a total investment of \$2,953,000. Some of these rehabilitated structures are unfortunately again in need of rehabilitation or even abandoned because of mismanagement.

Fourteen homeowners in the area have received a

total of \$111,189 in locally financed loans and grants. In addition, thirty-two houses have been rehabilitated through a Housing Authority program. This year Willard Hay will receive \$3,600,000 in community development block grant money which will be used primarily to reduce the vacant housing problem in the area, increase home ownership and aid rehabilitation efforts.⁷

Near North Neighborhood--West Area

The Near North neighborhood is located close to the northern edge of downtown Minneapolis (see Fig. 1). The area experiencing severe housing abandonment is bounded by Girard Avenue on the east, Olson Highway on the south, Golden Valley Road on the north and Penn Avenue on the west. (Fig. 4)

Like the Seward West neighborhood, parts of the Near North were among the city's earliest neighborhoods, incorporated by 1886. Area development was spurred by the near-by lumber industry, located on the river and the development of horsecar and streetcar lines in the late 1880's. From the beginning, there was a wide range of homes in the area, with less expensive homes built near public transportation and near-by industry and

⁷Minneapolis Housing and Redevelopment Authority, Application for Participation, Urban Homesteading Demonstration (Minneapolis, August, 1975).

more expensive homes at what was at each stage of development the less accessible "suburban" area. This type of development leapfrogged until after 1900, after which the major part of the residential development was middle class.

By the 1920's, the Near North area had begun to assume the personality and role it plays in the city today. It became, at that time, one of the take-off points for immigrants, particularly those disadvantaged economically or segregated racially. Russian immigrants first settled in the area around 1900 and provided the initial attraction which drew Russian Jews to the Near North and produced a full-fledged Jewish community by 1930. As the community prospered and moved northwest, they were replaced in an invasion-succession process by blacks who had first settled in central Minneapolis.

In addition to these two groups, the Near North also became the home for many of Minneapolis' which low income population, who appeared in the area east of Lyndale as early as 1920. This group has also moved westward according to the availability of low cost housing.

Even while the general city population was increasing, the population of the Near North began to decline. Population loss in the area was twice the

city rate from 1950 to 1960. Since that time population loss has moved in a westerly direction as outmigration of the stable Jewish population has peaked. This population migration and instability has been exacerbated by the removal of low cost, deteriorated housing in the Grant neighborhood immediately east of the study area.⁸

The population of the area is primarily families, the largest concentration in the central city, with a larger than average mean size. The median income is one of the lowest in the city (see Table 6).

Housing Conditions

For an area so dominated by families and single family structures (65%), the Near North has an unusually small number of homeowners. In the northern part of the area (tract 28), 85 to 94% of the single family units are fifty years or older while in the southern portion (tract 33) 70 to 84% of the single family units are fifty years or older. Twenty to 29.9% of the housing in the area needs at least some rehabilitation. The median estimated market value of single family homes is low (\$14,900), and has shown a moderate loss between

⁸Minneapolis Planning and Development Office, Near North Community Analysis and Action Recommendations (Minneapolis, 1965), pp. 9-13.

1960 and 1970. Moderate level rents (\$100 to \$149) prevail in comparison with city standards, but they are set based on size of unit rather than condition. The tract also shows some evidence of overcrowding (see Table 7).

Property Characteristics and Ownership Patterns

Long term vacancies are scattered throughout the Near North neighborhood (see Fig. 3) but are more prevalent in the study area (the western section) because it contains more housing. (Much of the eastern portion of the neighborhood was demolished for the Grant renewal project and has not been rebuilt except for several public housing projects.)

Long term vacancy does appear more likely to occur in the area which already has severe abandonment problems, the sixteen blocks between Plymouth Avenue and Olson Highway, Logan Avenue North and Penn Avenue North.

The clustering of long term vacancies and abandonment in this area would seem to indicate that there is a contagious phenomenon operating.

The entire study area is heavily trafficked and bounded by major thoroughfares. The only commercial facilities, on Plymouth Avenue, are physically deteriorated and economically unstable.

The property profile for the study area based on PMS statistics for single family residence vacancies in census tracts 28 and 33 indicates that the average assessed value for eleven properties currently classified as long term vacancies is \$11,094. The homes are relatively large with an average of three bedrooms. The average actual age of the structures is sixty-four years but the effective age is seventy-seven years. (Vacancies in the northern portion of the study area have an older effective age.) The city assessor has given five of the properties a fair condition rating and two properties a poor rating. The four remaining properties are not rated. All are in need of at least some rehabilitation. Ten of the eleven properties are not homesteaded, indicating other than owner occupancy.

According to the 1970 census, only 26% of the housing units in the Near North community are owner occupied. This compares with 61% owner occupied in the adjacent Willard Hay neighborhood and indicates a possible westward moving trend toward housing as a source of income rather than residence.

The lack of a substantial home owning population in the Near North has hampered both rehabilitation efforts and the development of a strong community-based effort directed at preventing abandonment. A simple categorization of owners for twenty-four single family

properties currently vacant over six months in the study area (census tracts 28 and 33) indicates that seven owners can be classified as contract for deed or short term owners, two properties are owned by long time community residents or their estates, twelve properties are owned by real estate brokers or multiple property owners and three properties are publicly owned.

Of the ten properties removed from the vacancy list over the past four quarters and "abandoned" (utility service no longer provided), one is owned by a long term resident or his estate, four are owned by real estate brokers or multiple property owners and five are publicly owned. Although a limited sample, this breakdown indicates the significance of absentee landlords in the Near North area.

Public Programs and Plans

The Minneapolis Housing Authority has been actively involved in urban renewal of the Near North neighborhood since 1968. The MHRA staff keeps track of vacancy and building condition in cooperation with the Northside Residents Redevelopment Council. The Near North side renewal project has as its main objective the rehabilitation of the existing housing stock.

A major problem for the rehabilitation effort is the large number of substandard properties in the area

which are owned by absentee landlords. Those involved in urban renewal in the neighborhood hope to increase the percentage of home owners and encourage home building on the large number of vacant lots.

As of July, 1975, 188 federally financed loans totalling \$1,844,350 and 174 federally financed grants totalling \$540,770 have been used to rehabilitate 270 properties. Fourteen homeowners have received a total of \$101,692 through the local loan and grant program. Eleven properties have been rehabilitated through a housing authority program. As in Willard Hay, many of these rehabilitation projects have short lives because of lack of knowledge on the part of homeowners concerning preventative maintenance. For this reason, rehabilitation and home ownership advisory services will be an important part of the Community Development Block grant programs.⁹

Neighborhood Analysis--Comments

The areas of Minneapolis affected by residential abandonment obviously have much in common. All three have experienced a population decline for at least twenty years. Their current residents are a "problem" pop-

⁹Minneapolis Housing Authority, Urban Homesteading Demonstration (Minneapolis, August, 1975).

ulation with more than the average share of social and economic difficulties and with large families to support and house. They have low incomes and are neither able to purchase a home nor pay rents which would maintain the housing adequately. They are, in addition, people with a "renters' mentality", inexperienced in home buying or maintenance.

The housing itself is aging, if not old, requiring increasing outlays for maintenance. Its value, already low ten years ago, has decreased in the last decade, making it even less profitable to operate as rental housing but difficult to sell.

The neighborhoods are overcrowded relative to other areas of Minneapolis and very low on the preference scale as places to live. All three are designated renewal areas in which elected citizen groups have made a commitment to a rehabilitation strategy rather than demolition and new construction.

The population and housing characteristics which these neighborhoods have in common are also those present in neighborhoods afflicted with abandonment in other large eastern and midwestern cities. The difference in Minneapolis is the relatively smaller magnitude of the problems rather than their characteristics.

Though similar in many respects, these neighbor-

hoods also exhibit some distinct differences. Seward West has by far the oldest housing of the three areas and could be considered a pocket of deterioration in a generally stable community. The vitality of the Franklin Avenue commercial strip, the low vacancy rate and relatively high level of maintenance in Seward East all indicate that the vacant and abandoned structures in the four block area (Milwaukee Avenue, Twenty-second Avenue South and Twenty-third Avenue South) do not represent a contagious phenomenon or lack of demand for housing in the larger community. On the contrary, the location of the area near major educational and health institutions with adequate commercial facilities and close to downtown via the freeways seems to have kept the area viable for longer than could have normally been expected.

The interests of younger people who have moved into Seward West seems to have provided the impetus for the effort to preserve Milwaukee Avenue as an historic example of a workingman's neighborhood in early Minneapolis. Because of its age, condition and current market value, the housing certainly does not warrant rehabilitation for anything other than its historic value.

Rehabilitated, Seward West can provide a modest and distinctive addition to the moderate income housing

stock in the city. Because of the general stability and demand for housing in this location, it could be predicted that renewal in Seward West, even if initially costly, could produce lasting results. It would, however, not have a significant impact on the housing supply available to the minority low income population, that group most in need of housing alternatives.

The Willard Hay neighborhood has a somewhat different profile from the other neighborhoods in Minneapolis affected by residential abandonment because of the transitional nature of its population and the generally higher quality of its housing stock. Willard Hay also has a broader population mix than either the Near North area or Seward West which accounts for the moderate income average for the area.

Until five years ago, the population of Willard Hay included a large segment of the Jewish population which once dominated the area. This group appears to have left even more quickly than would normally be anticipated because of scare tactics used by realtors and others attempting to buy housing in the area at low prices.

This rapid transition and the resulting inequity between supply and demand in Willard Hay are crucial to an understanding of the housing problems in the area.

Because much of the housing is still owner occupied, the problem tenant of rental housing is not critical in this neighborhood. More typical is the abuse of the contract for deed arrangement. Because of the demand for family housing in the low price range, an anxious buyer may underestimate the cost of maintenance in a house, such as many of those in Willard Hay, which is basically sound. Eventually, a choice has to be made between needed maintenance and the contract for deed payment. This no-win situation too often leads to default and abandonment.

Currently, residential abandonment and vacancy seem to be at a standstill in the neighborhood, neither rising nor falling dramatically. Although vacancies continue to occur, the tighter housing market and closer neighborhood surveillance appear to have kept the number at a fairly stable level during the past two years. The tighter market and effective neighborhood organization may slow down the rate of abandonment, but eventually, maintenance and a slowly increasing percentage of absentee owners could produce the same conditions as those which now affect the Near North.

The western part of the Near North neighborhood appears to have the worst housing problems of the three areas examined in this study and the most difficult to solve.

Considerable public funds have already been invested in the area to little avail. Many houses rehabilitated under a federally sponsored loan program several years ago are again in need of rehabilitation. For, even though the owner who originally obtained the rehabilitation funds may have been well-intentioned, ownership turnover in the area is so frequent and occurs in such large numbers, that consistent maintenance, even of structures in good condition, is almost an impossibility.

In contrast with Willard Hay, the population of the Near North has in general more serious socio-economic problems and as a group are primarily renters rather than homeowners. As renters, they do not feel a commitment to neighborhood renewal though they may be concerned with the particular building in which they live. Absentee landlords who own the majority of the property in the area have neither the will nor the economic means (considering the value of the property and income received from it) to keep the property in adequate condition, much less rehabilitate it.

In the Near North, public agencies, such as the Housing Authority and Building Inspection Department, must bear the primary responsibility for maintaining adequate housing standards and trying to stopgap the

deterioration taking place. Just to maintain the status quo in this area is very difficult; to turn it around would take a monumental housing and social services effort.

The housing problems which these neighborhoods are experiencing are of interest and importance to the wider city community because of the necessity of maintaining good individual neighborhoods with adequate housing and public services.

The deterioration of these neighborhoods, however, is also the product of trends and attitudes operating metropolitan-wide:

- Housing which is structurally unsound but located south of downtown is preferred to better housing north of downtown.

- Mobility appears to have increased in the last decade for middle income minorities but not for low income minorities.

- Home ownership is still a preferred status in all income groups, but the supply of single family homes available to low income people has decreased.

- Because of its historical role as well as its present physical and economic condition, the Near North neighborhood appears to be the lowest on the housing preference scale, even for those who live there.

- The "filtering" down of housing to lower income housing in minority dominated neighborhoods as former middle income residents leave these neighborhoods is often accompanied by a lower level of maintenance and condition.

Because Minneapolis is still a city of single family homes, it is assumed that people buying a house have experience in home maintenance, are able to obtain mortgage money and know something about purchasing options. None of these generalizations hold true in areas experiencing abandonment.

Another result of Minneapolis' predominant single family home ownership pattern concerns regulations and procedures which govern housing standards and property taxes. These procedures are now primarily designed to protect the property rights of the individual homeowner rather than to protect against the abuses of those who utilize the housing stock for profit-making purposes or prey on inexperienced low income home buyers.

REGULATORY PROCESSES WHICH AFFECT OWNERSHIP

Ownership of residential property in a city involves two related responsibilities which have public as well as personal implications: 1) adequate property maintenance, which affects the value not only of the individual house but other properties in the neighborhood, 2) payment of property taxes to support public services and facilities which serve the house and the neighborhood.

Although not often considered, these two additional responsibilities, together with the actual initial property cost, determine the total cost of ownership and are an index of the owner's responsibility toward his property.

For the city and county, the ability to enforce regulations concerning housing standards and collect property taxes represent an ability to ensure minimum adequate housing for all citizens and pay for public services and facilities which serve those citizens. In neighborhoods affected by abandonment, these regulatory powers work ineffectively, to maintain minimum standards or pay for public services.

Building Inspection/Condemnation

The process of securing a structure once vacant or abandoned is a time consuming process, which has as its first priority protection of the rights of the property owner and only as its second priority protection of neighborhood residents endangered by the building.

The request to secure a residence which is vacant can come from a number of different sources but only after the building has been trespassed or broken into in some manner and deemed a hazard.

The property is served with orders to secure the building and only then does the process of finding the actual owner begin. Several previous owners may be served with the orders, ignore them or respond negatively before the current owner is located and notified. He is then given ten days to board and register the building with the Director of Inspections. The type of boarding required of the owner is unspecified insofar as it meets the approval of the local building inspector.

The building owner is also required to pay a registration fee of \$150.00 per six month vacancy period. This fee is very likely to be ignored, however, because if the owner has lost enough interest in the property

to allow it to be boarded he will be unwilling to pay out any more money on the property in the form of fees. According to current Department of Inspection figures, the number of structures not in compliance with the ordinance so far this year is five times the number in compliance.

The problems with this boarding procedure are fairly obvious. It is very difficult to locate the owners of contract for deed properties to serve them with the boarding orders, particularly because the great majority of contract for deed sales are not registered with the Register of Deeds. This problem is intensified if the owner does not want to be located which is often the case with the owner of an abandoned structure.

Another deficiency of the ordinance is lack of specification concerning the type of boarding which will adequately secure the house. An owner requested to board a building can determine the materials he will use and the thoroughness of the job. Too often, the typical boarding job by the owner will consist of a few sheets of plywood tacked to downstairs windows. Although the boarding job done by the city is certainly adequate (heavy plywood boarding, painted and stapled to every window), it often comes too late to prevent interior damage to the house.

Although owners of vacant buildings pay a fee for the city services which involve the vacant, boarded house, this fee does not begin to approximate the actual public cost. When the current vacant buildings ordinance was adopted in 1968, owners were assessed a fee of \$40.00 per month for a vacant building. This fee was overturned in 1974 and reduced to \$150.00 every six months when a building owner won a court suit charging that the fee was exorbitant. Although it would appear that a vacant residence would need fewer city services because of its lack of occupants, the opposite is true. The hidden costs of vacant buildings may include: several fire calls, and arson inspection, police calls for vandalism or crime taking place in the building, building inspection and continued city maintenance services which must be provided whether or not the building is occupied. In addition to these hidden public costs, a vacant residence is also costing the neighborhood in which it is located a great deal in terms of property depreciation and general hazard. When these very substantial costs are counted, a \$40.00 per month fee seems low relative to the price paid by those other than the owner.

Property Taxation/Default

The property taxation and default process as it

was originally formulated is another reflection of the dominance of the homesteaded dwelling in Minnesota. The existing default system assumes that the owner has an interest and an investment in his property which he wishes to maintain.

The assessment process is impersonal with the assessment and notices levied against the property and presented to the property rather than to the owner. The assessor must assume that every piece of property has a value when placed on a par with comparable property anywhere in the city; he must be geographically non-discriminatory. Both of these assumptions are oftentimes false in the case of potentially abandoned buildings.

Minnesota is one of the most lenient states in the country in terms of default periods, allowing seven years to pass from the original assessment date before final judgement and foreclosure. At the end of this period there is even another sixty day redemption period before the county takes title to the property. The reasons given for this exceptionally long default period are a need to protect the rights of the tax payer and a desire to keep the state and county out of the real estate business.

Despite the extended default period, however, the county does end up with a certain amount of properties

every year. Of the properties most recently auctioned after foreclosure, the largest number of individual properties (eight) were located in the district encompassing the Near North and Willard Hay neighborhoods. The average assessed value advertised for the properties was approximately \$2,000, indicating that the property consists of land alone or, quite possible, that the structure on the land has a negative value. If these pieces of property are not bid on, they remain in the hands of the county for re-auctioning at a later date. It is considered a strong possibility that more abandoned properties will fall to the county in upcoming years because of the economic recession. People who bought houses when financing was still readily available may have defaulted in somewhat larger numbers as maintenance costs and taxes rose or as they became unemployed.

Because of the time period before foreclosure takes place, it can be readily anticipated that the buildings on property the city takes title to will be demolished or shells of the residences they once were.

On the positive side, attempts are not being made to discriminate between the uses of residential property and the types of owners. Legislation which takes effect in January, 1976, will reduce the default

period to three years for non-homestead residences and increase late tax penalties. These changes are certainly an improvement but will hardly affect the immediate problems which afflict non-owner occupied vacant dwellings. A further possible step would be to reevaluate the methods of assessment recognizing that some properties have a negative or nonexistent market value and deferring taxes in lieu of rehabilitation.

In summary, by failing to recognize timing and location as variable related to ownership responsibility, these two processes contribute to the deterioration of the housing stock in parts of the city particularly those with a poor housing supply and low demand. They allow the irresponsible owner the luxury of holding on to property long after he has stopped paying adequately for the public services which support it and do not adequately enforce measures which would, at the very least, prevent the building from becoming a public hazard.

FACTORS WHICH CONTRIBUTE TO ABANDONMENT
DURING PERIODS OF VACANCY

The lack of public policies to encourage responsible homeownership in the form of adequate maintenance and support for public services, is a problem in any part of the city. It becomes a serious problem in neighborhoods which are dominated by absentee owners, are in low demand and have a deteriorating housing stock. A long period of vacancy in a house in one of these neighborhoods will produce further general deterioration and a demand on rather than support for public services.

In Minnesota, a six month period of time (the minimum long term vacancy) usually involves extreme changes in weather and temperature which can significantly damage an unheated, unoccupied house, particularly if it is already in substandard condition. Winter weather damage from water freezing in and bursting pipes, heavy snow or melting and freezing ice in eaves and gutters was cited by those involved in housing rehabilitation as a significant cause of costly structural damage. In the summer, broken windows in an unsecured or poorly secured vacant house can mean more

water damage from heavy rain. This type of damage, common to vacant houses anywhere in Minnesota, though serious in its eventual effects, does occur over a fairly length period of time.

Two other destructive forces, vandalism and arson, affect some neighborhoods and houses more than others. The damage they wreak on both vacant houses and neighborhoods, however, is enough to make even short term housing vacancy a critical problem which demands immediate attention. The neighborhoods in Minneapolis in which vandalism and arson frequently occur in vacant houses are the same neighborhoods which have a high incidence of abandonment following periods of long term vacancy. Because of a lack of detailed statistical information on the incidence of vandalism and arson in the city or in particular neighborhoods, final conclusions cannot be drawn about the relationship between the incidence of vandalism and arson and a high rate of housing abandonment. However, based on a limited information available, a relationship seems very likely.

Vandalism

Vandalism occurs almost immediately after a house has been vacated in Seward West, the Near North or Willard Hay, sometimes within hours after the tenants

leave and certainly within the first month of vacancy. The initial vandalism incidents usually involve burglary of anything of value in the house including water heaters, plumbing fixtures and furnaces. Particularly rapid vandalism occurs to houses in Near North or Willard Hay because of the ornamental objects in the houses which have a high resale value. These might include brass door knobs, solid wood doors, leaded and stained glass. In many houses, oak buffets are ripped out of the walls and even the hard wood floors stolen. It is usually assumed by Minneapolis Housing Authority Personnel involved in rehabilitation that after a month of vacancy anything in a house which had given it its "character" will be gone.

After this initial incident, the house is left unsecured and is subject to the second most common type of destruction, malicious vandalism, usually carried out by juveniles in the neighborhood. Windows are broken, stairway railings chopped up and walls defaced and slashed. According to Minneapolis Police Department figures, malicious vandalism is more prevalent in the summer months. Approximately 250 incidents of vandalism are reported during the winter months, compared with an average of 500 during each summer month.

Most vandalism, however, particularly that which

occurs on the Northside, is not reported because the victim (the owner) doesn't know about the crime until days after it has been committed. Federal Housing Authority reports to the Minneapolis Police Department on vandalism to their properties indicate that between October, 1974 and March, 1975, thirty-nine of the fifty-nine break-ins which occurred were in the Willard Hay and Near North neighborhoods.

Interviews with residents and Housing Authority personnel cite vandalisms as one of the primary preconditions for abandonment, particularly devastating when it affects houses unwillingly left vacant because of death or extended hospital stays.

Arson

Arson typically occurs after the house has been stripped and in connection with malicious vandalism committed by juveniles. An arson incident usually occurs within three months after a house has been vacated. According to the hazardous building inspector and fire department officials, most first fire incidents are small fires set by juveniles on the second floor of the structures. The damage done by this fire plus the damage done by firemen entering the building, usually through the roof, sets the stage for later, more destructive fires which render the building useless.

Firemen at the station which serves the Willard Hay and Near North neighborhoods estimate that between 60% and 75% of their fire calls are to vacant buildings, many of these repeat calls to the sites of previous fires. The total number of fire calls to vacant buildings has decreased in the last year because of the demolition of a number of hazardous buildings in the area.

A more dangerous fire problem than the small fires set by juveniles involves arson for profit. According to the arson investigator for the Minneapolis Fire Department, there has been a substantial increase in crimes connected with vacant building fires. An individual will buy a home in a high insurance risk area; such as Willard Hay, Seward West or Near North, and put in some minimal improvements in order to get a policy for \$15,000 or more. If the house burns, the owner collects on the replacement value of the home (approximately 80% of the cost of having the home rebuilt on the same lot) not on the market value. According to the Director of the Minnesota Insurance Information Center, twenty cents out of every fire insurance dollar goes to pay off for fires set for profit. As in the case of many criminal activities which occur in neighborhoods with a high incidence of abandonment, arson is insufficiently prosecuted. It isn't ranked as

a major crime and there have been no convictions in the last two years.¹

The pernicious effect of arson and vandalism is not documented because they are considered minor crimes, crimes against property, not against people. Indirectly, however, individuals are harmed by the loss of low income housing, the creation of hazardous structures and the gradual destruction of city neighborhoods. This personal and public loss should encourage the application of stronger measures to halt crimes which so obviously hasten the abandonment process.

¹Patricia Marx, "Takes Big for Profit Arsonists;" Minneapolis Star, 11 August, 1975.

A CHRONOLOGY OF ABANDONMENT

A real understanding of what occurs during a period of long term vacancy cannot be gained without investigation of the ownership histories and problems of individual properties.

Though on the surface abandoned, boarded or vandalized properties look much the same, each house proceeded to that status along a slightly different route. The following case histories, developed through interviews with residents in each of the study areas, is only a small sample but they are presented to demonstrate common chains of events which have affected many other houses and to show the wide variety of human actions which can lead to long term vacancy and subsequent abandonment.



Parcel #1

This large wood frame single family home in Willard Hay near the city limits was converted to a duplex approximately ten years ago. Considerable maintenance has been deferred since that time. The house has changed hands in contract for deed arrangements four times since 1968. The deed is owned by a realty company located in Bloomington.

The house is currently beyond rehabilitation after having been totally vacant for four months, since April, 1975. It has been partially vacant for approximately a year.

The house was first broken into in late April and all furniture and fixtures stolen. Windows were

broken out and the front door left open.

In early May, the house was entered and subjected to malicious vandalism, with kitchen cabinets torn out, doors torn off hinges and the entire stairway bannister ripped out and smashed.

In late May, the house was set afire at approximately 4:30 A.M. in a suspected arson attempt. The fire was noticed, however, and put out before it could destroy the house. The owner has been unsuccessful in reinsuring the property.

After numerous complaints by residents, the house was finally boarded by the owner in June. The boarding job was so inadequate, however, that the house was broken into several times during the summer months.



Parcel #2

This one story stucco house on a corner lot in Willard Hay was originally purchased via a GI loan for \$10,000 seven years ago.

Maintenance on the property was deferred until approximately \$2,000 worth of rehabilitation was needed to bring the house into compliance with the housing code standards. The property owner decided to vacate the house rather than invest the money needed to sell it, and moved out in late summer, 1973.

The house remained fairly well intact for six months and then was well boarded by the city after an initial incident of vandalism.

During the first winter it was vacant, the house

suffered some interior water damage from leaks.

Because the house was adequately boarded, and was secured before extensive interior damage was done, it is still salvageable. The exterior, however, has been quite extensively damaged by weather and vandalized. Because of the length of vacancy and the damage which occurred during the vacancy and the extent of rehabilitation needed before the property owner walked away, the cost of rehabilitation has doubled in two years.

Parcel #3

This large stucco single family home in the Near North neighborhood was bought on a contract for deed arrangement by a family four years ago. The husband and wife divorced a year later and the husband was in a serious accident. He defaulted on the payments almost two years ago and moved out of the house without notifying the owner.

People have inhabited the house intermittently during the past two years but it is currently uninhabited and for sale by a new owner of the deed. The new owner invested some money in the house, remodeling the interior, but is still unable to find a buyer for the house.

The house was broken into two times before remodeling but because it is watched fairly carefully by the owner, no extensive damage was done. After the remodeling, though, the house was broken into again, vandalized and burglarized. A new carpet and refrigerator were stolen. The water was turned on and glass broken throughout the house. The damage was estimated by the owner to be in excess of \$1,000. The house is currently in fairly good condition but may not remain so because of the owner's waning commitment to maintaining what appears to him to be a losing proposition.

Parcel #4

This very old, tarpaper-sided house in the Seward West renewal area was purchased by the Minneapolis Housing Authority for rehabilitation in November, 1974, was vacated at that time, and its occupants relocated. The building was not secured. In December, the house was broken into, vandalized and water turned on in twenty below zero temperatures. The ice buckled the second floor and first floor ceiling, condensed on the walls and covered the entire upper floor. In January, the house was still unsecured and broken into again and burglarized, losing a water heater, radiators and fixtures. In March of 1975, the house was finally locked though not boarded, but because entry is

easily available, it has been broken into and vandalized during the summer of 1975.

Because of its age, the house would have been very expensive to rehabilitate; it is now virtually certain that it will be demolished.

CONCLUSIONS AND RECOMMENDATIONS

Long term vacancy is not desirable wherever it occurs. It represents a waste of housing resources and often precedes the economic decline of a neighborhood. In the areas examined in this study, however, vacant houses are more than eyesores or an indication of a lack of housing demand. They are an ever present danger of fire, a location for crime and a psychological reminder that the neighborhood is "bad" and undesirable as a place to live.

The property losses which often occur during the period of long term vacancy are summarized in Table 9. They demonstrate how a habitable though substandard house can deteriorate in a matter of months to a point where it is beyond rehabilitation and has to be demolished.

To shorten a period of vacancy which results from a lack of demand for housing in a particular area will require changes in attitudes and major metropolitan housing market trends. However, the destructiveness which occurs during a period of housing turnover, however long, can be reduced, even in areas where housing turnover is rapid and more vacancies are long term vacancies.

TABLE 9

The Cost of Long Term Vacancy-Anticipated Losses in
Unsecured Structures at Various Stages of
Vacancy in the Study Areas

<u>Length of Vacancy</u>	<u>Anticipated Structural Damage or Deterioration</u>	<u>Cause</u>
1 month	Loss of ornamental interior property, furniture (stained-glass, brass door knobs, etc.)	Burglary
1 to 3 months	Loss of housing fixtures	Burglary
	Minor roof damage; floor and smoke damage	First arson incident
	Broken windows	Vandalism
3 to 6 months	Damage to interior walls, cabinets, floors	Malicious vandalism
	Major roof, wall and floor damage	Second arson incident
6 months or more	Damage to plumbing system	Weather
	Severe deterioration of exterior (roof, eaves, stairways, siding)	Weather

Potential steps which might be considered to deal with the potential dangers of long term vacancy include:

- 1) "Interim occupancy", a concept used in a limited way in Seward West. Tenants pay low rents in houses which would otherwise be unoccupied with the understanding that their residence is only short term.
- 2) Simply making sure that existing tenants are not relocated until action is about to occur (the house is ready to be rehabilitated or demolished).
- 3) Development of a security system to regularly police vacant houses. This type of system could be private, operated by the residents or by a public agency, such as the city or the Housing Authority.

Another set of recommendations is directed at vacancy which is at least in part intentional, the result of irresponsibility or greed on the part of the property owner.

The primary recommendation in this area is that building sales, including those under contract for deed, should be registered so that the name of the current owner is publicly known. This simple change in the current practice of non-registration would significantly

speed up the building inspection process and prevent the avoidance of responsibility which is endemic among owners of income-producing property in transitional neighborhoods.

In addition, the boarding ordinance should be reconsidered in light of the high proportion of non-payment of even the minimal boarding fee now in effect and the inadequate boarding done by most owners when they are required to secure a house. Only by making the holding of a vacant property as expensive as its public cost will owners act more responsibly and quickly regarding property they cannot or choose not to maintain adequately.

Tougher sanctions aimed at making the owner responsible for his property should be combined with an effort to educate buyers and potential buyers of homes in areas such as Willard Hay and Near North about the actual costs of homeownership and the pitfalls of buying via contract for deed. Because contract for deed and FHA are the only options now open to home buyers needing financing, further pressure should be brought to bear on the Savings and Loan Association to make high risk funds available for home loans in these areas.

In general, every effort should be made to speed up the public processes affecting vacant houses in

neighborhoods affected by abandonment, recognizing their need for immediate and special attention.

Further research also is needed to support the case that vacant houses involve a cost to the public as well as to the owner. As of now there is no information on the location of fires in the city of Minneapolis or on how many of those fires occur in vacant buildings. There is also no firm information on the effect of vandalism and arson on rehabilitation costs.

All of these efforts should be directed toward reducing the vacancy period as much as possible and making the vacancy periods that do occur less costly for the property and its owner, for the neighborhood, and for the city.

Bibliography
SOURCES-CONSULTED

BOOKS

- Allihan, Milla. Social Ecology. New York: Columbia University Press, 1939.
- Berry, Brian, and Horton, Frank E. Geographic Perspectives on Urban Systems. Englewood Cliffs, N.J.: Prentice-Hall, 1969.
- Beyer, Glenn H. Housing and Society. New York: Macmillan Co., 1965.
- Boyer, Brian D. Cities Destroyed for Cash: The FHA Scandal at HUD.
- Case, Frederick E. Inner City Housing and Private Enterprise. Los Angeles: Praeger-UCLA, 1972.
- Cox, Kevin R. Conflict, Power and Politics in the City: A Geographic View. New York: McGraw Hill, 1973.
- Downie, Leonard. Mortgage on America: The Real Cost of Real Estate Speculation. New York: Praeger, 1974.
- Frieden, Bernard J. The Future of Old Neighborhoods. Cambridge: MIT Press, 1964.
- Grigsby, William G. Housing and Poverty. Philadelphia: University of Pennsylvania, 1973.
- Harvey, David. Social Justice and the City. Baltimore: Johns Hopkins University Press, 1973.
- Hoyt, Homer. The Structure and Growth of Residential Neighborhoods in American Cities. Washington, D.C.: Federal Housing Administration, 1939.
- Lansing, John B. New Homes and Poor People. Ann Arbor: Michigan Institute for Social Research, 1969.

- Listokin, David. Residential Rehabilitation: Micro and Macro Analyses. Rutgers: Center for Urban Policy Research, 1972.
- Meyerson, Martin. Housing, People and Cities. New York: McGraw Hill, 1962.
- Morrill, Richard. The Spatial Organization of Society. Belmont, California: Wadsworth Publishing Company, 1970.
- Muth, Richard. Cities and Housing. Chicago: University of Chicago Press, 1969.
- Needleman, Lionel. The Economics of Housing. London: Staples Press, 1965.
- Nevitt, A.A. (Ed.). The Economic Problems of Housing. New York: St. Martin's Press, 1967.
- Page, Alfred N. and Seyfried, Warren R. Urban Analysis: Readings in Housing and Urban Development.
- Perloff, Harvey, Wingo, Lowdon (Eds.). Issues in Urban Economics. Baltimore: Johns Hopkins Press, 1968.
- Robson, B.T. Urban Analysis: A Study of City Structure. Longon: Cambridge University Press, 1969.
- Smith, Wallace. Housing: The Social and Economic Elements. Los Angeles: University of California Press, 1970.
- Stegman, Michael. Housing Investment in the Inner City: The Dynamics of Decline. Cambridge: MIT Press, 1972.
- Sternlieb, George and Burchell. Residential Abandonment: The Tenement Landlord Revisited. New Brunswick: Rutgers University Center for Urban Policy Research, 1973.
- Sterlieb, George. The Tenement Landlord. New Brunswick: Rutgers University Center for Urban Policy Research, 1969.
- Sternlieb, George and Indik, Bernard P. The Ecology of Welfare. New Brunswick: Transaction Press, 1973.

Timms, D.W.G. The Urban Mosaic: Towards a Theory of Residential Differentiation. London: Cambridge University Press, 1971.

PERIODICALS

Clayton, Glenn. "Abandoned--That's the Fate of Housing and of Neighborhoods--In a Growing Number of American Cities; Survey Report Analyzes Causes: Recommends Action to Reverse the Trend." Journal of Housing, (June 1971): 271-276.

Greer, Scott. "Urbanism Reconsidered: A Comparative Study of Local Areas in a Metropolis." American Sociological Review 21 (February 1956): 19-24.

"Housing Abandonment." Architectural Forum, April 1971, pp. 42-45.

"Housing: The Shell Game." Newsweek, 28 February 1972, pp. 60-61.

Hunter, Albert. "The Ecology of Chicago: Persistence and Change, 1930-1960." American Journal of Sociology, 77 (November 1971): 425-444.

"In the Inner Cities: Acres of Abandoned Buildings: Landlords are Now Fleeing the Inner City..." U.S. News and World Report, 26 January 1970, pp. 54-56.

Ingram, Gregory K. and Kain, John F. "A Simple Model of Housing Production and the Abandonment Problem." Proceedings of the American Real Estate and Urban Economics Association 5 (1972).

"Insurers Get Burned on Ghetto Policies." Business Week, 6 November 1971, p. 38.

"Mortgages for the Slums." Fortune (January 1968), pp. 162-163.

Nachbaur, W.T. "Empty Houses: Abandoned Residential Buildings in the Inner City." Harvard Law Journal vol. 17, no. 3 (1971).

Phares, Donald. "Racial Change and Housing Values: Transition in an Inner Suburb." Social Science Quarterly 52 (December 1971): 18-22.

- Sax, Joseph. "Slumlordism as a Tort--A Brief Response." Michigan Law Review (January 1968): 465-468.
- Schreiberg, Sheldon. "Abandoned Buildings: Tenant Condominiums and Community Redevelopment [Approaches a Municipality Might Try]--New York City's Experience." Urban Lawyer 2 (Spring 1970): 18-22.
- Simpson, Herbert. "Tax Delinquency." Illinois Law Review 28 (June 1933): 147-176.
- Stegman, Michael. "The Myth of the Slumlord." American Institute of Architects Journal (March 1970): 45-49.
- Sternlieb, George, and Indik, Bernard Pl. "Housing Vacancy Analysis." Land Economics vol. 45, no. 1 (February 1969): 117-121.
- "The Wildfire of Abandonment: Entire Blocks are Rotting as Landlords Claim: 'We Can't Make a Buck.'" Business Week, 4 April 1970, p. 57.
- Ylvisaker, Paul N. "The Deserted City." Journal of the American Institute of Planners vol. 25, no. 1 (February 1959): 1-2.

REPORTS AND OTHER MATERIALS

- Akahosi, George and Gass, Edna. A Study of the Problems of Abandoned Housing and Recommendations for Action by the Federal Government and Localities. Washington: Linton, Miels and Coston, 1971.
- Citizen's League of Minneapolis. Building Confidence in Older Neighborhoods. Minneapolis: Citizen's League, 1974.
- Community Improvement Program. "Near North Community Analysis and Action Recommendations." Minneapolis: Autumn, 1965.
- Community Improvement Program. "Longfellow Community Analysis and Action Recommendations." Minneapolis: Summer, 1965.

- Miles, Guy H. Final Report on Some Factors in Minority Housing Patterns in Minneapolis. Minneapolis: North Star Research and Development Institute, 1966.
- Minneapolis Housing and Redevelopment Authority. "Urban Homesteading Demonstration Application." August 21, 1975.
- Moskow, Michael. Housing in the Seventies. Washington: U.S. Department of Housing and Urban Development, 1973.
- National Urban League. The National Survey of Housing Abandonment. New York: 1971.
- Planning and Development Office, City of Minneapolis. The 1970 Profile of Minneapolis Communities. Minneapolis: 1972.
- Planning and Development Office, City of Minneapolis. Population and Housing Summary of Minneapolis, 1970. Minneapolis: 1973.
- Planning and Development Department, City of Minneapolis. State of the City-1975. Minneapolis: June 1975.
- Romney, George. "Statement Before the Subcommittee on Housing of the House Committee on Banking and Currency on Settlement Costs, Mortgage Foreclosure, Housing Abandonment and Site Selection Policies." Washington: U.S. Government Printing Office, 22 February, 1972.
- United States Congress, Senate Subcommittee on Housing and Urban Affairs of the Committee on Banking and Currency. Housing and Urban Development Legislation of 1970. Washington: 1970.

INTERVIEW SOURCES

- Ballantine, Chuck. Twin Cities Metropolitan Council.
- Bezant, Karen. Minneapolis Housing and Redevelopment Authority Willard Homewood Planning Team.

- Garner, Frank. Property Owner, Near North.
- Graham, Blake. Minneapolis Planning and Development Office.
- Gregg, Don. Minneapolis Fire Department.
- Hickey, George. Finance Officer, Hennepin County.
- Hoffman, Norman. Willard Homewood Resident.
- Holmbeck, William. Chief Building Inspector, City of Minneapolis.
- Holt, Captain Robert. Minneapolis Police Department.
- Kadwell, Laura. Willard Homewood Resident.
- Kallstrom. Minneapolis City Assessor.
- Nelson, David. Minneapolis Planning and Development.
- Obert, Frank. Minnesota Fire Research Center.
- Patterson, Pat. Minneapolis Housing and Redevelopment Authority, Rehabilitation Office.
- Provost, Robert. Director, Minnesota Insurance Information Center.
- Robertson, Captain. Station 4, Minneapolis Fire Department.
- Sundholm, James. Near North Resident.
- Winterly, Brad. Minneapolis Planning and Development Office.