

Housing Barriers and Resources for African Americans in East St. Paul

Conducted on behalf of
The East Side African American Task Force
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July 2001

*This report (COPC 028) is also available at the following Internet
Address: <http://www.npcr.org/>*

July 2001

The East Side Community Outreach Partnership Center supported the work of the author of this report but has not reviewed it for publication. The content is solely the responsibility of the author and is not necessarily endorsed by East Side COPC.

East Side COPC is coordinated by the Center for Urban and Regional Affairs at the University of Minnesota. The work that provided the basis for this publication was supported by funding under an award with the U.S. Department of Housing and Urban Development. The author and publisher are solely responsible for the accuracy of the statements and interpretations contained in this publication. Such interpretations do not necessarily reflect the views of the Government.

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Acknowledgements

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Research & Advocacy Class, Metropolitan State University (sum-fall 2000)

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East Side Family Center

Dorothy Day Center

New Hope Baptist Church

Center for Urban and Regional Affairs

Urban Coalition

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Introduction

Many people are aware of the affordable housing crisis in the Twin Cities. This crisis is having a great impact on low-income families and a disproportionate affect on people of color. The East Side African American Task Force is investigating what impact the housing crisis has on African Americans on the East Side of St. Paul, Minnesota. The Task Force is a project of the East Side Community Outreach Partnership Center (COPC). COPC is a collaboration of East Side community-based organizations, Metropolitan State University, Macalester College, and the University of Minnesota. COPC is sponsored by the US Department of Housing and Urban Development.

The Task Force began in the summer of 2000 by conducting a needs assessment of the African American community on the East Side. Based upon community feedback, the Task Force's research came to concentrate in five areas of concerns: health and safety, crime, housing, schools (education), and faith-based community involvement. This report will focus on East Side housing conditions and resources, and the housing issues identified by African American residents.

The following issues are addressed in the report:

- What is "affordable" housing for African Americans on the East Side?
- What is the quality of the available housing both rental and for sale?
- What are the housing barriers that are preventing African Americans from obtaining stable housing?
- Are the home ownership programs an option? Why or why not?
- What are the housing needs of the East Side?
- What can be done to meet these needs?
- Housing resources that are available for African Americans on the East Side.

The methods used to obtain the answers to the above questions were document research, web searches, personal interviews, community forums, and confidential questionnaires.

What is “affordable” to African Americans on the East Side?

A rental unit is considered affordable if it is 30% of a tenant’s income, and according to the National Low Income Housing Coalition a person living in Ramsey County would have to work 99 hours at federal minimum wage (\$5.15) to afford a 2-bedroom apartment, for which fair market value is \$666.00(NLIHC). Renters need employment paying \$12.81 per hour, (249% of federal minimum wage), to afford “fair” market rents. This means that approximately 43% of renters in Ramsey County cannot afford a 2-bedroom unit.

This “fair” market rent is even more unrealistic for residents of the East Side specifically in District 4 (Dayton’s Bluff). The 2000 U.S. Census shows a population of 17,661 for District 4, yet according to the 1998/1999 Commissioners Report District 4 had 4,681 cases of public assistance.

	<u>District 4</u>	<u>District 5</u>
• MFIP	818	1,224
• Food Stamps	748	1,338
• General Assistance	128	147
• Medical Assistance	2,543	3,407
• MN Supplemental Aid	444	636
Total cases of public assistance	4,681	6,752

In Ramsey County, a person receiving Social Security Income with a maximum benefit in 1997 of \$565 has an “affordable” housing cost of \$170. A single-parent family of three with a state grant of \$783 would need to rent a unit for \$235 for their rent to be considered “affordable”. The 1990 census shows the per capita income for District 4 as \$10,239 and for District 5 as \$10,746. Estimates of the 2000 census show little to no change in the per capita income for Districts 4 and 5. There are a total of 47,000 households that earned less than \$20,000 a year and paid more than 30% of that income to rent in the east metro. It should also be noted that according to the U.S. Census Bureau (1990), there were 15,442 people living in District 4 in 1989, 20% or 3,124 lived in poverty, and in District 5 there were 26,692 people and 19% or 5,182 lived in poverty.

Quality and availability of housing on the East Side

There are some major issues with the quality and availability of housing on the East Side, the age of the buildings and their condition, the lack of available rental units and the amount of “problem properties.”

The rental property on the East Side tends to be old and in need of repairs. The Urban Coalition shows a total of 6,209 housing structures in District 4 and 11,089 housing structures in District 5. Below is a chart showing how many units were built by 1939, 1959 and the total built before 1960:

	District 4	District 5
Number of Housing Structures	6,209 (100%)	11,089 (100%)
Number built before 1939	4,071 (66%)	5,658 (51%)
Number built before 1959	985 (16%)	2,366 (21%)
Total built before 1960	5, 056 (81%)	8,024 (72%)

The age of the East Side’s buildings also presents a problem to its children, lead paint. Low income, poor nutrition and urban residency are all factors in lead poisoning and many of the East Side’s children face them daily by no choice of their own. Often they are not just risk factors, but a reality. According to the Minnesota Department of Health 5%-9.9% of Ramsey Counties children have lead paint poisoning that figures out to 709 out of 7566.

Another sign of the quality of the housing is the fact that in 1990 between Districts 4 and 5 there were 156 units that lacked complete plumbing and another 136 lacked complete kitchens (Urban Coalition’s web site).

Of the above-mentioned buildings most of them are 1-3 bedroom units. There are 5,367 1-3-bedroom units in District 4 and 9,711 1-3-bedroom units in District 5, leaving larger families facing a more intense housing crisis.

At the current time there is only a 1% vacancy rate in the entire metro area. This is also true on the East Side, in part to the fact it is one of the only neighborhoods that has

“affordable” rental units. However, these units are usually of the poorest quality and landlords tend to offer only month-to-month leases. With the high demand for rental units, landlords can put tenants on month-to-month leases, and if there are any complaints about code violations or repairs a landlord just simply does not renew the lease for the next month, leaving tenants in fear of being homeless. This also works to help landlords in removing problem tenants. If a tenant violates the agreement, again the landlord just simply does not renew the lease for the next month and does not have to go the courts to have a tenant removed. In a neighborhood that needs stability, month-to-month leases do not encourage landlords and tenants to work out their differences, but rather to continue on a cycle of blaming each other and not working towards a point that would benefit them both.

This shortage of housing has caused many families to use transitional housing as a way to prevent living on the streets. In 1999, there were 674 people that used various transitional housing programs. Forty-two percent of those individuals were African American. Seventy-two percent of the African Americans either lived in a shelter, with friends/ relatives or were on the streets before entering the transitional housing programs (Ramsey County Report).

The third area of concern on the East Side are “Problem Properties.” In St. Paul there are between 150-250 chronic problem properties at any given time (Villares 1). So what is a problem property? On the East Side a property is considered a problem if there one of the following: the building is run down, disorderly conduct by tenants, drug related activities, dirty yards, public drinking, lack of shoveling, loose animals (Villares 2).

Other cities are suffering similar problems and have set up their own criteria for what are considered “problem properties.” Some communities are developing NEWS (Neighborhood Early Warning Systems) to address problem properties in a systematic way. A NEWS in Chicago uses the following seven indicators to determine problem properties:

- Code violations
- Housing court
- Water arrears
- Current property tax delinquencies-annual sale
- Severe property tax delinquencies-scavenger sale

- Fire Records
- Real estates sales, buyer and assessment information

This program is run by a non-profit organization called Center for Neighborhood Technology in an attempt to increase community access to local government information.

In Los Angeles there is a similar program run by the Community Building Institute and UCLA's School of Public Policy and Social Research called Neighborhood Knowledge Los Angeles (NKLA). This program provides better access to public information about property deterioration and community development" (Villares 3.) This program also has several indicators to indicate "problem properties" they are:

- Property tax delinquency
- Building and code violations
- Health code violations
- Slum Enforcement (when buildings have serious physical problems they can be referred to Slum Enforcement)
- Fire records Environmental information

This program also encourages contact between residents and local government, so that more may be done to improve neighborhoods.

In every city it is important to figure out who is responsible for the problems, the landlord, the tenant or both, because both parties play a role in the problem landlords and tenants must work together towards a solution, and when they do everyone will benefit. The landlords will have higher property values, and a higher quality tenant. Renters will have a higher quality units, landlords.

Images of Housing on the East Side

The photos below were taken in Districts 4 and 5. Housing on the East Side is often characterized with a historic and Victorian sense. Fifty-six percent of the housing in Districts 4 and 5 was built before 1939.

The disparity in housing quality and income is evident from block to block. These photos do not reflect the majority of properties on the East Side. Most of these photos are intended to reflect some of the housing problems and code violations with housing in the area, particularly rental housing. Common complaints about housing made by residents, housing organizers, and City and County officials are about dilapidated housing, excess garbage near houses/apartments, and abandoned cars and other items. Both the District 4 and District 5 Community Councils identify problem problems as significant to their work, and have programs setup to address some aspects of the issue (e.g., mediation, tenant/landlord training, housing placement, etc.).



Photo A: waste in the back of a duplex



Photo B: tires and other waste in front of house



Photo C: a historic East Side house



Photo D: a water damaged apartment building

Housing Barriers for African Americans

There are many barriers that are preventing African Americans on the East Side from obtaining and maintaining stable housing. With the rental market as tight as it is landlords are able to be extremely selective in whom they rent to. The slightest infraction in a person's past can prevent them from obtaining a rental unit. Through surveys, interviews and two community forums the first being at the East Side Family Center, (August 2000), and the other at the Dorothy Day Homeless Shelter, (August of 2000), several key issues were identified. They are as follows:

- **Affordability-** Many families are unable to afford the monthly rent due to under employment and unemployment. (11.5% of Ramsey County's population lives in poverty U.S. Census 2000.) Many families are also unable to pay the application fees that are required when applying for a rental unit, because the fees usually range between, \$15.00 -\$30.00 per unit applied for.

Another issue with affordability was that stable housing was needed before stable employment could be found. The reasons for this were named as being daycare and a need to have an address.

- **Rental History-** On the East Side unlawful detainers are the second biggest problem in housing right behind affordability. Inability to pay high rent and a lack of knowledge to tenants' rights, were often cited as the reasons for evictions. For example, one person that attended the forum at Dorothy Day states he and his landlord were in disagreement about utility bills and repairs. He chose to not pay his rent, in an attempt to force the landlord to fix things and to pay his half of the utility bills. Because this man was unaware of his tenant's right and how to pay rent in escrow, he was evicted from his rental unit. He now has an unlawful detainer for lack of payment that will prevent him from obtaining new stable housing.

- **Bad Credit-** Bad credit and no credit is a huge problem for African Americans on the East Side. There are various reasons for this, low paying jobs and fixed incomes play a major role in the credit of African Americans on the East Side as well does a basic lack of knowledge on how the credit system works. There is a shortage of opportunities to learn the system before an individual's credit rating is severely damaged.
- **Criminal Background-** Many people on the East Side see the fact that most landlords require a clean criminal background as being a barrier. Though the criminal background varies with each person they should not be used to define every person that has one. One male that participated in the housing forum had a misdemeanor marijuana charge in 1995. He thought selling marijuana was his only way to provide income for his family at the time and has no other charges, nor does he participate in any criminal behavior at the current time. However because of this charge, 6 years ago, he is unable to get housing for his family. His wife can get an apartment for herself and the kids but he cannot be on the lease, resulting in him not being allowed to live with his family.
- **Not From Minnesota-** Many of the African American residents on the East Side are not from Minnesota. In a survey conducted by the African American Task Force in Aug/Sept 2000 it was found that 83% of the people that were surveyed were not from Minnesota. The number one answer was Chicago, IL. In the housing forum at the Dorothy Day Homeless Shelter, many of the participants, (also from Chicago), felt that landlords treated them differently as soon as they found out they were from Chicago. Many of the people talked to felt their place of origin clearly prevented them from obtaining housing.

- **Lack of resources-** There is a shortage of resources in just about every area of housing on the East Side. Educational programs that deal with housing issues are in great need. Over and over in surveys, interviews and forums the phrase “if I only knew that then,” was applied to when discussing tenant rights, legal rights, unlawful detainers, application fees, the credit system, etc. Of the resources that are available, there is concern as to how access and use the programs.
- **Discrimination-** Although color based discrimination is an issue, discrimination that was based on sex and place of origin was mentioned more in the community forums. Some single men felt that a landlord would give women with kids Section 8 an apartment before he/she would give it to a single man, because of the guaranteed rent, even though the single man had a steady employment record. Most programs are for families, and elderly/disabled people. A single adult (usually male) has limited opportunities for assistance. The other discrimination that came up was landlords do not like to rent to people from Chicago, IL. Participants felt they were stereo typed and have little to no chance of getting an apartment. The participants felt this was because people that are from Chicago are stereotyped as being “wild and irresponsible.”

What are the Housing Needs of the East Side?

What are the housing needs of the East Side? This question was posed to four people that are actively working in the community on housing issues and with people in different stages of housing (rental, homeownership). They are: Susan Marschalk of the ROOF Project (homeless people), Mary Poe of the Dayton's Bluff Community Council (homeless, participants of the Dayton's Bluff Children's Stability Program, and East Side resident's with U.D.'s, etc.), Jim Erchul of Dayton's Bluff Housing Services, Inc. (homebuyers and homeowners), and Rita Williams of Home Link (homebuyers). The biggest needs of the East Side are the housing quality, tenant/landlord relationships and impact unlawful detainers, criminal backgrounds, and poor credit are having on the residents of the East Side.

“The hot issue is the rental market. It seems to be against renters.” This is the answer I got from Jim Erchul, when asked what he saw as the housing needs on the East Side. His other concern are the landlords; he feels they are not providing quality housing to the residents of the East Side.

This quality of housing is also a need that Mary Poe sees. Not only are landlords not providing quality housing, the tenants are not caring for their units. This is a vicious cycle that the East Side is caught in. The old buildings need repair, but the landlords won't fix them because the tenants won't care for the unit. And the residents won't care for the units because they are already in need of repair. In an attempt to stop this cycle, the Dayton's Bluff Community Council is working with many of the local landlords and numerous families in a tenant/landlord mediation, tenant screening and advocacy, and basic case management. This boils down to training landlords to be better landlords and tenants to be better tenants, and then acting as a mediator when there is a problem.

Susan Marschalk of the ROOF Project, (a Wilder Foundation Project), works with families that are homeless and unable to get housing because of criminal backgrounds, unlawful detainers and other problems that often stem from poverty. The ROOF Project works with numerous landlords to obtain housing for families. Without the ROOF Project these families would have no housing in part to poverty, poor landlord/tenant relationships and their personal history.

With the rental market as tight as it is the landlords on the East Side, have the opportunity to be extremely selective in whom they rent to. Not only is the rental market tight, it is going to get tighter. New HUD regulations on lead paint have made rehabilitating older housing even more expensive. According to Jim Erchul of Dayton's Bluff Neighborhood Services the cost to rehabilitate a house has increased \$15,000-\$20,000 due to lead paint regulations. A HUD certified contractor, (only 6-10 in Ramsey County), must remove the paint and the process is long and involved, anything that has lead paint on it must be completely replaced or enclosed. For example a wall with lead paint on it either needs all new wallboard or all the old paint has to be stripped off according to HUD regulations. Any woodwork would need to be torn out or completely stripped (Jim Erchul personal interview). Rehabilitating is usually not a very cost effective option however; it did help in maintaining the neighborhoods integrity as well as maintaining the amount of affordable housing. With the increased cost, more units will be torn down instead of rehabilitated and statistically when affordable housing is torn down it is replaced with fewer units, leaving the market tighter.

Are Homeownership Programs an option why or why not?

There are several homeownership programs that service the East Side. These programs range from housing fairs to first time homebuyers programs. These programs have a lot to offer the people on the East Side, unfortunately many of the African Americans do not participate in these programs. Only one family attended the last housing fair the Dayton's Bluff Community Council held, which was in the fall of 2000.

The first time homebuyer programs offer mortgage counseling to prevent foreclosures, classes on what being a homebuyer means as well as explaining the process of buying a home. The homebuyer programs often help in finding or fund down payment and closing cost assistance. Although these programs offer a lot of information, African American residents of the East Side face the same barriers in homeownership as they do in the rental market, low incomes, bad credit, bad rental history, and a lack of awareness about tenant rights and homeownership opportunities.

If someone does to have good credit and a good rental history they still must meet income guidelines that vary with family size and with each program. For example to participate in "Habitat for Humanity", (a program that is well known for building housing for low-income families), families must have good credit and meet the following income guidelines:

Habitat for Humanity Guidelines

Family Size	Income Guidelines (monthly)
1-2	\$1160.00-\$1930.00
3	\$1260.00-\$2170.00
4	\$1350.00-\$2410.00
5	\$1410.00-\$2610.00
6	\$1450.00-\$2800.00
7	\$1500.00-\$2990
8	\$1530.00-\$3190.00

In an area where the average annually income is \$6,000-\$8,000, homebuyer programs are not an option because families earn too much to qualify for the program, but they are still very poor, \$1000-\$2000 over the poverty line.

There are several programs that help families buy homes in District 4 is the Dayton's Bluff Neighborhood Housing Services. They have helped 47 families buy homes from September 1992 –December 1999. Of these 47 families 40% (15 families) were African American. Home Link another homebuyer education and assistance program has helped African American families.

What can be done to correct the housing problems of the East Side?

Many people offered suggestions on how to fix the housing problems on the East Side. The following lists problems and the solutions suggested by residents, community organizers and housing advocates, City and County housing officials:

Affordable and Quality Housing-

- Build more realistically affordable housing.
- Replace affordable housing in equal numbers to the numbers of demolished units.
- Push for legislation that requires tougher penalties for landlords that do not repair and maintain their rental property.
- Educate tenants on being good renters and what to do when there are issues with repairs and/or landlords.
- Have community meetings to set the standards for what quality housing is.

Rental History and Unlawful Detainers-

- Limit the time items stay on your rental history, similar to tickets on your driving record.
- Start up programs that help people stay in their apartment. Often families need to choose between buying necessities and paying there rent. If they know that help will be available, paying rent will be the priority.
- Create programs that explain how rental history and unlawful detainers can and will effect you. Take these programs into the high schools and youth programs so the next generation of tenants is not faced with the same problems.

Bad Credit-

- More programs that teach the affects of bad credit, how and why people get bad credit and how to prevent it.
- These programs could also be taken into the high schools and youth programs
- Credit improvement classes

Criminal Background-

- Push for legislation that would clearly state what offenses could prevent you from renting.
- Research the legalities of criminal backgrounds for preventing someone from renting. (Is it even legal for a landlord to not rent to some one with a criminal background no matter how minor it is.)?
- Start legislation that would limit the time that criminal offenses can affect a person renting.

Others barriers-

- Talk with landlords about the fact that not everyone from Chicago is going to be a bad tenant
- Increase landlord/tenant mediation
- Increase each parties understanding of what the other feels is the problem. Explain to the landlords the struggles of low-income residents and how to best work with residents.
- Seek attorneys that would be willing to donate time to help with legal housing issues, like the attorney service that is available through District 5 Community Council on Tuesdays.

Works Cited

Personal Interviews and Focus groups-

Jim Erchul of Dayton's Bluff Neighborhood Services

Susan Marschalk of the ROOF Project

Mary Poe of Dayton's Bluff Community Council

Rita Williams of Home Link

Focus Group, August 2000 (East Side Family Center, St. Paul, MN)

Focus Group, March 2001 (Dorothy Day Center, St. Paul, MN)

Reports-

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3. Federal Housing Resource Guide, Technical Assistance Collaborative, August 1999
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1998/1999
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Shelters 9th Annual Data Collection Project, August 2000
9. U.S. Census 1990 and U.S. Census 2000
10. Villares, Gonzalo, "Strategies in Dealing with Problem Properties in Dayton's
Bluff", June, 1999 Document: COPC 012

Web Sites-

www.ag.state.mn.us	Minnesota State Attorney General's Office
www.ccsmp.org	Catholic Charities
www.fedstats.org	U.S. Census Information
www.health.state.mn.us	Minnesota State Department of Health
www.lssmn.org	Lutheran Social Services
www.nlihc.org	National Low Income Housing Coalition
www.saarmy-mn-nd.org	Salvation Army
www.urbancoalition.org	Urban Coalition
www.wilder.org	Amherst H. Wilder Foundation

Appendices

Appendix A –Housing Resource Guide

Appendix B –Maps

- City of St. Paul Map

The following are maps that reflect information from the 1990 U.S. Census

- African American Population in District 4, 1960-1990
- African American Population in District 5, 1960-1990
- African American: Per Capita Income in District 4
- African American: Per Capita Income in District 5
- African American Renters in District 4
- African American Renters in District 5
- African American Homeownership and Home Value in District 4
- African American Homeownership and Home Value in District 5

Appendix C – **“Common Myths Regarding Rental Housing”** by the City of St. Paul
Housing Information Center

Appendix D –Questionnaires, Surveys

Appendix A: Housing Resource Guide

Homeless Youth

Arlington House

704/712 East Larpenner Av.

St. Paul, MN

(651) 774-3701

A home for boys and girls ages 12-17, referred by police and county workers.

Booth Brown House (Salvation Army)

1471 Como Ave. W.

St. Paul, MN 55108

(651) 646-2601

Fax (651) 646-1655

www.salarmy-mn-nd.org

This home is for youth, usually placed by the police or social service workers for truancy, incorrigibility, minor crimes, etc...

Cross Streets Program

1167 Arcade St. No.

St. Paul

(651) 771-0076

Youth ages 10-18

Lutheran Social Services East Metro Office

1299 Arcade At

St. Paul, MN

(651) 774-9507 Shelter Information (651) 644-3446

Safe house/shelter for homeless youth 16-20 years old

Emergency Shelters, Rental Assistance, Family Stability

Catholic Charities

215 Old Sixth St.

St. Paul, MN 55102

(651) 222-3001

Fax (651) 222-4581

www.ccspm.org

Offers a variety of programs including: homeless shelters, eviction protections, drop-in services, low cost housing, supportive housing, structured housing, residential care for chronic alcoholics, transitional housing, and they participate in the rental assistance fund with Ramsey County and the city of St. Paul.

Common Bond Communities

328 W. Kellogg Blvd.

St. Paul, MN 55102

(651) 291-1750

Hotline (651) 290-6228

Affordable Housing for seniors, families, disabled people. They have apartments and town homes through out the metro area. Call for a listing and qualifications

Community Stabilization Project

671 E. Selby Ave.

St. Paul, MN 55104

(651) 225-8778

Fax (651) 225-9820

They offer assistance to tenants with rental escrows, rent abatement process, legal rent withholdings, and contacting the city inspectors about needed repairs. There is also a tenant/landlord mediation program. Also offer a landlord repair loan fund (for further information on this fund see the landlord/ homeowner section.)

Dayton's Bluff Community Council

823 E. 7th St.

St. Paul, MN 55106

(651) 774-3437

Provides landlord and tenant mediation, tenant training, housing placement services, tenant screening, landlord trainings, housing fairs, and connections to home buyer programs.

Emergency Social Service

100 So. Robert St.
St. Paul, MN
(651) 291-6795

Child protection, emergency shelter placement, temp, over night lodging and meals

J. Fairbanks Chemical Dependency Service

806 N. Albert St.
St. Paul, MN
(651) 644-6204

½ way and ¾ way house for men and women

Lutheran Social Services

2485 Como Ave
St. Paul, MN
(651) 642-5990
Fax (651) 969-2360

2414 Park Ave. So.
Mpls, MN 55404
(612) 879-5224
(612) 871-0354

www.lssmn.org

This organization offers shelters, meals, rental assistance, and in Minneapolis there is the “Housing Resource Center.” The range of programs is great and this organization should be contacted directly if you think they may assist you, which I am sure they can.

Naomi Family Center

77 E 9th St.
St. Paul, MN
(651) 222-7962

Shelter for women and children

New Foundations

287 E. 6th St.
Suite #270
St. Paul, MN 55101
(651) 227-8976
Fax (651) 227-7140

New Foundations offers Crestview Community, “a supportive and affordable apartment community where women in recovery and their families grow economical.” They also work with families in school stability and a general healthier family life.

Ramsey Action Programs

450 No. Syndicate
St. Paul, MN 55104
(651) 645-6445
Fax (651) 603-5994

Provides no interest loans for to those with an immediate need for rental assistance or help with obtaining housing, in partnership with Ramsey County and the city of St. Paul.

Roof Project (Wilder Foundation)

1600 University Av.

Suite 219

St. Paul, MN 55104

(651) 917-6211

Fax (651) 644-8494

www.wilder.org

Individuals must be invited to participate in this project. They provide housing, budgeting, and job skills and well as ways to improve the basic lives of the participants.

Salvation Army

2300 Freeway Blvd.

Brooklyn Center, MN 55430

(763) 566-2040

Fax (763) 566-8954

www.salarmy-mn-nd.org

Provides a variety of services including homeless shelters, meals, rental assistance, move in money, and assistance with utilities. The programs and qualifications range greatly so this organization should be contacted directly for up to date information.

Union Gospel Mission

435 E. University

St. Paul, MN

(651) 292-1721

Men's facility, free emergency housing, job training, and medical treatment

United Way

166 4th St. Suite #100

St. Paul, MN 55101

(651) 291-8300

Fax (651) 293-8353

First Call For Help (Metro Area) (651) 224-1133

The United Way has a variety of programs in the housing area. They are most often in conjunction with other organizations. These programs include but are not limited to rental assistance, eviction protection, shelters, supportive housing and meals. If interested in accessing any of these programs one should call United Ways “First Call for Help.”

Urban League

401 Selby Av.

St. Paul, MN 55102

(651) 224-5771

Fax (651) 224-8009

www.nul.org

They offer housing services that address housing problems and maintaining stable housing, including interest free loans so that a family may obtain or maintain their housing. The rental assistance program is in partnership with Ramsey County and the city of St. Paul.

Appendix B: Maps

Saint Paul, Minnesota



From the City of St. Paul Website:

http://www.ci.stpaul.mn.us/maps/citymap2.html#neighbor_map

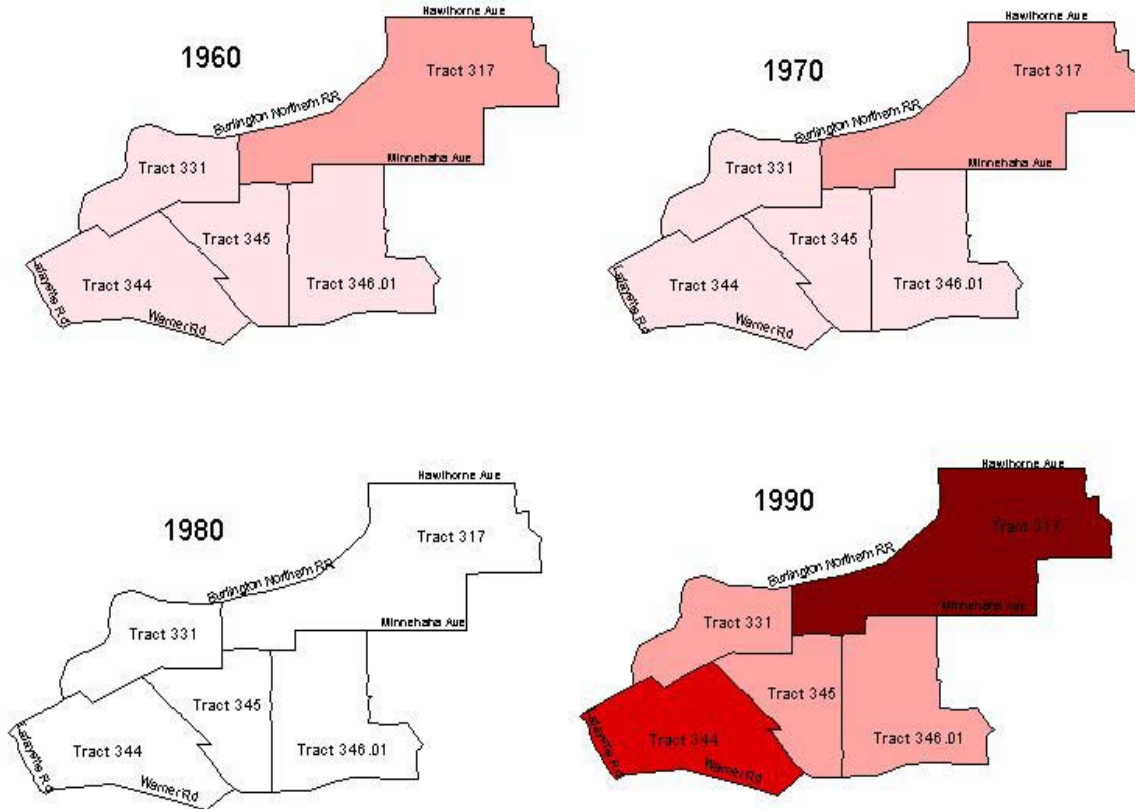
People of Color on the East Side of Color on the East

With the migration of people of color to the East Side of St. Paul in the last ten years, Districts 4 and 5 are increasingly diverse. From 1990 to 2000 there was a 14% population increase in District 4 and an 18% population increase in District 5. According to the 2000 Census, African Americans are 13% of the population in District 4 and 12% in District 5; Asians are 20% of the population in District 4 and 24% in District 5; Latinos are 11% of the population in District 4 and 11% in District 5; American Indians are 2% of the population in District 4 and 2% in District 5.

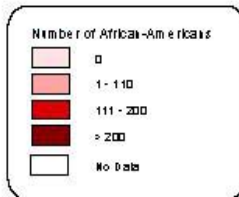
All of the maps featured below are based on data from the 1990 Census, because the 2000 Census report is not fully available. Although the information is reliable, it is dated. Keep in mind the significant increase of African Americans and other people of color on the East Side when looking at the maps.

Population 1990- 1960

Number of African Americans in District 4* - 1960 - 1990



Increase of African Americans in District 4: 1960 - 1990



The number of African-Americans in Planning District 4 has increased significantly between 1960 and 1990. The number of African Americans dropped slightly between 1960 and 1970 from 50 to 41; all in tract 317. For Planning District 4, the total number of African Americans had increased to 98 in 1980. [Due to insufficient data, the number of African Americans in each census tract is not known.] The most significant increase occurred between 1980 and 1990 to a total of 1194. The largest number of African Americans remained in Tract 317 with smaller but increasing numbers in the other census tracts.

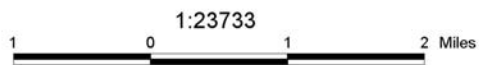
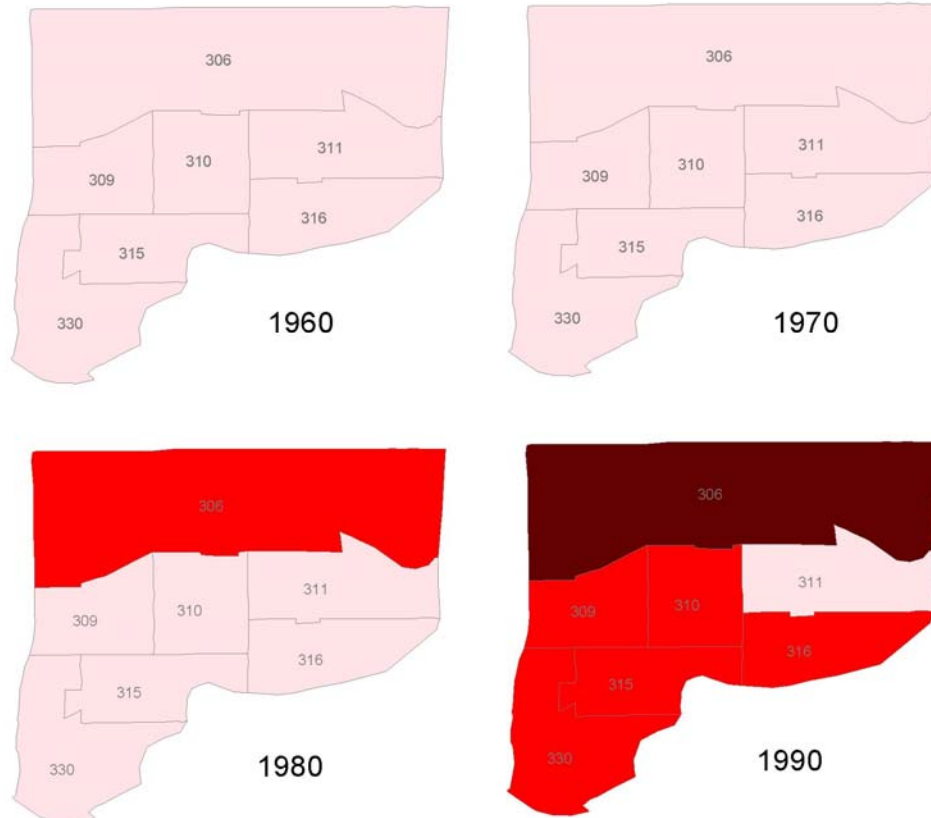
* The census tract boundaries do not coincide exactly with the boundaries of District 4, a City of St. Paul planning district. The census tracts used for this series of maps are the census tracts that most closely approximate the extent of District 4.

Project: African Americans in District 4
 Project Location: [zip drive]:\afam.d4\African Americans in District 4.apr
 Layout: Number of AA in D 4
 Data Source: Census Bureau, 1990 Census accessed at the Borchert Map Lab
 Date: January 2001
 Project Creator: Michelle Roman
 Contact: michelle.roman@holmat.com



Census Tracts	1960	1970	1980	1990
317.00	50	41	No Data	734
331.00	0	0	No Data	93
344.00	0	0	No Data	162
345.00	0	0	No Data	97
346.01	0	0	No Data	110

African Americans in District 5: 1960 - 1990

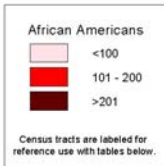


Census Tract Boundary Changes

Between 1960 and 1990, some census tract boundaries changed. These changes were made in response to the natural alteration of physical boundaries in the landscape. In adjusting the census boundaries, the Census Bureau aimed to preserve comparability of the boundaries between censuses. The most significant change in District 5, was the construction of interstates 35 and 94 between 1960 and 1970. Though this affected the entire western boundary and the southwestern tip, the overall shape and composition of the District was not significantly altered. More recently, census tract 306 was split into two sections, 306.01 and 306.02, in response to a large growth in population. For purposes of comparability to previous census data, these two parts were combined.

Patterns of Increase

Between 1960 and 1990, the number of African Americans in District 5 increased dramatically and created a distinct pattern. In 1960 and 1970, the number of African Americans was very small, 22 and 26 respectively. The majority lived in tract 330, located in the southwest corner of the district. This small majority shifted to tract 306, the northernmost tract, by 1970. Since 1970, the number of African Americans in tract 306 grew significantly to 225 (as shown by the map of the population in 1980) though still constituting less than 1% of the population in District 5. Since then, the African American population continued to grow, 1322 in 1990, almost 5% of the population in 1990. Since the shift between 1960 and 1970, there has been no other major shift in the location of the African American population. In 1990, the majority of African Americans continued to reside in the North and Southwestern parts of the district.

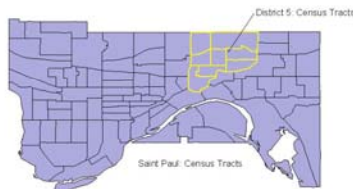


African Americans as a Percent of Total Population in District 5

Year	Total Pop.	AF. Am. Pop.	Percent AF. Am.
1960	2867	22	0.09
1970	2952	26	0.09
1980	23179	225	0.99
1990	26698	1322	4.95

Number of African Americans per Census Tract: 1960 - 1990

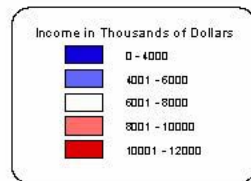
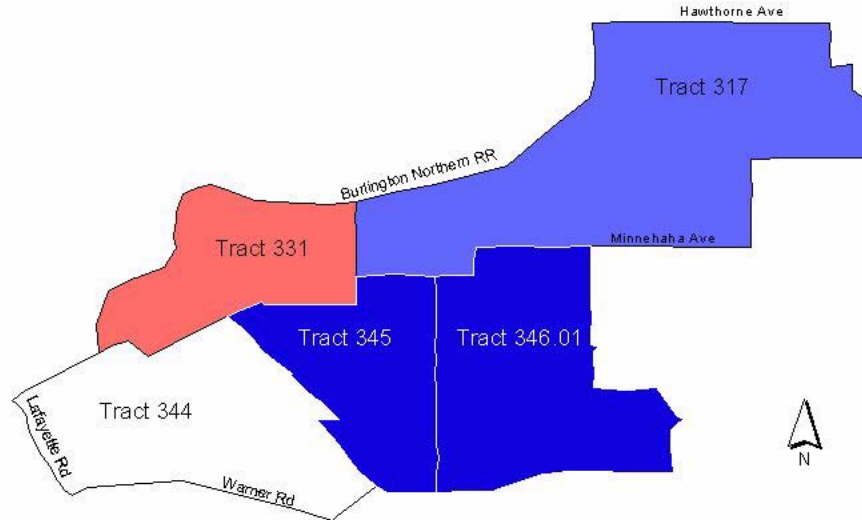
Tract	1960	1970	1980	1990
306	1	14	157	432
309	1	3	21	169
310	0	1	9	146
311	0	3	11	57
315	3	0	9	196
316	0	1	17	158
330	17	4	1	164



Project: African American Task Force: Demographics
 Project Location: (zp drive)/aadem0.apr
 Layout: Demographics 1960 - 1990
 Data Sources: US Census Bureau, 1990 Census and ESNDK
 Date: July 2000

Per Capita Income in 1990

African American Per Capita Income in District 4* by Census Tract - 1990



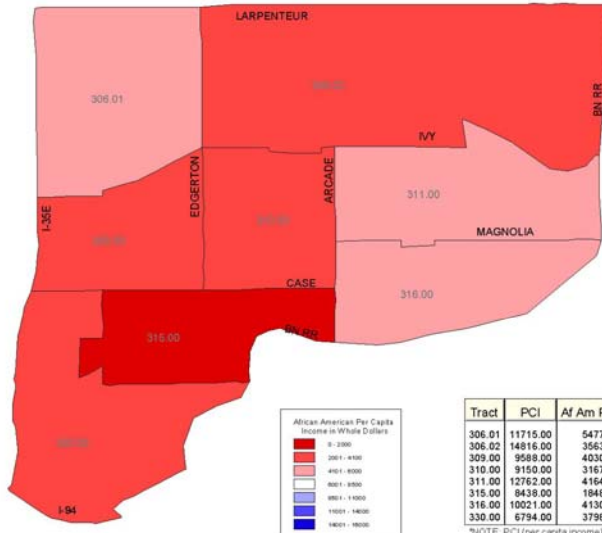
Census Tract	Total PCI	Af Am PCI
Tract 317	8958	5185
Tract 331	7348	9480
Tract 344	8547	6602
Tract 345	10189	3837
Tract 346.01	11307	3126

Patterns of African American Income

In District 4, there is a striking contrast between the total per capita income (shown on the following page) and the per capita income of African Americans. The per capita income for the total population is not below \$7300.00 in any census tract. However, the per capita income for African Americans is below \$6700.00 in all but one census tract. Comparing the two maps, there is an intriguing pattern. The most extreme contrast is present in the three eastern tracts - 317, 345 and 356.01. The contrast between per capita income for the total population and that of African Americans is approximately \$3700.00 in Tract 317. In Tracts 345 and 346.01, the difference nearly doubles, the per capita income for the total population being more than \$6000.00 above the African American per capita income in both census tracts. There is more similarity in per capita income in the two western tracts. The per capita income for African Americans being slightly below the per capita income for the total population in Tract 344 and slightly above the per capita income for the total population in Tract 331.

Project: African Americans in District 4
 Project Location: [g:\drive]:\afam_4\African Americans in District 4.apr
 Layout: Af Am Per Capita Income
 Data Source: Census Bureau, 1990 Census accessed at the Borcherdt Map Lab
 Date: January 2001

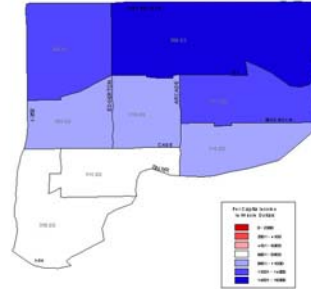
District 5: African American Per Capita Income 1990



Tract	PCI	Af Am PCI	Pct Af Am
306.01	11715.00	5477.00	9.63
306.02	14816.00	3563.00	1.28
309.00	9588.00	4030.00	5.43
310.00	9150.00	3167.00	3.80
311.00	12762.00	4164.00	1.50
315.00	8438.00	1848.00	6.41
316.00	10021.00	4130.00	4.72
330.00	6794.00	3798.00	8.74

*NOTE: PCI (per capita income) is expressed in dollars.

Total Population Per Capita Income

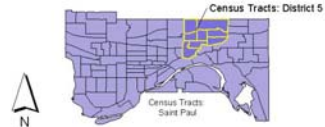


Poverty in District 5

The 'poverty line' is a commonly used term that refers to the poverty guidelines published by the Department of Health and Human Services each year. They are a simplified version of the poverty thresholds used for administration. In 1990, the poverty guideline for one person was \$6280.00. In District 5, in 1990, the per capita income for African Americans in every tract was below \$6000.00. This is not evident looking at the per capita income for the total population of census tracts in District 5 because African Americans represent only a fraction of the population. The income of the total population in each census tract in District 5 is significantly higher so that only two census tracts, 330.00 and 315.00, have a per capita income that is below the poverty guideline for one person in 1990.

Patterns of African American Income

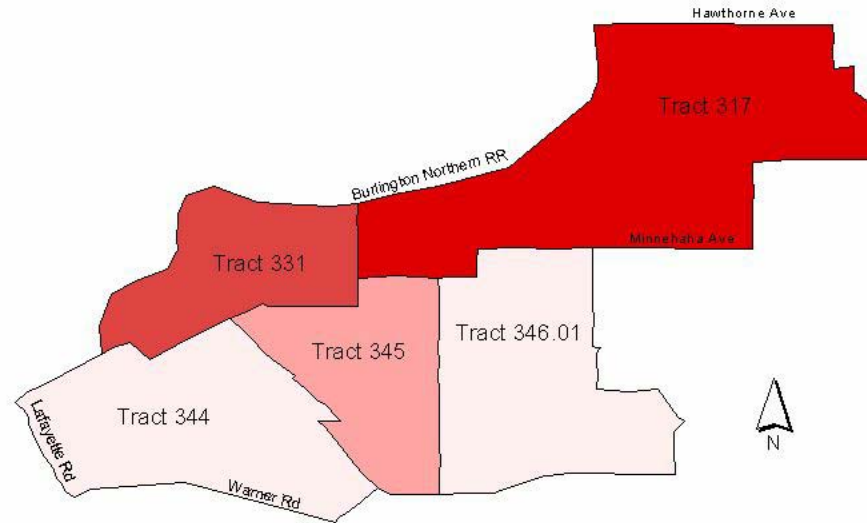
There is a striking contrast between the per capita income of African Americans in District 5 and the per capita income of the total population of District 5. For the total population in each census tract, the lowest per capita income is \$6794.00 in tract 330.00. Per capita income for African Americans does not exceed \$6000.00 and is significantly lower than the per capita income for the total population in every census tract. In tract 330.00 the per capita income for African Americans is \$3798.00, almost \$3000.00 less than the figure for the total population in the tract. The highest per capita income for African Americans is \$5477.00 in tract 306.01, more than \$6000.00 less than the per capita income for the total population of \$11715.00 in tract 306.01.



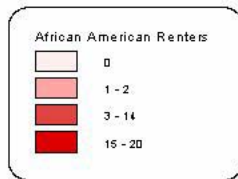
Project: African American Task Force, Income
 Project Location: (zip drive): \\stpkah\ford\dem\dem\income.apr
 Layout: Income
 Data Source: US Census Bureau, 1990 Census,
 the University of Minnesota, Barrbart Map Library and
 the US Department of Health and Human Services
 Date: August 2000
 For more information contact: mcrenmam@stthomas.edu

African American Renters in 1990

African American Renters in District 4* by Census Tract - 1990



The Pattern of African American Renters

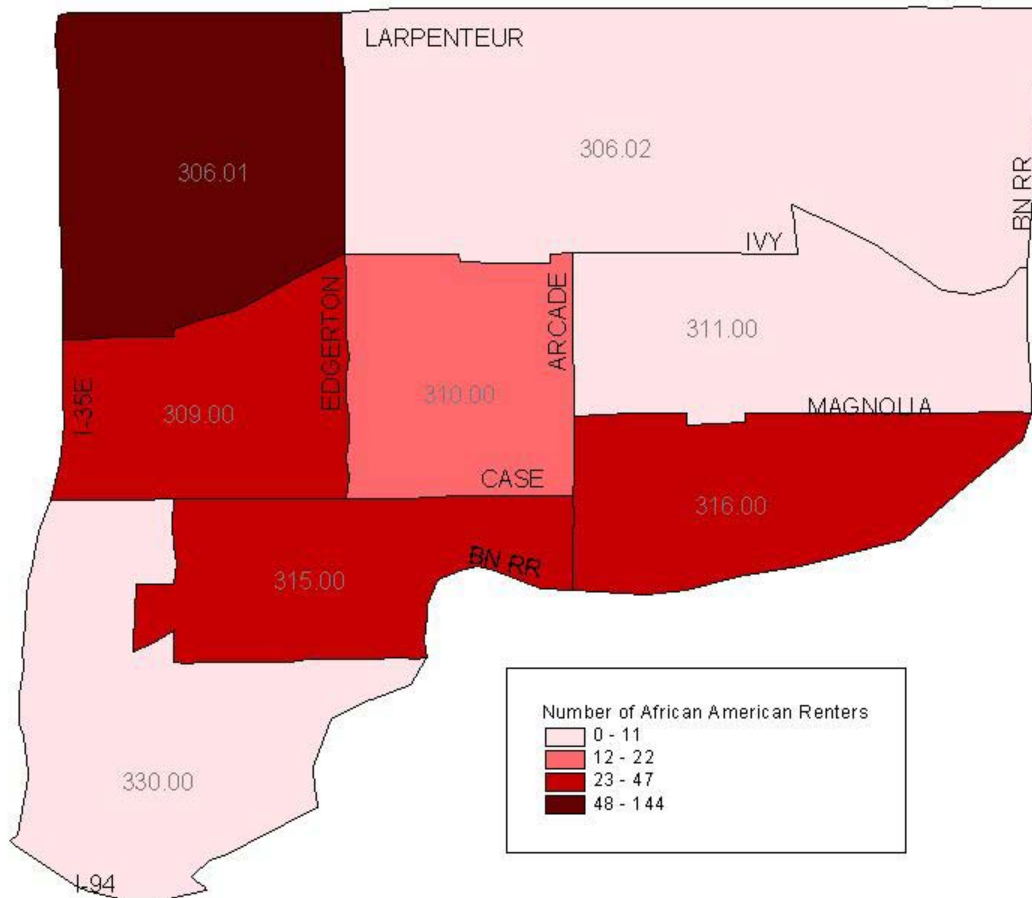


The majority of African American renters are located in the northern most census tracts in District 4. Tract 317 has the largest number with 20 African American renters. Tract 331, just east of Tract 317, has 14 African American renters. Outside of these two tracts, there are almost no African Americans renters in the district. Only one of the three southern census tracts has any African American renters - Tract 345 has 2. The remaining tracts in District 4 have no African American renters. This pattern of African American renters is similar to the distribution of African Americans in District 4 with the majority concentrated in the northeast corner.

Census Tract	Renters	Af Am Renters
317.00	210	20
331.00	165	14
344.00	80	0
345.00	96	2
346.01	6	0

Project: African Americans in District 4
 Project Location: (zip drive): \s1am_4\African Americans in District 4.apr
 Layout: Af Am Renters
 Data Source: Census Bureau, 1990 Census accessed at the Borderline Map Lab
 Date: January 2001
 Project Design and Analysis: Michele Roman
 Contact: michele.roman@hohm.ai.com

African American Renters



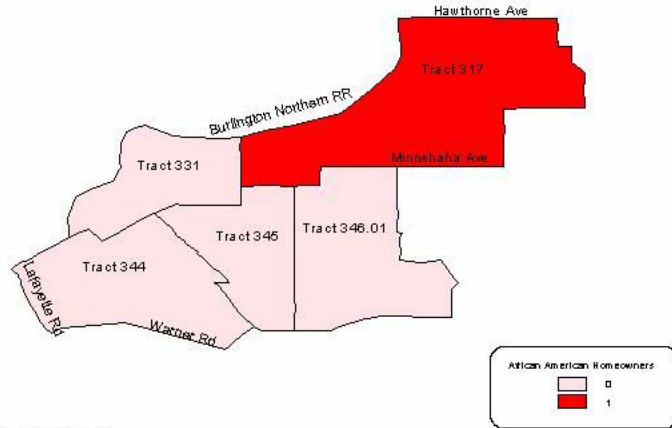
Patterns of Renters and Average Monthly Rents

The majority of African Americans who rent property in District 5 are located along a diagonal, running between the Northwest and Southeast corners of the district. The largest number, 144, are located in tract 306.01, the Northwest corner of District 5. Outside of this tract, there is a sharp decrease in the number of African American renters. There are 47 in tract 309.00, 39 in tract 315.00 and 41 in tract 316.00, forming a diagonal directly to the South and West of tract 306.01. Moving away from these areas, the number of African American renters continues to decrease to the Northeast and Southwest corners of the district with 3 in tract 306.02 and none in tract 330.00.

The pattern of average monthly rent (shown on the following page), shows some contrast to where the majority of African American renters are located. The lowest average monthly rents are located in the western third of District 5. Particularly in tract 309.00, where the average monthly rent for African Americans is \$376.32. Average rent for African Americans increases towards the North and East, where the highest average monthly rent is \$725.00 in tract 306.02, which has one of the lowest number of African American renters.

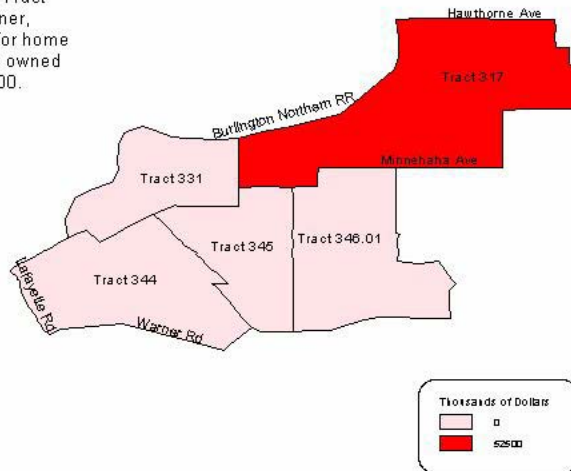
African American Homeownership in 1990

African American Homeowners and Home Value in District 4* by Census Tract - 1990



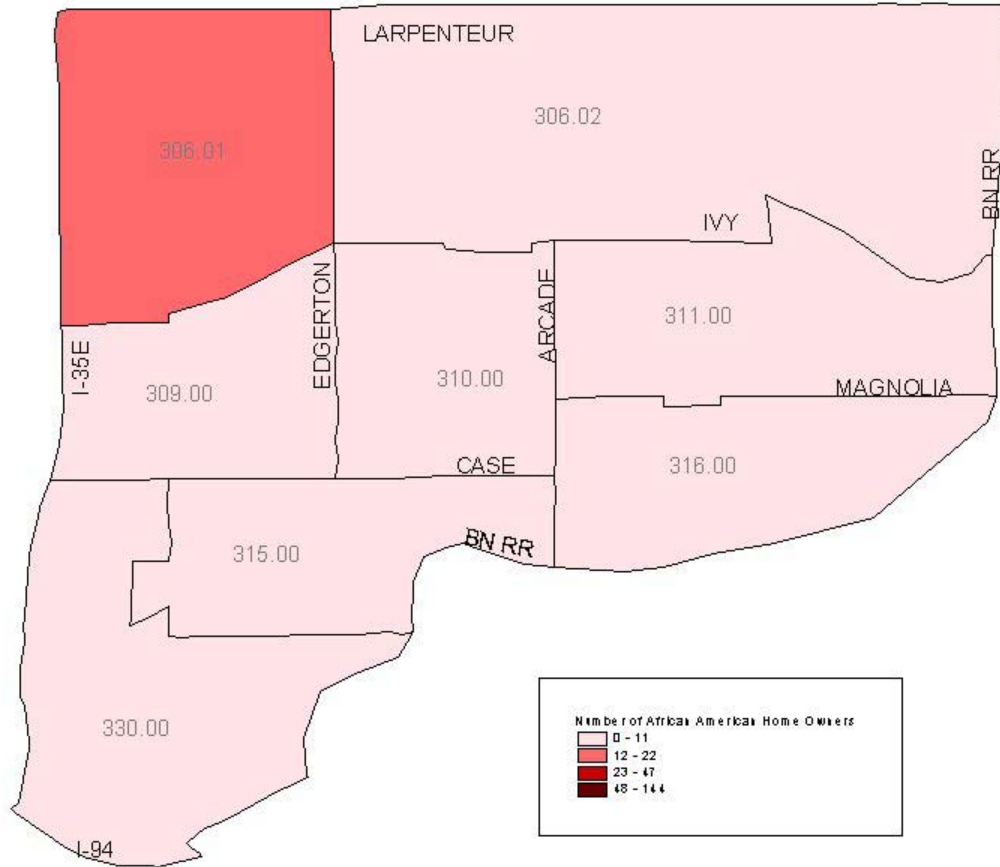
Patterns of African American Homeownership and Home Value

In District 4, there are nearly no African American homeowners. The one African American homeowner is located in Tract 317. As there is only one homeowner, there is no variation in the pattern for home value. The value for the one home owned by an African American is \$52500.00.



Project: African Americans in District 4
 Project Location: (Stp drive): \arim.d\African Americans in District 4.apr
 Layout: African Home Owners and Value
 Data Source: Census Bureau, 1990 Census accessed at the Borderline Map Lab
 Date: January 2001

African American Home Owners by Census Tract

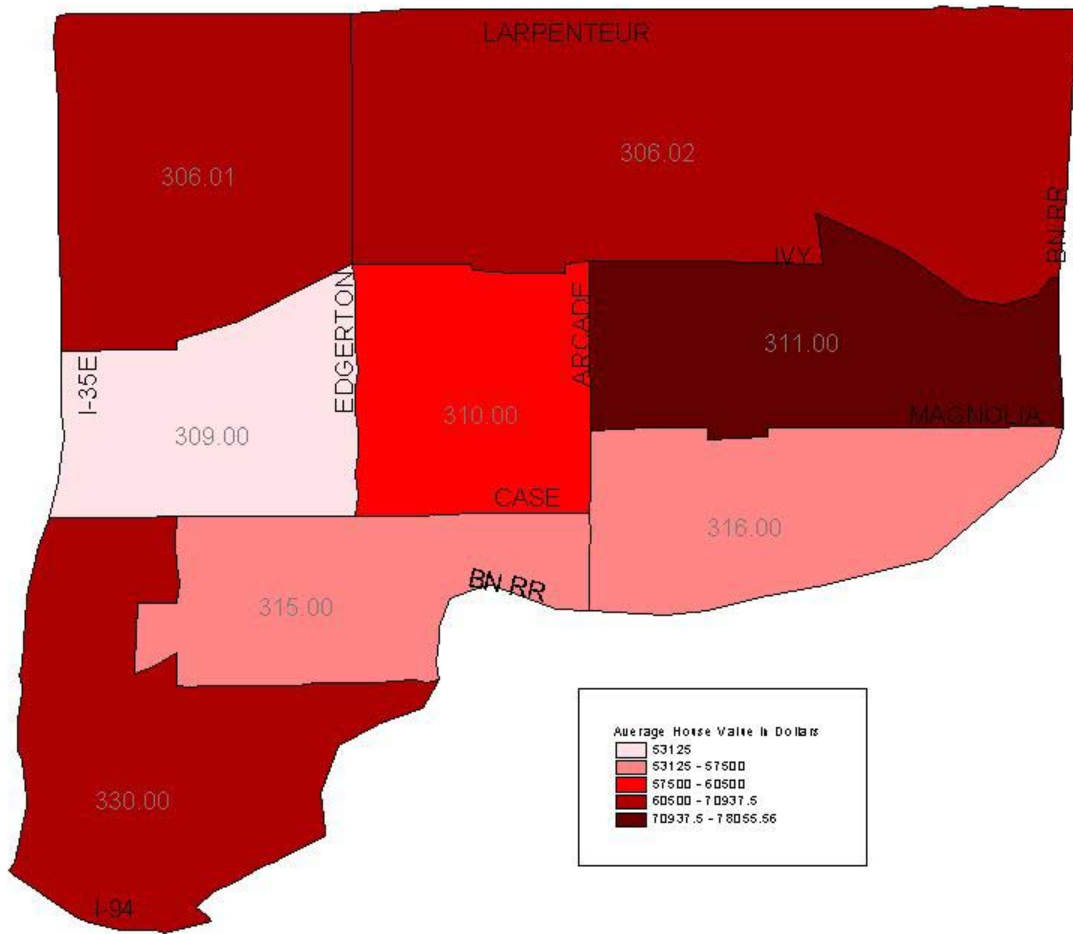


Patterns of Homeownership and Average Value

In District 5, there are very few African American homeowners. The majority are in tract 306.01, located in the Northwest corner of the district. There are less than 11, African American homeowners in each of the other census tracts in District 5.

The pattern of average home value for African Americans (shown on the map on the following page) shows much more variation. Of the few homes owned by African Americans, the lowest average value is \$62,125.00, in tract 309.00 in the West-central portion of the district. Average values increase directly to the North and South to \$60,937.00 in tract 306.01 and \$67,500.00 in tract 330.00. The highest average home value for African Americans is \$78,055.00, in tract 311.00 in the East-central portion of the district.

Average Home Value for African Americans



Census Tract	Total Pop	Af Am Owner	Af Am Avg Home Value
306.01	4061	16	70937.50
306.02	3741	7	68928.57
309.00	3114	4	53125.00
310.00	3842	5	60500.00
311.00	3553	9	78055.56
315.00	3058	3	57500.00
316.00	3351	8	56875.00
330.00	1876	2	67500.00

Appendix C: Common Myths Regarding Rental Housing

Common Myths Regarding Rental Housing was created by the City of Saint Paul Housing Information Center. The Myths below have caused enormous confusion and pain over the years and led to many costly mistakes for our citizens. We urge you not to get caught in the legal or economic traps associated with these myths.

"A myth believed, is a waste of time"

- Lease Myths
- Rent Myths
- Eviction Myths
- Proper Notice & Lockout Myths
- Heat Myths

Who we are

The City of Saint Paul Housing Information Center was established in 1977 to act as a central contact point for housing information, education, counseling and advocacy.

The Center operates as a source of information and counseling. We work to monitor housing information and resources in the Saint Paul area and to make the information available to individuals, elected officials and neighborhood groups.

How to contact us

The housing information office is a free City of Saint Paul service. If you have a housing question or a problem, don't hesitate to contact us today. Contact us either by phone, fax or office visit.

The office is open Monday through Friday 8 a.m. to 4:30 p.m.

Address: 25 W. Fourth St., Room 150
Phone: 651-266-6000
Fax: 651-298-5054

Services offered by the Housing Information Center

Home buying information
Pre-purchase counseling
Mortgage protection information
Mortgage foreclosure information
Rehabilitation loan information
Emergency housing assistance
Relocation from condemned units
Rental information
Tenant and landlord information
Code enforcement information
Utility default counseling
General information and counseling
Specialized case management
Advocacy and service referral

Special Programs

- Staff of the Saint Paul Overnight Shelter board
- Emergency Shelter Grant Program administration
- HUD certified housing counseling agency to provide HUD/FHA mortgage foreclosure counseling
- Mortgage foreclosure Prevention (MFP) to help stabilize families and neighborhoods

Lease Myths

I am moving out of state due to a job transfer. Does that cancel out the balance of my lease?

No, not unless there is a clause in the lease for a job change. If not, the rent is owed until the end of the lease or until the unit is re-rented.

Did my parent's lease stop when he/she died?

No, the estate of your parent must pay the rent for the balance of the lease period unless there are specific provisions which take the tenants death into account. Instruct the landlord to re-rent the unit if possible.

Does the purchase of your own house void an existing rental lease?

No, unless you had a clause in the lease for home buying. If not, you owe the landlord rent until the lease expires or the unit is re-rented.

Can my landlord come into my unit whenever they please?

The landlord must give the tenant reasonable notice before going into the unit for any business purpose. ("Reasonable" is to be worked out between the tenant and the landlord). An emergency could be the exception.

Rent Myths:

Is there a legal limit on how much rent can be raised?

No, there is no rent control in Minnesota. The landlord may increase your rent any amount as long as a "proper notice" is given. The exception is if a landlord raises your rent in retaliation to a good faith report by the tenant to a housing code inspector or any other good faith effort to enforce tenant rights.

Is rent due on the 1st of the month if my check comes later?

Yes, if the landlord requires it. Rent is due on the day of each month that the rental agreement requires. Usually that is the first of the month. If there is no lease or rental agreement, rent is due on the first. If there are regular timing problems, you must work it out with the landlord.

Isn't there a legal 5-10 day grace period to pay the rent if you happen to be short of the necessary funds to pay rent?

No, there is no legal grace period required by law.

Eviction Myths:

Can I be evicted in the winter, since I have children living with me?

Yes, tenants with a month-to-month lease can be evicted in the winter with a "proper notice". Proper notice is one whole rental period plus the day before the rental period. Tenants with a term lease (6 months, 1 year) can only be evicted if they violate the lease. The landlord is required to get a court order.

Can the landlord give me just 24 hours to move out?

No, the landlord has two choices to get you out. Either the landlord takes you to court and a judge orders you out, or he/she gives you a "proper notice" of one rental period plus one day.

Proper Notice and Lockout Myths:

I have a month-to-month rental agreement with my tenant. I gave my tenant a 30-day notice on the first of the month. They said that I have to give a rental period + a day in writing. Is this so?

The tenant is correct. A notice from the tenant or the landlord, must be at least one rental period + a day in writing. If you have a lease or rental agreement that requires a longer notice (e.g. 45 or 60 days) that length of time constitutes proper notice for you and your tenant.

Can the landlord lock me out if the rent is not paid?

No, the landlord is not allowed to lock you out for non-payment of rent.

You must either be given a written "proper notice" or be summoned to Unlawful Detainer Court.

If you are, in fact, locked out by the landlord, go to an attorney and have him/her file and a petition under State Statute 566.175. for Unlawful Exclusion.

Can my landlord put my belongings out if I do not leave when my proper notice states that I will?

No. The landlord must obtain a court order restoring occupancy of the rental unit to him/her and must arrange for the Ramsey County Sheriff's Office to be present when your property is removed. The Sheriff will give you a notice of at least 24 hours in advance of this happening. The landlord must hold your property for at least 60 days before disposing of or selling it.

Heat Myths:

My landlord says he/she does not have to provide heat before October 15, or after April 15. Is that true?

No. All apartments, duplexes, townhouses, and single family homes must have a functioning heating system all year long. The system must provide a temperature of 68 degrees. (Saint Paul Code)

It is the month of September and the tenants want the heat on. Do I have to turn it on?

Yes, unless the temperature inside the apartment at a point 5 feet above the floor is already at 68 degrees. This requirement applies 12 months of the year. (Saint Paul Code)

Can the power company turn off the utilities in the wintertime when you have children?

Yes, they can - unless a tenant files the Inability To Pay form with NSP.

For more detailed information please call the.....

Saint Paul Housing Information Office
25 W. 4th St., 266-6000
Monday - Friday, 8:00 AM - 4:30 PM

If you wish to read a more complete presentation of Tenant/Landlord rules and regulations, please click on the Attorney General's address below.

<http://www.ag.state.mn.us/home/consumer/housing/landlordtenant/default.html>

Appendix D: Surveys, Focus Group, and Interview Materials

East Side Housing Program Profiles

ORGANIZATIONAL HISTORY

1. Services offered:
2. Program History - How and why was the program created?
3. Length of Program - Is there a specific stop date, does the program depend or renewable funding, or is the program permanent?
4. What are the goals of the program? How do you know the program is working? How do you evaluate the program?
5. What are some of accomplishments of the program and success stories?
6. What are some of the participants' complaints, program downfalls, and needed improvements?

EAST SIDE HOUSING ISSUES

7. Personal opinions on what the Eastside's housing needs are? What is the immediate problem? What is the immediate need? What are some short term and long term solutions?
8. What role CAN your organization play in meeting these needs and solving these problems?

OUTREACH TO AFRICAN AMERICAN COMMUNITY

9. Caseload information, and statistics on African-American applicants:
10. Current number of clients: _____ Total number served in past:
11. Number of clients annually: _____ Staff client ratio:
12. Number of African American families that applied:

13. Number of African American families that were served:
14. Number of African American families that were denied:
15. Number of African American families that are served annually:
16. How does your organization promote its services to the community?
17. Does your organization do promotion and outreach to the African American community? ...If yes, how?

Collect The Following Materials:

- Reports on the Organization's Evaluation
- Promotional Materials
- Statistics on Clientele and Applicants (race, residence, income, family size)

East Side African American Community Outreach Survey

HOUSING

- 1) Are you an East Side resident? YES NO [If NO - go to 6]
If YES, what's your zip code _____
- 2) How long have you lived on the East Side? 0 - 3 months 1 - 3 years
 4 - 6 months 4 - 9 years
 7 - 11 months 10+ years
- 3) Have you lived in more than one residence on the East Side? YES NO
If YES, in how many different residences have you lived? _____
- 4) Do you rent or own your current home? Rent Own Other _____
- 5) Have you been refused the rental or purchase of a home due to your credit rating?
 YES NO
If YES, was it because you had: undesirable credit unlawful
detainer(s) unestablished credit

EMPLOYMENT

- 6) Are you currently employed? YES NO
If YES, full-time part-time temporary self-employed
- 7) Do you work on the East Side? YES NO [If NO, for 6 and 1 terminate interview]

SOCIAL SERVICES

- 8) Are you aware of any community and human service resources on the East Side that support or cater to African Americans? YES NO
If YES, please name the resources _____
- 9) If you seek community and human service resources, do you go to other areas of the city for those resources? YES NO
If YES, what other areas? _____

EDUCATION FOR SCHOOL-AGERS

- 10) Do you have a school-aged child or children? YES NO [If NO, go to 13]
If YES, how many _____
- 11) Does your child/ren attend an East Side school? YES NO YES/NO
If YES, which school(s) _____
- 12) Is the school doing a good job of educating your child/ren? YES NO
If YES, what ways is the school successfully educating your child/ren?

- Teaching
- Curriculum/Programs
- Administration
- Resources/Materials
- Role Models
- High Expectations
- Extracurricular Activities
- Other _____

EDUCATION

If NO, in what area(s) is the school failing your child/ren?

- Teaching
- Curriculum/Programs
- Administration
- Resources/Materials
- Role Models
- High Expectations
- Extracurricular Activities
- Other _____

13) How do you support your child's/ren's education?

- Parent-Teacher Conferences
- Other Parent-Involvement Activities
- After School Program Activities
- Parent-Classroom Activities
- Help with Homework
- Other _____

PROBLEMS/ISSUES

14) In your opinion, what are the primary problems that face the African American community on the East Side? (elaborate)

- Housing
- Employment
- SELF-SUFFICIENCY/WELFARE
- Chemical Abuse
- Parenting
- Child Maltreatment
- Education/Schools
- Lack of Unity
- Racial Redlining/Profiling
- Police Misconduct
- Crimes by youth
- Violence against

each other

15) In your opinion, what would improve the quality of life for African Americans on the East Side?

DEMOGRAPHIC INFORMATION

16) What is your racial/ethnic background? Black White Multi-ethnic
 Asian American Indian
 Latino/a Other _____

17) Do you worship at a religious institution (church, synagogue, etc.) on the East Side?
 YES NO

18) What is your gender? Male Female

19) Are you between the ages of...? 16 - 25 30 - 39 50 - 59
 26 - 29 40 - 49 60 - 69 70+

20) Were you born in Minnesota? YES NO
If NO, what state, city, and country were you born? _____
If NO, when did you move to Minnesota? _____

Interviewer: _____ Date: _____
Place: _____

7/00

Dorothy Day Housing Forum Question

- 1) Where are you from? If not Minnesota, where are you from and how long have you been here?
- 2) Are you currently employed? What is your income level? What skills do you have what is your educational background
- 3) Have you used any other housing services on the East Side? If so, what are they and what services were provided?
- 4) Do you have any mental health or chemical dependency issues that have or are causing problems with your housing situation?
- 5) Do you have any unlawful detainers or a criminal background that is effecting your housing situation? If you have either, do your feel they may be an issue in the future?
- 6) What do you see as being the housing barriers?

3/01