

Neighborhood Planning for Community Revitalization



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**Historical Assessment
of Holland Community Housing**

by Sandra Paddock

July, 1995

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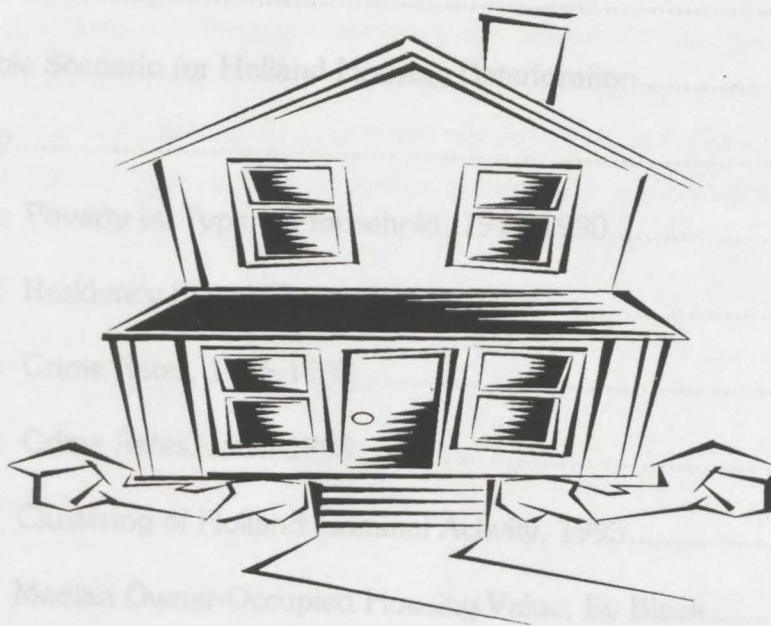
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Historical Assessment

of

Holland Community

Housing



Prepared for the Holland Neighborhood Improvement Association

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Funded by Neighborhood Planning for Community Revitalization

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I. Introduction

During surveys and discussions with residents throughout this duration of this project, a variety of concerns were uncovered about when and why housing deterioration--and general neighborhood decline--was occurring. Many individuals indicated an acceleration in housing deterioration was evident during the past ten to fifteen years, with the past five years in particular marked by increasing neighborhood quality concerns, such as noise, vandalism, and lack of property upkeep.

While several residents gave positive reviews of the Holland neighborhood, others felt that housing decline was tied to overall neighborhood livability, and both were spiraling downward. Some of the major causes cited were the loss of community-oriented schooling and the rise of busing; the rise in non-owner-occupied housing units; increases in criminal activity; and increases in the percentage of elderly residents leaving the neighborhood. This paper will examine these and other factors which may be connected to Holland's deteriorating housing stock. Its primary intention is to determine what is causing Holland's housing stock to lose value and integrity, and what results are linked to this deterioration.

II. The Beginnings of Holland's Housing Stock

From the neighborhood's origins, Holland was a community of working-class individuals, predominately immigrants from Eastern Europe and their families. Like many immigrant groups, Holland residents settled in the neighborhood initially because of available low-skilled industrial employment nearby. Often, new immigrants with little money and limited means of transportation needed to choose a place to live based on proximity to available work. Because much of Minneapolis' industrial base was located northeast, Holland was a logical destination for many blue-collar immigrant workers.

Along with the development of the railroad just north of Holland came some of Holland's first housing development. These early residential structures were mainly railroad roundhouses designed as temporary rooming homes for workers. Eventually, permanent family housing was built and the neighborhood began to be built in earnest. Until the advent of urban planning during the 1920's and the implementation of Minneapolis zoning ordinances in 1924, development of commercial and residential districts was relatively unregulated by city government.

In 1924, the Minneapolis Planning Commission introduced zoning ordinances to the city. It was then that much of Northeast was officially zoned for industrial usage. This included the areas bisecting Holland, the rail yards to the north, and other scattered sites in Holland. The zoning implemented via this plan is very self-evident today; a present-day Holland land use map is quite similar to the comprehensive plan of 1924.¹

The first zoning ordinances not only had an impact on Holland's present-day industrial locations, but also helped shape patterns of housing. The 1924 zoning plan carved Minneapolis into separate neighborhoods, each with a different vision of what type of housing and services would ideally be constructed. Northeast, for example, was divided into a variety of neighborhoods. Neighborhoods bordering industrial areas, including Holland, were envisioned as neighborhoods including many duplex and multi-unit housing. Communities with little industry nearby were deemed ideal for single-family housing construction. The rationale for this was that, since the least desirable land bordered industrial

¹ Minneapolis City Planning Commission, *Northeast Community*, 1965.

areas, the least desirable type of housing--multi-family housing--should be situated nearby, reserving areas further away from industry for single-family housing.

III. Features of Holland--From the past to the present

Employment patterns

Generally, between 1970 and 1990, very few changes took place through the scope of census data in terms of neighborhood employment tendencies. Holland workers remained predominantly blue-collar workers, with a strong increase in clerical and service-sector employment during the 1970's. Yet clerical and service workers' wages were low relative to other types of positions, which did not improve Holland's median income in comparison to the city's.

One factor in industrial employment, however, which has changed is its profitability. Prior to the mid-1970s, a good portion of laboring jobs were unionized, ensuring high wages and well-protected work with good benefits for Holland's blue-collar workers. Although by no means laboring at wealth-accumulating position, industrial workers could earn enough to support a family (oftentimes on one wage-earner's income), purchase a home, and obtain other necessities comfortably. But unionized jobs have become scarce since 1980, meaning that, for the many Holland workers of today who remain blue-collar workers, there is a greater chance that work income does not stretch as far as a previous generation of workers' did. This may affect the housing stock in that if workers are earning less on average, investment in housing and its rehabilitation will decrease.²

Poverty status

In the census data, poverty is one of the few figures which has shifted dramatically. During the 1980s, *individual poverty in Holland surged from 12.6 percent in 1980 to 24.0 percent in 1990 (see Appendix A). Holland's poverty levels increased much faster than Minneapolis's, in many cases going from much lower percentages to much higher percentages of area residents residing in poverty (see table 1, below). This upswing represents a tremendous increase in poverty within the neighborhood, one which eventually can affect the quality of the housing stock*

² United States Census Bureau, *1970-1990 Census*.

in that the neighborhood's residents have less money to invest in housing maintenance and purchase.³

Table 1: Comparison of Holland and Minneapolis Poverty Rates, 1980-1990

Category	Holland 1980	Holland 1990	Mpls. 1980	Mpls. 1990
Families, all	1,068	926	83,583	78,461
Families below poverty line	53	225	7,487	11,029
percent	5.0%	24.3%	9.0%	14.2%
Persons, all	4,247	3,788	355,371	353,874
Persons below poverty line	534	932	48,029	65,556
percent	12.6%	24.0%	13.5%	18.5%
Female householder	284	343	17,292	19,775
below poverty line	22	170	4,638	7,533
percent	7.7%	49.6%	26.8%	38.1%
Persons 65 and over	628	545	52,390	73,449
below poverty line	62	108	6,638	22,190
percent	9.9%	19.8%	12.7%	30.2%

Source: 1980-1990 United States Census.

Most likely, the dramatic increase in poverty is a result rather than a cause of housing deterioration. In order for it to be an initial cause, as will be discussed later in this report, high levels of poverty would need to have existed for many years, which is not evident in either the above data or the less neighborhood-specific census tract 18 data. Increases in Holland poverty beyond citywide poverty rate increases could be attributed to lower housing costs in Holland compared to other urban neighborhoods. The increase in poverty can influence housing conditions further, however, because poor individuals cannot invest as much money in maintenance and rehabilitation, a factor which could become crucial in upcoming years.

Housing condition

Housing condition surveys are generally unscientific in nature, relying on subjective means of analyzing deterioration. Such surveys can, however, illuminate general housing conditions experienced by a particular community. One such

³ United States Census Bureau, 1960-1990 Census.

study, the Northeast Housing Condition Survey, was conducted between February 1963 and July 1964 in conjunction with the Community Investment Program. Because of the age of the report and its similarity to many current assessments of the Holland housing stock, the survey provides major clues to why and how housing deterioration may be occurring.⁴

To assess housing condition, "experienced housing inspectors" surveyed 20 percent of Holland neighborhood housing exteriors, rating housing in one of four categories:

- Class I: *Sound Condition or Minor Repair*. Requires no repair beyond normal maintenance, or only minor repair.
- Class II: *Major Rehabilitation*. Requires considerable repair, but can still be rehabilitated, provided environmental factors are favorable.
- Class III: *Major Reconstruction*. Requires major repairs which may be very costly, perhaps too costly to justify, particularly in areas of poor environment.
- Class IV: *Rebuilding*. Requires major repairs so extensive that the end result probably will not justify the cost, and clearance would be more practical.

The results for Holland and surrounding areas of Northeast were as follows:

Table 2: Northeast Community Housing Condition Rankings, 1965.

Area	Class I	Class II	Class III	Class IV	Total
Audubon	39 (68.4%)	15 (26.3%)	3 (5.3%)	0 (0.0%)	57
Windom Pk	55 (66.4%)	27 (32.5%)	1 (1.2%)	0 (0.0%)	83
Sheridan	9 (13.8%)	24 (36.9%)	22 (33.8%)	10 (15.4%)	65
<i>Holland</i>	<i>12 (11.2%)</i>	<i>47 (43.9%)</i>	<i>41 (38.3%)</i>	<i>7 (6.6%)</i>	<i>107</i>
Total Survey*	141 (35.1%)	137 (34.1%)	97 (24.1%)	27 (6.7%)	402

*Note: Includes data from other Northeast neighborhood not replicated in this table.

Source: Northeast Community, 1965.

As illustrated above, the majority of Holland housing, 82.2 percent, was assessed as needing either major renovation or major reconstruction. An additional 11.2 percent was assessed as needing only normal maintenance or repair, and an additional 6.6 percent were deemed too costly to renovate. Although the results of this survey cannot be compared directly to current Assessor's data since different criteria are used, it is helpful to note that 1994 property condition codes for Holland were mostly 5's and 6's. According to this criteria, 5's are similar to the 1964

⁴ Minneapolis City Planning Commission, *Northeast Community*, 1965. Also see the summary of this report, also by the Minneapolis City Planning Commission, *Northeast Community Report Summary*, 1965.

survey's major rehabilitation category, and 6's comparable to a shade below major renovation.

The above survey and other similar indicators indicate that Holland housing may have been deteriorating before the 1960's. Clearly, the planners of 1965 felt that the process was beginning. The Northeast Community Report of 1965 characterized Northeast Minneapolis as a mixture of dilapidated and maintained.

A new house is often neighbor to a badly run down one in the western half of the Northeast Community, an area unique in its mixture of the old and new, its wide variety of land uses and its strong family and organizational bonds. . . Many factors that would normally contribute to a rapid decline are present, however, the strong pulling together of family and family group ties have resulted in many blocks within which can be found very sound residential structures and very dilapidated structures. . . while family ties have been primarily responsible for maintenance of much of the western half (including Holland) of the community in past years, it is impossible to predict that *this will continue.*⁵

This assertion, given at a time many residents surveyed for this report felt was prior to neighborhood change, is important in that it shows that, while physical deterioration may have existed in Holland's past, perceptions of neighborhood quality may have played an important role in preventing further deterioration. For example, individual homeowners in 1965 and 1995 may have witnessed similar patterns of housing deterioration. However, these patterns may not have mattered as much to the 1965 homeowner in terms of whether or not the neighborhood was, in their view, diminishing in quality. If other factors mattered more to neighborhood quality than housing deterioration, such as knowing one's neighbors or living nearby one's extended family, then seeing other housing deteriorate would not be the primary factor in determining whether the 1965 homeowner invested in home maintenance or moved away from the community altogether. Such a scenario would indicate that present causes for deterioration may lie less in concrete events and more in *resident attitudes and investments* into the community.

⁵ *Northeast Community Report Summary.*

Land crowding

A crucial issue in housing environmental quality is lot size. Community perceptions and housing design are important determinants of how much impact smaller lot sizes will have on neighborhood deterioration. For some people, particularly in this country, the diminished privacy and leisure space resulting from smaller yards are tremendously negative. Yet for other individuals and communities, the level of crowding experienced in Holland would be perfectly acceptable. Thus, although the size of lots may remain relatively static during a long time span, lot size can wield different influences at different periods of time.

This appears to be the case in the Holland neighborhood. In a 1965 planning survey, land crowding, both in terms of lots under 3900 square feet and lots less than 40 feet in width, was found to be prevalent in the Holland neighborhood. About 9 percent of total housing units were considered overcrowded in the neighborhood. These levels are comparable to today's prevalence of smaller lots.

Yet despite high levels of small, narrow lots, it may not have initially affected neighborhood quality. Housing maintenance on both larger and smaller lots remained at a "fairly high standard" in 1965. It may not have been such a factor for people during the 1960's as well, in part because suburban housing was still fairly new and lot sizes in suburbs just outside of Northeast Minneapolis being developed at the time often featured modest-sized housing lots. Thus, Northeast may simply have looked more typical in terms of its lot sizes.⁶

Today, however, the situation may be different. Suburban communities have wielded a much greater influence on perceptions of size and space. There seems to be generally less acceptance of smaller lots sizes than in the past, and a greater emphasis on individual spaces. The diminished interest in houses situated on smaller lots may contribute to more units turning to renter occupancy, or remain owner-occupied yet diminish in property values and/or maintenance. Thus, it is entirely conceivable that smaller lot sizes may diminish the quality of Holland's housing to prospective buyers and thus lead to lower levels of investment in the community, in contrast to the relatively low level of influence lot size appeared to wield at the time of the 1965 report.

⁶ *Northeast Community.*

Owner- versus renter-occupied housing

A key concern for many neighborhoods is the mix of homestead versus non-homestead properties. Holland as a neighborhood is split fairly evenly into owner and renter-occupied housing. The rental property is mostly dispersed throughout the neighborhood, although some blocks do contain higher concentrations of non-owner-occupied property than others (see table 3, below). Many blocks with five or more non-homestead properties are clustered in the northeast corner of Holland north of Lowry and west of Madison Street, with other concentrations scattered across the southeastern section and a smaller amount in the western section. Of these, several are located on blocks with smaller and narrower lot sizes.

Table 3: High concentrations of non-homesteaded Holland property.

Blocks with five or more non-homestead properties, 1993

18th Ave. between 6th and Washington	19th Ave. between 6th and Washington
19th Avenue between 5th and 6th	22nd Ave. between Jackson and Central
Northeast corner of Lowry and 7th Street	24th Ave. between Monroe and Quincy
Lowry Ave between Quincy and Jackson	26th Ave. between Quincy and Jackson
Jackson Street between 23rd and 24th	Jackson Street between 19th and 20th
Jackson Street between 26th and 27th	Jackson Street between Lowry and 26th
Monroe Street between Lowry and 26th	Quincy Street between Lowry and 26th
Madison Street between 22nd and 23rd	Howard Street between 26th and 27th
5th Street between Lowry and 26th	4th Street between Lowry and 26th
Jefferson Street between 22nd and 23rd	Madison Street between 26th and 27th

Source: *Holland Neighborhood Homesteaded and Non-homesteaded Properties*, GIS map, 1993 data.

According to census data, owner-occupancy has remained relatively stable. Data from census tract 18, which contains most of Holland, illustrates this (see below). The greatest drop in percentage of owner-occupied housing occurred between 1960 and 1970, with no statistically meaningful change until 1990. It is clear from this chart that, although renter occupancy may be increasing since the last census, increases in renter-occupied housing are more likely to be an effect rather than a cause of neighborhood deterioration, since most individuals surveyed

point to the early to mid 1980's as the beginning of noticeable changes in the Holland neighborhood (see Appendix B).

Table 4: Owner- versus renter-occupied housing, 1960-1990.

	1960	1970	1980	1990
Owner-occupied housing units	869	816	781	734
Renter-occupied housing units	646	771	726	682
Percent renter-occupied	42.6	48.6	48.2	48.2
Percent owner-occupied	57.4	51.4	51.8	51.8

Source: 1960-1990 United States Census.

Housing Turnover

Census data indicates rapid housing turnover between 1975 and 1990. In 1980, 66 percent of persons five years and older lived in the same house during 1975, with the remaining 34 percent of Holland's population living in a different house during 1975 than in 1980. In contrast, those five years and older in 1990 most likely lived in a *different* house than which they occupied five years previously in 1985. Only 46 percent of Holland residents were estimated to live in the same dwelling in 1985 as in 1990, with the remaining 54 percent living elsewhere during 1985. These figures show that that, within ten years, the likelihood of a Holland resident living in one home for more than five years dropped 20 percent (see Appendix B).

The shift in turnover is important in that it may indicate a weakening of neighborhood stability. This is particularly true in Holland, which had a very stable population for years. Often, a household would remain in Holland, even in the same dwelling, for a lifetime. Unfortunately, it is difficult to determine whether this is a cause or a result of housing deterioration

Crime

Crime statistics can address how dangerous the neighborhood can be, yet it is important to note that they cannot measure individual feelings of safety, which for the sake of housing may be a more important factor in measuring neighborhood readiness to invest in community development. On average, fewer crimes are committed in Holland than Minneapolis. In 1993, 34.9 major crimes per thousand

residents occurred in Holland, compared to 38.9 per thousand citywide. Major crime includes robbery, criminal sexual conduct, assault, and burglary. Within these categories, only one--dwelling burglary, with a rate of 24.0 crimes per thousand residents, ranked higher than the city average of 20.8 crimes per thousand.⁷

Vehicle crimes reported, however, show higher than average incidence in Holland. The overall totals were 55.5 per thousand for Holland and 50.5 per thousand for Minneapolis. Particularly high with these categories were vehicle theft (18.5 per thousand, compared to 13.7 citywide) and damage to automobile (20.1 per thousand, compared to 17.6 citywide).

The good news for Holland is that neighborhood crime trends point to a relatively safe neighborhood in terms of personal and violent crimes, such as rape, assault, or murder. However, a worrisome point for Holland is its trends for higher than average rates of property violations. While arguably not as detrimental for neighborhood safety or reputation as violent crime, property crime can diminish a community's desire to maintain or, in particular, improve property conditions. Because of fears of vandalism or theft one may decide, for instance, not to landscape a front yard or invest in new siding.

When analyzing crime figures over several years, however, there does not appear to be an immediate pattern of increase in criminal activity over the past ten years. Unfortunately, data before 1986 is unattainable, which leaves crime growth over a longer period of time impossible to determine. However, as for immediate crime pattern changes, there is little evidence that it has increased in one area substantially in any pattern. Figures for crimes committed can vary from year to year with little overall evidence. In the accompanying graph, it is apparent that crime rates can wildly fluctuate from year to year. However, the beginnings of trends in lower theft from vehicle and slightly higher damage to vehicle may be emerging when one ignore the wildly fluctuating year of 1989 (See Appendixes C and D).

Due to multiple computer difficulties at the CCP/SAFE unit, I was unable to obtain 1994 crime data. Furthermore, crime maps were available for 1993 crime data only. When all 1993 criminal activity is mapped together, it becomes apparent

⁷ Minneapolis Police Department figures.

that the majority of crimes occur at or near intersections. Clusters of criminal activity are abundant in the eastern portion of the neighborhood, particularly on Monroe, Quincy, Jackson, and Central. Some of the heaviest clusters appear on Monroe, at Lowry Avenue, 23rd Avenue, and 22nd Avenue. Additional heavy clusters are located at Quincy and 26th Avenue, Jackson Street and 19th Avenue, Quincy and 22nd Avenue, Central Avenue between 26th and 27th Avenues and Central at 18 1/2 Avenue⁸ (See Appendix E).

Schools

A crucial factor to neighborhood satisfaction is its school situation. For many in Minneapolis, the loss of neighborhood-based schools during the late 1970's and early 1980's was a crucial blow in determining the level of individual neighborhood satisfaction. Coupled with the consolidation of neighborhood schools came the need for a comprehensive desegregation program. The plan that emerged during the 1970's called for massive bussing. This left many Minneapolis city residents angry and disenchanted with the city's educational system, prompting many of those who could afford to do so to leave.

Race and Housing

Holland has, traditionally, been a very white area of the city. In determining the care given to the neighborhood and its housing stock, it is important to consider the importance race may or may not have had in neighborhood attitude. In particular, giving the turnover rates of housing described above, a discussion about Holland's possible integration and resegregation would be helpful.

According to the 1990 neighborhood census data, 326 people, or 8.6 percent of Holland's population, were nonwhite. This was a large jump from a 2.7 percent minority population in 1980. The largest minority group during both years, American Indians, also gained the largest percentage of the population between 1980 and 1990--121 individuals, compared to 28 Asians/Pacific Islanders and 10 African-Americans. While no minority group comprises a large proportion of Holland area residents according to census data, the general perception of

⁸ Ibid.

neighborhood residents has been that, since the census was taken, a larger percentage of racial minorities have moved to Holland.⁹

⁹ United States Census, 1980-1990.

IV. So, what happened? A possible scenario of Holland housing deterioration

Ultimately, the causes of Holland's housing stock deterioration may stem from many sources, all bound together at various periods of time. The most plausible explanation I could come up with was that the area, due to its higher concentration of industrial uses, attracted a working-class population. Therefore, Holland's housing stock, while adequate, was nothing like that in other city neighborhoods which would later experience housing quality problems, such as Phillips, which began as more affluent communities which only with time faced housing deterioration. Additionally, housing types were reinforced by zoning ordinances with the advent of urban planning in the 1920's, when Holland was deemed suitable for the building of predominantly duplexes and other multi-family housing. Although much of this housing was renovated for single-family housing, many duplex units remained, and more are being reconverted back to duplexes.

During the 1960's, planners recognized that housing deterioration in Holland was indeed a problem. Generally, this occurred in the same pattern as deterioration does today. That is, one perfectly good housing unit may stand next to a dilapidated one without any apparent reason why one is sound and the other is decaying. The planning team recognized the fact that, because of a tight-knit community in Northeast Minneapolis, the housing stock deterioration did not necessarily mean general neighborhood deterioration and the "resulting social problems", as they put it, of decaying housing in neighborhoods. Their warning was that, although in 1965 the housing was not a major agent in neighborhood deterioration, it could become one if and when the neighborhood was not bonded so closely.¹⁰

The 1980's witnessed two crucial events which would shift neighborhood perceptions of housing and neighborhood cohesion. First of all, school closings left many Minneapolis communities angry and wary of public education. Furthermore, the prospect of busing children did not particularly appeal to them. Many who could not afford to send their children to private schools moved to suburban areas, according to many sources. This lack of confidence in schools and disconnection from the school system on the part of neighborhood residents may have left

¹⁰ *Northeast Community.*

Holland for the worse. Although there is little evidence of that directly from Holland, several individuals did state in surveys and such that this aspect of disinvestment in the neighborhood may be playing a part in their perceptions of neighborhood events.

A second crucial factor is the changing ethnic composition of the neighborhood. For decades, much of Northeast Minneapolis was divided into European ethnic enclaves--the Italians, the Poles, the Germans, and the Lebanese. This was no different for Holland, where many identified themselves as Polish. As time moved on and the first-generation yielded to the second and third generations, this bonding of Holland to ethnic ties subsided. Neighborhood residents no longer identified as strongly with one another in terms of ethnicity, for many had either lost some of their own ties to their ethnicity or moved from the neighborhood entirely. As the ethnic enclave diminished, people moved into the neighborhood with no Eastern European ties whatsoever. This process was inevitable, for the ethnic groups which settled Holland were no longer moving to the United States, and thus the ties to traditional ways eventually faded. Yet it did take away a binding factor important for neighborhood cohesion. Although ethnicity was not the only possible bonding factor between neighborhood residents, few factors equaling its binding power have emerged to bring the community together.

Finally, a major concern was the aging of the population. As discussed earlier, Holland, and Northeast Minneapolis in general, was a tight-knit, ethnically homogenous population pocketed in specific ethnic enclaves. In part because of this factor, many chose to remain in Holland throughout their lives, from the raising of children to retirement and old age. People remained in their homes as long as possible, which was both a blessing and a struggle for the neighborhood's housing stock. It was helpful in that Holland retained a stabilize ownership base when certain portions of the housing were deteriorating. However, some homeowners remained in their homes long after they could financially or physically manage to maintain the structure, leaving behind houses badly needed attention and often turning over into rental housing.

Overall, with the dawning of the 1980s, the housing stock was deteriorating already. However, widespread housing and community deterioration were fended off by continued strong identification with the neighborhood as a positive force and

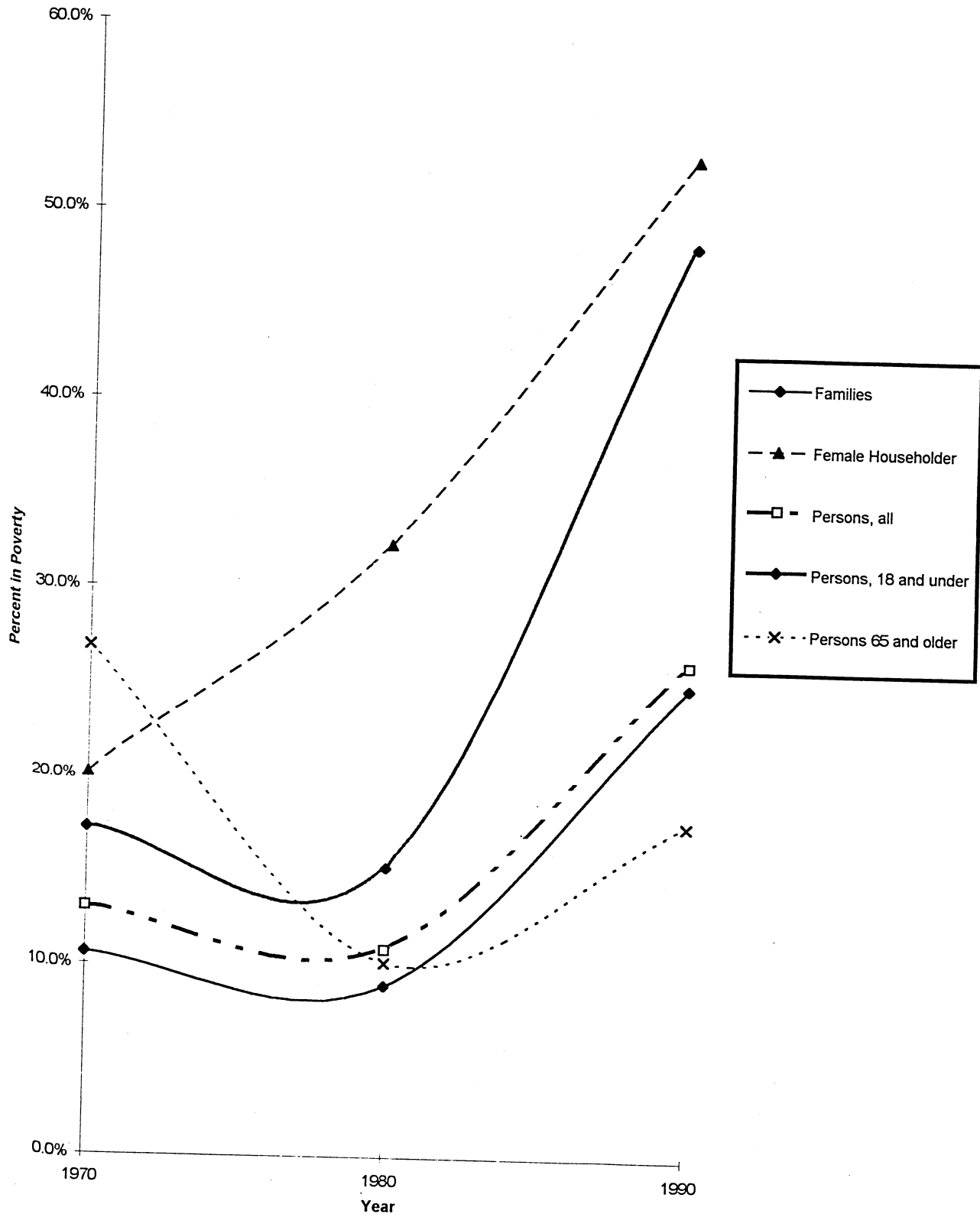
a good place to live. For reasons such as neighborhood turnover, changes in the city's public education, and dissatisfaction with Holland real estate, confidence in Holland as a community diminished. This allowed factors such as its smaller lots, moderate levels of community capital, and mixed deterioration of housing to wield greater influence in housing stock quality.

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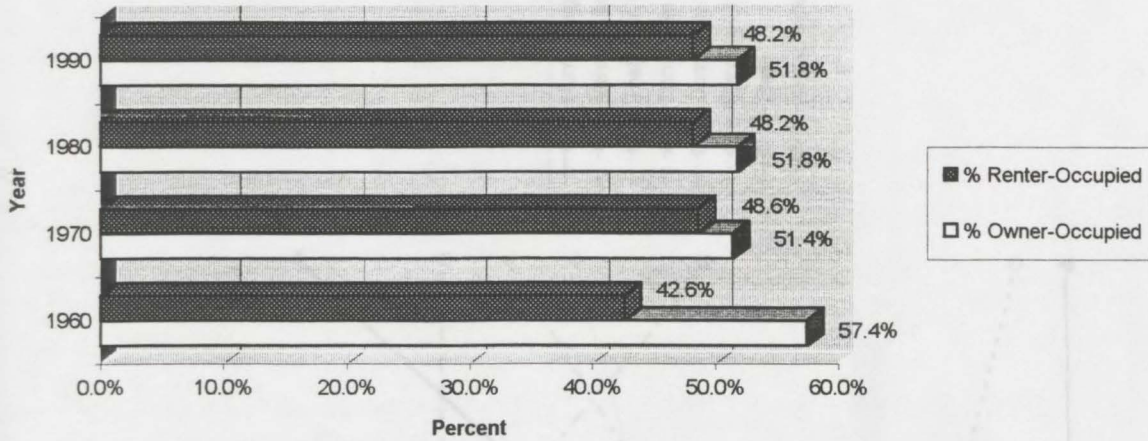
APPENDIX A

Poverty by Type of Household, 1970-1990



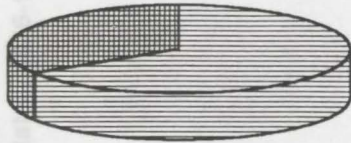
APPENDIX B

Owner-and Renter-Occupancy, 1960-1990



Place of Residence, 1980

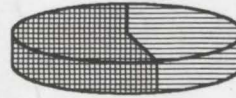
Different house 5 years previous
34%



Same house 5 years previous
66%

Place of Residence, 1990

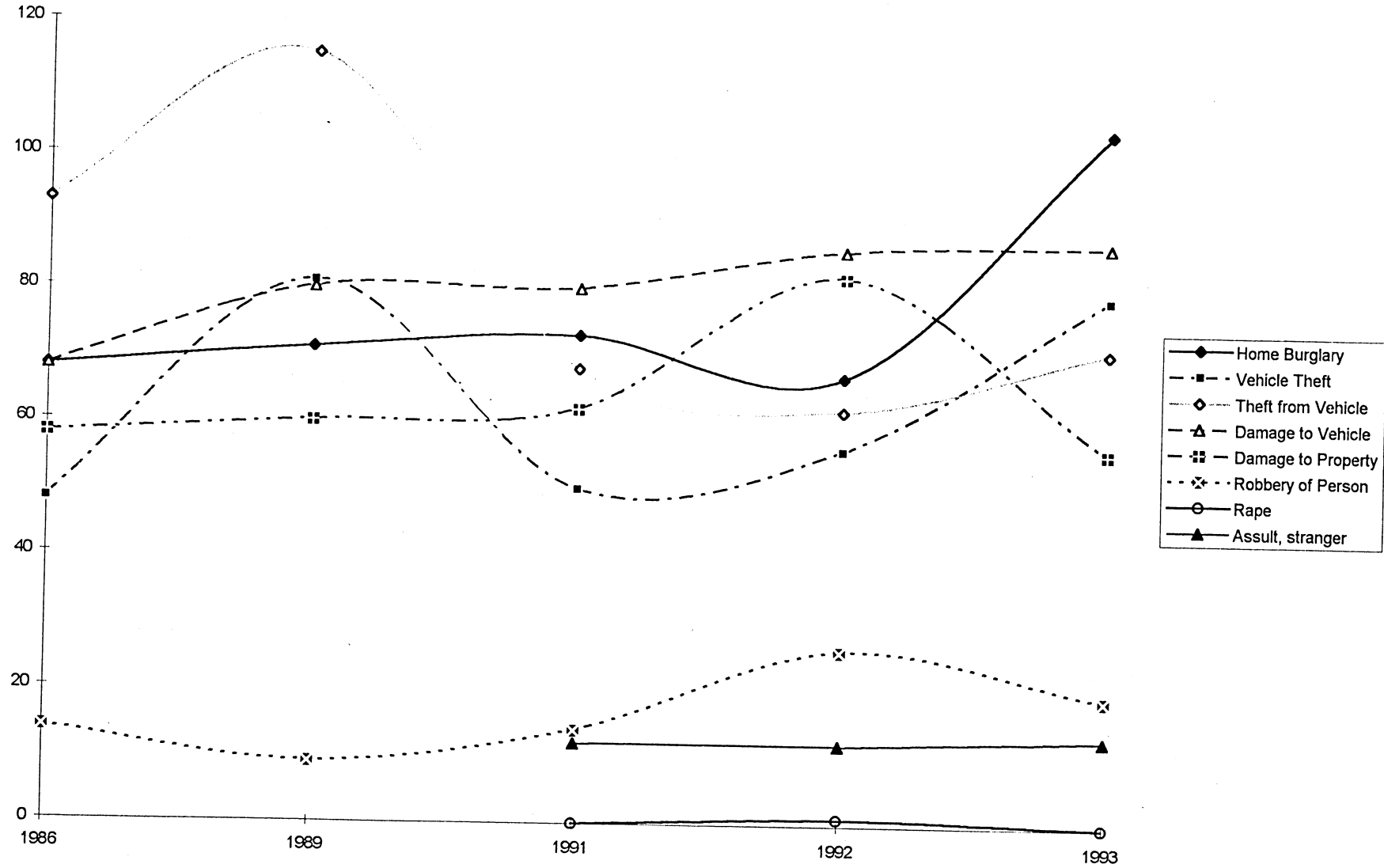
Different house 5 years previous
54%



Same house 5 years previous
46%

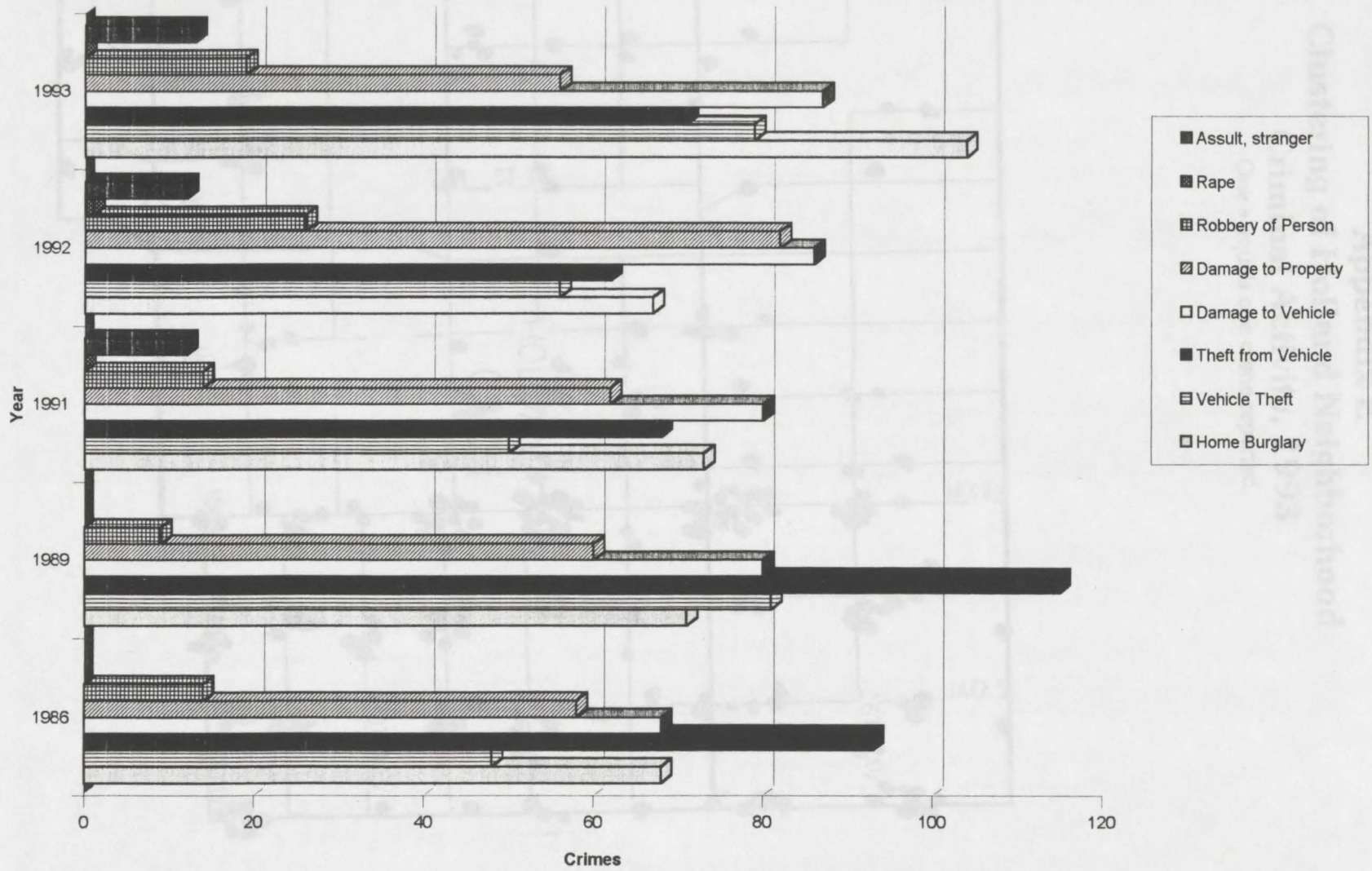
APPENDIX C

Crime Rates, 1986-1993



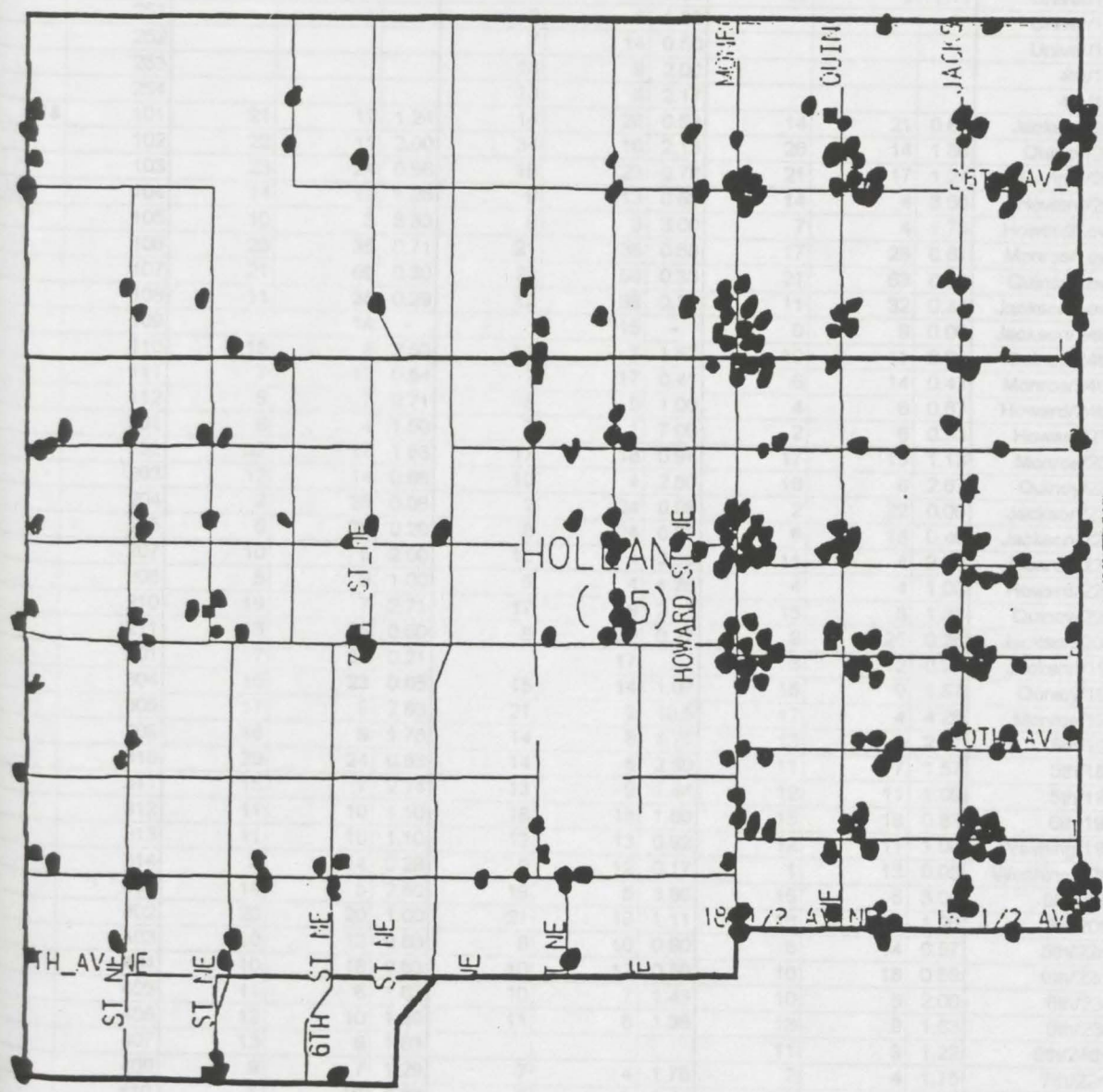
APPENDIX D

Holland Crime Rates



Appendix E Clustering of Holland Neighborhood Criminal Activity, 1993

One • equals one crime reported.



APPENDIX F

Owner- and Renter-Occupied, by census block											
Tract	Block	Own1970	Rent1970	O:R	Own1980	Rent1980	O:R	Own1990	Rent1990	O:R	Location
5	313	22	34	0.65	20	21	0.95	17	21	0.81	Univer/Lowry-26th
	314	13	11	1.18	13	9	1.44	14	9	1.56	4th/Lowry-26th
	415				6	9	0.67	4	10	0.40	Univer/26th-27th
17	101	9	12	0.75	9	13	0.69	9	9	1.00	4th/24th-Lowry
	102	5	21	0.24	10	22	0.45	9	16	0.56	Univer/24th-Lowry
	109	16	11	1.45	15	10	1.50	12	12	1.00	Univer/23rd-24th
	110	11	16	0.69	10	16	0.63	10	16	0.63	4th/23rd-24th
	111	8	17	0.47	10	12	0.83	8	11	0.73	4th/22nd-23rd
	112	8	13	0.62	7	11	0.64	10	9	1.11	Univer/22nd-23rd
	203	11	21	0.52	12	19	0.63	13	16	0.81	Univer/20th-21st
	204	12	19	0.63	16	18	0.89	13	17	0.76	4th/20th-21st
	205	16	14	1.14	10	15	0.67	13	9	1.44	4th/19th-20th
	206	10	7	1.43	13	12	1.08	10	9	1.11	Univer/19th-20th
	251				8	5	1.60				Univer/18th-19th
	252				7	14	0.50				Univer/17th-18th
	253				18	9	2.00				4th/17th-18th
	254				13	6	2.17				4th/18th-19th
18	101	21	17	1.24	14	26	0.54	14	21	0.67	Jackson/26th-27th
	102	22	11	2.00	34	16	2.13	26	14	1.86	Quincy/26th-27th
	103	23	24	0.96	18	23	0.78	21	17	1.24	Monroe/26th-27th
	104	14	13	1.08	9	13	0.69	14	4	3.50	Howard/26th-27th
	105	10	3	3.33	9	3	3.00	7	4	1.75	Howard/Lowry-26th
	106	25	35	0.71	21	36	0.58	17	28	0.61	Monroe/Lowry-26th
	107	21	69	0.30	22	66	0.33	21	63	0.33	Quincy/Lowry-26th
	108	11	38	0.29	12	38	0.32	11	32	0.34	Jackson/Lowry-26th
	109	-	14	-	-	15	-	0	9	0.00	Jackson/24th-Lowry
	110	15	6	2.50	11	7	1.57	10	11	0.91	Quincy/24th-Lowry
	111	7	13	0.54	7	17	0.41	6	14	0.43	Monroe/24th-Lowry
	112	5	7	0.71	5	5	1.00	4	6	0.67	Howard/24th-Lowry
	201	6	4	1.50	7	1	7.00	2	6	0.33	Howard/23rd-24th
	202	32	17	1.88	17	18	0.94	17	15	1.13	Monroe/23rd-24th
	203	12	14	0.86	10	4	2.50	16	6	2.67	Quincy/23rd-24th
	204	2	25	0.08	2	24	0.08	2	22	0.09	Jackson/23rd-24th
	205	6	30	0.20	8	24	0.33	6	13	0.46	Jackson/22nd-23rd
	207	10	5	2.00	10	4	2.50	11	4	2.75	Monroe/22nd-23rd
	208	5	5	1.00	5	4	1.25	4	4	1.00	Howard/22nd-23rd
	210	19	7	2.71	17	8	2.13	15	8	1.88	Quincy/20th-22nd
	211	13	26	0.50	8	30	0.27	9	25	0.36	Jackson/20th-22nd
	301	7	34	0.21		17		3	12	0.25	Jackson/19th-20th
	304	15	23	0.65	15	14	1.07	15	9	1.67	Quincy/19th-20th
	305	17	6	2.83	21	2	10.5	17	4	4.25	Monroe/19th-20th
	309	16	9	1.78	14	8	1.75	13	6	2.17	6th/18th-19th
	310	20	24	0.83	14	5	2.80	11	7	1.57	5th/18th-19th
	311	15	7	2.14	13	9	1.44	12	11	1.09	5th/19th-20th
	312	11	10	1.10	18	18	1.00	15	18	0.83	6th/19th-20th
	313	11	10	1.10	12	13	0.92	12	11	1.09	Washing/19th-20th
	314	4	14	0.29	2	12	0.17	1	13	0.08	Washing/20th-22nd
	401	14	5	2.80	19	5	3.80	15	5	3.00	6th/20th-22nd
	402	20	20	1.00	21	19	1.11	18	15	1.20	5th/20th-22nd
	403	10	12	0.83	9	10	0.90	8	14	0.57	5th/22nd-23rd
	404	10	16	0.63	10	17	0.59	10	18	0.56	6th/22nd-23rd
	405	11	6	1.83	10	7	1.43	10	5	2.00	6th/23rd-24th
	406	12	10	1.20	11	8	1.38	13	8	1.63	5th/23rd-24th
	407	13	8	1.63				11	9	1.22	5th/24th-Lowry
	409	9	7	1.29	7	4	1.75	7	4	1.75	7th/22nd-23rd
	410	7	18	0.39	7	17	0.41	6	18	0.33	
	411	8	13	0.62	10	12	0.83	7	14	0.50	Madison/22nd-23rd

APPENDIX F

Tract	Block	Own1970	Rent1970	O:R	Own1980	Rent1980	O:R	Own1990	Rent1990	O:R	Location
	412	14	14	1.00	13	13	1.00	9	13	0.69	Madison/23rd-24th
	413	11	9	1.22	11	9	1.22	8	11	0.73	Jefferson/23rd-24th
	501	10	2	5.00	7	2	3.50	8	3	2.67	Washing/24th-Lowry
	502	10	1	10.0	11	3	3.67	10	2	5.00	Jefferson/24th-Lowry
	503	23	3	7.67	14	2	7.00	14	1	14.0	Madison/24th-Lowry
	504	23	15	1.53	19	22	0.86	21	19	1.11	Madison/Lowry-26th
	505	12	2	6.00	23	1	23.0	21	2	10.5	Jefferson/Lowry-26th
	506	22	9	2.44	22	8	2.75	21	9	2.33	Washing/Lowry-26th
	507	11	1	11.0	12	1	12.0	19	0	-	7th/Lowry-26th
	508	4	1	4.00	5	0	-	3	2	1.50	5th/Lowry-RR tracks
	509	17	4	4.25	18	1	18.0	17	1	17.0	6th/26th-27th
	510	22	9	2.44	17	11	1.55	21	11	1.91	7th-26th-27th
	511	26	0	-	24	2	12.0	23	2	11.5	Washing/26th-27th
	512	21	0	-	33	1	33.0	22	2	11.0	Jefferson/26th-27th
	513	24	1	24.0	22	5	4.40	21	5	4.20	Madison/26th-27th

APPENDIX G

Median Owner-occupied Housing Value, by block											
Trt.	Block	1970	%Hld	%Mps	1980	%Hld	%Mps	1990	%Hld	%Mps	Location
5	313	14,100	98%		38,300	91%	73%	55,200	99%	77%	Univer/Lowry-26th
	314	15,600	108%		40,500	96%	77%	59,800	108%	83%	4th/Lowry-26th
	415		0%			0%	0%	47,500	85%	66%	Univer/26th-27th
17	101		0%		34,300	81%	65%	50,800	91%	71%	4th/24th-Lowry
	102		0%		40,500	96%	77%	57,500	103%	80%	Univer/24th-Lowry
	109	18,000	125%		63,200	150%	120%	68,100	122%	95%	Univer/23rd-24th
	110	13,800	96%		32,100	76%	61%	52,500	94%	73%	4th/23rd-24th
	111		0%		35,000	83%	67%	65,000	117%	90%	4th/22nd-23rd
	112		0%		47,500	113%	90%	68,000	122%	94%	Univer/22nd-23rd
	203	17,000	118%		36,400	86%	69%	53,600	96%	74%	Univer/20th-21st
	204	14,100	98%		31,700	75%	60%	53,900	97%	75%	4th/20th-21st
	205	15,200	106%		35,800	85%	68%	51,300	92%	71%	4th/19th-20th
	206	19,300	134%		44,800	106%	85%	64,400	116%	89%	Univer/19th-20th
	251		0%		43,500	103%	83%		0%	0%	Univer/18th-19th
	252		0%		26,300	62%	50%		0%	0%	Univer/17th-18th
	253		0%		41,100	97%	78%		0%	0%	4th/17th-18th
	254		0%		37,900	90%	72%		0%	0%	4th/18th-19th
18	101	14,900	103%		41,900	99%	80%	48,300	87%	67%	Jackson/26th-27th
	102	14,000	97%		37,800	90%	72%	49,000	88%	68%	Quincy/26th-27th
	103	13,600	94%		38,500	91%	73%	60,600	109%	84%	Monroe/26th-27th
	104	16,300	113%		40,800	97%	78%	59,000	106%	82%	Howard/26th-27th
	105	15,900	110%		46,400	110%	88%	60,800	109%	84%	Howard/Lowry-26th
	106	15,900	110%		46,300	110%	88%	63,600	114%	88%	Monroe/Lowry-26th
	107	15,700	109%		35,000	83%	67%	56,900	102%	79%	Quincy/Lowry-26th
	108	14,500	101%		41,300	98%	79%	60,900	110%	85%	Jackson/Lowry-26th
	109		0%		0	0%	0%	0	0%	0%	Jackson/24th-Lowry
	110	17,400	121%		50,400	119%	96%	60,600	109%	84%	Quincy/24th-Lowry
	111		0%		39,000	92%	74%	52,500	94%	73%	Monroe/24th-Lowry
	112		0%		42,500	101%	81%		0%	0%	Howard/24th-Lowry
	201				48,800	116%	93%	112,500	202%	156%	Howard/23rd-24th
	202	13,000	90%		52,000	123%	99%	57,500	103%	80%	Monroe/23rd-24th
	203	13,200	92%		31,000	73%	59%	58,800	106%	82%	Quincy/23rd-24th
	204		0%		0	0%	0%		0%	0%	Jackson/23rd-24th
	205		0%		56,500	134%	107%	64,200	115%	89%	Jackson/22nd-23rd
	207	16,000	111%		44,200	105%	84%	57,000	103%	79%	Monroe/22nd-23rd
	208		0%		40,900	97%	78%	65,000	117%	90%	Howard/22nd-23rd
	210	15,100	105%		44,500	105%	85%	57,000	103%	79%	Quincy/20th-22nd
	211	10,300	72%		30,000	71%	57%	44,500	80%	62%	Jackson/20th-22nd
	301		0%		33,800	80%	64%	65,000	117%	90%	Jackson/19th-20th
	304	12,800	89%		37,700	89%	72%	53,900	97%	75%	Quincy/19th-20th
	305	12,900	90%		33,800	80%	64%	49,300	89%	68%	Monroe/19th-20th
	309	16,400	114%		48,900	116%	93%	60,200	108%	84%	6th/18th-19th
	310	17,100	119%		50,900	121%	97%	64,600	116%	90%	5th/18th-19th
	311	13,800	96%		45,600	108%	87%	55,600	100%	77%	5th/19th-20th
	312	11,600	81%		34,100	81%	65%	46,100	83%	64%	6th/19th-20th
	313	10,500	73%		32,300	77%	61%	57,500	103%	80%	Washing/19th-20th
	314		0%		0	0%	0%	52,500	94%	73%	Washing/20th-22nd
	401	16,900	117%		47,100	112%	90%	65,400	118%	91%	6th/20th-22nd

APPENDIX G

Trac	Block	1970		1980			1990			Location
	402	16,400	114%	41,500	98%	79%	55,300	99%	77%	5th/20th-22nd
	403	12,800	89%	37,700	89%	72%	57,100	103%	79%	5th/22nd-23rd
	404	15,200	106%	37,300	88%	71%	58,800	106%	82%	6th/22nd-23rd
	405	22,700	158%	56,300	133%	107%	66,400	119%	92%	6th/23rd-24th
	406	14,400	100%	37,500	89%	71%	51,800	93%	72%	5th/23rd-24th
	407	15,400	107%	44,300	105%	84%		0%	0%	5th/24th-Lowry
	409	13,400	93%	44,300	105%	84%	61,700	111%	86%	7th/22nd-23rd
	410	16,300	113%	44,400	105%	84%		0%	0%	
	411	14,800	103%	39,200	93%	75%	54,600	98%	76%	Madison/22nd-23rd
	412	14,800	103%	40,300	95%	77%	52,500	94%	73%	Madison/23rd-24th
	413	13,100	91%	37,100	88%	71%	52,500	94%	73%	Jefferson/23rd-24th
	501	13,500	94%	39,600	94%	75%	53,900	97%	75%	Washing/24th-Lowry
	502	25,500	177%	54,200	128%	103%	70,600	127%	98%	Jefferson/24th-Lowry
	503	14,300	99%	44,200	105%	84%	58,400	105%	81%	Madison/24th-Lowry
	504	16,800	117%	41,700	99%	79%	57,800	104%	80%	Madison/Lowry-26th
	505	13,100	91%	40,500	96%	77%	55,600	100%	77%	Jefferson/Lowry-26th
	506	14,700	102%	43,500	103%	83%	63,300	114%	88%	Washing/Lowry-26th
	507	13,300	92%	42,000	100%	80%	67,000	121%	93%	7th/Lowry-26th
	508		0%	34,600	82%	66%	27,500	49%	38%	5th/Lowry-RR tracks
	509	14,900	103%	43,900	104%	83%	60,800	109%	84%	6th/26th-27th
	510	14,000	97%	42,100	100%	80%	55,000	99%	76%	7th-26th-27th
	511	16,300	113%	40,900	97%	78%	56,400	101%	78%	Washing/26th-27th
	512	14,900	103%	43,000	102%	82%	60,600	109%	84%	Jefferson/26th-27th
	513	16,300	113%	47,600	113%	90%	61,000	110%	85%	Madison/26th-27th
Holland Median Housing Value-1970				14,400	% of Minneapolis		80%			
Holland Median Housing Value-1980				42,200	% of Minneapolis		80%			
Holland Median Housing Value-1990				55,600	% of Minneapolis		78%			
Minneapolis Median Housing Value-1970				17,900						
Minneapolis Median Housing Value-1980				52,600						
Minneapolis Median Housing Value-1990				71,200						