



PLANNING FOR ACTION ON HOUSING

A COMMUNITY-DRIVEN REPORT BY THE

FROGTOWN-RONDO ACTION NETWORK

A PROGRAM OF THE
**AURORA/ST. ANTHONY NEIGHBORHOOD
DEVELOPMENT CORPORATION (ASANDC)**

AUGUST 2017

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EXECUTIVE SUMMARY

ASANDC formed the Frogtown-Rondo Action Network (FRAN) in 2010 to increase the capacity of residents in Frogtown-Rondo, Eastside Saint Paul, and other surrounding low-income areas of Saint Paul to address challenges facing their communities and to improve the wellbeing and self-determination of their neighbors. Over the past several years, FRAN's Resident Leader Action Team has engaged hundreds of residents on the local issues affecting their lives, and housing challenges has emerged as the greatest concern. In response, over the course of 2015 and 2016, FRAN organized three listening sessions and surveyed over 200 residents to identify the most prevalent housing-related issues and threats they were facing.

This report details the findings of ASANDC's community-driven research. In summary, housing concerns among surveyed residents fell into three primary categories:

- **Fees/Payments:** Respondents most often cited concerns related to fees and payments. In this category, the most common issues among respondents were the need to pay multiple rental application fees and the rising cost of rental housing in the neighborhood.
- **Discrimination:** Housing discrimination was the second most common concern. The most common issue respondents faced related to discrimination were the denial of rental applications due to a criminal record, an imperfect rental history, or a lack of credit.
- **Landlord/Tenant Issues:** A significant number of respondents cited challenges related to their landlords. In this category, the most common issue was the retaliation of landlords in response to requests for repairs or other efforts of tenants to enforce their rights.

By analyzing and further gathering this community level data, FRAN's leaders are gaining more insight into the most immediate issues facing fellow community members, while also engaging them to become more involved in their communities. FRAN is using this process to develop a Housing Action Plan, through which affected community members will be empowered to implement community solutions and to hold their landlords, lawmakers, and legal systems accountable to resolving their greatest housing-related inequities. Ultimately, FRAN aims to break the cycle of housing instability that continues to harm the Frogtown-Rondo community, the Eastside community, and other distressed areas of Saint Paul, providing new opportunities for their local residents to thrive in place.

INTRODUCTION

ASANDC is a community change organization in Saint Paul's Frogtown-Rondo neighborhood. Formed in 1980 as a network of block clubs dedicated to crime prevention, we now lead a range of programs to address physical, economic, human, and social development in the community we serve. As we have grown, we have consistently maintained a strong commitment to grassroots empowerment and community leadership.

The Frogtown-Rondo Action Network (FRAN) is our latest effort to increase the capacity of our community members to take action to address the issues facing them, their families, and their neighbors. Over time, ASANDC's FRAN staff and its group of resident leaders have engaged hundreds of local community members to identify their most pressing concerns. Repeatedly, housing-related concerns have emerged to the forefront.

In response, FRAN's Resident Leader Action Team has been prioritizing issues and barriers related to livable, sustainable, and affordable housing in and around Frogtown-Rondo, as well as in Eastside Saint Paul and other Saint Paul areas of need. The housing issues facing many of our residents include the condition and threat of homelessness; the illegal retaliation of landlords and its effect on tenants' records; and the simple deficiency in livable affordable housing options.

Indeed, many residents who come into our office or who FRAN resident leaders engage out in the community are seeking housing-related resources. Many share exasperation with barriers they face to simply finding a decent and affordable place in the community to call home. Many others face the threat of eviction or have a landlord that has already filed for one. Others have been illegally displaced from their homes. Still others face discrimination from landlords and property owners when seeking new housing, even if they have a government subsidy to use for their rent.

Many residents also expressed to us through word-of-mouth that they faced challenges related to the rising costs of rent and ongoing threats of

gentrification and economic displacement, especially in Frogtown-Rondo. Many feared being priced out of their homes and their community. We have also engaged former Frogtown-Rondo residents who seek to return to the area but can no longer find housing within their price range. This reflects a reality captured by a 2013 report by Habitat for Humanity, which showed that 77% of Frogtown residents would recommend the neighborhood as a good place to live, and that 70% would continue to live there if they had the choice. Today, that choice is becoming less and less viable for some low-income residents.

Through their involvement in ASANDC in other community organizations and networks, FRAN's resident leaders have come across other housing-related issues facing local residents. For example, disenfranchised residents who lack the power to fight evictions or to overcome discrimination face higher levels of instability, substandard living conditions, and even periods of homelessness. These circumstances impact their educational outcomes, economic opportunity, and health, and they foster social fragmentation and economic distress across the community.

After hearing so many housing-related concerns through their day-to-day resident engagement, FRAN's leadership recognized the importance of capturing these concerns as community-level data. They could then use such data to identify priority housing issues in the community and organize residents to take specific actions.

Therefore, over the last two years, the FRAN Resident Leader Action Team has worked with FRAN Coordinator Damone Presley and ASANDC Community Development Coordinator Roxanne Draughn (also a FRAN resident leader) to lead three housing listening sessions and complete over 200 housing surveys on housing concerns and priorities. In this report, you will find the results of this research. In the coming months and years, it is a priority of our staff and of FRAN's leadership to use these results as a tool to develop a grassroots Housing Action Plan to change housing outcomes—and improve the well-being—of residents of Frogtown-Rondo, Eastside, and across the city of Saint Paul.

FRAN'S PROCESS

LISTENING SESSIONS

FRAN held three listening sessions to gather information and build relationships in pursuit of a Housing Action Plan. Sessions were held at Oxford Community Center, Arlington Hills Community Center, and West Minnehaha Recreation Center. At the sessions, FRAN leaders asked residents to discuss three different housing related topics: barriers to housing access, tenants' rights issues, and issues related to government subsidies. Many residents voiced similar concerns: across the three topics, the findings show that the common issues and barriers residents saw plaguing their communities included the following:

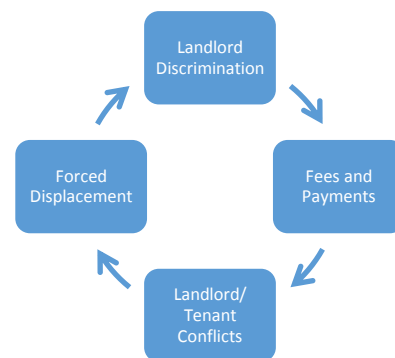
- Housing Affordability
- Landlord Discrimination
- Lack of Access to Credit
- Criminal Background Checks
- Rental Application Fees
- Lack of Housing Education/Knowledge
- Forced Unlawful Detainers
- Illegal or Improper Eviction Practices
- Landlord Retaliation and Harassment
- Lack of Preparedness to Manage Landlord/Tenant Relationships and Conflicts
- Regulatory Standards around Section 8 Vouchers and Other Government Subsidies
- Ineffectiveness of Homeless Shelters and Other Transitional Housing Systems

In particular, many residents were concerned with a lack of adequate, livable affordable housing and increasing economic displacement through gentrification. Many also expressed horror at some of the improper practices of landlords and their minimization of the challenges often facing their current and potential tenants, which they viewed as intertwined with the challenge of affordable housing access. Participants referred to cases in which landlords required credit scores above 600, required incomes that were three times the amount of rent, or asked for deposits that doubled rent, all of which made their housing inaccessible to low-income families.

Many residents voiced frustration not only with landlords, but with the judicial system. In specific, residents perceived a lack of judicial enforcement of rules and penalties related to the illegal or improper practices of landlords and property owners. Residents viewed the persistent disregard of such behaviors as tacit reinforcement of many of the landlord-related issues facing tenants.

The dialogues revealed lack of accountability as central to a cycle of tenant instability: (1) landlord discrimination limits the rental housing options of tenants; (2) tenants are therefore often limited to rental options where they are required to pay large deposits or application fees; (3) as a result, tenants become more cost-burdened and often find themselves in substandard housing, leading to increased tenant-landlord conflicts over rent payments and living conditions; (4) tenants are then more likely to be evicted or displaced, often illegally, and must find new housing; (5) tenants now have unlawful detainers on their records or poor references, causing more discrimination in their next housing search.

Figure 1: The Cycle of Tenant Instability



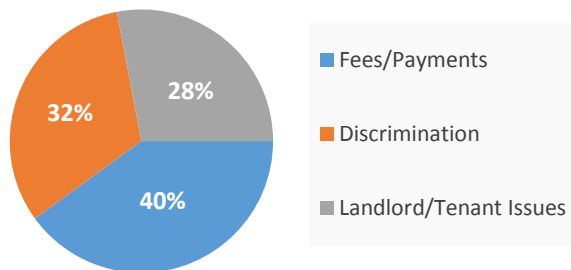
HOUSING SURVEYS

FRAN resident leaders have collected resident surveys on housing issues using multiple methods and interactions, including ASANDC office intake; door-to-door outreach; and engagement at local housing shelters, recreation centers, and on public transit. In all, FRAN has collected and evaluated 198 surveys. However, FRAN resident leaders are continuing to collect housing surveys, with the goal of reaching 500 unique surveys in all.

The housing surveys initially focused on three key areas: homelessness, rental, and homeownership. FRAN leaders asked questions in each category on the issues and challenges respondents found most important. They then asked respondents to say whether or not they had faced each issue, and then rank the issues in order of prominence. They also gathered data related to the respondents' ethnicity, gender, age, and specific neighborhood, as well as their specific living situations.

Respondents were predominantly (a) tenants and (b) homeless individuals aspiring to rent. Based on these trends and on information gleaned from prior interactions, FRAN leaders focused on the three tenant-related issues linked to the cycle of instability illustrated above: the burden of rental fees and payments; the issue of discrimination; and conflicts between tenants and landlords. Among these three issues, respondents found fees and payments to be the most important.

Figure 2: Primary Issue Priorities



FRAN's surveys then asked residents to look more closely at these three issues, attempting to distill which specific challenges within each area were the ones they found most severe. The following section details the surveys' specific findings related to the three issue areas.

FINDINGS

FEES/PAYMENTS

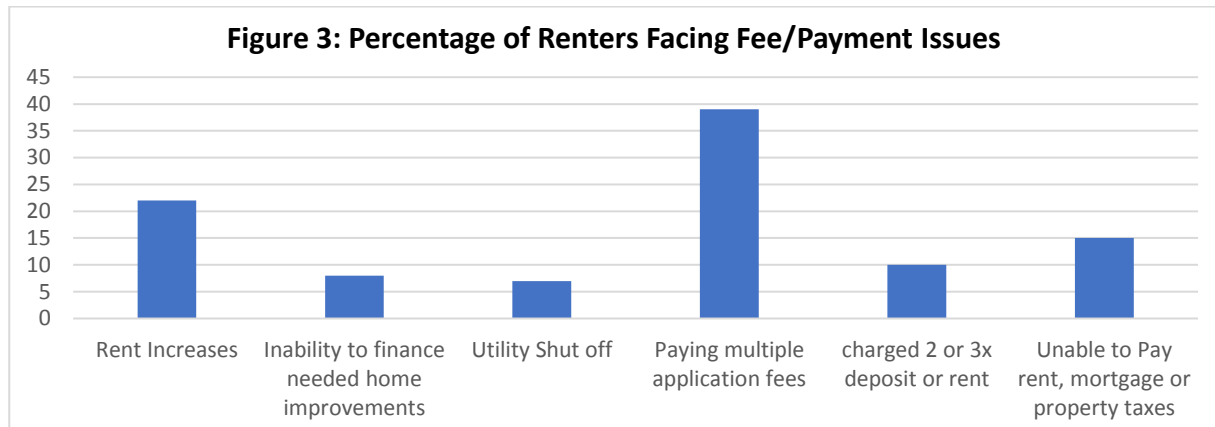
Fees and payments related to rental housing was the most cited issue among tenants who were surveyed. As noted above, many of the renters have faced barriers to accessing housing due to high application fees—ranging from \$25 to \$55—

which was compounded by the need to pay such fees for multiple applications at once. Being required to pay hundreds of dollars in fees over a short period of time caused many low-income and cash-poor residents to face economic hardship and made it more difficult for them to afford housing once an application was accepted, as well as to pay for other basic needs.

For many residents, the cost of simply getting into a new rental unit was compounded by landlords who asked for two or even three times the rent as a deposit, a level many residents could not afford, especially after having paid multiple application fees. Residents who have been capable of paying both fees and deposits nonetheless have often found themselves in situations where they can barely afford rent and other bare necessities.

Meanwhile, residents reported facing inordinately high rents and sudden sharp rent increases that further deepened their housing cost burden. Others reported the need to pay out of pocket to make repairs that their landlords would not make. As a result, a number of survey respondents said that they had lacked sufficient resources to meet their costs of rent or to cover utilities, at times leading to their utilities being shut off due to nonpayment. Some had been evicted or were facing eviction as a result, a process that puts a permanent stain on the record of a tenant, even if they avoid eviction through a legal process.

Figure 3 shows the percentage of respondents who had experienced each fee/payment issue. As the chart shows, the challenge of having to pay multiple application fees was by far the most severe for the most respondents, followed by challenges related to rising rents. High numbers of respondents were unable to cover their housing costs due to other cost burdens, confronted burdensome deposits, could not cover their costs of home improvements, or had had their utilities shut off. It is also important to note that many of our respondents have faced more than one of these issues in their experience of being a renter in Saint Paul, and that it is the compounding impacts of these day-to-day challenges that most often leads to displacement and homelessness.



DISCRIMINATION

Discrimination and other unfair housing barriers were the second priority issue among survey participants. Residents had faced discrimination when seeking rental housing for a number of reasons. The most common were a lack of credit history, imperfect rental history, or criminal record, issues that cumulatively extend to thousands of low-income renters in Saint Paul. Others faced discrimination due to their family size, ethnicity, gender, level of income, or lack of affluence in English. Still others found it difficult to find housing when using a Section 8 voucher or another form of public assistance.

Some barriers residents faced to accessing decent affordable housing were not the result of personal discrimination, but of systemic disadvantages, such as a lack of literacy on rental processes or a shortage of affordable housing with enough space to house larger families. Many respondents who did not list overt discrimination as a priority had not been able to find housing simply due to the growing shortage of affordable units in the area. However, the many who *did* face discrimination—at times from multiple sources—were especially harmed because their alternative housing options have become so limited by rising local rents.

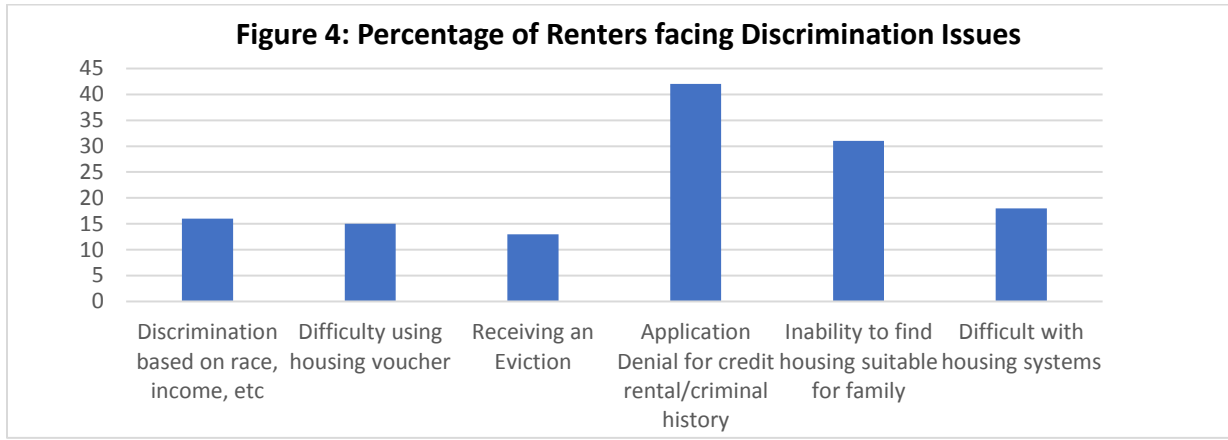
Indeed, when those seeking rental housing face discrimination, they are severely constricted in the options of homes they can access. Thus, many find themselves paying more application fees and paying higher rents for unhealthy, substandard housing, launching them into the cycle of housing

instability or into homelessness. Discrimination also has psychological effects on those seeking new homes, as it creates stress, frustration, and hopelessness that can affect them and their families in other aspects of their lives.

Discrimination also affects residents via evictions. A number of survey respondents had been evicted through what they saw as improper or illegal proceedings—an experience that low-income tenants and tenants of color are more likely to face—which left them without housing, made it more difficult for them to overcome future tenant screenings, and fostered a sense of despair.

Of note, many respondents felt that local laws were either not strong enough or not enforced regularly enough—either due to judicial bias or simple lack of oversight—to hold landlords accountable to using lawful practices when taking applications or dealing with current tenants.

Figure 4 shows the percentage of survey respondents who had faced each discrimination issue at some point in time. The denial of rental applications due to credit, criminal, or rental histories was by far the most common experience among respondents, but the second and third most common issues were more systemic issues of finding decent, suitable housing or navigating housing systems. A significant number of respondents had also faced discrimination due to race, income, or use of a voucher, while others had experienced improper evictions.



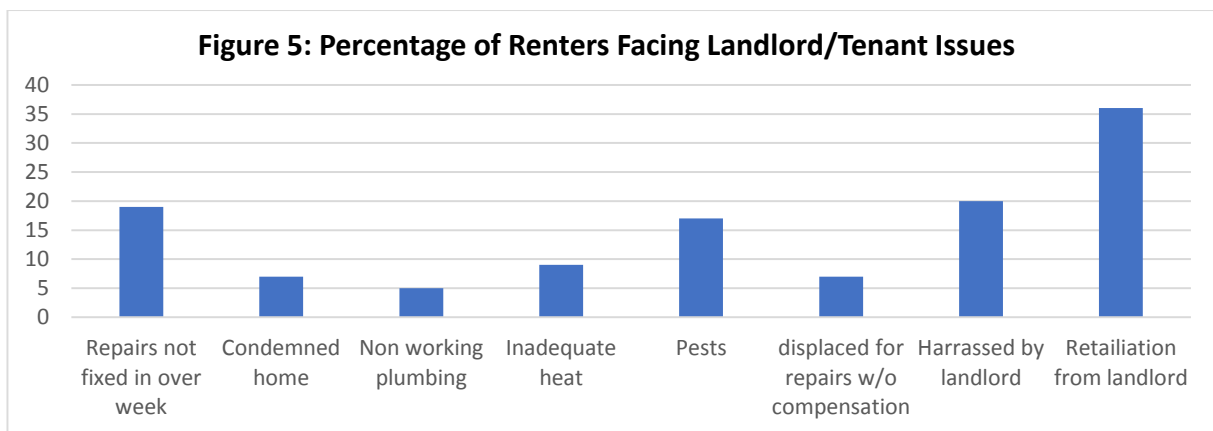
LANDLORD/TENANT ISSUES

Although landlord/tenant issues were third among priorities of survey participants, many still cited them as a primary concern. These issues included retaliation from a landlord for seeking repairs or enforcing one’s tenant rights; harassment from landlords for a variety of reasons, including late rent payments; or landlord negligence related to repairs, pests, heat, plumbing, or other unhealthy housing conditions. Some respondents had lived in homes that had been condemned.

Moreover, those low-income tenants who had faced conflicts with their landlords, landlord negligence, or other issues with the condition and upkeep of their units could face long-lasting impacts on their housing stability. For example, low-income tenants who have landlord/tenant issues are more likely to undergo eviction or displacement, at times for repairs made without compensations. For respondents, such outcomes

had resulted in unlawful detainers or other legal ramifications that prevent them from being able to access decent affordable housing in the future. In addition, studies have shown that tenants living in neglected or unhealthy housing experience negative impacts on their education and health.

Figure 5 shows the percentage of survey respondents who had faced each landlord/tenant issue at some point in time. By far, the highest number survey respondents had at least once experienced landlord retaliation, particularly in response requests they made for repairs. The next most frequent challenges among tenants were landlord harassment and delays in making needed repairs. A high number respondents had also dealt with pests or inadequate heat, while lower amounts of respondents had been displaced for repairs without compensation, had lived in a condemned home, or had lived in a home with non-working plumbing.



SUMMARY

As the above results show, tenants in Frogtown-Rondo, Eastside Saint Paul, and surrounding low-income areas of Saint Paul face a variety of challenges, each with their own long-term effects on renters and the homeless population. As noted, many of these challenges are interrelated or mutually reinforcing, and so many of the respondents have faced several of the challenges over their lifetime as renters or even at the same time, creating a compounding effect that leads to less stability and more long-term difficulty finding a stable, decent place to call home.

However, the survey results clearly show that some issues facing these tenants appear to be far more prevalent than others. In particular, tenants were most burdened by having to pay multiple application fees, being denied rental opportunities due to credit, rental, or criminal histories, and facing retaliation from landlords. These issues appear to warrant special attention as FRAN continues capturing data on local housing issues.

DEMOGRAPHICS

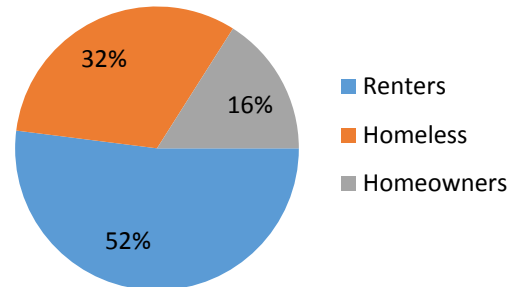
FRAN designed its community survey to capture the demographics of the respondents, including race, gender, age, and living situation. While this section offers a snapshot of these demographics, FRAN also collected more specific data, including whether homeless families living in their cars or staying with family or friends. FRAN also asked renters to indicate whether they were living in their neighborhood of choice or if they had been forced to live elsewhere and, if the former, whether they believed that they were burdened by their cost of housing.

LIVING SITUATION

As noted, renters and homeless individuals comprised the vast majority of all respondents: 52% of respondents were renters, and 32% were homeless. Homeowners made up the remaining 16% of respondents. This breakdown was largely responsible for FRAN's prioritization of issues facing renters (both current and prospective), and

it is fairly reflective of neighborhood trends: for example, 63% of Frogtown-Rondo residents are renters, including 73% of Black residents.

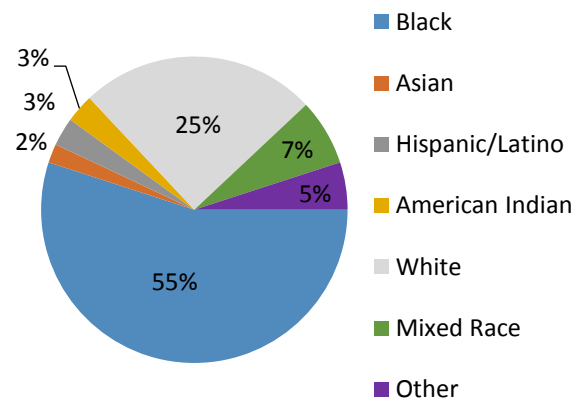
Figure 6: Living Situations



RACE

Over 55% of respondents were Black, and 25% were White, with no other race making up more than 7% of respondents. The high proportion of respondents who were Black is important because Black tenants across the Twin Cities region have been linked to negative housing outcomes. For example, Census data shows that, regionally, Black renters were three times more likely than other renters expect an eviction within two months, twice as likely to have moved within the prior year, and twice as likely to experience severe physical housing problems and/or insufficient heat. And 32% of them reported that, if evicted, they would become homeless. This data suggests that the findings of the FRAN survey reflects regional trends.

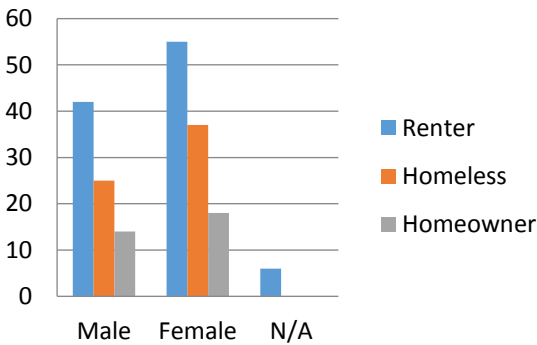
Figure 7: Participants by Race



GENDER

Women comprised the majority of respondents, including the majority of homeowners, renters, and homeless individuals.

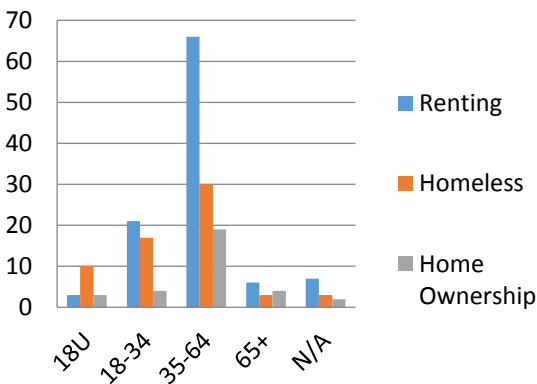
Figure 8: Participants by Gender



AGE

The vast majority of respondents were between the ages of 35-64. However, among homeless individuals, a significant portion of respondents were under the age of 34, and most respondents who were under the age of 18 were homeless.

Figure 9: Participants by Age



CONCLUSION/NEXT STEPS

FRAN's housing survey reinforced many of the challenges and experiences that had been expressed to FRAN's resident leaders and staff members at the three listening sessions they

conducted and in their years of daily interactions with distressed residents throughout Frogtown-Rondo and greater Saint Paul. It also reinforced many issues that the resident leaders themselves are experiencing or have experienced at one time in their own lives.

Finally, many of the survey results reinforced regional and national research on the challenges facing residents in low-income communities, particularly with regards to renters and those facing homelessness. FRAN leaders therefore are aware that the survey participants who lacked housing, who lived in substandard housing, who lived in unstable or threatened housing, or who lived in housing that they could barely afford were more likely to face a series of negative outcomes related to their ability to retain employment, the education outcomes of both parents and children, and their physical, mental, and social health.

The primary benefit of this survey is to gain insight on local housing issues on which FRAN leaders can pursue immediate action to improve the stability and outcomes of local residents, especially low-income renters and homeless individuals of color. FRAN resident leaders—and members of the communities who they constantly engage—can use the results to identify specific barriers to housing accessibility, affordability, stability, fairness, and equality that a critical mass of neighbors have a strong desire to eliminate.

Importantly, this survey was developed and implemented by low and moderate-income residents who are affected by many of the issues that they asked their neighbors to prioritize. FRAN leaders know firsthand of the challenges in coping with rising rents; of being improperly removed from their rental homes by abusive or retaliatory landlords; or of being unable to access rental housing due to inequitable treatment or systemic disadvantages. This shared experience allows them to access a wide range of respondents and engage with them effectively.

More importantly, this dynamic positions FRAN's leadership to organize respondents and other local residents around this information in order to move from issue identification to action. For

example, after having encountered a number of respondents with current or past experiences with homelessness, FRAN leaders have already begun to discuss how they can organize and advocate for specific strategies that will build a stronger pathway for homeless individuals and families towards sustainable, affordable rental housing.

To this end, as FRAN conducts more listening sessions and surveys that build relationships with new residents and gather more local-level data, they are preparing to develop a **Housing Action Plan** to address the issues they identify. This long-term effort will engage local residents—along with housing-focused organizations and partnerships—to take action to hold landlords, local political representatives, and legal systems accountable to addressing the most pressing housing inequities and disparities facing not only Saint Paul, but also other low-income communities across the region and even the state.

Thus far, FRAN’s early dialogues in preparation for this Housing Action Plan have focused on several specific needs that reflect those identified in its information gathering process. For example, because tainted rental histories have been such a prevalent issue for residents FRAN has engaged, FRAN has begun discussing the potential for organizing a concrete advocacy effort toward the expungement of evictions and unlawful detainers, as well as ways landlords and renter could each be incentivized to take more steps to avert these negative outcomes.

FRAN has also discussed how their community could build greater capacity to directly engage landlords and property managers on using reconciliatory approaches to avoid conflicts with renters and retaliatory situations. Indeed, in the coming years, FRAN leaders are planning to survey local landlords, property owners, and property management companies of low-income rental housing to identify their own greatest challenges. In this way, FRAN can work to ensure to the greatest extent possible that strategies in their Housing Action Plan create win-win situations for renters and their landlords.

Thirdly, FRAN is identifying potential pathways to policies that reduce the burden of application fees on cash-poor seekers of rental housing, whether they are coming out of homelessness or trying to escape substandard or confrontational housing situations. And lastly, FRAN continually discusses possible ways to mitigate the continuing rise in rental housing costs in Frogtown-Rondo, Eastside Saint Paul, and beyond.

In the coming year, as FRAN staff and resident leaders continues gathering data, they will begin to regather residents, partners, and local housing experts to transform this data into clear, detailed, direct action steps that will work to reverse the negative outcomes that data identifies. The Housing Action Plan they develop will therefore both be driven by information collected from residents and by direct resident input, ensuring that FRAN’s action steps are true to its principles of grassroots empowerment.

Ultimately, FRAN seeks to use this community-led approach to foster a series of concrete, powerful, and interrelated political and social changes that allow its most vulnerable residents to escape the cycle of tenant instability, improving their lives. FRAN leaders are driven by the understanding that it takes an entire community to make changes that will empower residents everywhere to **strive, thrive, and prosper**.