

AN INVENTORY OF THE TWIN CITIES' AFFORDABLE HOUSING RESEARCH NEEDS

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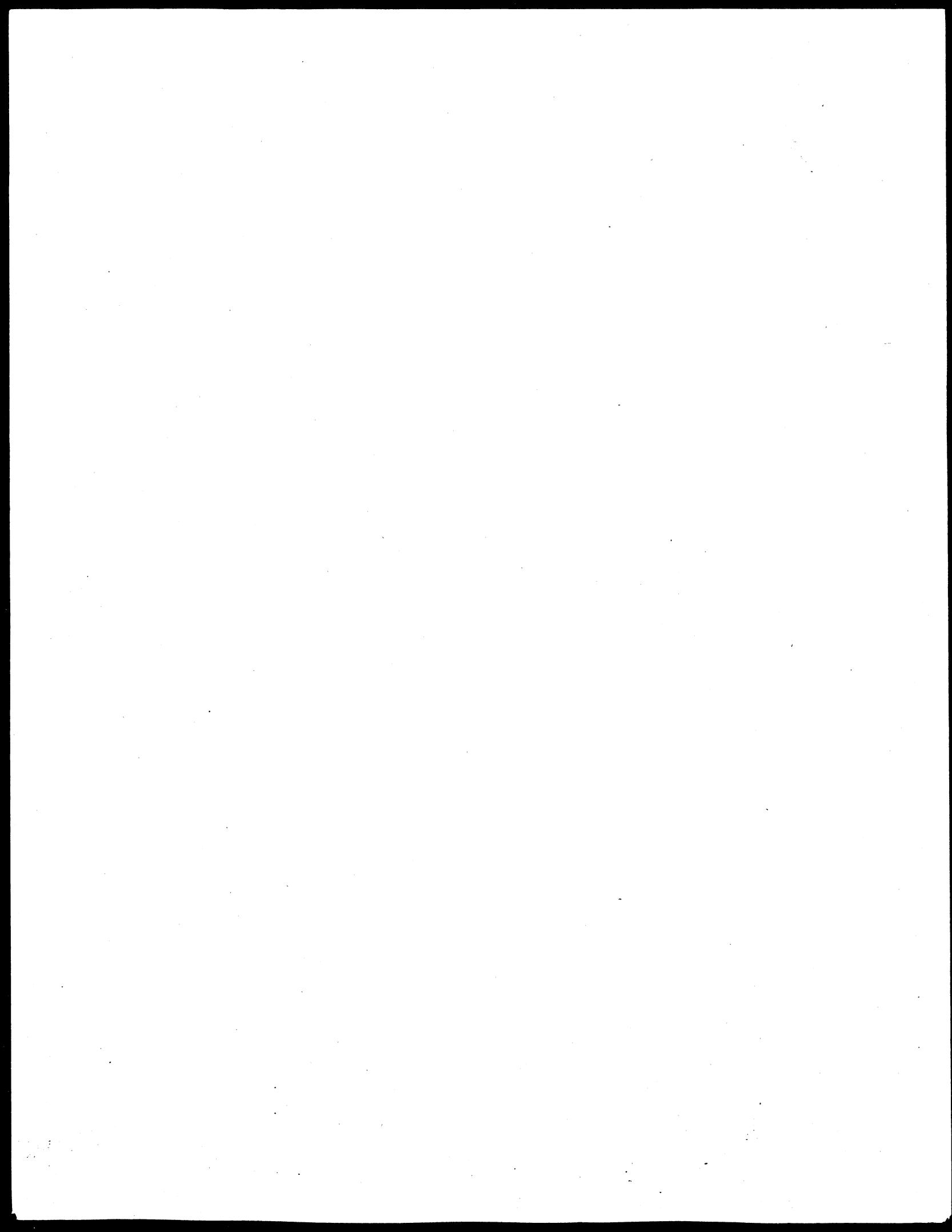
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I. EXECUTIVE SUMMARY

This inventory summarizes baseline data on affordable housing research. The purpose for the inventory was to gain a sense of the breadth of affordable housing research needs addressed by (or needed to be addressed by) government agencies, community groups, and housing developers within the metropolitan Twin Cities area. The inventory includes: a circumscribed literature review; a brief description of the purpose and research goals of many of the major housing organizations; and a list of housing interests of faculty at institutions of higher education.

- A literature review. The literature review consists of citations, annotations, or summaries of recent and ongoing major reports, studies, and research related to affordable housing in the Twin Cities metropolitan area. Appraisal of past performance is made and gaps are identified.
- Descriptions of the purpose and goals of major housing organizations. There were three types of agencies or organizations interviewed for this survey: governmental agencies, nonprofit groups, and for-profit developers. Contacts ranged from simple screening for significant affordable housing-related activities, to in-depth interviews with representatives deeply involved in affordable housing.
 1. Nonprofit groups: This category includes responses from representatives of thirty-one neighborhood groups, housing intermediaries, nonprofit developers, and private foundations.
 2. For-profit developers: Representatives of four such groups were interviewed.
 3. Governmental agencies: This includes responses from twenty-one representatives of local, county, regional, state or federal governmental agencies. Many dealt exclusively with housing, while others represented minority interests to the government--such as the elderly, Asian-Pacific Minnesotans, women, migrants, Native Americans.
- Faculty housing interests. University and college faculty at the University of Minnesota--Twin Cities, metropolitan Twin Cities colleges, and other selected colleges in the eastern corridor of the state were surveyed for their interests related to housing. A resource chart was developed and reflects the diversity of the seventy-six scholars listed. The interests fall into four major areas: 1) architectural (much of which relates to affordable housing via energy conservation and thus cost considerations); 2) geographic (e.g. land use, urban growth); 3) marketing (supply and demand, affordability, location); and 4) social needs (homelessness, service needs, special population needs). (This faculty listing is available upon request.)

FINDINGS

To some degree, the literature on housing parallels the interests and needs expressed by the representatives of agencies. There are many good reports that outline the affordable housing problem by presenting statistics on housing stock availability, costs, and barriers to construction and occupancy. The studies produced by governmental agencies are particularly noteworthy. However, as discussed below, the aggregated figures are not necessarily perceived as useful to housing activists nor address neighborhood concerns in the form they appear. Many groups express confusion as to how to interpret and use the findings.

Concerning faculty research and interests, a breadth of activity is apparent. However, 1) these reports and publications generally do not reach the community, and 2) a research link needs to be established between the health science field and the social, architectural, and policy fields. In particular, matching faculty research on human service needs to affordable housing needs can be a productive endeavor that would also serve the needs of the community.

While the agency contacts reflect a diversity of backgrounds, interests, and organizational goals, there is considerable clustering around four major areas for research: 1) development of financial tools and policy strategies to support and encourage affordable housing efforts; 2) collection of accurate neighborhood level data to help identify how and why neighborhoods change and to evaluate mechanisms that retard/reverse adverse change; 3) data to accurately establish the regional extent of the homeless problem and from which policy planning can be developed; and 4) definition and description of the linkage issues involved in matching the service to affordable housing.

Development of Financial Tools and Policy Strategies to Support and Encourage Affordable Housing Efforts

Finance was the most frequently identified need by respondents in all three organizational categories (governmental, nonprofit, for-profit). There has been a decline in federal funding and a shift away from the management of housing projects; the new focus for the federal government is on ownership and participatory management, rather than new housing projects. These federal changes have been accompanied by the 1986 tax reforms which have removed incentives in the private sector for investment in housing development and rehabilitation (i.e., opportunities for tax shelters have dwindled).

These changes have occurred in the presence of an aging housing stock and a diminishing demand for housing units because the baby boomers have already acquired their homes. Moreover, there is evidence that for-profit developers are reducing their new housing activity in the metropolitan area and the state of Minnesota, and refocusing their energies in other states. The investment in other states is attributed to, a) cost of construction in Minnesota in the presence of, b) lack of tax and financial incentives to remain in the state and, once constructed, c) the very high property tax rates in Minnesota for absentee-owned rental property. Developers feel affordable housing in the state is a less than profitable business. This comes at a time when nonprofit

developers are neither geared up to "take up the slack" nor adequately equipped with the "know-how."

Such financial gaps will leave the metro area in serious difficulty in the next few years, especially as regards affordable housing units. Further, the housing market is in disarray. Housing units are currently available, but there is a climbing vacancy rate and an increasing number of abandoned dwellings. Anomalously, the rising vacancy rate occurs in the presence of an increasing homelessness rate because there remains a mis-match between the ability to pay of those still needing homes, and the cost of available units.

There is considerable need to conduct research on financial instruments that will facilitate the development of affordable housing in the Twin Cities. Research must be conducted to determine what strategies have been successful in other areas of the country and why, and which are transferable to this area. (An example might be institution of a local tax credit for corporations donating money for housing needs in their own state--Minnesota.) Models need to be developed, then tested for feasibility for application here. Research using computer simulated techniques may be helpful in this regard.

Study should not be restricted to the construction of affordable housing. Thus, additional concerns need to be addressed: 1) making current housing affordable and accessible (for purchase and rental), and 2) exploring the causes and problems of abandoned houses. Among the specific research possibilities mentioned by interviewees are those on lend-lease agreements, development of new mortgage formulas for minority clan (Hmong) units, the fate of conversion contracts, neighborhood held and managed rental units, and the viability of a depreciation package for housing.

Collection of Accurate Neighborhood Level Data that Identify How and Why Neighborhoods Change and Mechanisms to Retard Adverse Change

Federal census and state demographic data are readily available for overall state planning; however, little of this information is useful in addressing individual neighborhood needs and problems. The information is not needed on a ten-year basis--as in the census data--or even bi-annually. The information is needed on a month-to-month basis and includes: who's moving in, who's moving out, and why? Is moving out due to a lack of local stores? Quality schools? Safety? Why aren't houses resold after a vacancy? Such data are needed to intervene in order to stabilize a neighborhood, to deal with aging or vacant housing stock, and to maintain the physical and psychological health of neighborhoods. No one is collecting this data. There is no coordinated, well-integrated research on how to intervene to save a neighborhood. At least not in this metropolitan area. Both representatives of state agencies and, in particular, nonprofit groups, identified this as a serious need.

Research projects are needed to monitor trends at the neighborhood level. This would be immensely helpful in identifying how neighborhoods and housing needs change, and in determining whether public or neighborhood intervention truly is effective. Little cost-benefit assessment can be done by neighbor-

hood groups, housing planning authorities, or even agencies involved in neighborhood crime prevention (i.e., police) without these data.

There is no way to know where to begin, how to adjust efforts toward effective intervention, or even how to measure effectiveness, without knowing what is happening on a month-to-month basis.

A research project is suggested that: 1) selects more than one neighborhood (based on specific research criteria for inclusion); 2) monitors and collects neighborhood level data in each neighborhood; and 3) brings findings to a coordinating group to compare and contrast the findings in each neighborhood, to identify trends, to determine successful strategies, and then to document and disseminate findings to the interested parties. This proposed research blends three needs: 1) it would provide valuable assistance to neighborhoods in determining what is going on; 2) it would inform policy-makers of the nature of the problems and how to target resources; and 3) it would help to build models of successful strategies that can be passed on to other neighborhoods.

Exploration of Data-Gathering Strategies Which Accurately Define the Regional Extent of the Homeless Problem and Which Produce Reliable Statistics from Which Coordinated Policy Planning Can Be Developed

This is a problem of coordination, as well as difficulty in finding the homeless. There is minimal to no effective metropolitan-wide effort to determine the extent of the homeless problem. There are few who still doubt the serious nature of this problem; there is no doubt that the Twin Cities and their respective counties are trying to deal with the problem. However, metropolitan-wide efforts are needed, since the homeless and transients do not restrict themselves to city or county limits.

Further, reliance on shelter counts is less than adequate, since: a) transients do not always use shelters, and b) many homeless families are not counted because they move from one relative's or friend's home to another. (One can get a feel for this by reviewing the turnover rates in some of the schools or visiting well-known transient areas during the daytime.) Additionally, "cycling through" the system (i.e., using a service till the allotted time runs out, then going to the next available service) because of administrative rules and limits on stays is barely being addressed.

This cycling problem must be addressed by, first, finding creative data collection strategies--perhaps through the schools--and a coordinated metropolitan effort to accurately assess the magnitude of the problem. Then, research must follow to explore: a) the long-term effects of homelessness on the children involved, and b) benefits and success of a two-year long support program combining housing with social services, since many of the root causes are not simply resolved in six weeks or six months.

This area for research was identified by those nonprofit organizations serving the homeless population, particularly by those serving single-parent families headed by women. Some nonprofit developers also saw homeless counts a problem, as did the public agency responsible for the shelter counts.

Definition, and Description of the Linkage Issues
Involved in Matching the Service to Affordable Housing

Repeatedly the lack of effective coordination between housing and service needs was raised by the nonprofit organizational representatives and the state agency representatives. This problem is multifaceted and is as much a problem of disjointedness among city, county, and state government efforts, as it is between sectors (transportation and housing, health care and housing, social service and housing). Many of the problems in housing (and especially emergency housing) are related to or caused by other problems: a lost job, a sudden health care expense, distance to work, spousal abuse, etc. Yet, as a community, a metropolitan area, or a state, only initial efforts have been made to coordinate service needs with affordable housing needs. Can't people be helped to be less dependent on public housing sources through effective use of social services?

Research is needed to determine to what extent access to available affordable housing in more or less isolated areas is hampered by transportation problems (to work, to grocery stores, to child care). Research is also needed to determine to what extent the government housing policies are limited because the poorest of the poor or the really complex cases (e.g. housing problems coupled with drug problems) cannot be addressed by housing policies alone. Can the best linkage mechanisms be determined? How are the complex cases dispersed? If concentrated in certain areas, are supports better given through the neighborhood system in which people currently reside? Or must particularly problematic cases be "dispersed" so that particular neighborhoods are not emotionally drained helping the complex cases concentrated in their neighborhood. Alternatively, could supportive assistance be given to the neighborhood itself?

This summary provides a baseline overview of affordable housing research needs in the metropolitan area. It will, it is hoped, serve as a resource and focus for discussion on how to approach the increasing problem of housing affordability and homelessness in the Twin Cities metropolitan area.

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II. BIBLIOGRAPHY OF CURRENT LITERATURE ON TWIN CITIES
METROPOLITAN AREA AFFORDABLE HOUSING

LOCAL INFORMATION

GOVERNMENT REPORTS

April 1989 population and household estimates for cities and counties in the Twin Cities metropolitan area. (1989). St. Paul, MN: Metropolitan Council of the Twin Cities Area.

Listing of population, households and persons per household in each of the counties of the metropolitan area. Includes 1980 and 1989 estimate data.

Barron, J., & Dougherty, A. (1989). Housing markets in 2000. Prototypes of the region's communities. St. Paul, MN: Metropolitan Council of the Twin Cities Area.

Examines ways housing markets in particular geographic areas might be affected by demographic changes. The report is designed to be useful to local governments in anticipating how housing markets in their cities may change by the year 2000. Main issues include: maintaining an aging housing stock; making housing competitive in a weakening real estate market; and meeting the needs of residents. Classifies areas by geographic or developmental rings for the analysis.

Blueprint for Local Action: Housing and Service Needs of Elderly and Disabled People in the Community. (1988). St. Paul, MN: Metropolitan Council of the Twin Cities Metropolitan Area.

Center city vs. suburban elderly: The characteristics of their households and housing units. (1985). St. Paul, MN: Metropolitan Council of the Twin Cities Metropolitan Area.

City Coordinator. (1989). State of the city. 1988. A statistical portrait of Minneapolis. Minneapolis, MN: City Planning Department.

This report provides statistics on the city of Minneapolis in general. Specifically related to housing, this includes data on: housing inventory (i.e., type and number of units by community), changes in housing conditions, construction and demolitions, housing vacancy, home prices, rental costs, and publicly assisted rental housing.

City Coordinator. (1987). November 1987. Minneapolis elderly homeowners. Minneapolis, MN: City Planning Department.

Community profiles. Housing, population and households. (1984). St. Paul, MN: Metropolitan Council of the Twin Cities Area.

Provides housing and population information for each of the 195 local governments in the Twin Cities metropolitan area. Lists household data

such as household composition and income. Data are based on 1980 Census information. The report is a reference document; it does not analyze the data or spell out its implications.

Consumer's guide to housing options for older people, Twin Cities metropolitan area. (1988). St. Paul, MN: Metropolitan Council of the Twin Cities Metropolitan Area.

Dougherty, A., Cuthbert, N., & Moreno, A. (1988). Looking ahead at housing...The effect of changing demographics on the Twin Cities area housing market. St. Paul, MN: Metropolitan Council of the Twin Cities Area.

Report deals with how demographic shifts affect regional housing market, public policy, and economic forces, and how people's responses to those forces influence the market. The following trends are anticipated: lower demand for rental housing; aging of housing stock and increased need for rehabilitation; decreased demand for new housing; greater opportunity for providing low income housing; loss of equity for homeowners; loss of tax base for communities; growth of nontraditional households; loss of subsidized housing; and a general slowing of the region's growth rate.

Female-headed family households in Minnesota: An analysis of housing and household characteristics. (1985). St. Paul, MN: Minnesota Housing Finance Agency.

Forecasts of population, households and employment. 1990 and 2000. For cities, townships, and counties in the Twin Cities metropolitan area. (1986). St. Paul, MN: Metropolitan Council of the Twin Cities Area.

Data on population, households, and employment by community in the seven-county metropolitan area. Includes 1980 data and projected 1990 and 2000. Contains comments on the forecasting method.

Gillaspy, C. (1989). Housing affordability trends: Defining the state's role. In 1989 Economic Report to the Governor (pp. 88-118). St. Paul, MN: Minnesota Housing Finance Agency.

Covers: factors affecting affordability in housing (housing costs and household income); withdrawal of federal government commitment to housing; and purchasing power. Most vulnerable are young renter families, female-headed renter households, and elderly renters. Discusses implications in terms of affordability trends for households (e.g. age of housing stock, cost of new construction, volatility of mortgage rates, etc.), potential impact on housing industry, and needed role for state and local governments.

Household energy costs in Minnesota. (1987). St. Paul, MN: Minnesota Housing Finance Agency.

Housing condition survey report. 1988 Saint Paul. (1989). St. Paul, MN: Department of Planning and Economic Development, City of St. Paul.

Information is based on a survey of exterior housing conditions conducted in the summer of 1988. The report: 1) provides a measure of city-wide housing conditions, assessed from exterior observation; 2) shows the change in the city's housing condition since 1981; and 3) shows the location and magnitude of rehabilitation need within the city. Generally, the overall condition of the city's housing stock has improved since 1981; however one of five buildings still requires some degree of repair work.

Housing impact report. (1989). State of Minnesota, Chapter No. 328, S.F. No. 522, Article 8.

This legislation mandates an annual report when displacement of ten or more units of low-income housing occurs. Outlines requirements of the report, including development of a replacement plan and providing opportunity for inclusion of public comments.

Housing policy for the 1990's. (1989). Issue Papers. St. Paul, MN: Department of Planning and Economic Development, City of St. Paul.

Issue Papers:

- #1: "Developing a Market-Based Approach to St. Paul Housing." May 1989.
- #2: "Three Factors Affecting the Marketability of Saint Paul Neighborhoods: Home Ownership, Schools, Property Taxes." July 1989.
- #3: "Solving Serious Neighborhood Problems of Disruptive, Illegal Behavior." July 1989.
- #4: "Market Rate Housing Development Opportunity." August 1989.
- #5: "The Management of Rental Property." August 1989.
- #6: "Preserving Existing Affordable Rental Housing." August 1989.
- #7: "Affordable Housing: A Regional Approach is Needed." December 1989.
- #8: Unavailable at this time.
- #9: "Neighborhood Quality." December 1989.

Each paper describes the nature of the problem, presents the background of the problem, and identifies complicating conditions. Strategies are then presented to deal with the problem.

Housing under tax reform: Tough times ahead. (1987). St. Paul, MN: Metropolitan Council of the Twin Cities Metropolitan Area.

Housing vacancies and turnovers in the Twin Cities metropolitan area. Third quarter, July-September 1989. (1989). Data-Log. St. Paul, MN: Metropolitan Council of the Twin Cities Area.

Data indicate a downturn in vacancy rates in quarters 2 and 3. (This is the first downturn since 1985.) Report breaks down vacancy rates by housing type, cities, and duration.

Kayser, T. (1989). Residential building permits issued during first quarter 1989 in the Twin Cities metropolitan area. St. Paul, MN: Metropolitan Council of the Twin Cities Area.

Contains data on housing permits for residential units January-March 1989. Data are from the U.S. Department of Commerce, Bureau of the Census. Summary comments indicate a softer construction market, with a decrease (from 1988) in single-family residential permits. Comparisons are made within the region and to the nation.

Larsen, J. (1989). Tax exempt bond financing: Monitoring compliance with low- and moderate-income set-asides. St. Paul, MN: Metropolitan Council of the Twin Cities Area.

This study evaluates the extent to which projects financed with tax-exempt bond financing are monitored to assure that they are in compliance with those low- and moderate-income "set-aside" requirements. The ease with which monitored projects meet or exceed the set-aside restrictions suggests it is improbable that the unmonitored projects are out of compliance.

Larsen, J., & Vail, J. (1989). The effects of the 1986 tax-reform act on affordable multi-family housing in the Twin Cities area. St. Paul, MN: Metropolitan Council of the Twin Cities Area.

This study examines trends in tax-exempt bond usage, use of tax-exempt bond financing since the 1986 tax reform, the use of the new low income rental housing tax credit in 1987, and the implications of these trends for the production of affordable multi-family housing in the metropolitan area. Several factors have contributed to ensuring greater affordability for low- and moderate-income households. These include: stricter income guidelines; higher percentages of units set aside; annual reviews of household income qualification status; and the tax credit's requirement that households spend no more than 30 percent of income on rent. While earlier programs produced more units of housing, the tighter targeting requirements of the current programs may be reaching tenants more in need of assistance.

Leinbach, R. M. A study of two congregate housing programs in the Twin Cities. (1988). Washington D.C.: Administration on Aging, U.S. Department of Health and Human Services. (Publ. No. 460-88-096)

Assessment of two congregate housing programs to determine their feasibility as models for housing and service arrangements in order to allow the elderly to "age in place." Evaluations ranged from that of physical facilities, to staff and budgets, to clients' physical capabilities. Conclusions are that the programs "work" and provide an effective array of services, tied together by extensive case management.

Long, E., & Rafter, D. (1989). Minnesota Housing Finance Agency: March 1989. St. Paul, MN: Program Evaluation Division, Office of the Legislative Auditor.

Reviews housing issues and trends and examines MHFA's major programs designed to assist low- and moderate-income owners and renters. Covers: single-family mortgage loan programs; home improvement loan programs; multi-family housing development; and housing for special needs popula-

tions. Finds MHFA a well-managed agency, but it needs to redirect efforts to better meet needs of low income renters and the homeless (rather than greater efforts on home owners) and assign greater priority to development of partnership arrangements with local government agencies, housing authorities, and nonprofit sponsors.

Metropolitan Council of the Twin Cities. (forthcoming): Housing and Services Survey of Accessible Housing.

MHFA, STEP Minnesota elderly housing services: Research report. (1987). St. Paul, MN: Minnesota Housing Finance Agency.

Minnesota. Governor's New Horizons Task Force on Fair Housing. (1986). Report, housing discrimination in Minnesota. St. Paul, MN: Minnesota Department of Human Rights.

Minnesota Housing Finance Agency. (1989). St. Paul, MN: Minnesota Housing Finance Agency.

The following one-page fliers provide information about MHFA programs and contact persons: "Housing Preservation Grants," "Neighborhood Preservation Loans," "Home Energy Loan Program (Oil Overcharge)," "Revolving Loans," "Low Income Families," "Low Income Individuals," "Low Income Mentally Ill," "Housing Trust Fund," "Special Needs Housing," "Migrant Housing," "Homesharing," "Receivership Revolving Loan Program," "HUD \$1 Home Set-Aside," "Nonprofit Capacity Building Grant Program," "Nonprofit Capacity Building Revolving Loan Program," "Communities Program," "Partnership for Affordable Housing," "Purchase Plus," "Coinsurance," "Urban and Rural Homesteading," "Home Equity Loans," "Home Equity Counseling."

Minnesota State Auditor. (1988). Report of the state auditor on the Minneapolis Public Housing Authority, low-rent housing program, Minneapolis, Minnesota: Certification of actual modernization costs, phases 10, 11, 12, 13, 14, 15, and 16 through December 31, 1987. St. Paul, MN: Minnesota State Auditor.

Multi-family programs: 1988 activity. (1989). St. Paul, MN: Minnesota Housing Finance Agency.

Neighborhood Housing and Economic Development Task Force (Minnesota). (1988). Final report to the Community Development Committee of the Minneapolis City Council/Neighborhood Housing and Economic Development Task Force. Minneapolis, MN: Minneapolis Community Development Agency.

Pershing, J. (1989). Mismatches between supply and demand: Rental housing in the Twin Cities metropolitan area. St. Paul, MN: Metropolitan Council of the Twin Cities Area.

The study provides county-level data about the supply of and demand for rental housing in the metropolitan area in 1980 and 1985. It assesses the degree to which the supply meets the demand and issues emerging for local governments. Examines renter incomes by geographic location and by size of renter households; the situation of select groups (racial and

ethnic minorities, elderly, single-parent families); vacancy rates; rent burdens; etc. The report provides evidence of the disproportionate effect of the rental housing market on disadvantaged populations.

Property economic trends: 1976-1987. Report 3 on Saint Paul's economy. (1989). St. Paul, MN: Department of Planning and Economic Development, City of St. Paul.

This report focuses on various aspects of the relationship between economic activity and real property. Tax base is examined using data dealing with property values. There was a considerable conversion of underutilized land to commercial, industrial, residential, and public use in St. Paul during the 1975-1984 period. There was an increase in the amount of rentable office space (1984-1988), an increase in the amount of leasable shopping center space (1986-1988), and a small increase overall in the estimated market value of taxable real property.

Recommendations of the Governor's Commission on Affordable Housing for the 1990s. (1989). St. Paul, MN: Governor's Commission on Affordable Housing for the 1990s.

Report develops a legislative agenda for affordable housing for the 1989 legislative session. Recommendations were developed in the context of the demographic changes anticipated in Minnesota in the 1990s and projected need for affordable housing by households with special problems and lower incomes. Makes recommendations for: rental housing, homelessness prevention, preserving access to existing rental housing, preservation of existing subsidized housing, single-family home financing, home improvement financing, property tax, abandoned housing, accessible housing, and fair housing.

Residents and residence: A study of characteristics relating to aging-in-place in MHFA financed senior developments. (1987). St. Paul, MN: Minnesota Housing Finance Agency.

Stern, A. (1985). 1985 update of housing affordability in the Twin Cities metropolitan area. St. Paul, MN: Metropolitan Council of the Twin Cities Area.

Discusses price stabilization in 1983 and 1984 for new single-family homes, townhouses, and condominiums. This has accompanied changes in the new housing market and lower interest rates. This has benefited the middle income home buyer but not those of lower incomes. Figures indicate that existing homes are more affordable in 1984 than in 1983.

Subsidized rental housing in the Twin Cities metropolitan area. (1988). St. Paul, MN: Metropolitan Council of the Twin Cities Area.

Describes four types of subsidized programs through the Department of Housing and Urban Development: 1) low income public housing, 2) Section 8 existing housing, 3) Section 8 new construction, and 4) Section 236 housing. Lists developments in the Twin Cities area under these programs on a county-by-county basis with the cities of Minneapolis and St. Paul listed separately.

Subsidized rental housing in the Twin Cities metropolitan area. (1987). St. Paul, MN: Metropolitan Council of the Twin Cities Metropolitan Area.

Surveying the residential landscape: An assessment of Minnesota's housing needs 1986-1990. St. Paul, MN: Minnesota Housing Finance Agency.

Temporary housing demonstration program: Report to the legislature. (1985). Submitted by the Minnesota Housing Finance Agency and the Minnesota Department of Economic Security. St. Paul, MN: Minnesota Housing Finance Agency.

Vail, J. (1988). Price of new and existing homes in the Twin Cities metropolitan area. 1987. Data-Log. St. Paul, MN: Metropolitan Council of the Twin Cities Area.

This report focuses on home ownership and provides data that reflect continuing increasing prices (albeit consistent with the 1987 rate of inflation). Data are broken down by existing single-family homes, existing multi-family homes, new single-family homes, new townhouses, and new condominiums.

Vail, J., & Zembro, R. (1986). 1986 subsidized housing in the Twin Cities metropolitan area. St. Paul, MN: Metropolitan Council of the Twin Cities Area.

1986 saw a drop in the number of subsidized housing units and in the number of new subsidized units. The latter trend arises because of recent federal emphasis on providing certificates and vouchers for existing housing. A growing percent of the subsidized units are for the elderly. There has been a slight increase in units in the central cities.

Vavoulis, T. (1988). Manufactured housing trends in the Twin Cities metropolitan area. Data-Log. St. Paul, MN: Metropolitan Council of the Twin Cities Area.

This report contains information about the number of manufactured homes and manufactured home parks. Data are presented between 1983 and 1988 for the seven-county area. Identifies barriers to home parks such as city ordinances/regulations, population density requirements, negative community perceptions of parks, and concern over quality, durability, safety, etc.

1989 housing services guide. (1989). St. Paul, MN: Minnesota Housing Finance Agency.

Provides descriptions of seventeen programs under MHFA. Includes some historical data. Presents broad eligibility and guidelines for access to and use of funds.

ARTICLES

Arcury, T. A. (1985). Class conflict and household structural change: A test of Laslett's Model. Journal of Comparative Family Studies, 16 (3), 401-412.

In attempting to empirically test Barbara Laslett's model of household structures, variations in family structures in a rural Kentucky community (pseudonymously called Ridge County) from 1900 to 1980 were analyzed using census and survey data. Changes in household structure were investigated relative to the occupational class and age of heads of households and changes in community level social class organization. Results indicate that household structural variations are the result of the family's developmental cycle, particularly the age of household head, rather than due to social class conflict, as was postulated by Laslett. In a rejoinder, Barbara Laslett (University of Minnesota, Minneapolis) comments that Arcury's analysis is flawed and an inaccurate test of her model. Particular criticism is directed at his use of a pseudonym, as this prohibits substantiation of his research findings. It is argued that her original Los Angeles study was not designed as a test of the model of household structural variation; in order to adequately do so, it will be necessary to combine traditional historical research with social science thought and methodology. In response to Laslett, Thomas A. Arcury (University of Kentucky, Lexington) defends his use of bivariate rather than multivariate analysis and questions the theoretical underpinnings of Laslett's model. The use of a pseudonym is defended on both ethical and legal grounds as necessary to protect the community's anonymity. Laslett's contention that analysis must be conducted at the levels of both the social organization of production and the individual is supported.

Buehler, C. (1988). The social and emotional well-being of divorced residential parents. Sex Roles, 18 (5-6), 247-257.

A comparison of the well-being of divorced mothers and fathers (sample = 141 and 36 respectively) in the Minneapolis-St. Paul, Minnesota area who have children living in their households. Analysis of questionnaire data reveals that custodial mothers and fathers report similar levels of social, emotional, and familial well-being; there are no gender differences on psychosomatic symptomatology, life satisfaction, life area ratings, family cooperation, social support from relations, or satisfaction with contact with former spouses. Mothers report greater levels of family esteem and more health improvements following their divorces than do fathers, but this difference is not large. It is concluded that differences between custodial mothers and fathers found in previous research may have been the result of changing roles and interaction patterns; the importance of controlling for differences in demographic characteristics is also stressed.

Cook, C. C. (1988). Components of neighborhood satisfaction: Responses from urban and suburban single-parent women. Environment and Behavior, 20 (2), 115-149.

Questionnaire survey data are used to compare neighborhood satisfaction among two groups of low-income, single-parent women currently participa-

ting in the Section 8 rental subsidy program--those living in urban and suburban neighborhoods (sample = 232 and 217, respectively). The results suggest that suburban respondents are significantly more satisfied with their neighborhoods than their urban counterparts. While neighborhood safety for themselves and their children is critical to the neighborhood satisfaction of both groups, housing and location characteristics and residential attachment are more important to suburban than urban respondents. Background characteristics, perceived housing opportunities, and anticipated discrimination play a role in the neighborhood satisfaction of urban respondents.

Hirst, E., & Goeltz, R. (1985). Evaluation of residential energy conservation programs in Minnesota. Evaluation Review, 9 (3), 329-346.

An evaluation of home energy audits (by the Minnesota Energy Conservation Service) and loan programs (the Public Utility Conservation Investment Program) administered by Northern States Power (NSP) in St. Paul and surrounding suburban communities covering the period April 1981-June 1982. Data on fuel consumption, energy audit reports, household demographics, recent and planned conservation actions, and energy-related attitudes were obtained through NSP records, mail and telephone surveys from both participants (N = 581 households) and nonparticipants (N not given) from fall 1980 through spring 1984 to allow comparison of pre- and post-program consumption. A small but statistically significant net energy savings was observed, particularly for households receiving both an energy audit and a loan; this increased slightly between the first and second post-audit years. Factors affecting household energy use are discussed and incorporated into two models of consumption.

Malpezzi, S. (1984-85). Urban revitalization and the elderly: Evidence from three neighborhoods. Journal of Housing for the Elderly, 2 (4), 27-50.

The effects of possible inner-city revitalization on the elderly are discussed, based on survey data from 406 elderly residents of selected Washington, D.C., Boston, Massachusetts, and St. Paul, Minnesota area neighborhoods. No overall signs of strong revitalization were indicated, and no consistent evidence was found that the elderly perceived significant positive change in the neighborhoods studied; respondents did however indicate a perception of decreased housing availability. The implementation of programs designed to increase mobility and housing allowances among the aged are suggested to offset future shortages in inner-city growth areas.

Polich, C. L., Parker, M., & Iversen, L. H. (1986). Housing preferences of suburban elderly in Minnesota. Journal of Housing for the Elderly, 4 (1), 105-116.

Data from a 1984 mailed questionnaire survey of 809 households with at least one member age 55+ in Minnetonka, Minnesota, an affluent suburb of Minneapolis, are used to investigate older people's interest in relocating to retirement housing and their preferences for various housing features. Results indicate that age, income, marital status, and sex were significantly related to interest in relocation.

Wattenberg, E. (1986). The fate of baby boomers and their children. Social Work, 31 (1), 20-28.

Ways in which the aging generation of baby boomers is reshaping family compositions and living arrangements are discussed. Data from the 1980 United States Census reports on household composition, living arrangements of children, and median monthly incomes of households are compared with similar data from 1970 to demonstrate the distinctive features of the baby boom cohort, e.g. single parenthood, births to unmarried females, nonfamily households, reconstituted families, and two-wage-earner families. Crucial issues for social work in the 1980s are identified as augmenting the income of single working parents, providing social support for single parents, researching the impact of various living arrangements on children, addressing the issues for children of nonmarital unions, and focusing on the problem of reconciling work and family responsibilities.

DOCTORAL DISSERTATIONS, MASTER'S THESES, AND MAJOR PAPERS

Amoh, K. O. (1984). Newly arrived foreign students at a U.S. university: Their adjustment difficulties and coping strategies. Dissertation Abstracts International, 45 (08A), 2315. (University Microfilms No. AAC8424662)

A longitudinal study was conducted on sixty-four newly arrived foreign students at the University of Minnesota. This randomly selected respondent group was studied throughout the academic year 1982-83. The study's four purposes were to: 1) identify the difficulties of newly arrived foreign students who were then attending the University; 2) identify coping strategies and assess the effectiveness of alternative strategies; 3) investigate changes in strategies over time; and 4) speculate on the differences between past and present problems of foreign students.

The findings of the study show that the most common problems were: lack of effective communication skills in English; frequency of college/university examinations at the University; concerns about grades; lack of knowledge about student/faculty relationships in the U.S.; and comprehending registration procedures at the University. Social problems included: concern about understanding American "slang" words; due to limited vocabulary in English, they were concerned about being understood by Americans; and loneliness, and negative remarks and attitudes from some American students. Personal problems included: financial difficulties; tension of adjustment to a different environment; locating suitable housing at reasonable prices; and time budgeting in the United States. Most of the coping strategies of the students remained the same throughout the academic year.

Bartz, J. G. (1985). Post occupancy evaluation of attitudes and residential satisfaction of consumers of single- and multi-family earth sheltered housing. Unpublished master's thesis, University of Minnesota, Minneapolis.

Both male and female occupants of eight townhouses and fourteen single-family detached homes in the Minneapolis/St. Paul Standard Metropolitan

Statistical Area were interviewed to determine attitudes and satisfaction level of residents of single- and multi-family earth sheltered dwellings. It was found that while energy efficiency was clearly an important motive for choosing earth sheltered living, other features of this housing alternative were important as well, and these varied between the townhouse and single-family detached home (SFD) groups. The SFD group appeared to be less concerned with location and economic factors, and more satisfied with the aesthetic, comfort, privacy and spatial aspects of the home than was the townhouse group. Townhouse residents most often chose earth sheltered living for energy conservation and related economic advantages.

Bell, L. W., & Yust, B.L. (1989, November). Involuntary relocation of the elderly: Recovery from fire disaster. Paper presented at the Fifth Annual Conference on the Sociology of Housing, St. Paul, Minnesota.

The purpose of this study was to examine the emotional, housing, and economic recovery of elderly who were forced to relocate from their multi-unit housing development when it was destroyed by fire in June 1988. The categories of variables used to analyze the three types of recovery were taken from Hill's (1949) ABCX model of family crisis (Bell, 1989). These variables were: 1) demographic (age, gender, marital status, and cost of losses in fire); 2) resource (family, community, financial, and health); and 3) perception (difficulty of loss of possessions). Data were collected in April, 1989. Questionnaires were mailed to all 105 former residents and 64 surveys were returned for the analysis.

Multiple regression analysis indicated that demographic and resource variables were not significant in explaining emotional and housing recovery. However, the perception variable was significant for emotional and housing recovery. Greater economic recovery was experienced by respondents who were younger, who had insurance, who had better health and well-being, and who had expressed less difficulty over the loss of possessions.

Bergin, V. P. (1985). An implementation analysis of the use of small cities community development block grants as a mechanism for reaching the most distressed communities. Dissertation Abstracts International, 46 (09A), 2803. (University Microfilms No. AAC8518738)

Since before the constitution was signed, grants-in-aid have been used by the federal government as mechanisms to further objectives deemed important by federal officials. The intergovernmental grants system now stands at the center of national domestic policy. For purposes of this research, four states which have opted for continued HUD administration (Maryland, Kansas, Hawaii, and New York), plus five swing states (Minnesota, Vermont, California, Texas, and Oregon)--which were HUD administered in 1982 and self administered in 1983, were compared with ten of the original states to implement their own small cities grants (Massachusetts, Nebraska, Kentucky, Wisconsin, Ohio, Connecticut, Tennessee, Utah, Arizona, and Idaho).

The basic theory of the Reagan New Federalism would suggest that a more effective job of responding to local needs and problems can be done by that unit of government which is closer to the people. The data tend to support the hypothesis that the states reached more distressed communities. However, HUD allocated a higher percentage of the small cities grant dollars to the fewer distressed communities that it did reach. There seems to be some evidence that variations in technical assistance and selection criteria employed by the states are more important in explaining variations in performance than are organizational, political and change variables.

Bixby, R. O. (1985). Small town public housing: A geographic analysis and case study. Dissertation Abstracts International, 46 (07A), 2039. (University Microfilm No. AAC8519267)

Public housing in the United States has a negative image. Commonly understood beliefs have indicated that relationships between public housing residents and other social services reflect a heavy dependence, by residents, on the existing social welfare system. The main research hypothesis--that no differences exist between welfare system participation, public housing residence and other social-demographic characteristics (over a Standard Metropolitan Statistical Area county)--was supported for Allegheny County (Pittsburgh) Pennsylvania. However, significant differences between these characteristics were found in the case of Maricopa County (Phoenix) Arizona and Stearns County (St. Cloud) Minnesota. These differences were measured from variance analysis based upon data from the Experimental Housing Allowance Program and field data. Housing or social welfare policies that address issues common to large northeastern central cities, such as Pittsburgh, may not be appropriate in other regions and urban areas of dissimilar characteristics.

Bunker, L. A. (1985). Housing satisfaction among female single parents: The impact of life cycle stage and expectations. Unpublished master's thesis, University of Minnesota, Minneapolis.

This study tests Michelson's (1977) hypothesis of residential satisfaction among a sample of female single parents living in the Minneapolis/St. Paul area. Possible links between respondent's life cycle stage, expectations for the future and residential satisfaction are explored.

The results of this study show that life cycle stage is related to socio-economic and housing characteristics and that families at different life cycle stages have differing expectations for the future.

Burman, L. E. (1985). A dynamic model of housing demand with transaction costs. Dissertation Abstracts International, 46 (12A), 3799. (University Microfilm No. AAC8603836)

This dissertation develops a theory of housing demand in a life-cycle context based on an explicit model of how transaction costs affect the decision of whether to buy or rent (tenure choice) and how much housing to consume. The role of transaction costs is then empirically tested using data from the Panel Study on Income Dynamics. Expected duration of

occupancy, and thus transaction costs, has statistically significant effects on tenure choice and the quantity of housing demanded for both owners and renters. Credit constraints are found to increase the probability of renting, but constrained renters consumed significantly less housing than unconstrained renters. Estimated income elasticities are lower than in several recent studies. (Excluding one or more of transaction costs, credit constraints, or federal income taxes could have biased earlier estimates downward.) A correction for Polinsky's aggregation bias is used here, but that countervailing bias does not appear to be important.

Ciecko, C. A. (1986, June). A new American house: Cultural change and the human condition in architecture. Unpublished master's thesis, University of Minnesota, Minneapolis.

Addresses the study of "house" as a direct expression of changing values and images. Perception and ways of life can offer insights into the basic nature of shelter and dwelling, and can lead one to a better understanding of the architectural design process. The study is based on midwestern U.S. culture and society and concentrates on sociocultural factors as being most influential in the creation of house form.

Craig, W. J. (1989, November). Snowbirds head south. Paper presented at the Fifth Annual Conference on the Sociology of Housing, St. Paul, Minnesota.

This study is based on a telephone survey of people aged sixty years or more in 1,500 households across the state. The survey was conducted for the Wilder Research Center and its "Wilder Senior Needs and Resources Survey." The survey was conducted in summer and early fall 1988. This report specifically covers seasonal migration of households (n=138). Findings indicate 9 percent of elderly households spend major portions of the winter out of Minnesota, mostly in Arizona, California, Florida, and Texas. These travelers are younger, wealthier, better educated, and in better health than other elderly who stay home. They tend to have had white collar jobs.

Erickson, R. J.. (1985, July). Energy use in cultural context: An ethnographic comparison of households in Minnesota and Sweden. Unpublished doctoral dissertation, University of Minnesota, Minneapolis.

Places energy use problems within cultural and anthropological context. Compares two communities--one in Minnesota, one in Sweden. Presents demographic data and a description of the housing stock. Identifies source of fuel consumption. Discusses consumer perspectives on energy use and energy use pattern. Places all within context of the evolution of a culture of energy use.

Flannery, B. A. (1985). Constraints and housing characteristics of adult households. Dissertation Abstracts International, 46, (12A), 3874. (University Microfilms No. AAC8603840)

The purpose of this study was to identify housing characteristics and constraints of adult households, and to develop and test a typology of

adult households. (Adult households are defined as those without children.) An examination of the housing characteristics and constraints of six types of adult households was made using 1980 decennial census public-use microdata sample (PUMS) data for the state of Minnesota. Crosstabulations and discriminant function analyses were used to test hypotheses related to the typology of adult households. Results included the following findings: 1) In the analyses separating housing characteristics and constraints, the housing variables were not as effective as the constraints in differentiating among types of adult households. 2) Housing characteristics and constraints together provided better discrimination between types of adult households than either housing characteristics or constraints alone in all analyses. 3) The typology of adult household analyses provided better discrimination between groups than separate age and marital status analyses, lending support to the notion that a typology of adult households works better than using separate component variables.

Franklin, E. (1989, November). Aging-in-place of rural elderly: The impact of the housing environment of well-being. Paper presented at the Fifth Annual Conference on the Sociology of Housing, St. Paul, Minnesota.

Study explores what physical changes rural older persons make to their homes, what changes in the use of space they make as they age in place, how the changes influence their housing satisfaction, and finally, the influence of housing satisfaction on overall well-being of the household. Data were drawn from a 1985 north-central regional study of six contiguous states (Illinois, Iowa, Minnesota, Missouri, Nebraska, and Wisconsin). The sample includes persons 55 years of age or older, living in rural households (open country) or towns of less than 20,000. Path analysis was used to analyze demographic data, dwelling characteristics, changes to dwellings, and satisfaction and well-being. Results indicate relatively few changes to the dwellings, especially for those greater than 75 years of age. Factors significantly related to housing satisfaction include socioeconomic status, age of the head of household, and number of stories in the building. Variables that significantly affect well-being are the presence of a handicapped person in the household; number of stories in the dwelling, health of the head of the household; changes made to the inside of the dwelling; and housing satisfaction.

Gavrieli, T. (1985). Single parent female headed families--patterns of residential mobility. Unpublished doctoral dissertation, University of Minnesota, Minneapolis.

This study developed an intra-urban mobility model for the population of single parent female-headed households. A path model was developed to test the causal relationships between a group of independent variables and a mobility dependent variable. Indirect causal relationships were hypothesized between personal socio-economic characteristics and the person's intention to move through two sets of intervening variables: housing characteristics and residential satisfaction. Mailed questionnaires were used to gather data in the Twin Cities metropolitan area.

The results of the study supported a long line of research that showed the causal relationships among personal characteristics, residential satisfaction, and the intention to move.

Graff, M. A. (1984, March). Resettling suburbia: A future for St. Louis Park, Minnesota. Unpublished master's thesis, University of Minnesota, Minneapolis.

Reviews suburban values and attitudes and needs. Presents aspects of visual aesthetic analyses. Speculation is done on future needs and changes. A proposed means to meet those changes is discussed. Juxtaposes the "ideal and attained present" with "idealized and attainable future." Uses five development principles as a means to focus discussion of needs and goals: 1) egalitarian scale, 2) "feet first," 3) positive work space, 4) "room to survive," and 5) "tight places - open space." Closes with a scenario of implementation strategies.

Hertzberg, E. L. (1987). Homelessness in Hennepin County: From the clients' perspective. Unpublished doctoral dissertation, University of Minnesota, Minneapolis.

Idstrom, E. A. (1985). Public improvements and private housing rehabilitation. Dissertation Abstracts International, 47, (01A), 331. (University Microfilms No. AAC8606239)

The objective of this research was to discern whether public improvements as measured by street construction projects had an effect on private housing improvements as measured by numbers of building permits. St. Louis Park, Minnesota served as the sample area for the study. The study involved analysis of eight street improvement projects over eight years in ten neighborhoods. "Before and after" five-year analysis was employed to test the hypotheses. The year during which street construction took place was further scrutinized. The null hypothesis stating that public improvements had no effect on private housing improvements was rejected. For building permits solicited for both repairs and additions, building permits activity increased after street improvements. The number of building permits for repairs, however, was greater than for additions. Furthermore, the greatest building permit activity occurred in the year of street construction. More specifically for all projects, most building permits were solicited during the months of May through September, when street construction was visible to residents. Results of this research lend support to the proposition that the level of public improvement has an effect on the level of private improvements.

Laffin, R. (1989). "Hmong cultural center and housing." University of Minnesota, masters thesis.

Architectural design proposal. Includes review of site history and zoning laws, issues of concern in the planning. Presents a program, then discusses it in the context of the Hmong culture.

Laquatra, J. Jr. (1984). Housing market capitalization of thermal integrity. Dissertation Abstracts International, 45, (09B), 2890. (University Microfilms No. AAC8427190)

The premise of this thesis is that while households are not likely to know the rate at which they discount future energy savings, observations of market transactions for energy efficient homes can yield information on the capitalization process, and implicit internal rates of return can be derived. This study is a cross-sectional analysis of houses constructed through the Energy Efficient Housing Demonstration Program of the Minnesota Housing Finance Agency. Questions of whether and to what extent capitalization of thermal integrity is occurring in this subsidized market are addressed. Values of investments in energy efficiency are derived from a hedonic regression which includes a vector of thermal integrity factors as an independent variable. Internal rates of return implicit to these values are calculated under alternative fuel price escalation projections, ownership periods, property value appreciation rates, and resale values. Results of the analysis are discussed with respect to investment aspects of residential energy conservation and related policy implications.

Mittal, S. (1988, March). Renewal of old urban neighborhoods into humane and user-responsive environments. Unpublished master's thesis, University of Minnesota, Minneapolis.

Analysis of the Elliot Park neighborhood in Minneapolis, including demographic data, a description of the architecture, and transportation patterns. Discusses problems associated with current neighborhood. Proposals made for architectural changes.

Pederson, E. L. (1983). Transportation, clothing and housing energy conservation of rural families with teenagers. Unpublished doctoral dissertation, University of Minnesota, Minneapolis.

The goal of this investigation was to explore the energy consumption attitudes, knowledge, and practices of rural families with teenagers. A human ecosystem focus provided the conceptual framework. Three micro-environments were investigated: transportation, clothing, and housing. Data were collected in a seven-month longitudinal field study, August 1981 to February 1982.

Families were identified as having low, medium, high, or mixed levels of energy consumption. The variables which were factors in determining a low, medium, high, or mixed energy consuming family were: family size, house size, number of appliances, material good desires, frugal attitudes, knowledge of energy conservation tasks, understanding of the energy resource situation, and children's attitudes toward energy resource consumption.

Families were unwilling to give up comfort in their microenvironments. Comfort in the housing and clothing microenvironment was positively related; it was not a trade-off for energy conservation. In the transportation microenvironment, families chose not to ride in physical discomfort; convenience was a major contributor to the freedom from discomfort available through the free use of a private vehicle.

Rah, W. C. (1984). A mixed use development (YMCA block) downtown Minneapolis. Unpublished master's thesis, University of Minnesota, Minneapolis.

Explores the idea of urban mixed-use development, adaptive reuse of existing historical buildings, and new structures in a downtown Minneapolis site. Included in the discussion are studies related to market projections of new buildings, urban context, site analysis, and precedents. Presents a design solution.

Robinson, J. W. (1986). "Housing form: Empirical description." (Funding source: College of Architecture, University of Minnesota, Minneapolis, and National Endowment for the Arts.)

This investigation is descriptive in nature, designed to create a data base for a variety of research focused on the physical aspects of residential settings. The sample of thirty-one settings includes nursing homes and hospitals as well as many other forms of housing. The objective at this stage of the project is to uncover relationships between physical features or groups of features and residential types, especially focusing on understanding the difference between institutional and non-institutional settings. Further research will explore the way these settings are perceived by lay people.

Strapko, J. A. (1984, June). A program and prototype design for a continuing care retirement community. Unpublished master's thesis, University of Minnesota, Minneapolis.

Presents an architectural program for the elderly housing incorporating activity and recreation spaces, health care and professional offices, administrative offices, and service areas. Stress is placed on creating a residential neighborhood rather than an institution for the residents.

Stum, M. (1989). "Aging-in-place. Are responses in the best interest of elderly consumers?" American Council on Consumer Interest Conference Proceedings.

Toganidow-Vardoulaki, T. (1984, March). Energy efficient housing development. Downtown Saint Paul. Unpublished master's thesis, University of Minnesota, Minneapolis.

Studies the feasibility of solar design techniques for northern Lowertown area of St. Paul. Focuses on town planning problems presented by the techniques themselves, rather than on the construction problems they might pose. Tests the design effectiveness of passive solar principles in multiple housing units in a medium-high density area. Finds that difficulties arise when trying to introduce energy efficiency into the planning process on equal terms with other parameters (i.e., "priorities" developed).

Urich, J. (1986). Homeowners energy conservation and consumption behavior: Wood-users and non/low wood-users. Unpublished doctoral dissertation, University of Minnesota, Minneapolis.

Relationships among energy expenditure, energy consumption, energy budget share, energy managerial practices, housing and household membership factors for non/low wood-user and high wood-user households were examined using multivariate regression models to explain substitution of fuelwood for primary fuels.

Data were from a nationwide representative sample of 1,599 homeowners collected by the Department of Energy in the 1982-83 Residential Energy Conservation Survey.

The amount of space heated, appliances used, whether teenage children were present, and classification as single-earner households were significant explanatory variables in all four models studied. However, the major discriminators were the following primary heating fuels: natural gas, fuel oil, LPG, and electricity.

Wheaton, R. (1989, July). "In search of neighborhood character: Urban design proposals for the built environment and related social aspects of an existing neighborhood." University of Minnesota, master's thesis.

Examines the relationship between architecture and social needs through analysis of the Linden Hills area in Minneapolis. Discusses physical features of the neighborhood as well as needs, desires, and actions of the residents.

Winkelmann, K. D. (1987). Expected inflation, risk and the return on owner-occupied housing. Dissertation Abstracts International, 48, (05A), 1271. (University Microfilms No. AAC8718669)

Vector autoregressions are used to consider the impact on housing returns of a change in the expected inflation rate. The system includes the ex post real returns on housing, and the stock market and Treasury bills, as well as the expected inflation rate. It is shown that in this larger system, expected inflation does not have a causal role in determining asset returns. This system is shown to be consistent with the Efficient Markets Hypothesis. A second issue, risk, is examined within the context of finance models. General tests consistent with recent work in finance are used to test the proposition that a change in the risk structure occurred in the early 1970s. This hypothesis cannot be rejected.

Yust, B. L., Olson, W. W., & Morris, E. (1989, November). Rural household water quality management. Paper presented at the Fifth Annual Conference on the Sociology of Housing, St. Paul, Minnesota.

Survey to determine: the existence of poor quality water; households' awareness of the quality of their water; household management of water quality; information possessed by the households; level of satisfaction/dissatisfaction; and motivation to deal with water problems. Heads of households in two agricultural communities in Minnesota were surveyed to determine household water management and practices. Households (n=50) were solicited through advertisements and contact with retailers of water treatment devices. The effectiveness of the water treatment devices was determined by water sample analyses of iron, chlorides, sulfates and nitrates, coliform and other bacteria. A path model of household water quality management was developed using multivariate analysis.

RESEARCH IN PROGRESS

Bowyer, J., & Hendricks, L. (in progress). "Cold Climate Housing Information Center." (Funding source: Minnesota Cold Climate Building Research Center, University of Minnesota, Minneapolis.)

This project is the major technology transfer activity that MnBRC has that addresses housing in this region. The CCHIC provides written information to the building community, operates training courses for building professionals, publishes a bi-monthly newsletter, and responds to needs of the public whenever possible. It uses networks developed as part of the Minnesota Extension Service and expands these whenever possible to address the building community.

Detzner, D., & Stum, M. (in progress). "The Oak Ridge Manor fire: Individual, family and community responses." Hastings, Minn.: Agricultural Experiment Station, University of Minnesota.

This case study focuses on elderly, family, and community recovery from the loss by fire of a low income senior housing facility for 109 residents in Hastings, Minnesota. Hill's ABCX family stress model serves as the guiding framework to explore the impact of the event and characteristics of the elderly residents; resources (formal and informal social, financial, and health); and perceptions of the event and resources (displacement decision making, adequacy of assistance, meaning of possessions) on housing, and on economic and emotional recovery. The elderly residents, their family members, and community persons who responded to the crisis will be surveyed and/or interviewed to gather data. Policy-makers and persons in social services, family life education, and housing will benefit from a better understanding of displacement recovery and independent living decision-making of the frail elderly.

Erickson, R., & Larson, T. (in progress). "Cold climate performance of radiant barrier systems in residences." (Funding source: Minnesota Cold Climate Building Research Center, University of Minnesota, Minneapolis.)

Radiant barriers can reduce the heat load in attics in warm climates and therefore reduce the cooling load. Their effectiveness in cold climates is not well understood. This project will examine the behavior of these systems in both summer and winter conditions and will assess the economic impact of their use. Possible moisture problems associated with their use will be examined carefully. Typical installation techniques will be evaluated in both a calibrated hot-box and in a test house.

Farell, C., & Song, C.C.S. (in progress). "Simulation and analysis of wind-related heat losses and building comfort parameters." (Funding source: Minnesota Cold Climate Building Research Center, University of Minnesota, Minneapolis.)

Energy computational software often ignores the effects of local wind flow on conductive and convective energy transfer in buildings and on occupant and pedestrian comfort. The analysis of such local effects, including the effects of building groupings, vegetation, and topography, requires experimental work in an atmospheric boundary layer wind tunnel, where the actual wind conditions can be accurately simulated. The stud-

ies will use the new atmospheric boundary layer wind tunnel to simulate flow patterns near typical Minnesota buildings modeled in their environment. The Minnesota Supercomputer Center will be used to solve the Navier-Stokes equations including turbulence and extend the wind tunnel results to other building types and configurations.

Grimsrud, D., Vogel, M., & Huizenga, C. (in progress). "University building energy efficiency project." (Funding source: Minnesota Cold Climate Building Research Center, and College of Architecture, University of Minnesota, Minneapolis.)

This project will provide seed money for two paths of a program to increase energy efficiency in University of Minnesota campus buildings. The University Twin Cities campus has a building stock of 14 million square feet and an annual energy cost of \$30 million. Two strategies for increasing energy efficiency of the campus buildings are: 1) involving the entire campus in a project featuring low-cost, fast-payback changes to the buildings; and 2) performing a careful evaluation and analysis of individual campus buildings to develop a priority list of modifications that are ordered by payback period. This project will investigate the feasibility of both approaches and recommend strategies for action to the University administration.

Huelman, P., & Olson, W. (in progress). "Energy conservation technology transfer using electronic media." (Funding source: Minnesota Cold Climate Building Research Center, and College of Architecture, University of Minnesota, Minneapolis.)

Conventional products of buildings research projects are papers and reports aimed at the building community. However, reading reports in journals and magazines is not the only way building professionals obtain information. This project will explore other techniques that are widely available to transfer information. The ultimate goal of this project will be the production of video tapes describing major problem areas and new developments in home building. These will include: 1) general video tapes for the public audience, and 2) specialized tapes for building professionals. Production will be a joint activity involving Cold Climate Housing Information Center (CCHIC) specialists and KTCA.

Kuehn, T., & Ramsey, J. (in progress). "Energy and the Indoor Environment." (Funding source: Minnesota Cold Climate Building Research Center, University of Minnesota, Minneapolis.)

Reductions in ventilation rates to achieve improved energy efficiency have caused moisture and other indoor air quality problems in buildings. This assertion, which is unproven, has contributed to a rejection of several cost-effective strategies for increasing energy efficiency. This project will optimize ventilation strategies for the removal of indoor air contaminants to reduce energy consumption in buildings. Systems to be studied will include task ventilation designs such as kitchen range exhausts, room air distribution resulting from commercially-available diffusers and returns, and complete residential systems. In addition, moisture transfer of common building materials will be measured to begin the study of an important indoor pollutant in cold climates. Extensive educational activities will be undertaken to ensure that the project

results are available for the building professionals who need this information.

Kuehn, T., & Ramsey, J. (in progress). "Simulation of moisture movement and storage in buildings." (Funding source: Minnesota Cold Climate Building Research Center, University of Minnesota, Minneapolis.)

A major pollutant in cold-climate buildings is moisture, which causes structural degradation as well as growth of mold and fungi. This project will develop new models for simulating moisture control techniques in energy-efficient buildings. Three codes will be developed: 1) an airflow simulation code for heat and mass transfer in complex geometries, 2) a two-dimensional transient code to study moisture storage and transmission in composite building constructions, and 3) a natural convection code for building enclosures.

Mercier, J., & Morris, E. (in progress). "Housing options for older Iowans." (Funding source: Iowa Department of Elder Affairs.)

Morris, Earl W. (in progress). "Determinants and consequences of changes in income, assets, and expenditures among older Americans." (Funding source: Andrus Foundation.)

Morrish, W. (in progress). "Mayors institute on city design: Midwest." Minneapolis: (Funding source: College of Architecture and Landscape Architecture, University of Minnesota, Minneapolis.)

A conference in which a select group of midwestern city mayors met with professionals in fields related to urban design. The conference, planned as the first in an ongoing series, was held November 9-11, 1989. Presentations and discussions were geared to make participants more effective in contributing to design decisions.

Morrish, W. (in progress). "An urban design expedition along America's fourth coast: The Mississippi River." (Funding source: College of Architecture and Landscape Architecture, University of Minnesota, Minneapolis.)

The Mississippi River expedition is a study trip for University students with two primary purposes: 1) to provide students with an opportunity to understand, study and appreciate the American landscape through first-hand exposure to the natural and man-made heritage that can give meaning and form to design explorations, and 2) to serve as a catalyst for general design forums that bring together the public, students, and scholars. This grant supports the planning phase of the trip which encompasses commissioning scholarly papers on issues and topics related to the trip purposes, developing course content, formulating of a planning framework that can be used for similar trips, securing and confirming travel arrangements, developing regional/local conferences, and promoting the expedition.

Necker, L., & Condon, P. (in progress). "Technology transfer to design professionals of micro- and meso-climate effects on energy use and comfort." (Funding source: Minnesota Cold Climate Building Research Center, and College of Architecture; University of Minnesota, Minneapolis.)

This project will examine measurements of local microclimate conditions at building sites to establish a database of climatic variation at the site scale and the impact of land form and vegetation on the energy performance of selected building types. Measurements will be made at the University Arboretum, a model of the effects of land form variation and vegetation will be developed and the model tested in the Atmospheric Boundary Layer Wind Tunnel. Results will be produced in a manner accessible to design professionals.

Ritter, D. C. , & Gertjejansen, R. O. (in progress). "Performance of wood-based siding in energy efficient housing located in cold climates." (Funding source: Minnesota Cold Climate Building Research Center, University of Minnesota, Minneapolis.)

This project looks specifically at hardboard products that come from the Minnesota forest products industry. Houses built in this climate can have severe exterior wall cavity moisture problems during the winter that can have a detrimental effect on wood products such as hardboard siding. High wall cavity moisture can cause thickness swelling, accelerated decay, strength loss, and paint failure. An environmental chamber will be used to evaluate the performance of the siding when covering several standard and construction designs. Both the siding and the construction designs will be evaluated for compatibility and performance.

Robinson, J. W. (in progress). "Architectural cues for institution and home." (Funding source: College of Architecture and Landscape Architecture, University of Minnesota, Minneapolis.)

A preliminary definition of the architectural characteristics of institution and home was developed in the form of design principles and a checklist of architectural features (Towards an Architectural Definition of Normalization). Subsequently, an NEA-funded study developed descriptions of twenty-nine settings ranging from hospitals to single-family dwellings. These were measured in various ways including photography, the checklist, and an inventory of architectural elements. In this study, comparative analysis of the data explores the validity of the checklist measures.

Robinson, J. (in progress). "Human factors in the energy performance of buildings." (Funding source: Minnesota Cold Climate Building Research Center, and College of Architecture, University of Minnesota, Minneapolis.)

There is a substantial body of data accumulating that points to the importance of the user in determining the amount of energy used in a building. Identical buildings receiving the same retrofit package designed to reduce energy use show widely different energy performance when follow-up monitoring occurs. This project will investigate the roles of activity and motivation in the building occupants as determinants in understanding building energy use. Data obtained in the project: "Technology Transfer for Architects and Design Professionals," will be analyzed separately for this project to determine aspects of buildings most susceptible to occupant interference.

Robinson, J. W. (in progress). "Perception of housing form." (Funding source: College of Architecture and Landscape Architecture, University of

Minnesota, Minneapolis.)

Two contrasting qualities of housing are hypothesized to represent the extreme points along a continuum: home-like and institution-like. Psychology student subjects evaluated images taken of thirty settings for which physical description was also made. Evaluations of slides used a five-point semantic differential to evaluate these and other qualities. Sorting techniques were also used to elicit categories. Perceptions were compared to measures of architectural features.

Shen, L., & Sterling, R. (in progress). "Enhanced low-income weatherization." (Funding source: Minnesota Cold Climate Building Research Center, University of Minnesota, Minneapolis.)

The goal of the M200 "Enhanced Low-Income Weatherization Project" is to refine and transfer the procedures for enhanced weatherization that have been identified by the pilot projects performed in Minnesota and other parts of the United States and incorporate them into an approach that can be implemented by local weatherization agencies on a production basis. The objective is to provide a higher level of energy savings and cost effectiveness while working within the framework of current state and federal guidelines. Preliminary results show an improvement in energy savings from 8 percent reported in a 1986 study to a 20 percent savings using the protocol developed for this study. The latter represents a simple payback for this type of weatherization of ten years.

Shen, L., & Sterling, R. (in progress). "Weatherization program assistance." (Funding source: Minnesota Cold Climate Building Research Center, University of Minnesota, Minneapolis.)

This project will work with the Department of Jobs and Training and local weatherization agencies to: develop a mechanical system training center to provide a site for hands-on training of auditors and furnace contractors and laboratory research of mechanical retrofits; develop a prototype expert system audit computer program based on the audit procedures proven in "Enhanced low-income weatherization," above; and perform follow-up experiments on specialized weatherization topics such as the influence of duct losses on energy use in newly-insulated building foundations.

Sterling, R., & Goldberg, L. (in progress). "Building foundation performance." (Funding source: Minnesota Cold Climate Building Research Center, University of Minnesota, Minneapolis.)

This project complements and builds directly on the work in "Foundation Insulation Program," mentioned above. It adds soil measurement to the monitoring program in the test cells at the Foundation Test Facility (FTF) in Rosemount (Minnesota). An existing two-dimensional coupled heat and moisture transfer code is being validated against experimental data and will be used to generate parametric information on the structural impacts of foundation insulation in Minnesota for various frost susceptible and non-susceptible soils. A coupled three-dimensional heat and moisture transfer program will be developed to model insulation performance in typical Minnesota buildings.

Sterling, R., & Goldberg, L. (in progress). "Foundation insulation program." (Funding source: Minnesota Cold Climate Building Research Center, University of Minnesota, Minneapolis.)

There are several major questions associated with insulating a building foundation in a cold climate that impede its adoption as a standard building practice. These include the inability of builders to predict energy savings, unresolved detailing issues in installation, concerns about degradation, and frost heave effects on the foundations. This project is studying the long-term performance of four insulation strategies in test sites constructed at the Rosemount Research Facility of the Institute of Technology, University of Minnesota. The project contains extensive technology transfer elements as well; such as workshops for builders throughout the state, preparation of fact sheets, and coordination with the U.S. Department of Energy foundation research program.

Sterling, R., & Goldberg, L. (in progress). "Performance of slab edge insulation for building foundations." (Funding source: Minnesota Cold Climate Building Research Center, University of Minnesota, Minneapolis.)

Slab-on-grade and crawl space foundation types are becoming more common in residential construction in Minnesota, most often in conjunction with basement foundations. This study will extend the basement foundation studies of projects "Foundation insulation program," and "Building foundation performance," described above, to slab-on-grade foundations. Two additional test cells will be constructed in Rosemount, one uninsulated acting as a control and the other insulated using the slab edge technique that is most commonly used in northern states. Temperatures in the spaces above the slabs will be controlled to be the same in each module and thermal guard cavities will be used to restrict the measured energy use to be only the portion that exits the module through the slab foundation. A video tape will be produced showing temperature distributions throughout the year when different insulation strategies are employed.

Stum, M. (in progress). "Aging-in-place: A situation analysis." (Funding source: Agricultural Experiment Station, University of Minnesota, Minneapolis.) (Location not specified.)

This study examined dimensions of quality which influence responses to the phenomenon of aging-in-place in subsidized housing for the independent elderly. On-site managers (160) in Wisconsin responded to a written survey exploring responses to aging-in-place residents. Palmore's Facts on Aging Quiz was used to evaluate managers' aging knowledge and identify misconceptions about aging. Results suggest a lack of independent living policies and procedures, a need for training of managers in critical skill areas, and aging, liability concerns, and limited services for the elderly in rural areas. Implications for elderly consumers include concerns about safety and a lack of information and choice when selecting independent living facilities. Insight into the characteristics of managers, knowledge needed for the position, and training content and delivery methods are gained.

Ubbelohde, S. (in progress). "Daylighting/lightings of buildings." (Funding source: Minnesota Cold Climate Building Research Center, and College of Arch-

itecture, University of Minnesota, Minneapolis.)

This program is designed to educate energy users and the design professionals who serve them to make informed decisions about the energy-conserving role of daylighting and lighting systems in building design and retrofit. This involves developing the demand for improved lighting design, educating designers in design strategies specific to climate and building types of Minnesota, and to prove an information resource to facilitate energy conserving lighting design.

Vogel, M., Bowyer, J., & Weeks, J. S. (in progress). "Energy efficient housing: A technology transfer of Swedish manufacturing techniques to Minnesota." (Funding source: College of Architecture and Landscape Architecture, and Minnesota Cold Climate Building Research Center, University of Minnesota, Minneapolis.)

This multidisciplinary project seeks to establish the viability of an energy efficient manufactured housing industry in Minnesota by building on the Swedish housing experience and combining the knowledge, expertise, and resources available at the University of Minnesota and within the state. The project explores the anticipated market/cost opportunities and constraints, investigates the use and development of Minnesota's resources and products for materials, determines feasibility of possible production techniques, investigates the public policy framework for marketing industrialized housing, and assesses the importance of design in the marketing of manufactured housing.

OTHER REPORTS

Anderson, K. H. (1986). (Revised December 1987). "An overview of the issues and services related to chronic mental illness." Part III of a series of III. (Funded by the Center for Urban and Regional Affairs, University of Minnesota, Minneapolis.)

Study conducted as part of the High Rise Nursing Project of the School of Nursing, University of Minnesota. Includes comments on: aging, low income groups, subsidized housing, social services, mental illness, and social workers.

Campbell, C., & Schersten, P. (1985). Harrison neighborhood needs assessment, a community-based project for neighborhood improvement planning. Minneapolis, MN: Center for Urban and Regional Affairs, University of Minnesota. (Supported by the Minneapolis Community Development Agency, CURA, and the Albinson Printing Company.)

A survey conducted for the Harrison Neighborhood Association (Minneapolis) in the fall of 1984 asked residents about the assets and problems of their neighborhood. Twenty-five percent of the neighborhood responded. The survey aided the neighborhood association in planning future activities.

Cook, C., Vogel-Heffernan, M., Lukermann, B., Pugh, S., & Wattenberg, E. (1988). Expanding opportunities for single parents through housing. Guide lines for new and existing housing and neighborhoods that meet the needs of

single-parent families. Minneapolis, MN: Minneapolis/St. Paul Family Housing Fund. (Supported by the Center for Urban and Regional Affairs, University of Minnesota, Minneapolis, and the Minnesota Association of Women in Housing.)

The purpose of this project was to research and develop strategies to provide appropriate housing and neighborhoods for single parents and their children. The objective was to prepare comprehensive, concrete guidelines for developing new housing and retrofitting existing housing neighborhoods. Five areas identified as needing special attention in the development of housing for single-parent families were: design, financing mechanisms, neighborhoods, management, and support services. The design chapter is one-third of the hundred-page report.

Downing, B. T., Olney, D. P., Mason, S. R., & Hendricks, G. (1984). The Hmong resettlement study site report, Minneapolis-St. Paul, Minnesota. Washington D.C.: U.S. Department of Health and Human Services, Office of Refugee Resettlement. (Prepared by the Center for Urban and Regional Affairs, Southeast Asian Refugee Studies Project, University of Minnesota, Minneapolis under a subcontract agreement with Northwest Regional Educational Laboratory, Portland, Oregon, with funds from the U.S. Department of Health and Human Services.)

Survey of the Hmong community in the Twin Cities. Includes data on employment, migration, resettlement, housing, and education.

Fate, P. (1987). "An analysis of the Elliot Twins-Augustana Home demonstration. A report to the MPHA commissioners." Unpublished manuscript. (Supported by the Center for Urban and Regional Affairs, University of Minnesota, Minneapolis.)

Keywords: Minneapolis, Elliot Twins, public housing, aging, low income groups.

Flannery, B. A., & Lichty, R. W. (1987). "Using economic simulation techniques in housing analysis." Housing and Society, 14 (2), 100-110. (Funded by the Center for Urban and Regional Affairs, University of Minnesota, Minneapolis.)

Keywords: housing, SIMLAB simulation model, economic growth.

Gustafson, W. (1986). (Revised April-June 1987). "An overview of alcohol-related problems and the services for older high-rise residents of the Minneapolis area." Part II of a series of III. (Funded by the Center for Urban and Regional Affairs, University of Minnesota, Minneapolis.)

Study conducted as part of the High Rise Nursing Project of the School of Nursing, University of Minnesota. Includes comments on: aging, low income groups, subsidized housing, alcoholism, chemical dependency treatment, nursing, social workers, social services.

Hagedorn, D., & Smith F. W. (1987, April). Profiles of the Twin Cities poor. Report/Three. The Twin Cities poor: A housing crisis. Minneapolis, MN: Center for Urban and Regional Affairs, University of Minnesota. (The working group producing Profiles received financial support from the American Bar Association, Center for Urban and Regional Affairs, Dayton's, First Bank

Minneapolis, General Mills Foundation, Hennepin County, Metropolitan Council, City of Minneapolis, Minneapolis Foundation, Minneapolis Police Department, Minneapolis/St. Paul Family Housing Fund, Neighborhood Employment Training, Ramsey County, City of St. Paul, and Target Stores.)

The Twin Cities Low Income Survey was designed and conducted in 1984 and 1985 by the Center for Survey Research at the University of Minnesota. The objective of the survey was to identify the characteristics and needs of low income Twin Cities residents. Telephone and personal interviews were completed with 966 randomly-selected households in 1984 and 523 households in 1985. Findings indicate that twice as many poor people as the general population live in housing conditions they consider undesirable, that cost is the most widespread housing problem reported by the poor, that poor people, on average, pay two and a half times more of their income for housing than the general population, and that one-third of all low income households reported going without other basic necessities in order to pay for housing.

Hult, K. M. (1984). Institutionalizing organized citizen participation: challenges and opportunities. Minneapolis: Center for Urban and Regional Affairs, University of Minnesota.

Changes in citizen participation in Minneapolis were studied and analyzed over a four-year period (1980-84).

Hult, K. M. (1984, November). "Citizen participation in Minneapolis." CURA Reporter, 14 (5), 1-6.

Citizen participation in Minneapolis from 1980-84 is examined and analyzed. This article summarizes Institutionalizing organized citizen participation: challenges and opportunities.

Hunter, K. K. (1986). (Revised January 1987). "Housing options for low-income elderly." Part I of a series of III. (Funded by the Center for Urban and Regional Affairs, University of Minnesota, Minneapolis.)

Study conducted as part of the High Rise Nursing Project of the School of Nursing, University of Minnesota. Includes comments on: aging, low income groups, subsidized housing, nursing, home health care, and nursing homes.

Klyza, C. J. (1988, February). "Student housing survey." CURA Reporter, 18 (1), 7-9.

A survey during the spring of 1987 drew responses from 1,872 University of Minnesota students living off campus. A high percentage indicated they were satisfied with their housing. The article reports on costs, types of housing, and student criteria for judging housing.

Larsen, J. (1988). Sooner or later... The disappearance of federally subsidized low income rental housing in Minnesota. CURA 88-3. Minneapolis, MN: Center for Urban and Regional Affairs, University of Minnesota. Minnesota Housing Project.

Federal housing programs have subsidized privately-owned rental housing

units for low income people since the early 1960s. The current administration, however, has reduced funding to almost zero for those programs that have provided the existing stock of affordable housing. This report documents how quickly subsidized housing is likely to be lost in Minnesota and shows what agencies and programs control which housing, how many units are involved, and where those units are located.

Lukermann, B., & Ananth, M. (1986). "Subsidized housing data base for Minneapolis and St. Paul. (Minneapolis-Saint Paul Family Housing Fund sponsored project)." Unpublished manuscript. Center for Urban and Regional Affairs, University of Minnesota, Minneapolis.

This is a computerized data base of all housing units in the two central cities receiving some type of federal subsidy or city subsidy targeted for low income persons. Subsidies through federal programs include: Sections 8, 236, 202, 221(d)3 and d(4); Minnesota Housing Finance Agency or Department of Housing and Urban Development; city subsidized tax increment financing (TIF), and community development block grants (CDBG) for Minneapolis (but not for St. Paul). This document identifies the housing unit by name; type of household, number of units subsidized; type of subsidy (including terms and expiration dates); mortgage source, amount and interest rates; and subsidy program (terms and dates).

Martin, J. A., & Goddard, A. (1989). Past choices/present landscapes: The impact of urban renewal on the Twin Cities. CURA 89-1. Minneapolis, MN: Center for Urban and Regional Affairs, University of Minnesota.

Urban renewal was designed to clean up and rebuild our deteriorating American cities. In the 1950s clearance and new construction were emphasized. In the 1960s attention turned to rehabilitation. Now the program is mostly forgotten, but it has left an indelible mark on the landscapes of the cities. Martin and Goddard trace the history of urban renewal in Minneapolis and St. Paul, looking at both downtown and neighborhood projects. They document the social and political processes that guided local renewal decisions, demonstrating that urban renewal in the Twin Cities was substantially different than elsewhere.

McKnight Foundation. (1987). "Struggling for self-sufficiency on low wages. Report of a conference to discuss problems of low-income, working single parents." Unpublished manuscript. (Sponsored by the McKnight Foundation, with support from the Center for Urban and Regional Affairs, University of Minnesota, Minneapolis.)

Keywords: AFDC, single parents, employment, housing, low income groups, poverty, women, loan programs.

Minnesota Center for Survey Research. (1985). "Twin Cities area survey and low income survey 1984: Summary of findings on housing." Unpublished manuscript. Minnesota Center for Survey Research, Center for Urban and Regional Affairs, University of Minnesota, Minneapolis.

Keywords: Twin Cities, housing, surveys.

Minnesota Center for Survey Research. (1987). Results of the annual Twin Cities area survey, fall 1986. St. Paul, MN: Metropolitan Council of the Twin

Cities Area. (Supported by the Center for Urban and Regional Affairs, University of Minnesota, Minneapolis.)

Survey results are given in areas related to the interests of the Metropolitan Council: regional ratings, regional issues, human services, standard of living and financial prospects, solid waste, and housing.

Minnesota Center for Survey Research. (1987). "Codebook and methods of the 1986 Twin Cities area survey." Unpublished manuscript. Minnesota Center for Survey Research (Technical Report 87-2). Center for Urban and Regional Affairs, University of Minnesota, Minneapolis.

Keywords: Twin Cities, surveys, quality of life, housing, telephone 911 service, human services, solid waste, police.

Minnesota Center for Survey Research. (1989). "1988 Twin Cities area survey: Results and technical report." Unpublished manuscript. Minnesota Center for Survey Research (Technical Report 89-2). Center for Urban and Regional Affairs, University of Minnesota, Minneapolis.

Keywords: Twin Cities, surveys, quality of life, downtowns, shopping, government services, aging, housing, health insurance.

Minnesota Housing Finance Agency. (1987). "MHFA/STEP. Minnesota elderly housing/services research report." Unpublished manuscript. (Supported by the Center for Urban and Regional Affairs and the Hubert H. Humphrey Institute of Public Affairs, University of Minnesota, Minneapolis.)

Keywords: aging, subsidized housing, low income groups, surveys, congregate living, social services, health services.

Owen, G. (1987). "Results of the Twin City survey of emergency shelter residents, February 25, 1987." (Conducted by the Wilder Research Center for the Minneapolis/St. Paul Family Housing Fund; report prepared by Greg Owen, Paul Mattessich, and Judy Williams.) St. Paul, MN: Amherst H. Wilder Foundation.

Owen, G. (1988). "Results of the Twin City survey of emergency shelter residents, February 25, 1988." (Conducted by the Wilder Research Center for the Minneapolis/St. Paul Family Housing Fund and the St. Paul Shelter Board; report prepared by Greg Owen and Judith Williams.) St. Paul, MN: The Wilder Research Center.

Project for Pride in Living. (1987). Until all are housed in dignity. Minneapolis, MN: Neal St. Anthony.

Quam, J. K., & Syers, M. (1986, January). "Public housing for the elderly: Reducing the vacancy rates in Minneapolis." CURA Reporter 16 (1), 9-13.

High vacancy rates in high-rises for the elderly have plagued Minneapolis. This study explores the rental application process and why, despite many improvements, the high vacancy rates continue.

Robinson, J. W., Thompson, T., Emmons, P., & Graff, M. (1984). "Towards an architectural definition of normalization: Design principles for housing severely and profoundly retarded adults." Unpublished manuscript. Center for

Urban and Regional Affairs, School of Architecture and Landscape Architecture, Department of Psychology, and the Graduate School, University of Minnesota, Minneapolis.

Keywords: institutional care, housing, architecture, design, mentally retarded, developmental disabilities.

Rode, P., & Merriam, K. (1987, February). Profiles of the Twin Cities poor. Report/Two. Unmet basic needs of low-income single parent families. Minneapolis, MN: Center for Urban and Regional Affairs, University of Minnesota. The working group producing Profiles received financial support from American Bar Association, Center for Urban and Regional Affairs, Dayton's, First Bank Minneapolis, General Mills Foundation, Hennepin County, Metropolitan Council, City of Minneapolis, Minneapolis Foundation, Minneapolis Police Department, Minneapolis/St. Paul Family Housing Fund, Neighborhood Employment Training, Ramsey County, City of St. Paul, Target Stores, and the United Way of the Minneapolis Area.

Keywords: Twin Cities, poverty, low income groups, employment, surveys, single parents, female family heads, housing, AFDC, health services, profiles, income.

Shippee, B. W. (1986). "Life at Riverview Tower. A report on a survey of residents of Riverview Tower, made in March 1986." Unpublished manuscript. Center for Urban and Regional Affairs, University of Minnesota, Minneapolis.

Keywords: Minneapolis, condominiums, residential housing, neighborhoods, surveys.

Stadum, B. (1984). "Housing development and organizational conflict in an urban neighborhood, an essay of opinion shaped by observing events in the Elliot Park neighborhood 1979-83." Unpublished manuscript. Center for Urban and Regional Affairs, University of Minnesota, Minneapolis.

Keywords: Minneapolis, Elliot Park neighborhood, housing, community development.

Study of housing and support service needs of Minnesotans with severe and persistent mental illness. (1988). Minneapolis, MN: Ernst and Whinney.

Wattenberg, E. (1987, May). "The illusion of self-sufficiency: Realities for working, single parent families." CURA Reporter, 17 (2), 10-14.

Women who are fully employed frequently remain poor despite their work efforts. A conference to examine this problem in Minnesota discussed types of employment and the changing labor market, housing, health care, and the plight of children.

Wilder Research Center. (1988). The status and needs of housing assistance clients in suburban Hennepin County. (Research Rep. No. WRC:10/13/88: jnl43). Minneapolis, MN: Judith Williams.

Survey report conducted by Wilder Research Center for the following purposes: 1) to learn more about the characteristics and housing needs of people who seek housing assistance in suburban Hennepin County; 2) to

identify what troubling life situations these families and individuals face, and 3) to assess their risk or potential for homelessness. Self-administered questionnaire data collected August 4, 1988 through September 9, 1988 (n=97 families and/or individuals). Four types of housing assistance were included: a) financial assistance with rent, rental deposit, or a mortgage payment; b) housing in a battered women's shelter; c) a motel voucher; and d) transitional housing. Demographic profile of participants is presented. Appendix includes a list of agencies by region and selected findings for them. Generally the survey found recipients were young households with young children. The majority of children are in single-parent homes. Problems exist of unemployment and under-employment, causing instability in source of income in the presence of ongoing housing costs. Associated problems include those related to education, job training, job placement, child care, family counselling and drug treatment.

NATIONAL REPORTS

American housing survey for the Minneapolis-St. Paul metropolitan area in 1985. (1989). Washington D.C.: U.S. Department of Commerce, Bureau of the Census: U.S. Department of Housing and Urban Development, Office of Policy Development and Research.

Boersch, S. A. (1986). "Household formation, housing prices, and public policy impacts." Journal of Public Economics, 30, 145-164.

Decent and affordable housing for all: A challenge to the states: A report to the Committee on Economic Development and Technological Innovation concerning state promotion of shelter. (1986). Washington D.C.: National Governors' Association.

A Decent Place to Live: The Report of the National Task Force. (1988). Washington D.C.: National Task Force.

Espenshade, T., & Goodis, T. A. (1986). Demographic trends shaping the American family and work force. Washington D.C.: The Urban Institute.

Garfinkel, I., & McLanahan, S. (1986). Single mothers and their children. Washington D.C.: The Urban Institute.

Harris, J., & Friedman, J. (1988). Barron's real estate handbook. New York: Barron's.

Definitions, tables of mortgage data, list (and description) of government programs. List of abbreviations used in real estate.

Howenstine, E. J. (1986). Housing vouchers: A comparative international analysis. New Brunswick, N.J.: Rutgers University, Center for Urban Policy Research.

Hughes, J. W., & Sternlieb, G. (1987). The dynamics of America's housing. New Brunswick, N.J.: Rutgers University, Center for Urban Policy Research.

Irby, I. (1986). Attaining the housing goal? Washington D.C.: U.S. Department of Housing and Urban Development, Housing and Demographic Analysis Division.

Kennedy, S., & Finkel, M. (1987). Report of first year findings for the freestanding housing voucher demonstration. Washington D.C.: U.S. Department of Housing and Urban Development, Office of Policy Developmental Research.

McGough, D., & Casey, C. (1986). National supply of and demand for rental units in the United States. Washington D.C.: U.S. Department of Housing and Urban Development.

Minkler, M., & Ourebo, B. (1985). SROs: The vanishing hotels for low income elders. Generations, 9 (3), 40-43.

MIT Housing Policy Project Papers. MIT Center for Real Estate Development. (1988).

Nachison, J. S. (1985). Who pays? The congregate housing question. Generations, 9 (3), 34-35.

National Association of Homebuilders. (1985). Housing America--The challenges ahead. Washington D.C.: Author.

National Association of Homebuilders. (1986a). Home building after tax reform: A builder's guide. Washington D.C.: Author.

National Association of Homebuilders. (1986b). The impacts on housing of the Tax Reform Act of 1986: An overview. Washington D.C.: Author.

National Association of Homebuilders. (1986c). Low- and moderate-income housing: Progress, problems and prospects. Washington D.C.: Author.

Nenno, M. K. (1986). New money: A catalog of state and local initiatives in housing and community development. Washington D.C.: National Association of Housing and Redevelopment Officials.

Nenno, M. K., Nachison, J. S., & Anderson, E. (1985). Support services for frail elderly or handicapped persons living in government-assisted housing. Washington, D.C.: National Association of Housing and Urban Development Officials.

Newman, S., & Schnare, A. B. (1988). Subsidizing shelter. The relationship between welfare and housing assistance (Report No. 88-1). Washington D.C.: The Urban Institute.

Newman, S. J., & Schnare, A. B. (1986). Reassessing shelter assistance in America. Washington D.C.: The Urban Institute.

Pitkin, J., & Masnick, G. (1986). Households and housing consumption in the United States, 1985 to 2000. Joint Center for Housing Studies. Washington D.C.: U.S. Department of Housing and Urban Development, Office of Policy Development and Research.

State housing initiatives: A compendium 1986. (1986). Washington D.C.: Council of State Community Affairs Agencies (COSCAA).

Responses by COSCAA members to a survey of housing initiatives. The compendium includes description of housing-related programs, funding source and amount, year program was initiated, accomplishments, eligibility requirements, staffing levels, and administrative cost.

The State of the Nation's Housing. (1988). Joint Center for Housing Studies, Harvard University.

Stegman, M., & Holden, J. D. (1987). Nonfederal housing programs: How states and localities are responding to federal cutbacks in low income housing. Washington, D.C.: Urban Land Institute.

Sternlieb, G., & Hughes, J. W. (1986). Demographics and housing in America. Population Bulletin, 41 (1). Washington D.C.: Population Reference Bureau.

Struyk, R., & Katsura, H. (1985). Aging at home: How the elderly adjust their housing without moving (Report No. 3166-03). Washington D.C.: The Urban Institute.

Struyk, R., Turner, M., & Ueno, M. (1988). Future U.S. housing policy: Meeting the demographic challenge (Report No. 88-2). Washington D.C.: The Urban Institute.

The authors explore changes in housing demand and housing problems that are likely to result from the demographic transformation of society. Projections are made to the year 2030. Growth in housing demand for elderly and nonelderly single people is particularly anticipated requiring smaller units with wider array of ancillary services. Recommendations for redirected policy are made.

Thomsett, M. (1988). Real estate dictionary. Jefferson, NC: McFarland and Co.

Definitions of real estate terms.

Tiven, M., & Ryther, B. State initiatives in elderly housing: What's new, what's tried and true. Washington D.C.: Council of State Housing Agencies.

State-by-state reviews of housing initiatives in three categories: 1) those that help older Americans remain living in their homes, 2) those that help the elderly live near family and other informal supports, and 3) living arrangements that combine shelter with supportive services. Describes financial sources and mechanisms--efforts on planning, development and coordination.

Turner, M. (1986). Housing needs to the year 2000: Problems and assistance for America's poor. Washington, D.C.: National Association of Housing and Redevelopment Officials.

Urban Institute. (1988). America's housing needs to the twenty-first century. (U.I. Rep. 3750A). Washington, D.C.: Raymond Struyk and Christopher Walker.

Purpose of the paper is to provide the essential "housing need context" for the period 1987-2002 for discussions on new federal housing policy initiatives. Also provides information on expected housing subsidy requirements for meeting several objectives of social policy. Focuses on need for single individual and groups sharing housing subsidies to current housing subsidies. Uses the Housing Needs Assessment Model, adapted to U.S. in order to estimate new and upgraded dwelling units needed to meet "acceptable" housing standards as well as financial investment needed to produce the dwellings. Covers new units formation; replacement of non-upgradable, depreciated, or destroyed units; relief of overcrowding; and unit upgrades. Data are presented for urban and rural housing needs, production and investment. Projections are made for three scenarios: higher future mortgage interest rates; housing expenditures limited to 30 percent of income or less; and less volatile housing inflation in the northeast and west. Findings indicate rising mortgage interest rates adversely affect investment associated with meeting housing needs. These negative effects can be offset by one-time capital

subsidies. Capital subsidies, however, would have to increase \$56 billion over the fifteen-year period to maintain social policy goals. Housing inflation in the northeast and west will continue to be a problem, outstripping overall inflation, barring community action in those areas to control growth and zoning and/or building restrictions.

U.S. Bureau of the Census. (1974-). American housing survey: Housing characteristics for selected metropolitan areas (Ser. H-170). Washington, D.C.

Forty-four metropolitan area reports. Includes data on financial characteristics and physical conditions of buildings and household and neighborhood compositions. Four-year-cycle reports.

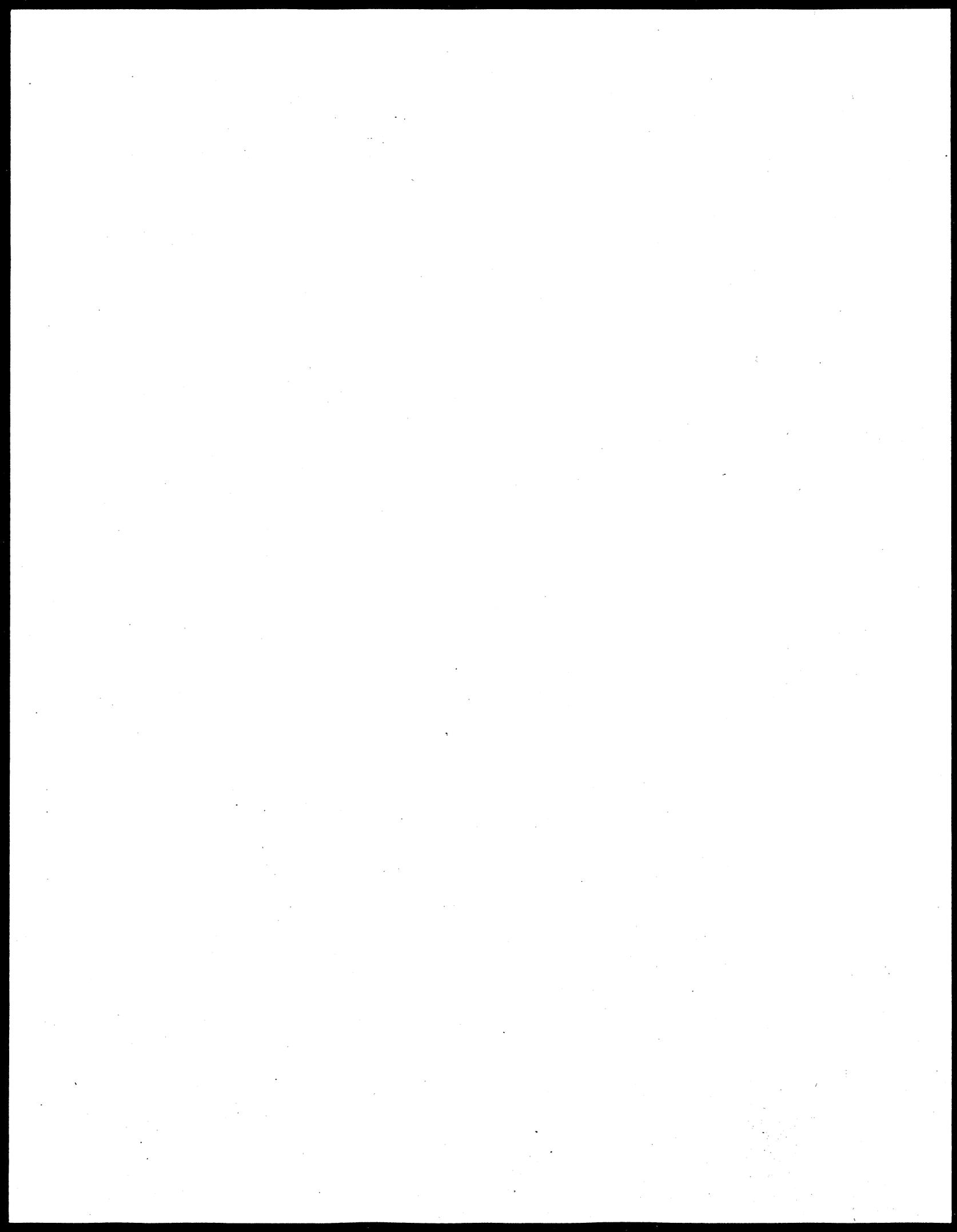
U.S. Conference of Mayors. Washington D.C. has the following reports:

- Status report: Emergency food, shelter and energy programs, in 20 cities. January 1984.
- Homelessness in America's cities: Ten case studies. June 1984.
- Housing needs and conditions in America's cities. June 1984.
- The urban poor and the economic recovery. September 1984.
- The status of hunger in cities. April 1985.
- Health care for the homeless: A 40-city review. April 1985.
- The growth of hunger, homelessness and poverty in America's cities in 1985: A 25-city survey. January 1986.
- Responding to homelessness in America's cities. June 1986.
- The continued growth of hunger, homelessness and poverty in America's cities in 1986: A 25-city survey. December 1986.
- A status report on homeless families in America's cities: A 29-city survey. May 1987.
- Local responses to the needs of homeless mentally ill persons. May 1987.
- The continuing growth of hunger, homelessness and poverty in America's cities: 1987, a 26-city survey. December 1987.
- A status report on the Stewart B. McKinney Homeless Assistance Act of 1987. June 1988.

U.S. Department of Commerce, Bureau of the Census. (1986). Current housing reports (Series H-111-86-01). Washington D.C.

Waxman, L. D., & Reyes, L. M. (1989). A status report on hunger and homelessness in America's cities: 1988. Washington, D.C.: U.S. Conference on Mayors.

A twenty-seven-city survey (including St. Paul and Minneapolis) describes problems of hunger, homelessness, and housing. Four major areas of information are covered: 1) demand for emergency food assistance and emergency shelter and the capacity of local agencies to meet the demand; 2) causes of hunger and homelessness and the demographics of the population experiencing these problems; 3) status of housing affordable by low-income people; and 4) outlook for the identified problems in 1989. Survey relies heavily on open-ended questions filled out by city officials.



III. SUMMARY OF AGENCY INTERVIEWS

NONPROFIT AGENCIES

Aurora-St. Anthony Block Clubs, Inc.
770 University Avenue
St. Paul, MN 55106

Contact: Ronald Pauline
222-0399

Housing Activity

The agency recycles housing stock (duplexes and single-family houses). Property values are dropping and this can be disruptive to a neighborhood. By purchasing and renovating dwellings that have not been maintained or that have been abandoned, the agency can maintain a neighborhood. The agency also manages some housing stock--for unemployed men and women, providing housing to mentally ill (currently three), etc.

Perceived Gaps

The agency often invests more money than it recoups when selling the property. Therefore, subsidy money is needed to renovate houses in the area and to keep operating.

Central Community Housing Trust of Minneapolis
Suite 440, Box 73
511 South 11th Avenue
Minneapolis, MN 55415

Contact: Alan Arthur
348-3148

Housing Activity

The trust functions as a developer and a manager of properties. In 1989 they operated properties for low-income people and people on general assistance. They have two affordable housing projects planned for construction in 1990. They have properties in limited partnership, and they do hands-on management by which they hire professional building managers and closely coordinate activities with the managers. Residents sit on the board of directors of the trust.

Perceived Gaps

- 1) There are needs: to serve still lower income populations, and to combine human service needs with housing needs. This would help those people at the very bottom of the income scale and the chemically dependent and mentally unstable.
- 2) IRS rulings are needed for tax credit law extension to assure available financing and affordable housing beyond the fifteen years currently covered in the tax laws.
- 3) There is a considerable need for more human services for low income people.

CURA Role

Research is needed to assess short- and long-term needs of single resident occupancy housing and problems of existing housing in downtown Minneapolis. The city doesn't seem to want to do this. An independent study is needed now, with projections made over a ten-year period.

Common Space Mutual Housing Association
2550 Pillsbury Avenue South
Minneapolis, MN 55404

Contact: Joan Clarkson
872-0550

Housing Activity

This is a membership organization of Twin Cities housing cooperatives and nonprofit groups promoting housing. The primary role of the association is to provide residents with technical support and training to promote affordable housing (mostly cooperatives). The association deals with lease-hold agreements. With respect to affordable housing, the association believes that there isn't enough financing for everyone who needs and wants it. Yet, the private market is not providing sufficient housing for lower income people. Therefore, nonprofit and neighborhood groups are learning to compensate. They are gaining increased sophistication in developing housing themselves.

Perceived Gaps

Banks need to provide more loans to groups of tenants for housing needs.

CURA Role

CURA's role should be in shaping people's and government's perceptions about housing needs. The association believes residents taking control of housing is a positive effect, which can result in increased interest and pride in the dwelling--even in lease-hold arrangements. Participation brings people together and keeps costs down because there is no profit motive involved. It would be helpful to have research that backs this up. CURA could do a study on how costs of cooperative housing compare with other arrangements.

Community Action for Suburban Hennepin
1001 Hwy 7
Hopkins, MN 55343

Contact: Chris Claussen
933-9180

Housing Activity

The goals and activities of the agency in 1990 will be dependent on the money available through the McKinney Act. Historically, the agency has addressed the transitional housing needs of families with children and emergency housing. It would also like to look at transportation problems and linking human services to housing. In this latter regard, the agency will be working with the Human Services Councils to encourage services to be located close to or within housing projects. It will also work with schools and park and recreational facilities to bring services to people.

Perceived Gaps

First, there is a gap in low income housing in the suburbs and no organized effort to deal with it. (Any efforts are in the embryonic stages). There are too many disjointed efforts because of the numerous suburbs and because of each suburb's need to use different coordinating mechanisms. Further, each suburb is too small, by itself, to undertake major construction to address the housing problems.

Second, there is resistance to public housing in the suburbs and this resistance has to be overcome. Whenever the issue of public housing is raised, many questions arise over the ability of low income buyers' ability to maintain and "key-up" the homes. It is said single-parent families may not have the time, skill, or money to do (and continue) basic maintenance tasks.

In the past, resistance to low income housing was nurtured by the practice of building large public dwelling facilities without the social support services to accompany them. This caused problems and the suburbs remember the problems.

CURA Role

An affordable housing task coalition is needed to address the problems. Often the University's "think tank" people are not linked with the community "think tank." A coalition would help bridge this gap. CURA could also provide expertise and resources in dealing with issues.

Community Development, First Bank
120 S. 6th Street
Minneapolis, MN 55480

Contact: Chuck Riesenburg
370-5028

Housing Activity

The agency makes a distinction in its activity related to affordable housing (which is mostly rental property) and home ownership. With respect to the former, the corporation had projects involving long-term fixed rate mortgages (of, for example, thirty years). This activity had been strong because of its tax exempt nature; however, the 1986 tax reforms put a damper on this activity. More effort now is in the tax credit program for equity. With other banks and corporations, this agency raised about \$10.5 million for this program and did 300 units. The financing of affordable housing production has changed such that one-third is equity, one-third grants, and one-third debt. The debt service decreases because of the grants and therefore the rents are kept lower.

With respect to home ownership for moderate income people, the corporation is involved in the following loan programs: FHA and VA; First Time Homebuyers; McKnight Housing Bond; and moderate income programs such as the Home Buyer Program. First Bank also underwrites homeowner projects for non-profit groups that especially need start-up and overhead support. In the last two years, the corporation has allocated about \$.5 million in the form of grants to nonprofit groups.

First Bank participates in the city's special programs for rehab of rental units by providing the loans. It conducts programs for consumers on how to qualify for a loan. Finally, the corporation is involved in national organizations such as the Neighborhood Housing Service of America, and participates in its various projects.

The data this corporation uses includes: their own internal data, CURA's studies, and data from the Metropolitan Council.

Perceived Gaps

- 1) There is a gap in mechanisms available for "normal lending." The Minnesota Housing Finance Agency is the affordable housing lender in the city because of the finance tools it has available to it. Banks have to compete with this and it is a limitation for for-profit groups.
- 2) Criteria for underwriting has to be re-examined, especially for the Consumer Home Purchase Program. Lenders may have to go beyond normal underwriting criteria, e.g., use 5 percent for downpayment and allow a larger percent of income to go for housing than previously. Background checks will have to look at job histories, credit histories, rental histories and utility bill payment to appraise credit worthiness.

- 3) There are credit products available right now, but no demand for the housing in the inner-city.

CURA Role

The representative from Community Development likes what CURA is doing; however, it is felt CURA needs to take its studies and expand on them. For example, while CURA studied the reasons for turnover rate of houses (e.g., certain houses have certain repair needs), there are higher turnovers in some areas and not others--these data and findings need to be put in an equation. What does it mean for housing purchases? Tracking trends is good, as well as showing economic relationships and availability of credit, but consider purchasing and investing equations (especially contract-for-deed and qualifications of housing for collateral value). Take the research a step further and show the connections between relations and conditions in neighborhoods and credit availability. A lot of people don't qualify for loans and assistance because of people's credit background, the quality of the house they own (i.e., repair needs), and poor job histories. It isn't simply a matter of discrimination based on income.

East Side Neighborhood Development Company
907 Payne Avenue
St. Paul, MN 55101

Contact: Mary Grace Flannery
771-1152

Housing Activity

Activity related to housing, this is a nonprofit organization that acquires and rehabilitates homes. Their main mission is to encourage home-ownership and to work with neighborhoods. For 1990, the priority will be to help first-time home buyers. The company has a thirty-unit townhouse-type project planned for construction in the spring (three or four bedrooms each). Screening for ownership of these units is based on income, credit and employment guidelines. In the longer term, the agency will be examining existing multi-family buildings in District 5 of St. Paul to determine reasons for turnover rates. The goal here is to stabilize the neighborhood by intervening before a home becomes vacant or taken over by unsuitable tenants.

Perceived Gaps

- 1) The current state of the market makes it difficult for first time homebuyers.
- 2) Lack of availability of subsidies for rehabilitation. The difference between the rehabilitation price and the purchase price is such that the market can't afford the cost.

CURA Role

Good information about the changing face of neighborhoods is needed, e.g., who is moving in and out, how many are moving, why are moves being made, what is the rental rate? Outdated census data from 1980 complicates data efforts at this time.

Energy Resource Center
427 St. Clair Avenue
St. Paul, MN 55102

Contact: Tom Griffin
227-7847

Housing Activity

The center provides loans to single-family home owners, specifically for energy conservation investments. This help may reach 400-500 homes. Anyone who has property and an acceptable credit record is eligible for the below-market-rate financing. The center also conducts workshops in neighborhoods related to energy savings. It's research activities are modest. In 1990, the center plans to introduce the use of high efficiency lightbulbs into private homes and to monitor customer satisfaction and response.

Perceived Gaps

There is a lack of consistent, below-market financing for efforts toward energy conservation in the home. Somehow we have to find reasonable and plentiful financing for energy efficiency.

CURA Role

The center could use interns who want to learn the business and work with the staff.

From House to House
217 N. Cretin
St. Paul, MN 55104

Contact: Georgia Heller Duncan
644-1651

Housing Activity

This is a small corporation formed by a small group of family and friends. Their concern for people with low incomes and having a disability led them to purchase and rent a house to families meeting income and disability criteria. The goal is to give such a family stability. Occasional upkeep and maintenance activity is also provided.

Perceived Gaps

- 1) People don't seem to have concern for the special housing needs of people with disabilities.
- 2) There is a need to find out how to provide services to people without causing them to feel threatened or useless.
- 3) The public needs to be made aware of fairly simple ways to help people in need of housing assistance--like buying renter's insurance for a family, making donations at holiday-time of \$25 or less, etc.
- 4) There doesn't seem to be an effective plan to keep Section 8 housing clean. Perhaps a more cooperative, participatory arrangement would work--make housing meaningful to the people living there.

CURA Role

- 1) There are basic questions that need to be investigated--why isn't there more subsidized housing, more subsidized buying? Why are there waiting lists? Why aren't the subsidized units distributed throughout the neighborhoods so people can choose the locations they need or want?
- 2) Explore the question of whether or not there is enough housing for the disabled. Also, what different needs do the disabled have and why--especially making homes accessible.
- 3) Think about ways there are for disabled people to live. Are the same range of options available for low income people? If not, what do they want?

Greater Minneapolis Metropolitan
Housing Corporation
514 Nicollet Mall, #500
Minneapolis, MN 55402

Contact: Chuck Krusell
339-8703

Housing Activity

This corporation is a builder and developer of inner-city housing. It has built about 600 single-family homes. It works with both new dwellings and those needing renovation. In this respect, it fills the gap left by other for-profit developers who will not work on certain projects because of low profit margins. The corporation takes the risk out of building by assuming the risk and hiring a contractor to do the work. The corporation has several ongoing programs. First, there is the Home Ownership Program, in which the corporation uses its funds to revolve in and out of housing projects, recouping money returned from the eventual sale of the home. It also provides staff to manage and to do bookkeeping for the enterprise until sale. Second, the corporation provides non-interest-bearing loans to nonprofit groups (churches, neighborhood groups, etc.) to build low cost housing. The corporation has been involved in over 8,000 units in this way. The advantage of the corporation is that it does not have the constraints of the public sector. It can act quickly, without approval; it can generate contracts, securities, etc. Third, the corporation has a "seed money" program which started over twenty years ago. Here the corporation works with neighborhood and religious groups, providing technical assistance. Many of these groups are now the major multi-family builders now in the city. Fourth, since in exchange for assistance, the corporation often requires a seat on the board of directors of nonprofit (group) corporations, advice is given and technical direction readily available.

Perceived Gaps

- 1) At the national or state level, there isn't any constituency for affordable housing. There is one for the middle and lower middle classes, but not for people with really low incomes. Within a democracy and the influence exerted by voters, a coalition for poor people is a major gap. There are resources, building skills, adequate knowledge, and actors to provide decent housing at affordable rates, but there's no political power to bring it to reality. One to two million units could be built in less than five years, but this would not solve the problems of the poor. It's not a financial issue, but a political one. For example, in Minnesota it's a matter of different perceptions and definitions on affordable housing between urban and rural legislators and their constituents. Unfortunately, the legislature is dominated by the rural perspective. Within the metropolitan area itself power resides in (relatively) newer neighborhoods where there are few numbers of the really poor.
- 2) Demographic changes are altering the composition of the population. This will be changing the complexion of housing needs; the industry will have to accommodate the decreasing number of people seeking housing.

- 3) There are currently plenty of buyers for available or vacant dwelling units, but HUD has been foot-dragging and tightening up the underwriting of mortgages. Because of this problem, the corporation actually sells dwellings sometimes up to six times before a closing is made. In this process, it is a matter of facing middle class America and appraising the house at lower than value.

Research Needs

The corporation has to be aware of the market. It has to know interest rates. In the overall picture, the corporation tracks allocation of vouchers, certificates, etc. (Little time is spent lobbying with this data--the corporation belongs to organizations with lobbyists in Washington who do that. At the state level, some lobbying activity is done.) Because tracking statistics can be overwhelming, those statistics on low income people (especially seniors and families with children) are targeted by the corporation. Most of the funding also goes to help these groups. Recently the disabled and single homeless people have been included in the targeted groups.

Research Preference

The city of Minneapolis could make better decisions if it had better and more information. There is a need to measure neighborhoods on a thirty-day basis and monitor any changes. This will help to determine the effective crisis management has on substandard dwellings and the neighborhood. It is a matter of preemptive planning: decide in which neighborhoods to concentrate efforts and do a comprehensive information assessment of the neighborhood. (Do some inspections but not in-depth.) Continuing information collection will help to set priorities in planning for the city.

CURA Role

- 1) CURA's data on the subsidized housing is important to have. In the future it is not so important to update it with the new units, as it is to monitor what's happening at the federal and state levels in the terms of the contracts. Information on the contracts is not available on a regular basis and such information is important to planning housing development.
- 2) CURA can develop a program of public awareness of the problem of affordable housing. In such a manner CURA can serve as an advocate for the homeless and the poor before Congress, the legislature, and the public.

Habitat for Humanity
P.O. Box 7053
Minneapolis, MN 55402

Contact: Jane Miller
721-1712

Housing Activity

This is a nonprofit organization which builds and renovates homes and sells them to low income families. The organization works only with homeowners, not renters. Applicants are screened. Priority is given to people who: a) are living in unsafe or overcrowded conditions, b) are currently paying high rent with low income (over 125 percent of poverty guidelines), and c) possess a developed sense of personal responsibility. Purchasers are not charged interest on 20 to 25 year contracts, but pay the principal and tax money into an escrow account. They also must do 350 hours of volunteer work, of which 250 hours is on their new home. Habitat for Humanity has already "rehabed" eleven houses, with ten more projected for 1990. They do "partnering" with other groups and work closely with neighborhood groups and planning councils.

Perceived Gaps

There are a lot of people who do not qualify for the program because they are "just over" the income guidelines. Yet, these people are in great need of assistance.

CURA Role

There is a need to know more about individual neighborhoods and properties available. The city governments have some of this data but it has to be "dug out." This is an ongoing task because neighborhoods change continually.

Harrison Neighborhood Association
1901 Glenwood Avenue North
Minneapolis, MN 55405

Contact: Annie Young
374-4849

Housing Activity

This agency feels it is in a "pre-development" stage. It had a CURA intern in 1988. With that help, it was able to identify 250 problem properties in the neighborhood needing rehabilitation or demolition. (This includes vacant, boarded-up housing.) The staff had wanted to start projects in 1990 and have talked to nonprofit developers like Habitat for Humanity and Project for Pride in Living, but much is "on hold" because they had to layoff the housing coordinator because of lack of money. They'd like to move toward comprehensive block planning.

Perceived Gaps

- 1) Housing is the agency's biggest issue. Preliminary funding is needed for planning and preparation. There's a gap in administrative dollars and coordination.
- 2) There are a lot of absentee landlords, crack houses and homeless in the neighborhood, but there are no agencies in the neighborhood to bridge the gap between needed human services and housing.

CURA Role

- 1) An intern for continuity would be helpful. Preliminary work has been done and data are entered in a computer. Volunteers by themselves, however, just can't follow through.
- 2) Workshops on continued efforts--how to be effective.
- 3) A lot of the agency's needs are more the kind government agencies have to help with--perhaps some advocacy on CURA's part would be helpful.

Housing Resource Center
2433 Park Avenue
Minneapolis, MN 55404

Contact: Cindy Larson
870-0810

Housing Activity

The center opened in 1984 with goals of providing advocacy, information and counseling, and referral to homeless people and to people facing a housing crisis. A considerable amount of energy has now been focused on transitional housing. It has scattered sites. A new building was just put into use because of the increased demand by women and women with children. The center's Family Crisis Housing receives the bulk of referrals--for one- to three-month stays (with no charge for the first thirty days). The center's second type of facility is a ten-unit apartment building on Portland Avenue which was opened with the help of Lutheran Social Services. This is a two-year transitional housing facility, developed because it has felt people need greater than a six-month period for help. In the 1990s, the center plans to do more "strategic planning." It keeps data on "intakes." This strategy, together with a projected shrinking and deteriorating housing stock for the poor, will require efficient use of the center's resources.

Perceived Gaps

- 1) The poorest people aren't being adequately served. There are no incentives to create good affordable housing. The problem is exacerbated with abandoned housing and absentee landlords. (One problem feeds into the other since an increasing number of landlords are getting out of the housing business because of poor returns.) Some nonprofit neighborhood groups buy, rehab, and rent dwelling units; however, they usually have minimum income requirements. This cuts out the poorest people. Further, the nonprofit groups are taking over the available low income housing and shrinking that available for the poorest.
- 2) There is stereotyping and racism in the housing arena and this is increasing. The perception that the poor always "trash" their housing is mistaken and must be reversed. Landlords at times blatantly tell the center they won't take some minorities as tenants.
- 3) People seeking housing often don't know what their rights are.
- 4) There are more and more families each year seeking affordable housing. Seventy-seven percent of the center's clientele consists of women with children. There are few couples with children or men with children. The center's perception, reflected in the statistics it keeps, is that there is quite a bit of housing discrimination against: a) women with children, and b) children.
- 5) While very large families (numbering eight or more) represent a small percentage of people and families seeking housing, they present a particular problem because of the dearth of rental units that size.

These families wind up with the worst housing because only the worst landlords will allow that many people into their units. (Unfortunately, many of these units have a concomitant problem with lead paint.)

- 6) It is estimated that 30 percent of the homeless families stay with families and friends. Many will not go to the shelters because people say it is unsafe. This presents problems in terms of accurate statistics on the extent of homelessness and, additionally, presents problems associated with overcrowding and dependency.
- 7) There is a gap in access to shelters. This has to do as much with regulations on length of stay as with sufficiency in number of family units.

CURA Role

- 1) Provision of interns is helpful. The center has particular need for help documenting where the deteriorated housing is, organizing the homeless community, working with tenants, and helping to prevent building deterioration.
- 2) There seems to be problems with "the system." There's a lot of services for clients but access at times is impossible. Explore why services are inaccessible, e.g., are the administrative rules not cost effective? Are we "cycling" people through shelter after shelter? Do we create health problems because kids are dirty owing to a lack of permanent homes?
- 3) Study the long-term impact of people having to be exposed to a homeless system over time. Do people become "hardened?" And what is the effect of this "hardening?"

Local Government Affairs Division
Norwest Corporation
Norwest Center
6th & Marquette
Minneapolis, MN 55479-1032

Contact: Ellen McInnis
667-1234

Housing Activity

Norwest is a holding company that is involved in housing on many levels through its subsidiaries. The following is a less than comprehensive overview of their activities.

- 1) Mortgage Company: In 1988 and 1989 the company purchased home loans, greater than 50 percent of which involved Housing Finance Authority or Veterans Administration mortgages. These tend to help people with low to moderate income, especially first-time home buyers.
- 2) Norwest Investment Services, Inc.: This arm does tax-exempt public finance activity. It purchases low income tax credits and works mainly with the governments in the Twin Cities.
- 3) Norwest Bank of Minnesota: The bank purchased home loan and home improvement loans from the Housing Finance Authority and the Veterans Administration. It provides mortgages for the Minnesota Housing Finance Authority's first-time home buyers program. It was a lender for MCDA's rehabilitation programs and provided loans to the city of Minneapolis and MCDA.
- 4) Norwest Foundation: This is the nonprofit arm of Norwest that makes charitable grants. It works with GMIC for low and moderate income housing, provides annual grants to such groups as Seward Redesign, and provides space and operating funds for MCDA activity.

Perceived Gaps

Unsure. Norwest generally comes from a corporate philosophy.

CURA Role

CURA should function as a think-tank.

Local Initiative Support Corporation (LISC)
23 Empire Drive
St. Paul, MN 55103

Contact: Paul Fate
223-8672

Housing Activity

This is a nonprofit financial and technical assistance intermediary funded initially by the Ford Foundation in 1979, now by over 250 different corporations. LISC has offices in twenty-five cities, with headquarters in New York. LISC is an agency that facilitates the expansion of private sector involvement, mostly (75-80 percent of activity) in the housing sector. It had been started because of demonstrated neighborhood-based group effectiveness in revitalizing neighborhoods when given technical knowledge, administrative support, and visibility. At the national level, the national equity fund was created to provide equity for the development of affordable rental projects. During the period 1987 through 1989, thirteen projects, amounting to 450 units, were started using LISC housing tax credits. Thus, LISC is involved in syndicating investments as well.

The local St. Paul LISC started in 1988. It runs a revolving account that provides funds for activities ranging from interim financing on pre-development activities (e.g., soil testing) to actual construction. Funds are provided in the form of loans and recoverable grants for up to seven years of interim financing. There is also money for technical assistance and planning grants for feasibility studies, strategic plans for neighborhoods, and consultant fees. In 1990, the St. Paul LISC has five major goals:

- 1) Continue capacity-building for St. Paul neighborhood development groups (i.e., continue to provide operating fund for four years--\$40,000 each year--to corporations meeting the set criteria).
- 2) Develop a concept paper for Rockefeller Foundation's call for plans in affordable housing. A concept paper will be developed focusing on home ownership in selected areas of St. Paul. (Previously LISC had been rent-focused. Now they will be balancing the home ownership side.)
- 3) Continue to use local pool funds for projects and organizational development.
- 4) Expand the advisory committee to draw in more corporation people to expand the advisory capacity. (Note: by "corporation people" is meant executives and board members from the large corporations--often business corporations--in the metropolitan area.)
- 5) Develop a strategy to impact St. Paul's new mayor and decisions about tax increment financing.

Perceived Gaps

- 1) Subsidy gaps. There is a need for dollars to make both rental and ownership units affordable for low and moderate income groups. Soft

subsidy money is limited now. There are few tools from the federal level to use for subsidy.

- 2) Capacity building. The nonprofit groups will be the future source of affordable housing production. They need operating and educational support as they move into the new areas of housing. They need access to working capital and seed money.
- 3) A linkage is needed between housing development and delivery of human services.
- 4) More needs to be done to pull the private sector into the housing arena. Three things are needed here: 1) greater emphasis on public/private partnerships; 2) greater interest in neighborhoods and participation in them; and 3) corporate contributions and program-related investment.

CURA Role

- 1) Look at models linking human services to housing. How is it working elsewhere? Why? Can the models be transferred to the Twin Cities?
- 2) Assess necessary capacity. Can nonprofits accomplish their goals? What will it take to deliver services and meet needs?
- 3) Look at different examples of how cities and nonprofits work together to solve housing needs.
- 4) Look at innovative financing strategies in other cities, given the 1990 climate. What's applicable to the Twin Cities?
- 5) The Twin Cities avoided the disinvestment trends of inner-city neighborhoods elsewhere in the country. There may be various reasons for this; however, disinvestment is hitting now. CURA could look at how the Twin Cities face this and especially look at its public housing program. The Twin Cities also must try to preserve the mixed neighborhoods successfully.

Minnesota Housing Partnership
520 20th Avenue
Minneapolis, MN 55454

Contact: Chip Halbach
339-5255

Housing Activity

This is a statewide coalition group organized around the low income housing issue. The agency brings together nonprofit groups, providers, and advocacy groups for information-sharing, coordination of efforts, and networking. The agency will take a position on state legislation when appropriate and does promotion work with the press. Eighty percent of the agency's activity is state-focused, 20 percent is focused nationally (i.e., in coordination with Washington-based groups). They do limited research project work, e.g., summary of housing investment by six Minnesota initiative funds; assessment of financial structure of HMSA. When research is done, sampling usually amounts to hundreds of respondents (rather than thousands) because, primarily, there are no resources for larger studies. Because of the advocacy nature of the agency, the targets for their activities are members of the legislature and government agencies.

Perceived Gaps

The major drawbacks to realizing the partnership's goals are: 1) their resources (financial), and 2) lack of clear state of Minnesota lead in addressing housing problems. Regarding the latter, the partnership believes that state government's role in low income housing is not clearly stated and changes over time. The governor (or someone) has to make a clear statement/commitment to mobilize consensus and identify a clear direction. Coming to grips with providing housing for people with extremely low incomes and deciding how costs can/will be shared among federal, state, local, and private parties must happen. For the most part, agencies have had demonstration projects because of the uncertainty as to what money will be forthcoming. The kind of work that needs to be done includes: 1) more preliminary work identifying what's being done with small cities block grants (this kind of data is used); 2) an assessment to see if/how local governmental action has hindered housing action; 3) statewide assessment of housing needs (this is being done only on a limited basis by the housing agency); and 4) assessment of private lending institutions and financial investment for low income housing.

CURA Role

CURA's assistance in the past has been extremely helpful. The agency would request continued support--intern support, housing forums, etc. Also, given the nature of the agency, CURA should be involved more, give more priority to the agency's work and help with fundraising. Re: CURA's databases, Sooner or Later could be maintained by the partnership. Both are important databases, someone should be tracking the data.

Minnesota Interfaith Council on
Affordable Housing
1433 E. Franklin Ave., Suite 3A
Minneapolis, MN 55404

Contact: John Sletton
871-8980

Housing Activity

The council's efforts are intended to motivate the religious community to get actively involved in housing needs of people in the Twin Cities. Particularly targeted for help are those people paying at least 50 to 75 percent of the monthly income for rent or housing payment. The activities of the council fall into four areas: 1) education of the religious community about housing issues and problems; 2) referral and information (i.e., connecting resources within churches to community agencies needing assistance); 3) advocacy (at the state legislature level as well as city); 4) development activities (production, rehabilitation, and maintenance of housing units). The last area is new for the council. It will be cautiously moving into these activities in the 1990s.

Perceived Gaps

- 1) SROs need more attention. People are resistant to addressing and discussing this problem; but it is a serious problem given the recent deaths of homeless men.
- 2) Statistical analyses. The council members are at times bewildered by conflicting information. They don't know which figures to believe on the homeless issue; different studies present different things--e.g. Wilder studies vs. Minnesota Coalition for the Homeless. For example, is it true that 60-64 percent of people in shelters are women and children? Knowing how to "get a handle" on populations and which studies are methodologically defensible is problematic.

Research Preferences

There should be more effort and resources in the direct production and rehabilitation of housing...and more active players in the religious community.

CURA Role

- 1) CURA should collect and collaborate with Minnesota Housing Finance Agency to fill in gaps in information and "sort out" the figures for community groups.
- 2) There is a need to look wholistically at a region to see how resources are being used, how they are being managed, and how best to help the people lowest on the income scale.

Neighborhood Resource Center
Problem Absentee Landlord Project
2395 University Ave., Suite 300W
St. Paul, MN 55114

Contact: Victor Raymond
645-6723

Housing Activity

This agency provides technical assistance to neighborhoods. The Problem Absentee Landlord Project is only one aspect of its activity. The project was initiated in the neighborhoods of north Minneapolis and expanded to both St. Paul and Minneapolis. Findings are that the problems caused by absentee landlord neglect are broader than people realize and that housing stock deterioration is accelerated by absentee landlords (even taking into consideration normal aging of housing stock). The source of the problems comes from two types of landlords: a) ignorant landlords who don't know what they should do, and b) landlords who are actually malicious in their lack of dwelling maintenance and responsibility. The agency gives neighborhoods advice and technical assistance in dealing with the problems they encounter.

Perceived Gaps

- 1) The tax advantages for investing in rental properties were knocked out by the 1986 tax reforms. Minnesota property tax reforms are needed to address the problems and reinstate incentives.
- 2) Since the reversal of support for affordable housing by the Reagan administration, cities and localities have been scrambling (inadequately) to fill the gap. New resources have to be sought to fill the need.
- 3) There is an increasing recognition that a laissez-faire policy is not enough to provide decent and affordable housing. Minnesota has allowed things to slide. Activities such as developing community land trusts and receiverships of abandoned and neglected areas should be explored. Also, activities in Minnesota with respect to housing should not be disconnected from initiatives in other parts of the country. Minnesota should be watching what other states are doing and learn from them.

CURA Role

- 1) CURA should keep in touch with other parts of the country and not what solutions they've tried and what has worked, what not.
- 2) There is insufficient awareness in society (in Minnesota) of what it is like not to have a home. Unlike in former times, it is increasingly understood that not all Americans can own their own homes. It is almost a "given" nowadays. Yet, no one has deliberately talked of the societal implications of this change in thinking. CURA could facilitate this examination.

- 3) The University's grant program makes resources available to outside groups. This is invaluable and should continue. In fact, it should be expanded. It helps graduate students learn while being of immense help to community groups.

Northside Residents Redevelopment Council
1014 Plymouth Avenue North
Minneapolis, MN 55411

Contact: Richard Parker
348-6326

Housing Activity

Previously the council served as a clearinghouse in working with reliable landlords to find reliable tenants. The council has changed its focus. It is buying four-plex and six-plex units and fixing them up in order to provide housing at reasonable rents. The intention here is to "run absentee landlords out of the area." The council owns 300 co-op units in partnership with other organizations. Other activities that support good housing and neighborhoods are also conducted--like teaching people how to look out for each other and how to "clean-up" the buildings, conducting crime prevention activities, and helping find jobs for people in the community. The council serves the community by discussing with developers (mostly for-profit) their development plans.

Perceived Gaps

There's enough "lower income housing" but the national government has been remiss in providing enough affordable housing. There are too many roadblocks--especially when people have a run of bad luck (e.g., loss of job). There is a need for lower income housing that doesn't look like a "project." People need housing--not to be put up in hotels.

CURA Role

The agency could mainly use funds to keep afloat, or perhaps CURA could provide relief by doing some managing tasks, i.e., this would reduce overhead costs. Perhaps help could be given by providing an extra worker (an intern).

Project for Pride in Living
2516 Chicago Avenue South
Minneapolis, MN 55404

Contact: Joseph Selvaggio
874-8511

Housing Activity

The mission of this agency is to help people become more self-sufficient by developing and constructing decent and affordable housing, rehabilitating homes, and managing property for low income housing. Since this is the only nonprofit group with a construction arm, it also creates jobs. The construction volume is about fifty units per year.

Perceived Gaps

Gaps in housing fall into four areas:

- 1) Deinstitutionalization and downtown development has caused some people to become homeless.
- 2) Federal dollars are tapering off for inner-city revitalization.
- 3) Drugs (housing for people on drugs).
- 4) Flight of people out of the inner-city because of drugs and the changing the character of the neighborhoods.

CURA Role

- 1) Statistics from the Metropolitan Council are too broad. Data that are specific and local are needed, e.g., how many homeowners are there on four square blocks currently? Why are people moving out and selling their homes on these four square blocks? Safety reasons? Lack of shops?
- 2) Concerning the twenty-year plan for the city, surveys and polls are needed to get actual data and counterbalance some lobbying.

St. Paul Coalition for Community Development
P.O. Box 16573
St. Paul, MN 55116

Contact: Clareen Menzies
699-9205

Housing Activity

The coalition is one of twenty neighborhood community groups. Collectively they are working to get more money to St. Paul neighborhoods. The coalition director will coordinate across groups as needed.

Perceived Gaps

St. Paul has a district council structure, with seventeen districts each operating a council. The city has used for-profit developers to "beef up" downtown, but these developers were not people-oriented. Luckily, there's been a shift now to nonprofit developers. Hopefully, this will fill the gap.

Summit-University Planning Council
627 Selby Avenue
St. Paul, MN 55104

Contact: Greg Finzell
228-1855

Housing Activity

On the subject of housing policy, the council provides input at hearings for housing projects, and it reviews projects. The council works for low and moderate housing by rehabilitating old buildings and encouraging well-developed new housing projects (for-profit or nonprofit). The council is currently in the process of forming a community-based land trust.

Perceived Gaps

While there are a few nonprofit housing groups in St. Paul, they are not community-based. St. Paul has to provide more support for community-based programs. It has to be more nurturing of community-based nonprofit groups, especially by providing more monetary and administrative support. (Note: the Port Authority has access to funds, but communities need access as well to the tools to provide housing in their neighborhoods.)

CURA Role

Look at the old "model cities" area in St. Paul. Examine what land was acquired and who benefited from its use. (One-fifth of the neighborhood was acquired by the city.) Research questions: how much public good was done? Did it go to the people to whom it was intended?

Twin Cities Housing Development Corp.
413 Wacouta Street, #300
St. Paul, MN 55101

Contact: Carol Felsing
292-0211

Housing Activity

The corporation originated through the joint efforts of St. Paul and Minneapolis in order to provide assistance to developers via a nonprofit organization. The corporation works with district councils and often "partners" with neighborhood groups on projects. The main objective is to provide affordable rental housing to low income working families. The focus is explicitly on working families. Therefore, the corporation does not address needs of the jobless. There is also some single-room occupancy (SRO) involvement by the corporation as well. The corporation acquires foreclosed apartments and condominiums. It then reconditions them to resell to low and moderate income families needing housing. The work has mainly focused on saving multi-family rental housing threatened because of lack of financing, or poor building maintenance.

Perceived Gaps

- 1) Provision of social services. Often a linkage is needed between providing housing and providing social services, e.g., assistance in finding a job, assistance with home maintenance for elderly. The corporation is just now exploring these needs.
- 2) Currently the climate for federal subsidies is poor. Further, past subsidies have been structured unfavorably as far as the corporation is concerned.

Twin Cities Neighborhood Housing Services
Liberty State Bank Building
Snelling at Selby
St. Paul, MN 55104

Contact: Karl Reid
645-9164

Description of Agency

This is a nonprofit organization with a mission to assist residents in targeted areas of Minneapolis and St. Paul in rehabilitating and improving their housing facilities.

Near-Term Goals

The agency will continue to provide home rehabilitation loans and grants for targeted areas. Specifically, condemned housing in Dayton's Bluff and the northside in Minneapolis are targeted for the next few years. The agency projects \$2 million in production loans and grants for each of the next two years.

Research Preferences

- 1) The agency would like to see insurability of loans this agency provides. (Loans to "at risk" clients are not financed.)
- 2) To be able to sell shares on the open market (like Fanny Mae's).

Perceived Gaps/Problems

Money is needed to develop housing or capital in order to rehabilitate. It is not anticipated that increased monies will be forthcoming from Washington through HUD. Minnesota has good programs--through the Minnesota Housing Finance Agency--but there isn't enough money. The needs outstrip the supply. There is especially a lack of administrative dollars, i.e., administrative funds to carry out the programs.

Relation to CURA

The agency has had contact with CURA in the past. The credibility of the University is higher than that of nonprofit organizations when articulating needs (i.e., it is not perceived as having vested interests). CURA has a role in educating the greater community about housing needs.

United Way of St. Paul
33 Sibley Street
St. Paul, MN 55101

Contact: Geraldine Sheehan,
Sandra Gatski
291-8324

Housing Activity

Broadly speaking, St. Paul's United Way supports shelters and the expansion of transitional housing, including linking transitional services to the homeless. It reviews the needs (i.e., the number of people seeking assistance), specifically those that deal with complex family issues. It will be refocusing its (monetary) resources to meet these needs at the county level. Through the agency's involvement in homeless coalitions and with the government and non-profit groups, the agency strives to provide leadership in transitional housing.

The agency's major efforts parallel what it sees as gaps in the system. First, the agency, along with the Wilder Foundation and the city and county governments, has submitted a proposal to the Robert Wood Johnson Foundation. This proposal requests funding for housing for multi-problem families in four targeted neighborhoods, and would use a team approach to address the problems. This project is a "program of last resort" for families with such problems as chemical dependency, domestic abuse, and alcoholism. The project would involve three-, four- and five-bedroom units, of which 150 units would be targeted for the "problem families." Support would be given via neighborhood services and would include health clinic and case worker support. (Note: the project will go ahead on a smaller scale if funding from Johnson is not available.)

Second, United Way-St. Paul will continue its homeless health care program. The public health nurses, during their "new baby" visits, uncover social problems in families. These visits provide a non-threatening entree into homes to talk to parents.

Third, five different transitional housing programs will continue to receive support. In March, the board will also decide on funding for a demonstration project involving the linkage between housing and social needs.

Fourth, funding will continue for support of such programs as the battered women's shelter, Project for Pride in Living, etc.

Perceived Gaps

- 1) There is a need for housing for chemically dependent women with two or more children. Currently, there is no place for them to reside unless they give up their children. While men have a place to go, women's choices are limited. They are forced to deny their chemical dependency and, accordingly, don't face their long-term problems.
- 2) The needs of people who are homeless because of economic issues are somewhat being addressed, but the needs of people who are homeless because of complex social problems are not. These latter have more

long-term problems. It is believed that if we help these people get housing, get stability in their lives, and resolve health problems, the family will function effectively again.

- 3) Short-term operational support for community development corporations is needed.
- 4) Involving minority communities in the planning and development of neighborhoods has been weak. This is especially true in the case of Southeast Asians, who occupy 80 percent of the public housing units (and who are not "transitioning out" of the units). We need to talk with them about housing in relation to their daily patterns. We need to design housing with them, keeping in mind cultural patterns and preferences.

CURA Role

- 1) Identify and record how many families are "doubling up" because of housing problems. This isn't recorded anywhere; we have no mechanisms, so we don't know the magnitude of the problem.
- 2) There are two schools in the Dayton's Bluff area where the student turnover rate is 75 percent each year. It is felt this reflects a considerable amount of family transiency, with students moving from one location to another as housing opportunities open up (or don't open up). A coordinated study of the reasons for the turnover may shed light on our housing problems because these families may not be cycling through the shelter system. It may also give us some clues as to how best to help these children academically.
- 3) Study the lack of emergency shelters for intact families. (Currently the father goes to one shelter, the mother and kids under twelve to another, and kids over twelve years to foster care.) What longer term impact does this lack have on the children? On the parents?

Urban Coalition of Minneapolis
708 Third Street South
Minneapolis, MN 55415

Contact: Pete Rode
348-8550

Housing Activity

The agency does limited active housing activity. The staff is divided into health, education, food and hunger, and employment categories. Therefore, there is no one assigned explicitly to housing. It would take a major staff change to reorganize and refocus on housing. Any housing activity is restricted to membership in the Minnesota Housing Partnership (MHP) and work with food shelf programs. (The agency's agenda is consistent with that of MHP.) The coalition believes the primary housing concern for families is that income gets eaten-up by high housing costs. There is also a limited interest in--but no concentrated monitoring of--bank investing decisions for the home market. The coalition will increase monitoring of this area.

Perceived Gaps

Affordability of rental housing. There is a lack of housing for larger families, especially refugee families. Another continuing need is to make energy efficient housing as available as possible.

CURA Role

Locally focused research to document problems and needs is lacking. Also, if more money were available, research is needed to explore alternative solutions to housing problems.

West Bank Community Development Corp.
2000 South 5th Street
Minneapolis, MN 55454

Contact: George Garnett
332-6910

Housing Activity

The corporation is a nonprofit developer. Its goal is to increase the opportunity for home ownership on the West Bank for people with low and moderate incomes. It also provides single resident occupancy type housing for people whose incomes are 50 percent below the medium income level. The corporation wants to give people a stake in the development of the West Bank area. Therefore, the corporation converts lease-hold co-ops into limited equity ownership.

Perceived Gaps

- 1) There is a need for affordable housing for people with very low incomes (i.e., 50 percent medium income level and below). That is, people should spend money on housing and still have money left to live on. Affordability is a city-wide problem and especially for the neighborhood surrounding the downtown area.
- 2) There is an accessibility problem for people of marginal income levels. People should have the opportunity to "step-up into home ownership." However, there is a question of how to underwrite the ownership. Probably the government will have to do the underwriting.

CURA Role

- 1) CURA is in an ideal position for acting as an advocate. It should aggregate data, identify trends, and present it to the appropriate people. CURA has credibility. There are no perceived/vested interests because of the detachment of academia.
- 2) CURA should continue to use the student work force to work in neighborhoods putting projects together or getting data to put projects together.

West Hennepin Human Services
4100 Vernon Avenue South
St. Louis Park, MN 55416

Contact: Bruce Larson
920-5533

Housing Activity

Housing, historically, has not been a major issue for this agency. The agency has only recently moved into addressing the housing problem because inadequate housing can be the seed of other human problems. WHHS works with suburban Hennepin Affordable Housing Collaborative and South and West Hennepin suburban planning boards. It works with community leaders to develop a strategic plan for each group in suburban Hennepin County. Leaders in these communities have a wide range of housing experience. WHHS fosters community group interest and involvement in low income affordable housing efforts. WHHS itself does no studies (research/data), but relies on other sources for statistics and information. Activities involve teaching, coordinating, advocating, and encouraging grassroots efforts to provide affordable housing. WHHS believes people will respond to local initiatives best. It feels the major problem is just getting people to see that housing is a problem. It's both a cost problem (i.e., affordability), and a problem of building maintenance.

Perceived Gaps

With the aging of the population there will be considerable change in the suburbs, and provisions for these changes will have to be made. First, senior services will have to be linked to housing. This includes home maintenance. Second, because some elderly will be selling their homes, there is a concern over who will be the new purchasers. Since affordability and cost of housing are out of the reach of many people, subsidies will be needed. Third, transportation is a problem in rural and suburban areas. Affordable housing may exist, but there is limited access to jobs and day care via public transportation. Finally, where awareness of housing problems does exist--as in church groups--expertise is limited. People don't know how to go about addressing the problems.

CURA Role

Increase awareness of the growing housing problem in the suburban area. This is not always a "homeless" problem, but a "near homeless" problem. Just a little facilitative help may prevent people from "falling off the edge" and becoming homeless (e.g., first-time purchase subsidy, transportation assistance, assistance during illness, etc.).

Westminster Corporation (formerly
Community Development Corporation)
328 W. Kellogg Blvd.
St. Paul, MN 55102

Contact: Joseph Errigo
291-1750

Housing Activity

This is a nonprofit corporation affiliated with the Archdiocese of St. Paul and Minneapolis. It is a "producer" of housing on many levels: it builds a local constituency for housing by organizing residents and communities; it sponsors and manages housing construction and rehabilitation; it contracts for construction of housing; and it conducts a capital campaign for funds for housing activity. The goals of the corporation are to provide low and moderate income housing on a long-term basis and to fill gaps in multi-family accommodations. Three-quarters of what the corporation manages, it also developed. A large portion of the remainder was built by for-profit groups who "sold out" to (nonprofit) Westminster Corporation to manage.

Perceived Gaps

- 1) Small nonprofit groups concerned with housing have difficulty sustaining themselves. Having no regular source of revenue, they are at the whim of local regulators. Westminster has tried to ease this problem by working in conjunction with such groups, often as a consultant.
- 2) If federal subsidies decline and the subsidized mortgages are bought out, available low income housing will decline. The next few years will have to focus on housing preservation.
- 3) There are problems associated with the changed incentive structure for building and maintaining low income housing. Real estate people are trying to give away poorer property, to take advantage of tax write-offs. The relatively cheap housing stock has been diminished by loss in downtown-area redevelopments and by changes in tax laws that reduced profit margins of landlords sufficiently to cause them to simply abandon property and "walk away."
- 4) The climate on financing is such right now that it takes six to seven sources of financing on a project and each project's finance arrangement is different. Both nonprofit and for-profit sources are used. Still, fundraising is a problem. Yet the private sector doesn't currently feel it is their concern. The business leadership doesn't understand poverty and who it's about. They don't understand that business practices can contribute to poverty and homelessness. Also, there's a concern that the development of multi-national corporations weaken the link between business and the community.
- 5) There is a gap in subsidized housing appropriate for larger families.
- 6) The census data are old now. This is a problem in compiling justifications for projects.

Research Preferences

Incentives need to be put in place to encourage nonprofit development of housing. This need reflects a changing system. Private investors have redirected their energy elsewhere--away from housing, to other sectors of the economy-like industry. With this shift, the housing picture for affordable housing falls apart because: 1) no new units are developed, and 2) little to no maintenance is done on existing dwellings. The social policy implication of this change is that if the private sector can't or won't fill affordable housing needs. The public sector must fill the gap. If the public sector does not (in the retreat from government involvement), then the nonprofit sector must be given tools (in the form of incentives) to do so. This includes allowing nonprofit groups to keep some profits in order to hold their corporations together from an administrative perspective.

CURA Role

- 1) CURA's FHF data are helpful to the corporation.
- 2) CURA can function effectively as an affordable housing advocate because of its detached interest, i.e., it has no vested interests other than scholarly interests. It can provide visibility to the housing issues.
- 3) CURA can help document changes in the housing industry and point toward creative solutions involving the for-profit groups, nonprofit groups, and government agencies. It can analyze what is happening and the impact of it. This implies looking at macrotrends, being descriptive of the kinds of markets that occur over time, and projecting needs. Thus, CURA can help public policy agencies make reasonable decisions and facilitate building systems that can adapt. Most important in this regard is clarifying social policy implications in a changing climate.

Whittier Alliance
9 East 26th Street
Minneapolis, MN 55404

Contact: Chris Nelson
871-7756

Housing Activity

This agency is a developer in a circumscribed geographic area bounded by Franklin, Lyndale, Lake and 35W. It acquires and rehabilitates 2 1/2 story walk-up buildings and other affordable housing units. This is not a partnership venture; there are only limited partnerships for equity financing. The agency also uses the city's rehabilitation incentive fund for single-family housing for new homeowners. (There are now four such projects; four more are projected in 1990.) There are some lease-hold cooperatives as well. The Alliance converts efficiency units to family-sized units; it controls ownership and contracts out management to for-profit and nonprofit groups (keeping in mind their past management records when choosing them). Finally, the agency works with building owners to support and encourage better property management practices.

Perceived Gaps

Affordable family housing demographics are changing in Minneapolis. Eighty percent of the housing is designed for young single adults. Yet, there are declining numbers of young people. Also, the city needs to design housing with families in mind, e.g., have play areas in and outside buildings; provide sufficiently large units.

CURA Role

- 1) Facilitate a greater public understanding and appreciation of the role nonprofits play in community housing development.
- 2) Encourage a public/governmental outlook that places housing development in the context of community development.
- 3) As the number of the Alliance's projects increase, it could use some assistance in developing an improved mechanism to monitor and to provide financial management (e.g., budgeting for maintenance reserves--setting up a more efficient way to handle it.)

Wilder Foundation Research Center
1295 Bandana Blvd.
St. Paul, MN 55108

Contact: Paul Metessick, David
Owens, Lars Manning
747-4600

Housing Activity

This is a nonprofit agency which manages housing units as well as conducts housing-related research. It currently has two types of housing research. First, there is the client satisfaction survey (including SROs) of Wilder-managed housing. This is a management tool for Wilder and its program managers because it assesses outcome effectiveness. Second, Wilder has been conducting an annual survey of emergency shelters since 1987. The sample represents approximately 30 percent of the total population of shelters and consists of in-person interviews. The data are used widely: St. Paul Shelter Board, St. Paul City Council, State of Minnesota Project on Homelessness providers, Department of Jobs and Training. Findings indicate that, for most people, the shelter is marginal in meeting needs. There has, however, been an increased ability to house families because more accommodations have been made available. A significant increase in numbers of women and children vouchered into hotels through emergency social services has been found in St. Paul. In Minneapolis there has been an increase in young black women moving to the Twin Cities area because they feel employment and benefit opportunities are better.

Perceived Gaps

- 1) There needs to be a system for integrating information. That is, records have to be kept on who stays in shelters, who goes from shelter to shelter, and who are actual transients. The problem here is that it is difficult to get agreement among shelter managers.
- 2) We don't know how many people sleep outdoors. While there are shelters, there are also people who choose to sleep outside. The only real study on these people is a recent one in Chicago by Peter Rossi. A census of homeless who sleep outside will be tried in March.
- 3) The question of adequacy of low interest monies to refurbish housing needs to be studied. This is an issue of low income housing at the community level. On the other hand, the biggest questions related to housing and shelter are economic and national.

FOR-PROFIT AGENCIES

Brighton Corporation
510 1st Avenue North
Minneapolis, MN 55403

Contact: Linda Donaldson
332-5664

Housing Activity

This corporation has been a for-profit developer since 1981, and engages in three types of housing projects. First, with respect to low income housing, there are a few projects on the family Section 8 program which is now phased out. Section 8 involved work in the urban areas, especially Minneapolis. Since the Section 8 funds are no longer available, the corporation has joined with other nonprofit groups in joint efforts in the area of low to moderate income housing. Some of these units are for ownership, but most are rental units and many are in the West Bank area of Minneapolis. The McKnight Foundation has provided monies in this regard. Among other low income housing projects are those with city subsidy (involving more traditional mortgages), a rental development in conjunction with CDC and Trinity Church, and a low income tax credit approach sold to National Equity Fund and the Elliott Park local pool.

The second major housing activity is in the area of single resident occupancy, mainly in Minneapolis. Right now there are two projects of new construction in downtown Minneapolis. The corporation also develops old buildings not being occupied in the downtown area to minimize relocation. Subsidy units come from conventional bond monies set aside for those displaced by the convention center. Rents will range \$135 to \$200 per month. Over time, development has occurred using whatever money is available for subsidy of such units. Prior to the 1986 tax reform act, money came from tax increment financing, along with Section 8 monies. Now, neither of these are forthcoming. Monies for subsidy are still available--for example, from MCDA--but each project must be "pieced together" in terms of financing from multiple sources.

Third, the corporation receives city funds to convert historic homes to condominium corporations. Brighton was involved in three projects here along with Marcy Homes Neighborhood. These were sold at market rate prices ranging from \$60,000 to \$130,000. Family low income units (two-, three-, and four-bedrooms) using low income credits were built in East St. Paul. There were also and senior rental units, rented at market rates.

Among the kinds of statistics this organization uses are: a) demographic data from the Metropolitan Council (i.e., market rate analysis for in-fill housing to determine county trends--used marginally); own rent studies (looking at comparable rents--mostly own data; however Metropolitan Council does have some overall trend data); own in-house expenses; and data banks from advertising direct mail houses (e.g., employee lists, income and type of households in geographic area).

Perceived Gaps

The tools that can be used to fund or subsidize affordable housing have been restricted dramatically. There is no continuity in funding sources and little predictability. First the low income tax credit sunsets. This may not be the best financing program, but it needs to continue in place, so people can predict and plan. Second, the tax reform of 1986 killed tools used for underwriting housing. Further, there's a big question about existing affordable housing supply since: a) no new housing was built under Reagan and b) when Section 8 contracts are up, many may convert to market rates in the suburbs and where there are decent properties. While the MHFA has credits and has set four criteria for their allocation, SRO, existing projects, new family housing, and farm home administration projects, the representative of this agency would like to see additional tools developed in the low interest housing field.

CURA Role

- 1) CURA can study existing housing programs that seem to work (FHA, VA) and examine how and why they are successful. This should provide background information to help get long-term low income policy in place and to institutionalize assistance to people with low incomes. Stability is needed, so programs don't keep changing. Continuity of policy is important.
- 2) CURA can research major historical trends on housing. What worked and why? What are/were the common denominations of successes?

Hawthorne Management Inc.
1624 Harmon, Suite 207
Minneapolis, MN 55403

Contact: Mark Sween
339-5693

Housing Activity

This developer provides housing for family oriented, working class people (often working poor). The corporation also does management and syndication work of rental (apartment) units, and historic redevelopment. Eight-hundred resident apartment units are currently under management. An example of the units might be apartments renting for \$400 for a one-bedroom apartment. The developer says this is a feasible for-profit situation if: a) the resident respects the financial obligation, b) the resident respects the property, and c) the resident respects the rights of other residents. If these conditions do not occur, it reduces the profit margin for the developer. Added to this is the fact that syndication packages have shifted from involving doctors and lawyers to involving nonprofit groups (because the former no longer have tax incentives). This changes the dynamics of financing considerably.

Perceived Gaps

- 1) Lack of acceptable profit margin. In the last three years no one has made money on real estate owing to: a) high income taxes, b) high property taxes, and c) an attitude in the government that is pro-regulations (this escalates costs, e.g., lead paint ordinances). Statistics bear out the fact that Minnesota's costs are the highest in the nation. (Of 120 cities, property tax costs ranged from a low of 19 cents per foot to a high in Minneapolis of \$1.20 per foot.)
- 2) Discrimination against renters. The tax on rental property is higher than single-family owned dwellings. 20 cents of the rental dollar goes to taxes. This is higher than double the heat or maintenance costs.
- 3) Extra-market arrangements are needed to subsidize housing. The development of the nonprofit sector to assist financing has been good. But the broad problems have not been addressed. (The 7.9 percent reduction in property taxes in 1990 is not sufficient.) There is no adequate lending program nor subsidy program outside the inner-city (i.e., not in the suburbs). There are no rental units available in the suburbs for single mothers with kids, on a low income. There are few three-bedroom units in stacked flats. (There's a perception problem in this--that there are not many people in the suburbs who need housing assistance.)

CURA Role

- 1) Study the problems and disincentives for providing affordable housing in Minnesota. Is the cost of property tax actually discriminating relative to single-family homes? Is there a balance between code compliance/upgrades and cost; what does it do to residents?

- 2) Explore the possibilities for joint work between for-profit and non-profit groups. The nonprofit groups generally approach problems with a concern for the problem, without having practical knowledge and the "know how." The values between the two groups are different but complementary.

- 3) The respondent for this corporation says he could use advice and suggestions as to how the corporation can effectively use an "urban affairs committee" (established through their housing association). One thing that is proposed for such a committee is to conduct training programs.

Justin Properties
405 Sibley Street
St. Paul, MN 55101

Contact: David Van Landschoot
227-9842

Housing Activity

The agency is a developer of low to moderate income family rental town-houses. Activity is targeted to people who need two- to four-bedroom homes and who have an income of \$10,000-\$26,000 per year.

Justin Properties is broadening its scope and will be expanding activities outside the state (but in the Midwest). Local activities (which formerly were 100 percent) will be decreased to 50 percent in the near future. [Note: this is not for public knowledge and shouldn't be publicized.]

Perceived Gaps

- 1) There is now no federal help in producing family rental housing in any urban center. Therefore, funds are needed.
- 2) The cost of doing business in the metropolitan area and in the state of Minnesota is too great. Causes for this cost include: real estate taxes, union wages, affirmative action efforts, liability insurance costs, length of time needed to process contracts and other paperwork, weather conditions and higher costs related to cold snowy weather. The agency has to compete in business with the rest of the country--with higher overall costs. Minnesota doesn't set a priority on providing money to compensate for these costs.
- 3) While the need for housing is not as severe as on the east or west coasts, there still is a need; however, there isn't enough of a desire in the community to address the need.

CURA Role

A study is needed to determine how to raise funds for developer incentives. What might these incentives be? To provide an example, local corporations--like Honeywell, Daytons, 3M, etc.--give money for projects on a national level. Not all their charitable work goes to state activities. The state or the city needs to focus on encouraging these corporations to give dollars to the state. The incentives in California include giving state tax credit to their own corporations that contribute charitably within the state. Minnesota can learn from California's example by returning benefits to local corporations.

Stuart Corporation
2177 Youngman Avenue
St. Paul, MN 55116

Contact: Stuart Nolan
698-0302

Housing Activity

This corporation does not do business involving single-family dwellings or for-sale developments. Rather, this developer is involved in the rental housing market. The representative of the agency points out the large vacancy rates in the metropolitan area (7 to 8 percent range) and sites the oversupply of dwellings, which makes housing affordable. While there may be disagreement over what is defined as "affordable," this representative feels that a one-bedroom apartment in the Twin Cities running for about \$400 per month (including heat and water and being in good condition) is not unreasonable. An extra \$100 will make a two-bedroom apartment available.

This agency uses data from its own market research on demographics and rent but may supplement it with "bits and pieces" from the Metropolitan Council's demographic's department and census data (although census data has been used less as the 1980s go on). These data are sufficient for the corporation's purposes.

With respect to the climate for housing in the Twin Cities area, the agency is pessimistic. In fact, while the agency had formerly done 100 percent of its housing activity in the Twin Cities, this figure has dropped to 40 to 50 percent in 1989 and is projected at 0 percent in 1990. The agency will be expanding its activity into the broader Midwest.

Concerning criticisms of racism and/or discrimination toward women with children in the housing market, the representative felt that in the climate that includes strict laws and numerous vacancies, any racism or discrimination are likely isolated instances, most likely reflecting activities of "small operators," not "big builders."

Perceived Gaps

- 1) There are disincentives to produce more apartments. The biggest problem in Minnesota is the real estate tax for rental units. They're the highest in the country. For example, comparing two similar homes--one a homesteaded dwelling and the other a rental dwelling--the owner of the rental unit pays three times more in taxes. While the government complains of the unavailability of affordable housing, they contribute to the problem by burdening the tenant more than the owner (since the owners raise rents to cover taxes).
- 2) There is a lack of subsidy that could make affordable, low income housing an attractive area for developers. While there is plenty of land available to develop low income units, construction and financing costs are high. Funds for subsidies have dried up since the mid-1980s and, therefore, there has been a decline in production of low income units.

CURA Role

The public, especially the legislators, need to be educated about the problems in rental property taxes and the reduced subsidies forthcoming from the federal government. [n.b. While there are some roadblocks because of anti-rental housing regulations at the community level, there aren't as many as ten to twenty years ago.]

GOVERNMENT AGENCIES

LOCAL AGENCIES -- MINNEAPOLIS

City of Minneapolis
Planning Department
City Hall, Room 216
Minneapolis, MN

Contact: Ollie Byrum
348-2597

Housing Activity

The agency's agenda is shaped by: a) habit (i.e., there is a core set of data it maintains, like SRO housing supply); b) political questions; c) its own interests and questions; and d) issues and questions raised, at times, by neighborhoods. Studies fall into four areas.

First, the Planning Department does directed studies. This includes market research, e.g., what people are looking for in housing. It may also extend to studies about the homeless.

Second, the agency has played a major role in developing the city's twenty-year revitalization plan. This report focused more on how to keep housing in neighborhoods, i.e., maintaining physical neighborhood conditions, and less on the affordability question. For this report, the city is divided into three areas: the outer area (including the lakes area), transitional area, and inner-city. Strategies and goals are then set for each. For example, the goals in the inner part of the city deal more with the needs of people and social programs, and not so much with saving neighborhoods.

Third, the department publishes reports such as the Minnesota Opinion Research Inventory. Such data are available through the agency for use by others, including CURA.

Fourth, the planning department has major responsibility for analyzing where the city's housing money has gone and the results obtained by the expenditures. (In reality, the data are more heavily weighted on the input side, and less on effectiveness.)

The mayor, city council, and (on a more limited basis) builders and neighborhood groups are the targets for much of the agency's work. The agency wants to market the city as a place in which to live, with some attention given to business and convention activity. Targeted activity for this agency is toward moderate income groups and not necessarily minorities. Other agencies (e.g., MCDA) deal more with the housing affordability issue. The agency does some work with reduced interest mortgages via bond activity.

Perceived Gaps

As federal housing programs have decreased, the city has done what it could to compensate. Housing assistance, however, has been more available for the higher end of the lower class--the working poor. There's not much for those with really low incomes. This is a major gap right now. Research is needed in this area, particularly to look at how housing needs are affected by social needs.

One can start with looking at the needs of children who fall into the homeless group, or whose parents have trouble finding affordable housing. The school systems face the effects of their problems. There are kids who in a nine-month period attend five different schools for various reasons. This instability is disruptive to the children. Programs are needed that combine social work with housing assistance to keep kids in a stable area. Connected with this is the need to assess the needs of women who are single-parent heads of households. They, in particular, are moving a lot.

Another gap is the lack of a consolidated regional database on housing activity. It would be nice if the transfer records from each county could be combined for this geographic area. This would facilitate tabulation of all transactions and would reflect the dynamics of housing activity better. This might include contracts-for-deed; who is buying; and in what areas is there activity. Perhaps such a database could be kept at the Metropolitan Council, perhaps at CURA.

Regarding data on abandoned housing, the city gets these data through the Department of Inspections. The city has data at the neighborhood level; they have pre-abandonment information. It knows which neighborhoods are in trouble and how much. The city cannot, however, say which housing units are/will be affected. Also, abandoned housing is becoming occupied via squatting. Probably about 200 to 300 abandoned buildings now shelter the homeless.

CURA Role

Regarding CURA's databases, probably the city has this data summarized, but the need is really to have data on a regional basis. Maybe the Metropolitan Council should be keeping and maintaining this data on a wider level...but add data on contract stipulations.

CURA's role is in forcing others (public and private agencies) to do what they should be doing. CURA should do the "front end" work--data, research, policy recommendations, to show what needs to be done. It can do studies that get policy discussions going. It should stimulate public discussions. For example, no one's talking about housing segregation anymore. CURA can also do state policy comparisons as well as regional.

A topic that needs more discussion (and perhaps CURA can stimulate it) is about "board and care." Perhaps there needs to be more such facilities in the suburbs, because few are there now. The need, in part, comes from de-institutionalizing people who still need some help and support (those people from penal institutions, mental hospitals, and nursing homes).

Community Action Agency
Norwest Midland Building
401 2nd Avenue, Suite 500
Minneapolis, MN

Contact: Robert Odom
348-8858

Housing Activity

This is a quasi-governmental agency in that it has two branches: an administrative and a governing. The representative of this agency feels the housing problem in the city is bad and getting worse. Actually, the situation will become a state crisis, since the number of homeless families is increasing. Only a small percentage of the agency's work is related to housing. Mostly, the CAA is filling a gap by providing services for homeless families. The agency keeps statistics on children at the 410 shelters (for homeless families) and monitors how they're doing. Services are provided in the form of recreational activities, counseling, tutorial work, etc.

Perceived Gaps

- 1) There are really no basic statistics or explicit statements on the status of the needy. Everyone has his/her own opinion, but no comprehensive data. A thorough, legitimate assessment of the extent of the need for affordable housing is lacking, including the ancilliary services required by children in shelters.
- 2) There is not sufficient space for large families in the housing projects. Besides, there are structural and ventilation inadequacies in the units.

CURA Role

- 1) The University has to get its own house in order and coordinate efforts across its units.
- 2) CURA can provide the needed statistics (see number 1 under gaps).

Minneapolis Community Development Agency
331 2nd Avenue South
Minneapolis, MN 55401

Contact: Linda Larson, Cindy Lee
342-1207

Housing Activity

Within the single-family program, this agency administers: the creation of new units or those needing substantial rehabilitation; blight removal; site assembly for larger projects; acquisitions; and the homeownership program. The multi-family program provides a financial mechanism for rental or new affordable housing development and for substantial rehabilitation of existing units. Sources of funding include both federal and state levels: Section 8, housing revenue bonds, tax credits. The low income program covers the needs of large families seeking housing, single-resident occupancies, and replacement housing for those displaced by city construction projects.

Near Term Goals

The agency will be adjusting to a decrease in federal funds. State programs are already increasing the availability of some money. In this light, the agency must work closely with nonprofit groups in order to assure that projects in progress continue. This support is particularly important to assure credibility and survival of the nonprofit developers who must operate within an increasingly competitive environment.

The agency will be trying to negotiate conflicting demands between local and federal levels of government. HUD is trying to impose geographic restrictions in connection with Section 8 funds, specifically to relocate (disperse) subsidized housing projects to other areas. This would essentially eliminate north and south Minneapolis as sites for subsidized housing units. Applicants for housing would have to move to outlying neighborhoods. At the same time, local government funding sources now require a 1:1 replacement of units displaced by city construction (as at the convention center site). There are no requirements that suburbs take the housing replacement, nor have there been resources made available for new transportation needs caused by relocating people farther from their jobs.

The development of SRO housing is progressing fine. Ongoing management, however, is a problem. Drugs and unwelcome, unplanned tenants move in with the tenants renting the unit. In addition, landlords, find they generally can't keep the units occupied if they follow good screening procedures. The involvement of nonprofit groups is critical in this area of property management, especially in the SROs.

Research/Data Needs

Data bases are an ongoing problem. The census data are old. The MLS does not include the community development units. Therefore, comparable sales figures are difficult to obtain. (Some data are available from the Family Housing Fund). Vacancy rates and blight documentation are hard to pin down

because they change so quickly. (The agency has one person who collects this data for the development plan.) Consequently, the Planning Department's vacancy rates are very broadly defined. Assessor's data are sometimes used for blight documentation, but the data are not very accurate--values on land are "off."

The agency produces an annual report intended for the public, neighborhood groups, and city officials. It also produces a yearly "performance management framework" for planning purposes. Finally, the agency responds to HUD's requests for reports and data.

Perceived Gaps

- 1) Data bases are not adequate. The 1990 census is sorely needed.
- 2) There is an increasing number of single people and families needing affordable housing. Monitoring of whether or not SRO projects or senior housing is rented is needed. The agency, however, doesn't have the capacity to do the monitoring.

CURA Role

- 1) Regarding CURA's databases, the Family Housing Fund data are important to have someplace. (What is gotten from the mortgage department is inadequate). The subsidized housing data that CURA has are needed, but when the agency has need for this data, it uses its own files. However, CURA's database provides a more complete picture because it covers both cities.

The agency was involved in some of the "Sooner or Later" data and continues to have interest in data of this sort.

- 2) A study is needed on what factors are driving up the cost of housing, e.g., required lead removal, regulations on handicapped accessibility, prevailing labor wages, excessive building codes.

LOCAL AGENCIES -- ST. PAUL

Better Neighborhoods
365 City Hall
St. Paul, MN

Contact: Jerry Jenkins
228-3258

Housing Activity

This agency functions as a citizen coordinating office. Its main goal is to get citizens involved in the housing needs of their neighborhoods. It also provides funds to employ a neighborhood coordinator/developer to facilitate neighborhood communications. A representative of Better Neighborhoods meets monthly with the neighborhoods' staff to provide information, to coordinate contact between the county and the neighborhood, and to hear their concerns and problems. Different neighborhoods vary in the success of their programs, each of which reflects the unique needs that the people living in each neighborhood. In particular, it has been found that the neighborhood groups have addressed housing problems that private developers won't touch. In this respect, local efforts have been gratifying because they have done things that others haven't been able to accomplish.

Perceived Gaps

- 1) Finding funding, qualified staff and appropriate office space for neighborhood initiatives is always a problem. These resources need to be stable enough to plan from one grant to another.
- 2) Technical assistance. There is "front end" money available for neighborhood assistance; however, some neighborhoods don't know how to use it. Each neighborhood has its own problems, e.g., absentee landlords, changes in occupancy status of single-family homes (to rental or vacancy). There is a need to know each neighborhood's particular needs.
- 3) A mechanism is needed in some areas to draw "new Americans" (especially Asian-Pacific Minnesotans) into activities in neighborhoods (such as serving on the boards of neighborhood groups). Cultural and social factors are barriers to this participation.

CURA Role

There is a need for training of citizens who are volunteers and community organizers. Better Neighborhoods can do this to some degree; however, there are two problems. First, neighborhoods want workshops in their own neighborhoods (and not regional workshops). The agency doesn't have the resources or time to do individual training sessions or workshops. Second, it is perceived that there is a gap between "the city" and neighborhoods that is reflected in an "us-them" mentality. Neighborhoods sometimes forget that elected officials make the decisions in the end. The problem is, some neighborhood groups want veto power over city decisions. CURA could explore these two problems or barriers to effective functioning.

City of St. Paul
Planning Division
Dept. of Planning and Economic Development
25 West 4th Street--City Hall
St. Paul, MN

Contact: Thomas Harvey
228-3357

Housing Activity

This agency develops the housing plan for the city of St. Paul. It collects data on market rates and subsidies needed, monitors special needs, and produces quarterly indicator reports. It deals with the basic housing questions coming from the Department of Housing and Urban Development about the housing assistance plan. Data on housing sales and ownership are also monitored. Any request by the mayor with respect to a summary of housing accomplishments for the city is handled by this agency. The agency works with district councils and neighborhood agencies on an informal basis, mostly providing needed information and data. Grants for urban revitalization are administered through the agency. Application for joint funds between the city and another level of government or private group may be coordinated through the agency.

Perceived Gaps

- 1) Misinformation/disinformation: a) There is very heavy emphasis on blaming absentee landlords for the ills of the city. Basic information does not support this assertion. b) Indicators about a neighborhood (i.e., data that show a neighborhood is "bad" or "good") do not correspond with public media messages. Part of the problem is that media information is shaped by awareness of political impact. c) Real estate agents are not well informed about the city. They make assumptions about what areas are "good" or "bad," and this influences them with respect to where they take their clients.
- 2) Mismatches. This appears either as: a) a lack of demand on the part of people with money to buy and maintain existing housing, or b) people who could use (i.e., want to buy and maintain) existing housing don't have sufficient funds. Factors in this include: the changing demographic picture (and lack of demographic demand), fewer owner-occupied dwellings, and increasing disparity among income groups--with an increase in numbers of people at or below the poverty line. There is concern for the increasing number of vacant dwellings. There is a need for the expansion of certificate programs to provide federal dollars to subsidize rents in existing dwellings, rather than to build new subsidized housing. Actually, income distribution is needed, but is not a hopeful goal.
- 3) There are special problems associated with the working poor and the poor underclass. These range from interest rate problems (that result in loss of a home), to problems associated with drugs and crime. These problems have taken their toll on neighborhoods, resulting in

drops in the rate of owner occupancy of duplexes, increased vacancy rates in certain areas, and maintenance problems. Building new housing isn't the solution, although there are long waiting lists for public housing. These problems have their roots in social and cultural factors. The problem for the planning division is how to maintain whole neighborhoods that are safe and where property values and resale values are preserved.

- 4) Changing housing scene. Condominiums are less desirable now, such that owners are renting out their units. Yet, there is a declining rental market and, in fact, the city would like to de-emphasize rental housing. This presents problems in terms of maintenance of the existing housing stock. Added to this is the mismatch between the rental housing available (one and two bedrooms) and the current demand (for larger family units). Part of this is attributed to the influx of Southeast Asians (mostly Hmong) who have larger families.

Research Data

There are problems with the quality of data available to the agency. Some of these problems include:

- 1) 1980 census data is out-of-date.
- 2) Quality of data may depend on tax records of housing conditions (condition ratings may not be up-to-date).
- 3) There is a lack of some kinds of data: household information (especially among minorities); data on wealthier people (in contrast to the good data on AFDC recipients); and individual people living in the housing units.
- 4) Some data are available by census tract, other data by zip codes. (These data can feasibly be matched by computer but the agency doesn't have the capacity to do this.)

The agency therefore: a) relies on data from other sources, b) "patches together" data, and c) "makes do" without the data.

People and groups who normally use the reports generated by this agency include the St. Paul city government, neighborhood groups, district councils, and (at times) appraisers.

Research Preference

The agency constantly hears anecdotal evidence on why people move into and out of the city. There is no one looking at this issue and really studying such factors as: where people move to and why; who moves into their homes; why homes are not re-sold; what are the reasons for a slow net change away from neighborhoods (e.g., quality or location of schools, decreasing sizes of family, job location, accessibility to stores, etc.).

CURA Role

- 1) Fill in the gaps in research: a) act as the "cutting edge" for research on land use, and b) separate out the central city and look at it and its special needs. Metropolitan Council tends to look at the Twin Cities area as a whole, but who looks at the central city?
- 2) Bring together the MLS data, Metropolitan Council data and CURA's data. Assess what is actually used and what is not. Many may say the data is useful and they want it. But, do they really use it?
- 3) The agency used CURA's "Sooner or Later" data and the subsidized housing data (at least three times in the last two years--most particularly because it puts St. Paul in the context of the metro area). The agency hadn't seen CURA's family housing data before.
- 4) The agency feels that academicians at the University should be advised to do studies and present data in the form others can use it. In this way academicians and city planners can better work closely together on policy problems.

Housing Information Office
(Mayor's Office)
21 West 4th Street
St. Paul, MN

Contact: Steve Rice
298-3105

Housing Activity

This agency tracks data on housing for the city. In particular, data are collected on rents, income, and the number of people in shelters.

Perceived Gaps

- 1) **Affordability:** a large part of the problem is the disparity between income and rents. There are many inner-city people (with inner-city incomes) trying to pay suburban rents. True, rents are higher in the suburbs, but it is a "relative" problem--compare \$500 per month in the city to \$575 per month in the suburbs. There is a very regressive rent structure that has forced people to pay up to 70 to 85 percent of their income on rent. It turns people into "urban nomads"--constantly wandering from one economic crisis to another. This is complicated by the fact that there is a 3:1 ratio of those needing government assistance and those for whom it is available. Included in this problem is a lack of available three-bedroom units. (They are rarely vacant and will cost \$575 to \$650 per month, rent and utilities--amounting to, at times, 85 percent of people's incomes.)
- 2) **Conditions of an aging housing stock.**
- 3) **As a subset of the affordability problem, the poor can finance no housing at less than 10-12 percent.** As a complicating factor, rents are artificially high because of high rates on mortgages. This arises because the baby-boom generation accelerated demand, increasing interest rates at the same time. Added to this, the tax deduction structure placed an artificially high value on property. People with moderate and high incomes then bought housing units to protect their income. Now we have the problem of overvalued properties, plus the baby bust, plus inflation. People are anticipating a fall in the market, but it will mean bankruptcies for many people. A depreciation package is needed to prevent this problem.
- 4) **Regarding the shelters, they're full.** Here it's more than a housing problem. These people have "hit bottom" for a number of reasons: a) They've given up. (Cause may be alcoholism, mental illness--temporary or longstanding, etc.) b) They've been "ground down" by circumstances. These are people who were "just making it" income-wise, then a crisis hit and their borderline incomes couldn't accommodate the crisis. c) Violence toward women. One-third of the women in shelters are there because of abuse. d) Need for retraining. There are workers dislocated from their jobs and who need "retooling" or re-education for jobs requiring more sophisticated skills.

CURA Role

Cities have put much effort into producing affordable mortgages for lower income people. What is lacking is a comprehensive set of efforts that "work their way up and down the economic spectrum." We need models for this--how to address concerns and needs across the spectrum. We also need the kind of programs that have incentives built into them to eventually get people off the subsidies.

Housing and Redevelopment Authority
Planning and Economic Development
25 West 4th Street
St. Paul, MN

Contact: Mary Tingerthal
228-3357

Housing Activity

The agency's activities fall into four major areas. First, the agency administers a small development program for large family units (i.e., three or more bedrooms). This involves development of both new dwellings and those in substantial need of rehabilitation. 100 units were involved in 1989, fewer units are anticipated in 1990 because of reduced availability of credit. Second, the agency's rehabilitation of rental units involves work with: a) the current owner of a unit, or b) people seeking MHFA finance for acquisition, then rehabilitation (350 units will be assisted in 1990). Third, the agency has a program for single-family ownership rehabilitation. (380 loans will be made in 1990.) And finally, there is the direct mortgage origination program (which may also involve rehabilitation). Approximately fifty units are projected in 1990.

The agency also has recently announced a program to market home ownership among current residents of public housing (many of whom are Asian-Pacific Minnesotans). The agency provides educational assistance, as well as facilitates down-payment and one-on-one counseling to help people establish a credit history.

Perceived Gaps

- 1) Funding is needed for a program for write-down funds for nonprofit organizations that acquire and rehabilitate vacant properties.
- 2) A policy is needed for transitional housing, especially for women with children. Better dispersal of the transitional housing units (around the city and county) is needed.

CURA Role

- 1) A study is needed to explore the incentives that would best encourage mid- to upper-income owners to rehabilitate their properties (and to keep their neighborhoods healthy). Possible incentives might include: low interest loans without low income criteria; street repair in front of their homes; a moratorium on an increase in property tax.
- 2) Research is needed to determine the reasons the homes become vacant, and what role public policy plays in deterring vacancy. This might include consideration of new laws, perhaps zoning laws; a review of the reasons people move; and reasons homes are not re-sold after vacancy. (This kind of data may be neighborhood-specific.)

- 3) The agency often hears that a good program to initiate might be one with lease-purchase agreements. Is there a market for this? Who might be the users of such a program?

Public Housing Agency
413 Wacouta
St. Paul, MN 55101

Contact: Barbara Grossman
298-4481

Housing Activity

The agency administers the city's public housing program (amounting to 4,300 units in 1989) and the Section 8 program (2,500 units in 1989). There are also yearly (ongoing) modernization and repair programs in conjunction with the housing programs. The agency recently discontinued its home ownership program, which had been in place since the 1970s (due to a cessation of allocations from HUD for such purposes). It continues to allocate \$400,000 to a downpayment assistance fund which, when combined with the city's family assistance fund and below market interest rate mortgages financed by St. Paul, helps to move people in public housing into their own homes. This policy helps free up the public housing unit for someone else. This money was obtained because of a waiver in the HUD procedure of returning home ownership monies to the federal agency.

The agency uses its own data. It produces monthly reports describing the number of units occupied, age of the head of the household, members of the household, racial breakdowns, etc.

Perceived Gaps

- 1) The interest of the public and congress has been captured by homelessness; however, people aren't looking beyond the homeless to the causes for it and, in particular, the lack of affordable housing in general. The federal government, instead, is attempting to minimize its role in housing. This will result in gaps.
- 2) People are only beginning to really look at the connection between social services and housing. The goal should be to make people less dependent on public housing resources through the effective use of social services.

CURA Role

- 1) Because of the influx of Southeast Asians into the area and because of the fact that many of these people are in public housing, a study is needed. This study should not be descriptive, identifying what is, but should look at what could be. That is, look at the clan unit and their needs and project the best scenario to meet their needs.
- 2) There is a question of whether one should increase tenant management in public housing units or whether some tenants would prefer not to participate in the managing of the units. Who are these people and what are the reasons for their choices?
- 3) The National Association of Housing and Redevelopment Officials will be having a conference in Minneapolis October 7 through 10th, 1990.

There is a need for a "simulation exercise" session. That is, how can officials help people break out of old patterns of thinking and visualize creative ways of solving problems.

COUNTY AND REGIONAL AGENCIES -- HENNEPIN COUNTY

Office of Planning and Development
A-2308 Hennepin County Government Center
300 S. 6th Street
Minneapolis, MN 55487

Contact: Robert Miller
348-2601

Housing Activity

There is some responsibility for housing activity in this office, but it is not a major role. Part of the reason is that most housing effort is done at the municipal level. The county has a housing rehabilitation authority, but it is currently reevaluating its role. In the past the authority, as well as the county's development planning group, have assisted the municipalities with their projects. The county provides funding for housing-related activities through the community development block grant (CDBG) program. In this capacity, the Office of Planning and Development monitors compliance and completion, and therefore has an "overseer" role.

Perceived Gaps

- 1) There needs to be more metropolitan-level planning than currently exists. Monetary and political barriers impede planning at that level.
- 2) Much of the housing currently being built is owner-focused. There is a need for more low income rental units.
- 3) There should be more concern given to the rehabilitation needs of housing in the inner-ring suburbs (those built in the 1940s and 1950s). With demographic changes, they may soon become vacant. With adequate rehabilitation, they can be used for low income groups.
- 4) While housing activities are addressed at the municipal level, human services needs are met via the county level agencies. This is a mismatch of efforts because of a disjointed, problem-centered approach. Assistance is not holistic. Clients need "all-round" help, of which housing is just one aspect. This disjointed approach has cost implications for the county.

Research Needed

- 1) Who is involved in developing new housing and what is/are their role(s)? How do the roles/needs of different actors differ? For example, there is a role for neighborhoods in housing, but start-up financing is needed for neighborhood groups. Local groups are doing what the city can't--that is, one by one rehabilitating vacant houses and getting owners for them.
- 2) Examine demographic patterns because they are/have been shifting. Address questions such as where are the rental units now? (the 1980 census data are too old for this.)

CURA Role

Do an assessment of the need for a metropolitan strategy for low income housing.

COUNTY AND REGIONAL AGENCIES -- RAMSEY COUNTY

Community Development
Ramsey County Courthouse
Room 286
15 West Kellogg Blvd.
St. Paul, MN 55102

Contact: Judy Karon
292-6461

Housing Activity

The county is continuing its financing and rehabilitation programs for owner-occupied housing for low income people. The county has been focusing on the problem in the suburbs; the city of St. Paul focuses on the problem in the city. St. Paul runs both programs (the county contracts with the city). Right now, the county's priority is on the suburbs because of the special needs there to distribute low income housing.

The agency is currently seeking proposals for transitional housing for women and children and low cost family housing. Funding would be via community development block grants (CDBG); however any project would have to be in a location accessible to public services, jobs, etc.

There is little interest at the county level for a large housing project, partly because of the changed priorities, but also because Ramsey County has little space left to build, except in upscale areas like Vadnais Heights.

Perceived Gaps

- 1) Affordable family housing is a priority all over the county, but especially in the suburbs. By "family," is meant a place where children can live. Both rental and ownership is needed but rental units are particularly sought.
- 2) Housing for the developmentally or physically handicapped and mentally ill is needed. There has been considerable deinstitutionalization without planning for appropriate housing (i.e., small supervised housing arrangements).
- 3) There is a need for documentation of trends and needs in senior housing. There is a tendency for builders to want to build units for seniors in the suburbs, but is there still a need there?

CURA Role

- 1) The county uses CURA's subsidized housing data.
- 2) CURA could do population estimates on the kind of housing needed for low income families.

- 3) A study is needed on the effect of deinstitutionalization on communities. (Many of the deinstitutionalized people show up as homeless in shelters.)

COUNTY AND REGIONAL AGENCIES -- METROPOLITAN COUNCIL

Metropolitan Council--Housing Planning
230 E. 5th St.
St. Paul, MN 55101

Contact: Janet Pershing,
Ana Moreno,
Kay Zwernick
291-6558

Description of Agency

This is a governmental regional planning agency, responsible for transportation, sewers, water quality, etc. Recently human services have been added, of which housing is one. It is primarily research/data collection and policy oriented. Research usually involves secondary data analysis (primary sources include census data, Multiple Listing Service (MLS) data). There is some surveying of builders, but this is not thorough, and usually there are low return rates. The agency does an annual report on housing for builders.

Near-Term Goals

The agency is about to initiate studying neighborhoods and what makes them strong. It will review gaps in housing over the next year, focusing especially on elderly housing.

Research Preferences

There is no treatment of the problem of housing among migrants, minorities, and immigrants. (There is only data on numbers). There should be analysis done in that area.

Perceived Gaps

- 1) There is a gap between personal income and cost of vacant or unrented housing. New construction on a for-profit basis is not the solution. Maybe subsidies would help.
- 2) In the near future, as the baby bust reaches (housing) occupancy age, there will be a decrease in number of renters and increased vacant housing units. Builders will have to change their marketing techniques and audience. This agency foresees a shift to remodeling (especially for the elderly) and mini-neighborhood cluster developments.

CURA Role

- 1) Data are available for CURA's use from the agency via their data center. Also, Ana Moreno is a good source in the Housing Division as to what data the agency has.

- 2) RE: CURA's data bases, the agency has "Sooner or Later..." but not the subsidized housing and single-family data set reports. These latter may be useful.
- 3) The agency would like to know if it can use CURA's staff and expertise. This would be useful. If it is possible, who should be contacted?

STATE AGENCIES

Commission on Economic Status of Women
85 State Office Building
St. Paul, MN 55155

Contact: Aviva Breen
296-8590

Housing Activity

The agency has not done much recently in the area of housing. There was a task force ten years ago to address housing needs. While there currently exists major needs in this area, the mandate by legislature right now is for the agency to address child care.

Perceived Gaps

The major need for women with respect to housing is cost affordability. Linking affordability to available housing stock is extremely important. However, no agenda is being developed. The major issue for women is money. Also, regulatory codes are a problem. While they are important, they can be limiting and forestall creative arrangements.

CURA Role

Getting good current data is a problem. The council is at the mercy of the census and that is getting old.

Council for Spanish Speaking People
506 Rice Street
St. Paul, MN 55103

Contact: Jose Trejo
296-9587

Housing Activity

Not much is currently done in housing area by the agency, but it is on the agenda for next year. Mainly, the agency has done demographic reports because, until recently, it did not have a research department to do more extensive studies.

Perceived Gaps

The general impression of the agency representative is that there is a need for better low income housing. Currently, it is not uncommon to have more than one family living in the same single-family home. Part of the problem is related to low personal income and to life patterns of migrant workers. Accordingly--at least for migrants--conditions in rural Minnesota present a great need.

CURA Role

Unsure.

Council on Asian-Pacific Minnesotans
205 Aurora
St. Paul, MN 55103

Contact: Hoa Young
296-0538

Housing Activity

This public agency addresses concerns of both refugee and non-refugee Asian-Pacific Minnesotans. A task force on housing was recently created to attend to housing needs. These needs seem to be more acute for refugees (vs. non-refugees) because of the lesser overall level of education and lack of marketable skills. The task force will: 1) work with government agencies to develop a plan for affordable housing; 2) increase awareness of cultural practices of earning and spending; 3) address concerns of Asian-Pacific Americans as victims of crime (they don't trust the banking system, therefore they carry their money with them); 4) educate the Asian-Pacific Minnesotans about government programs and other issues--such as the implications of cosigning a mortgage loan (family ties "require them" to assist, yet they are not aware of the full legal ramifications--especially if there is a default); and 5) encourage homeownership as an incentive to "get off welfare." A major effort toward this last point will focus on establishing a sense of permanency in the U.S.

Perceived Gaps

- 1) Housing for Asian-Pacific Minnesotans clusters within geographic areas. This has positive effects (socialization, cultural sharing and support) as well as negative (retards mainstreaming, acculturation into the dominant society, provides a clear target for discrimination).
- 2) Overcrowding is a considerable problem, partly because of the lack of large apartments for large families. Public housing simply doesn't have enough of the larger dwellings.
- 3) St. Paul Foundation completed a report (1987) containing data on refugees, but this report did not include non-refugees. There is a gap in information concerning the status of non-refugee Asian-Pacific Minnesotans. It is felt that their housing problems are less severe because they generally have marketable skills. On the other hand, because they are not refugees, they are not eligible for the special U.S. government assistance that the refugees have.

CURA Role

- 1) A study needs to be done of the earning and spending practices of Asian-Pacific people. This is particularly important as it relates to obtaining housing loans. Since banks and lending agencies use a set formula to determine loan eligibility based on earnings (and not necessarily considering lower spending, higher savings rates of Asian-Pacific people), many are turned down for loans. This formula may be

inappropriate for Asian-Pacific people. But this requires a study to document spending and savings patterns.

- 2) CURA could help the agency with a housing seminar or two to inform Asian-Pacific people on available government programs and private assistance for housing.
- 3) A study is needed (as described above) to assess the housing situation of non-refugee Asian-Pacific Minnesotans.

Disability Council
Metro Square Bldg.
St. Paul, MN 55101

Contact: Corinia Nelson
296-6785

Housing Activity

The council keeps a list of accessible, subsidized, and available housing. Most entries on the list are apartments, although there are some homes as well. The council's activity is mainly referral in nature, matching those in need with those having available housing. The council also does referral work, referring eligible people to the Center for Independent Living and the Minnesota Housing Finance Agency (for funds to purchase a home or to adapt a home already owned).

Perceived Gaps

There is a need to connect accessible, available housing with people who have need for it.

Housing Finance Agency of Minnesota
400 Sibley Street, Suite 300
St. Paul, MN 55102

Contact: Steve Peacock,
James Solem,
Monte Aaker
296-7608

Housing Activity

This State of Minnesota agency operates much like a bank, funding activities through the sale of tax exempt bonds to finance ownership and rental units at below-market rates. The goal is to make housing affordable for homeless people with low and moderate incomes. The agency does not do direct lending, but assists with the financing through banks and savings and loans institutions.

Nature of Agency Research

The agency conducts needs-based research and usually uses secondary data analyses (employing census data, state demographer's data, etc.). There are also some descriptive reports and cost-effective studies. The studies are targeted primarily to state legislators and state government officials, but also to nonprofit housing agencies and for-profit housing groups.

Near-Term Goals

The agency wants to increase awareness of low-income housing needs and to funnel money to the nonprofit housing agency sector. In particular, a liaison needs to be built between the nonprofit housing agencies and the Minnesota Housing Finance Agency.

Perceived Gaps

- 1) Incentives are low for for-profit group involvement in affordable housing--there are management problems and low profit margins. Therefore there is a need to increase incentives and facilitate the involvement of nonprofit groups to fill the gaps not met by the for-profit sector. The next generation of federal housing funding will be for the nonprofit groups; will probably be community/neighborhood based; and will include housing services.
- 2) There is a need to develop programs targeting resources to the most needy (i.e., AFDC parents, frail elderly, mentally retarded/ill). [n.b. This is the interviewee's "wish." He distinguishes it from necessarily being the agency's priority.]

CURA Role

- 1) The agency could use copies of CURA's final research reports.

- 2) Out-state needs are great. (Needs are much like that found in the Rochester model described in a previous CURA study.) Communities have a perception of their housing needs but no capacity to measure and respond to the needs.
- 3) Involve the state agencies in the brown-bag forums.

Human Rights--Housing Section
Bremer Tower
St. Paul, MN 55101

Contact: Catherine Stiney
296-5679

Housing Activity

The agency's mandate is to enforce the Human Right's Law and the Fair Housing Law. Therefore, it receives and investigates complaints related to discrimination in renting and in developing mortgage agreements for purchases. However, people have to file a complaint before the agency can act. If a violation is determined to exist upon investigation by the agency, the agency attempts to mediate and resolve the problem, or it refers the case to the attorney general's office for litigation.

With respect to the agency's mandate, activities are conducted in four major areas. First, the agency does education and outreach activities. Here, the agency informs groups of their civil rights under the fair housing law. Groups may include tenants unions, Metropolitan Council case workers, advocacy groups for recipients of Section 8 housing, or state government agencies. Second, the agency contracts with the U.S. Department of Housing and Urban Development and takes referrals from them. Third, a mobile unit does investigation of complaints. Fourth, in its monitoring role, the agency can monitor landlord practices, at times testing for compliance with the laws.

Provisions in the laws extend protection against discrimination for the following classifications: age, creed, color, disability, children, marital status, national origin, recipients of public assistance, race, religion and sex. The types of most common complaints include: 1) discriminatory housing applications, i.e., demanding information to which the landlord has no right; 2) landlords not being honest about the number of apartments available; 3) disability discrimination, i.e., landlords have a duty to provide reasonable accommodations for disabled people, therefore the landlord cannot reject a wheelchair-bound person as a tenant solely on the grounds of being in a wheelchair; 4) density requirements, i.e., landlords cannot restrict the number of people in an apartment beyond local code restrictions (often such requirements mask discrimination based on marital status); and 5) racial harassment on the part of other tenants (landlords have the responsibility to resolve such problems).

The agency uses its own data for analysis of progress and planning. These data are based on complaints coming to the agency.

Perceived Gaps

- 1) People have to file a complaint with the agency before the agency can act.
- 2) Anti-discrimination laws are narrow for housing because they only extend to the protected groups and this does not include people with low incomes, *per se*.

CURA Role

- 1) The public needs to be educated about discrimination based on disability and marital status. Discrimination is not on a decline.
- 2) A study is needed on a regional level to explore the likelihood that a person with a low income can rent or purchase housing, since this is not a protected category under the law.

Indian Affairs Council
127 University Avenue W.
St. Paul, MN 55103

Contact: Rodger Head
296-3611

Housing Activity

The agency facilitates the revolving loan accounts for low interest loans (amounting to \$20 million). The program makes available low interest loans of 2 to 4 percent to low income buyers, especially first-time buyers. The agency also serves as coordinator between public agencies and private groups. This includes lobbying for more federal housing assistance on reservations where the number of multiple families in single-family housing units is increasing. Finally, the agency facilitates the development of effective coping strategies for the homeless through its training and education programs.

Perceived Gaps

There's not enough money. The homelessness, *per se*, are not as numerous because families "double up." That is, there is a greater and greater incidence of multiple families in housing designed for a single family. Statistics on homelessness do not reflect this development.

CURA Role

A study is needed to determine the availability of rental units and to describe landlord renting practices. Racism in renting is believed to be an increasing problem, especially in the last few years. Attention should particularly be addressed to racist renting practices directed at lower middle income Native Americans. The access to housing is particularly important for the group trying to break from the poverty line.

Jobs and Training Department
Research and Statistical Services
390 N. Robert
St. Paul, MN 55101

Contact: Mark Kaszinski
297-2590

Housing Activity

The agency monitors emergency shelter activity through its Emergency Shelter Survey. The agency funds: 1) emergency shelters, and 2) state transitional housing. It administers federal dollars passed through the state. It is responsible for the comprehensive homeless assistance plan required by HUD yearly. The agency does considerable coordination work via the Interagency Homeless Council and a coordinating group (i.e., agencies involved in state-funded housing programs). It employs data from the homeless coalition survey (a demographic study), the Wilder Foundation, and the Minnesota Housing Partnership. Funds go to community action groups, Minnesota Housing Partnership, temporary food assistance programs, etc.

Perceived Gaps

- 1) Availability of affordable two-bedroom units is a gap. This is not a lack of supply problem. There are vacant units. It's an affordability problem. There were 16,000 vacant units in 1988--but their average rent was \$650-750.
- 2) Location of available units is a problem. There's a mismatch. The units are not on a busline or near jobs. There's a lack of housing in the area where it is needed, and a glut in other areas.

CURA Role

- 1) Look at specific geographic areas--neighborhoods and communities for extent and location of vacancies, and what services are or are not by vacancies. Assess what jobs are accessible there and where vacancies are located.
- 2) Examine subsidized units in a specific neighborhood. There is a need to know about the characteristics of a neighborhood. From where do people in transition come? More and more homeless are families with children and schooling needs). Who refers them?

Minnesota Board on Aging
444 Lafayette Road
St. Paul, MN 55155-3843

Contact: Rick Nelson
296-2770

Housing Activity

The board helps set policy direction for housing for the aged in Minnesota. The current plan is to increase focus on: 1) modifying existing units, 2) facilitating cooperation between public and private organizations, and 3) making services available to residents. The board has done a few projects in the past, e.g., congregate housing study, looking at feasibility of such housing in smaller Minnesota communities, and assessing how to provide adequate quality within an affordable range to people of moderate income. The board is currently charged by the legislature to evaluate existing congregate housing (by February 15, 1990). The expectation is that the board will make recommendations and requests for expansion of certain programs.

NOTE: Unlike HUD, which is focusing on moving people to subsidized places for help and assistant services (and not bringing the services to the person), the board prefers to look at "aging in place." It would rather focus on the development and expansion of housing along with services needed, e.g., board and care. Accordingly, the board supports a nursing home moratorium.

Perceived Gaps and CURA Role

- 1) An assessment and evaluation of the status of housing for the elderly is currently mandated by legislature. A report was due February 15th. This is really a research project that the board can't do well. So, it will really only do a survey. The board could use CURA's help on such mandates.
- 2) There is a lack of comparative housing studies. This might include comparing models to determine efficiency, or doing cost comparisons, e.g., compare between board and lodgings and nursing homes.

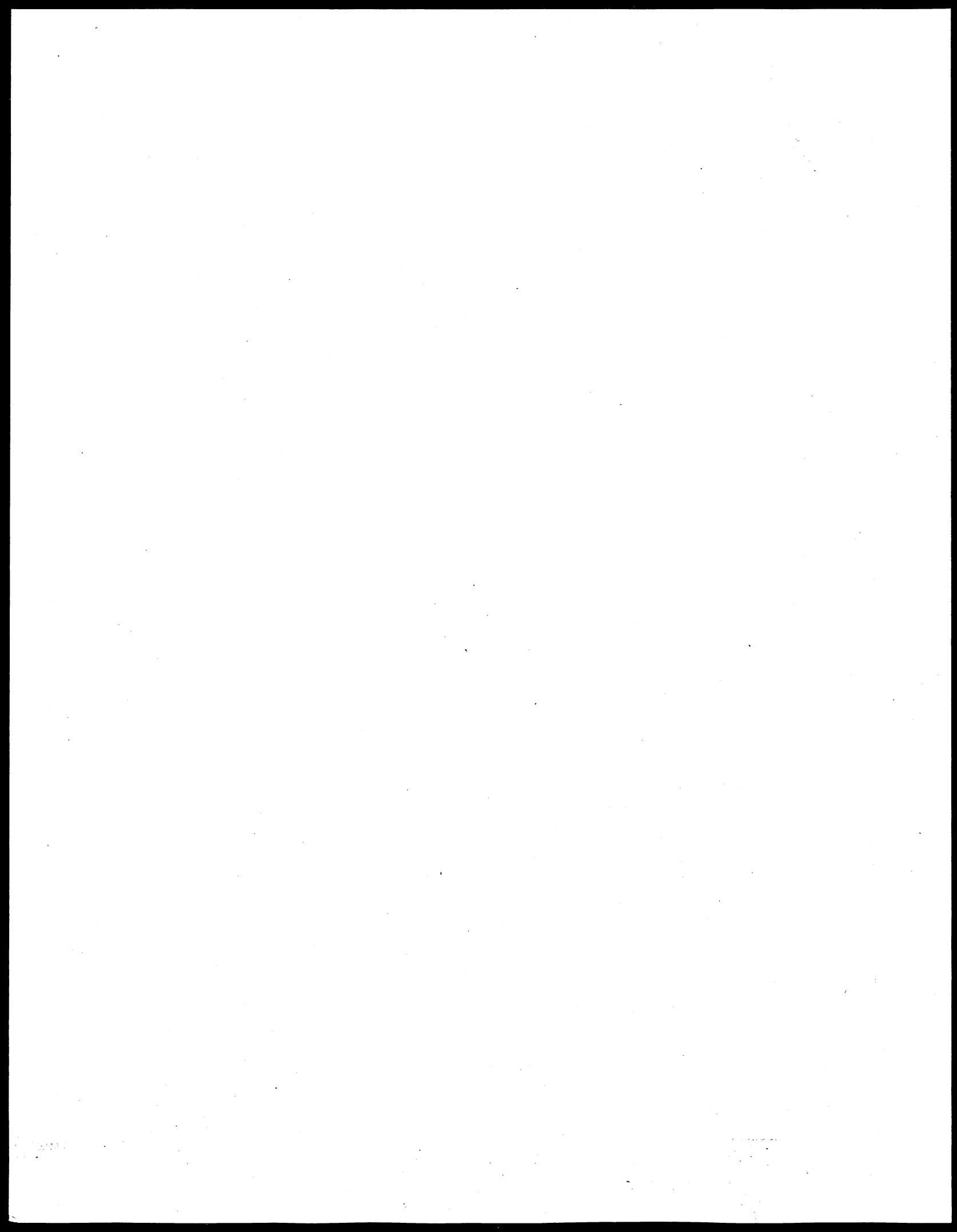
Perceived Gaps

- 1) Elderly are getting older and there has been a demographic shift. Accommodations will have to be made for the elderly to stay in their homes.
- 2) Handicapped-equipped housing (including provisions for attendants) still is in demand.
- 3) Housing for the mentally ill is in short supply. When these people were deinstitutionalized, money did not follow them to the communities. HUD's activities are in the form of building housing for these people and suing in the event of unfair housing practices; however, there is no direct activity (by HUD) to break down the causes of discriminatory behavior.

CURA Role

HUD needs data/a study to demonstrate the effectiveness of state enterprises.

IV. FACULTY HOUSING INTERESTS



UNIVERSITY OF MINNESOTA

<u>Name</u>	<u>Position</u>	<u>Dept.</u>	<u>Mailing Address</u>	<u>Phone</u>	<u>Interest Areas</u>
Adams, John	Professor	Geography & HIPA	414 Social Science West Bank Campus	625-0571	housing market, work with realtors
Anding, Tom	Assoc. Director	CURA	330 Humphrey Center West Bank Campus	625-1551	development, low and moderate income housing housing land use
Angell, William	Professor Director	DHA Radon Training Center	266 McNeal Hall St. Paul Campus	624-6786	radon
Bolan, Richard	Professor	HIPA	258 Humphrey Center West Bank Campus	625-8092	social planning, urban planning (interest in housing)
Bowers, James	Dept. Head and Professor	Forest Prod.	209 Kaufert Lab St. Paul Campus	624-4292	energy efficiency, housing systems, building materials (interest only)
Burkhardt, Ann	Assoc. Prof.	Law	426 Law West Bank Campus	625-4522	land use, landlord- tenant, financing
Glemence, Roger	Professor	Architecture	110 Arch Minneapolis Campus	624-4550 624-7866	vernacular housing, house as symbol
Condon, Pat*	Asst. Prof.	Arch. & LA	205 Nor Hall Minneapolis Campus	624-6313 624-7866	effect of local microclimate conditions on building sites
Craig, Will	Asst. Director Director	CURA MCSR	330 Humphrey Center West Bank Campus 2122 Riverside Ave Minneapolis, 55454	625-1551 627-4282	community survey, snowbirds, housing market, affordability
Detzner, Daniel	Assoc. Prof.	Fam. Soc. Sci.	275 McNeal Hall St. Paul Campus	625-3163	elderly and crisis housing, displacement

<u>Name</u>	<u>Position</u>	<u>Dept.</u>	<u>Mailing Address</u>	<u>Phone</u>	<u>Interest Areas</u>
Einsweiler, Robert	Professor	HIPA	260 Humphrey Center West Bank Campus	625-3533	impact of urban growth on housing, change in characteristics of housing supply and demand
Erickson, Robert*	Prof.	Forest Prod. Mn. BRC	104 Kaufert Lab St. Paul Campus	624-3624	radiant barriers to reduce heat loss in attics and possible moisture problems
Finn, Charles	Coordinator Director, Banking & Community Econ. Develop. Project	HIPA	209 Humphrey Center West Bank Campus	625-8302	housing, banking, regulation
Fleischman, William	Assoc. Prof.	Sociology- Anthropology	228 CINA Hall 10 University Dr. U of M--Duluth Duluth, MN 55812	(218) 726-7557 726-7551	slums, transients, transient housing
Fraker, Harrison	Professor Dean	Architecture Arch. & LA	110 Arch Minneapolis Campus	624-7866 626-1000	design of new prototype housing
Franklin, Evelyn	Assoc. Prof.	DHA Housing Program	240 McNeal Hall St. Paul Campus	624-2290	rural elderly housing, low income, housing en- vironment and well- being, housing manage- ment
Frogner, Fred	Sr. Student Personnel Worker and Administrator	Housing Serv.	Comstock Hall E. Minneapolis Campus	624-2994	campus housing (on and off campus), university housing facilities management
Gertjejansen, Roland	Professor	Forest Prod. Mn. BRC	102 Kaufert Lab St. Paul Campus	624-4730	structural composite wood-based panels for housing
Goetz, Ed	Asst. Prof.	DHA CURA HIPA	240 McNeal Hall St. Paul Campus	624-2281 625-4831	policy, affordable housing, homelessness

<u>Name</u>	<u>Position</u>	<u>Dept.</u>	<u>Mailing Address</u>	<u>Phone</u>	<u>Interest Areas</u>
Goldberg, Louis	Res. Assoc.	Underground Space Ctr.	790 Civil-Min. Eng. Minneapolis Campus	624-2099 624-0066	simulation, below grade heat transfer, radon
Grimsrud, David	Director	Mn. BRC	330 Wulling Hall Minneapolis Campus	626-7418 626-7419	energy use in build- ings, indoor air quality, industrialized housing, issues of affordability
Hendricks, Lewis	Ext. Spec.	Forest Prod.	220 Kaufert Lab St. Paul Campus	624-2790	cold climate housing information
Himmelman, Arthur	Sr. Fellow	HIPA	255 Humphrey Center West Bank Campus	625-7803	multi-sector collabora- tions (public-private partnership), community-based initiatives
Huelman, Pat	Ext. Spec. and Assoc. Prof.	Forest Prod. Mn. BRC	203 Kaufert Lab St. Paul Campus	624-9219 624-1286	residential design and construction, energy performance, windows, building systems
Huizenga, Charles	Res. Fellow	Mn. BRC Arch. & IA	330 Wulling Minneapolis Campus	626-0250	energy, lighting, heat- ing and cooling (HVAC)
Jurkovic, Sam	Sr. Student Personnel Worker	Housing Serv.	Comstock Hall E. Minneapolis Campus	624-2994	campus housing (on and off campus), university housing facilities management
Kuehn, Thomas	Assoc. Prof.	Mech. Eng. Mn. BRC	125 Mech. Eng. Minneapolis Campus	625-4520	energy, indoor air quality, moisture move- ment
Larson, Tim	Asst. Prof.	Forest Prod.	203 Kaufert Lab St. Paul Campus	624-3405	building envelop design and construction, energy consumption and usage, moisture prob- lems, wood

<u>Name</u>	<u>Position</u>	<u>Dept.</u>	<u>Mailing Address</u>	<u>Phone</u>	<u>Interest Areas</u>
Lawrence, Charles	Director	Housing Serv.	Comstock Hall E. Minneapolis Campus	624-2994	campus housing (on and off campus), university housing facilities management
Leitner, Helga	Assoc. Prof.	Geography	414 Social Science West Bank Campus	625-9010	affordable housing, housing in the third world, housing markets and policies
Lukermann, Barbara	Sr. Fellow	CURA HIPA	330 Humphrey Center West Bank Campus	625-4310	nonprofit housing market, database of buyers and sellers, elderly housing sub- market, housing markets
Martin, Judy	Research Assoc.	CURA	330 Humphrey Center West Bank Campus	625-1551	housing markets, works with realtor
	Program Director	Urban Studies	348 Social Science West Bank Campus	626-1626	
Meier, Manfred	Coordinator	Allied Health, Psychiatry	Box 390, Mayo	624-1412	homeless (interest only)
Morris, Earl	Assoc. Prof.	DHA	240 McNeal Hall St. Paul Campus	624-3628	sociology of housing
Morrish, William	Assoc. Prof.	Arch. and L.A.	110 Arch Minneapolis Campus	626-2007	relationship between housing and urban design, building neighborhoods and communities
	Director	Design Center for Am. Urban Landscape	320 Wulling Hall Minneapolis Campus	626-0333	
Morrison, Bonnie	Dept. Head Buckman Professor	DHA	240 McNeal Hall St. Paul Campus	624-3633	housing affordability and access, energy and housing
Neckar, Lance	Asst. Prof.	Arch. & LA	432 Alderman Hall St. Paul Campus	624-3259 625-8285	history and theory, carrying capacity

<u>Name</u>	<u>Position</u>	<u>Dept.</u>	<u>Mailing Address</u>	<u>Phone</u>	<u>Interest Areas</u>
Olson, Wanda	Ext. Spec.	DHA	360 McNeal Hall St. Paul Campus	624-3780	housing technology, kitchen ventilation, water treatment units
Pike, Ron	Research Asst.	CURA	330 Humphrey Center West Bank Campus	625-8562	nonprofit sector, cooperative housing
Ramsey, James	Assoc. Dept. Head and Prof.	Mech. Eng.	125 Mech. Eng. Minneapolis Campus	625-0705	energy, indoor air quality, moisture movement
Raup, Phil	Prof. Emeritus	Ag. & Applied Economics	337a COB St. Paul Campus	625-8241	interpenetration between rural and urban housing markets
Resnick, Michael	Assoc. Prof.	Sch. of Public Health	Box 721, UMHC	626-2726	homeless (interest only)
Ritter, David	Scientist	Forest Prod. Mn. BRC	25 Kaufert Lab St. Paul Campus	624-3251	wood composites, energy efficient residential housing
Robinson, Julia*	Assoc. Prof.	Architecture Mn. BRC	110 Arch Minneapolis Campus	on leave	housing form, design work on handicap, roles of activity and motiva- tion in understanding energy use, human factors in energy per- formance of buildings
Scott, Tom	Director	CURA	330 Humphrey Center West Bank Campus	625-1551	housing policy and development issues
	Professor	Pol. Sci.	1414 Social Science West Bank Campus	625-1537	
Sedo, Kathryn	Sr. Attorney, Clinical Prof.	Law	190 Law West Bank Campus	625-5515	cooperative housing
Shen, Lester	Res. Assoc.	Underground Space Center Mn. BRC	790 Civil-Min. Eng. Minneapolis Campus	624-9501 624-0066	low-income weatheri- zation, radon, build- foundation heat loss

<u>Name</u>	<u>Position</u>	<u>Dept.</u>	<u>Mailing Address</u>	<u>Phone</u>	<u>Interest Areas</u>
Shippee, Warner	Coordinator	CURA	330 Humphrey Center West Bank Campus	625-1551	nonprofit develop- ment for elderly, post- war veterans housing, impact of housing regulations on suburban building, neighborhood needs assessment
Smith, Fred	Coordinator	CURA	330 Humphrey Center West Bank Campus	625-1551	policy issues on housing, affordability for the very poor
Squires, Roderick	Assoc. Prof.	Geography	414 Soc. Sci. West Bank Campus	625-0179	titles, legal descrip- tions, public controls, finance
Steklenski, Phil	Assoc. Sci.	Forest Prod.	24 Kaufert Lab St. Paul Campus	624-4230	new building technol- ogy, industrialized housing, wood building products
Sterling, Ray	Assoc. Prof. Director	Civil-Min. Eng. Underground Sp. Center Mn. BRC	790 Civil-Min. Eng. Minneapolis Campus	624-0066	building foundations, earth-sheltered build- ings, energy use in buildings
Stum, Marlene	Asst. Prof.	Fam. Soc. Sci.	290 McNeal Hall St. Paul Campus	625-4270	elderly, displacement decisions, aging-in- place, subsidized housing
Swan, Craig	Acting Dean & Assoc. Dean	CLA	215 Johnston Hall Minneapolis Campus	624-2535	mortgage markets, resi- dential construction, home ownership
Ubbelohde, M. Susan	Assoc. Prof.	Arch. & L.A. Mn. BRC	110 Arch Minneapolis Campus	624-7866 624-8349	daylight/lighting energy use

<u>Name</u>	<u>Position</u>	<u>Dept.</u>	<u>Mailing Address</u>	<u>Phone</u>	<u>Interest Areas</u>
Vogel, Mary	Asst. Director Rsch. Coord.	Mn. BRC Arch. & IA	330 Wulling Minneapolis Campus	626-7417	housing design for special populations, manufacturing housing techniques, feminist issues in housing, retrofitting multi- family housing
Wattenberg, Esther	Staff	CURA	330 Humphrey Center West Bank Campus	625-1551	housing and single parents, high mobility rates, low income
	Professor	Social Work	400 Ford Hall Minneapolis Campus	624-5888	
Weeks, Jr., Stephen	Assoc. Prof.	Architecture	110 Arch Minneapolis Campus	624-2832 624-7866	design of housing, factory-crafted housing
Younger, Judith	Professor	Law	322 Law West Bank Campus	625-5844	law governing land- lords and tenants
Yust, Becky Love	Asst. Prof.	DHA	240 McNeal Hall St. Paul Campus	624-4904 624-9700	residential technol- ogy and resource utilization

* These persons could not be reached personally to confirm data in this chart prior to final revisions. Therefore, information contained herein should be considered in that light.

EASTERN CORRIDOR AND TWIN CITIES COLLEGES

<u>Name</u>	<u>Position</u>	<u>Dept.</u>	<u>Mailing Address</u>	<u>Phone</u>	<u>Interest Areas</u>
Day, Linda	Asst. Professor	Pol. Sci.	Col. of St. Catherine 2004 Randolph Ave. St. Paul, MN 55105	292-0784	housing design, women and housing needs, access, non-traditional housing forms
Harrigan, John	Dept. Chair	Pol. Sci.	Hamline University Hewitt & Snelling Aves. St. Paul, MN 55104	641-2278	housing and community development from policy perspective (homeless- ness as an aspect) (n.b. teaching interest only)
Hesser, Gary	Professor Dir. of Intern.	Sociology Cooperative Ed.	Augsburg College 731 21st Ave. S. Mpls. MN 55454	330-1664	neighborhoods and hous- ing maintenance, affordable housing, homelessness
Hertzburg, Edwina	Assoc. Prof. Director	Social Work Faculty Devel.	Augsburg College 731 21st Ave. S. Mpls. MN 55454	330-1092	homelessness, afford- able housing
Karvel, George R.	Professor, holder of MN Chair in Real Estate	Real Estate	St. Cloud State Univ. College of Business St. Cloud, MN 56301	255-3067	evaluation, finance, feasibility, investment
Litechy, Larry	Faculty	Philosophy and Ethics	Mpls. Comm. College 1501 Hennepin Ave. S. Mpls. MN 55403	341-7579	homelessness, homeless shelters (n.b. personal interest only)
Lowe, Susan	Faculty	Human Services Program	Mpls. Comm. College 1501 Hennepin Ave. S. Mpls. MN 55403	341-7096	affordability, home- lessness (n.b. teaching and personal interest only)

<u>Name</u>	<u>Position</u>	<u>Dept.</u>	<u>Mailing Address</u>	<u>Phone</u>	<u>Interest Areas</u>
Makar, Anita	Faculty	Human Services Program	Mpls. Comm. College 1501 Hennepin Ave. S. Mpls. MN 55403	341-7005	homelessness (demographics), affordable housing (n.b. teaching and personal interest only)
Marcott, Craig	Faculty	Economics	Col. of St. Thomas Mail #4219 2115 Summit Ave. St. Paul, MN 55105	647-5939	affordability, homelessness, low cost housing (n.b. teaching and professional interest only)
Mehrhoff, Arthur	Asst. Professor	Local and Urban Affairs Program	St. Cloud State Univ. St. Cloud, MN 56301	255-3107	neighborhood conservation (social and physical), heritage preservation
Mooney, Steve	Professor Director	Real Estate Research Center	St. Cloud State Univ. College of Business St. Cloud, MN 56301	255-3074	real estate appraisal, real estate finance, real estate investment
Musil, Thomas	Asst. Prof. Director	MN Ctr. for Real Estate and Housing Educ.	University Tech. Ctr. St. Cloud State Univ. 1313 5th St. S.E. Mpls. MN 55414	379-3891	real estate, housing, facilities management, commercial property management, appraisal
Okleshen, Henry	Professor Chair	Finance, Insurance and Real Estate Dept.	Mankato State Univ. MSU Box 14 Mankato, MN 56002	507-389-1319	cost of housing, housing trends, financing
Rafter, David O.	Professor	Urban & Regional Studies Inst.	Mankato State Univ. MSU Box 25 Mankato, MN 56007	507-389-5035	rental housing stock, low income housing (public or private)
Robertson, Kent A.	Director	Local and Urban Affairs Program	St. Cloud State Univ. St. Cloud, MN 56301	255-3184	urban planning, downtown development (teaching interest)
Skogstrom, Jan	Faculty	Human Services Program	Mpls. Comm. College 1501 Hennepin Ave. S. Mpls. MN 55403	341-7052	homelessness (n.b. teaching only)