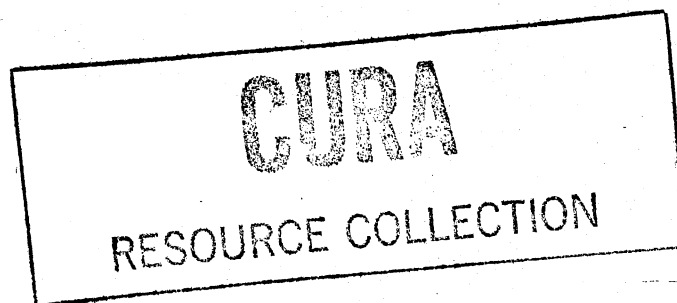


A Study of St. Paul's Rehabilitation Program

Part II: Issues and Attitudes

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## Introduction

A survey of homeowners in ten Identified Treatment Areas was undertaken as part of the study of the residential rehabilitation program in St. Paul. This section of the report is based largely on that survey and pays particular attention to a series of issues which were raised by City Staff and specified in the agreement between the City and the Center for Urban and Regional Affairs.

The Identified Treatment Areas (ITAs) are located in many different parts of the City as shown on Map A. They range in size from 34 to about 200 housing units with the average size around 100 units. They are not necessarily representative of either the City as a whole or its older areas. Nor can they be thought of collectively as representing areas which are in special need of rehabilitation. Each is unique and the data concerning it apply to it alone. We have thought it useful to compare the data from the various ITAs and with the distributions and medians for the entire group of respondents. The reader should keep in mind, however, that there is never any intention of generalizing from these data to the wider area of the Planning District in which an ITA is located or to the City as a whole.

The survey was aimed at the specific purpose of determining the reactions of owner-occupants of single-family houses to the rehabilitation program and to the various elements of the ITA program in particular. Only a very limited amount of demographic and descriptive information was obtained in order to keep the questionnaire to a practical length.

The survey was administered by the firm of Anderson and Berdie for CURA. A questionnaire was mailed to homeowners in the ITAs in October and November, 1977. Follow-up was made by letter and later by telephone and in person in December, 1977 and January, 1978. The response rate varied from 73% to 91% in the various ITAs with the average response rate of 76% with 649 questionnaires returned of a total of 853 valid addresses.

In discussion which follows, each of the major issues has been treated at some length after which other information from the survey is presented. Tables, usually percentage distributions, are interspersed with the narrative and are keyed to the questions in the questionnaire, a copy of which is included as Appendix A. Additional data are also included in the Appendix.

Some of the most interesting and revealing information is contained in written comments which respondents were encouraged to make at various points in the questionnaire. All of these comments are categorized and organized by ITA in Appendix B.

## A. Attitude of Residents Towards ITA Designation

Generally, homeowners in ITAs are aware of the ITA program. A majority believe that it has had a good effect on their neighborhoods. Relatively few, however, have taken an active part in community activities associated with the program. There was a good deal of variation among ITAs in their responses to the questions about these issues.

1. Knowledge of the Program. Seventy-three percent of all respondents knew that they lived in an ITA (Question 1\*). This varied from a high of 85% in Linwood to a low of 57% in St. Albans. St. Alban's residents may have been unsure as to just where the ITA program fitted into the general scheme of things, as their neighborhood had been within a Neighborhood Development Project, an Urban Renewal Project, and the Model Cities Area in the past few years. In order of their knowledge of the ITA program, the areas ranked as follows:

<u>ITA</u>	<u>Percentage of Respondents Knowing They Lived in an ITA</u>
Linwood	85.1%
Burr	83.3
Churchill	81.0
Conway	80.6
Stevens	77.8
West Midway	73.8
Thomas-Dale	72.8
Blair	71.9
Lexington-Hamline	67.1
St. Albans	57.1

2. Attitudes towards effect of ITA designation. Fifty-four percent of the respondents feel that the ITA designation has had a good effect on their neighborhood and 38.9% indicate that they don't know (Question 20). Only 2% feel that ITA has had a bad effect while 4.8% think it has had no effect. Positive reaction to the ITA designation varied from 78% in Stevens to 29% in Blair and 43% in Linwood. However, 60% of the Blair people and 49% in Linwood indicated that they did not know what effect the program had had. Only a small percentage felt that the program had a bad effect. (The Blair program had been active less than six months at the time of the survey.) The ITAs are listed in order of the percentage which felt that ITA designation has had a good effect:

Stevens	77.8%
West Midway	63.0
Thomas-Dale	62.8
Burr	55.9
St. Albans	55.8
Conway	55.3
Churchill	52.4
Lexington-Hamline	51.3
Linwood	42.6
Blair	29.2

\*Refers to number of the question on the questionnaire. See Appendix A.

Responses to this question were cross-tabulated with household income of the respondents for all the ITAs as a group. There seems to be relatively little relationship between income and attitude towards the ITA program except for families of higher income. Eighty-four percent of people with incomes of over \$25,000 felt that ITA designation has had a good effect. The completion tabulation follows:

<u>Income</u>	<u>No.</u>	<u>Good Effect</u>	<u>Bad Effect</u>	<u>No Effect</u>	<u>Don't Know</u>
Less than \$10,000	226	57.1%	2.3%	1.9%	38.9%
\$10,000 to \$14,999	159	48.4	1.3	4.4	45.9
\$15,000 to \$24,999	155	52.9	1.3	9.0	36.8
\$25,000 and over	31	83.9	6.5	-	9.7
All incomes	571	55.0	1.9	4.4	38.7

Homeowners were also asked how well they understood the ITA program prior to receiving the questionnaire with the following possible answers - "Very Well," "Some", "I'd Heard of It Only", and "I'd Never Heard of It". (Question 6). Table A shows the results by ITA. In Stevens and Linwood, over 30% of the respondents indicated that they understood the program "Very Well" while in Stevens, 41.4% said they understood it "Some" as did 35.4% in Linwood. In four ITAs over 60% of the owners said they understood the program "Some" or "Very Well". On the other hand, less than 50% are in this category in Lexington-Hamline and St. Albans. Indeed in St. Albans, 32.9% of the respondents indicated that they had never heard of the program as did 29.6% in Lexington-Hamline. This is somewhat surprising as in a later question, 74.3% of the Lexington-Hamline owners say that they had learned about housing programs from printed materials from community organizations. Apparently, the program was not played up by name, "ITA program", in Lexington-Hamline.

3. Participation in activities related to the ITA program. A relatively small number of the respondents have taken an active role in community activities related to the ITA program (Question 16). The largest percentage, 15%, had distributed literature.

The table below shows the percentages for each type of activity for the whole group of respondents and indicates the percentage or participation in the ITA with the greatest participation and with the least participation.

	<u>All ITAs</u>	<u>ITA With Highest Percentage</u>	<u>ITA With Lowest Percentage</u>
Distributed Information	14.4%	23.0%	5.7%
Served On Neighborhood Committee	9.8	16.1	3.9
Served on Committee of Community Organization	9.1	15.1	1.9
Served as Block Leader	6.2	13.3	-
Hosted Block Party	3.6	9.9	-

Respondents appear to have engaged in these activities most frequently in Linwood, Lexington-Hamline and West Midway and least in Churchill, Conway and Thomas-Dale (see Table B).

People who had participated in these activities were much more likely to feel that ITA designation had been good for their neighborhoods than people who had not. 75% of the participants felt that ITA designation had had a good effect compared with 45% of those who had not taken an active role.

## B. Residents' Feelings About Their Neighborhoods

Several questions related to the attitudes of residents toward their neighborhoods and neighborhood improvement.

2. Do you believe that the following aspects of your neighborhood have improved, stayed the same, or become worse in the last 5 years?

7. Did the following things encourage, discourage, or have no effect on your moving into this neighborhood? (list of elements to be checked).

8. Have you noticed an improvement in the condition of houses in this neighborhood over the last 2 years?

9. Has the neighborhood cooperation/organization increased in the last two years?

17. How important to you believe it is that the following be done in your neighborhood? (list of elements to be checked).

1. Has the neighborhood improved? A majority of the people in the ITAs feel that the "condition of streets", "condition of housing" and "street lighting" have improved in the last five years. Many more people feel that "parks and playgrounds", "work of community organizations" and "public transportation" have improved than feel that they have become worse. On the other hand, the reverse is true of "type of people", "shopping facilities" and "crime as a problem." The percentages feeling that the condition has improved compared with the percentage feeling that it has become worse are as follows:

	<u>Percentage Indi-</u> <u>cating Improvement</u>	<u>Percentage Indicating</u> <u>Condition Has Become</u> <u>Worse</u>
Condition of Streets	63.6%	10.7%
Condition of Houses	60.9	12.1
Street Lighting	52.7	6.1
Parks or Playgrounds	48.4	5.7
Work by Community Organizations	43.2	1.9
Schools	24.0	19.1
Public Transportation	18.8	9.4
Type of People	18.6	20.1
Shopping Facilities	18.0	24.3
Crime as a Problem	15.0	25.9

Other respondents indicated that the condition stayed the same or they had no opinion.

a. Condition of Streets. Sixty-four percent of the respondents in all the ITAs believe that street conditions have improved during the past five years, while 22.5% believed they had stayed the same and 12 percent thought they had become worse. In six areas with recent paving programs in connection with the ITA program much higher percentages of the respondents believe street conditions have improved.

They are:

West Midway	94%
Burr	88%
Conway	90%
Thomas-Dale	87%
Stevens	83%
Lexington-Hamline	75%

In Blair, Churchill, and Linwood, more people believe that street conditions have worsened than believe they have become better. More than half of the total number of respondents believing conditions are worse live in these ITAs. Table C shows the complete distribution.

b. Condition of Houses. In all but two of the ITAs, a majority of the respondents believe that housing conditions have improved in the past five years. In Churchill, 31% feel that conditions are better and 50% feel that they have become worse while in Blair 28% feel that houses have improved and 20% feel that they are worse. The following percentages of respondents in the other ITAs feel that conditions of houses have improved:

St. Albans	74.4%
West Midway	74.1
Thomas-Dale	69.9
Conway	69.4
Linwood	68.2
Lexington-Hamline	58.1
Burr	54.8
Stevens	55.2

Table D shows the complete percentage distribution.

Homeowners were also asked if they had noticed "an improvement in the condition of houses in this neighborhood over the last 2 years?" (Question 8) They indicated whether it was a large improvement, some improvement or no improvement. Interestingly, 88% of all respondents indicated that they had either noticed a large improvement or some improvement and only 13% answered the question "no". Most people, 59% had noticed "some improvement". The highest percentage of "large improvement" responses, 55%, was in St. Albans where the total of "large improvements" and "some improvements" was 95%. In West Midway, 98% of the respondents indicated that they had noticed improvement. In Blair Street, 24% indicated that had noticed no improvement while 70% saw some improvement and 8% a large improvement. Blair Street is one of the newest of the ITAs. West Midway was undergoing rehabilitation prior to the ITA program. The detailed percentages for each ITA are shown on Table E.

c. Street lighting. Led by Thomas-Dale and West Midway, the great majority of respondents in six of the ITAs state that street lighting has improved in the past five years. The percentages range from 89.6% to 58.0%. By area they are:



Thomas-Dale	89.6%
West Midway	86.4
Conway	75.0
Burr	69.7
Stevens	59.3
St. Albans	58.0

In Blair, Churchill, and Linwood, 5% or less of the respondents say that street lighting has improved while the vast majority feel that it has remained the same. In Lexington-Hamline, 28% see improvement while 61% say that street lighting has remained the same. (See Table F.)

d. Parks and playgrounds. Ninety-five percent of the respondents in West Midway and 80% in St. Albans state that parks and playgrounds have improved, no doubt reflecting new parks or park improvements in or near the ITAs. In Lexington-Hamline, 60.5% of the respondents indicate park and playground improvements have occurred, probably referring to those at Oxford Playground immediately east of the ITA. In Conway also, new playground facilities in the vicinity prompted 55% of the respondents to answer affirmatively. In other areas, one-third or fewer of the respondents feel that there have been improvements and an equal or larger number feel that the situation has not changed. Table G shows the detailed percentages.

e. Schools. New schools have been built in the recent past serving the Stevens and Conway areas. Two-thirds of the respondents in these ITAs recognize this in their response to the question. In Burr Street, 40% respond that schools have been improved compared with 43% who say they have stayed the same. In the other ITAs, more people feel that the schools have stayed the same than they have improved. In West Midway, Thomas-Dale and Churchill, between 25 and 30 percent indicate that the schools have become worse. Table H shows the complete percentage distribution.

f. Public transportation. In every ITA but Thomas-Dale, the majority of respondents feel that public transportation has remained the same in the past five years. Forty-six percent of the respondents in Thomas-Dale feel that public transportation has improved. Apparently, they were thinking of the new bus route on Minnehaha Avenue. Table I shows the detail.

g. Shopping facilities. An equal percentage of respondents, 43%, feel shopping facilities serving Linwood have improved as say they have stayed the same. In St. Albans, 84% feel that shopping facilities have become worse. In all the rest of the ITAs the predominate opinion is that shopping facilities have stayed the same. (See Table J).

h. Type of people living in the neighborhood. In Churchill, 44% of the people feel that the type of people living in the neighborhood has become worse during the past five years while 33 percent think they have stayed the same and 11 percent feel they have improved.

In St. Albans, the figures are reversed while in the rest of the ITAs the largest percentage feel the people have remained the same and those who feel that the people have improved are about balanced by those who think they have become worse. In Conway and Blair, however, a larger percentage feel that the people have become worse than think they have become better. The opposite is true of Linwood. Table K reflects this somewhat complicated situation. Written comments from respondents in some of the ITAs reflect these feelings about the changing population in the area.

i. Crime as a problem. Crime is seen as an increasing problem by more people than think it is decreasing in all of the ITAs except West Midway, Stevens and St. Albans. In the latter, 35% think crime has improved while 44% see it about the same and 12% believe it has become worse. In Blair, Burr, Churchill, Conway, and Linwood a substantially larger number of respondents see crime as a problem becoming worse than see it as improving (See Table L).

j. Work done by community organizations. The activity of community organizations in the ITAs is reflected in the survey. A substantial number of people in each area feels that community organizational work has improved over the last five years and only 2%, overall, feel that it has become worse. Those feeling that the community organizational work has improved range from 65% in Lexington-Hamline to 28% in Blair. Following Lexington-Hamline are Stevens where 50% feel that the work has improved and Linwood with 48%. Table M shows the detailed description.

### C. Effect of ITA Designation on Home Improvement

The ITA program appears to have been accompanied by a considerable amount of residential rehabilitation and home improvement activity probably substantially greater than in other parts of St. Paul. Three data sources were used to provide information on the amount of activity: 1) summary responses of residents of ITAs regarding home improvements, 2) volume of City processed rehabilitation loans and grants, and 3) building permit data.

1. Improvements reported in the survey. At least three-fourths of the respondents to the survey questionnaire had made one or another kind of improvement to their houses in the last five years. They were asked: "Have the following improvements been done (or are they being done) to this house in the last five years?" (Question 10) with the following possible responses "don't know", "yes", or "no." 74.4%\* answered "yes" to at least one of the fourteen items that followed, 4.5% answered "no" to all of them and 21.1% either did not answer the question at all or answered "don't know" on each item. The percentage responding "yes" to each of the items for all of the ITAs in order of the frequency is as follows:

	<u>Percentages Indicating Work Had Been Done (All ITAs)</u>
New electrical wiring	61.1%
Painting the outside of the home	49.0
Remodeling the bathroom	47.6
Remodeling the kitchen	47.1
New roof	42.2
New windows	40.3
New plumbing	39.1
New fence	38.5
Insulation	35.5
Outside landscaping	30.4
New furnace	28.5
New siding	24.5
A new garage	16.7
Addition of one or more rooms	8.1

Analysis of this question has some built-in difficulties:

1) These percentages reflect those answering "yes" as a percentage of those replying to the specific questions not the percentage of all respondents to the questionnaire. Depending on the question, between 60% and 72% of the respondents answered. Normally, it might be assumed that those not responding to the question, had not made any of the improvements suggested. In this survey, however, this may not be true. A fairly large number of people who received questionnaires expressed some fear that the results would be used to raise their taxes or disturb them in other ways.

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\*The actual percentage is most probably higher and may be as high as 90%. Some of those answering "don't know" or not responding to the question undoubtedly lived in houses which had been improved during the period.

Such fears might well prevent people from replying to specific questions, which indicate improvements to houses. In other cases, owners may have failed to take out building permits for some or all of the work done, and, therefore, do not want to indicate that they made improvements.

2)The question does not indicate criteria for amount of work done. "A new furnace" or "a new roof" is fairly specific; however, "painting the outside" or "outside landscaping" could range all the way from a complete job to minor touch up or planting a few flowers.

3)The five-year period stated in the question, while it includes the ITA period, does not correspond to it. The program period varied among ITAs. It would have been impossible to phrase a question which would fit them all.

While some people in each ITA reported making each of the improvements listed, some types were much more prevalent in some areas than in others. In seven of the ten ITAs, electric wiring was the most prevalent type of improvement; in two, outside painting; and in one, remodeling kitchens and bathrooms. Table N shows the percentages of respondents engaging in each type of improvement for each ITA.

Owners in the ITAs recognize that a substantial amount of improvement remains to be done in their houses. The second part of the question concerning improvements asked if each of the types of improvements needed to be done with the following results for all of the ITAs together.

Percentages Indicating Improvement Needs To Be Made

Insulation	47.8%
Painting the Outside of the House	34.8
A new garage	31.8
Remodeling of bathroom	30.4
Outside landscaping	29.0
Remodeling of kitchen	28.8
New windows	26.1
New fence	25.1
New roof	25.0
New plumbing	23.9
New electric wiring	20.9
New siding	17.6
New furnace	17.5
Addition of one or more rooms	9.4

The detailed percentages for each ITA are included in Table O.

2. Concentration of public rehabilitation loans and grants in Identified Treatment Areas. Since the beginning of the Community Development Program through December 31, 1977, the City has made 1816

loans or grants or combinations thereof for residential rehabilitation.\*

St. Paul Approved Rehabilitation Loans and Grants through December 21, 1977

	Loans		Grants		Combinations		Total	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
In ITAs	110	13.4%	123	13.9%	11	10.5%	244	13.4%
In PRAs	358	43.4	420	47.4	48	45.7	826	45.4
Elsewhere in City	356	43.2	344	38.8	46	43.8	746	41.1
TOTAL	824	100.0%	887	100.0%	105	100.0%	1816	100.0%

Of the total, 13.4% or 244 loans and grants have been made to owners within Identified Treatment Areas and 45.7% or 826 have been made outside of the ITAs but within Priority Rehabilitation Areas which for the most part surround ITAs. The rest of the City accounts for 746 or 41.1%. Map A shows the approximate locations of properties which have been improved under the program.

Despite the relatively small percentage located in the ITAs, the numbers reflect a concentration of effort within these areas. Through December 31, 1977, 90 loans and grants were made within nine of the ten areas studied out of an estimated possible 762 (Blair is not included because no loans and grants had yet been reported) or 11.8%. A similar percentage for the City as a whole would have resulted in about 7,000 loans and grants or about 3.6 times as many as actually have been made. In other words, the concentration in the ITAs has been almost four times that in the City as a whole.

There is some discrepancy between the number of City loans and grants which respondents in the survey report having received and the numbers in the Rehabilitation report. A comparison follows:

<u>ITA</u>	<u>Loans and Grants Reported in Rehabilitation Report</u>	<u>Loans and Grants Reported in Survey</u>
West Midway	14	31
Blair	-	8
Churchill	12	11
Conway	7	6
Lexington-Hamline	21	8
Linwood	4	3
St. Albans	12	30
Stevens	4	3
Thomas-Dale	8	20

West Midway and St. Albans' residents may be reporting loans and grants made prior to the CD program. In Lexington-Hamline, the City's report includes both the first and second ITAs while the Survey only includes the latter. The slight undercounting in some of the other ITAs may be explained by the lack of one or more of the loan or grant recipients to respond to the survey.

\*Rehabilitation Report, December 31, 1977, Housing and Redevelopment Authority of the City of St. Paul, Minnesota.

City processed loans and grants are by no means the complete story on rehabilitation within the ITAs. Less than half the respondents in the survey indicated that they has used these loans and grants to finance home improvements during the past five years. Residents were asked about the sources of financing which they used with the following results for the ITAs taken together:

Loan from bank	27.2%
Loan from Savings and Loan	11.0
Loan from finance company	4.5
Personal savings	66.6
City or HRA loan	17.5
City or HRA grant	15.2

(Percentages add to more than 100% because some owners used more than one source of financing).

In West Midway and St. Albans, both with former NDP rehabilitation programs, more than half of the survey respondents said that they had used City or HRA loans or grants. In the other ITAs the percentages ranged from 16.3% in Linwood (the area with the highest average annual income and perhaps the lowest eligibility for City and State loans or grants) to 31.6% in Burr Street (see Table P). Readiness to use other methods of financing underlines the importance of activities other than rehab loans and grants in stimulating the improvement of housing in selected areas.

3. Building permits. Building permit data tend to show that there was a substantial increase in the amount of home improvement work in the ITAs over the last three years. Building permits were reviewed for each of the ITA areas for the period of ITA designation and the immediate preceding years. The number of building permits for additions, alterations, and repairs increased from 1975 to 1977 for the ten areas from 45 to 111 or by 147%. Meantime, the City-wide total increased by 16%. The figures are not strictly comparable, however, because the City-wide figures include permits for improvements to commercial as well as residential structures. Nor do the building permit data include all of the work done in the ITAs. Permits for electrical work and plumbing have not been included in our numbers, for instance. The data for each of the areas as compared with the City-wide total were as follows for 1975, 1976 and 1977:

	Number of Building Permits Issued for Additions, Alterations and Repairs		
	<u>1975</u>	<u>1976</u>	<u>1977</u>
City of St. Paul	2976	3468	3439
<u>ITAs</u>			
West Midway	9	15	10
Blair	3	2	7
Burr	5	7	11
Churchill	1	1	14
Conway	2	4	11
Lexington-Hamline	6	17	15
Linwood	2	2	5
St. Albans	1	9	24
Stevens	1	3	2
Thomas-Dale	5	10	12

#### D. The ITAs and the Housing Market

Part of our assignment was to study the effect of ITA designation and the ITA program on the private real estate market in the area. This has proved to be difficult.

The ITAs are relatively tiny enclaves of houses, pieces of neighborhoods, which are part of a Metropolitan housing market which is in turn heavily affected by region and national trends. Together the ten areas studied include only about 1% of the housing units in St. Paul.

Each of the ITAs is unique. They represent a wide range of housing situations although all are basically owner-occupied, single-family detached house areas. Most have relatively little intrusion of other uses, although some border major industrial or commercial complexes. They are located in neighborhoods which range from among the highest in average housing value to near the low end of the scale in St. Paul.

The St. Albans, West Midway and Thomas-Dale ITAs are in areas which have been heavily affected by other public programs over more than a decade. The ITA designation in these areas stemmed out of previous rehabilitation and renewal efforts which had already had an impact when the ITAs program was launched. It is, therefore, almost impossible to isolate the effect of rehabilitation which has occurred more recently from that which had occurred previously.

A major difficulty in any attempt to analyze these small areas stems from the lack of data. We were not able within the time and resources available to measure the number or type of real estate transactions which have taken place within and around the ITAs during the period of the program and immediately prior to its beginnings. A further complication was the variation of the dates of the programs between the ITAs.

The ITA program has occurred in a time of rapidly rising prices in both the new and the old house field. Recently, in the Twin Cities Metropolitan Area and St. Paul the prices of old houses have been rising at a more rapid rate than inflation in general. Vacancy has decreased and the general picture in the market in St. Paul is one of increasing tightness, caused in large part by the increasing number of people in the age brackets with high household formation rates.

This situation, of course, affects the ITAs like every other part of the City. The resulting increased demand for houses may mask any effect that increased rehabilitation activity may have had.

Despite these problems, we were able to do two or three things which may lead to some insights. First, using census data, we have developed a rough picture of the place of each ITA in the general housing supply in St. Paul and the Metropolitan Area and the changes which took place in that place from 1950 to 1970. Secondly, we have developed rough estimates of housing turnover in each ITA from the responses to the survey of owner-occupants. Thirdly, we have been able to look at some of the differences in the newcomers in the area, people who have been in the market during the last two years and older residents. In addition, we have obtained some impressions of the activity in the real estate market through talking with realtors and by observation.

1. Relative position of the ITAs. Census data were used to show the relative position of the ITAs in the metropolitan housing market. In lieu of data for the ITAs as such, information on housing values for the Census Tract or Tracts in which the ITAs were located was substituted. The ITAs are relatively small parts of the Census Tracts in which they are located. Frequently, they are sections which were thought to be most in need of rehabilitation and, therefore, census tract numbers are likely to over-estimate values in the ITA. The Census Tract data represent the areas in which the ITAs are located, therefore, more than they do the ITAs themselves.

The data were used to determine the relative position of owner-occupied, single-family houses in the market in 1950 and 1970 and the changes which had taken place in the twenty-year intervening period. Table Q shows the data. In brief, the median value of owner-occupied houses in St. Paul and in each of the census tracts was compared with the median value of houses in the Twin Cities Standard Metropolitan Statistical Area (SMSA) for 1950 and 1970. Index numbers were derived by dividing the value of houses in the area by the value of houses in the SMSA. The resulting indices in 1950 ranged from 66 in Tract 315 in which Burr Street is located to 144 for Tract 357, in which Linwood ITA is located. The index for St. Paul as a whole was 97. In other words, the value of the median house in 1950 in St. Paul was just a little lower than the median for the Metropolitan area. The Minneapolis median was slightly higher than the Metropolitan median. Among ITAs, only the tracts containing Lexington-Hamline and the Linwood ITA were above the Metropolitan and City medians in 1950.

With the tremendous surge of new suburban housing in the 1950's and 60's the situation changed markedly. In 1970, St. Paul's value index was 87 while Minneapolis had declined to 83. All of the ITA Census Tract indices declined. In four cases, the Churchill, Burr, West Midway, and Stevens tracts, the decline was proportionally less than in the City as a whole. In Thomas-Dale it was almost the same and in Blair Street, St. Albans, Conway, Lexington-Hamline and Linwood, values had declined somewhat more than in the City as a whole. Lexington-Hamline and Linwood, which had the highest average values both in 1950 and 1970, showed the greatest proportional decline.

The final column in the Table shows the relationship between the median value in 1970 and the median value in 1950 in each area as an index number. In the Metropolitan Area the median price house was worth 216 times as much in 1970 as in 1950 in current dollars. In St. Paul the index was 192 while the figures for the census tracts vary from 160 in Lexington-Hamline to 203 in Burr Street. Burr Street had the lowest median value in both years but its relative position had changed very little.

These numbers indicate that the areas which included the ITAs declined in their relative position to the Metropolitan market but tended to maintain their position in the St. Paul City market during the two decades. Only the areas with the highest values, these containing the Lexington-Hamline and Linwood ITAs, declined significantly. Review of similar figures for other census tracts, which in 1950 were above the City average, shows that they, too, tended to decline at a greater rate than the City as a whole.



In 1970, the future ITAs were located in Census Tracts which ranged in median house value from Tract 357, containing Linwood in the top ten percent of tracts in the City, to Tract 315, the location of Burr Street which was in the next to lowest decile. Listed in order of median house value they are as follows:

<u>Census Tracts</u>	<u>ITA Located In</u>	<u>Median 1970 Value</u>	<u>Decile</u>
357	Linwood	\$25,400	10
353	Lexington-Hamline	18,300	7
320,321	Blair	16,800	6
312	Churchill	16,300	5
371, 372	Stevens	16,100	4
324, 325	Thomas-Dale	15,550	4
345	Conway	15,300	4
319	West Midway	15,000	3
335, 336	St. Albans	14,750	3
315	Burr	13,300	2

Five of the ten ITAs are in tracts which represent the middle range of values in the City.

Obviously, the Census numbers are very much out of date and values have risen anywhere from 70 to over 100 percent since 1970. With the infusion of new housing in St. Albans and Thomas-Dale and the long range improvements which have gone into some of the older areas, the relative position of some of these tracts may have changed markedly.

2. Age of housing. In only three of the ITAs studied were any of the houses built since 1970. These included St. Albans (20.9%), Stevens (4.0%), and Thomas-Dale (6.5%). Most of the houses were built prior to 1940 ranging from 100% in West Midway to 78% in St. Albans (see Table R). It should be noted that the new houses in Thomas-Dale and St. Albans which were built on land made available through urban renewal met a ready market.

3. Turnover. Although there is little, or in the case of seven areas, no new housing in the ITAs, there has been steady turnover in the existing housing supply. ITA homeowners were asked how long they had lived in their present homes. 8.6% had lived in their houses less than two years. By ITA these percentages are:

St. Albans	12.8%
Churchill	11.9
Burr	11.4
Conway	10.5
Lexington-Hamline	9.1
Linwood	8.5
Blair	7.7
Thomas-Dale	6.8
West Midway	6.2
Stevens	0

Although no respondents in Stevens had lived in the area less than two years, 28.6% had lived there from 2 to 4 years, a higher percentage than in any other area except Linwood where 31.9% had moved in between two and four years ago. (See Table S for complete distribution).

If the percentages of households living in the area two years or less are divided by two, rough estimates of recent annual turnover rates result. These range from 6.4% in St. Albans to 3.1% in West Midway with an overall average of about 5%. This compares with an estimated turnover rate in owner-occupied houses in the City as a whole of 7.5% (derived from data from the 1974 Annual Housing Survey of the Bureau of the Census).

Relatively low turnover and little or no persisting vacancy in single-family houses in the ITAs was confirmed by observation and by reports by realtors.

People who have moved lately have substantially higher incomes than people who have lived in their houses longer. Data from the survey give the following percentage distribution for respondents from all of the ITAs.

Median Income	Years in House	Total	Less than \$10,000	\$10,000 to \$14,999	\$15,000 to \$24,999	\$25,000 or over
\$15,625	less than two	100%	17.3%	30.8%	40.4%	11.5%
\$13,452	two to four	100%	20.4	30.8	32.0	6.8
\$13,077	five to nine	100%	33.3	27.1	32.3	7.3
\$ 9,500	ten or more	100%	52.6	23.4	21.1	3.0

The difference between the \$15,625 median income of the newest arrivals and the \$9,500 of the older settlers is particularly striking. While these numbers do not tell us anything about the families who left the area and who were replaced by the newcomers, it is safe to assume that the latter are of higher income than the former, many of whom are likely to be elderly and retired. We would assume also that the newcomers are generally younger than those whom they have succeeded. If so, it can be anticipated that their incomes will increase relatively over the next several years.

Newcomers who had lived in their houses less than two years were somewhat different in their indications as to elements which encouraged their move from residents who had been there longer. Table T shows the percentage of respondents who found various elements encouraging grouped by length of time in their houses. The newcomers are in agreement with the others in that the highest percentage, 80.8%, found the cost of houses encouraging. In order the ten most encouraging things people living in their houses less than two years are:

	<u>Percentage Find Encouraging</u>
Cost of home	80.8%
Design of own home	71.2
Closeness to job	65.4
Future rehabilitation possibilities	65.4
Condition of own home	63.5
Access to transportation	53.8
Environment for children	47.1
Condition of homes in the neighborhood	47.1
Condition of streets	44.1
Style or design of houses in the neighborhood	40.4

As these people have made recent choices to move, the elements they find positive are probably reflective of the attitudes of people currently seeking housing in older City neighborhoods in St. Paul. The high percentage citing "future rehabilitation possibilities" may reflect some knowledge of the ITA program and indicate a special asset of the ITA area as perceived by a potential buyer.

Interviews with residents and real estate agents indicated that there was a ready market for houses in most of the ITAs. Most real estate people viewed the ITA program as a positive element and a selling point for houses they had listed. Some had not heard of the program although they were handling houses in the area. A few expressed negative attitudes about specific areas.

In most of the ITAs few, if any, houses were vacant. Houses which came on the market were sold quickly. In Lexington-Hamline, fairly extensive vacancy which had been true a few years ago had all but completely disappeared.

Prices were checked on houses with "for sale" signs. They ranged from under \$25,000 to over \$50,000 with the concentration in the \$30,000 to \$45,000 range. In some areas like Burr Street, houses very seldom come on the market but change hands privately usually being sold to relatives or friends.

Each of the ITAs must be viewed as part of a larger, usually ill-defined, market. All benefit from the generally tight market situation in St. Paul. Where the ITA program is well-known it is generally viewed as an advantage and an evidence that houses and the neighborhood environment are being improved.

## E. Public Improvements and Residential Rehabilitation

CURA was asked to study the "relationship between street and other neighborhood improvements and residential rehabilitation" in St. Paul. During discussions with City staff and neighborhood people, varying opinions were expressed as to the importance of neighborhood improvements as incentives to residential rehabilitation. Sharp differences of opinion exist as to whether street improvements should be made at the beginning of the program as an incentive to homeowners or at the end as a reward for those areas which have demonstrated their commitment by widespread residential rehabilitation. We have come to no definite conclusion as to this question. Nor do we feel that there is a direct, provable causal relationship between residential rehabilitation and street improvements and other public improvements in or near the neighborhood. Most residents of ITAs, however, do feel that public improvements are an important encouragement to participation in residential rehabilitation.

In Conway they were delayed until after the ITA program had officially been closed out. They, therefore, can have relatively little effect on rehabilitation during the ITA period. They may encourage residents to undertake home improvement subsequently when their presence is evident.

It seems to use that priority for street paving, new curbs and gutters, new street lighting, in some cases, and attention to neighborhood needs for park and playground improvements help create "the climate of confidence" which is essential to successful residential rehabilitation (see Part I, page 2). Proof that the City will do its part and that some part of the tax dollar comes home to the neighborhood seems to be an important incentive to private investment.

1. Street improvements. The burgeoning literature about residential rehabilitation and neighborhood revitalization across the country does not directly speak to the problem, particularly street paving. There is an apparently valid assumption in most cities that areas in need of rehabilitation need more and get less public services and public improvements than other areas. Part of the program is to bring them up to the standards maintained in better areas. This is not noticeably the case in St. Paul. On the other hand, street paving is not a problem as such in many cities. St. Paul has more oiled dirt streets than most cities of its size.

It is the intention of St. Paul to pave all of its some 400 miles of dirt streets eventually. It is also true that dirt streets are no respecter of neighborhoods and some of the City's most affluent neighborhoods have yet to have their streets paved. The Residential Improvement Strategy report notes: "The distribution of paved streets in St. Paul is not now associated with any particular condition of housing." However, there are many areas of poor streets and deteriorating housing in the City.

The paving program is related to The Residential Improvement Strategy. According to the Strategy, street improvements should be used in areas where major rehabilitation efforts are now planned or being done (Improvement I and II). Improvements should also be done in areas where deterioration is beginning (Conservation II and also Improvement I). Finally, paving

should be done in areas of the soundest housing where public services have often not kept pace with high property taxes (Conservation I). Under the program, a portion of the effort would be allocated to each of these three categories. The guidelines stress the need to coordinate paving efforts with other neighborhood improvement activities and with other public improvements.

The City recently changed its policy of imposing special assessments to cover the costs of street improvements. Previously, residents benefiting from the improvements would pay much of the cost through special assessments added to their property tax. About two years ago, this policy was changed so that the costs of improvements to existing streets would not be directly passed along to the property owners. This change has made paving proposals more popular. In some cases, efforts were being made to obtain ITA status for neighborhoods, primarily, to get paving done sooner.

The survey shows that respondents feel that promise of public improvements such as street paving is important in encouraging participation in home improvement and rehabilitation programs. Homeowners were asked the following question about a series of presumably encouraging elements: "How important are the following in encouraging you to participate in home improvement and rehabilitation programs sponsored by the City?" (Question 13). The percentage of respondents indicating "very important" or "somewhat important" follows:

	<u>Very Important</u>	<u>Somewhat Important</u>	<u>Both</u>
Removal of rundown buildings	63.9%	15.6%	79.5%
Improvement of other homes in the neighborhood	52.2	26.7	78.9
To increase the value of this home	60.3	17.7	78.0
Promise of public improvements such as streets, street lighting, etc.	56.8	20.0	76.8
Building of new houses in the area	41.7	26.1	67.8
City loans have lower interest rates	45.6	15.2	61.8
Program is sponsored by neighborhood	29.1	25.3	54.4
Assistance from City or HRA employees	31.2	22.7	53.9
Rehabilitation loan application from residents in an ITA are processed before other applications	30.7	18.7	49.4
City has longer term loans	37.8	6.7	44.5

More than half the respondents rate public improvements as a very important incentive. Twenty percent more rate it as somewhat important.

Another kind of public improvement, the removal of rundown buildings, ranks first, although the first four are almost equally popular. (Actually all of the elements listed are important as incentives with substantial groups of homeowners).

In every ITA, the great majority of respondents felt that the promise of public improvements such as streets, street lighting, etc. was important. Ranked by order of percentage stating that it was either "very important" or "somewhat important", they are:

	<u>Very Important</u>	<u>Somewhat Important</u>	<u>Both</u>
Churchill	70.0%	27.5%	97.5%
Stevens	69.6	21.7	91.3
Burr	64.7	20.6	85.3
St. Albans	61.9	15.9	77.8
West Midway	56.3	21.1	77.4
Thomas-Dale	58.1	16.1	74.3
Lexington-Hamline	58.2	14.9	74.2
Blair	50.0	22.4	72.4
Conway	58.8	11.8	70.6
Linwood	23.7	36.8	60.5

Interestingly, Linwood Avenue, in the blocks in which the program is located, is one of the few unpaved streets remaining in the entire Summit Hill area.

Homeowners were asked a little later in the questionnaire about four of the items in the previous question: "How important do you believe that the following be done in your neighborhood?" (Question 17). The combined results for all areas were as follows:

	<u>Very Important</u>	<u>Somewhat Important</u>	<u>Both</u>
Improve condition of homes	74.8%	20.5%	95.3%
Improve condition of streets	62.3	24.5	86.8
Remove old run-down houses	71.2	17.1	87.3
Improve street lighting	62.7	21.7	84.4

The near unanimity which characterizes these responses is a strong endorsement of the elements of the ITA program. There is no way of knowing, however, whether this is not somewhat self-selective. In most cases, these were areas which sought to participate in a program based on these specifics.

The second question does not tie street improvements to housing rehabilitation as an incentive or encouragement. The percentage of respondents who state that street improvements are important are compared below, by ITA, with the percentages who think that public improvements are important as an encouragement:

	<u>Public Improvements Impor- tant As An Encouragement</u>	<u>Improve Street Conditions</u>
Churchill	97.5%	100.0%
Stevens	91.3	88.9
Burr	85.3	90.6
St. Albans	77.8	90.4
West Midway	77.4	88.9
Thomas-Dale	74.3	81.6
Lexington-Hamline	73.1	86.4
Blair	72.4	87.3
Conway	70.6	96.9
Linwood	60.5	82.2

In every case but one, the percentage of respondents feeling that street improvements as such were important was somewhat higher than the percentage which felt public improvements including street improvements were important as an inducement to residential improvement. In the Stevens ITA, there was a small difference in the other direction.

In discussing the street paving as related to neighborhood improvement, The Residential Improvement Strategy stresses better functioning and lower maintenance costs of paved streets. In addition, unpaved streets, particularly if they have no curbs or gutters, simply look bad. Appearance was stressed in many interviews. Residents often believe that bad looking streets reflect on the value of houses and the neighborhood and are a disincentive to homeowners to maintain their houses and make improvements. On the other hand, a paved street with curbs and gutters where none previously existed, looks better and improves the appearance of the area.

2. Street lighting. Improved street lighting is seen as important by 84.4% of all respondents while 62.7% rate it as "very important." With the exception of Linwood, over half of the owners in each of the ITAs feel that improved street lighting is very important and from 72% to 97.6% feel that it is either "very important" or "somewhat important". In Linwood only 27.3% feel that street lighting is very important while an additional 38.6% feel that it is "somewhat important". In some areas like Linwood, many residents like the older decorative street lights and "improved street lighting" may suggest to them their replacement. This is currently a controversy in Lexington-Hamline. The trend in the City has been to replace the older lights with high-pressure sodium lamps and this has been done in most of the recent ITAs. The change is very noticeable at night and the improvement areas tend to be set off by the higher light levels, e.g., in South St. Anthony Park as seen from Raymond Avenue or Highway 280. The general assumption is that better lighted streets are safer both in terms of traffic hazards and safety from crime. This has caused the high pressure sodium lights to be dubbed "slum lights" in some parts of the country. Thus, the higher lighting may be seen in some neighborhoods as a dubious distinction.

3. Parks and playgrounds. New or improved recreational facilities may also be an important incentive for residential improvement. For example, a new recreation building adjacent to the Conway ITA was cited both by residents and staff as encouraging participation in rehabilitation, especially by families on either side of the playground.

Many areas are concerned about the adequacy of such neighborhood recreational facilities. Residents in the Thomas-Dale area are trying to develop better neighborhood facilities. Parents are afraid to send their small children to nearby Minnehaha playground which is on the other side of a heavily traveled street. Furthermore, most activities on the playground are oriented to older children and adults. In Lexington-Hamline, residents have been dealing with the City to have Dunning Field, now used for City-wide adult league sports, returned to its earlier community recreational use.

With the elimination of many neighborhood schools, the neighborhood park or recreation center becomes particularly important as a gathering place for both children and adults. The new recreation building in South St. Anthony Park has played an important role in neighborhood life. It has been used for "soup kitchen" dinners open to the public and for many other activities well supported by the neighborhood. The expanded playground replaced some duplexes as part of the earlier removal program.

A major opportunity for new or expanded community facilities may be afforded by the surplus school buildings or their former sites. Some 18 such situations exist in priority rehabilitation areas. Many of them are in existing ITAs. For example - Drew School site in Thomas-Dale, Lincoln School site at the south end of Burr Street, and Baker School adjacent to the West Midway ITA. The presence of these sites and buildings presents a continuing opportunity for linking their development with plans for improving the surrounding neighborhood. On the other hand, their continued use as vacant lots covered in many cases with old blacktop may have a depressing effect on the neighborhood.



## F. Financing Rehabilitation and Home Improvement

Two-thirds of the homeowners in the ITAs used personal savings to finance all or part of the home improvements which they made during the last five years. In the survey, owners were asked how they had financed home improvements. In order of popularity, the percentage using each method of financing is as follows:

Personal Savings	67.2%
Loan from a Bank	26.8
Loan from City or HRA	17.2
Grant from City or HRA	15.2
Loan from Savings and Loan	11.7
Loan from Finance Company	4.5

This preference for using savings rather than incurring debt for home improvement has been reported by other studies. Some of the respondents apparently used more than one method to finance improvement. Those owners who used personal savings and another method were most likely to borrow from a bank and least likely to have a loan from a finance company. The following percentages indicate the owners who used personal savings and also used another method:

Loan from a Bank	22.3%
Loan from Savings and Loan	7.7
City Loan	7.1
City Grant	7.1

As the question referred to improvements made over a five-year period, different methods may have been used for separate improvements or may have been combined for a single improvement.

Different practices of financing home improvements predominated for different income groups. Households with incomes over \$25,000 were much more likely to use loans from banks and savings and loans than were households with incomes under \$10,000. Low-income people, too, were less likely to use savings, although more than half of them reported doing so. Surprisingly 22.7% of the households of highest income group report using City Rehabilitation grants for which they would not be eligible. There is some question whether they may have failed to differentiate between a loan and a grant, although the only publicly administered loans for which they would have been eligible are Federal Section 312 loans administered through the City. Table U shows the percentages of various income groups using different methods of financing. The higher the income group the more varied methods are used as indicated by the total figures. Most of this difference seems to reflect the greater propensity of higher income households to borrow privately from banks or savings and loan associations.

There is much variation among ITAs as to the predominance of various financing methods. Table V shows a complete distribution on the percentages of owners using each financing method in each area. In every

case the most popular method is "personal savings," yet the percentage reporting using savings varies from a high of 88.5% in Burr to a low of 38.9% in St. Albans. Blair, Linwood and Lexington-Hamline also show more than 75% of the respondents using savings. St. Albans is the only ITA where less than half of the respondents report using savings, the next lowest percentage being in Stevens with 57.9%. The highest percentages using private lending institutions was in Conway, 62.0%. Blair shows the least dependence on banks and S & Ls. It was also among the least dependent on City Loans and Grants. This possibly reflects the relative recency of the ITA program in Blair.

There are a significant number of ITA homeowners who are not being reached effectively by existing loan programs because they feel that they cannot afford to participate. They do not want to incur additional debt and do not have savings. In some cases, too, people eligible for a grant do not apply for it because they fear that it later may become a lien against their property. Many if not most of these people are elderly and on fixed incomes. They are being hit hard by inflation including such things as increased utility costs. Some of them, in addition, simply may fail to understand the alternatives open to them.

The questionnaire included two questions which relate to the problem. The first (question 12) asked respondents to "check all of the reasons which have at some time prevented you from making improvements to this house." The three most frequently checked reasons referred to financing. In order of frequency of response the reasons are:

	<u>Percentage of All Re-</u> <u>spondents Citing Reasons</u>
I haven't wanted to increase my debts.	52.7%
Not enough money saved up.	45.6
High interest rate.	35.9
House hasn't needed improvement.	26.5
Fear that improving house will increase taxes.	21.9
Poor quality of work done by contractors.	13.4
I don't plan to live in this house very long.	8.2
Not able to get loan.	6.8
I don't feel it is worthwhile because neighborhood is deteriorating.	6.3
Paperwork required to get loan.	5.9
Fear that inspectors will come to house.	4.9
I don't want to participate in a public subsidized program.	4.8

These percentages cannot be added together as many respondents checked more than one reason.

In a further question (question 14), homeowners were asked, "Assuming you were eligible, would you take out a home-improvement loan at 8%." If they answered "no", they were asked to state "why not". 26% said that they did not need a loan or that their house did not need improvement. The most frequently give response, however, representing 33% of the responses, was that the respondents couldn't afford it or did not want

to incur debt. Another 18% indicated that the interest rate was too high. Other reasons were:

Can get lower interest rate	5.2%
Financing through savings	6.0
Too much red tape or "hassle"	3.8
Plan to move	3.4
Miscellaneous	5.5

Many of the written responses referred to living on pensions, social security or welfare or cited the age of the respondent. Although the 8% figure used in the question is higher than many respondents would need to pay for a City or State loan, the general impression given by the responses is that the respondent simply was unwilling to incur debt. All of their responses are in Appendix B listed under Question 14.

The problem is complex. Part of the solution lies in making available affordable alternative housing for the elderly poor. Part may be a matter of communication and part may be creative thinking as to alternative funding sources for rehabilitation.

#### H. Residents Attitudes Toward City Staff, Contractors and Quality of Work.

Homeowners who had received rehabilitation loans or grants through the HRA or the City were asked to comment as to their satisfaction with City staff services, contractor's attitudes and the quality of work. The specific question read:

23. When improving your house with a grant or loan from the City or HRA how satisfied have you been with the following (circle one response for each item)?

Rehabilitation advisor's willingness to assist you?

Rehabilitation advisor's ability to answer your questions?

Loan officer's helpfulness with your financial matters?

Quality of work done on your house?

Contractor's attitude towards you and your family?

City inspector's attitude?

City inspector's ability?

Respondents could indicate "very satisfied", "satisfied", "dissatisfied" or "very dissatisfied".

The results speak well for the City staff. More than 84% of the homeowners indicated that they were satisfied or very satisfied with the assistance rendered by rehabilitation advisors, loan officers and city inspectors. The percentages for each item was as follows.

	<u>Either Satisfied or Very Satisfied</u>
Rehabilitation Advisor's Willingness	86.5%
Rehabilitation Advisor's Ability	87.4%
Loan Officer's Helpfulness	91.8%
City Inspector's Attitude	91.0%
City Inspector's Ability	84.4%

Contractor's did not fare quite as well as the City staff with 81.6% of the respondents indicated that they were satisfied or very satisfied with the attitude of the contractor.

The level of satisfaction drops to 71.3% as to quality of work with 20.8% of the respondents indicating they were dissatisfied and 7.9% were dissatisfied with the quality of work done.

There is much variation among ITAs. In Linwood, Stevens and Blair, no one who received a city loan or grant indicated dissatisfaction with either staff, contractor or quality of work. Dissatisfaction was greatest in Churchill, Lexington-Hamline, St. Albans and Thomas-Dale with the following percentages.

Percentages of Respondents Indicating Dissatisfaction

	Churchill	Lexington Hamline	St. Albans	Thomas Dale
Rehabilitation advisor's willingness	18.2%	6.3%	33.3%	0
Rehabilitation advisor's ability	33.3	12.5	12.0	5.9
Loan officer's helpfulness	11.1	15.4	20.8	6.3
Quality of work	44.1	18.2	47.6	35.3
Contractor's attitude	20.0	15.4	30.4	29.4
City inspector's attitude	10.0	23.1	14.8	7.1
City inspector's ability	25.0	33.0	26.9	13.4

In addition 31.4% of the respondents in West Midway indicated that they were dissatisfied with the quality of work and 16.7% were dissatisfied with the contractor's attitude. In Burr, 20% were dissatisfied with the City Inspector's ability and in Conway, 33.3% were dissatisfied with the rehabilitation advisor's ability. As there were only 126 respondents who answered this question, the number in each area is very small, from 3 to 27. Thus a relatively high percentage may reflect only two or three cases in some areas. Table W contains the detailed percentages.

Dissatisfied respondents were asked to indicate "why?" Their responses are included in Appendix B. The reasons were varied and do not show any particular trend.

Table A

6. Before receiving this questionnaire, how well did you understand the Identified Treatment Area (ITA) program?

ITA	Number	Very Well	Some	I'd Heard Of It Only	Never Heard Of It
West Midway	84	17.9%	35.7%	23.8%	22.6%
Blair	66	21.2	30.3	30.3	18.2
Burr	37	16.2	45.9	27.0	10.8
Churchill	43	16.3	44.2	27.9	11.6
Conway	38	18.4	38.7	19.4	19.4
Lexington-Hamline	81	19.8	28.4	22.2	29.6
Linwood	48	33.3	35.4	20.8	10.4
St. Albans	85	11.8	32.9	22.4	32.9
Stevens	29	31.0	41.4	17.2	10.3
Thomas-Dale	120	17.5	39.2	21.7	21.7
TOTAL	631	19.2	36.2	23.1	21.2

Table B

16. Have you done the following in connection with the Identified Treatment Area ITA Program?

	<u>Served As Block Leader</u>	<u>Served On Neighborhood Committees</u>	<u>Served On Committees Of Community Organizations</u>	<u>Hosted Block Party</u>	<u>Distributed Information</u>	<u>Applied For Loan and Grant</u>
West Midway	8.1%	15.1%	15.1%	0.0%	23.0%	37.1%
Blair	4.8	6.5	9.7	3.2	12.9	16.1
Burr	6.5	16.1	6.7	9.7	20.0	34.4
Churchill	2.5	10.0	5.1	0.0	14.6	22.5
Conway	0.0	8.3	10.8	0.0	5.7	27.3
Lexington-Hamline	7.0	11.3	12.7	9.9	15.5	26.9
Linwood	13.3	13.3	6.2	4.4	22.2	18.2
St. Albans	5.6	7.0	12.5	2.8	12.5	36.4
Stevens	3.6	14.3	10.7	7.1	17.9	25.0
Thomas-Dale	6.7	4.9	1.9	1.9	6.8	22.8
TOTAL	6.2	9.8	9.1	1.9	14.9	26.7

Table C

2b. Do you believe each of the following aspects of your neighborhood has improved, stayed the same, or become worse in the last 5 years? Condition of streets?

ITA	Number	Improved	Stayed the Same	Become Worse	No Opinion
West Midway	83	94.0%	3.6%	1.2%	1.2%
Blair	64	9.4	50.8	34.4	6.3
Burr	32	87.5	6.3	6.3	0
Churchill	39	12.8	28.2	53.8	5.1
Conway	38	89.5	7.9	0	2.6
Lexington-Hamline	73	75.3	19.2	2.7	2.7
Linwood	46	10.9	67.4	19.6	2.2
St. Albans	82	56.1	30.5	12.2	1.2
Stevens	29	82.8	13.8	3.4	0
Thomas-Dale	119	87.4	8.4	2.5	1.7
TOTAL	605	63.6	22.3	11.7	2.3



Table D

2g. Do you believe each of the following aspects of your neighborhood has improved, stayed the same, or become worse in the last 5 years? Condition of houses?

ITA	Number	Improved	Stayed the Same	Become Worse	No Opinion
West Midway	81	74.1%	19.8%	2.5%	3.7%
Blair	64	28.1	39.1	20.3	12.5
Burr	31	54.8	38.7	6.5	0
Churchill	39	30.8	12.8	48.7	7.7
Conway	36	69.4	22.2	8.3	0
Lexington-Hamline	74	58.1	21.6	16.2	4.1
Linwood	44	68.2	22.7	9.1	0
St. Albans	82	74.4	12.2	12.2	1.2
Stevens	29	55.2	37.9	3.4	3.4
Thomas-Dale	113	69.9	24.8	5.3	0
TOTAL	593	60.9	23.8	12.1	3.2

Table E

8. Have you noticed an improvement in the condition of houses in this neighborhood over the last 2 years?

ITA	Number	Yes, large improvement	Yes, some improvement	No
West Midway	79	34.2%	63.3%	2.5%
Blair	63	6.3	69.8	23.8
Burr	36	11.1	77.8	11.1
Churchill	42	11.9	64.3	23.8
Conway	37	24.3	56.8	18.9
Lexington-Hamline	78	25.6	62.8	11.5
Linwood	47	34.0	57.4	8.5
St. Albans	86	54.7	40.7	4.7
Stevens	29	17.2	69.0	13.8
Thomas-Dale	117	30.8	53.8	15.4
TOTAL	614	28.2	54.3	12.5

Table F

2c. Do you believe each of the following aspects of your neighborhood has improved, stayed the same, or become worse in the last 5 years? Street lighting?

ITA	Number	Improved	Stayed the Same	Become Worse	No Opinion
West Midway	81	86.4%	7.4%	4.9%	1.2%
Blair	63	3.2	73.0	15.9	7.9
Burr	33	69.7	18.2	9.1	3.0
Churchill	39	5.1	82.1	7.7	5.1
Conway	36	75.0	25.0	0	0
Lexington-Hamline	72	27.8	61.1	8.3	2.8
Linwood	45	4.4	91.1	2.2	2.2
St. Albans	81	58.0	32.1	8.6	1.2
Stevens	27	59.3	33.3	3.7	3.7
Thomas-Dale	115	89.6	7.8	0.9	1.7
TOTAL	592	52.7	38.5	6.1	2.7

Table G

2j. Do you believe each of the following aspects of your neighborhood has improved, stayed the same, or become worse in the last 5 years? Parks and playgrounds?

ITA	Number	Improved	Stayed the Same	Become Worse	No Opinion
West Midway	82	95.1%	4.9%	0%	0%
Blair	63	11.1	57.1	7.9	23.8
Burr	31	38.7	45.2	6.5	9.7
Churchill	39	33.3	33.3	7.7	25.6
Conway	38	55.3	31.6	2.6	10.5
Lexington-Hamline	76	60.5	25.0	1.3	13.2
Linwood	44	34.1	50.0	6.8	9.1
St. Albans	81	81.5	11.1	3.7	3.7
Stevens	29	17.2	41.4	17.2	24.1
Thomas-Dale	114	22.8	53.5	9.6	14.0
TOTAL	597	48.4	33.8	5.7	12.1

Table H

2d. Do you believe each of the following aspects of your neighborhood has improved, stayed the same, or become worse in the last 5 years? Schools?

ITA	Number	Improved	Stayed the Same	Become Worse	No Opinion
West Midway	80	15.0%	38.7%	26.2%	20.0%
Blair	59	25.4	30.5	16.9	27.1
Burr	30	40.0	43.3	10.0	6.7
Churchill	38	21.1	23.7	28.9	26.3
Conway	33	66.7	9.1	6.1	18.2
Lexington-Hamline	73	24.7	38.4	12.3	24.7
Linwood	43	9.3	51.2	16.3	24.7
St. Albans	79	24.1	41.8	19.0	15.2
Stevens	28	67.9	17.9	3.6	10.7
Thomas-Dale	108	7.4	38.0	27.8	26.9
TOTAL	571	24.0	35.6	19.1	21.4

Table I

2a. Do you believe each of the following aspects of your neighborhood has improved, stayed the same, or become worse in the last 5 years? Public transportation?

ITA	Number	Improved	Stayed the Same	Become Worse	No Opinion
West Midway	80	7.5%	76.3%	3.7%	12.5%
Blair	63	4.8	71.4	6.3	17.5
Burr	32	28.1	62.5	0	9.4
Churchill	39	2.6	74.4	10.3	12.8
Conway	38	13.2	60.5	7.9	18.4
Lexington-Hamline	76	9.2	59.2	19.7	11.8
Linwood	45	8.9	86.7	2.2	2.2
St. Albans	76	21.1	53.9	17.1	7.9
Stevens	29	24.1	62.1	6.9	6.9
Thomas-Dale	117	46.2	29.9	9.4	14.5
TOTAL	595	18.8	59.8	9.4	11.9

Table J

2h. Do you believe each of the following aspects of your neighborhood has improved, stayed the same, or become worse in the last 5 years? Shopping facilities?

ITA	Number	Improved	Stayed the Same	Become Worse	No Opinion
West Midway	82	6.1%	54.9%	39.0%	0%
Blair	61	14.8	63.9	11.5	9.8
Burr	30	20.0	70.0	6.7	3.3
Churchill	39	5.1	59.0	25.6	10.3
Conway	36	16.7	69.4	5.6	8.3
Lexington-Hamline	70	11.4	34.3	51.4	2.9
Linwood	44	43.2	43.2	11.4	2.3
St. Albans	81	13.6	38.3	48.1	0
Stevens	29	20.7	58.6	20.7	0
Thomas-Dale	112	29.5	64.3	2.7	3.6
TOTAL	584	18.0	54.1	24.3	3.6

Table K

2e. Do you believe each of the following aspects of your neighborhood has improved, stayed the same, or become worse in the last 5 years? Type of people living in your neighborhood?

ITA	Number	Improved	Stayed the Same	Become Worse	No Opinion
West Midway	80	12.5%	68.8%	10.0%	8.8%
Blair	62	8.1	54.8	19.4	17.7
Burr	33	6.1	54.5	24.2	15.2
Churchill	39	10.3	33.3	43.6	12.8
Conway	37	13.5	56.8	21.6	8.1
Lexington-Hamline	75	24.0	40.0	18.7	17.3
Linwood	45	26.7	48.9	11.1	13.3
St. Albans	79	44.3	34.2	11.4	10.1
Stevens	29	10.3	82.8	3.4	3.4
Thomas-Dale	115	13.9	63.5	16.5	6.1
TOTAL	594	18.5	53.4	17.0	11.1



Table L

2f. Do you believe each of the following aspects of your neighborhood has improved, stayed the same, or become worse in the last 5 years? Crime as a problem?

ITA	Number	Improved	Stayed the Same	Become Worse	No Opinion
West Midway	78	23.1%	52.6%	12.8%	11.5%
Blair	62	3.2	41.9	37.1	17.7
Burr	32	3.1	59.4	25.0	12.5
Churchill	37	5.4	37.8	43.2	13.5
Conway	34	18.8	38.2	44.1	5.9
Lexington-Hamline	73	9.6	39.7	32.9	17.8
Linwood	46	8.7	43.5	34.8	13.0
St. Albans	77	35.1	44.2	11.7	9.1
Stevens	29	20.7	55.2	20.7	3.4
Thomas-Dale	112	14.3	49.1	20.5	16.1
TOTAL	580	15.0	46.0	25.9	13.1

Table M

2i. Do you believe each of the following aspects of your neighborhood has improved, stayed the same, or become worse in the last 5 years? Work done by community organizations?

ITA	Number	Improved	Stayed the Same	Become Worse	No Opinion
West Midway	80	45.0%	25.0%	1.2%	28.8%
Blair	64	28.1	29.7	3.1	39.1
Burr	31	45.2	29.0	0	25.8
Churchill	40	42.5	27.5	0	30.6
Conway	37	32.4	27.9	0	40.5
Lexington-Hamline	76	65.8	11.8	0	22.4
Linwood	44	50.0	20.5	4.5	25.0
St. Albans	78	32.1	25.6	6.4	35.9
Stevens	29	48.3	13.8	0	37.9
Thomas-Dale	113	42.5	26.5	0.9	30.1
TOTAL	592	43.2	23.8	1.9	31.1

Table N

Percentage Of Respondents Making Specific Improvements In Each Identified Treatment Area.

Type of Improvement	<u>Identified Treatment Area</u>									
	West Midway	Blair	Burr	Churchill	Conway	Lex.-Hamline	Linwood	St. Albans	Stevens	Thos.-Dale
Kitchen	50.0%	46.9%	62.5%	28.1%	69.2%	40.3%	51.4%	48.9%	32.0%	47.4%
Bath	51.7	44.7	62.5	46.9	56.0	45.0	32.4	47.8	33.3	52.6
Wiring	62.1	57.4	62.1	70.3	69.0	56.5	47.2	65.4	56.0	66.7
Plumbing	50.8	33.3	48.1	38.2	32.0	28.6	34.3	42.2	36.4	41.3
Furnace	23.8	34.8	20.0	25.0	40.0	30.0	13.9	19.6	41.7	35.4
New Room	1.7	2.3	13.0	12.5	18.2	3.8	8.6	7.3	18.2	10.7
Insulation	30.2	34.0	41.7	36.4	46.2	35.1	35.1	25.0	22.7	44.9
Windows	37.1	32.7	46.2	39.4	44.0	40.0	37.1	45.7	33.3	45.1
Roof	41.0	39.1	57.7	44.1	50.0	41.1	38.2	40.4	29.2	44.0
Painting	46.9	53.1	44.4	32.4	62.5	58.3	62.2	37.0	52.0	45.6
Siding	27.1	20.9	36.0	20.0	17.4	11.1	13.9	30.6	28.0	34.2
Fence	24.6	42.2	24.0	32.4	55.0	38.6	36.1	41.2	36.0	50.0
Landscape	30.6	23.3	29.2	22.6	35.0	27.3	36.1	24.5	28.0	40.5
Garage	12.1	15.4	19.0	18.8	33.3	13.5	8.8	12.2	12.5	25.4
Ave. %	35.0%	34.3%	40.5%	33.4%	44.8%	33.5%	32.8%	34.8%	33.1%	41.7%
Highest %	62.1% wiring	57.4% wiring	62.5% bath	70.3% wiring	69.2% kitchen	58.3% painting	62.2% painting	65.4% wiring	56.0% wiring	66.7% wiring

Table 0

10. Percentage of Owners in ITAs Indicating That Improvements Need To Be Made On Their HousesIdentified Treatment Area

Type of Improvement	West Midway	Blair	Burr	Churchill	Conway	Lex.-Hamline	Linwood	St. Albans	Stevens	Thos.-Dale	All
Kitchen	26.6%	30.6%	16.7%	34.4%	11.5%	38.7%	37.8%	40.4%	36.0%	15.4%	28.8%
Bath	36.7	27.7	20.8	21.9	24.0	31.7	48.6	34.8	33.3	22.4	30.4
Wiring	15.1	33.3	3.4	13.5	20.7	24.2	19.4	25.0	24.0	21.8	20.9
Plumbing	18.0	28.9	11.1	17.6	20.0	32.1	20.0	35.6	36.4	20.0	23.9
Furnace	15.8	15.2	8.0	3.1	8.0	25.0	11.1	39.1	29.7	13.4	17.5
New Room	11.7	2.3	-	3.1	-	13.5	8.6	24.4	9.1	9.3	9.4
Insulation	52.9	51.1	45.8	57.6	34.6	56.1	32.4	54.6	50.0	39.7	47.8
Windows	25.8	30.6	30.7	21.1	32.0	27.3	20.0	36.9	29.2	17.1	26.1
Roof	24.5	23.9	15.4	14.7	16.7	28.6	20.5	36.2	45.8	22.6	25.0
Painting	43.7	38.8	29.6	20.6	12.5	41.7	35.1	52.2	28.0	26.6	34.8
Siding	13.6	13.9	12.0	20.0	13.0	24.1	8.3	30.6	24.0	14.5	17.6
Fence	26.2	11.1	12.0	14.7	25.0	45.6	25.0	43.1	24.0	15.0	25.1
Landscape	32.3	20.9	37.5	29.0	25.0	41.8	33.3	40.8	24.0	12.6	29.0
Garage	24.1	30.8	38.1	18.7	44.4	30.7	38.2	48.8	41.7	23.9	31.8

Table P

## 11. Sources of Financing For Improvements by ITA.

ITA	Loan From Bank	Loan From S&L	Loan From Finance	Savings	City Loan	City Grant
West Midway	24.5%	7.1%	2.4%	61.5%	33.3%	25.0%
Blair	22.5	8.3	2.8	76.1	8.6	13.9
Burr	45.0	5.6	0	90.0	15.8	15.8
Churchill	27.6	13.3	3.4	67.6	10.3	17.2
Conway	35.3	20.0	0	70.0	16.7	14.3
Lexington-Hamline	23.4	12.2	12.2	82.4	9.3	7.0
Linwood	34.4	13.3	3.4	72.2	13.3	3.3
St. Albans	26.2	13.5	7.9	41.9	26.2	30.8
Stevens	37.5	7.1	0	57.9	7.7	14.3
Thomas-Dale	20.7	10.9	3.8	58.5	19.3	9.3
TOTAL	27.2%	11.0%	4.5%	66.6%	17.5%	15.2%

Table Q

## Comparison of 1950 and 1970 Median Values for Owner-Occupied Single Family Housing

<u>Place</u>	<u>1950 Median Value</u>	<u>1950 Value Index</u>	<u>1970 Median Value</u>	<u>1970 Value Index</u>	<u>1970 Value/1950 Value</u>
SMSA	\$ 9,963	100	\$21,500	100	216
Minneapolis	10,160	102	17,900	83	176
St. Paul	9,672	97	18,600	87	192
<u>Census Tract</u>					
312 (Churchill)	8,295	83	16,300	76	197
315 (Burr)	6,549	66	13,300	62	203
319 (West Midway)	7,516	75	15,000	70	200
320	9,215	97	16,500	77	179
321 (Blair)	9,518	96	17,100	80	180
324	7,664	77	15,800	73	206
325 (Thomas-Dale)	8,612	86	15,300	71	178
335	7,847	79	15,000	70	191
338 (St. Albans)	8,757	88	14,500	67	166
345 (Conway)	8,191	82	15,300	71	187
353 (Lexington-Hamline)	11,407	114	18,300	85	160
357 (Linwood)	14,328	144	25,400	118	117
371	8,837	89	16,500	77	187
372 (Stevens)	7,653	79	15,700	73	205

Table R

## 4. How old is this house?

ITA	Number	1-6 Years	7-17 Years	18-27 Years	28-37 Years	Older than 38 Years
West Midway	77	0%	0%	0%	0%	100%
Blair	61	0	1.6	6.6	3.3	88.5
Burr	33	0	3.0	0	0	97.0
Churchill	38	0	5.3	15.8	0	78.9
Conway	35	0	0	2.9	0	97.1
Lexington-Hamline	72	0	2.8	6.9	2.8	87.5
Linwood	48	0	0	2.1	0	97.9
St. Albans	67	20.9	3.0	0	3.0	78.1
Stevens	25	4.0	0	0	4.0	92.0
Thomas-Dale	107	6.5	3.7	3.7	1.9	84.1
TOTAL	563	3.9	2.1	3.7	1.6	88.6

Table S

## 5. How long have you lived in this house?

ITA	Number	Less than 2 years	2-4 years	5-9 years	More than 9 years
West Midway	81	6.2%	14.8%	17.3%	61.7%
Blair	65	7.7	16.9	9.2	66.2
Burr	35	11.4	11.4	14.3	62.9
Churchill	42	11.9	11.9	19.0	57.1
Conway	38	10.5	13.2	10.5	65.8
Lexington-Hamline	77	9.1	19.5	24.7	46.8
Linwood	47	8.5	31.9	12.8	46.8
St. Albans	78	12.8	11.5	15.4	60.3
Stevens	28	0	28.6	17.9	53.6
Thomas-Dale	117	6.8	20.5	18.8	53.8
TOTAL	608	8.6	17.8	16.6	57.1



Table T

## 7. Things In Neighborhood Which Encouraged Moving In And Length Of Time In The House.

	Years In Present House				
	<u>All Respondents</u>	<u>less than 2</u>	<u>2 to 4</u>	<u>5 to 9</u>	<u>10 or more</u>
Cost of House	76.6%	80.8%	85.1%	82.0%	70.8%
Condition of your house	62.1	63.5	76.0	54.6	59.1
Access to public transportation	57.6	53.8	60.2	55.6	59.4
Design of your house	54.6	71.2	69.4	52.0	47.4
Close location to job	49.2	65.4	46.1	50.0	46.4
Type of people living in neighborhood	47.6	36.5	41.2	49.5	51.4
Type of churches in neighborhood	47.4	32.7	31.7	45.4	58.0
Access to shopping facilities	45.3	32.7	55.9	44.9	44.5
Environment for children	45.0	47.1	38.2	38.8	50.2
Schools	40.9	25.0	26.0	36.0	53.6
Condition of houses in the neighborhood	40.5	47.1	43.6	40.2	36.6
Future neighborhood rehabilitation possibilities	36.8	65.4	44.1	41.2	23.9
Parks and playgrounds	35.8	39.2	35.9	33.0	36.6
Style or design of houses in the neighborhood	33.3	40.4	42.2	27.6	27.1
Condition of streets, street lighting, etc.	28.9	44.2	27.5	13.7	27.8
Low cost home loans available in the neighborhood	16.5	23.1	13.9	21.0	14.4
Amount of crime	23.8	17.6	25.7	13.7	27.8

Table U

Methods of Financing, Percentage Distribution, Homeowners in Various Income Groups in St. Paul ITAs.

	<u>Under \$10,000</u>	<u>\$10,000-14,999</u>	<u>\$15,000-24,999</u>	<u>\$25,000+</u>
Loan from a Bank	17.3%	23.9%	37.3%	45.0%
Loan from a Savings and Loan Association	5.5	14.4	14.7	21.1
Personal Savings	56.8	64.7	81.7	72.0
Loan from City or HRA	19.5	22.5	9.3	15.8
Grant from City or HRA	28.5	5.9	5.7	22.7
Loan from Finance Company	2.4	5.9	5.7	5.3
All Methods	130.0%	137.3%	154.4%	181.9%

Table V

Percentage of Homeowners in Each ITA Using Various Methods of Financing for Home Improvements

	<u>Loan From Bank</u>	<u>Loan From Savings and Loan</u>	<u>Loan From Finance Co.</u>	<u>Personal Savings</u>	<u>City Loan</u>	<u>City Grant</u>
West Midway	28.1%	9.8%	4.0%	66.7%	32.8%	22.2%
Blair	17.3	8.3	2.1	75.9	6.5	10.6
Burr	38.5	8.7	0	88.5	16.7	16.7
Churchill	25.8	12.5	3.2	66.7	15.6	18.8
Conway	40.9	21.1	0	68.0	13.6	11.1
Lexington-Hamline	22.0	11.4	11.4	83.3	8.7	8.5
Linwood	32.4	12.5	3.2	74.4	12.5	3.1
St. Albans	29.6	16.0	6.1	38.9	24.1	31.5
Stevens	37.5	7.1	0	57.9	7.7	14.3
Thomas-Dale	21.1	11.0	5.6	62.1	17.6	9.7
All ITAs	26.8%	11.7%	4.5%	67.2%	17.2%	15.2%

Table W

23. Percentage of Respondents with City Loans or Grants Dissatisfied or Very Dissatisfied with the following:

ITA	Rehabilitation Advisor's Willingness To Assist	Rehabilitation Advisor's Ability To Help	Loan Officer's Helpfulness	Quality of Work	Contractor's Attitude	City Inspector's Attitude	City Inspector's Ability
West Midway	7.4%	4.2%	0	31.8%	16.7%	3.8%	4.0%
Blair	0	0	0	0	0	0	0
Burr	14.3	14.3	0	0	0	0	20.0
Churchill	18.2	33.3	11.1	44.1	20.0	10.0	25.0
Conway	16.7	33.3	0	0	0	0	0
Lexington-Hamline	6.3	12.5	15.4	18.2	15.4	23.1	33.3
Linwood	0	0	0	0	0	0	0
St. Albans	33.3	12.0	20.8	47.6	30.4	14.8	26.9
Stevens	0	0	0	0	0	0	0
Thomas-Dale	0	5.9	6.3	35.3	29.4	7.1	13.4
TOTAL	13.5%	12.6%	8.2%	28.7%	18.3%	9.0%	15.6%

# SAINT PAUL HOUSING SURVEY

1. **Before receiving this questionnaire**, did you know you live in an Identified Treatment Area (ITA), an area that is designated by the City of St. Paul for the rehabilitation of homes?

Yes  
 No

2. Do you believe each of the following aspects of your neighborhood has improved, stayed the same, or become worse in the last 5 years: (circle one response for **each** item)

	Improved	Stayed the Same	Become Worse	No Opinion
a. Public transportation? .....	I	S	W	N
b. Condition of streets? .....	I	S	W	N
c. Street lighting? .....	I	S	W	N
d. Schools? .....	I	S	W	N
e. Type of people living in your neighborhood? .....	I	S	W	N
f. Crime as a problem? .....	I	S	W	N
g. Condition of houses? .....	I	S	W	N
h. Shopping facilities? .....	I	S	W	N
i. Work done by community organizations? .....	I	S	W	N
j. Parks and playgrounds? .....	I	S	W	N

3. Do you own, rent, or are you buying this house? (check **only one**)

Own  
 Rent  
 Buying

4. How old is this house?

years old

5. How long have you lived in this house?

years

6. **Before receiving this questionnaire**, how well did you understand the Identified Treatment Area (ITA) program? (check **only one**)

a.  Very well  
 b.  Some  
 c.  I'd heard of it only  
 d.  I'd never heard of it

7. Did the following things in this neighborhood encourage, discourage, or have no effect on your moving into this neighborhood: (circle one response for **each** item)

	Encouraged	Discouraged	No Effect
a. Low cost home loans available in the neighborhood? .....	E	D	N
b. Condition of housing in the neighborhood? .....	E	D	N
c. Style or design of houses in the neighborhood? .....	E	D	N
d. Close location to job? .....	E	D	N
e. Cost of house? .....	E	D	N
f. Schools? .....	E	D	N
g. Parks and playgrounds? .....	E	D	N
h. Condition of streets, street lighting, etc.? .....	E	D	N
i. Future neighborhood rehabilitation possibilities? .....	E	D	N
j. Environment for raising children? .....	E	D	N
k. Amount of crime? .....	E	D	N
l. Access to shopping facilities? .....	E	D	N
m. Access to public transportation? .....	E	D	N
n. Design of your house? .....	E	D	N
o. Condition of your house? .....	E	D	N
p. Type of people living in neighborhood? .....	E	D	N
q. Types of churches in neighborhood? .....	E	D	N

8. Have you noticed an improvement in the condition of houses in this neighborhood over the last 2 years?

- a. \_\_\_\_\_ Yes, a large improvement
- b. \_\_\_\_\_ Yes, some improvement
- c. \_\_\_\_\_ No

9. Has the neighborhood cooperation/organization increased in the last 2 years?

- a. \_\_\_\_\_ Yes (How? \_\_\_\_\_)
- b. \_\_\_\_\_ No
- c. \_\_\_\_\_ Don't know

10. Have the following improvements been done (or are they being done) to this house in the last 5 years: (circle one response for each item)

	Don't Know	Yes	No	Does it need to be done?
a. Remodeling of kitchen? .....	DK	Y	N →	_____ Yes; _____ No
b. Remodeling of bathroom? .....	DK	Y	N →	_____ Yes; _____ No
c. New electrical wiring? .....	DK	Y	N →	_____ Yes; _____ No
d. New plumbing? .....	DK	Y	N →	_____ Yes; _____ No
e. New furnace? .....	DK	Y	N →	_____ Yes; _____ No
f. Addition of one or more rooms? .....	DK	Y	N →	_____ Yes; _____ No
g. Insulation? .....	DK	Y	N →	_____ Yes; _____ No
h. New windows? .....	DK	Y	N →	_____ Yes; _____ No
i. New roof? .....	DK	Y	N →	_____ Yes; _____ No
j. Painting the outside of house? .....	DK	Y	N →	_____ Yes; _____ No
k. New siding? .....	DK	Y	N →	_____ Yes; _____ No
l. New fence? .....	DK	Y	N →	_____ Yes; _____ No
m. Outside landscaping? .....	DK	Y	N →	_____ Yes; _____ No
n. A new garage? .....	DK	Y	N →	_____ Yes; _____ No
o. Other? (specify _____)				

11. Did you use the following to pay for improvements you marked yes in question #10: (circle yes or no for each of the items below)

	Yes	No
a. Loan from bank? .....	Y	N
b. Loan from savings and loan association? .....	Y	N
c. Loan from finance company? .....	Y	N
d. Personal savings? .....	Y	N
e. Loan from City or Housing and Redevelopment Authority (HRA)? .....	Y	N
f. Grant from City or Housing and Redevelopment Authority (HRA)? .....	Y	N
g. Other? (specify _____)		

12. Check all the reasons below which have at some time, prevented you from making improvements to this house.

- a. House hasn't needed improvement .....
- b. I haven't wanted to increase my debts .....
- c. High interest rates on loans .....
- d. Not able to get a loan .....
- e. Not enough money saved up .....
- f. Paperwork required to get a loan .....
- g. Fear that inspectors will come to the house .....
- h. Fear that improving home will increase taxes .....
- i. Poor quality of work done by contractors .....
- j. I don't want to participate in a public subsidized program .....
- k. I don't plan to live in this house very long .....
- l. I don't feel it's worthwhile because the neighborhood is deteriorating .....
- m. Other (please explain \_\_\_\_\_) .....

13. How important are the following in encouraging you to participate in home improvement and rehabilitation programs sponsored by the City: (circle one response for each item)

	Very Important	Somewhat Important	Not Important	Don't Know
a. Promise of public improvements, such as streets, street lighting, etc? .....	V	S	N	DK
b. Rehabilitation loan applications from residents in an ITA are processed before other applications? .....	V	S	N	DK
c. City loans have lower interest rates? .....	V	S	N	DK
d. City has longer term loans? .....	V	S	N	DK
e. Improvement of other homes in the neighborhood? .....	V	S	N	DK
f. Assistance from City or HRA employees? .....	V	S	N	DK
g. Program is sponsored by the neighborhood? .....	V	S	N	DK
h. To increase the value of this house? .....	V	S	N	DK
i. Removal of run-down buildings? .....	V	S	N	DK
j. Building of new homes in the area? .....	V	S	N	DK

14. Assuming you were eligible, would you take out a home-improvement loan from the City at 8% interest?

Yes  
 No (Why not? \_\_\_\_\_)  
 Undecided

15. Have you obtained information about housing programs from the following sources: (circle yes or no for each item)

	Yes	No
a. At meetings of community organizations? .....	Y	N
b. Printed material from community organizations? .....	Y	N
c. Conversation with neighbors? .....	Y	N
d. Conversation with people who work for the City or Housing and Redevelopment Authority (HRA)? .....	Y	N
e. Conversation with people at the Mayor's Housing Information Office? .....	Y	N
f. Printed material from the City or Housing and Redevelopment Authority (HRA)? .....	Y	N
g. Newspapers, television, etc.? .....	Y	N
h. Other? (specify) _____		

16. Have you done the following in connection with the Identified Treatment Area (ITA) Program: (circle yes or no for each item)

	Yes	No
a. Served as a block leader? .....	Y	N
b. Served on neighborhood committee? .....	Y	N
c. Served on committees of community organizations? .....	Y	N
d. Hosted a block party? .....	Y	N
e. Distributed information? .....	Y	N
f. Applied for loans or grants? .....	Y	N
g. Other? (specify) _____		

17. How important do you believe it is that the following be done in your neighborhood: (circle one response for each item)

	Very Important	Somewhat Important	Not Important
a. Improve condition of homes? .....	V	S	N
b. Improve condition of streets? .....	V	S	N
c. Remove old, run-down houses? .....	V	S	N
d. Improve street lighting? .....	V	S	N



18. What is your age?  
 \_\_\_\_\_ years
19. Which of the following categories most accurately indicates your family's total yearly gross income? (check **only** one)
- a. \_\_\_\_\_ Less than \$10,000
  - b. \_\_\_\_\_ \$10,000-\$15,000
  - c. \_\_\_\_\_ \$15,001-\$25,000
  - d. \_\_\_\_\_ More than \$25,000
20. What effect do you think ITA designation has had on your neighborhood? (check **only** one)
- a. \_\_\_\_\_ Good effect
  - b. \_\_\_\_\_ Bad effect
  - c. \_\_\_\_\_ No effect
  - d. \_\_\_\_\_ Don't Know
21. Please describe any suggestions you have concerning how the City of St. Paul can improve home rehabilitation in the Identified Treatment Areas (ITA's).
22. Please use this space to make any additional comments.

If you would like information about housing improvement programs available in your neighborhood please call 298-5495.

PLEASE ANSWER THE FOLLOWING QUESTION **ONLY** IF YOU HAVE RECEIVED A HOME IMPROVEMENT GRANT OR LOAN FROM THE CITY OR HRA.

23. When improving your home with a grant or loan from the City or HRA, how satisfied have you been with the following: (circle one response for **each** item)

	Very Satisfied	Satisfied	Dis- satisfied	Very Dis- satisfied	Why?
a. Rehabilitation advisor's willingness to assist you? .....	VS	S	D	VD →	_____
b. Rehabilitation advisor's ability to answer your questions? .....	VS	S	D	VD →	_____
c. Loan officer's helpfulness with your financial matters? .....	VS	S	D	VD →	_____
d. Quality of work done on your home? .....	VS	S	D	VD →	_____
e. Contractor's attitude toward you and your family? .....	VS	S	D	VD →	_____
f. City inspector's attitude? .....	VS	S	D	VD →	_____
g. City inspector's ability? .....	VS	S	D	VD →	_____

RETURN TO:

Anderson & Berdie Associates, Inc.  
 1821 University Avenue  
 St. Paul, Minnesota 55104

**Thank You!**

## Appendix B

## Written Comments Included in Questionnaire Forms

Questions 7, 9, 10, 11, 12, 14, 15, 21, 22 and 23 initiated written comments or explanations. All of these written comments are included in the following pages. They are listed by ITA for each question. In the case of Questions 21 and 22, the responses were so voluminous that they have been classified by subject and then by ITA.

These thoughts by homeowners in the Identified Treatment Areas form, in total, a valuable commentary on neighborhood programs and on the temper of the times.



Question 7. Did the following things in this neighborhood encourage, discourage, or have no effect on your moving into this neighborhood? (Notations added).

Burr

- Husbands old neighborhood
- Circled all N's - Added to bottom - "Grandmothers house, we co-own with father-in-law"

Conway

- Nothing checked - added "Have always lived here."

Lexington-Hamline

- Nothing checked - wrote in "500 down, they uped to 800, buying contract for deed, I think! Low down payment was the reason, we couldn't seem to find one in better shape."
- Nothing checked - added "none of the below. My father built our home in 1906 and we moved here with I was three years old and I've lived here ever since. I like my close neighbors on Dayton and Marshall very much."
- Nothing checked. Added "Out dated questions for 26 years ago"
- Nothing checked. Added "I married a man who lived in the neighborhood."
- Written in after N. The one determining factor seven years ago.
- Nothing checked - added - "Considering when we moved into this area, this is not applicable to us."
- Nothing checked. Added "does not apply"
- We purchased 33 yrs ago, so this doesn't really apply to us.

St. Albans

- Nothing checked. Added "I was in the neighborhood before all this came about."
- It was one of the few we could move into (Nothing checked).

Stevens

- Nothing checked - added "in same neighborhood for 65 years."
- Did not check any of the items. Added "Not applicable current occupants moved in this house because they inherited it from husband's mother - after her death the house was empty - it's all paid for."

Thomas-Dale

- Owner lived in house all her life - bought it from parents
- Family home
- Nothing checked. Added "not applicable"
- Nothing checked. Added "Moved in too long ago (36 yrs)."

Linwood

- Added after 0 "neglected @ price we could afford"
- Nothing checked - added "I'm sure my parents chose carefully before buying their home"
- 17 years ago - the answers would not necessarily apply today

Question 9. Has the neighborhood cooperation/organization increased in the last 2 years? A. Yes (How \_\_\_\_\_?)

#### West Midway

- Get together more at meetings and etc.
- More citizen input
- Neighborhood Center
- Seems more involvement, activity, projects
- South St. Anthony Park
- When there was a PAC for just SSAP, there was more cooperation/ organization than now when the District Planning Council takes in much more area.
- Improved homes
- More neighborhood involvement - mainly at playground
- More concern about the neighborhood
- Community organization formed
- People have gone together for meetings - improvement and those worried about having to move
- Social meeting
- More interest in neighborhoods
- More involvement
- Did start a petition to have old church that had been burned out. OK now.
- More meetings & visiting
- Coordination of several projects and conferences
- 5 yr.

#### Blair

- Yes, they have tried to make Blair an example
- Formation of District II Coalition
- District Planning
- District II Coalition
- Organization
- Be having meetings
- Midway area meetings - discussions at Wilson
- One neighborhood meeting in regards to ITA
- Dist. II Coalition - ITA - Midway Monitor
- ITA meetings in neighborhood and block party
- Regular meeting, Hamline Concerned Citizens Council
- I don't understand the slash between "cooperation" and "organization"
- More input in citizen involvement

- Creation of neighborhood group based on interest and problems
- More open meetings of community committees

#### Burr

- Meetings
- Self improvement - low cost loans available now
- More neighborhood participation
- Community Organization
- Through neighborhood meetings
- Formed committees and had block gatherings to explain future improvements
- By Block parties
- By having block parties, and letting people know what was going on
- A few neighbors have become concerned

#### Churchill

- Some are trying
- Alerting people they can get help in improving homes
- Working toward fuller rehabilitation; organized children to help clean the streets
- HRA grants and low int. loans
- Regular newsletter; community organizations
- I don't think there were much cooperation before
- A few have tried to improve their places
- They have tried to clean up center of block (alley) but its still same
- Meetings to evaluate conditions
- By getting information out on what is happening
- Are going to improve streets and take down bad houses
- People don't care - Kids run around all night - loaded school bad, teachers don't care
- Thru SCCO more people learned of loans and grants

#### Conway

- People organized to get curbs and lighting
- New school and updated playground
- Organizations through the school - they get people involved in things that help the area - like "crime watches"
- Overall
- Husband been on committee (housing)
- Meetings
- Meetings

Lexington-Hamline

- Lexington-Hamline good organization
- I believe membership in LHCC has increased - It is about as active as two years ago, however.
- The Eavesdropper (our community paper) really helps us keep in touch. Great cooperation and enthusiasm in neighborhood.
- Thru the Eavesdropper
- Through efforts of Lex.-Ham. CC
- Lex-Hamline Community Council efforts have had rewards
- Neighborhood generally supports organizations
- More neighborhood meetings and received more information
- ?
- Painting, roofing, better lawns
- More neighborhood participation
- Lexington-Hamline Community Center has gotten many of us together
- Through the Lex-Hamline Community Council
- Hamline-University Organ.
- LHCC is a very active organization
- Full time staff for Community Organization and aggressive constructive programs implemented. HOPE became a value in the community
- Excellent
- LHCC aided us in our move and informing us of improvement loans available
- Rehab program; security incentive program; social events
- People watching homes while neighbor is gone
- General
- By having Lex-Hamline Ass'n.
- Most are together on organizing our neighborhood
- L & H Council informed me that this is ITA
- More activie
- Hamline Community Council

Linwood

- S/Hill Ass'n. becoming Dist. 16 Planning Council also
- Block parties
- Summit Hill and "block" groups
- Seems to BE more community organizations which are highly vocal & active
- Woman from our block went door-to-door telling us about rehab program and who qualified - (but tearing down drugstore was example of poor organization for those who opposed to this plan)

- We listen to and help one another
- Block chairman
- Cooperative efforts to keep our school and other things
- Establishing the ITA
- More people involvement with neighborhood concerns
- Homeowners and residents join in group action toward home and neighborhood improvement
- Through Associations - Summit Hill
- HI-GRO-MAC-Fighting Abortion Clinic

#### St. Albans

- They help you more
- Not really (nothing checked)
- In that two neighbors do not speak to me
- By building new homes in area
- Health clinics and hi-rise
- New homes being built
- More pride in keeping up homes
- Decreased-District 8 is not as accepted as old MNPC
- We used to attend meetings but can't recall receiving any notice of meetings in a long time
- We (neighbors) are considerate of each other
- Togetherness
- Family that are moving in now are more friendly
- Some homes have been remodeled and improved
- More people are active in area. However, no notice of meetings have been made.
- With meetings & etc.
- People want to improve the neighborhood

#### Stevens

- More meetings where people explained the program
- Agree on improvements
- West St. Citizens Organ.
- People getting involved
- With improvement of street and curbs
- Neighbor houses have improved and feel there is some cooperation
- West Side Neighborhood Assoc.
- Making improvements, interest in ITA and loans available
- Very effective

Thomas-Dale

- Redevelopment
- Wilder Thomas-Dale Community Center reaching more people
- Have improvement made
- The many meetings. Information of low interest loans and information on improving homes
- Remodeling, painting, etc.
- Playgrounds and different groups at Wilder
- More people going to neighborhood meetings
- More Neighborly
- Attended meetings of Housing Interest - also other improvements services, etc.
- People are trying to take care of their property but, some people are uncooperative
- Neighbor participation
- By more participation at meetings
- People join in protesting various things

Question 10. Have the following improvements been done (or are they being done) to this house in the last 5 years? (circle one response for each item). 0. Other? (Specify \_\_\_\_\_)

West Midway

- Driveway and wall
- No comment
- New sidewalk - 2 years
- Some celing and wall improvements - need more
- Wants to tear down garage and not replace
- Redecorated entire house inside
- General remodeling
- Garage needs outside painting and roof repair
- New rain gutters

Blair

- Complete renovation of inside of house
- Ceilings and walls repaired
- Basement windows need replacement - have replaced bathroom plumbing reset of house also needs it - put insulation in attic - walls could use it but thats a major job we can't afford front porch and steps need rehabilitation
- With taxes the way they are I well let it go to hell!!
- Alley accumulates water. There is always a puddle there - almost a lake
- We have had no trouble with the roof on this house but it is old. We put a new one on the garage. We have remodeled the kitchen up and down also living rooms. Started on bathroom down and we are putting in patio.
- Basement
- Concrete retaining wall - had to be repaired \$300.00 worth
- In ref. to (f) do not have enough land for expansion

Burr

- Kept up improvements all the time - stucco house and fixed up as needed
- Others have been done more than 5 yrs ago - furnace, kitchen and bath
- Front wall replaced and steps
- Trim need paints
- I painted the inside only
- Garage has been redone also
- Restoration of wood floors, restoration of duplex to original one family home
- Lower ceilings - panel wall down stairs - painted bedroom upstairs



Churchill

- Add on to existing garage
- Replastering of interior walls
- Carpeting, central air conditioning
- I received a \$5,000 grant but it didn't go far enough
- Finishing basement
- Gutters and downspouts
- New floor poured in basement
- Sidewalk and driveway replacement needed
- Partial excavation of basement, new basement floor, basement walls to be sealed and waterproofed - this is very much needed.

Conway

- Remodeled the upstairs apt. and downstairs apt.
- Walls in living room need replacing
- New rear porch - trim and gutters
- New garage door
- It doesn't matter its been bought by HRA and should be torn down in the spring

Lexington-Hamline

- New sewer lead into street
- Some electrical
- Panel basement it's like a ice-box
- Basement to stop leaking
- Doors sag - needs papering and needs new carpeting
- Refinished floors, painted interior - new locks
- Painted trim on house and garage
- Brick work
- Interior redecorating has not been done for 40 years!! (Added to I)  
Will be done spring '78 as part of purchase agreement.
- Stucco cleaned
- Cracked cement on stairs
- No garage - no driveway
- We don't even have a garage, house definitely needs outside work done on it. Window are in very bade shape. Kitchen sink is a very old single sink.
- Awnings and gullys

Linwood

- Need large water service from street to home
- Cement foundation all around the house
- We had gutters torn off and aluminum fascia put up
- Repair of a ceiling
- Inside painting
- FHA approved this house and it was full of violations. I had to spend \$2500 on electrical just to live here.
- Sand floors
- Other things were done before we moved in

St. Albans

- Need a fence
- Back porch is about to fall and big hole in roof - and the wires running from furnace to fuse box.
- Removed old sagged over-hand and installed a new over-hang. Then covered the new over-hand and fascia with aluminum trim and installed new gutters.
- Needs ventilation vents in roof - cracks in plastered walls
- Eaves and porch \*Bought from HUD. They put aluminum sides on after the outside peeled because they sprayed instead of paint brushing but would not take care of eaves and porch. I wrote to them to no avail.
- Kitchen needs to be enlarged - porches need to be repaired, sidewalk to house needs to be replaced, ceiling in one room needs to be replaced.
- Need basement holes filled. Need guttres on house
- Porch
- Would like to have full carpeting all through the house
- Longer living room
- Our house was just built February 1977, Not Applicable
- New home
- This is a new house built to our custom design
- Brand new house
- New home
- This is a new house
- New house
- It's a new house

Stevens

- No
- New house on lot
- Cement work in driveway

- Paved driveway
- The house has gone through extensive interior remodeling
- We have kept up our house as best we could

#### Thomas-Dale

- No need for any of the above
- New sidewalks around property
- Enclose back stairway - interior windows need to be done but can't afford it
- It is a new house - I bought it that way
- None
- We have a 10,000 grant ok
- This house could use insulation, but cannot afford it at this time
- None
- Front porch - needs new outside windows and screens or aluminum combinations
- None
- Retaining wall and steps
- Carpeting - are in process of putting alum. siding on trim on upper portion of house

Question 11. Did you use the following to pay for improvements you marked yes in question #10. (Circle yes or no for each of the items below)  
 G. Other? (Specify \_\_\_\_\_ )

West Midway

- HRA bought old house on Cromwell and relocated occupants in this house after it was approved as up to code.
- Parents received loan and grant from HRA in Jan. 1972.
- Minnesota Housing Finance
- No comment
- Mortgage from bank
- Minnesota Housing Finance Agency (state loan)
- Credit Union Loan
- Pay as I go - my own money
- Loan from father-in-law
- None
- Loan from credit union
- The former owners did the improvements

Blair

- None
- Loan from credit union
- The former owners did the improvements
- Cash
- Got loan from Bank 10% interest husband disabled - live on Social Security benefits - not working
- Done before we bought the house
- City and County Emp. Credit Union
- HRA will do necessary things above
- Credit union
- Work not done as yet
- This has been done about 1 yr ago with a grant
- MFHA
- Cash
- Any improvements were made by landlord - financing unknown
- Most work done before I bought

Burr

- Husband works at improving - wouldn't qualify - earns too much
- I used my savings to paper and varnish bathroom and carpet 2 rooms
- It was done when we moved in
- Father-in-law
- We bought this house after it had been rehabilitated (checked only one of the items)
- The people we bought the house from spent quite a bit on improvements, but I don't know how they financed it.

Churchill

- Some was paid by grant some personally.
- Charge account for roof at Wards
- Credit union
- I didn't make improvements, but plan to next summer (did not check any of the items)
- Previous owner made improvements
- Cash
- We went through FHA to buy this house so everything done (except landscaping) was done by them to meet the code

Conway

- Insurance company
- Credit Union - St. Paul Dispatch - HRA was too busy to give up any money for this property
- None
- Credit Union at husband's job
- State Capitol Credit Union
- Sears charge
- Thru work - PERA
- HRA finally purchased the house

Lexington-Hamline

- Credit Union
- We did it and has some electrical and plumbing - acid put in tub did not work or both sink till last spring
- Paid for them with savings and current incomes. We applied for a grant for the roof but were turned down.
- MHFA
- Loans on insurance policy
- Credit Union

- Teacher's Credit Union - charge accounts
- Pay as we go on work to be done such as painting
- Some of the work was done before I bought
- Credit
- Previous owner had done it
- Nothing checked - added "All done over the years - borrowed from bank at the time

#### Linwood

- But not # a
- Through State Home Improvement Agency (MGFA)
- Credit Union
- Income tax refund
- Insulation financed by NSP
- Credit Union
- NSP
- Payed for from current income
- Insurance
- Loan from parents
- Most done before we purchased house
- I don't know how the roof was paid for - the plumbing was from personal savings
- Loan from Credit Union

#### St. Albans

- My husband is a drinker so we are sep. and without legal papers divorce, etc. I can't get a grant
- Some improvements were pay for from personal income
- Credit Union from job
- JUD and Sear EZ Pay
- I bought a rehab home in 1976
- I don't own any mortgages
- VA through HRA
- Job
- None, they won't give me a loan - their excuse is the house has to be 10 years old. That's a joke.
- Charge accounts
- I used to fix worse problems
- MN Housing Rehab
- These helped finance the house

Stevens

- City and County Credit Union
- We did the improving before we knew we were a depressed area we didn't research cheap loans as the rest of the vacants in this area
- Loan from Credit Union
- HRA said I needed nothing
- Credit Union
- We are in the process
- I am applying for HRA loan for code improvements
- Did as we could afford
- Loan from relative

Thomas-Dale

- Mortgage company
- No need from above
- Monthly payments (insulation)
- Loan from Credit Union
- The improvements are not that it is out of code
- It is a new house - I bought it that way
- Credit Union
- Loan from City and County Credit Union
- Scaratting (Loan and City) wiring and plumbing and etc. (grant)
- Nothing done yet
- We were giving a grant to buy the house
- Done before we moved in
- Credit Union through work (loan)
- None
- Done by previous owner
- This work was done before I bought this home
- It was done when moved here
- Tried to get loan to improve from HRA. Turned down after 3 months checking due to income \$16,200 and limit is \$16,000. Took 3 months and 7 men to inspect to tell me my income is too high (1978 income lower)
- Nothing checked - added "Not applicable - no improvements"
- Everything had been taken care of when we bought the house
- Nothing checked "Only know about improvements from visual appearance and realtor's comments"
- Credit Union
- None

- Improvements have been so small that we used our own money (landscaping painting, etc.)
- City and County Employees Credit Union Loan
- All paid for



Question 12. Check all the reasons below which have at some time, prevented you from making improvements to this house. M. Other (Please explain \_\_\_\_\_).

West Midway

- Not enough income to pay off a loan
- It is not my property
- Mainly money
- (NOTE IN BODY OF QUESTION-These do not apply because improvements are already made. The lady was very irate at this point and didn't want to deal with this part.)
- No comment
- Couldn't get low interest loan without bringing house entirely to code, which I didn't feel was necessary!
- High cost of getting work done
- Since make improvements myself they come slowly
- Not enough time
- Made all of the improvements
- The amount of money for the work being done in a low interest loan was too much.
- Cannot seem to find out if our house is to be taken. Two houses left on Hunt Pl.
- I built myself being a contractor myself. I will live in this house as long as I can. I'm almost 87 years old.
- Doesn't need to much improvement
- Was out of work for about a year
- We improved our home up to code before HRA came to the area with high interest loans
- I do work myself; pay cash

Blair

- Couldn't decide on how elaborate an expansion to make
- What we've done we've paid as we went
- Have only lived in house ½ year (check no blocks)
- Because I'm a widow, I'm afraid of big loans
- Procrastination
- This is a nice home - we do have a few mean people but you have them everywhere - I hope to die here - I am disabled.
- Mainly because we put 3 kids through prep school (public schools worse than impossible, private colleges, and graduate schools
- Money

Burr

- Too old to work - wife does work - fixed house years he was working
- Did not apply for housing loan in time
- None - improve as we could
- At 79 yrs of age, may have to sell one day soon
- Too many sick bills
- Things that haven't been done have been optional so we have put them off occassionally
- We have a farm in Wisc. and are thinking of selling - if we get our price. Kids all grown up - don't need a 4 bedroom house anymore

Churchill

- No reason - I like my house
- Have two in college and 2 in private high school

Conway

- Husband getting divorce - split  $\frac{1}{2}$  if decree says
- Paid for work when needed
- When the house was inspected for our loan, they didn't finish the work and it was never reinspected and when we complained we were told to walk out on our house
- Cannot afford payments even at 0%. 4% has been offered. Wife and 4 kids and it's not the interest but the payments. Are on food stamp program now.
- We plan to do most of the interior work by ourselves. Garage will be replaced as income allows.
- Just can't afford it
- Have made necessary improvements
- I am renting - if I owned home I would participate
- Not working myself, just my wife.
- We were applied for grant to fix but then got relocated

Lexington-Hamline

- Could not get enough money because lending institutions fix the value regardless of improvements. I am not pleased with this situation.
- I will improve as I can afford to.
- Not enough time available to do work that needs to be done.
- Over improving house in terms of its market value
- I don't know how I could afford to pay on a loan. I have only 199.0 approx. per week after taxes. (Had written in by B. Can't, I'm starving now. C. Not only interst, but can't afford. D. I tried to get a grant)
- I do a little each year. I don't want to take out a loan so have to make improvements as they are needed.

- None (nothing checked)
- Time not available. Doing work ourselves
- Haven't lived here long enough
- Bachelor - paying child support
- Doubted the competence of Rehab inspectors. In a neighborhood such as ours judgements like this fluctuate according to specific conditions i.e. no judgement is really final because so many factors can affect conditions (referring to k and l)
- Income too low to support loan
- The housing authority is discouraging and has failed to disclose the different types of loans available
- The Housing Auth. is discouraging and has failed to disclose the different types of loans available
- Will do my own painting with help of others
- If I had realized FHA inspection at time of purchase was so incompetent at time of purchase, I'd never bought house
- I may move if can find something
- Recently the construction worked in our neighborhood. The heavy machines operating caused my ceiling to crack, plumbing come bad, cause leaks. It's an awful mess.
- Income isn't high enough
- We plan to do improvements - do not know how many - will check on whether ITA money still available. I don't know why the whoman who lived here 37 years did not have anything done. She did have money. (Bought house 12/22/77)
- Don't have the money
- High cost of labor
- Most importantly not able to afford what it cost to improve to house

#### Linwood

- Was not previously eligible for a low-interest, HRA loan, until the past 2 years; I just waited it out.
- Cost of contracting. Have not had time to do myself.
- No desire
- What in ours is done, I have done myself
- Haven't lived here long enough
- Money
- Did not check any items - added in margin - "Please forget your loan programs, and reduce taxes. Taxes are the worst problem. Property and income tax are too high."

St. Albans

- Don't know how to go about it.
- Because I am on AFDC and can't afford it, and my husband won't help get a loan.
- Couple of houses in neighborhood need improvement
- Because of low income
- The house is only 2 years old (don't apply)
- I plan to retire next year, don't know whether I can maintain a house
- I live in a townhouse
- Wanted to build in community
- Have already remodeled my homes
- House is too large for size of present family and not able to keep it up
- I would live to get a loan and fix up the outside, paint it, and some work done inside the house also.
- Federal and State and City red tape
- I layed off to much to take a chance
- I am a widower, my job doesn't pay enough to borrow any more more money
- New house
- Does not apply
- N/A
- New house

Stevens

- Want to move to bigger house
- She (husband's mother) didn't want to spend anymore money on house. Husband (current owner) feel that neighborhood is too run down to put money into this house.
- I was mainly concerned with the house deteriorating. I'm not sure how much one can do with this place before you are poring money down a hole.
- I am on AFDC and have been for about 6-7 years.
- We improved what needed to be done
- Don't want to improve because can get by the way it is - everything is fine now
- Can't afford it
- We just couldn't afford it

Thomas-Dale

- No need
- We've done everything possible to this dwelling -- nothing else can be done
- New building
- If these programs were in effect since long time our house would have been up to code, etc. since then.

- We are still remodeling our house, slow 'cause of money shortages.
- Waiting for 10,000 grant no one calls either no more signing either
- No money
- Paid cash as we went along for remodeling and repair
- Over the course of 26 years all improvements have been made
- Have always wanted to improve my home but never had enough money. Now I'm retired and need Federal Assistance if available. Turned down on City and State.
- I tried to sell to HRA
- There is work to be done on the outside of the house (trim and replacement of screens, etc.) We replaced our screens two years ago, but the kids in the neighborhood have caused damage to them and to our siding
- I'm lazy
- None
- High cost of labor
- I have kept in good condition
- We own and do all our outside work - our own money

Question 14. Assuming you were eligible, would you take out a home-improvement loan from the City at 8% interest? No. (Why not \_\_\_\_\_?)

West Midway

- 8%
- Too old
- Interest too high
- Already have assumed a loan
- Can't afford
- We think we could have gotten a bank loan for 8%
- We already took out a home-improvement loan at 6% interest
- Too high a rate of interest
- A widow on Social Security
- Don't need to
- Mortgage 90% paid up - HRA mtgs - 35% paid up
- Because our life expectancy - not time to pay
- Don't need to
- Much too high
- Too high interest
- Too high
- I'm involved in too much debt
- Don't want to go into debt!!!
- Not needed
- Home has been improved and brought up to code
- No comment
- Come out and take a look at ---Cromwell Ave. and this will answer you?  
I live at ---Cromwell.
- I just retired 5 mo. ago.
- I have all the loans I need
- Don't want any!
- Wouldn't be able to pay it
- Don't need one
- We already have a loan
- Because I do not need financial help!
- Have no desire for any loan
- Would require spending more money than I'm willing to spend
- Don't need it
- Living on fixed pension can't afford it. Also can only get work done

that they specify and by specified contractors.

- Am retired on fixed income - disability
- Too high
- Don't want debt.
- Too many regulations from HRA, judging from past experience when we began the process.
- No need right now
- Not in anyway interested
- I can get it cheaper
- We think the responsibility should be wholly with the homeowner and not with government funds.
- Don't need and wouldn't - not interested
- Because, I'm going on Soc. Sec. and perhaps will sell in near future
- Because I don't have any money saved and my job doesn't pay well
- I don't borrow money unless absolutely necessary

#### Blair

- I don't need it
- Retired
- I don't earn 8% on my savings
- Cheaper money avail. thru MHFA
- I'm disable, live on Social Security
- Can't afford it
- We pay cash as we fix up our home
- Not eligible
- Retired
- Too HIGH!!!
- I have a State for ITA in process at 4%
- Have a loan at present
- I don't need one
- Would draw from savings
- We try to carry our own debts. In fact we do not want to incur any debts
- See 13 (Added to 13 - Nothing will "encourage" me to succumb to pressure from the city. I'll fix up my house when and as I Can!)
- Interest rate is too high
- Financial - low income
- Interest too high
- Interest too high

- I am retired; have kept my home up when working, when I need future improvements will finance from savings.
- Interest too high - can't afford
- Don't care to incur anymore debts
- Can't afford it
- Our home doesn't need improvement. Also our taxes are excessive in comparison to other homes in area - they should be lower because of other homes in area.
- Don't need one
- Unemployed
- I would rather save the money than pay the interest
- If I can't pay for it - I don't want it! I am disabled
- Can get any loan from my Credit Union. To much red tape.
- We cannot afford what the house needs
- Renter
- We can pay for our own improvements
- Too many debts already
- Too old
- PLAN TO MOVE COME SPRINGTIME

#### Burr

- Pay cash
- Don't need it
- Social Security
- Rate to high I can't afford it at my age
- We are happy with our home as it is
- I'd like it to be a little lower
- I have enough debts
- We can't afford it
- Interest to high
- Interest too high
- I have one at present time
- Have tried - too much red tape
- Have tried, but failed, to much red tape.
- Interest is too high. Can't afford another long term payment
- Your making money on our taxes - you should be able to cut the interest on the loan - we're going to have to pay taxes on the improvements anyway
- Rather finance with personal savings
- Don't want to put any more money in house - would like to sell



- To many restrictions and requirements for contractors, use only bonded people. This causes higher cost to me. The little difference in interest rate does not merit the headaches.
- We don't need a home improvement loan now
- Don't need it
- Takes too long to get loan

#### Churchill

- Too much interest
- HRA loan at 4%
- I am only on social security
- Already done
- Could'nt afford any loan
- Can't afford payments
- No source of income for monthly payments
- A retired person can't afford it
- Pay cash or don't have it done
- Too high interest rate
- Couldn't afford it
- At present time can't afford any more payments
- Don't believe in borrowing
- While my welfare neighbors get it for nothing
- Too high interest
- Senior Citizen
- Because already have one loan
- Moving
- Don't need to - no improvements needed
- Have savings account

#### Conway

- Too much
- Because I don't want to get in debt
- We do not go into debt unless we have the money to pay for it in the bank
- My income may be too large to get such a loan
- I live on fixed income
- Don't want to go into debt

- Don't need it
- 8% interest is too stiff
- Too much money
- We have borrowed what we need from HRA to complete important improvements that were needed
- I don't think need any
- No matter what it's payment, nothing much is left after payday.  
Am eligible for 4% interest
- Retired - could not afford
- We have kept our house in order
- At age 93 why should I bother
- Don't need one
- Int. too high

#### Lexington-Hamline

- Because I think a city loan should be at a lower interest rate
- This interest is too high
- Just can't afford it
- 8% isn't such a good deal
- I'm on fixed income
- Use savings
- I can't afford to much more it would have to be not to high per mo.  
per payment till, or to get it remorgaged or what they do.
- Would not want the worry of trying to repay the loan
- Don't need it now
- Too high interest
- We feel that this rate is too high for us and would prefer to save and pay cash
- We are not in a financial position to assume a larger debt at this time
- Too much hassle
- Depends on conditions. I will hesitate a long time if conditions require that I make "improvements" (e.g. separate venting of kitchen drain) which I don't regard as necessary in order to qualify.
- Don't need it
- Retired
- Able to finance improvement with personal savings
- Senior Citizen
- Interest too high
- I don't like debts

- Would not be able to pay
- No need to
- Too old
- We can do almost as well with a loan from our credit union, select the workmen we want to employ, and not have to be concerned that any "Affirmative Action" contractors or their employees might just be "casing" our property from the inside.
- Prefer to make my own decisions and loans
- Because we are now eligible for 4% loan and over 20 years that makes quite a difference
- Do not wish to get into debt
- Can't afford any additional expense - my salary doesn't cover it
- Not worth it
- I might as well get one from somewhere else at that rate, its not really that much cheaper than a lot of other places
- House does not need it
- Too high
- That's no bargain
- I can't afford a loan

#### Linwood

- I was told that even J. Paul Getty might qualify at some time -- I think we should pick our ITAs more carefully.
- Living on fixed income
- Plan to move out soon
- Because qualify for 3% code loan
- No major projects planned
- We have almost everything done
- Why?
- Too high interest
- Interest is too high
- No need for improvements, no reason to borrow money that is not needed when others may need it more
- Financial aid not needed
- If I was eligible
- Would use savings - cost is only (sacrifice of) 5% int.
- I do not need a loan
- See no. 22
- Why make property more valuable, and get tax assessed value raised again? Do you think people are crazy? You make us all live in dumps by tax policy.

St. Albans

- I want a grant
- To old for loans
- Can't afford any more loans
- Don't need one
- Don't need
- The cost is to hi for what I make per month
- Because HRA offers lower interest rate loans
- Only for outside improvement
- Still too high
- Don't need
- Not necessary for this house
- Don't need it
- 71 yrs. old, desire a grant, and 8% interest rate is too high
- Think 8% interest too high
- 8% too high
- Too much red tape
- Don't want to increase indebtedness
- Because I would want the grant
- I don't need one
- Because could not afford it. I am 79 yrs. old
- House to large would like to get a smaller one
- Don't want to participate - never eligible
- I have lived my life - not interested
- Interest rate too high
- Because my job is not what I would want to make a big loan on
- Interest too high
- Not interested
- They do a good job - didn't do everytning they said they would, cheap job, had to redo a lot
- Too high interest
- I am a Senior Citizen and too old to take out a loan with my limited pension
- On disability
- To dam much 8ASS%
- Depends on cost
- Not needed
- Too high

Stevens

- Because I already have - have received grant already
- Not in need if loan too high
- Too much interest at my age
- Already have home imp. loan
- If it was a large home I would
- Don't need to because have new house
- Almost all work is done
- House is all ok
- House is ok
- Couldn't afford it on AFDC
- Get money cheaper
- Even that is too high at the present financial situation we are in
- Can't possibly afford the extra expense

Thomas-Dale

- Get cheaper on my own
- Interest too high
- Too high!!! (Pension - fixed income)
- Because we were supposed to be eligible for a grant, and we were turned down because my husband was unemployed, and they considered the money from unemployment agency to much to approve a grant.
- Am not interested in living in this area any longer
- Because a home-improvement man who will work on the house will charge less.
- Because the house was just redone
- 8% too high
- We have a 10,000 grant
- Can't afford it
- Interest is too high
- My home has all the improvements done at this writing
- Do not want to increase my debts
- Would pay cash or else not make the improvement
- Want to move to different home
- Don't believe in borrowing
- Can get from Credit Uniot at the same rate of interest
- To build new garage
- Government Controls
- Too high

- We have already took a \$10,000 improvement loan
- Don't need, not much income
- My income doesn't allow me to go at 8%
- Home not worth it
- Don't need it
- Home is to small for the size of my family
- No job to repay loan
- Don't want one
- No way can we afford one
- To old widow
- Not enough income
- I would not want to take a loan at my age
- Couldn't pay it back
- Stay out of debt
- Do not want to be obligated
- Do not want additional debt
- Prefer doing business with the bank
- I now have a 3% loan
- I can borrow money for much less than 8%
- We rec'd HRA loan at 3%
- We did most improvements with 3% loan money - the rest we're doing on our own
- Can't afford cost of labor
- Dont need it
- Don't need it
- Because we have owned so long and keep up our property

Question 15. Have you obtained information about housing programs from the following sources: (Circle yes or no for each item). H. Other? Specify \_\_\_\_\_.

West Midway

- No comment
- Don't need to know
- No comment
- Employment
- Was elected member of Dist 12

Blair

- Block meetings
- Not interested
- Not interested
- Sweeney
- By phone call to City Hall - (Local monitors)
- I want to die here

Burr

- Block party at private home

Churchill

- Friends and relatives
- My first information was through my daughter who was familiar with HRA
- No
- I'm a member of SCCO's Housing Committee Relocation Officer,-----, a very efficient and helpful person.

Conway

- Letters from court house

Lexington-Hamline

- A green paper called Eavesdropper - I'm very uneducated and do not understand about these things.
- Hamline-University

- Real estate agent
- Bank pamphlets

#### Linwood

- None
- Neighborhood mtg.
- District Council meetings and housing task force
- Block meetings on ITA

#### St. Albans

- A girl I worked with told me about HRA grants
- I am a licensed, bonded, and insured General Remodeling Contractor on the HRA list and approved to bid and I do HRA Rehab work since 1972
- Bank

#### Stevens

- Have not obtained much info at all
- Church sponsored meeting for First ITA meeting.

#### Thomas-Dale

- Grandson gave information - he's a policeman. Also-----.
- Have had people coming around checking on this home.
- I was a member of ITA committee.
- None



Question 16. Have you done the following in connection with the Identified Treatment Area (ITA) Program: (Circle yes or no for each item)  
 G. Other? (Specify \_\_\_\_\_)

West Midway

- No comment
- Was offered \$10,000 loan from HRA - did not use
- Attended community meetings
- Applied with HRA but turned down because of higher income
- Gone to City Council to plea a cause

Blair

- Had house painted, plus new USS Aluminum Soffits and Fascia/  
This was done in mid spring before ITA came in the area.
- I am disabled

Burr

- Had inspector to the house

Churchill

- Nothing as I am 93 years old

Conway

- It took me over a year to get my deal through

Lexington-Hamline

- Borrowed to fix immediate needs from Visa, my husbands hours, and pay have been severly cut since then.
- Hamline-Univ. Organ. Income too high.
- None
- Applied, but not eligible
- I work full time and assist with grandchildren.

St. Albans

- I served as one of the first organizers of St. Albans ITA
- Applied for them to take home for a family and get me a smaller one but money ran out they say I've been No. 2 on list for the last 2 yr. disgusting.

- Ass't. Precinct Captain in Chicago, Ill.
- But was turned down two (2) times with the same excuse.
- We received a \$3000 grant thru Model Cities for building a new home in this area.

#### Stevens

- Attended meetings
- This neighborhood is somewhat "sealed" I don't know if anyone takes a real interest.
- Participated in meetings.

#### Thomas-Dale

- None
- Served as assistant block leader
- Was turned down for acquisition
- None
- Decided not to use it.
- Had house
- Don't need it

## TAXES-QUESTION 21

West Midway

- Not increasing "taxes" on "improvements". Better transportation on Raymond. Better shopping facilities.
- Stop raising our taxes so high on our older homes so we can afford to keep them up. People in middle incomes can't afford a new home and can't afford to fix our older homes the way we would like to because our taxes are so high already.
- Making it easier for retired people to stay in their homes. Taxes should come down. So people can keep up there homes. Especially when you have lived in them for years. To many houses are left to run down - give people over 65 a break on taxes, no raise them every year.
- Lower taxes - lower tax rate structure.

Blair

- To encourage improving homes without adding more taxes and get rid of the old unlive in homes.
- Don't increase taxes because of increase in value of rehabilitated home.
- I'm for ITA if it doesn't increase taxes. We are all ready paying \$839 taxes on homesteaded proerty with an easement in the rear. It is excessive in an area of old homes as it decreases our market value if we were to sell and this isn't taken into account.
- Be absolutely sure that improvements do not result in higher taxes. See that promises to better curbing, streets and lighting are kept.

Linwood

- Cut taxes - Homes will be improved - jobs and bldgs. sales will go up. Higher income people will come back to town for convenience.

Thomas-Dale

- If City of St. Paul lowered property tax, people would improve and add new things to the property.

## IMPROVE PRIVATE PROPERTY-QUESTION 21

West Midway

- Don't know other than encourage people - individual homeownership
- I have been living next to this empty run down house for over 2 years now. My house is old but pretty well kept up - grass is always cut, sidewalk is always clear of snow but when we look next door at --- Cromwell, we get angered at lot. Windows are all broke - all weeds around house - yet it still stands, empty and all tore to hell inside and out. WHY! So why should I improve my house.

Blair

- Would like to see some of these homes, that are really in bad shape in this area, either tore down, or improved to bring the value of other homes up.
- Get the people to improve there homes.

Burr

- Somehow they have to get the pepole who own rental property to improve. The homeowners seem to care and keep up their property. The absentee landlords property looks terrible.
- Remove run down dwelling and build new. Make absentee land lords improve their property.
- Have people keep there yards clean.
- Continued effort to improve rundown homes. Continued pressure on absentee landlords. Continued effort to improve esthetic quality of neighborhood.
- To find out what is going to be done about the 3-plex right next to us on Burr. It had fire damage last February, and is still sitting empty and very much an eye sore.

Conway

- Try to encourage more homeowners to improve their own homes.
- Besides getting rid of rundown houses, old stores, not used for stores anymore, but for storage, should be repaired nor removed. Empty lots should be kept clean of weeds and grass and junked cars and trucks and other rubbish.

## IMPROVE PRIVATE PROPERTY-QUESTION 21 (page 2)

Linwood

- Make the owner of two duplexes fix them up at corner of Milton and Linwood- A Mr. ----- owns them - we tried everything, the house is not up to code especially the wiring and plumbing.

St. Albans

- Removal all rundown, old buildings or refinish them. Keep offering home improvement loans. Remove tree limb that's hanging over my yard from boarded up property.
- I wish they would do something about these empty houses that were left standing.
- Absentee landlords for apartment buildings only tear down homes which have no redeeming style or value and give reasonable loans and lot prices to people interested in building - grants to all senior citizens to rehab their homes.
- Why don't they tear down some of these houses instead of just boarding them up.
- Make all home owners fix up their property. We have one boarded-up house in block. Two other homes in block need much improvement.
- Tear down all these old worn out homes or have them rehabilitated. The way it is now the new houses don't look good beside some old broken down house.
- 1. Speed up the process of removing boarded up homes. 2. Put pressure on absentee landlords to keep their property up to standards.

Stevens

- They should force people to fix up their houses when they are in bad shape. There is a few houses that need to be fixed now.
- The house next door to me is owned by landlord who does not live here. He has such low class renters and they will not do anything to even clean up let alone improve it - it makes the rest of the places look bad. I think this should be look into.
- If everybody would keep up their property weather they got the loan or not, it would make a better neighborhood.

## Thomas-Dale

- They are selling remodeled and new homes to people who don't take care of them.
- Take down all the old run-down buildings and houses.
- For instance old homes should go.
- Check into complaints about rundown houses. Everyone on our block has fixed up their houses but one and we can't seem to get anything done about it.

## IMPROVE PRIVATE PROPERTY-QUESTION 21 (page 3)

Churchill

- Take down all homes that are closer than 10 ft. apart on each side or if the lot is less than 35 ft wide.
- Make people clean up they alleys and yards. Keep rubbish picked up. People that care make the neighborhood
- Homeowners who start doing improvements to outside of their houses and leave same undone for a year or so. You have my address and can check the alley in our block. The city paved our alley a few years back - now we have trash and debris from unfinished work on our block to the point where we hesitate to drive through said alley.

## PUBLIC IMPROVEMENTS-QUESTION 21

West Midway

- Better lighting on Raymond Ave.
- Better street lighting  
More stores - general goods store (like dime store)  
Closer major grocery store (Red Owl, etc.)
- No shopping facilities - grocery. Poor director of playground. Children must pay to play pool at local playground. No athletic program.
- We need a super market (only 2 little food stores in this area) No bus service at all

Blair

- This has naughting to do with the homes. But when the heavy snows come and streets have to be plowed, the cars in the way are very seldom ticketed. It causes us a hard time getting out of our drive way.
- Street curbing on Aldine would improve street - don't know about housing.
- More street lighting, improve sewer and water mains repair badly deteriorated streets and sidewalks.
- Remove stumps of old trees and plant more new ones. Closer contact with elderly residents.
- Plant trees and stress alley neatness - Possibly enclosures for cans and bags of trash - cut alley weeds!!

Burr

- A) Reduce speed on newly widen streets. B) Make inspections on rental homes.

Conway

- Improve condition of alleys such as better lighting and rundown condition of garages that are not used and tall weeds and bushes growing on edges of alley.

## Lex-Hamline

- Control the loose dogs - inforce sanitation laws - get the people to clean up there front and rear yards and property
- Rehabilitate sub standard houses, improve street lighting- Encourage residents to remove garbage and such from alleys and improve their lawns and yards.

## PUBLIC IMPROVEMENTS-QUESTION 21 (page 2)

- Restore, don't destroy, build on empty lots with restrictions to maintain style of neighborhood. No "Plywood Exteriors" Permanent buildings.
- Keep the streets cleand of snow in winter and summer of trash and rubbish in other seasons, often.

Linwood

- Fixing of curbing on streets

St. Albans

- 2 fundamental problems: 1. very sporadic street improvement. Street and curb "A" is improved but B,C, & D is not however just 1 block over another short street is improved. The same phenomona occurs in housing. For example on my street, Marshall between Fisk and Victoria, the north side of the street is being improved but the south side is being left untouched. It seems to me that if a street is designated as one qualifying for rehabilitation, at least completely rehab. the street before jumping to another project.
- Stop people and motor traffic thru vacant lots; keep the undergrowth of weeds, schrubs and debris in vacant lots cleared out and removed. Sidewalks cleaned and repaired. Prevent stray dogs running loose in the streets and properties. Prevent or limit noise from cars and motorcycles.
- Try to sell the lots they have graded and put sod on so people won't use them for parking lots to drink, sell whiskey and dope like the empty boudle lot next to me.
- The bus transportation service should be improved. I don't use the bus, but I can see that the Dale Street bus only runs 1 bus on the hour. This should be improved because there will be more people using this service.
- Only bad thing I can say is they are putting the houses to close together.
- Do something about dogs - better transportation for older people.
- Tearing up the streets and just leaving so long
- To much garbage around the park - sewers backup in heavy rains
- Sidewalks are bad still. Housing Authority did poor job on bath, but kitchen is ok.
- The city should cut the boulevard and shovel the snow.



## PUBLIC IMPROVEMENTS-QUESTION 21 (page 3)

Stevens

- Space home farther apart. At least 65 ft. lots, wide.
- Much more traffic control! Not enough signals, signs, etc.
- Should plant trees in general area on Gorman between Elizabeth and George  
No hi-rise or tall buildings to obstruct the view of the city skyline.

Thomas-Dale

- 1. We need better sewer system - when it rained hard toilets will not flush worth a hoot.
- 2. Put in some trees on Victoria St. to replace the ones cut down.
- Improve the sewer system in this area in the 700 block of Minnehaha Ave. it up if the District Planning Board is #7 at 1018 University Aven. It has cost me around two thousand dollars \$2000.00 for damage. I am not the only one in this area they're going to have to do something about this sewer disaster. This sewer was not in when this district was built and it does not do the job. If you want to know more about this sewer contact me and I will tell you more. 489-4812.
- More playgrounds.
- Dug up alley and street at the same time so couldn't drive to house. Leaving cars on the streets in that area - you're lucky if a steering wheel is left in the morning. Then graded street but not very well in alley - couldn't get to garage because of incline left by graders to get in garage. Then when blacktop they didn't do it right. Left puddles all over and it still isn't fixed. He knows maintenance engineer and is calling him but no response.
- Quit tearing down strong built houses and improve them. They're better than the cracker box new houses they are putting up.

## PUBLIC IMPROVEMENTS-QUESTION 21 (page 3)

Churchill

- Not to just so many low income people in this area. Fix the terrible streets. Keep the color of people in own area they choose.
- In addition to items in question #17, I suggest curb and gutter work on streets still needing it, planting trees and encouraging homeowners and businesses to make repairs and maintenance before deterioration begins. Thank you for efforts already made.
- Get streets improved and curbs and take down old houses. Nice to have more shopping areas, more playgrounds.
- Improve streets from Chatsworth to Lexington, From Front St. to RR tracks.
- Several homes including mine have been broken into recently - better lighting could help. Garbage set out improperly and too many dogs running loose to strew it all over - doesn't do anything to improve conditions.

## GOOD PROGRAM-QUESTION 21

West Midway

- It was handled very well in our neighborhood - it would be hard to find improved methods when considering all the work that was done.
- In this area a lot of improvements have been completed. I am happy with our curbs, lighting and streets. Many residents have had loans and grants and the appearance of the neighborhood has improved. I hope the newly planted trees will grow to replace the Elms that were removed. (Thank you.)

Burr

- Burr St. has been improved. When it is completed in Spring - lighting and Boulevards, it will be greatly improved.
- All the homes here are ok.

Conway

- Only four houses on this block. They are taken care of.

Lex-Hamline

- Neighborhood club does a lot.
- People in neighborhood have done a fantastic job.

Linwood

- Hang in there! Rehabbing old homes makes more sense than letting them deteriorate to point of condemnation--

Thomas-Dale

- They have done a pretty good job.

## INSPECTIONS-QUESTION 21

Lex-Hamline

- Upgrade quality of inspectors and professionalize their inspection report. Inspectors who did our house in 1976 were not competent: 1) misjudged entirely condition of roof (I know this because I had the problem corrected by reputable firm), 2) drew doubtful conclusions about needed repairs from superficial inspection, 3) displayed an attitude of condescension to residents of this neighborhood.
- We have found some reluctance of friends and relatives to have inspections because their homes are not as clean as they think they should be. The value of inspections should be stressed in light of a non-threatening appraisal of home condition.

Thomas-Dale

- It was inspected good when we moved in from the city and from the housing
- Come out and look at your house when they say they will

Churchill

- We received a relocation grant from HRA and I was very, very dissatisfied with the way our new home was inspected. Major electrical and plumbing work was overlooked by the inspector for minor repairs.

## HRA PROCESS-QUESTION 21

West Midway

- By a shorter time in getting the loans.
- Be more selective. From our observation some have more benefitted from help than is warranted.
- Less paper work and less delay in approving or rejecting loan applications.
- Won't ever get done - streets took too long to do. Trees not being planted. Storm sewer-city did just the opposite of what people requested. Put cinders in alley because homes in alley.
- To let the people know immediately how long the grants or loans will take and how long it will take before you can really start fixing your home up.

Blair

- Cut down on time from application to start of work.
- Even though ITA applicants receive more rapid attention, the processing time is still lengthy.
- We had no response after initial application filed---now we have to hurry to beat deadline.
- Talked about it all last summer - no action yet - get started and at least put in new lights.

Burr

- More accurate information as to when neighborhood improvements will be started and finished. Most complaints seem to be about the poor information received from all sources as to when the improvement projects in the neighborhood will or will not be started. More speed and less fooling around and foot dragging on these projects would also help.
- They can get rid of some of the red tape. They can give you the money to fix your house when you need it and not when they get around to it.

Conway

- Follow through.

## HRA PROCESS-QUESTION 21 (page 2)

Lex-Hamline

- It took us almost a year to get our loan approved. And I think of some of the red tape or whatever caused the delay could be eliminated.
- More incentive programs needed. Make it easier to get low interest loans. People are discouraged to improve homes when you have to pay increased taxes to enjoy your improvements and the work you put into your home.
- Instead of appropriating our hard-earned tax dollars to rehabilitate someone else's property who more likely than not is underserving, lower the taxes on this property to a reasonable amount and we will be more than eager to make the necessary improvements. But if the City of St. Paul continues to increase our taxes totally out of proportion to its value as it now stands in order to accommodate every freeloader on this street, then I am afraid we will have no choice but to let a once magnificent residence tragically deteriorate. Rather than punish the few remaining responsible self-reliant homeowners in this area with ever higher taxes, the city might consider giving them a two year rebate, in total, of their property tax monies to be used in improving their own property.
- ITAs should run for two years so that persons who are slow the first year or need to be inspired by the house next door will get another crack at it. Also, best size seems to be 12-16 block faces and the money available seems to be spread thin.
- I think that the city could underwrite 1/2 the interest for people who would not have trouble borrowing from a bank. Thus, if I could borrow money at 4%, I might install aluminum siding or make some other marginal improvement.
- Continue to work very, very closely with and listen to and hear neighborhood and community organizations!

Linwood

- Upon receiving my loan, the woman sent from rehab did not know what to do with the papers - they became buried in the files resulting in later payments and late real estate tax payment. To my knowledge the final inspection has not been made - except the electrical and I have a loose attic step and loose outside connection - even tho the final inspection papers have been signed and received from the inspector.
- Allow more flexibility in order of improvements when possible - i.e. no loan for kitchen until roof and furnace replaced. Also more loans for middle income families.

St. Albans

- Cut red tape for those wanting to use program.
- Just don't put in any barriers. I am happy this way.

## HRA PROCESS-QUESTION 21 (page 3)

- To be sure that all areas of planned rehabilitation is completed.
- Make the process less complicated - use more realistic guidelines in relation to what constitutes a person's ability to pay. The City could take an aggressive stand against redlining.
- Do more of it - reduce red tape - promote private individual homeowner interest rather than rip off contractors.

Stevens

- Instruct each homeowner to repaint, clean yard, and endeavor to make their home attractive - It is a terrible looking neighborhood.
- Speed it up.

Thomas-Dale

- Don't make unnecessary demands on older homeowners.
- Intensify efforts to remove run down buildings.
- Often the right hand doesn't know what the left is doing. Also qualifications requirements have been known to change mid-stream for grants. One week you qualify and the next you don't.
- Drop the ITA and give help to all individual home owners in the city who need and want help. It appears that those who desperately need help aren't getting it for example --- Van Buren.

Churchill

- Give people help in grants or low int. loans but pick contractors that don't rip off the people or city.
- By examining the homes that make the neighborhood look very bad and then seeing what can be done about them.
- Start a program to have home owners and renters keep up property. Tear down the more run down vacant buildings.
- Follow up on homes that are being fixed to make sure they are maintained. Also yards are important - some look very junky in our neighborhood - full of old cars, trash, etc.

## PUBLICITY - QUESTIONS 21

West Midway

- Make more publicized.
- Tell people in ITAs that they are in ITAs ie promote the program!
- What is ITA? Is it connected with HRA? It is so hard to know which contractor to hire from the HRA's list. I had a loan with HRA a short time ago and decided not to use it because I preferred to get a contractor I knew I could trust.
- Increase dissemination of information regarding rights, obligations, and opportunities of residents to improve their homes.

Blair

- \_ Put it on television on the news in the evening.
- Tell us what needs to be done - Help us get loans at rates we can afford.
- Publicize it more - cut red tape in getting loans.
- Let us know what it is and how it works, like a complete brochure.
- Send information concerning the project to each homeowner. Give tax breaks to homeowners who make a number of target improvements to their homes.
- Information from realtors to perspective buyers. I think knowledge of the availability of low-interest loans to ITA's might encourage purchase in neighborhood by young families.

Burr

- Explanation for funds given
- Help the senior citizens to understand any programs that will aid them to fix their homes, as it is necessary to fix up the homes, but do not know how to go about it.

Lex-Hamline

- Find out who can and cannot make improvements due to income, and see that people are informed as to how and what kind of help they can receive in achieving this. (Printed material, etc.)
- Let people know about it. This is the first I've heard of it and I still don't know much about it.



## PUBLICITY-QUESTION 21 (page 2)

- You should have counselors on your staff that can personally visit homes and openly see what improvements are necessary and make the information more readily for occupants, especially those who are buying homes, and trying to keep them up.

Linwood

- By making information more available to people in the area.
- Encourage property owners to consult HRA staff for analysis of their needs and interests in home improvements, financing methods available, and net benefits of their (property owners) joining in subsidized program.
- Information about ITA still does not filter through to many people who disregard the media.
- Get more information out to people in the area - by mail or phone.

St. Albans

- Publicize the home improvements programs - loan and grants that are available let people know.
- More advertising - send out more information through the mail - I didn't receive any information in mail.
- Letting more people know about it. When put in paper not to hide it in a tiny space.
- Reach more people to tell them what funds are available and how they can get them, who qualifies. More help for people who are neither poor nor wealthy.
- Please send me or others in the area specific information about this redevelopment area. Qualification of home improvement loans, etc.

Stevens

- People don't understand programs - especially older people.
- Make more information available in a simplified manner. Suggesting professional ways homes can be improved with a manual (visual) Stress code improvements. (Delay tax increases for improvements to permit homeowners a better financial position to pay back loans.

Thomas-Dale

- Keeping people informed. Also suggesting to homeowners who have homes deteriorating to try and improve them.

## PUBLICITY-QUESTION 21 (page 3)

- Inform people of benefits of ITA through media.
- Make codes more lenient. Send more people out to talk to people (HRA) to talk about what improvements they can help with.
- Help people understand we need to keep up and improve our property. Make loans available at low interest. Use Newspapers and radio and T.V. to stress importance of upkeep in the entire city.
- Inform people of its existence, and what programs are offered.
- Make the information better known.

Churchill

- Circulars or information through mail.

## CONTRACTORS-QUESTION 21

West Midway

- Get contractors to hold up to what is supposed to be done to the house and not let them cut corners like they did on our house.

Burr

- Poor contractors.

Lex-Hamline

- By getting better contractors who do good work. Stop the rehab rip off. I feel I got a good deal on the loan rate from the City but the work done and scope adjustments left me dazed.
- I feel that the rehabilitation program has really half stepped, and that is because there more plenty more things wrong with my house that should have been done, such as: new kitchen sink, its a very old single sink, they tore down my garage and didn't replace it, outside of house needs either siding or a paint job. I have a home-made kitchen counter and food particles fall into the side and there is no way to get the garbage out.

St. Albans

- That owners not be pressured into accepting contractors chosen by HRA. Some people don't know they have a choice. Whoever does the work an inspector should follow up to see that the work has been done properly.
- Insist upon better rehabilitation construction standards from contractors in ITA's 2nd inspections during rehabilitation as well as upon completion.
- Strick controls as it relates to quality standards for contractors.
- Making sure contractor or homeowner proceeds with improvements according to a proposed schedule of completion.

Churchill

- Contractor's shouldn't bid if they can't do work on the scheduled time - they should start when they say.

## QUESTION 21

Comments regarding City and HRA Staff

## - West Midway

Improve central office staff - seems seomtimes they do a lot of talking and listening but no action. Make promises but don't carry through.

More relocation officers - that would be more helpful.

I feel better communication is needed between the co-ordinator and homeowner before rehab of home takes place. Also better communication between contractor and homeowner or co-ordinator.

## - Blair

Some public employees that have been involved with the ITA program since it started do not know what is contained in the literature contained in the handouts. Those attending our block meetings spent most of the time talking about how busy they were and how nice it was going to be when they got new office space. To most of us attending those meetings, the paid program employees seem to be there because of their long support of and for the labor controled government in St. Paul.

## - Conway

Your people don't always give accurate information and I was mislead on several things and if I had not been on them and the paper work all the time I'd never have gotten this deal through in only 14 months. There are more efficient ways of running an organization.

Instead of having their own contractors (HRA) they should let people choose their own contractors.

## - Linwood

The rehab advisors should tell the homeowner to begin shopping around for such optional materials as: 1) type and color and texture of siding, styles of light fixtures, paint colors (trim and surface) type of faucets, etc. so last minute decisions and purchases do not have to be made in a hurry. Inexperienced homeowners are not aware of optional decisions to be made unless it is pointed out to them! This should all be written out so the contractor does not make these choices--the homeowner must. This is where resentments against HRA have their roots (one place anyway.) Desicions in these options is most vital to the homeowner to win confidence and security!

## Comments regarding City and HRA Staff

## - St. Albans

Place persons to head city programs that has interest in neighborhood and not to profit themselves.

## Communication.

See to it that HRA Rehab. Advisers cease and desist suggesting to a homeowner what contractor or contractors to select to bid on their work as Ms. ----- of---- informed me Rehab adviser, ----- informed her who to select - ----- informed me the name of the contractor, who did her work. Also the lady who lives on the northwest corner of Marshall and Avon informed her who to select. also said Mr. -----ask her not to tell anyone he told her who to select. My neighbor on east side of my house said Rehab. Adviser told him to select three contractors to do his work. See to it that contractors install roofs pursuant to HRA Tech/Specs when the roof is a tear off. Also see to it that cement contractors use air entrained cement, and roofs pursuant to Tech-Specs or change the Tech-ecs. Also see to it that all contractors post their Job Site Notice as explained in the sheet attached and that all contractors not only get permit but post the permits so the inspectors or anyone can see the permit. (attached notice from the Minneapolis Dept. of Licenses and Consumer Services.)

## - Stevens

Better communication and more information follow-up encourage participation stress importance of follow-up.

Better cooperation with homeowners who are applying for loans.

- 1) work more on a 1 to 1 basis with the people involved.
- 2) Follow up faster and better on complaints.

Churchill

- Retain good communication with community organizations. Give more information directly to the persons living in ITA's - direct mailings just to identify people as living in an ITA

## LOAN AND GRANTS-QUESTION 21

West Midway

- Low cost loans - to improve homes. No more Grants. Some people shouldn't of gotten them - can't understand how you can keep getting grants when the first grant and loan was supposed to bring house up to code.
- Make available low cost or interest free loans for materials to improve homes that people can do themselves, such as attic insulation, etc.
- Allow people to borrow money to make code improvements without correcting all code deficiencies. Also make it easier for people to do their own work, using loan to buy materials.
- Have people earn their own money for their own improvements like I as a taxpayer do.
- Increase amount of money available to those buying their home on a contract for deed basis.

Blair

- I think most people want to fix up their homes and would do so, but can't afford to. Providing them with the money, through low cost loans or grants, would probably bring the best results. Of course, it would be necessary to take steps to insure that the money goes for home improvements, and not for other expenses.
- Offer even lower interest rates on home improvement loans.
- More low interest loans for very low income families.

Burr

- What the city must take into consideration is that to make the improvements needed, I would be reaching into my descretionary portion of income. Therefore I must have a motivation that outweighs the uses. Lower interest rate (6%) or attractive price on improvements. All these houses need basically the same improvements and some contractors could line up many of the same jobs in the neighborhood and give a quantity price break.
- No- making loans low cost helpful if they sell more \$1.00 homes.

Conway

- Make loans available at reasonable interest rate for all people who live here regardless of income. Tear down and rebuild houses beyond repair. Get more people interested in keeping property value up instead of down. This home has lost us money. HRA would not give us any loans because my husband's income was to high. Private loan company's interest rate was to high. Bank loans wanted payments of \$200.00 a month for 8 or 10 year loan. Private savings is eaten up by the economy.

## LOAN AND GRANTS-QUESTION 21 (page 21)

- Stretch the payments for the longest possible time within the law. The interest rate going accordingly to house expense and wages.
- 7th st. eyesore- lower interest rates.

Lex-Hamline

- Give grants to people who are trying to keep there house from being a disgrace and can't do more without help.
- Lower the Gross Income so other people can get loans \$20,000-\$22,000.
- Make loans to people that want to improve their home at a low rate, regardless of salary. If they had money, they would probably live in a better area.
- Loan program with more liberal income limits - many people aren't eligible for loans from ITA program, but can't afford commercial home improvement loans. Insulation and energy efficiency projects should receive higher priority in ITA loan programs.

Linwood

- Limit loans to needy, better investigating of persons income reserves prior to placing loans. Force code compliance for multiple dwelling homes and apart.
- Determine some way to prevent or discourage people from taking advantage of the loan simply to sell the property soon afterward

St. Albans

- Lower % rates
- More grants that make more people eligible - follow up on checking the work they've done on homes - they should do better work
- Instead of low and moderate income housing devote more effort to programs that will attract middle-income residents and promote home ownership as opposed to rentalship.

Stevens

- The City should continue offering low-interest rates loans to available to people already in area or prospective home buyers.

## LOANS AND GRANTS-QUESTION 21 (page 3)

- 1) consider total needs of the house and determine aid and grants not based on income
- 2) consider income after all outgoing monies have been taken from it. After monthly commitments are met.
- The thing that gripes me is that those of us who work are penalized. I have to pay the whole usual interest while some clod down the block can have as good a house improvement as I in this neighborhood and I have to subsidized him besides. Its a crappy deal as far as I'm concerned.

Thomas-Dale

- To be more fair to those who really need help - instead of rushing loans through for people who will soon be losing social security benefits or welfare benefits.
- Cut the interest rates on loans. Don't put a limit on who gets a loan - a family that makes \$25,000 may need a loan as badly as one who only makes \$6,000 a year.
- Provide loan guarantees to poentnial buyers of homes with code deficiencies that the seller of an undersized home may sell and re-locate without being burdoned with the possibility of not realizing this investment. Examples: I am buying a two bedroom home which I purchased in mid-1969. At that time this house was up to code according to the Veterans Adm. Early 1970 I understand all this changed. Thus I am stuck with 3 or \$4000 worth of code deficiencies. My family is now 6 in number and I would like to sell, but can't afford to.

Churchill

- Using the grant for other things which they don't use them for. Many improvements can be done on the program. To be honest I feel I am not getting what the state is paying for.
- Lower to middle families should be able to get loans at a lower rate interest than 8%.



## MISCELLANEOUS - QUESTION 21

West Midway

- We don't know where we stand to make home improvements. Our life expectancy does not permit us time to repay home improvement loan.

Blair

- Leave people's homes up to themselves.
- I don't know. I have always had to fight my own battles with all my strength! So what does it mean?
- Make a survey and find out from people in the area.
- (Midway) It should be very difficult to greatly improve this area primarily because when a family invests in a home it is very desirable to have a strictly residential area. Here however, we are surrounded by commercial zoning on 2 sides and industrial on another. For instance, how the hell do trucking firms get zoned into my area; Likewise how did Univac get zoned on Fairview. Spot Zoning? or just plain poor planning by the city.

Burr

- Tore down house next door - kinda mad about that, since it was fixable!

Conway

- No - people in homes make the neighborhoods.

Lex-Hamline

- Don't know. Never expected the city to improve our home.
- The so called "TOT LOT" on Hague was a big expense for the few tots using it. It only brings undersireables far past tot age to cause trouble. Some neighbors have moved because of the abuse from older kids.
- Get rid of absentee landlords and welfare residents.
- Provide energy conservation (home insulation at reduce rate).

Linwood

- You can make the present standards affect all the people regardless of income or who you know!
- 1. Stop the program entirely. 2. Stop expensive surveys like this. 3. Lower property taxes.

## MISCELLANEOUS-QUESTION 21 (page 2)

St. Albans

- Doesn't see any improvement. Crime is horrible. She and her daughter and grandson had to move because broken into 2/week. Throw rocks through windows or shoot through windows. People have stolen everything worth anything of theirs. Police put fences on windows for her, but didn't help the crime, cut ties on cars. She had made 20,000 of improvements (no loans from ITA benefit) while she lived there.
- Hou should get a name for the Grotto-St. Albans Park. There is a 4 blk area surrounding it. With 50-60,000 dollar houses there should be a name like Peoples Park or Gr. St. Alb. Park.
- You want to much for to little you let the citys run down then try and get the people to pay all.
- Im James a Johnson gardenship ben since 1949 - he is a ward of the state - Della Johnson.
- Help us who can't do it ourselves improve our homes, and make people like who has money to improve his houses or get rid of them.

Stevens

- By concentrating more on energy saving things such as storm windows broken windows and such. I had a \$5,000 dollar grant and I am sitting here this winter with 2 broken windows - no storms on basement and no storm door on front.
- At pt. where stopped felt it was "none of business" - thought hse. would be torn down.

Thomas-Dale

- Never heard of it.
- Should tear down rest of old run-down houses - inspectors should inspect them. Property taxes are way to high. Must not be storm sewer - water always backs up in basement. Some people get about a foot of sewer water in their basement.
- Welfare is too lenient. We would have better people if they had to earn money for their living and comforts and luxuries.

## MISCELLANEOUS-QUESTION 21 (page 3)

Churchill

- Very satisfied.
- Cut down on unnecessary spending and such as stadiums, monorails, and dead weight on city payrolls.
- Activities for kids to be involved in to keep them off the streets.
- Police protection not to good. Like to have a neighborhood cop - direct communication with police.

COMMENTS ABOUT OWN HOME AND NEIGHBORHOOD -QUESTION 22  
AND ITA PROGRAM

Blair

- I think this program may help some of my neighbors, so it's alright with me. I've always made a bit to much money to get any help, but just barely enough to get by. I'm in the process of fixing up my home right now and I will continue. It will just take me a little longer than some of my neighbors. This program does nothing for me.

West Midway

- The grant was given in Fall 1977. Used for: cement work on foundation, steps in basement - front steps; railing, doors, windows. The plumbing is being done now.

Burr

- They may not have moved here if not grandmother's house. Lived in Minneapolis before.
- We feel it is better now. All older people who have kept up their property.

Conway

- This couple is older and not well. They lived here and kept up property as needed. She moved in as a child and her parents would have different answers.

Lex-Hamline

- I wish I could do the whole thing over again. (Provided I can get the same interest rate).
- I hope I have replied to your request. I would be happy if I could get in touch with the right authorities to take care of the damages that was done to my house in November during the construction on our streets.
- Our community organization did a fine job in the program and basically I think it is a good one. We would have participated except we doubted from the outset the competence of the original inspection.

Linwood

- I am a widow, 77 years old. My husband died 12 years ago and house has been in good condition.
- I have only lived here since August 1977.

## NEIGHBORHOOD, HOME, PROGRAM-QUESTION 22 (page 2)

St. Albans

- We received a home improvement loan for our last home in 1974, which is located in the same community.
- Has coming along fine.
- No complaints.
- I move here three years ago and I paid cash for the house plus paid \$11,000.00. I have not borrow any money from anyone.

Stevens

- Home rehabilitation program is important - should continue.
- Have been making improvements to interior. Will proceed to make exterior adjustments after retirement. Stomach ulcers permitting which my doctor tells me one of two people experiencing retirement are subjected to.

Thomas-Dale

- I did have a lot of work done by the housing about five years ago. Would like to have my attic insulated.

## COMMENTS RE CITY AND HRA STAFF-QUESTION 22

Conway

- Have been approved for low interest loan - nothing more has happened.
- The one person I work with on everthing that didn't actually concern her but if no one else would help straighten it out ----- would come to the rescue.

Lex-Hamline

- Rehabilitation Advisors by the name of ----- went out of his way to help us and we really appreciated. He is a real credit to your program.

Linwood

- Resent being pressured to get a loan when improvements are neither desired nor needed. Am pleased loans are available for those who want/need them but there is no reason for pressuring people who don't need the \$ into borrowing just so that they can "do their part" Am doing more of my part by stepping back so those that need the \$ can get it.
- HRA, in our opinion, used the old "baid and switch" technique in our case. After a beginning approval of a 8% loan, months of getting bids and rewriting work orders, we were told we were not eligible for a 8% loan, but could get a 3% loan if we had all the work done the city inspectors said was necessary. I will never again have anything to do with HRA, and I will discourage all my friends and do the same.
- Younger aged couples seem better prospects for joining in subsidized home improvement programs. Quite often they are all loaned up in their enthusiasm to improve their homes. Older aged couples seem more reluctant to assume new or additional debt.

St. Albans

- ITA personnel could develop better contact manners and methods. St. Albans ITA personnel contact my tenants about my building rehabilitation, but to date, 3 years later, have not talked to me, the owner, about same.

Stevens

- 1) the city should take care of complaints themselves - and "not just tell you to call the contractor yourself"
- 2) I also got the feeling from the "City & Contractor" that I shouldn't complain because I'm not paying for these improvements myself.

## COMMENTS RE CITY AND HRA STAFF -QUESTION 22 (page 2)

Thomas-Dale

- Thanks to the City Inspector -----, Being retired I followed the work being done very closely and I have never seen a city employee like the inspector for the street improvements, being more concerned of the quality and safety in any project.
- I applied for a HRA Loan and then elected not to take loan. I was very well pleased with advisors and inspectors, both attitude and ability.

## COMMENTS RE QUESTIONNAIRE-QUESTION 22

Blair

- (letter attached to questionnaire) Enclosed is the St. Paul Housing survey sent me recently. As you know, the Blair Avenue ITA is just getting under way. People are just in the process of making application so it will be some time before we have the full benefits from the project. Therefore, the questionnaire was somewhat difficult to complete - and I don't feel that this is an accurate account.

Burr

- I sorry if I did not know the answers to all questions as I don't get around. This is coming to you later than intended due to illness.

Lex-Hamline

- This questionnaire is poorly formulated - it takes perseverance to understand and complete and asks some questions, #10, 16, 17 which seem pointless.
- This survey is somewhat confusing in terms of time issue (?writing)

Linwood

- The questions left unanswered I did not wish to answer.

St. Albans

- My home has been purchased by the Housing Authority so that it is difficult to give true answers. At the time we purchased the house the answers to ques. #7 were true, not now.
- Some of your questions are too personal.

Thomas-Dale

- The questionnaire does not apply to my situation since I'm fortunate to be living in a new low-rent housing - Good transportation, street, and security.



## CONTRACTORS AND INSPECTORS-QUESTION 22

West Midway

- Some people didn't upgrade wiring and got away with it - they were told they had to do. Lose stores - made apartments out of store - need something else besides co-op. Lost barber. Area not appealing for retail stores. Inconvenient to get to 280 Cromwell. 1 way convenient hard to get to work.
- I did have an HRA grant at one time but it was longer than 5 years ago and the contractor's work was not as good as it should have been.

Burr

- Why do the inspectors only man a thing that interest them.
- Lousy contractors, too high costs! Like curbs, lights.

Lex-Hamline

- There should be more encouragement of external cosmetic work, with architectural advice available. There should be city inspection of all absentee landlord property in ITA with required compliance (three years?)
- If I could get the Grant I would like to hire or pick my own contractor to do the work.

St. Albans

- I had work done on my house siding and trim. The trim is all coming down. The back is down - it fell against the wire at the back of the house and would have started a fire - for the amount of money put in it should have lasted a very long time. The work I would say was poorly done. I contracted the man from SU area and he claims snow did it but we didn't have that much snow - If the work was done as the contractor said, it shouldn't have done that. I guess you would say I got the run around so what I think about your rehab they can go take a jump. I wouldn't recommend them to no-one - if the work doesn't hold up - I can show them my house.

Thomas-Dale

- I think stronger regulations inspection should be made. Our house has not been inspected for plumbing or electric at all.

## IMPROVE PRIVATE PROPERTY-QUESTION 22

West Midway

- Selecting homes for demolition seems based solely on economics, and on economics using high figures for repair work i.e. -- some buildings scheduled for demolition can be saved economically by people willing to do some of the work themselves.

Conway

- Our neighborhood has been greatly improved by the removal of 3 run-down buildings and the addition of new units to replace same. Street paving and lighting are really "super".
- That the city would give the public a number to call when absentee landlords neglect their property and fail to keep yards up and garbage hauled.

St. Albans

- Check --- Carroll - Also yard at --- Fisk. (This is a disgrace to the corner. Also --- Fisk. 4-plex. It is in deplorable condition.)

Thomas-Dale

- We have a home in our block that is an eyesore to the neighborhood. It is vacant at this time and is supposed to be in the process of being fixed up but for the last year it seems like nothing is being done. (--- Van Buren)
- Take down the two run down building on the corner of Van Buren and Grotto.
- Improve our neighborhood housing.

Churchill

- The older people who used to live here kept their homes up and yards. The people on welfare who moved in later let everything go to hell. And these same people will also let these new homes go the same way.
- Houses on our street Orchard Ave. from Lexington to Chatsworth are in fairly good condition but one block over on Hatch they are terrible and most of them should be torn down.
- Improve housing on Hatch St. from Oxford to Lexington, and Churchill from Front to RR tracks.
- There are several homes in this neighborhood that are in desperate need of improvement.

## PUBLICITY-QUESTION 22

West Midway

- There seems to be a complete lack of knowledge about housing programs offered in the area.

Lex-Hamline

- More publicity about what people have been able to do by taking advantage of rehab programs.
- I'm very mixed up and can't seem to see how to understand the different loan or contracts or if its going to be true. I didn't know plumbing in bath did not work before I bought.

St. Albans

- I would like to know who to talk to about purchasing a home rehabilitated or not and what kind of funds are available for single woman and dependents.
- Also that residents be given information and assistance when they have problems after secufing loans from other institutions. Many homes have not been standard and FHA refused to correct or see that seller corrected the condition. Defects are often hidden and not noticed until one moves into the house.
- I really happy you sent this to me because I would like to find out about getting a grant or loan.
- I do not know the specific boundaries for the ITA.

Thomas-Dale

- Use mailings to keep residents informed! My former next door neighbor stored his blocks in our garage until the inspector checked it and then we moved them back into his yard. Quit nit picking! We lost a good neighbor because he was fed up with the Gestapo.

## PUBLIC IMPROVEMENTS-QUESTION 22

West Midway

- Am not satisfied with small business people moving out
- A lot of money was appropriated for a new park house. Supervision is not adequate and parents are complaining about the use of dope on the premises.
- I live on what is known as Green Grass Park. it is a nice place, but people bring dogs from all over the area to the park to relieve themselves. Children can't play or walk in the park for dog droppings. Would like to see dogs controlled.
- The reason I find this neighborhood a problem in raising our children is because of the incredible traffic.

Blair

- Put up speed limit signs in alleys and on street corners and stop signs. Put a stop to company trucks from blocking the alley.

Burr

- We were very much opposed to street widening because it detracts from a residential atmosphere by increasing asphalt and decreasing trees (non-elms) and grass making the atmosphere more utilitarian. Also, street improvements have been very poorly scheduled. Sod on boulevards was not put in so fall was very dusty and spring will be very muddy. Street lights are still not connected (it is now Jan. Construction began in October).

Conway

- Would like streets cleaned.

Lex-Hamline

- Too many dogs. Need improved crime control.
- Need more protection on streets (from purse snatchers). Better public transportation.
- The present improvement to the streets, sidewalks and curbing is very good.
- Pet control of neighbors -- restrict free movement of large dogs wandering around the neighborhood.
- If they would increase the wattage in the old street lights it would be much brighter and far superior than the new lights being installed. Today bright streets are very important.

## PUBLIC IMPROVEMENTS-QUESTION 22 (page 2)

- The city does not plow in winter also stop signs are more needed
- Let's Banish plastic bags of rubbish and garbage for dogs and rats to strew over the neighborhood. (Can't stop the humans).
- Repair the Selby Bridge
- We moved into this home when our first child was born, and could come and go freely without thought of locking the doors. I have been mugged twice in the last 2 years no more than 40 feet from my front door - all doors are locked whether we are in or out of the house. Obviously we find the quality of the neighborhood has deteriorated, though our home could serve us well as long as it meets our needs.

Linwood

- If crime and schools were no longer unsatisfactory to us, we'd stay in the neighborhood but we've outgrown this house and will not move within the area---
- Streets and curbs are in bad condition. Would like to have more recreation areas.
- We need to get a rational school board, that wants to teach children, instead of play Sociology games.

St. Albans

- Need to fix some of the streets.
- Sidewalks need repair. Vacant lots and vacant homes need attention.
- Sidewalks in this block are deteriorated making walking very difficult. Have been promised new sidewalk several years ago but nothing is done.
- Better bus service- maybe up and down Concordia - better shopping facilities

Stevens

- Stop signs coming down the hill from Humboldt High  
Humboldt - Gorman - Hall - Livingston
- ITA improve appearance of things in neighborhood. Help people more rather than improve streets.

## PUBLIC IMPROVEMENTS -QUESTION 22 (page 3)

- Light post have been installed two months ago. but job not completed and no improvement made, need better street lights. Why was work stopped? I'm the only person in the block that has repainted or made any improvements - all houses on block need painting and remodeled.
- Why was Humboldt one not resurfaced and curbing put in from Stevens to King - very dumb

Thomas-Dale

- What good is nice new streets if our home for 67 years hasn't been coded by city or checked - it has a furnace that makes me very unhappy and the new streets wouldn't help the leaking of the furnace. Please help people to update by law their houses before they sell to others.
- The reason we do not intend to make this area our home is, I refuse to have my child bused to a school that is runned down, and populated by blacks!
- Keep city snow plows from filling up people's driveways. Some people are old and some are not well, shoveling snow is not good for them. Since they have to fill it up, they should have a crew of men shovel out those driveways or put up signs so the plow trucks would know who's driveways not to fill up.
- The Wilder Foundation has improved the neighborhood with the addition of housing, community center and neighborhood police precinct.
- We are retired people and we work a lot at keeping our property and home in good condition. We have seen much improvements in our neighborhood. There is crime here.

Churchill

- I've waited 10 years for it to improve, now I'm leaving. I have 2 kids in foster homes and 2 at home. I'm getting them out of here before its to late for them to.
- The alleys as well as the streets need attention in our area -- They are mud and difficult for city hallers to keep from getting stuck -- encourage crime -- poorly lighted.
- 1. Better control of stray dogs/neighborhood dogs. 2. More encouragement to keep premises clean, trash picked up, lawn mowed regularly, allies clear of trash. 3. City employees and other officials could remind people of these things.

## LOANS AND GRANTS-QUESTION 22

West Midway

- Low cost loans to anyone
- Offer financing to people in our income bracket so that they can afford to purchase and rehabilitate a house.
- Loans are available to low income families but not to those of us in a low-med. bracket. We were denied a loan cause we've planned for retiring years.

Blair

- This program seems to be aimed at those who have a low imcome or are retired. I suggest to you that your program does not seem to include those of us who make more money but also pay more taxes for doing so.
- If you expect St. Paul to keep people who are interested in good homes- then the tax structure needs to be decreased on realestate at the present time it discourages people. Our taxes increased \$160.00 plus in one year from - 1076 to 1976.
- I thing many people could improve their homes if they wanted to without assistance. If they can get a grant they will.
- The ITA started after we made improvements on our home mid-spring with high interest and still paying on it for 3 years.

Burr

- The statement "ITA" implys preferential treatment and what I have seen and heard is not for the middle income family. The programs helps the poor, but offers no break for the middle income family.

Conway

- After taking all the time in an interview I was found uneligiblc for a Home Impr. Grant because I work and am not on Welfare!! If I was on Welfare completely I could rewire house and have new roof!!!

Lex-Hamline

- We have 5 children and a great deal of medical bills. Our house is badly deteriorated, cold in winter, electrical problems, floors rooten and plumbing problems. When we applied for help we asked for an emergency grant so we could make the house safer for the kids and warmer. At the present time we could see no way of making payments. Consumer Credit Counceling is already handling some of our problems. The loan officer siad we do not qualify for a grant but do qualify for a 4% loan. We may have to say no because of the payment amount and go on living in

## LOANS AND GRANTS-QUESTION 22 (page 2)

this house the way it is. It seems we are among the group called "the hard working poor".

- We had an approved loan from the HRA but did not accept it because we would've been paying up to 1/2 of the loan for labor costs and we felt we could've done a lot of the work ourselves.
- We'd all like to make improvements to our homes, but prices are prohibitive for people on limited incomes - and in my age bracketed.
- We didn't qualify for loan - income just over the limit. Paying bond 10 3/4% FHA which is too high.

Linwood

- I have been encouraged at least 4 times in 2 years to make use of ITA, only to be continually declared ineligible when trying to secure a loan.
- Unfortunately, my family (4 total) falls in the income area (i.e. 18,000) where we do not have enough money to finance all the remodeling we want or to do it as nicely as we would like or in some cases to do it at all and yet we make too much to qualify for any help. We find this rather discouraging. We have made improvements to our home - but it has taken a good share of our income for quite a long time and we're still paying.

St. Albans

- A man 15,000 year should have to pay what a man make 30,000 per year this man 8% 15,000 man 4% and so on along this line if you were here I could explain
- I still can't figure out how I earned 200.00 too much for a grant.

Stevens

- I want to improve my home but can't assume another financial burden. Am willing to attend do it yourself home improvement classes.

Churchill

- We applied for a \$1,000.00 loan to make the above necessary repairs. I certainly hope this problem doesn't happen too often to other families who are relocating.



## PROCESS-QUESTION 22

West Midway

- The quality of work was not satisfactory in some areas and when called to the contractors attention some misunderstandings took place.
- Put more emphasis on energy related improvements, as these could save people money.

Blair

- Some code specifications seem ludicrous to me.

St. Albans

- I wrote to HUD in response to a form they sent out to list all improvements needed, conditions that existed when I bought the house. I spent much time getting it together. I rec'd an answer telling me none of the things listed were hazardous to health or life. What would happen if someone fell on my top step which is out of proportion? (Someone acutally did) What if my ceiling fell on someone? Plumbers (HUD) moved bathtub and ceiling leaks as a result.
- After the complicated process of securing finances the customer should be able to get effective protection from the contractors, appraisers, etc. from the city.

Thomas-Dale

- If we are going to have to insulate walls in our homes would like to see a big program carried out. 1st loans at low interest, 2nd city find reliable contractors to do and carry out a massive insulation program through out city.
- About 5 years ago, I met with a guy who was promoting HRA loan. He promised to get in touch with me. I'm still waiting.
- Very poor reasoning stemming before ITA.

West Midway

- We were discouraged from getting an HRA loan for the improvements we wanted to make because of the many improvements they insisted we make, which would have put us into debt further than we wanted to go. I'm not sure why it's necessary to have everything done at once.

## PROCESS-QUESTION 22 (page 2)

Churchill

- Giving them what they want, and not keeping things up is a lost cause - if you check the outside of each house and alley, they don't care.

## TAXES-QUESTION 22

West Midway

- I pay taxes to get the government to leave me the hell alone.

Blair

- I am a widow. I have taken my retirement at age 62 years so I get Social Security.

St. Albans

- If we are to improve or build new construction, they then increase our taxes. I feel the taxes for new homes are outlandish so they really want us to stay here?
- Lower interest rates. Families with 6 children cannot afford loans even if they do earn \$15,000 a year.

Stevens

- I've probably got the best looking house on the block and I did it for \$5,000 of my effort and a loan from the bank at 10%. I care what I live in but I shouldn't have to subsidize the bums and the "unfortunates".

## MISCELLANEOUS-QUESTION 22

Lex-Hamline

- The City of St. Paul, HRA and HUD and whom ever else is responsible can STOP any further blockbusting in the area. Of course its a bit too late and admittedly the damage already done is irreversible. When we moved in seven years ago, there was only one black family on the block. Now at least 17 of the 26 homes are black occupied. That's block busting no two ways about it! Prejudiced? Not in the least! Just experienced! This is the second time we have been the victims of deliberate block busting.
- I am 85 years old and have an arthritic condition in my knees and back so I do not go out unless someone picks me up and takes me home. I am seriously thinking of selling my home and going into a retirement home.

St. Albans

- We could have used every lot for new homes that Control Data has on Dale and Concordia - that should not have been done. (Sale to Control Data).
- Note: this guy would not give me too much information.
- I wish St. Paul would have made an area similar to the LynPark Development in Minneapolis.

Thomas-Dale

- Put the rest of the ----- family in jail.

Churchill

- I feel the state and I really got screwed.

Question 23. When improving your home with a grant or loan from the City of HRA, how satisfied have you been with the follow: (Circle one response for each item). A. Rehabilitation advisor's willingness to assist you? WHY?

West Midway

- VS, Answer questions
- D, Lack of communication

Burr

- D, the time taken because of negligence

Lexington-Hamline

- Honest

St. Albans

- VD, they want to blame someone else
- D, with some of their work
- D, price was too high to start a new loan
- VS, willing but not able
- D, HRA
- VD, complete dissatisfaction with all HRA personnel

Thomas-Dale

- VS Elmer Olson was very informative and helpful

Question 23. When improving your home with a grant or loan from the City or HRA, how satisfied have you been with the following: (Circle one response for each item) B. Rehabilitation advisor's ability to answer your questions? WHY?

West Midway

- VS, listens intently

Churchill

- D, had to call contractor all the time
- I needed plumbing and insulation very bad by all Mr.----- plumbing did was put in 1 pr. tub faucets. We had very bad sewer gas in the house but he didn't help me with that.

Linwood

- Some info. not given, as above, (decision-making in these options is most vital to the homeowner to win confidence and security!) see 21

Question 23. When improving your home with a grant or loan from the City or HRA, how satisfied have you been with the following: (Circle one response for each item). C. Loan officer's helpfulness with your financial matters? Why?

West Midway

- VS, O.K.

St. Albans

- Didn't have all work done, that was needed

Question 23. When improving your home with a grant or loan from the City or HRA, how satisfied have you been with the following: (Circle one response for each item). D. Quality of work done on your home? Why?

West Midway

- D & VD, never finished
- S, Except outside paint job
- VD, excessive charge and poor workmanship and promises not kept
- VD, plumbing & electrical-poor job on both
- Is not done yet
- D, poor quality work and materials in some cases and some electrical things stopped working soon after being fixed
- VD, too much hurry slopper cement work

Blair

- In process
- Work not started
- Not done to date

Churchill

- VD, furnace work fine, -----Heating
- Could have done better on some jobs. Quality of work was good but left some jobs unfinished. Such as plastering after holes were made for plumbing pipes. Had to be done by family, otherwise very happy to have had the grant. A wonderful chance for old and low income people

Linwood

- Plumber took so long to find vent connection

St. Albans

- VD, should last
- Nothing checked, "Good, but not finished"
- VD, bad paint job, very bad wall improvement upstairs and basement
- Nothing checked, "none"
- D, satisfied with roof and siding
- VD, work done in a hurry - things coming apart
- VD, roof leaked and pipes are leaking in basement
- nothing checked "doing it myself"
- S & D, some good - some poor

Thomas-Dale

- Cheap material, took advantage of us and HRA

Question 23. When improving your home with a grant or loan from the City or HRA, how satisfied have you been with the following: (Circle one response for each item). E. Contractor's attitude toward you and your family? WHY?

West Midway

- Not enough respect for homeowner by contractor when HRA grant is involved
- Unknown
- No response when I called to let them know my roof is leaking, which was put on in 1972.

Churchill

- VD, ----- was very rude

Lexington-Hamline

- Before the bathroom was done they said that there was not enough money to buy the tiles - so I had some that they used and I also had to tell them where to get the rest after they said there was no place in St. Paul that sold them. Plus I had to pay extra money. They also tried to replace just the rotted gutters when it was all to be replaced.

St. Albans

- VD, you couldn't find the contractor
- VD, called lady a liar
- VD, didn't have one



Question 23. When improving your home with a grant or loan from the City or HRA, how satisfied have you been with the following: (Circle one response for each item) F. City inspector's attitude? WHY?

West Midway

- Don't know - didn't lay eyes on the man - he was a crook.
- Hasn't been here because they are waiting until plumbing work is done

Blair

- Hasn't seen them but once

Churchill

- Had own contractors - had bids before HRA bids - didn't get good cooperation from people from HRA.

Linwood

- Checked VS for both F & G then circled them and wrote in --  
I did not like one of the electrical inspectors taking an old light fixture from my house (for his own use) without first asking me if he could have it! One of the workers had me notice it was happening and I then gave the ok--the inspector should have asked my permission: he did not, until it was pointed out.

St. Albans

- Tired
- D, Didn't follow through
- D, never did see any

Thomas-Dale

- Don't know - Hadn't met them personally - nothing checked
- VS, immediately responded to our calls and applied pressure to contractor
- Both S & D checked -- I observed only one inspector - my husband handled most details. This inspector (prior to actual loan) was quite closed-mouth and wouldn't answer any questions. He also smelled of alcohol.

Question 23. When improving your home with a grant or loan from the City or HRA, how satisfied have you been with the following: (circle one response for each item). G. City inspector's ability? WHY?

West Midway

- S, Too fussy, picky
- D, Room for improvement
- Don't know, didn't lay eyes on the man - he was a crook.
- Hasn't been here because they are waiting until plumbing work is done

Blair

- Hasn't seen them but once
- VS, not final yet
- everything approved - work to start any day so can't answer last question

Churchill

- Don't know - I didn't see one after work was done

Lexington-Hamline

- Because of electrical fire we had to retest inspection results and HRA grant causing several months delay

St. Albans

- VD, HA!
- D, never did see any
- VD, or HRA no good

Thomas-Dale

- Don't know - hadn't met them personally

Miscellaneous notations added to forms.

Burr

- Question 19. Nothing checked. Wife works and he is retired.
- Question 19. Refuse
- Question 2. Nothing checked. Don't know - haven't lived here that long.
- Question 23. Just 2 top portions checked with D's. Notation under why? "The time taken because of negligence" added to bottom of question "We are satisfied since the grant has been approved. We applied last March for insulation. The work has not been done yet, but they are supposed to start in 30 days.
- Question 1. Checked yes and added "because of short time living in this area cannot answer fully.
- Question 20. Checked (a) and added "But there are too many stipulations."

Churchill

- Question 20. Checked (d) added "visually theres an improvement of some homes."
- Question 2. Did not check anything added note, "I've leaved here 6 months."
- Question 20. Checked a - added "Where its been done."
- Question 2. Did not check any of the items - added "only have been here 1 1/2 years."
- Question 20. Checked c. Added "so far nothing has been done - just talking about it."
- Question 13. After g - Programs is sponsored by the neighborhood they checked N and added "If there is more improvement from others in neighborhood, we'd improve that much more.
- Question 20. Checked c and added "don't see anything definite - no obvious."

Conway

- Question 17. City should pay for ally lights.
- Question 17. City should install and pay for alley lights.

Lexington-Hamline

- Question 2. Added notation, "just moved here in October '77"
- Question 8. Did not check anything and put in question mark.
- Question 13. Added below J. "Not in last 30 years."

- Question 19. Nothing checked. Was sporadic - they lay off then rehire lay off then rehire - good pay hours, then straight pay hours.
- Question 20. Checked a - added "new streets"  
checked b - added "no bridge"
- Question 2. Added after (B) major work done this fall - spring will tell after (d) buildings improved - discipline not so good.
- Question 13. Added "Item 14 answer above questions" in 14 they said "would not want the worry of trying to repay the loan".
- Question 12. Added to L and blockbusted.
- Question 20. Nothing checked and added "how can we answer until the thaw comes and things are back in order - streets still torn up, and walks, and curbs, and etc."
- Added to question 19. Prefer not to divulge this.
- Question 8. Total amount of work visible from outside is about what I would have expected in most neighborhoods. However, low and moderate income families have been able to do their routine work.
- Question 19. Added "1977 (Radically different in '78)"
- Question 23. Circled f & g and wrote in "is catching. Please have regular check ups. Thank you!"
- Question 8. Checked b - added "could be more"
- Question 8. checked b and added "from Dunlap to Snelling on Selby"

### Linwood

- Question 8. Checked c and added "except for 1 house in block"
- Question 17. Checked all n's and added - "Again I feel there are other areas that need attention much more than ours"
- Question 12. Added "New neighbors with hyperactive kids pulled shingles off of garage roof - pulled plants out of garden - trampled down young plants - threw dirty crank case oil on screens and porches and newly painted stucco - wrote graffiti on house -- At night young adults threw eggs on all sides of stucco leaving streaks of eggs on windows, walls, screens and storms.
- Question 1. Checked yes and added "It has been in effect 1½ years so some of these questions are out of date.
- Question 2. Added "I have lived in this area only one year" Did not check any of the a-j items.
- Question 2. Did not check anything - Added "Haven't lived here long enough."
- Question 19. Would rather not answer.

St. Albans

- Question 20. Checked a. Added "Encouraged a lot of people."
- Question 19. Nothing checked. Added "no family"
- Question 19. Nothing checked. Added "When you are layed off 6 to 7 months each year your income is low. 2 years work out of 4 years not to much."
- Question 23. Nothing checked. Added "has not been done at this time."
- Question 10. Nothing checked. Added "Not applicable - new Home."
- Question 10. Nothing checked. Added "new house"
- Question 12. Nothing checked. Added "new house"
- Question 10. Nothing checked. Added "We built a new house"
- Question 10. Nothing checked. Added "new home"
- Question 10. All new homes
- Question 12. None just built a new home.
- Question 10. Not applicable
- Question 11. N/A
- Question 23. Added 2 more items.

H. HRA inspectors attitude (D) was condescending

I. HRA Real Estate Contact (D) was condescending and talked at and not to me. Seemed to feel they were doing us a favor as though we were welfare clients instead of approaching us as legitimate business clients.

However, overall the HRA Dept. has been very helpful.

- Question 10. Added after 0. "All improvements were done before owner bought house - 2 years ago."
- Question 2. Added to G. "HRA contractors did not do the work right and pursuant to HRA tech-spec. I would be glad to explain."
- Question 8. Checked b - added - "But HRA Rehab. work on some homes was not done pursuant to HRA tech-spec on at least (3) houses and somework was done correctly. Will be glad to explain."
- Question 19. Checked a - added - "plus some profit on HRA Remodeling jobs."
- Question 20. Checked d - added " I am acquainted with HRA but not ITA".

- Question 13. Added "The ITA or local approach to neighborhood improvement is most important. Too many promises from the City or HRA are not carried out."
- Nothing on the form was filled out and sheet attached to form saying - I don't know anything about this Identified Treatment Area. There were a community Organization about (3) three years ago and I went (2) of the meetings - from the understanding that I received, I did not qualify for this community rehabilitation. So I really don't understand why I'm wasting your time and my time to fill out a survey. Any improvements that I do at my place I work a extra job. I feel if the Community is receiving this rehabilitaion it not what you know it is who you know. I do know I am a taxpayer and this is about all I can say about this State and Community.
- Question 23. Added to margin "I'm in the process of trying to get a loan"
- Question 19. Refused to answer.
- Checked d. Added "until lately little has been done" (Question 20)
- Question 23. Nothing checked. added "no one has contacted me. I have not been in contact with any of these."
- Question 19. Checked a added "unemployed and about to lose my home"
- Question 1. Checked a. Added "If you need more info. please feel free to call me."
- Question 7. Nothing checked. Added "I was born in this house in 1911."
- Question 19. Nothing checked. Added-retired.
- Question 8. Checked a - Added "new homes are being built."

#### Stevens

- Question 11. Didn't check any item. Added - "don't apply"
- Question 23. Added in the margin "I'm overqualified, I work at a job and have to work.
- Put "does not apply" on questions 7, 10, 11, 12, 13, 19. Pastor of church.
- Question 13. Nothing checked. "We have to keep our house in shape without any other influence"
- Question 18 Personal
- Question 19-Personal
- Question 23-"Didn't have a grant or loan"

#### Thomas-Dale

- Question 19. Nothing checked. "To personal to answer"
- Question 23. Nothing checked. "We have not had to have any of these done"

- Question 8. Checked c. "Built some new houses within the last few years."
- Question 6. Checked d. "No introduction to this program of any kind - through legislation"
- Question 20. Checked d "New streets and street lighting are good"
- Question 23. Called. We were granted 10,000 - no one came or talked just called and thats that. They talked and said they are like a food store if its not done, they tear it down I mean fixed so you tell us.
- Question 18. "Our business"
- Question 20. Checked b) "NO GOOD"
- Question 13. Added on item: To improve personal comfort - (V)
- Question 23. Nothing checked. "Have never taken out a loan"
- Question 20. Checked b. "Our neighborhood has become unsafe since the building of apartments, condominiums, high rise, etc. Minnehaha Victoria - too many lower class people.
- Question 19, nothing checked - added "CLASSIFIED INFORMATION"
- Letter attached to form. Dear Sir,  
I was not sure what was going on. My eyes are not so good so I don't do any reading and I am on peinsion from my husband. He had passed away about 9 years ago. There was still payments to pay off on this place so I have been doing that and the taxes paid on it. I can't not get much money in my pension so I have to do what I can cause the things that need to be done with I have to do with. So I am hopeful you will understand me. Thank you. P.S. My sone has put in a new walk for me.
- Question 23. Added to bottom of sheet. "-----attitude was terrible. thought he was really doing us a big favor. The electrician did good work and no complaints on what they did, but the inspectors never came back to inspect the job when finished."
- Letter attached for form: Sir: Please check this for us. We are supposed to have the electri brought up to City Code. But since we had the work done we are burning out one fuse after another. We use to have 2 or 3 fuses for upstairs. Now they have one on this 15 amp fuse is: - kitchen light, living rm light, bedroom light, alcove light, pantry light, 2 upstairs hall lights, 1 kitchen wall plug. Also they got my back porch light hooked on to there up stairs fuse. The electrician was----- of South St. Paul. Sincerely, Mrs. Herb Adams, 752 LaFond Aven. St. Paul. 225-5318.