Strategic Goals offered through North Minneapolis African American Housing Opportunity Study

- To better understand what housing challenges faced the community
- To begin to identify strategic housing policies and supports that would best benefit the African American community
- To create opportunities to inform the community about resources that already exist
Support and Leadership provided through:

- MN Housing Finance Agency
- Center for Urban and Regional Affairs (CURA) – University of Minnesota
- Northside Community Response Team (NCRT)
OVERVIEW

- Aligned with numerous nonprofit and religious partners to administer the survey
- CURA supported the development of the survey instrument and training of our survey administrators
- All surveys were conducted in late summer/early fall of 2014
- Survey participants self-identified as African American and North Minneapolis residents
- Survey results were compiled and data was evaluated in early 2015
- Final report was created in early summer 2015
OVERVIEW

Goal: 1,000 Surveys

Surveyed: 956 Surveys

Evaluated: 896 Surveys
RESULTS

- The survey provided a vast amount of data and information.
- This presentation provides a summary of some of the key data points identified by many as interesting.
- More information and data is provided in the report. It can be found at.....
Almost 1/2 of all North Mpls. residents are African Americans. Over 1/4 of all Minneapolis African Americans live in North Mpls. Almost 1/10 of all Twin Cities African Americans live in North Mpls. Over 6% of the state of MN African Americans live in North Mpls.

North Minneapolis Survey: 100%
North Minneapolis: 48%
Minneapolis: 17.9%
TC Metro: 7.3%
State: 5.9%
US: 13.2%
WHO WAS SURVEYED?

GENDER
- Male: 39%
- Female: 61%
- Other: 0%

AGE
- Under 21: 27
- 21-30: 198
- 31-40: 238
- 41-50: 215
- 51-60: 156
- 61-70: 53
- Over 70: 15
WHO WAS SURVEYED?

CURRENTLY WORKING

- Yes: 61%
- No: 39%

MONTHLY INCOME

- $0 - $5,000: 145
- $5,001 - $10,000: 169
- $10,001 - $15,000: 148
- $15,001 - $20,000: 146
- $20,001 - $25,000: 84
- $25,001 - $30,000: 71
- $30,001 - $35,000: 37
- $35,001 - $40,000: 22
- Over $40,000: 51
BANKING

HAVE A BANK ACCOUNT

- Yes: 61%
- No: 39%

BANK LOCATED IN NORTH MINNEAPOLIS

- Yes: 79%
- No: 21%
HOW MANY YEARS HAVE YOU LIVED IN NORTH MINNEAPOLIS?

- 1 to 4: 15%
- 5 to 9: 18%
- 10 or more: 67%

HOW MUCH DO YOU LIKE LIVING IN NORTH MINNEAPOLIS?

- Very much: 278
- Quite a bit: 178
- Somewhat: 296
- Not very much: 80
- Not at all: 44
- Do not live in North Minneapolis: 13
DO YOU HAVE PLANS TO KEEP LIVING IN NORTH MINNEAPOLIS?

- Yes: 55%
- Don't Know: 19%
- No: 26%

WHY DO YOU PLAN TO KEEP LIVING IN NORTH MINNEAPOLIS

- Personal reasons: 213
- Neighborhood characteristics: 140
- Social or cultural reasons: 108
- Housing-related reasons: 49
- Other reasons: 44
- Financial reasons: 34
HOW STABLE IS YOUR CURRENT HOUSING SITUATION?

- Very stable: 213
- Stable: 140
- Unstable: 108
- Very unstable: 49

DO YOU CURRENTLY RENT OR OWN THE HOME YOU LIVE IN?

- Rent: 67%
- Neither: 20%
- Own: 13%
HOMEOWNERSHIP RATE COMPARISON

North Minneapolis Survey
North Minneapolis
Minneapolis
TC Metro
State

African American
Caucasian
All

Gap
Gap
Gap
**HOMEOWNERSHIP**

**Would you like to own a home?**

- **Yes**: 74%
- **No**: 13%
- **Don't know**: 13%

**Where would you like to own a home?**

- **North Minneapolis**: 186
- **Anywhere**: 65
- **Another section of North suburb**: 62
- **Another suburb in the area**: 57
- **Out of the area**: 36
- **Suburbs, not specific**: 26
- **St. Paul**: 20
- **Other**: 8
DO YOU BELIEVE YOU HAVE EVER BEEN DISCRIMINATED AGAINST WHEN LOOKING FOR A PLACE TO RENT?

- Yes: 64
- No: 50
- Don't know: 45

CAN YOU GIVE SOME EXAMPLES OF THE DISCRIMINATION YOU EXPERIENCED?

- Discrimination during rental process: 64
- Background check: 50
- Racial: 45
- Related to children of family: 35
- Other: 32
- Financial: 18
- Age: 10
- Gender or sexual orientation: 6
- Section 8: 5
HAVE YOU EVER BEEN HOMELESS AT ANY POINT IN YOUR LIFE?

- Yes: 48%
- No: 52%

FOR HOW LONG WERE YOU HOMELESS DURING THE MOST RECENT PERIOD OF HOMELESSNESS?

- Less than 2 weeks: 44
- 1 year: 4
- 3 years: 57
- 4 years: 94
- 5 years: 68
- 6 years: 103
- 7 years: 12
- Years (couple, several): 10
- Don't know/can't remember: 25
Of the 887 people responding to whether or not they had ever been homeless, almost ½ of the respondents had been homeless (roughly 4 out of 8 above).

Of those ½ (423 respondents) over 75% had been homeless for a period of 3-6 years.
DO YOU KNOW YOUR CREDIT SCORE?
- Yes: 57%
- No: 43%

DO YOU KNOW HOW TO FIND YOUR CREDIT SCORE?
- Yes: 34%
- No: 66%

HAVE YOU EVER BEEN DENIED A RENTAL BECAUSE OF YOUR CREDIT SCORE?
- Yes: 34%
- No: 66%
SAVINGS

ARE YOU SAVING MONEY RIGHT NOW?

- Yes: 52%
- No: 48%

HOW MUCH MONEY DO YOU HAVE SAVED?

- $1 to $500: 258
- $501 to $2,000: 105
- $2,001 to $5,000: 63
- $5,001 to $10,000: 18
- More than $10,000: 12
SAVINGS

WHY ARE YOU NOT SAVING MONEY?

- Cannot - lack of sufficient income: 250
- Cannot - too many expenses: 96
- Other reason: 20
- Trying to save: 19
- Cannot - bad spending and saving habits: 15
- Bank related issues: 13
- Don't know why: 6
QUESTIONS & COMMENTS

What struck you?

What else would you like to know?

What should be done with this information?
POSSIBLE POLICY PLATFORMS

• Change the Northside Narrative – tends to be negative
• Implement holistic approach based on the African American experience
• Capture private & philanthropic funding for the big idea(s) that will be game changers for the community
• Unlawful Detainers (UD’S) – Change the current law – Overly detrimental to residents
THANK YOU