

# Latino Renters in Minneapolis

December 2021



Prepared for:

Prepared by:



**Minneapolis**  
City of Lakes



Hispanic Advocacy and Community Empowerment through Research

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# About Hispanic Advocacy and Community Empowerment through Research (HACER)

HACER's mission is to provide the Minnesota Latino community the ability to create and control information about itself in order to affect critical institutional decision-making and public policy. General support for HACER has been provided by Minnesota-based philanthropic organizations and the Minnesota Council of Nonprofits.

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This report is made possible by support received from the City of Minneapolis and by the time and expertise contributed by NAHREP (National Association of Hispanic Real Estate Professionals), NeDA (Neighborhood Development Alliance), CLCLT (City of Lakes Community Land Trust), and LEDC (Latino Economic Development Center).

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# Executive Summary

## Background

Hispanic Advocacy and Community Empowerment through Research (HACER) was funded by the Housing Stabilization Pilot Program from the City of Minneapolis to serve and conduct research with Latine<sup>1</sup> renters living primarily in South-Central Minneapolis. This was done by organizing community-informed housing workshops and by creating and collecting data with a survey.

## Methods

From October 2021 to December 2021, HACER hosted a series of five 90-minute workshops, serving 40 unduplicated households. The purpose of these workshops was to improve housing stability in the area by providing information and resources to support Latines in Minneapolis to transition to more equitable renting situations, become homeowners, and/or access COVID-19 related housing and financial assistance. HACER also created a renters assessment survey with the goal of increasing existing knowledge on Latino renters. The survey was administered in person and online. Participants had the option to complete the survey in Spanish or in English.

## Findings

A total of 93 Latine participants met the inclusion criteria for the survey. The largest portion of participants live in an apartment and the majority of participants rated their living conditions as “excellent” or “good”. A small portion reported having applied to rental assistance. Similarly, a small portion of participants also reported receiving a disconnection notice from their landlord. A higher portion of participants reported receiving financial assistance to pay utility bills.

Some participants expressed having negative interactions with their landlords, neighbors, and/or the police. Half of the participants reported a decrease in income due to the COVID-19 pandemic and engaged in a variety of trade-off measures to continue to afford their rent. A majority of participants are severely cost burdened. Lack of income to pay a higher rent, a security deposit or put a down payment to buy a house was the biggest barrier for moving.

## Conclusion

The COVID-19 pandemic has emphasized housing stability as a critical social determinant of health. The quality, safety, affordability, and location of homes directly impact individual and family well-being. An equitable approach to housing stabilization and recovery measures is needed to address the persisting financial hardships and housing insecurity of Latines in Minneapolis. Recommendations include 1) education on renters’ rights to go beyond improved landlord-renter relationships; 2) continued investment in culturally responsive organizations to provide homebuyer education and counseling; 3) promotion of alternative models of homeownership; and 4) new outreach approaches to disseminate information on housing programs.

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<sup>1</sup> Latine is a gender-neutral term that is used as an alternative to Latino/Latina/Latinx.

# Project Background

Hispanic Advocacy and Community Empowerment through Research (HACER), was funded by the Housing Stabilization Pilot Program from the City of Minneapolis to serve and conduct research with Latine renters living primarily in South-Central Minneapolis. This was done by organizing community-informed housing workshops and by creating and collecting data with a survey.

Since 1970, the first-year data is available, we know that Latine homeownership rates in Minnesota have never surpassed 51%. In 2019, homeownership among Latines was 49%, almost 30 points below the rate of White homeowners.<sup>2</sup> A variety of factors contribute to this gap, including differences in the age of home buyers, income, generational wealth, credit scores, bank lending discrimination and knowledge of the homebuying process.<sup>3</sup>

According to data from the 2020 US Census, there are 44,514 individuals that identify as Hispanic or Latine in the City of Minneapolis, making up 10.3% of the total city population, an increase from the 9.6% population estimates from 2019.<sup>4</sup> In 2019, the median household income in Minneapolis was \$62,583 and the percentage of people living in poverty was 19.1%. For Latines, the median household income was \$57,012, with 22.9% of Latines in the city living in poverty. In contrast, the percentage of White Minneapolis residents living in poverty was 10%.<sup>5</sup>

The economic downturn brought by the onset of the COVID-19 pandemic has disproportionately affected minority populations and BIPOC<sup>6</sup> communities in Minnesota, emphasizing housing stability as a critical social determinant of health. Data from the City of Minneapolis shows that Latines have accounted for 13% of all COVID-19 cases (when accounting for 10.3% of the total population) and 7% of all deaths.<sup>7</sup> It is likely that many Latines in Minneapolis have been at a higher risk of exposure to COVID-19 at work and of losing their employment, due to occupations in the leisure, hospitality, and construction industries. It is also likely that access barriers to economic impact payments, unemployment insurance and emergency

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<sup>2</sup> Systemic Racism Haunts Homeownership Rates in Minnesota. Federal Reserve Bank of Minneapolis (2021) [https://www.minneapolisfed.org/article/2021/systemic-racism-haunts-homeownership-rates-in-minnesota#\\_ftnref6](https://www.minneapolisfed.org/article/2021/systemic-racism-haunts-homeownership-rates-in-minnesota#_ftnref6)

<sup>3</sup> Recent studies include: The State of Housing for Latinx in Minnesota. Minnesota Council on Latino Affairs (2021) <https://mn.gov/mcla/resources/>; Who Owns the Twin Cities? An Analysis of Racialized Ownership Trends in Hennepin and Ramsey Counties. Urban Institute (2021). <https://www.urban.org/research/publication/who-owns-twin-cities>; Minneapolis Rent Stabilization Study. University of Minnesota, Center for Urban and Regional Affairs (2021) <https://www.cura.umn.edu/research/minneapolis-rent-stabilization-study>

<sup>4</sup> US Census Bureau, City of Minneapolis <https://data.census.gov/cedsci/profile?g=1600000US2743000>

<sup>5</sup> US Census Bureau, American Community Survey 2019, B19013I Median Household Income in the past 12 Months (in 2019 inflation-adjusted dollars) Hispanic or Latino Householder; B17001A Poverty Status in the Past 12 Months by Sex by Age (White Alone); B17001I Poverty Status in the Past 12 Months by Sex By Age (Hispanic or Latino). <https://data.census.gov/cedsci/>

<sup>6</sup> We use the term BIPOC (Black, Indigenous and People of Color) when describing aggregated groups of people of color but recognize that there are no uniform experiences or outcomes within these groups.

<sup>7</sup> City of Minneapolis COVID-19 dashboard <https://www.minneapolismn.gov/government/government-data/datasource/covid-19-dashboard/>

assistance programs have been greater for Latines than for other communities, on account of language, educational attainment, and immigration status.<sup>8</sup>

From the 2019 American Community Survey housing occupancy data, we know that Latines in Minneapolis occupied 8.1% of the total rental housing stock in the city, or approximately 7,847 units. As for home ownership, Latines in Minneapolis owned and occupied 5.5% of the total housing units or 4,632 units.<sup>9</sup> The community-informed housing workshops and survey conducted by HACER for this project focuses on the renter population.

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<sup>8</sup> COVID-19's Unequal Impacts on Minnesota Workers: A Race and Gender Lens. University of Minnesota, Center on Women, Gender and Public Policy (2020) [https://www.hhh.umn.edu/sites/hhh.umn.edu/files/2020-12/CWGPP\\_COVID\\_Work\\_Report\\_Full.pdf](https://www.hhh.umn.edu/sites/hhh.umn.edu/files/2020-12/CWGPP_COVID_Work_Report_Full.pdf)

<sup>9</sup> US Census Bureau, American Community Survey 2019, S2502 Demographic Characteristics for Occupied Housing Units. <https://data.census.gov/cedsci/>

# Methods

## Workshops

In partnership with NAHREP (National Association of Hispanic Real Estate Professionals), during the months of October, November, and December 2021, HACER hosted a series of five 90-minute workshops. The purpose of these workshops was to improve housing stability in the area by providing information and resources to support Latines in Minneapolis to transition to more equitable renting situations, become homeowners, and/or access COVID-19 related housing and financial assistance.

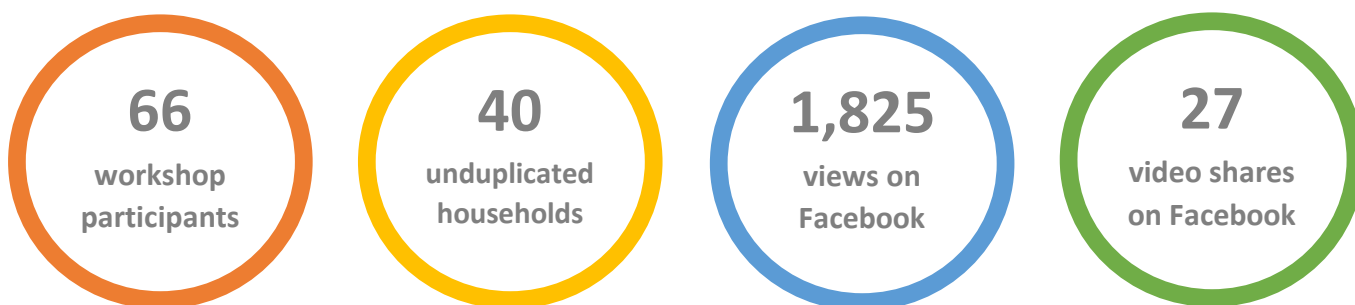
The workshops were intentionally structured to be different in terms of format and content from traditional offerings available to first home buyers. The workshops were conceived as interactive sessions where attendees could also steer the conversation and have more time for their concerns to be addressed by the presenters. These interactive sessions were led by representatives from NeDA (Neighborhood Development Alliance), CLCLT (City of Lakes Community Land Trust), and LEDC (Latino Economic Development Center). The curriculum design for these workshops was informed by topics requested by community members, including those attractive to renters and to homeowners:

- Foreclosure
- Alternative sources of property listings, such as those from Habitat for Humanity
- Employment history and credit
- Money saving strategies
- Credit history repair
- Buying capacity
- Hennepin Homeownership Preservation Program
- Home support programs for Individual Taxpayer Identification Number (ITIN) holders
- Land Trust model options
- Renter support programs and application referrals
- Home preservation

These workshops took place via Zoom and/or were broadcast on social media through Facebook Live. As requested by the audience of interest, content was delivered in both English and in Spanish. Promotion for the workshops was accompanied by information related to housing support programs, emergency rental assistance, the timeline for the eviction moratorium ending, and referrals for legal assistance. This was done online through social media (Facebook, Instagram, and Twitter), the HACER website, and targeted emails, as well as in-person at the Consulate of Mexico in Saint Paul, and at restaurants and businesses in Minneapolis, including those along the East Lake Street corridor. Our Executive Director was also featured on Latino TV channel UNIVISION Minnesota, where he talked about RentHelpMN.

The workshops had a total of 66 participants, belonging to 40 unduplicated households. Participants were able to attend the sessions of their choice, resulting in repeat attendance. As requested by community members, some sessions were also broadcast on social media so that participants unable to log in or

attend in “real time” could benefit from having access to the content at their convenience. Also, by being held online, the impact and reach of the workshops went beyond Minneapolis residents:



Throughout the workshops, participant questions and interactions centered around two main topics: 1) how to build wealth, and 2) how to access program information for assistance programs.

Participants were preoccupied with money saving strategies and with what they described as the perception of lending institutions of their credit trustworthiness. For participants this was evidenced by facing higher minimum credit scores to access conventional loans and a perceived tightening of financing options for ITIN holder homebuyers. Workshop participants were particularly interested in understanding the eligibility requirements and financing details around alternative homeownership models, including community land trusts and lease-purchase programs.

Regarding assistance programs, participants reiterated the need to have more information available, including in Spanish, and to have this information distributed more widely in the community. Participants expressed a concern in agencies relying primarily in sharing information online and cited encountering capacity issues when contacting Spanish speaking representatives to discuss program requirements, completing applications, and obtaining follow up information.

### **Renters survey**

HACER created a renters assessment survey with the goal of increasing existing knowledge on Latino renters. The survey asked participants about a) cost burden of renting; b) quality of their home; c) environment surrounding their home; d) demographics; and e) existing knowledge about home buying process, their rights, and specific barriers to homeownership. The survey was administered in person and online. Participants had the option to complete the survey in Spanish or in English. The survey can be found in the Appendix.



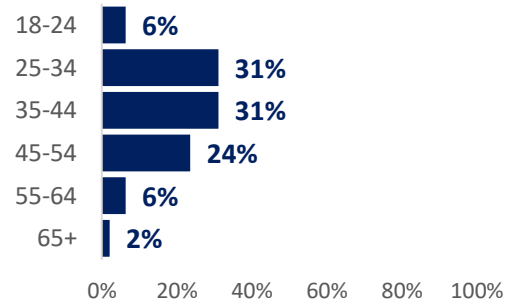
# Survey Findings

## Participant demographics

A total of 113 participants completed the housing survey in December 2021. Of the 113 participants, 93 met the three inclusion criteria for this study: self-identify as Latine, reside in Minneapolis, and rent their housing. The findings below present the results for the 93 eligible participants.

All (100%) of the eligible participants identified as Hispanic or Latine. Half (50%) of the participants completed the survey in Spanish. About two-thirds (68%) of the participants identified as female and 1% identified as a trans man. The majority of participants (84%) have been living in the United States for five or more years. As shown on Figure 1., most participants were between ages 25-44 (62%). A third of participants (34%) had a high school diploma or higher. The average household size was 4.25, with households ranging from 1 to 9 inhabitants. The average household size for Minneapolis in 2019 was 2.49.<sup>10</sup> The largest portion of participants (37%) had an annual household income between \$30,000 and \$39,000.

**Figure 1. Age of adult participants (N=93)**

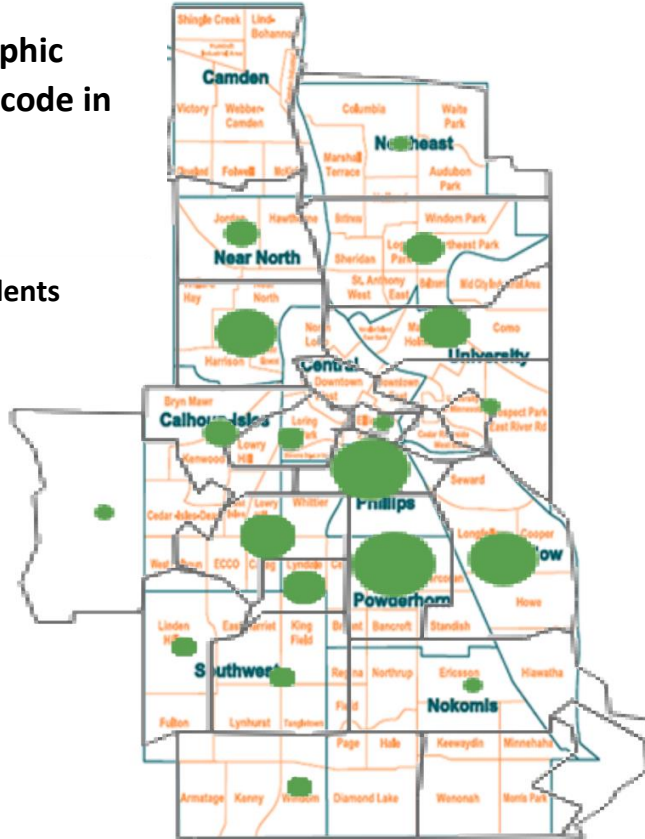
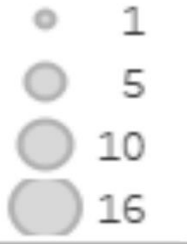


Participants were asked to share their zip code, as well as the name of their neighborhood (if known to them). The majority of participants are located in known areas of Latine population concentration in South and Central Minneapolis, such as Central, Phillips, Powderhorn, and Longfellow (Figure 2.):

<sup>10</sup> US Census Bureau, City of Minneapolis

**Figure 2. Geographic residency by zip code in Minneapolis<sup>11</sup>**

**Number of respondents**

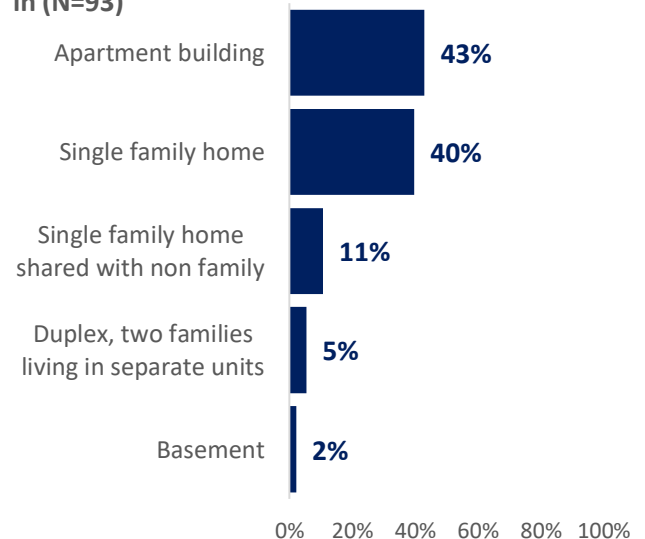


## Home rental experience

The largest portion of participants (43%) live in an apartment building. A small portion of participants reported living in a basement (2%). About half of participants (51%) live in a home that has 1-2 bedrooms (Figure 3.).

Overall participants rated the condition of their dwellings favorably, with 70% describing the condition of their home as “excellent” or “good”, 27% as “fair” and 2% as “poor”. When asked to comment about current visible fire or safety hazards, only 2 of the participants stated concerns such as fire alarms not working or dryer lint buildup in the vent. A small portion of participants (13%) had occupied their current rental home for less than 12 months,

**Figure 3. Type of homes participants live in (N=93)**



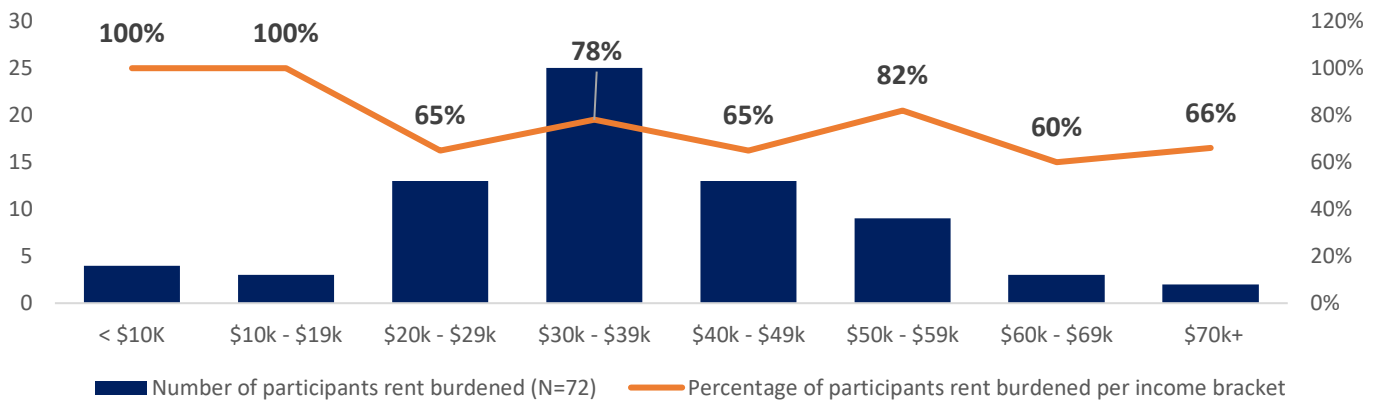
<sup>11</sup> Map of City Council wards, retrieved from Pinterest, overlaid with data from HACER’s housing survey. <https://www.pinterest.com/pin/677862181399912232/>

with a greater part (58%) reported having lived in their current address between 2 and 4 years.

The majority of participants (91%) reported that they were currently paying their rent on time each month. The amount of monthly rent paid by survey participants varied, with the largest portion reporting that they pay \$800-\$1199 of rent per month. According to the Census Bureau, in 2019 the median gross rent in Minneapolis was \$1,068.<sup>12</sup> Of the 9% (n=8) that reported being late on their rent payment, two thirds (6 of 8 participants) reported being two or more months late.

In terms of rental affordability (ratio between rent and income), rents that constitute more than 30% of a household’s income are considered a burden. As shown on Figure 4., over 75% of our survey participants are rent burdened, with all income brackets showing a rate of rent burden of over 60%. In contrast, recent data from Minneapolis showed that in 2019, 35% of all households with incomes between \$30,000 and \$60,000 were rent burdened, and that figure was less than 5% for households with incomes greater than \$60,000.<sup>13</sup>

**Figure 4. Rent burden**



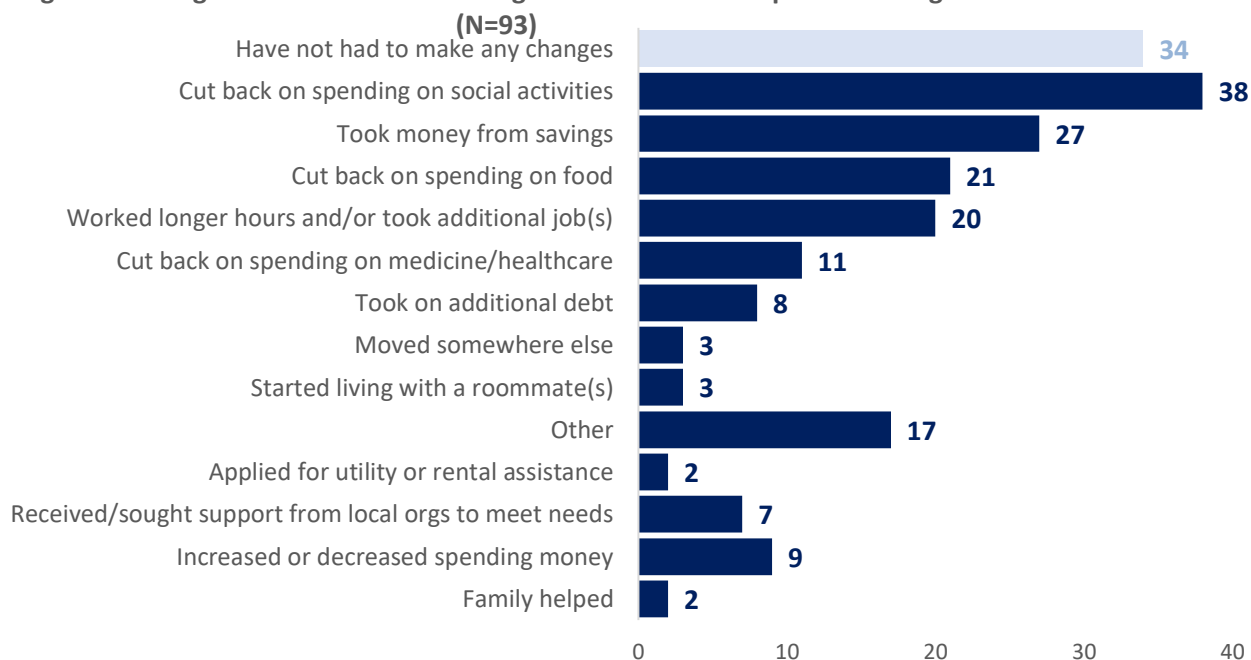
<sup>12</sup> *Ibidem.*

<sup>13</sup> Minneapolis Rent Stabilization Study. University of Minnesota, Center for Urban and Regional Affairs (2021)

## Impact of COVID-19 and experiences with rent and utility assistance

Almost half of participants (48%), reported that their income decreased as a result of the COVID-19 pandemic. Over 60% of participants took a variety of actions to be able to afford their rent (Figure 5.). Participants cut back their spending on food (23%), on medicine and healthcare (12%), and on social activities (40%). Some (6%) made changes to their living arrangements by moving somewhere else or living with a roommate(s). In order to increase their liquidity, participants dipped into their savings (29%), worked longer hours or took additional jobs (21%), or applied for loans (9%). Other changes made by 18% of participants included sending more or less money to relatives abroad and spending less on clothing.

**Figure 5. Changes made to afford housing since the COVID-19 pandemic began**



A portion (13%) of participants reported having applied for rental assistance. Of those 12 individuals, 2 reported that they received rental assistance. It is important to note that of the participants that said they had not applied for rental assistance, some meant “not yet”, meaning that they were planning on applying at some point but had not at the time they completed the survey.

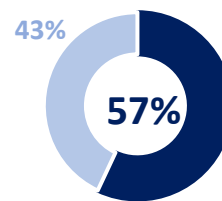
About 19% of participants reported that they had received a disconnection notice since the COVID-19 pandemic started.<sup>14</sup> Almost a third (29%) of participants reported applying for assistance to pay for their utility bills. Of those 27 individuals, 22 reported that they did receive financial assistance to pay for utility bills.

<sup>14</sup> Minnesota’s pandemic-related moratorium on utility disconnection was lifted on August 2, 2021. However, individuals who have pending or approved applications for Energy Assistance or with RentHelpMN may not be disconnected through April 30, 2022.

## Experiences with landlords and neighborhood

When asked about whether they had submitted a complaint to their landlord, 37% of participants said that they had. Of those 34 individuals, over half (n=21) reported that the complaint was addressed in a timely manner. The highest portion of complaints were about rodents (n=11) and water or piping issues (n=10). A small portion (15%) of participants reported having had a negative interaction with their landlord. It should be noted that research has suggested that some tenants will not make a complaint to their landlord out of fear of retaliation in the form of eviction, rent increases or deportation threats.<sup>15</sup> Over half (57%) of participants reported not knowing their renter’s rights (Figure 6.).

Figure 6. Participants that do not know their renter's rights (N=93)



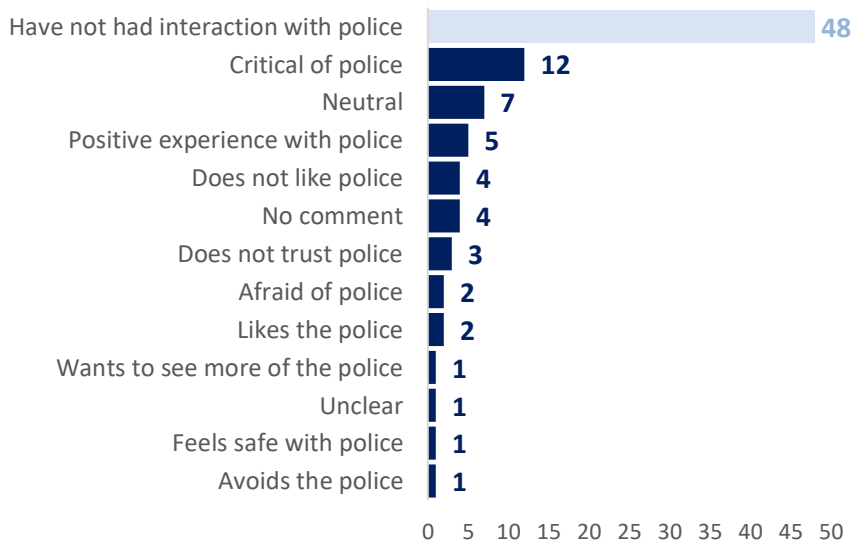
Participants also shared negative interactions they had with their neighbors. A portion (22%) said they had a negative interaction with a neighbor. The majority did not specify the nature of the interaction; for those that did, they noted the interactions were regarding noise complaints and the neighbors somehow violating the participant’s property.

Importantly, participants shared how they perceived safety in their neighborhood. Just under half (46%) shared a negative comment regarding safety in their neighborhood. Concerns about crime rose to the top, followed by general comments about their neighborhood not feeling safe. Several participants also commented on the presence of people of color in their community when sharing about alleged loitering or increased noise levels at night.

Of those that offered a positive comment about safety in their neighborhood (33%), the largest portion offered a general comment about living in a “good” area or neighborhood, feeling safe being outside, and having stores that are conveniently nearby or that meet their needs.

Participants were asked whether they had had interactions with law enforcement related to their neighborhood; 49% (n=45) reported having an interaction with the police, half of which were negative interactions. Several comments were critical of police or expressing dislike, distrust, or fear of police (Figure 7.).

Figure 7. Police treatment (N=93)



<sup>15</sup> Minneapolis Rent Stabilization Study. University of Minnesota, Center for Urban and Regional Affairs (2021)

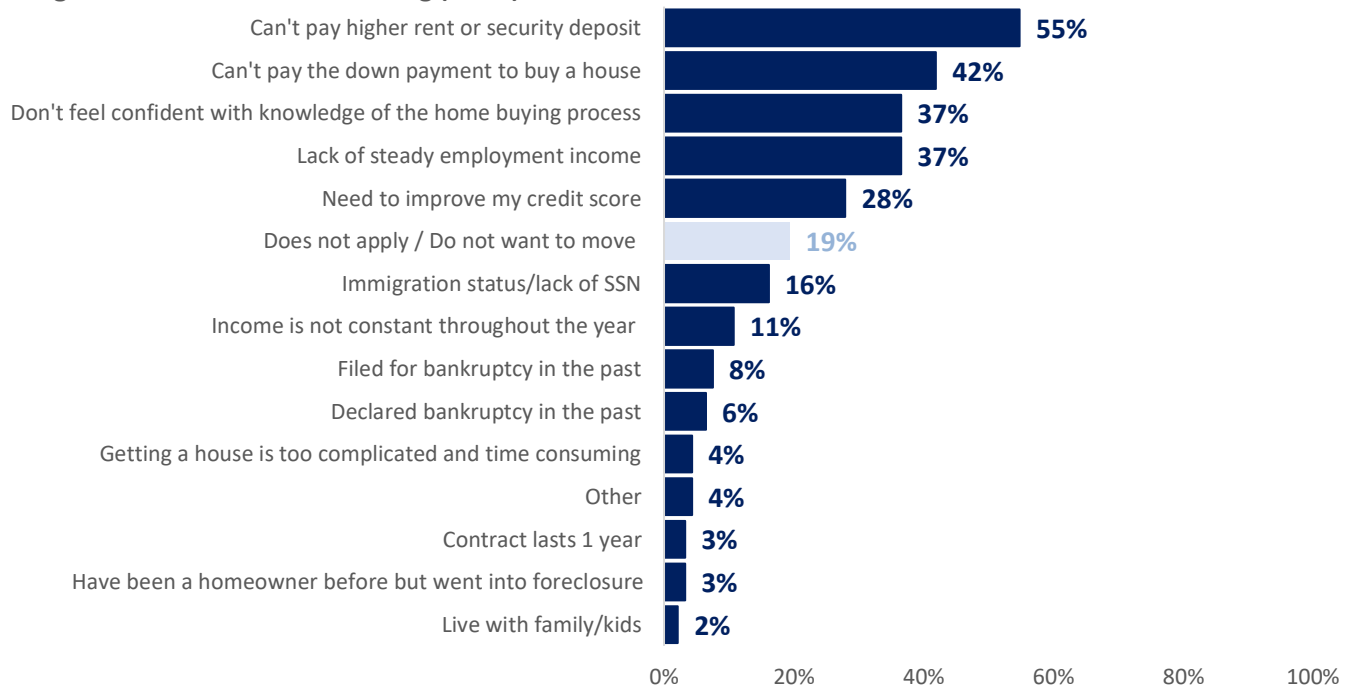
## Barriers to homeownership

Homeownership is a tool to building generational wealth. In Minnesota, the median net worth of White households is \$211,000, compared to \$18,000 for Latine households.<sup>16</sup>

When asked about why they had not moved from their current home (Figure 8.), just over half of participants (55%) reported that the reason was because they could not afford to pay higher rent or a security deposit for a new place. During the COVID-19 pandemic, it is estimated that the vacancy rate in Minneapolis for rental units affordable to households with incomes at or below 30% of the area median income (or \$31,450 for a family of 4 in 2020<sup>17</sup>) was effectively 0%, whereas a healthy vacancy rate is about 5%.<sup>18</sup>

The second highest portion of participants (42%) reported that it was because they could not pay the down payment to buy a house. Other reasons are known barriers to minority homeownership, including lack of information and understanding about the home buying process (40%), poor credit history (28%), and few access opportunities to capital in the form of conventional mortgage loans due to immigration status (16%).

**Figure 8. Reasons for not moving (N=93)**



<sup>16</sup> Systemic Racism Haunts Homeownership Rates in Minnesota. Federal Reserve Bank of Minneapolis (2021)

<sup>17</sup> 2021 Area Median Income Chart. Neighborhood Works (2021) <https://nwhomepartners.org/area-median-income-ami/?cn-reloaded=1>

<sup>18</sup> 2022-2023 Affordable Housing Plan. Minnesota Housing (2021) <https://www.mnhousing.gov/sites/np/plans>

# Conclusion

The COVID-19 pandemic has emphasized housing stability as a critical social determinant of health. The quality, safety, affordability, and location of homes directly impact individual and family well-being. Minnesota has the fourth largest racial gap in homeownership in the nation, despite having one of the nation's highest overall homeownership rates.<sup>19</sup> For BIPOC communities in the state, past challenges for obtaining and maintaining housing, including those related to a series of racist policies and practices implemented in the past to bar communities of color from owning homes<sup>20</sup>, are now compounded with the additional financial stressors brought by the COVID-19 pandemic.

Over 75% of survey participants are severely rent burdened, with all income brackets showing a rate of rent burden of over 60%. Almost half of survey participants reported a decrease in their income as a result of the COVID-19 pandemic. However, an overwhelming majority of survey respondents (91%) reported that they were currently paying their rent on time each month, and only a portion (13%) of all participants reported having applied for rental assistance in the last 12 months. This finding would seem to support what is known anecdotally, which is that throughout the COVID-19 pandemic, Latine renters have chosen not to get behind their rent out of distrust of the emergency rental assistance process, fear of retaliatory landlord measures, and lack of alternative housing options. It is known that the trade-offs incurred by this decision are many, including an increased risk of food insecurity and delayed medical care.

An equitable approach to housing stabilization and recovery measures is needed to address the persisting financial hardships and housing insecurity of Latines in Minneapolis, which now comprise 10.3% of the city's population.<sup>21</sup> Insights provided by workshop participants and renter survey respondents point to the following recommendations:

## Education on Renters' Rights to go beyond improved landlord-renter relationships

Latines occupy over 8% of the total rental housing stock in Minneapolis.<sup>22</sup> Over half of survey participants reported not knowing their renter's rights, and a quarter of respondents shared having negative experiences with their landlords and neighbors; some respondents made derogatory remarks of people of color in their neighborhoods. Increased education and awareness on renter's rights would have an impact on Latine renter agency to address issues with landlords, and potentially contribute to more equitable renting situations by tempering fears related to landlord retaliatory measures.

The greater part of survey respondents reported having lived in their current address between 2 and 4 years, and 19% of respondents shared no intention of moving for the time being. Better informed renters and improved renter-landlord relationships could lead to an increase in protecting the value of the rental

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<sup>19</sup> Systemic Racism Haunts Homeownership Rates in Minnesota. Federal Reserve Bank of Minneapolis (2021)

<sup>20</sup> Ibidem.

<sup>21</sup> US Census Bureau, City of Minneapolis

<sup>22</sup> US Census Bureau, American Community Survey 2019, S2502 Demographic Characteristics for Occupied Housing Units.

property and its improvement. However, concerns about safety and police interactions played a part in negative neighborhood perceptions, potentially leading renters to seek future housing options outside of Minneapolis. These concerns increased for the Latine renter population during the last year given the changes in the Minneapolis Police Department after the murder of George Floyd in June 2020, and findings about police relations point to the need of continuous community engagement work to build trust within the community and police department.

### **Continued investment in culturally responsive organizations to provide homebuyer education, counseling and training.**

In line with the Minnesota Housing 2022-2023 Affordable Housing Plan<sup>23</sup>, increased state investment in culturally responsive organizations that provide homebuyer education, counseling and training is key to reducing access barriers to the homebuying process. Workshop participants expressed a need for more pre-purchase counseling services, including increased education on specific topics related to buying capacity, building wealth, and access to loans irrespective of immigration status. These concerns were echoed by survey respondents, whereas over half of respondents noted the main reason for not moving or buying a house was a shortage of resources to pay higher rent, a security deposit or a down payment. This reason was followed closely by a lack of information and understanding about the home buying process.

Moreover, throughout the workshops, participants reflected on the role that organizations such as NeDA (Neighborhood Development Alliance) play as trusted agencies in housing issues and requested more in-depth financial counseling services, including having staff advocate on their behalf to other organizations as a measure to counter perceived capacity bottlenecks at those organizations. Examples were given in relation to not being able to reach Spanish speaking representatives, understand program requirements or obtain legal assistance.

### **Promotion of alternative models of homeownership as an affordable option for first-time homebuyers**

As requested by community members, HACER in partnership with NAHREP (National Association of Hispanic Real Estate Professionals) and CLCLT (City of Lakes Community Land Trust), hosted workshops featuring information on alternative models of homeownership, including lease-purchase programs and community land trusts. The eligibility requirements of these models, featuring below-market priced properties and access to affordability assistance, could be met by low-income Latine renters, which could otherwise be priced out of the Minneapolis market.

However, there is limited or non-existent knowledge and understanding in this target community about these models. Expanding access and promotion would necessitate a concerted effort between the agencies that offer these models and interested, culturally responsive real estate agents willing to offer these models to their clients. Furthermore, and in order to scale their offerings, agencies such as CLCLT

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<sup>23</sup> 2022-2023 Affordable Housing Plan. Minnesota Housing (2021)



need to continue to receive strong support from different government agencies and leverage public and private funds.

### **New outreach approaches to disseminate information on housing programs**

Both workshop participants and survey respondents pointed out a need for more information related to housing, be it the home buying process or other support programs, including those created in response to the COVID-19 pandemic. Workshop participants observed a need for more collaboration between trusted and culturally responsive non-profit organizations and government agencies at the State, City and County level, to promote and increase awareness on renter protections, home preservation programs, support programs to pay for rent or utilities, down payment and closing-assistance options, etc. Participants noted a need for more community engagement from these agencies, for resources and materials available in Spanish, and for access to Spanish speaking staff.

In terms of how information gets communicated to participants, workshop attendees requested for information to be shared in a wider variety of spaces and formats, including in printed form, and in locations familiar to the Latine communities. Workshop participants shared that for some programs, such as the Hennepin Homeownership Preservation Program, information was only featured on websites they were not accustomed to visiting. Renewed marketing approaches could also include features in Spanish media outlets, including radio, TV, printed news magazines, online newsletters; opportunities for LiveStream presentations in social media in collaboration with trusted community leaders; and tabling opportunities at community events.

These findings must be taken in light of their limitations. The small sample size represents a small portion of the population and therefore the findings should not be generalized to all Latines or even all Latines living in Minneapolis.

# Minneapolis Housing Stabilization Pilot Program

Thank you for your interest in completing this research survey, conducted by HACER! We will not ask for your name or information that identifies you. The purpose of this survey is to know the current situation of people who rent their housing in the City of Minneapolis. If you have any questions, you can contact Mónica Cruz, [monica@hacer-mn.org](mailto:monica@hacer-mn.org)

Please complete the survey below.

Thank you!

¡Gracias por su interés en completar esta encuesta de investigación, realizada por HACER! No le pediremos su nombre o información que lo identifique. El propósito de esta encuesta es conocer la situación actual de personas que rentan su vivienda en la Ciudad de Minneapolis. Si tiene cualquier pregunta, puede contactar a Mónica Cruz, [monica@hacer-mn.org](mailto:monica@hacer-mn.org)

Por favor complete la encuesta a continuación.

¡Gracias!

- 
- 1 Do you identify yourself as Hispanic or Latino?  
(including chicano, latinx, latine, etc)  Yes  
 No
- 
- 2 What is your zip code? \_\_\_\_\_
- 
- 2 a. your zip code appears to be outside of minneapolis, is  
this the case?  Si  
 No
- 
- 3 Are you an owner or renter of your home  owner  
 renter
- 
- 4 How do you describe yourself?  American Indian or Alaska Native  
 Asian  
 African or African-American  
 Native of Hawaii or other Pacific island  
 White  
 other  
 prefer not to answer
- 
- 5 How do you identify?  Woman  
 Man  
 Transgender woman  
 Transgender man  
 Queer  
 An identity not listed
- 
- 5 a. explain \_\_\_\_\_
- 
- 6 How many years have you been living in the United  
States?  Less than 5 years  
 5 or more years
- 
- 7 How old are you?  Younger than 18 years  
 18 to 24 years  
 25 to 34 years  
 35 to 44 years  
 45 to 54 years  
 55 to 64 years  
 More than 65 years

- 
- 8 What is the highest level of education you have completed?
- Basic education
  - Some high school
  - High school
  - Some higher education
  - Higher education degree
  - Postgraduate degree
- 
- 9 What is the name of your neighborhood?
- \_\_\_\_\_
- 
- 10 How many people live in your home? If you live alone, please write "1"
- \_\_\_\_\_
- 
- 11 What type of home do you live in?
- In a single family home
  - In a single family home I share with other people that are not my family members
  - In a duplex, where there are two families living in separate units
  - In an apartment building
  - other
- 
- 11 a describe
- \_\_\_\_\_
- 
- 12 How many rooms do you have in your home? Do not count bathrooms, hallways, porches, utility room, etc.
- \_\_\_\_\_
- 
- 13 How much is rent per month, not including utilities (water, gas, electricity, garbage)?
- \_\_\_\_\_
- 
- 14 Are you paying your rent on time every month?
- Yes
  - No
- 
- 14 a. how many months are you late?
- \_\_\_\_\_
- 
- 15 Have you applied for rental assistance in the last 12 months (since November 2020)?
- Yes
  - No
- 
- 15 a. And did you receive rental assistance funding?
- Yes
  - No
- 
- 16 Has your income changed since the COVID-19 pandemic started?
- Yes, it is now higher
  - Yes, it is now lower
  - No
  - I have no income
- 
- 17 Have you received any disconnection notices since the COVID-19 pandemic started?
- Yes
  - No
- 
- 18 Have you applied for assistance to pay your utility bills?
- Yes
  - No
- 
- 18 a. And did you receive any aid?
- Yes
  - No

- 
- 19 Since the COVID-19 pandemic started, did you make any of the following changes to afford housing? Please select all that apply.
- I have not had to make any changes
  - Moved somewhere else
  - I took on additional debt
  - I started living with a roommate(s)
  - I took money from my savings
  - I cut back on spending on food
- 
- 20 Since the COVID-19 pandemic started, did you make any of the following changes to afford housing? Please select all that apply.
- I have not had to make any changes
  - I cut back on spending on medicine / healthcare
  - I cut back on spending on social activities
  - I worked longer hours and/or took additional job(s)
  - other
- 
- 20 a.describe .. (eg family help)
- \_\_\_\_\_
- 
- 21 Currently, if you want to move but feel you cannot do so, what are the main reasons? Please select all that apply:
- Does not apply / Do not want to move
  - Cannot afford a higher rent/security deposit
  - Cannot afford the down payment to buy a home
  - I need to improve my credit score
  - Cannot find preferred type of housing
  - Cannot find housing in preferred location(s)
- 
- 22 There is another reason why you cannot or cannot move, what are the main reasons? Please select all that apply:
- Does not apply / Do not want to move
  - Lack of steady employment income
  - I have declared bankruptcy in the past
  - Have been a homeowner before but went into foreclosure
  - I do not feel confident with my knowledge of the home buying process
  - other
- 
- 22 a.describe
- \_\_\_\_\_
- 
- 23 Have lived in your present home for
- More than a year
  - less then a year
- 
- 23 a.How long have you lived in your present home? (in years)
- \_\_\_\_\_
- 
- 23 a.How long have you lived in your present home? ( in months)
- \_\_\_\_\_
- 
- 24 Thinking about your current home, how would you rate its overall condition?
- Excellent
  - Good
  - Fair
  - Poor
- 
- 25 Is there any evidence of rodent or insect infestation? Please specify.
- \_\_\_\_\_
- 
- 26 Are there any visible fire or safety hazards? Please specify.
- \_\_\_\_\_
- 
- 27 Have you ever submitted a complaint to your landlord?
- Yes
  - No

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27 a. Please specify

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27 b. Did it get handled in a timely manner?

- Yes  
 No
- 

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27 c. Were you asked to pay or share in the cost of a repair?

- Yes  
 No
- 

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28 Do you know your rights as a renter?

- Yes  
 No
- 

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29 Have you had any negative interactions with your neighbors? Please specify.

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30 Have you had any negative interactions with your landlord / management staff? Please specify.

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31 Think about how safe you feel in your immediate surroundings of your home. What is the first thing that comes to your mind?

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32 Please describe if you have had any interactions (positive, negative or neutral) with the police related to your home or neighborhood

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33 What is your total household income?

- Less than \$10,000  
 Between \$10,000 - \$19,000  
 Between \$20,000 - \$29,000  
 Between \$30,000 - \$39,000  
 Between \$40,000 - \$49,000  
 Between \$50,000 - \$59,000  
 Between \$60,000 - \$69,000  
 More than \$70,000