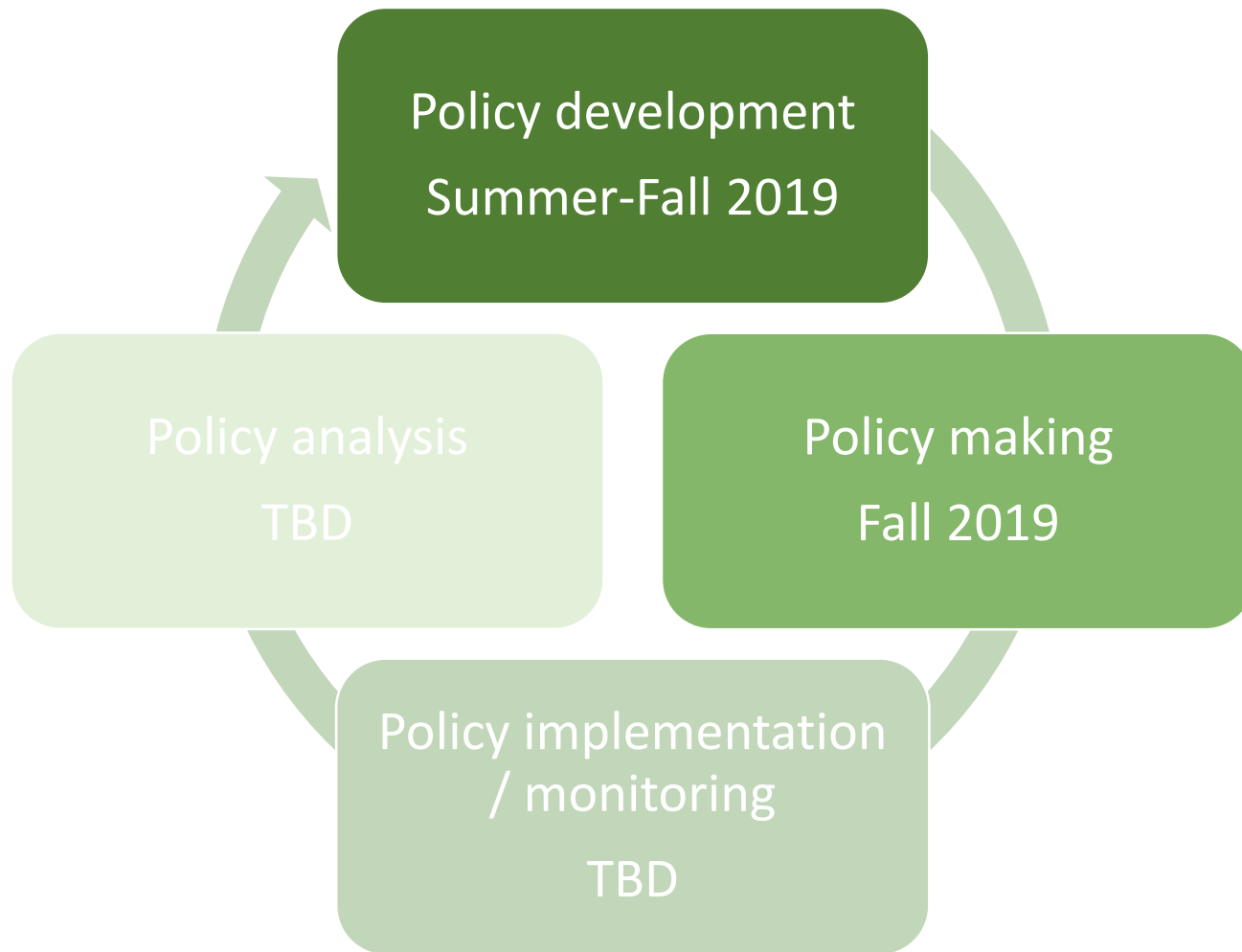


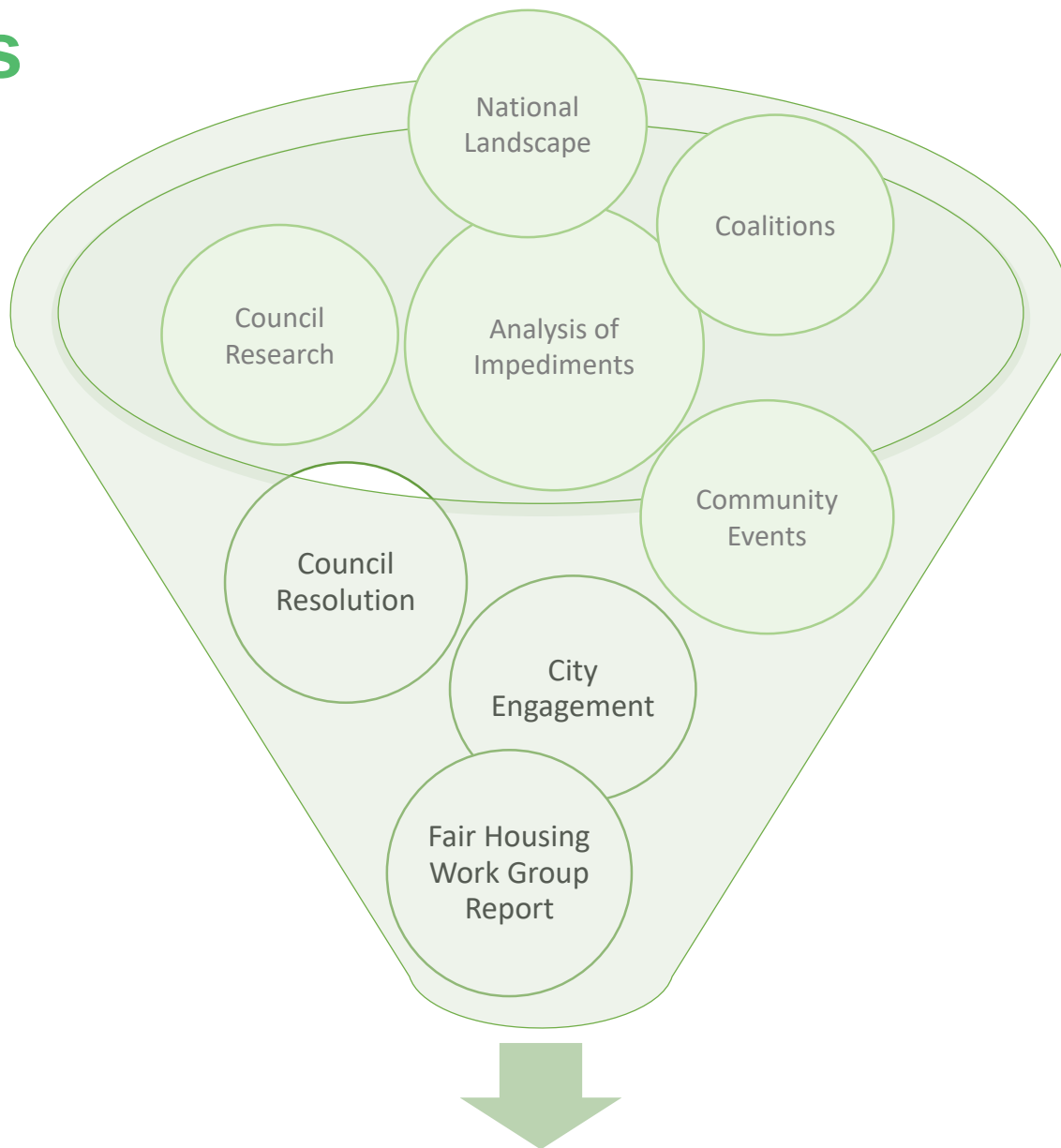
Today's Objectives

- **Common understanding of Fair Housing broadly and within the City**
- **Updates on Engagement Process**
- **Inputs and filter for advancing policy recommendations**

Fair Housing Policy Agenda

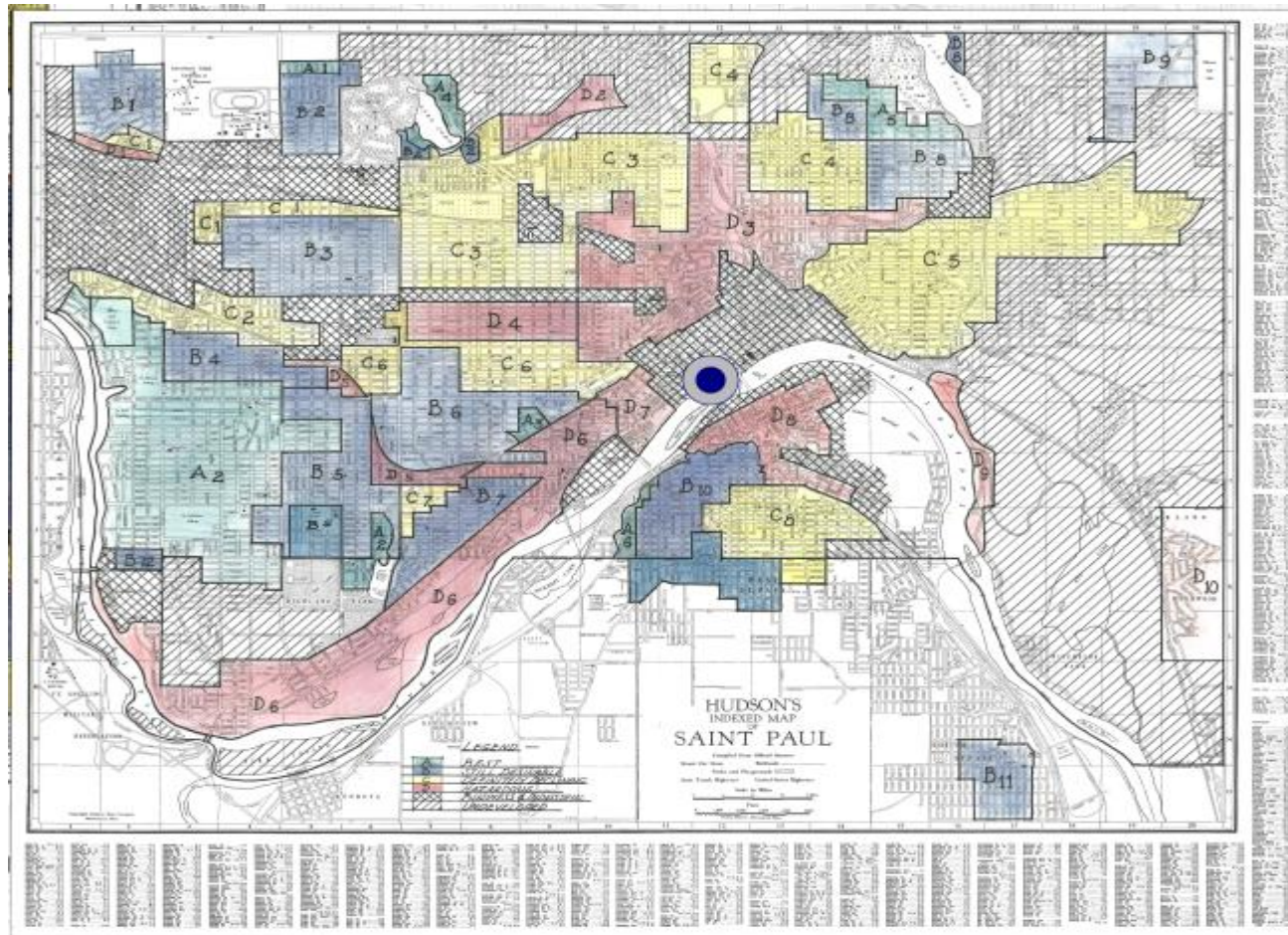


Inputs



Fair Housing Policy Agenda 2019

Federal government endorsed redlining



Redlining map in Saint Paul, Home Owners' Loan Corporation, 1934

Source: Redlining in New Deal America, University of Richmond

Racial covenants

twincities.com

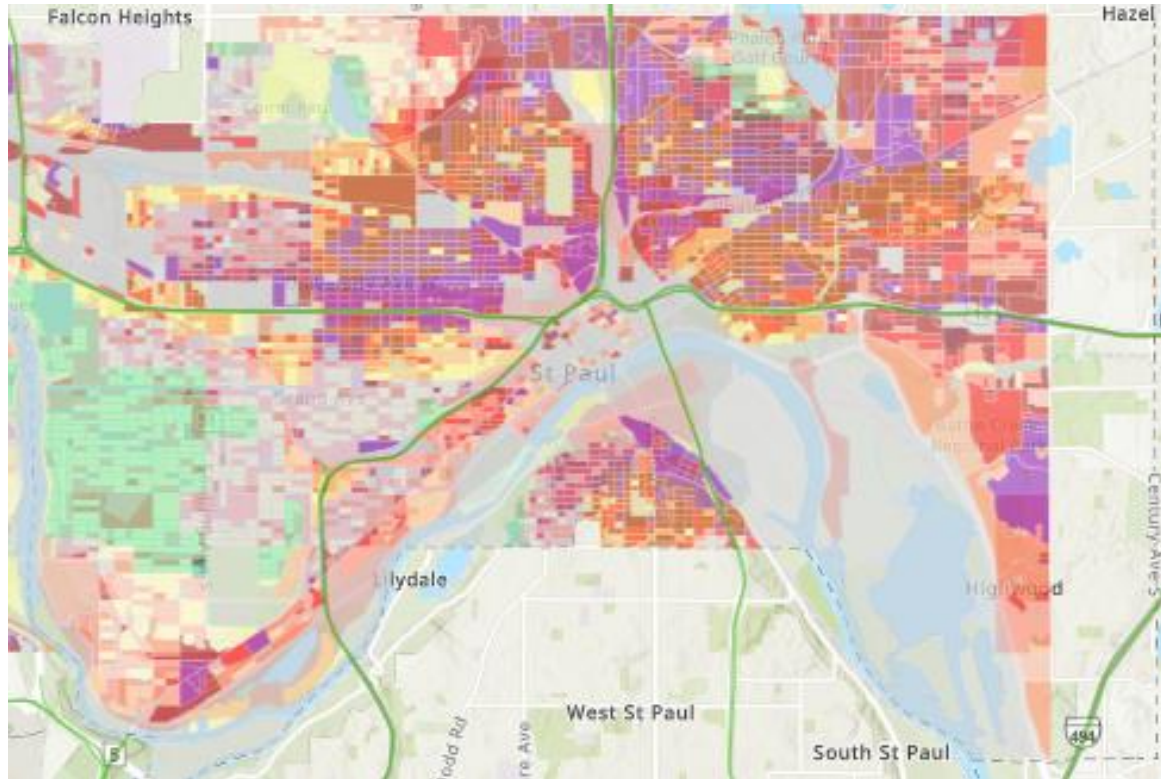
Realtors say segregated housing in Twin Cities was no accident — industry wrote racial restrictions into deeds, as well as lending

Frederick Melo
PUBLISHED August 5, 2019 at 4:44 am | UPDATE |
[Business](#), [News](#), [Categorized](#)

For much of the 20th century, real estate agents worked closely with white homeowners throughout the Twin Cities to add stark, race-based language to their housing deeds in order to restrict

kind of go hand in hand,” said Lucchini Butcher. “In St. Paul, we can’t give any specific numbers about racial covenants because you’d have to manually pull each record, but we know they are there. The only reason Mapping Prejudice could do Hennepin County is because Hennepin County has digitized their records.”

Leading to deeply entrenched racial housing segregation



2010 Census Racial Demographic by Block Group

Source: Redlining in New Deal America, University of Richmond

Displacement in Rondo



600+ homes destroyed and African American families displaced

Fair Housing Act 1968



Addressing disparate housing impacts in **homeownership, renting, and financing**

Protected classes: **Race, color, national origin, religion, sex, disability, familial status,** age, ancestry, creed, public assistance status, marital status, sexual or affectional orientation

Fair Housing Foundations



Foreclosure crisis

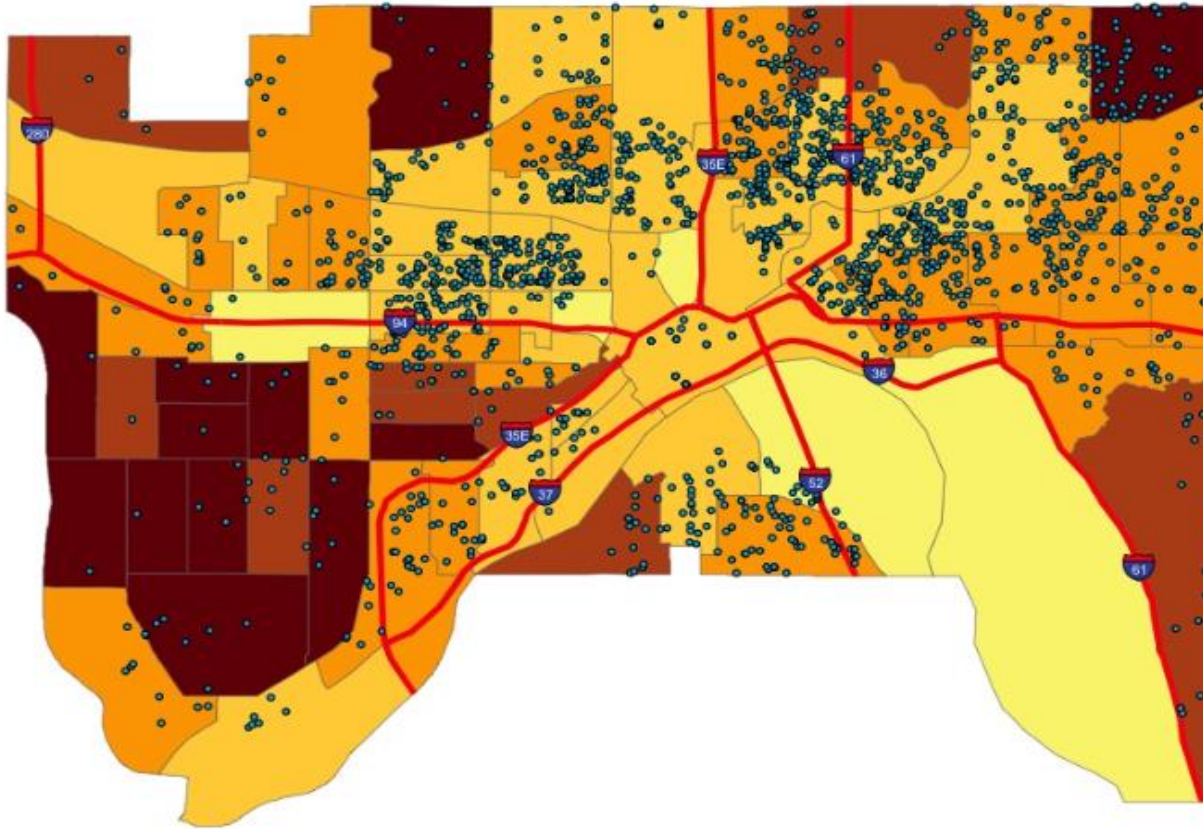


Figure 15. 2007 Foreclosures and median household income by Census Tract (2000). Percentages were calculated for the average median household income of the City of Saint Paul (\$39,790). Four separate regressions were performed for properties based on the median household income of its corresponding Census tract.



Source: University National Bank, 2009

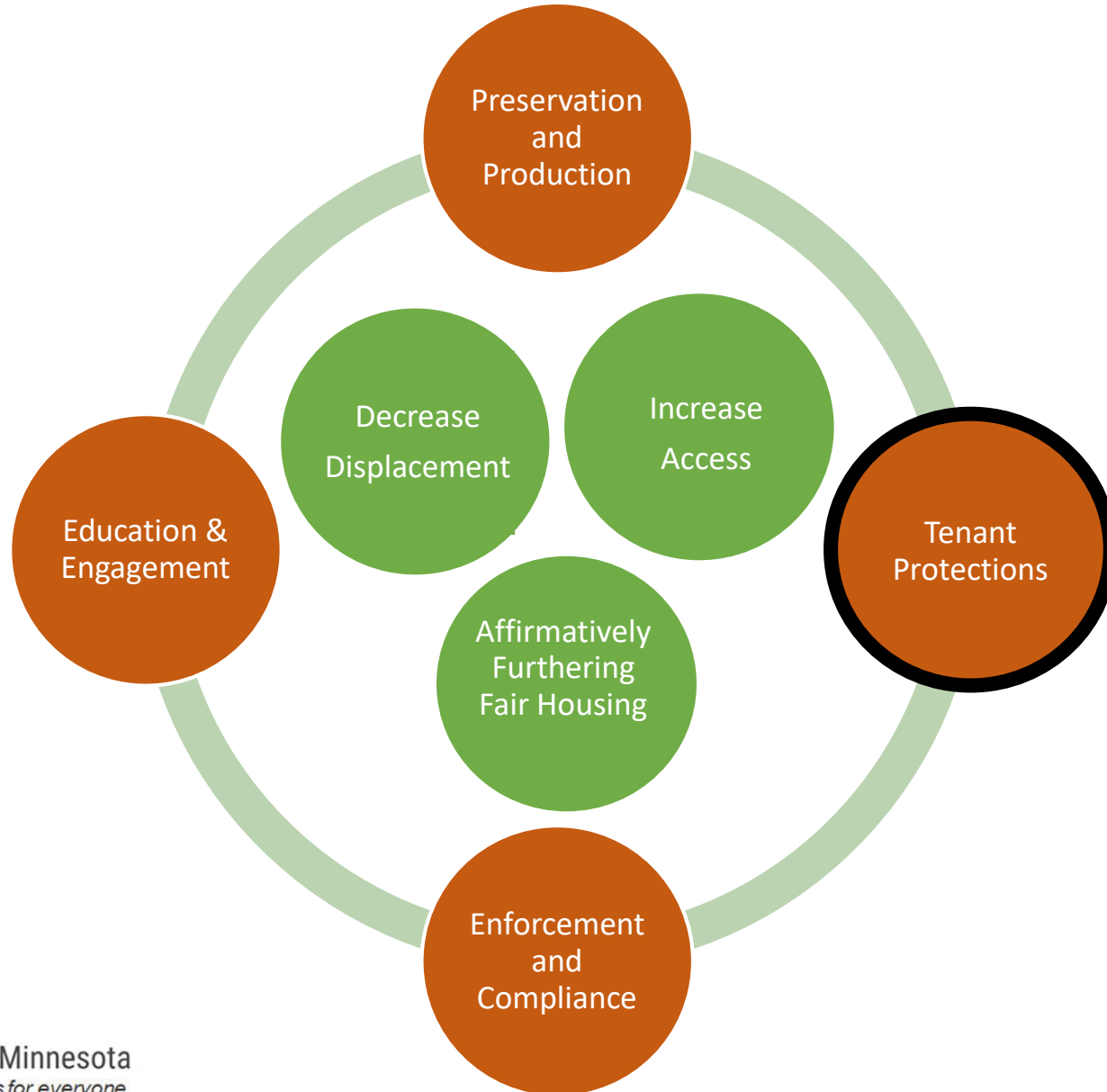
St. Paul's Fair Housing work group has its work cut out for it



Fair Housing Work Group

Status update and policy and program options in response to Resolution 17-2064.

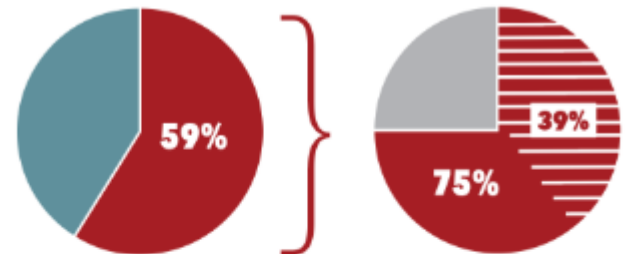
Fair Housing & the City of Saint Paul



Tenant protections as a race equity imperative

RACE	BLACK	NATIVE	LATINO	ASIAN	WHITE
% of households that are renters	83%	67%	66%	62%	41%
Number of households that are renters	13,460	505	4,610	7,018	32,424
% of renter households earning less than \$25,750	53%	n/a	n/a	50%	35%
% of renter households earning less than \$42,900	77%	n/a	n/a	75%	59%
What households can afford to spend on housing	\$659	\$891	\$946	\$1,002	\$1,519

n/a = data withheld as sample size is too small, large margin of error



In St Paul, 59% of renter households (33,380 families) **earn less than 60%** of area median income

Of those households, **75%** pay more than 30% and **39%** pay more than half of their monthly income on housing

Source: Minnesota Housing Partnership, Market Watch, July 2018

Tenant protections as an economic justice imperative



The Aspen Institute 
@AspenInstitute

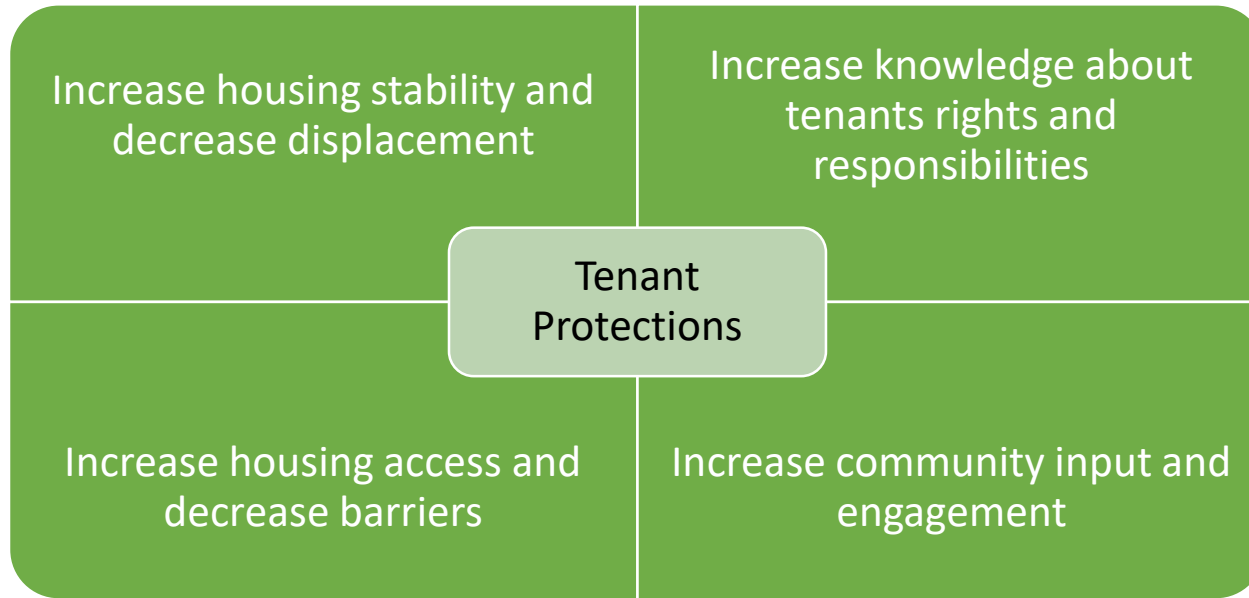


Housing is the largest single expenditure for most households and often one of the most significant factors determining financial security.



27,692 or 50.9% of renter households in Saint Paul pay more than 30% of their income on rent

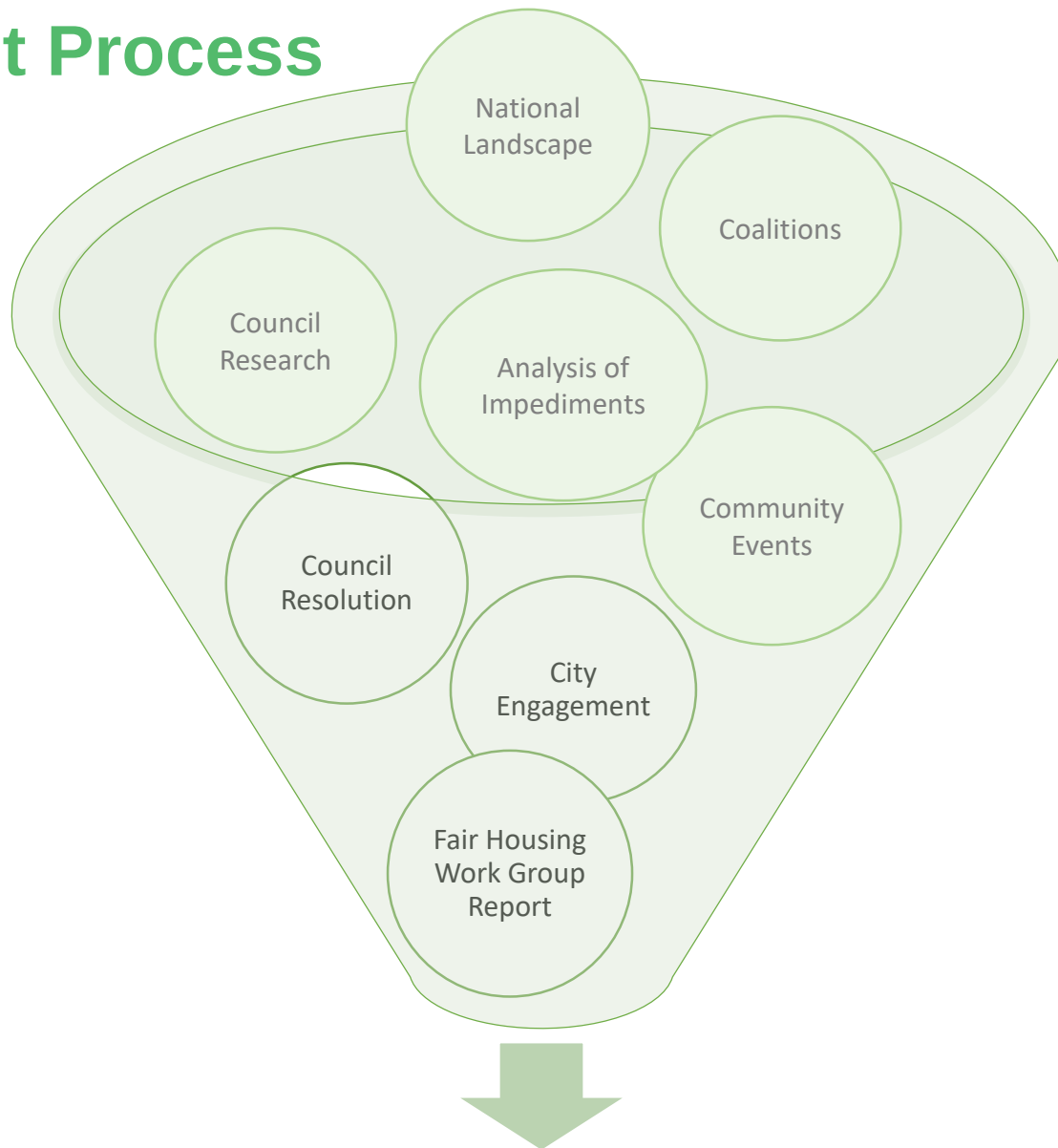
Engagement Process



Emerging Themes from Engagement Sessions

- **Knowledge in renters rights and responsibilities**
- **Impact of criminal, rental, credit history and excessive deposits on accessing housing**
- **Rising rental rates exceeding household income**
- **Power Imbalance and Narrative**

Current Process



Recommended Policy Priorities

Fair Housing Strategic Plan



Questions



Saint Paul Minnesota
A city that works for everyone