



ANTI-DISPLACEMENT & COMMUNITY WEALTH BUILDING STUDY

COMMUNITY ENGAGEMENT SUMMARY

February 8, 2023

Meeting Agenda

Engagement Overview

Recap of Existing
Conditions Analysis

Engagement Results
and Analysis

Policies and Strategies
heard in the Community

Next Steps

Neighborhood Overview

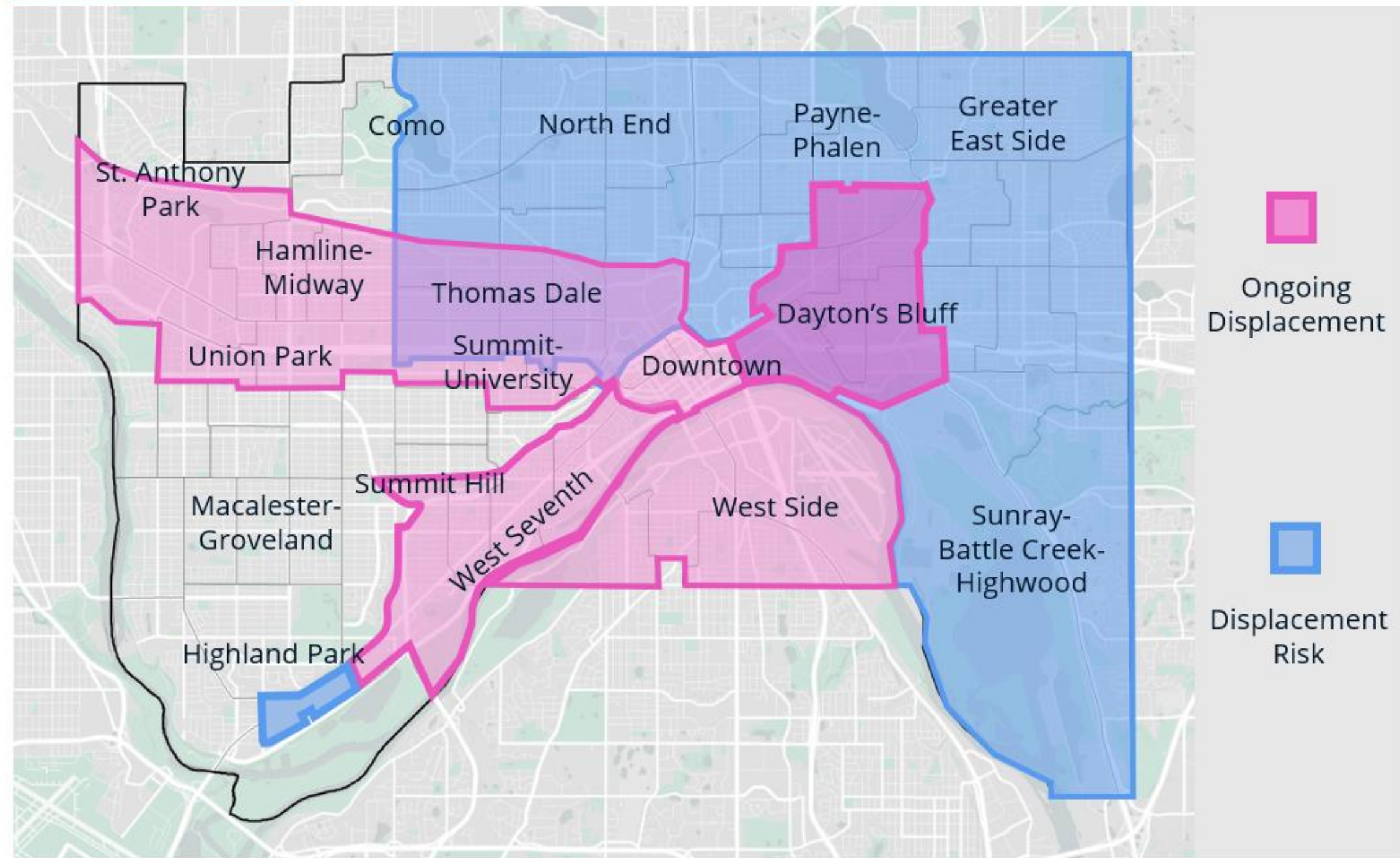
**Existing
Conditions**



For the purposes of this study, any neighborhood references use the following approximate neighborhood designations.

Existing Conditions

Displacement Summary, Saint Paul, MN



Setting the Stage



Engagement Overview

1

Virtual Open House

7

Focus Groups

3

Community Tabling

6

Developer Interviews

4

Coffee Shop
Conversations

1

Survey & Social Media

People Engaged

164

In Person

455

Survey Respondents*

619

Total People Engaged

6,958

Social Media Impressions

*This is the number of unique entries, some may be duplicates but don't significantly impact results because Survey Monkey analyzes questions by number of unique respondents

What Did We Ask?

Survey

Demographics

Neighborhood

**Barriers to
Housing**

Housing Type

Highest Response Rate: Renters in Downtown



*These neighborhoods are identified within the Existing Conditions Analysis as those at risk for displacement

Highest Response Rate: Homeowners in Como



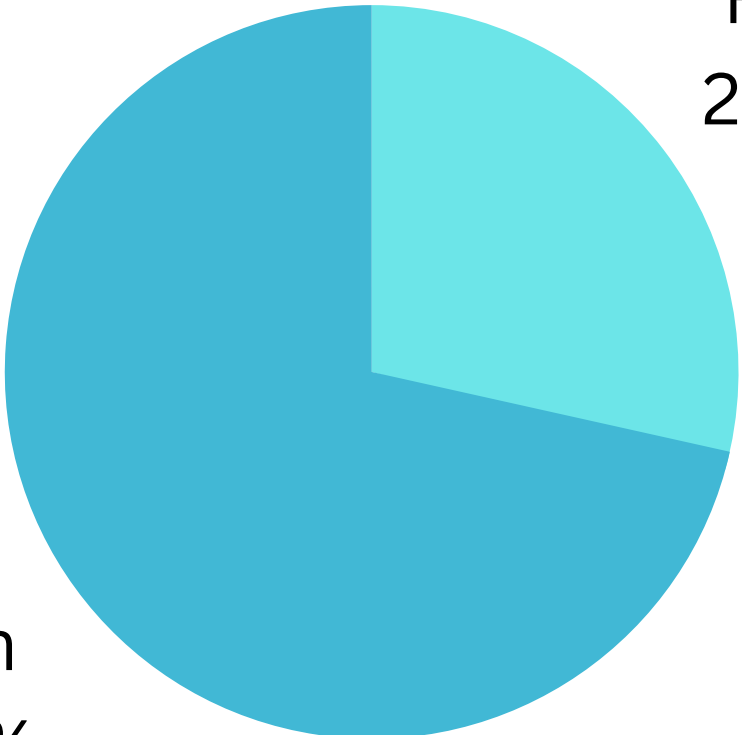
*These neighborhoods are identified within the Existing Conditions Analysis as those at risk for displacement

Ownership vs. Rentals

Approximately 70% of respondents own their home, a higher share compared to the city's overall tenure split of 51% owner-occupied households and 49% renter-occupied households.



Own
71.5%



Rent
28.5%



256 Respondents Own their Home

102 Respondents Rent their Home

358 answered, 90 Skipped, 7 answered other

RACE AND ETHNICITY

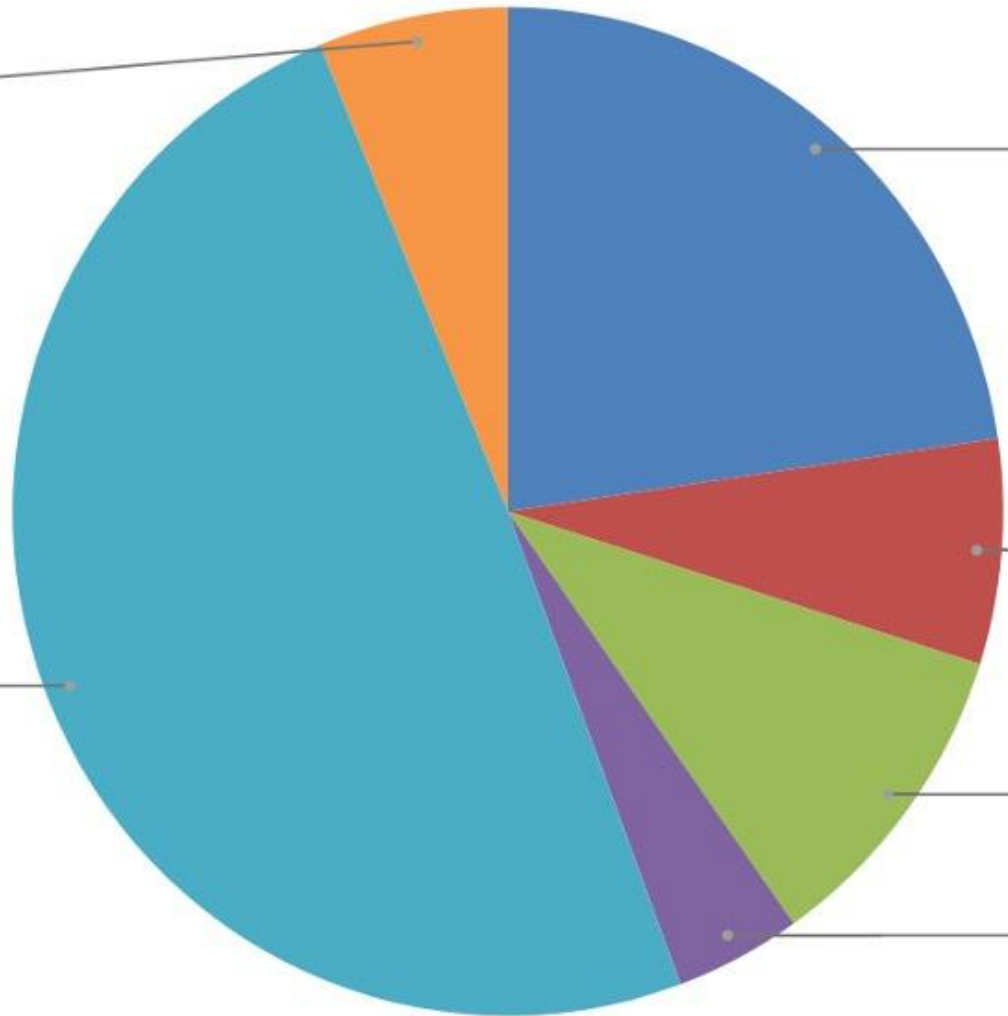
Renters

Of the survey respondents who answered that are renters 50.5% identified as BIPOC. Key findings from Existing Conditions Analysis found that most populations of color rent their homes.

Race & Ethnicity

Mixed Race
6.2%

White; and/or of European descent
49.5%



Black; and/or of African descent
22.7%

Latino/a/x; Hispanic; and/or Indigenous
7.2%

Native American and/or Indigenous
10.3%

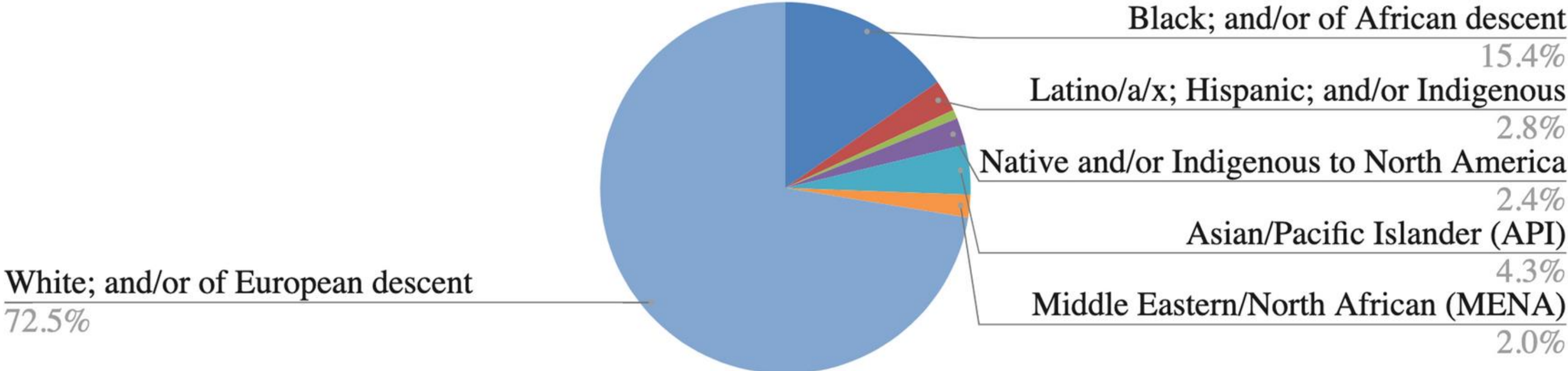
Asian/Pacific Islander (API)
4.1%

RACE AND ETHNICITY

Homeowners

Of the survey respondents who answered that identified as homeowners, 72.5% identified as White; and/or of European descent. Key findings from Existing Conditions Analysis found that white households are the only demographic group more likely to own than rent their homes (61% of white households own their home compared to just 18% of Black households)

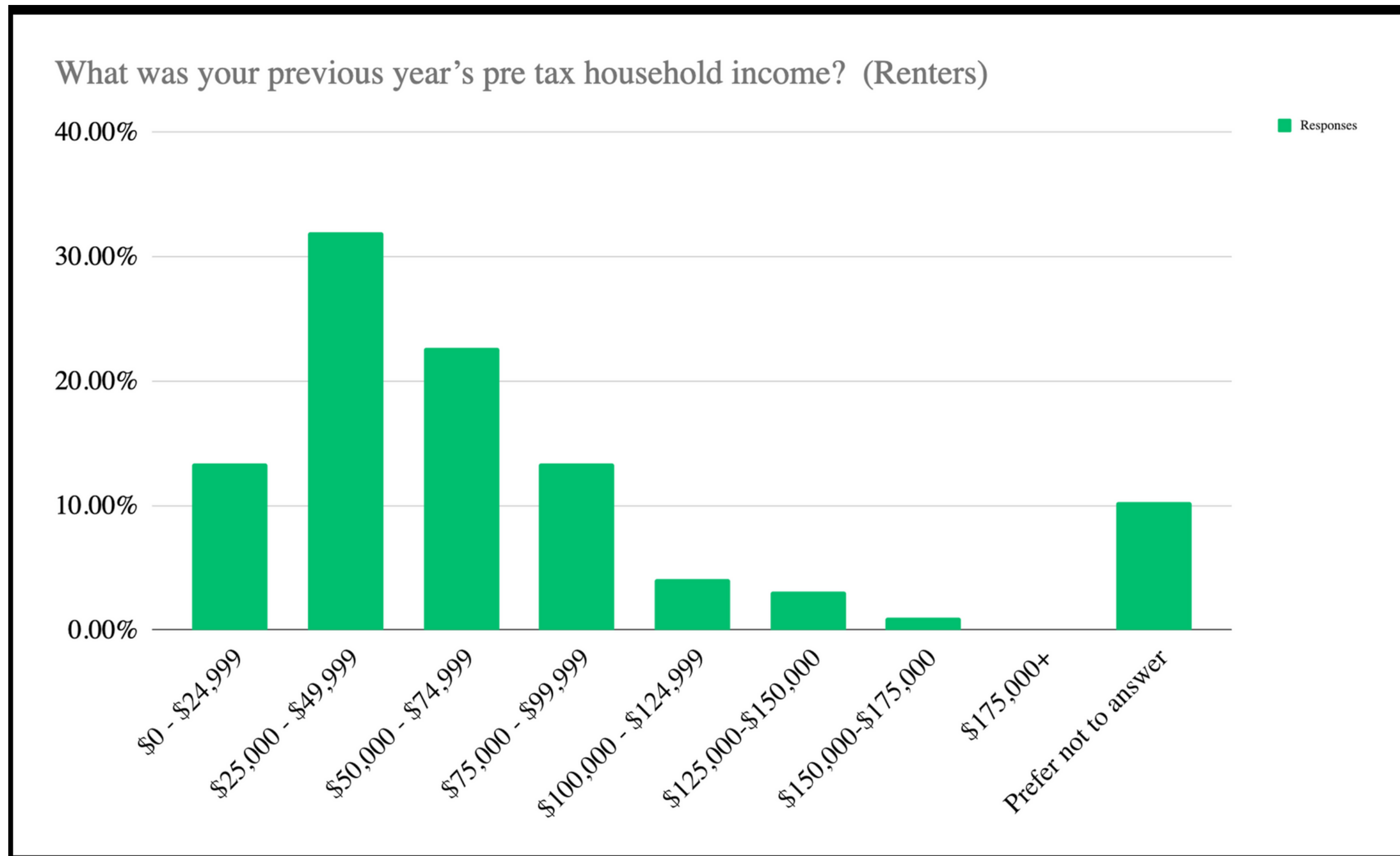
Race and Ethnicity



INCOME DISTRIBUTION

Renters

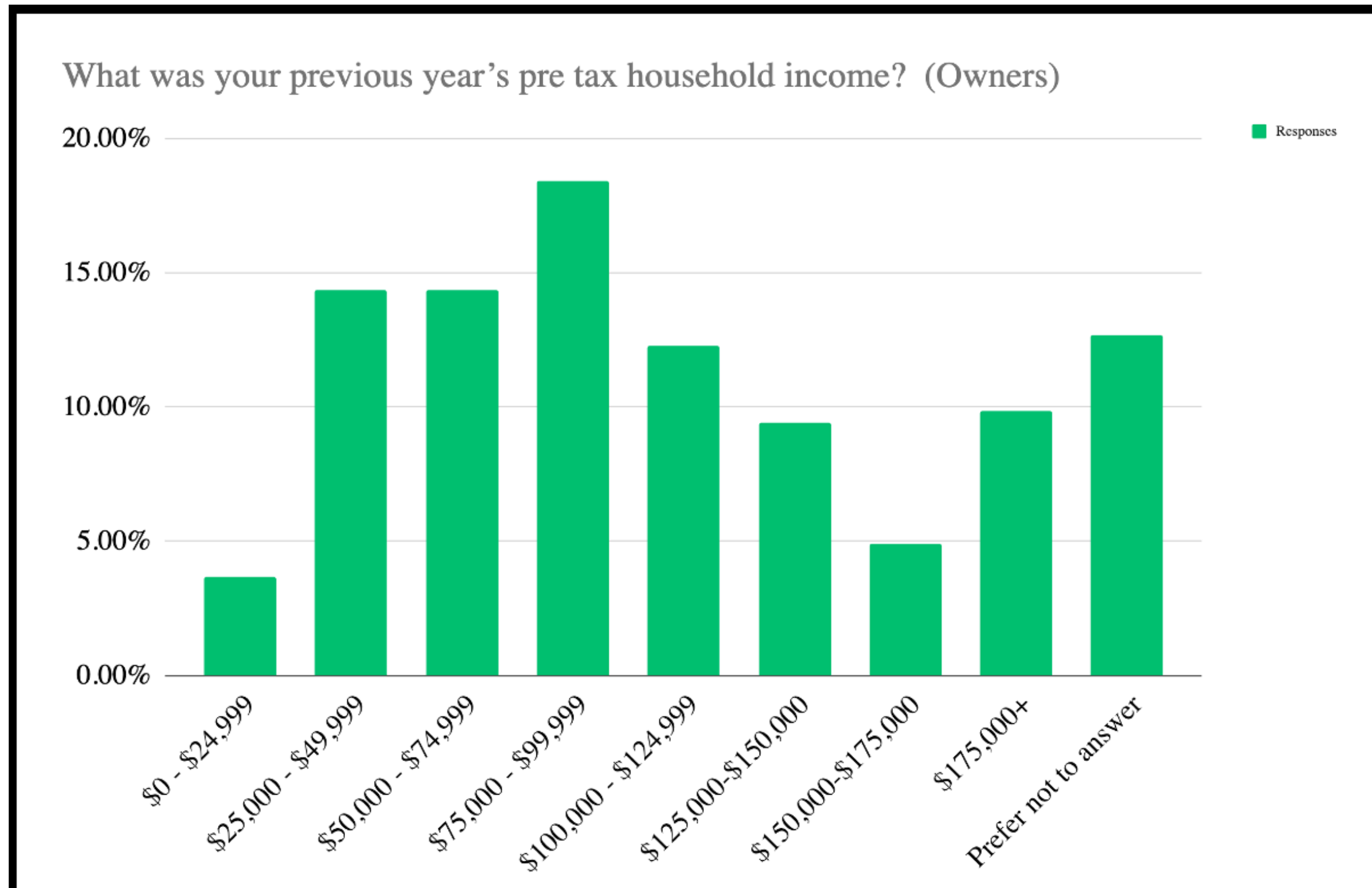
Survey respondents' incomes skew towards the low to moderate income range. Overall median income in Saint Paul is \$60K, while the median income for renters alone is \$38K.



INCOME DISTRIBUTION

Homeowners

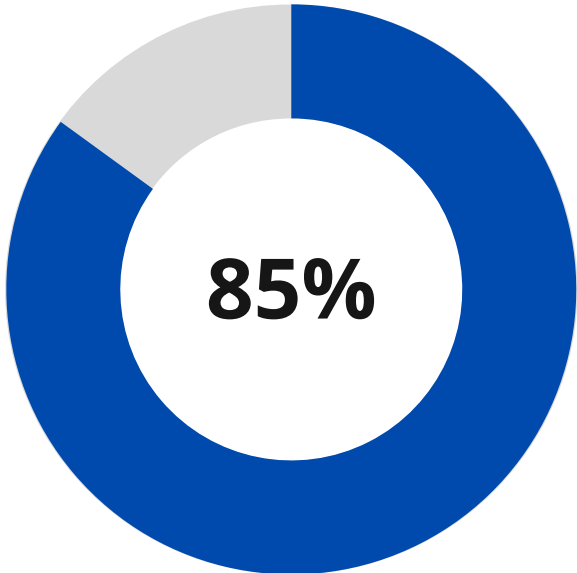
Homeowner survey respondents had higher incomes than renters, aligning with Census data. Homeowners in Saint Paul have a median household income of \$88K.



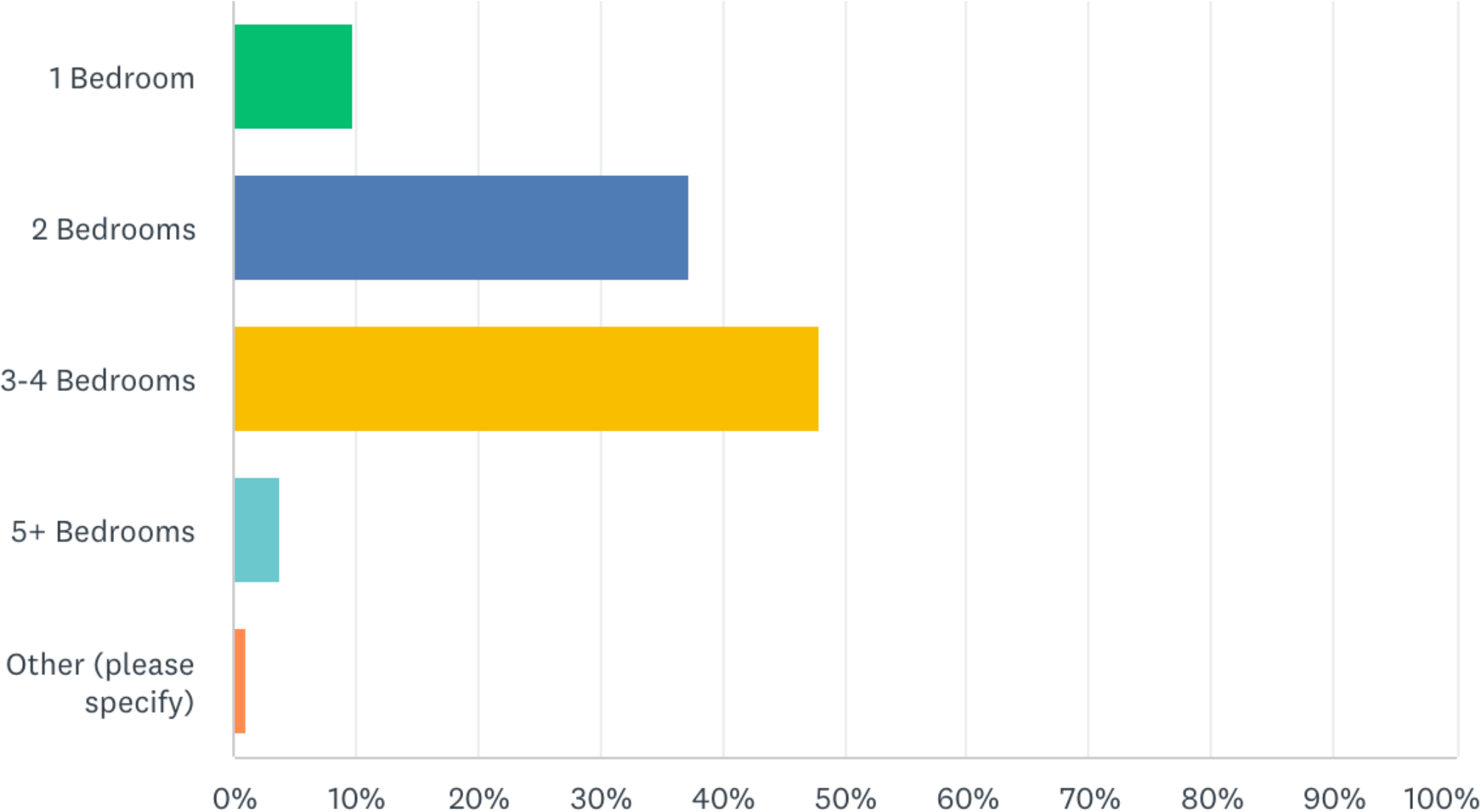
IDEAL HOME SIZE

Renters

Q: What is your ideal housing type?



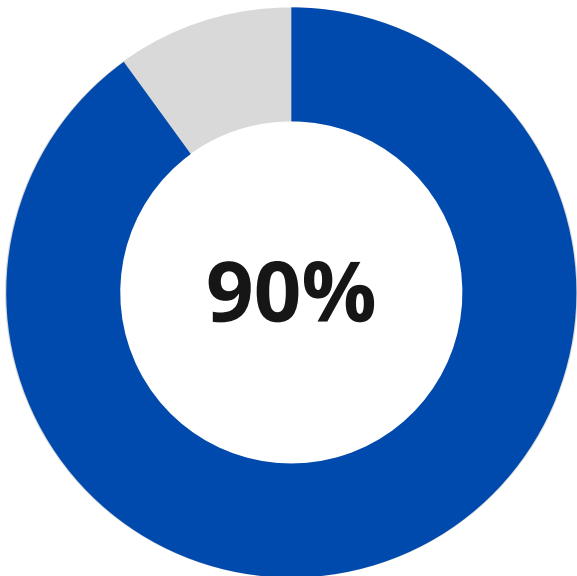
Have an ideal home size of two to four bedrooms.



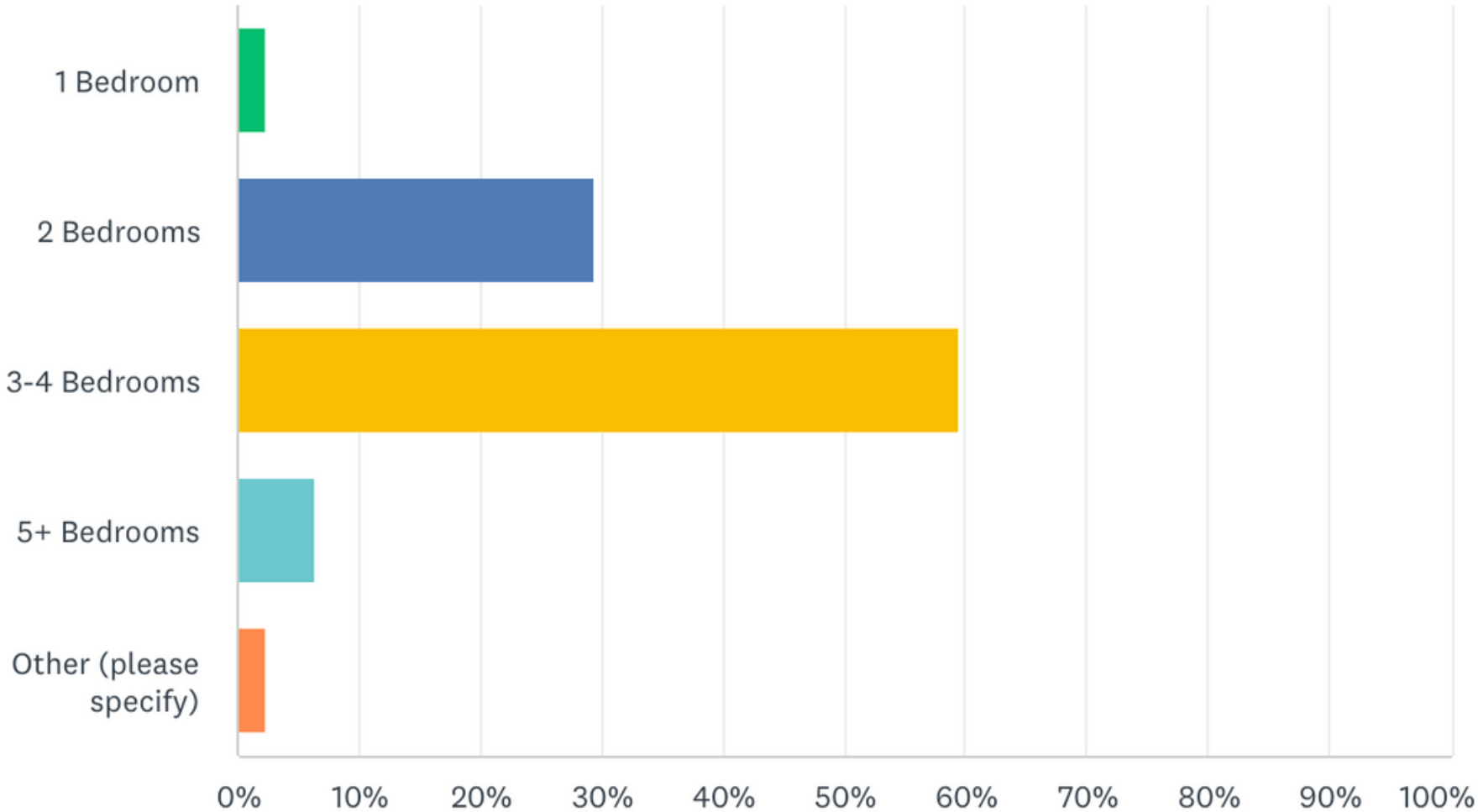
IDEAL HOME SIZE

Homeowners

Q: What is your ideal housing type?

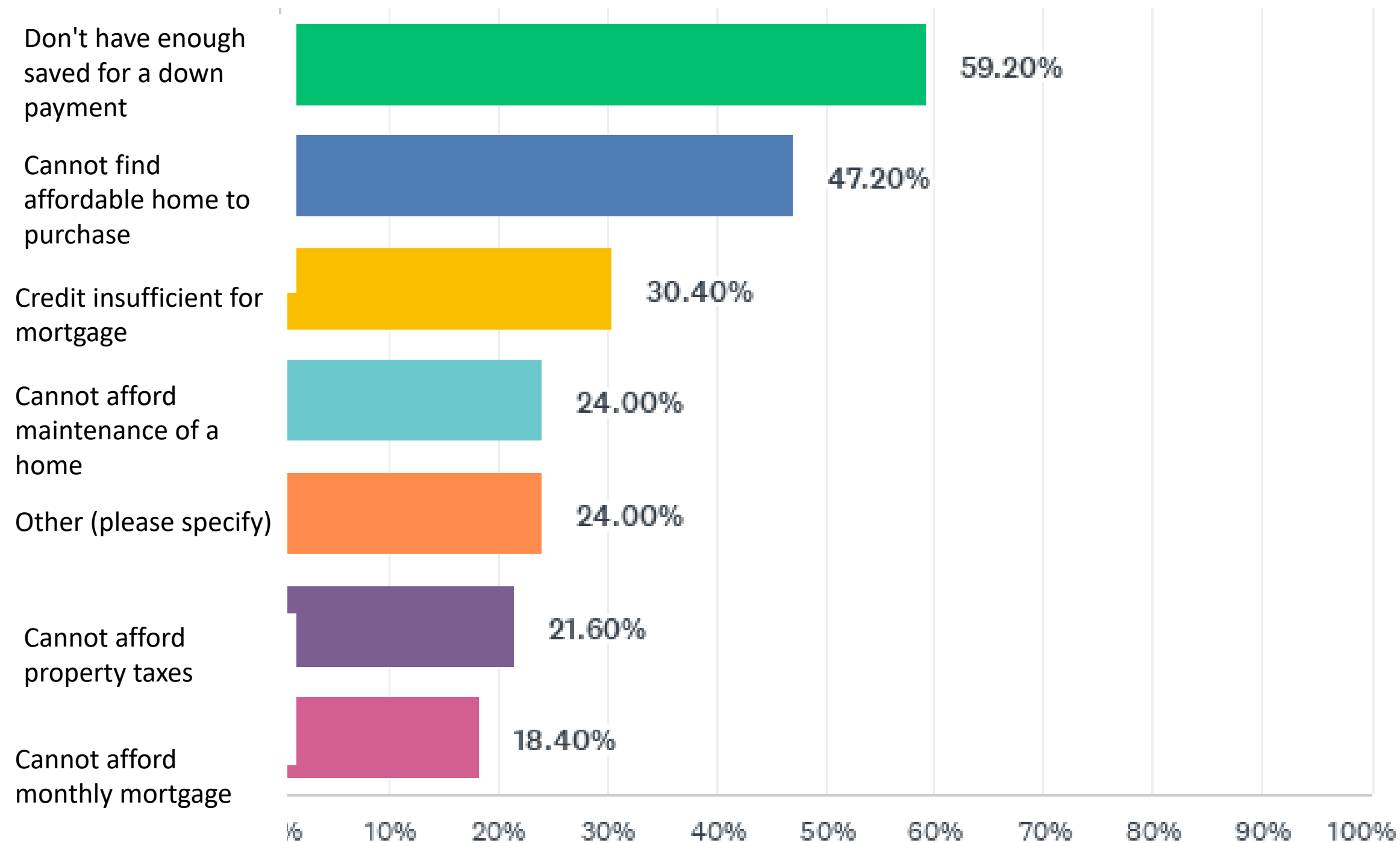


Have an ideal home size of two to four bedrooms.



Renters-Barriers to Homeownership

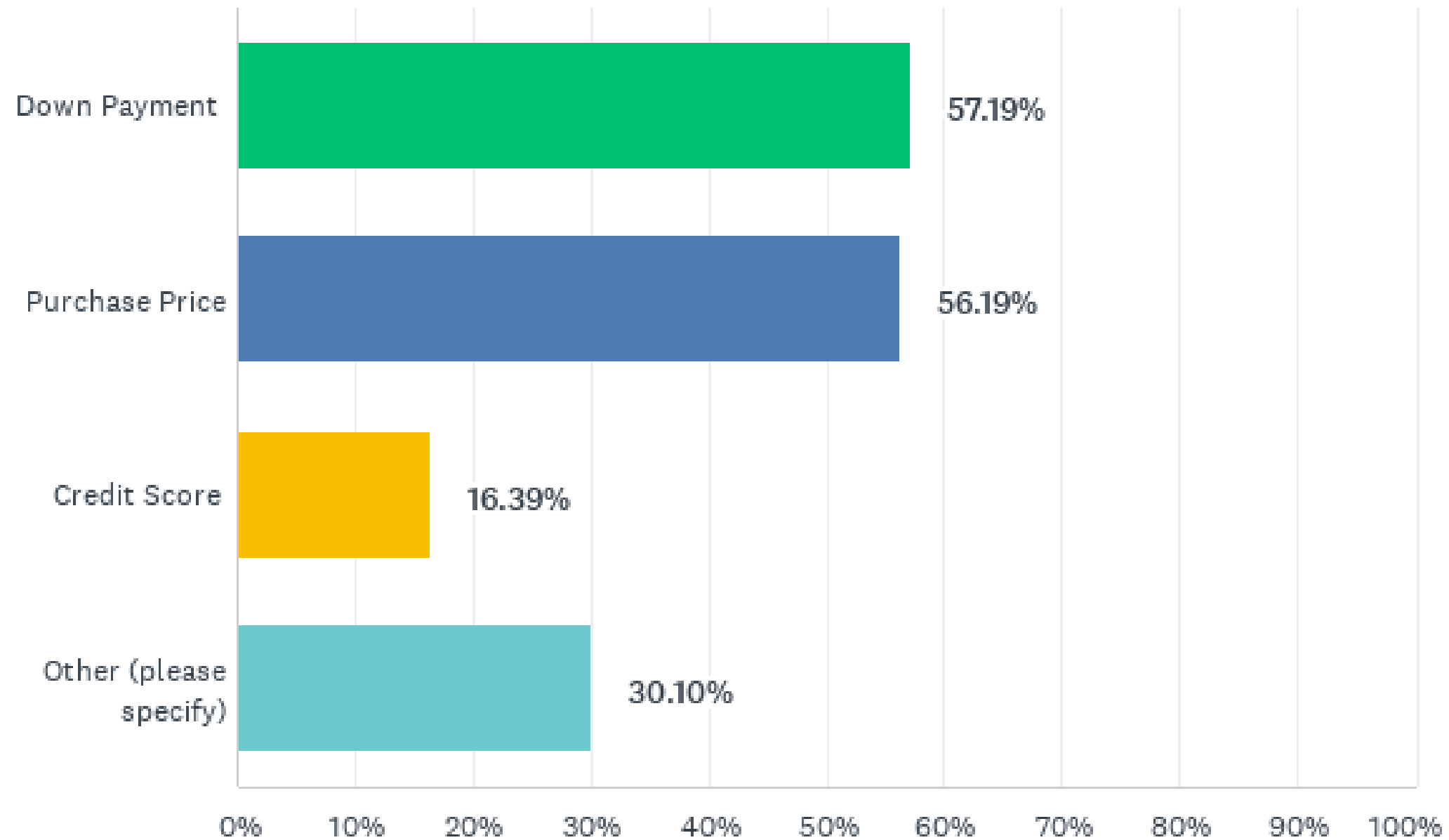
Renters' greatest barriers to homeownership are not having enough saved for a down payment and not being able to find an affordable home to purchase.



Owners-Barriers to Homeownership

Q: If you are a homeowner, what were some of your biggest barriers to homeownership?

Down payment and purchase price were the highest ranked barriers.



Owners-Barriers to Homeownership

For those who wrote "other" - Housing Maintenance was the most common write in answer

lower paid high credit score
mortgage interest rates

Housing Maintenance

barriers cost Property taxes

Top 3 Factors Impacting Housing Choice Renters



1

Affordability

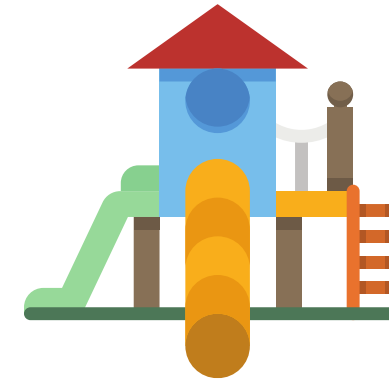
73%



2

Proximity to Work

27%



3

Community Amenities

27%

Top 3 Factors Impacting Housing Choice Owners



1

Affordability

65%



2

Proximity to Work

32%



3

Community Amenities

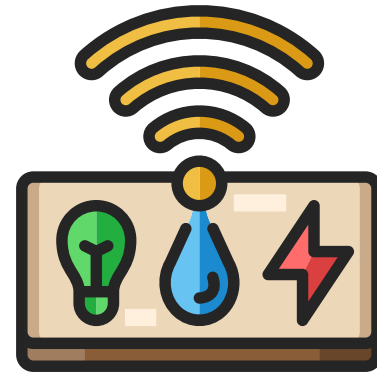
27%

Top 3 Cost Increases Renters



1

Rent
94%



2

Utilities
79%



3

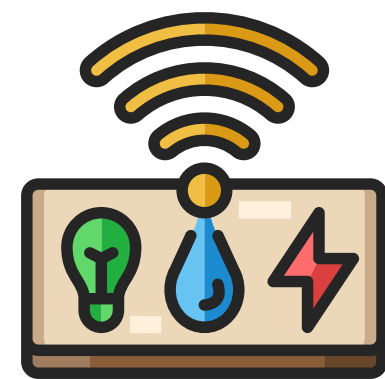
Insurance
40%

Top 3 Cost Increases Owners



1

Property Tax
97%



2

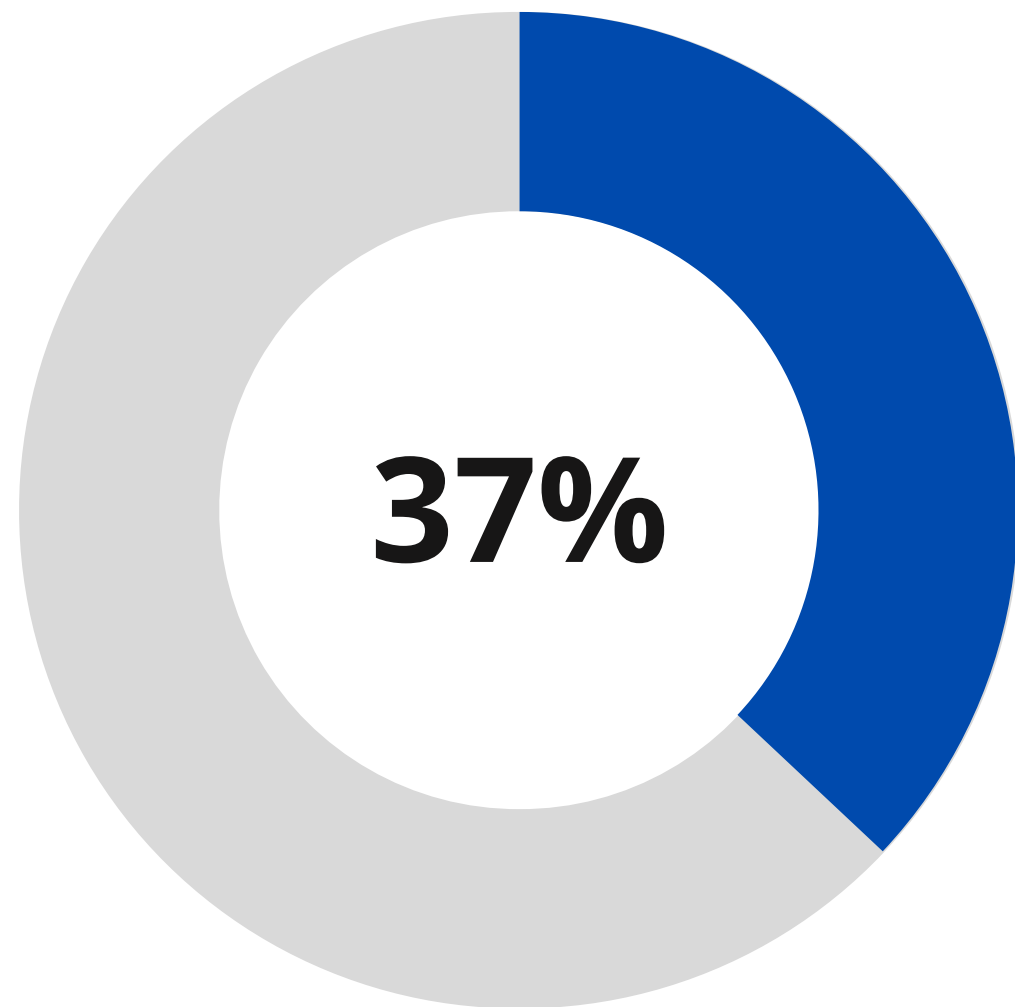
Utilities
88%



3

Insurance
74%

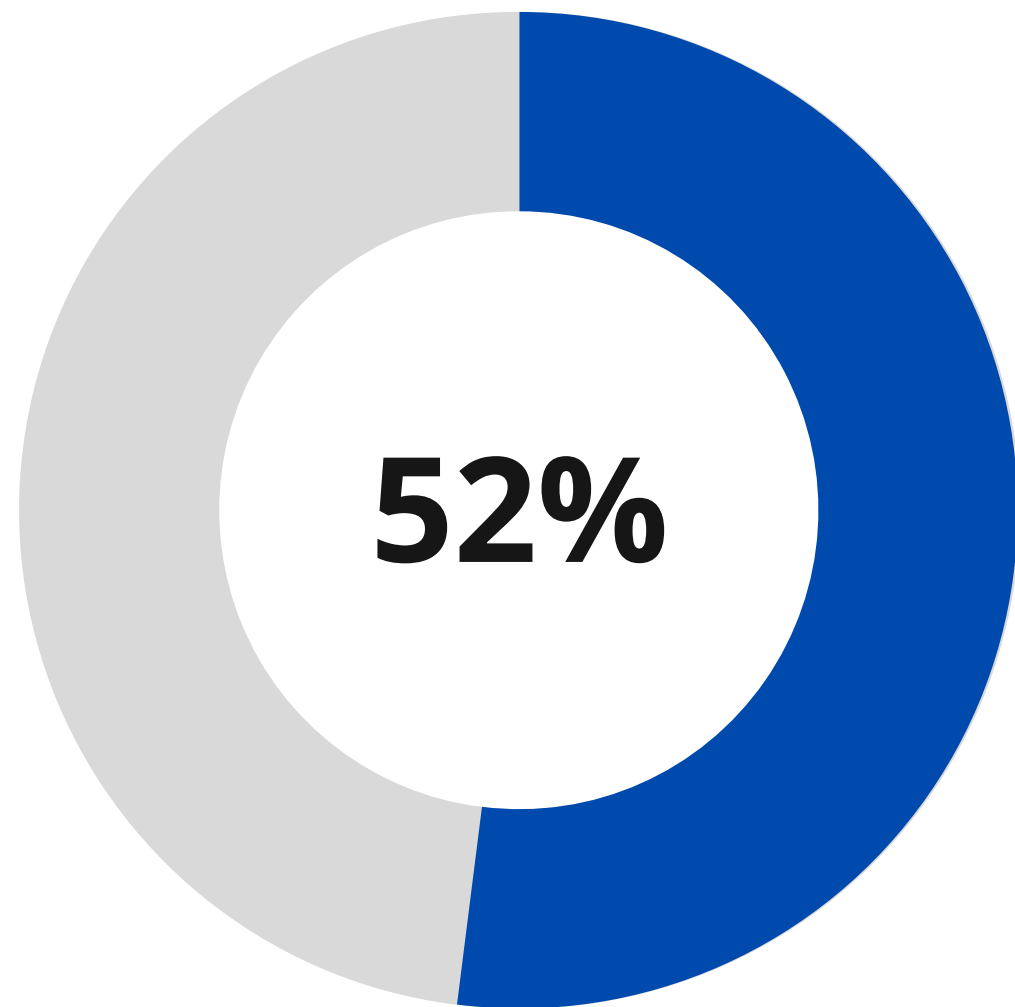
Local Program Awareness Renters



Are aware of local programs available to support in purchasing a home.



Local Program Awareness Owners



**Of homeowners were aware of
local programs available to
purchase their home**



“First Time Home Buyer” program was the most common write in answer for programs used to purchase a home

HUD mortgage house
program used FHA Loan years

First Time Home Buyer

VA City Purchase Assistance
Neighborhood



**Several reasons
were listed by
respondents who
no longer own
homes**

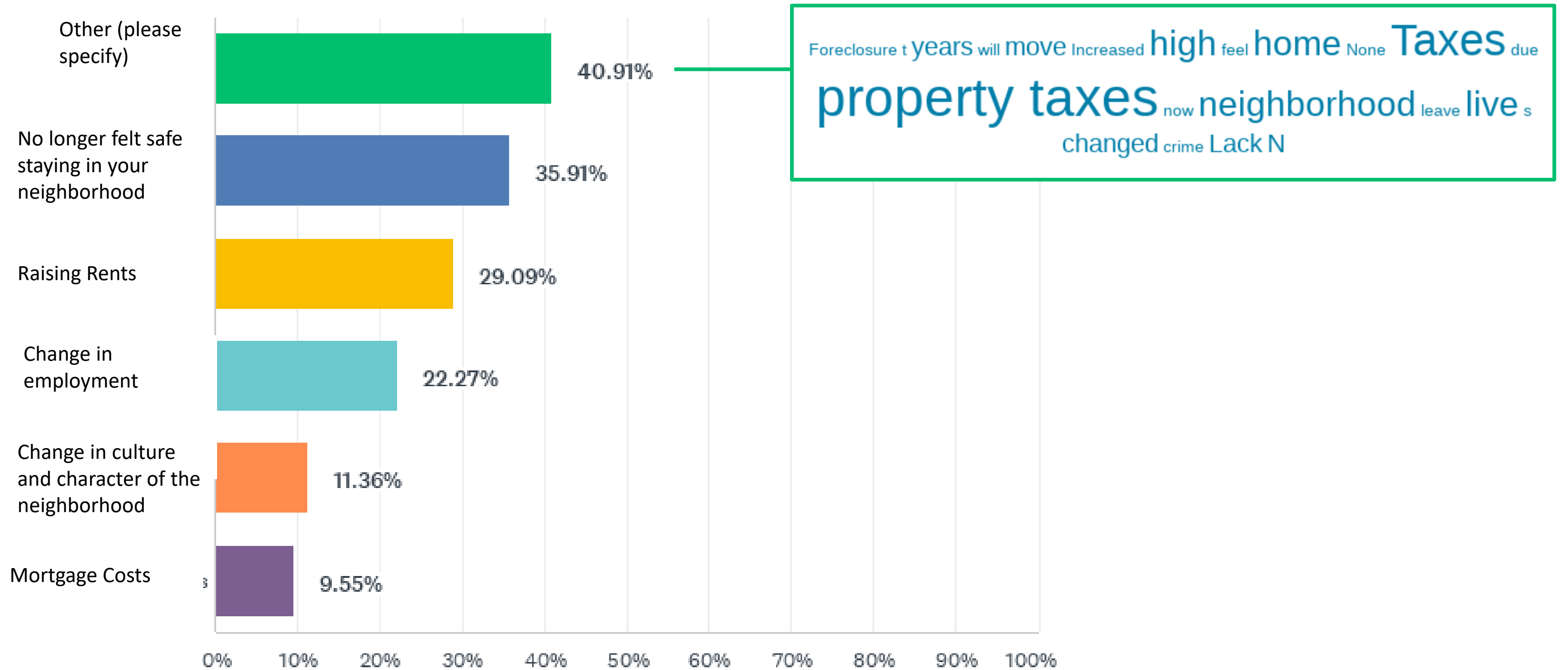
Employment Changes

Divorce

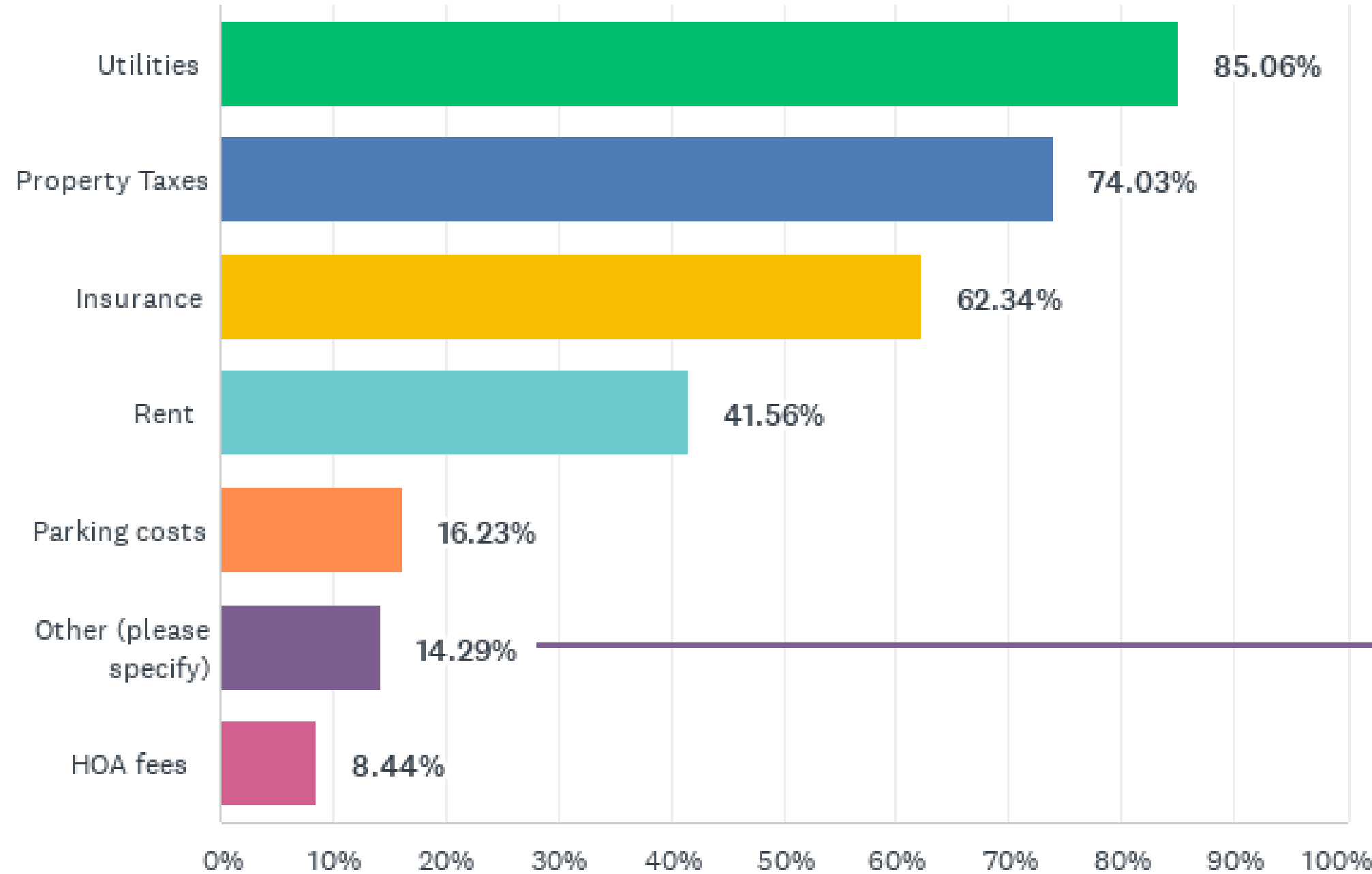
Aging in Place

Amenities

“Safety” and “Rising Rents” (besides “Other”) were the top reasons all survey respondents were forced to leave their home/neighborhood

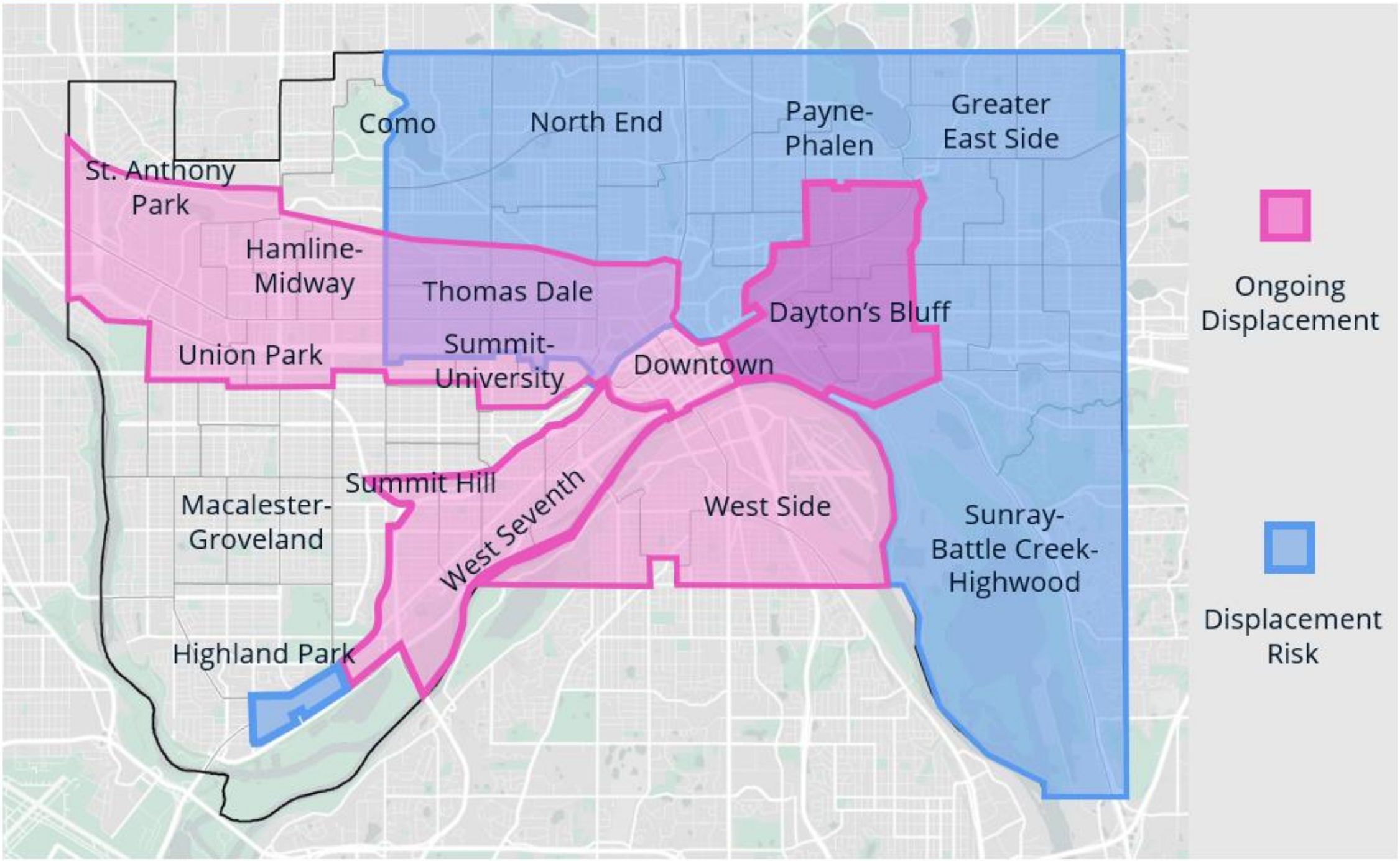


“Utilities” and “Property Taxes” were Cited the Most as Monthly Costs that have Risen in the Past Five Years For all respondents

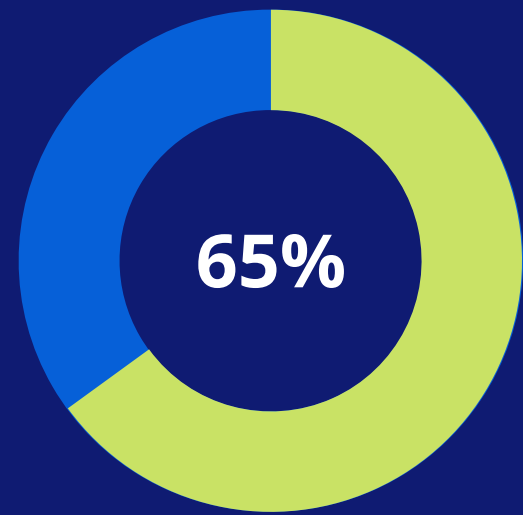


Assessments
Repair
City fees
Food costs
Maintenance

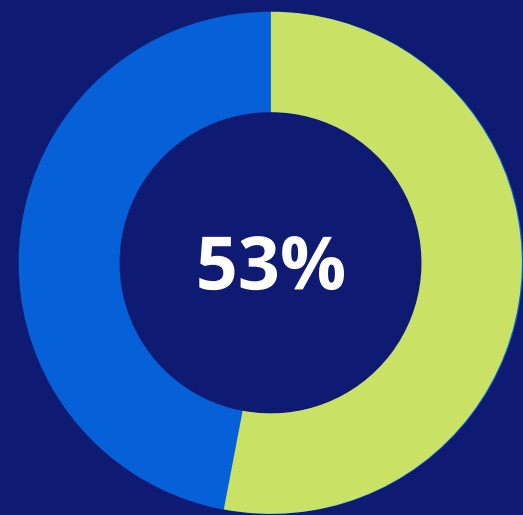
Displacement Summary, Saint Paul, MN



The Majority of Respondents Live in their Ideal Neighborhood



Of Owners Live in their ideal neighborhood



Of Renters Live in their ideal neighborhood

Respondents who said, "No," were asked to explain why.

My neighborhood feels like it's built to serve people trying to get through it quickly (check out White Bear Avenue) rather than residents.

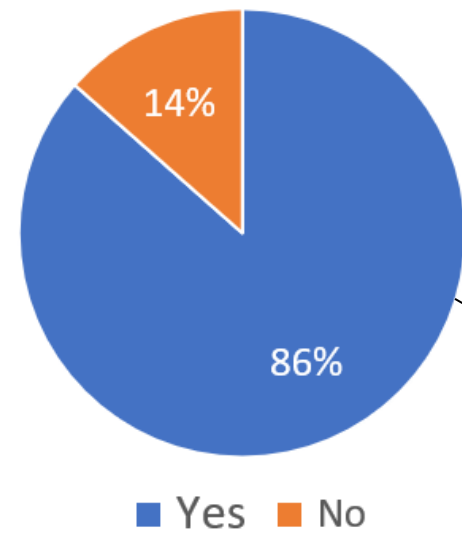
I would like to move closer to Como Park or another walkable neighborhood. I live in a more industrial area.

Love the Phalen neighborhood. Just worried about the increase in crime.

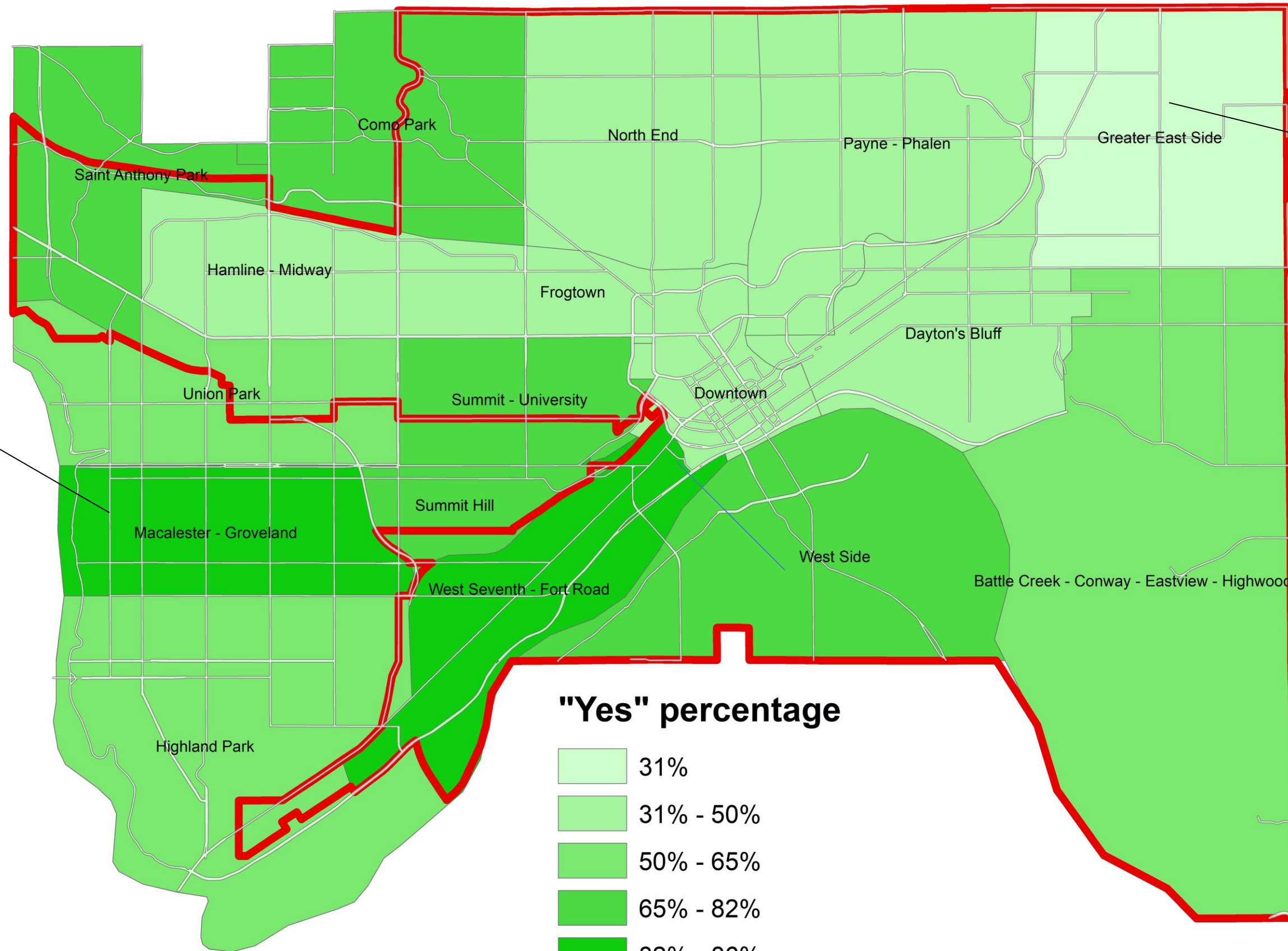
I use to live in Midway and would love to get back there. This neighborhood is fine; it's mostly renters, so doesn't feel as 'community focused.'

Do you currently live in your ideal neighborhood?

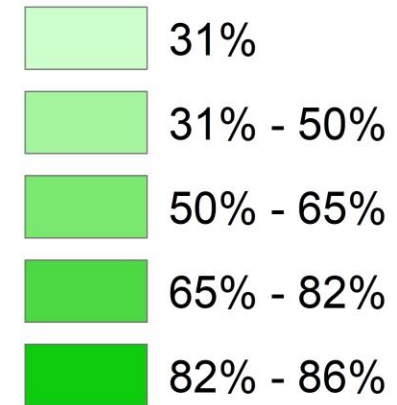
Macalester - Groveland



"Although I love my neighborhood, I wish that we took more efforts to build housing that allowed for more low-income people to move in. As is, I think that my neighborhood is failing to do so"

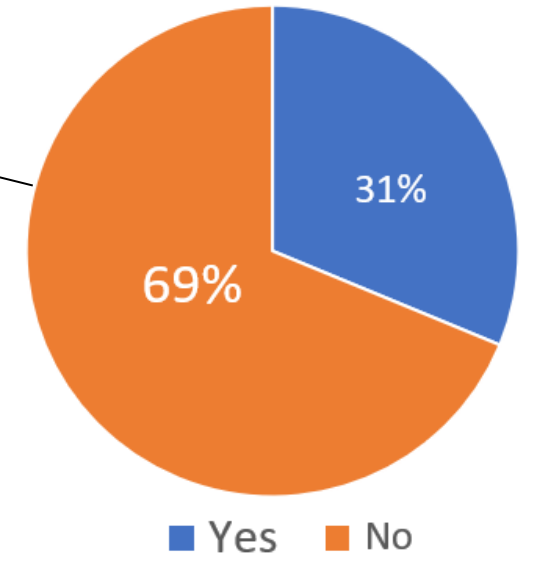


"Yes" percentage



On going displacement and/or displacement risk

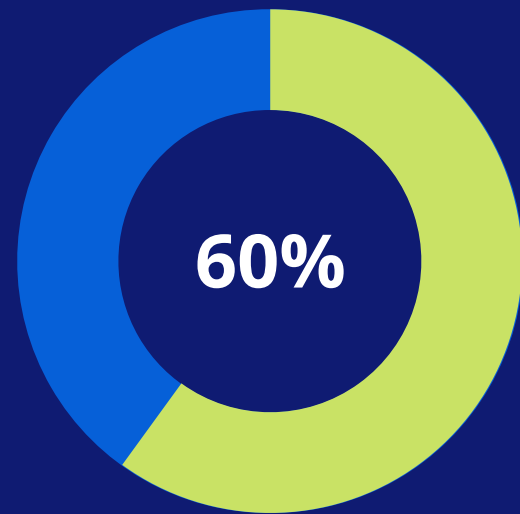
Greater East Side



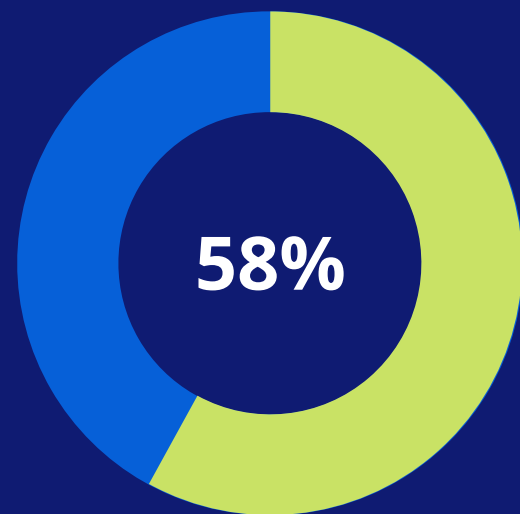
"High crime rate. Better lighting and response rate."

"Something more dense and walkable, more light commercial (grocery stores), basically I just want to not have to have a car. The public transportation isn't good enough for me to go car-less"

The Majority of Homeowners find St. Paul an Affordable Place to Live, while Renters find it Unaffordable



Of Owners Find it affordable to live in St. Paul



Of Renters Find it unaffordable to live in St. Paul

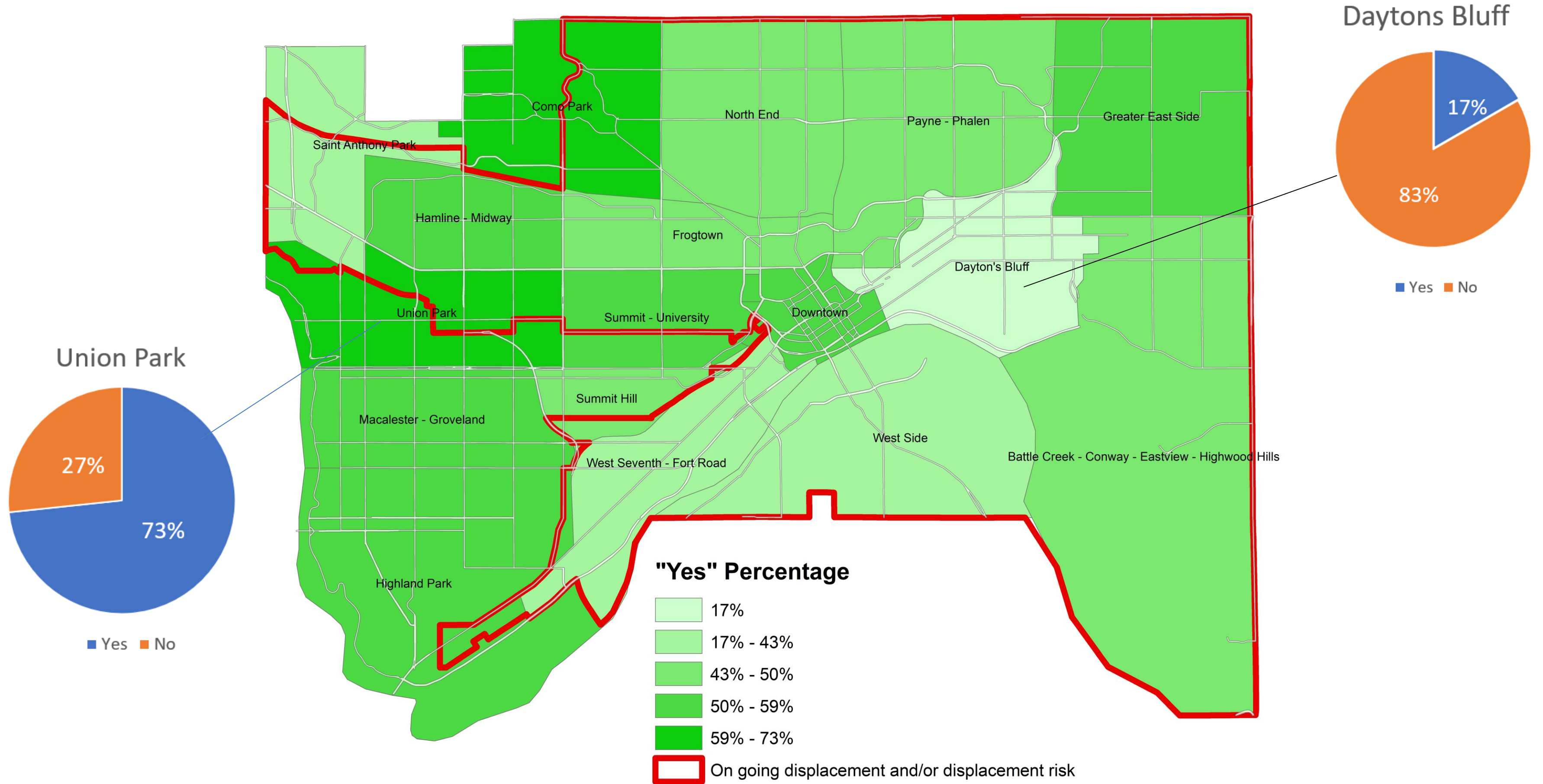
Rent is too high, the property taxes are also high. People are being allowed to build apartment building that do not have an affordable rent, and it does not take into account that not everyone has great credit

Respondents who said, "No," were asked to explain why.

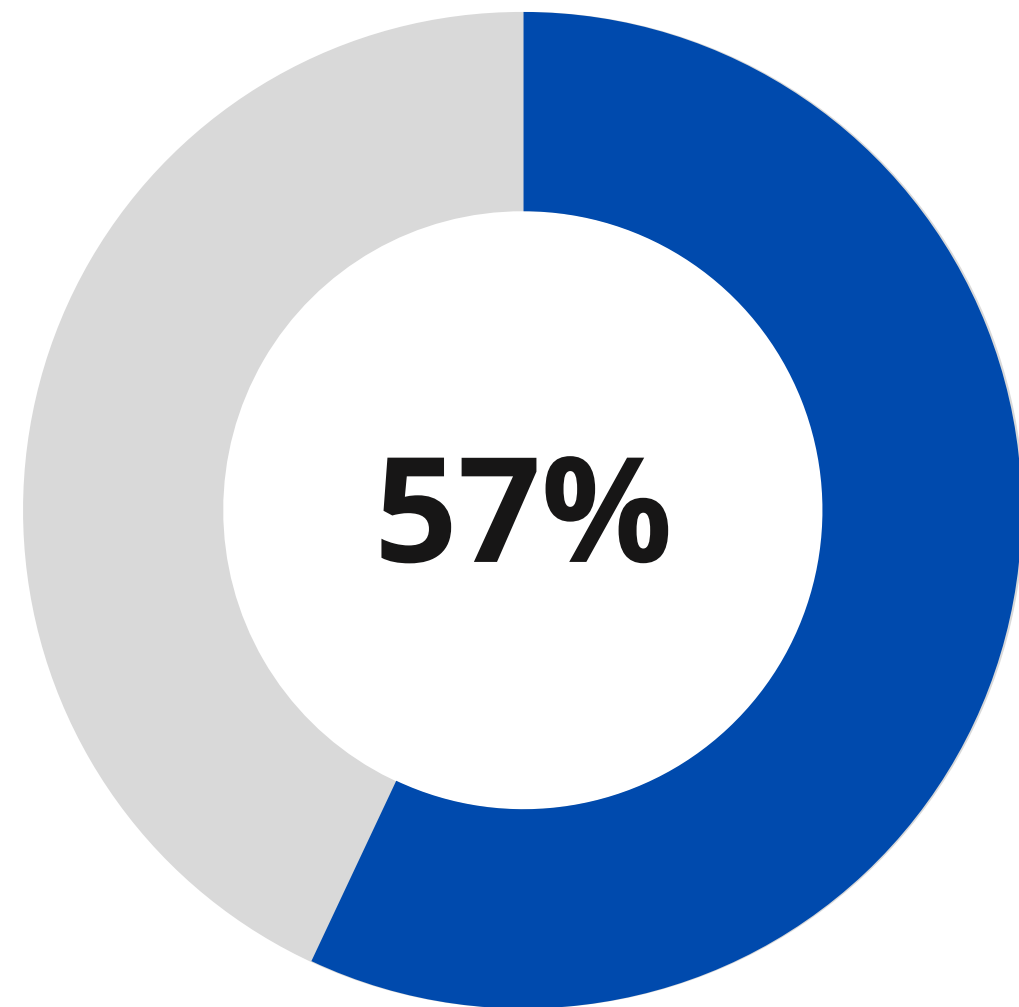
The cost of rent costs a greater percentage of my income

Because of the cost of raising rents, the cost of food, the cost of transportation, the cost of everything going up so high, it's getting harder for everyone out here, especially the bottom tier income earners, or struggling to make it. The only way we can make it through programs like Habitat for Humanity and brush of kindness. There are many other programs, but this is the one that helped me.

In your experience, do you find it affordable to live in St. Paul?



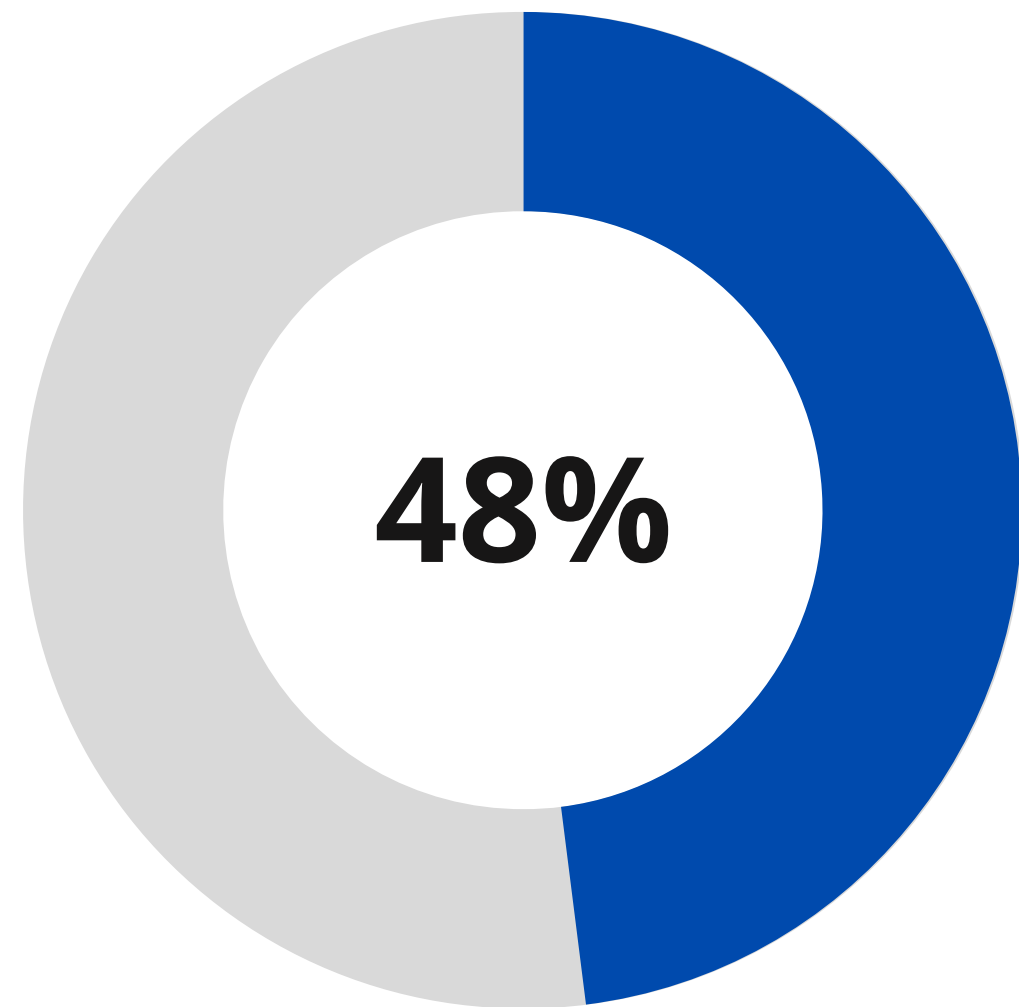
Displacement Concern Renters



of Renters have concerns that they will not be able to continue to live in their neighborhood in the next 5-10 years.



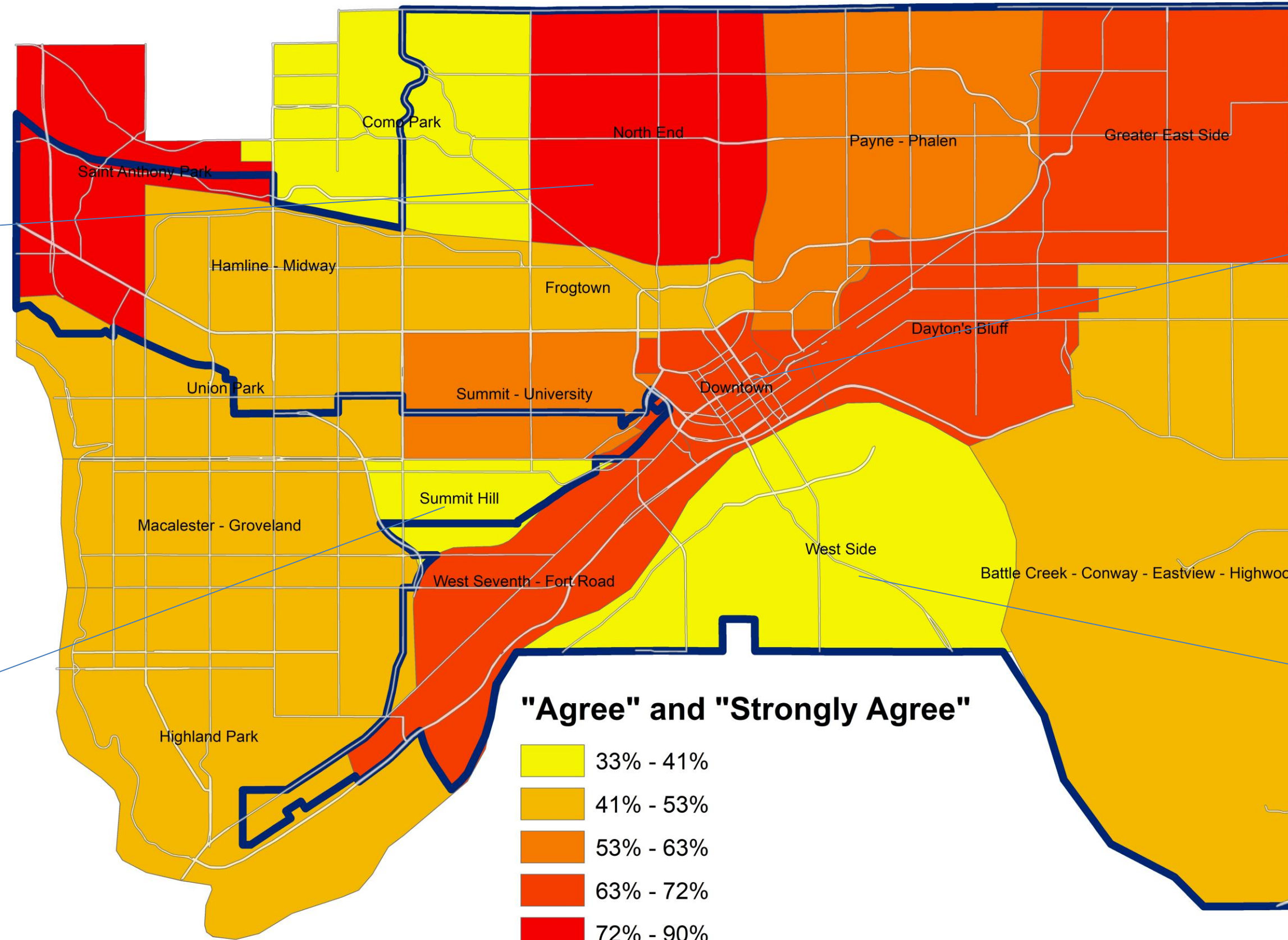
Displacement Concern Owners



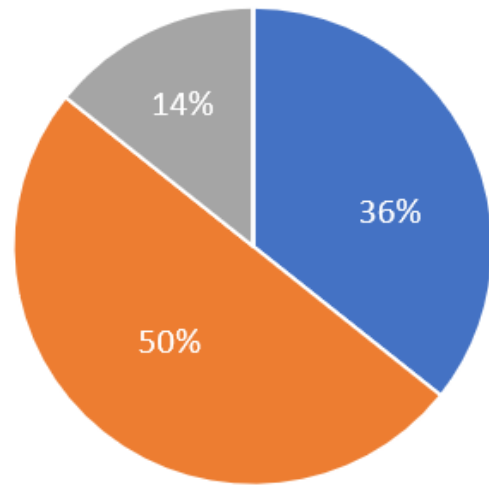
of Owners have concerns that they will not be able to continue to live in their neighborhood in the next 5-10 years.



I have concerns that I will not be able to continue to live in my neighborhood in the next 5-10 years?

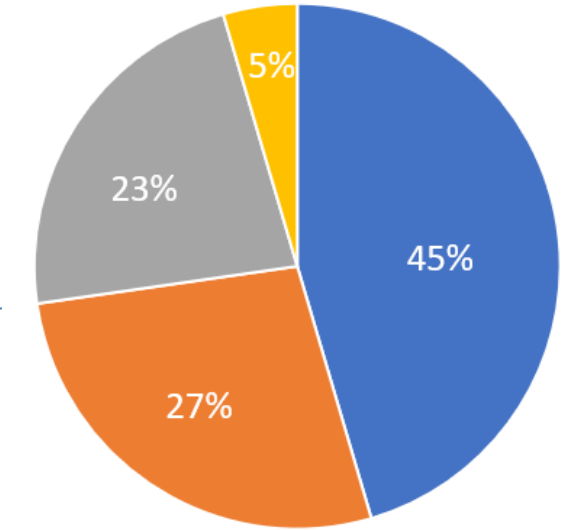


North End



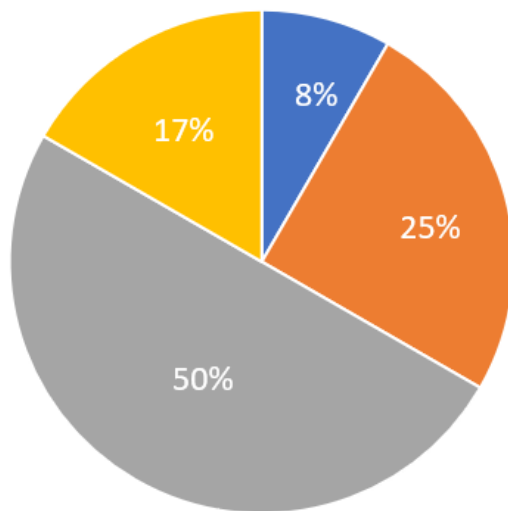
■ Agree ■ Strongly Agree
■ Disagree ■ Strongly Disagree

Downtown



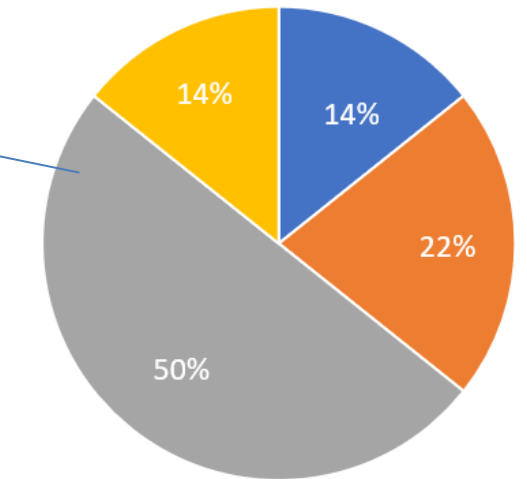
■ Agree ■ Strongly Agree
■ Disagree ■ Strongly Disagree

Summit Hill



■ Agree ■ Strongly Agree
■ Disagree ■ Strongly Disagree

West Side



■ Agree ■ Strongly Agree ■ Disagree ■ Strongly Disagree

"Agree" and "Strongly Agree"



■ On going displacement and/or displacement risk

Our Definitions

GENTRIFICATION - A process of neighborhood change where higher-income residents and businesses move into a historically marginalized or underinvested neighborhood. This process can be driven by government policies, as well as private interests and market demands.

DIRECT DISPLACEMENT -- Occurs when residents and businesses can no longer afford to remain in their buildings due to increased housing or leasing costs or are forced out by lease non-renewals, evictions, eminent domain, or poor physical conditions that render buildings uninhabitable, often as investors await redevelopment opportunities.

INDIRECT DISPLACEMENT -- Or (**exclusionary displacement**) occurs when low-income residents or small business vacate buildings, but new low-income residents or small businesses cannot afford to move in. This shift can stem from price increases, policy changes, or occupation by middle-income tenants.

CULTURAL DISPLACEMENT -- Occurs as the scale of residential change advances. Shops and services shift to focus on new residents, and can take patrons away from small businesses, the character of the neighborhood is transformed, and the remaining residents may feel a sense of dislocation and lack of attention despite remaining in the neighborhood.

Comments on the Definitions of Gentrification and Displacement

Higher-income persons and businesses move in causing prices and taxes to go up, or rent to go up and pushing out low-income people. We need a more robust definition of gentrification including words such as redlining and displacement.

Inherently in the capitalism of the U.S., gentrification is predatory and that is missing out from the definition.

We can't separate gentrification and displacement. I think of cultural displacement and gentrification as the same thing.

Focus on the white flight. Asians move in white people move out. Black people move in white people move out. These definitions are too simplified. Gentrification is the cause and the effect.

Comments on the Definitions of Gentrification and Displacement

Corporations have started buying homes, even if the community makeup is the same but the wealth isn't being built in the community, people are paying rent and building wealth for someone out of town.

Speculative investors are predatorily seeking property.

My parents talk about how Selby Dale was lower income and now it is a hip trendy expensive neighborhood.

When a neighborhood is mostly low-income and people of color. The appraisal is low. But as the neighborhood gets whitewashed the appraisal gets higher and higher. This is a powerful tool for displacement.

Have you witnessed changes in demographics or local businesses in your community in the past five years?

The number of vacant store fronts on Snelling and University have skyrocketed. The Midway has never been fancy, but it used to feel stable.

Yes. So many new apartment buildings charging \$1500+ for studios bring the kind of people that can afford that. Mostly white, less diverse.

Yes, noticing a lot of luxury apartment buildings going up where they just don't seem to fit in. All it's doing is bringing a new demographic population to my neighborhood

Yes. Older homes are being bought and remodeled and being sold for higher prices than starter or middle income home buyers can afford.

Yes. A lot of breweries and leisure/entertainment businesses (can can wonderland) are opening up near my place. All the new homeowners who have bought on our block are white folks.

Demographics have not noticeably changed but many businesses in Highland have closed. In other parts of the city that I frequent—East Side, Downtown—it is the same story with business closures.

Face to Face Meeting Recap

Recap of Meeting:

- Our team met with a group of ten young adults between 18 and 24 years old.
- Some of the participants are currently staying in sleeping on their friends' couches and hotels. A few just received approval from public housing or were waiting on move-in dates.
- We asked a variety of questions to each of the participants in a way that everyone could answer each question as it relates to their own experiences with housing in the city.
- Why did we decide to talk to the Face to Face Organization?
 - Age group is overlooked in decision making process
 - Specifically, young people of color are often left out of the conversation, majority of participants were in transitional housing

Equitable Housing strategies and ideas mentioned:

- Afford to pay for more than basic necessities allows me to thrive. Currently I have to choose between basic necessities and pursuing opportunities such as going to school.
- Affordable, better landlords.
- Not to have 2 to 3x the rent and Lower the deposits required to move in initially.
- More places like Safe Zone, for people that don't have access to housing.
- Need more family shelters, more luxury apartments doesn't do anything.
- Proximity and easy travel to good jobs

Greater East Side: Renter's Forum Discussion

- 17 participants attended the meeting
- All the attendees identified as renters who lived on the East Side.
- Attendees shared their current living situation and what type of housing they would like for in the future or their families.
- Some of the renters shared that they felt their landlords took advantage of them during the heights of COVID and misrepresented facts about not having to pay rent
- D2 Organizer mentioned seniors being displaced
- Concern about losing section 8 subsidy due to children turning 18

Community Feedback on Equitable Housing Strategies

- Provide a mix of housing for renters and homeowners
- Well-paying jobs should be available nearby
- Cultural considerations – building units with more than two bedrooms for larger intergenerational households
- Community co-ops
- Land trusts
- Education on homeownership
- Funding for affordable housing at all levels
- Community ownership and community-led RFPs
- Rental agreements in multiple languages other than just English
- Changing how the government determines affordable housing rates to local markets
- Reward landlords who offer affordable rents with reduced property taxes
- Lower the deposits required to move in
- More places like Safe Zone, shelters for families

Community Feedback Key Takeaways

There is a need for more affordable housing for all populations

New housing (high rises) seen as luxury housing

There is need for more affordable housing that is accessible to good paying jobs

Desire for community-led housing solutions (co-ops, land trusts)

More resources from the City (\$, education) to maintain, purchase, or subsidize housing costs

Next Steps

Existing Conditions and
Landscape Analysis

Community and Stakeholder
Engagement (Phase 1)

Analysis of Anti-Displacement and
Wealth-Building Strategies and Tools

Community and Stakeholder
Engagement (Phase 2)

Partnership Strategy and
Implementation

CAC Discussion Questions

- How do these engagement findings resonate with the CAC members' experience in the community?
- Are you aware of any themes or experiences that are not captured in this engagement summary?
- Is there anything that you think would be helpful for us to focus on for the next phase of engagement?
- What sorts of community development tools (financial, policy, programmatic) might address concerns expressed here?



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THANK YOU

FOR QUESTIONS AND COMMENTS CONTACT
MENAKA@NEOPARTNERS.COM