VIOLENCE FREE
MINNESOTA

Welcome

Economic Justice as Transformative Justice

Landlord Engagement

(*Flexible*) AGENDA

Introductions

Racial Disparities in Minnesota's Rental Market & Tenant Screening Practices

Discussion/Sharing: Landlord Engagement

Housing & EJ Updates and Open Discussion

Goals of Transformative Justice

The Rental Crisis in Minnesota

Staggering Lack of Affordable Housing: There are approximately 169,585 renter households in the state who have a household income of 30% AMI or lower; yet, there are only 64,238 affordable and available units at this income level across the state.

Rental Costs Are Drastically Outpacing Rates of Household Earning Increases: Between 2000 and 2019, the median renter income in Minnesota decreased by 1 percent, yet the median gross rent for the state increased by 14 percent.

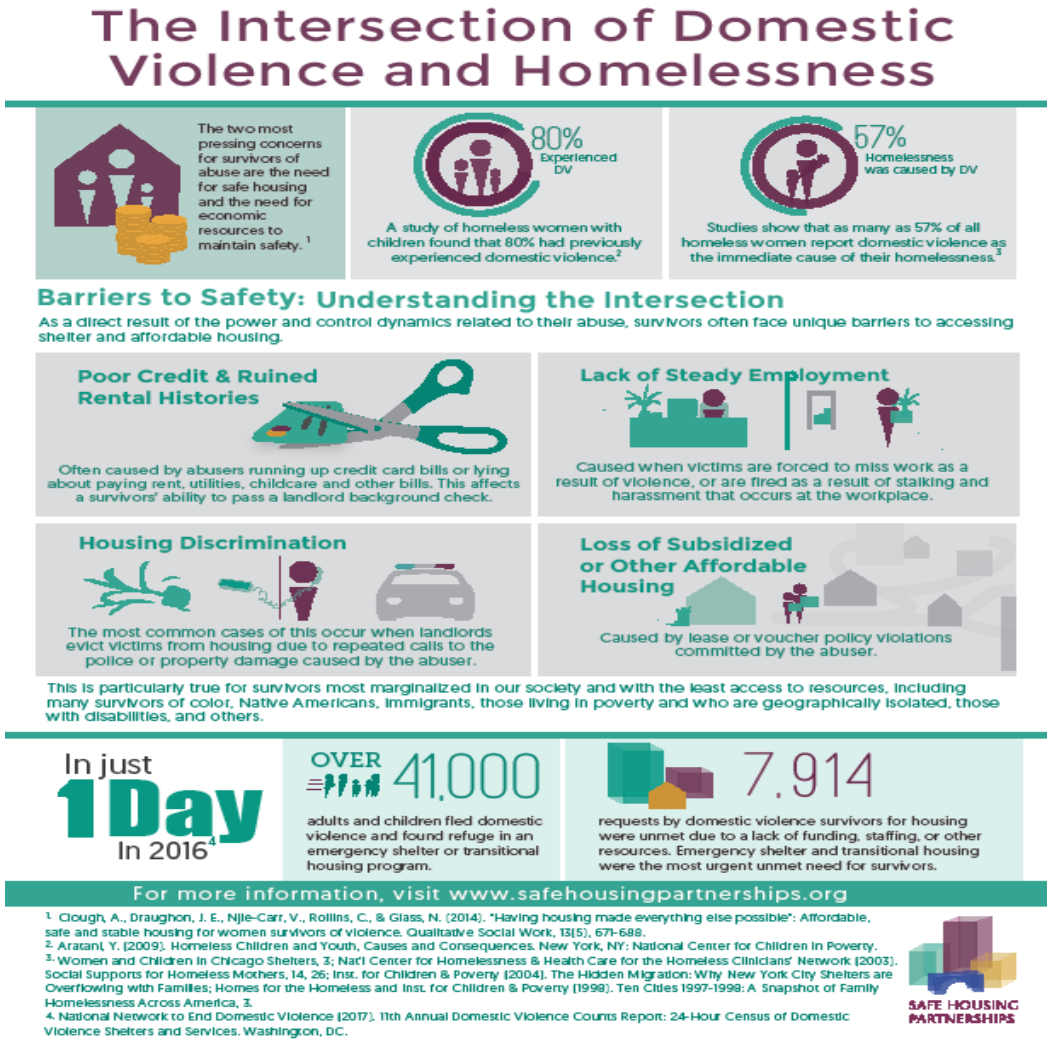
Almost Half of Minnesota Renters are Cost Burdened: Cost burdened households are those who pay more than 30% of their income on housing. In Minnesota 43% of renter households are cost burdened. This is a STATEWIDE issue.

- Central MN: 40%
- Northland: 45%
- Northwest: 41%
- Southern: 42%
- Southwest: 35%
- Twin Cities: 45%
- West Central: 44%

2021 State of the State's Housing (mhponline.org)

Additional Housing Barriers for Survivors

Survivors face additional hurdles to securing and sustaining housing in an already drastically limited rental market.



Disproportionate Impact on BIPOC Survivors

BIPOC Survivors are Disproportionally Impacted by Rates of Violence & Lack of Access to Affordable Housing

Disparities in Rates of Violence: In FY18 alone, over 60,400 domestic violence survivors accessed services through domestic violence programs in Minnesota. Of those served approximately 8.1% of individuals identified as American Indian/Alaskan Native, 4.2% as Asian, 23.7% as Black/African American, 7.9% as Hispanic/Latinx, 49% as White, and 5.2% as multiple races.

Disparities in Housing Access: "BIPOC communities are more likely to experience cost-burden due to historical injustices such as redlining, racial covenants and disinvestment." Additional inequities created by wage discrimination and systemic racism in systems throughout Minnesota are also contributing factors.

	Cost Burdened Renters in MN	Severally Cost Burdened Renters in MN
White	44%	22%
Black	58%	30%
Indigenous	52%	33%
Hispanic	53%	26%
2021 State of the State's Housing (mhponline.org)		

Tenant Screening Barriers

Tenant Screening Practices Create Further Barriers for Housing

Common & Harmful Tenant Screening Practices:

- Typical tenant screening factors often include: (1) income level, (2) rental history, (3) credit history, and (4) criminal history.
- Tenant screening guidelines are generally not standardized, and there is generally no training required for landlords around tenant screening.
- Tenant screening is generally not transparent.
    - "Two-thirds of the tenants surveyed reported a lack of sufficient information about the tenant application process—this lack of information presents an even greater challenge for non-English speakers."
    - "One-third of those surveyed never learned why their rental application was denied."
    - "Among tenants surveyed, the average tenant had to apply and pay the application fee for four apartments before being accepted for an apartment, and some tenants reported submitting as many as ten applications before being accepted."

Opening the Door: Tenant Screening and Selection - Housing Justice Center (hjcmn.org)

Tenant Screening Barriers

Tenant Screening barriers Create Deeper Housing Inequities for BIPOC Survivors

Many survivors face hurdles with tenant screening criteria due to issues related to financial issues, criminal history, and/or prior evictions that are the result of underlying abuse. Tenant screening barriers are often further exacerbated for BIPOC survivors.

- Credit Scores: "Roughly 25% of Black and Latino consumers are credit unscorable, meaning these consumers, who disproportionately access credit outside of the financial mainstream, do not have enough visual credit to yield a score." *Davies, Sarah F., "Alternative Data and Credit Scoring: Going Beyond the Usual," Urban Institute, March 2015*
- Income Screening: "As of the last quarter of 2020, the median White worker made 27 percent more than the typical Black worker and around 36 percent more than the median Latinx worker, according to BLS data." *Racial Economic Inequality - Inequality.org*
- Criminal History: There are deep racial disparities in the criminal justice system that lead to stark inequities in arrest, charging, and sentencing rates. HUD specifically notes that African Americans and Hispanics are arrested, convicted and incarcerated at rates disproportionate to their share of the general population in its guidance regarding fair housing and disparate impact.
- Evictions: Single Black mothers face the highest risk of eviction in the United States. *The Illusion of Choice: Evictions and Profit in North Minneapolis* found that "from 2013-2015, approximately 50% of renter households in North Minneapolis experienced at least one eviction filing."The Illusion of Choice | Evictions and Profit in North Minneapolis (umn.edu)

Landlord Engagement: Open Discussion

- What landlord engagement work are you currently doing or hoping to develop?
- What are some of the challenges you've had with landlord engagement?
- What are some of the successes that you've had with landlord engagement?
- Do you see avenues in your landlord engagement work to address the racial inequities BIPOC survivors experience with tenant screening and eviction?

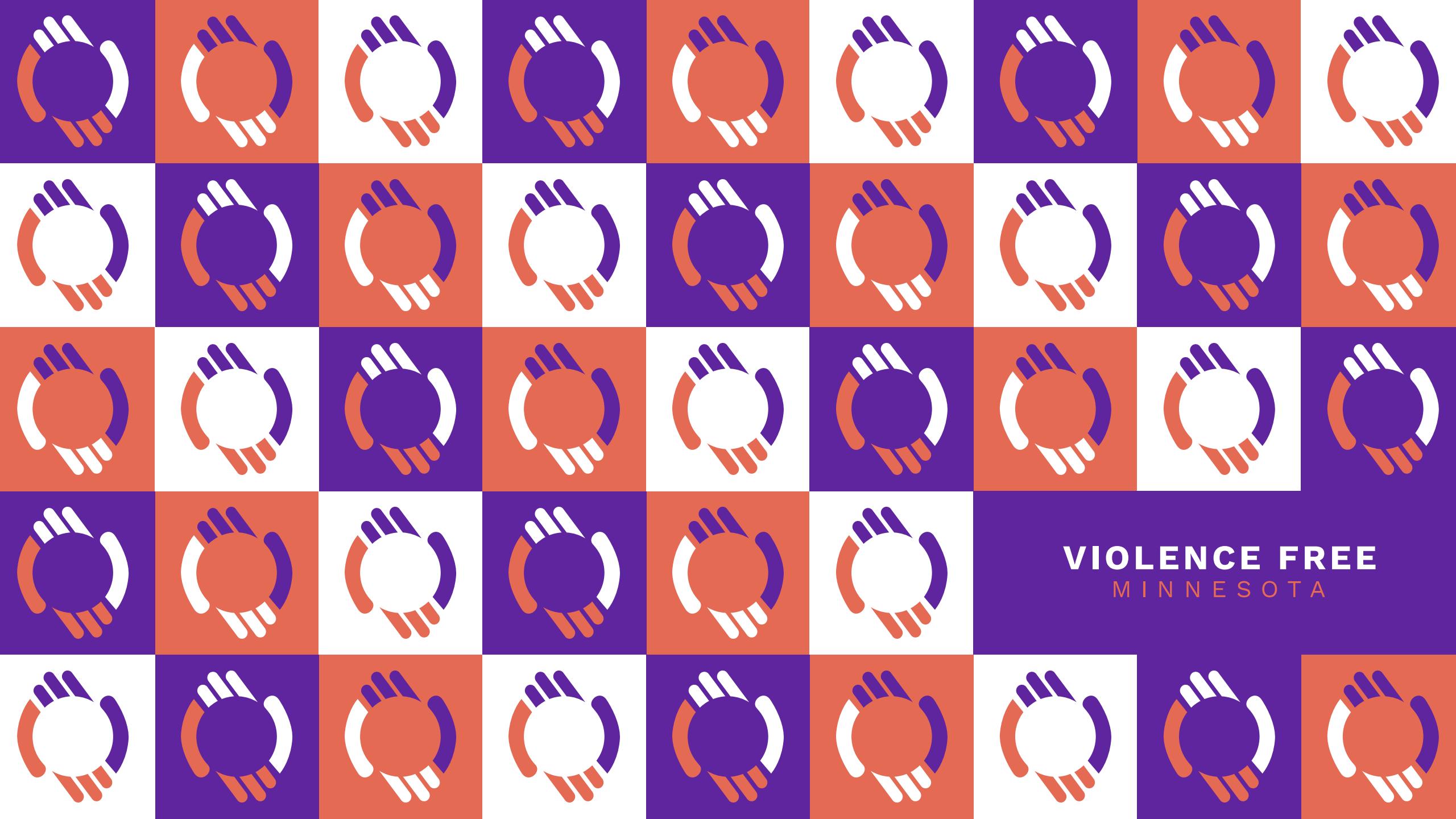
Landlord Engagement Resources

- Beyond Backgrounds Risk Mitigation Fund: https://www.housinglink.org/beyond-backgrounds
- *Standpoint Housing Webinars: https://www.standpointmn.org/webinars*
- *Safe Housing Partnership Webinars on Landlord Engagement and Survivors:*
  - ***https://www.youtube.com/watch?v=niU2JfzXK2w***
  - ***https://safehousingpartnerships.org/node/248***
  - ***https://www.safehousingpartnerships.org/sites/default/files/2017-01/2014_WorkingwithLandlords.pdf***
  - ***https://www.safehousingpartnerships.org/sites/default/files/2017***
  - ***-01/4652_file_4.8_Selling_Your_Program_Landlord_Engagement_and_Rental_Assistance_Strategies_Shaketa_Boyd.pdf***
- *HUD Landlord Engagement Materials:*
  - ***https://www.hudexchange.info/resource/6035/covid-19-homeless-system-response-landlord-engagement/***
  - ***https://www.hudexchange.info/resources/housingsearchtool/?housingsearchtoolaction=public:main.landlord-outreach-and-recruitment-resources***

Do others have LL Engagement resources to share?

Updates/Open Discussion: Housing & EJ Generally

- Are there housing/EJ questions you have that the group might be able to help with?
- Is there a topic you would like the group to focus on for a future EJ as TJ session?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