Community Action

for Suburban Hennepin

Diminished Choices: The Shrinking Market for Section 8 in Suburban Hennepin County

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INTRODUCTION

Families need safe, decent and affordable housing in order to survive and thrive. Families under stress, and those in crisis, need assistance in finding and obtaining housing that will contribute to long term family stability and economic self-sufficiency. When households can adequately meet their housing needs in neighborhoods of their choosing, with access to schools, churches, transportation, and life's other necessities, family stress is reduced, and families are better able to focus on achieving their education and employment goals.

The federal government recognized the importance of housing in promoting family stability. Since 1974 when it was authorized by Congress, the Section 8 program has been the mainstay of government assisted housing in the United States. The program, which provides subsidies to private landlords on behalf of assisted tenants, was designed to increase locational choice for low-income tenants.

The 104th Congress is considering radical changes in the Section 8 program, without the benefit of accurate information about how the changes will affect families seeking housing in today's market. Changes in the program may, in fact, be needed, but policy changes should be based on fact, not fiction.

The fact is that during the past year, advocates at HOME Line (the tenant hotline arm of Community Action for Suburban Hennepin) and other agencies working with low-income people have reported an increasing number of calls from renters with Section 8 certificates or vouchers who are having difficulty finding landlords to rent to them. Based on these concerns and the already documented shortage of affordable housing, we wanted to assess the level of acceptance of Section 8 among suburban Hennepin County landlords.

Unfortunately for many renters, our survey -- which reached 63% of the rental units in suburban Hennepin County -- found that more than 8,000 rental units that had accepted Section 8 in the past no longer do. The inventory of units that both qualify for Section 8 rents and accept Section 8 renters is only about one out of four of the total units we surveyed. Because our sample reached so many of the units in suburban Hennepin, we can project that the results would be similar for the entire area.

The survey results are especially alarming since they come at a time when Congress is considering radical changes in housing programs -- drastic cuts in funding, switching from project-based housing subsidies to tenant-based subsidies, lowering the Fair Market Rents that qualify units for the Section 8 program, increasing the pool of eligible renters, etc. Such changes need to be made with the full knowledge of the housing market and the potential effects of proposed reforms. In the Twin Cities, housing conditions are complicated further because of the tight housing market (2% vacancy rate) and by efforts through the Liveable Communities Act and the *Holman* lawsuit to expand housing opportunities in the suburbs.

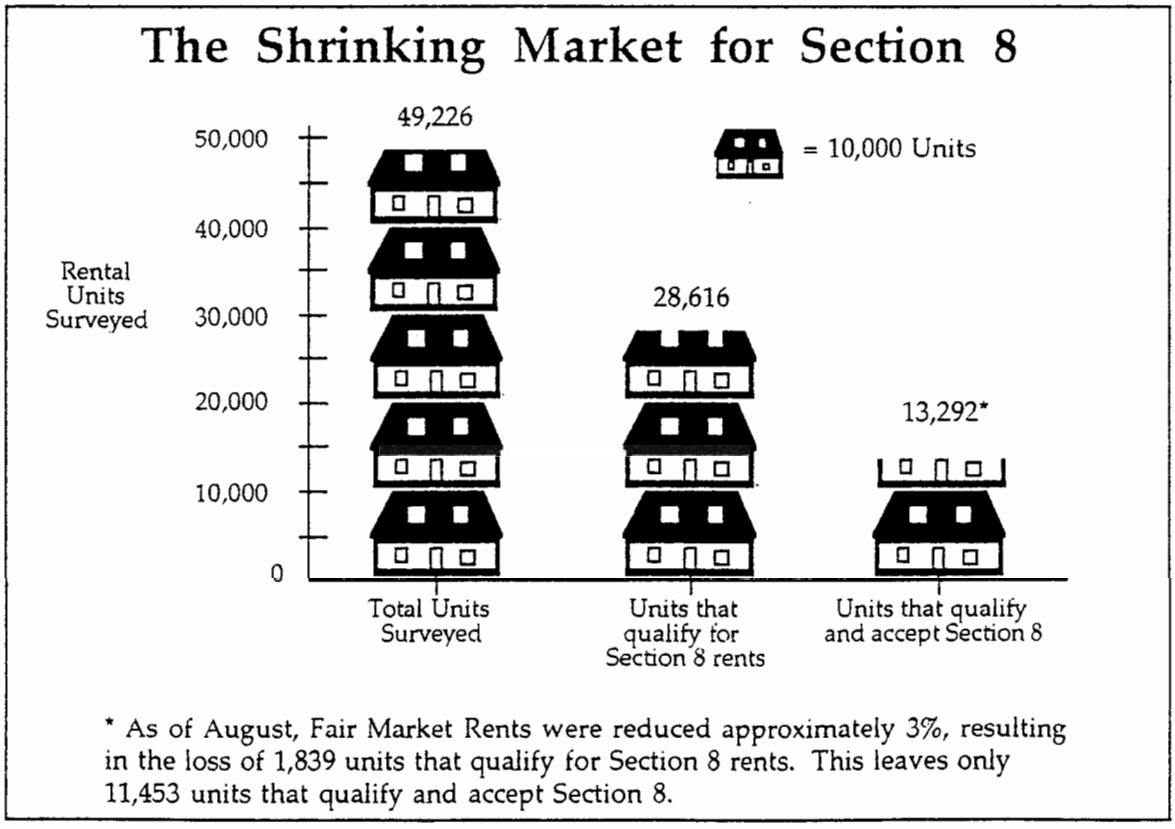
Policy makers need to have accurate information and assess the impact of proposed changes before they make their final decisions. We hope this report will assist elected officials in formulating changes that make sense given current market realities, and that help more people to find and maintain safe, decent and affordable housing.

WHAT THE SURVEY SHOWS

Of the 49,226 units surveyed, more than 40% have rents that exceed the area Fair Market Rent. So over 20,000 units are eliminated from even possible consideration for Section 8 certificate holders because they exceed the rent limits for the program. Of the units that do qualify for Section 8 rents, less than half (13,292 - 46%) accept Section 8 renters. In addition, more than 8,000 units that had accepted Section 8 in the past no longer do -- a 28% loss of available units. The final result is that only about **1 in 4** units surveyed both have rents that qualify for the Section 8 program and accept Section 8 renters.

Because of a change that was implemented by HUD on August 16, 1995 -- which lowered FMRs by about 3% -- an additional 1,839 of the units we surveyed are eliminated because the rents are now above the FMR. (See section on proposed reforms below.)

Of course, these results do not reflect the number of units that are available on a given day. With vacancy rates at about 2%, it is likely that few of the units where Section 8 is accepted are currently available.



DEMAND FOR AFFORDABLE RENTAL UNITS

Thirteen percent of households in suburban Hennepin County (approximately 34,000) have incomes at or below 50% of the median income ($25,000), the qualifying level for the Section 8 program. About 1 out of 5 of those who qualify actually receive a housing subsidy (7,200 households). In addition, a person with a Section 8 certificate or voucher in the seven-county metro area can look for housing anywhere in the metro area, a concept known as "portability." This means that people from Minneapolis and St. Paul could also be looking for housing in suburban Hennepin County, although some communities do give preference for assistance to current residents.

In addition to those households that receive Section 8, there are also a number of households on waiting lists for assistance. Waiting lists in suburban Hennepin County for Section 8 certificates or vouchers as of August 1, 1995 are:

Metro HRA	430
Bloomington	700
Plymouth	45
Richfield	240
St. Louis Park	242

Note: The Metro HRA operates the Section 8 program for cities in suburban Hennepin County, except the four cities listed above. The numbers from the Metro HRA are for suburban Hennepin County only. Bloomington recently opened its waiting list to new applicants and Plymouth is scheduled to do so later this month.

Housing is considered affordable to households with incomes at or below 50% of the median income if the unit rents for no more than $625 per month. This is very close to the Fair Market Rent for a two-bedroom unit ($615). So all the people who earn less than $25,000 (34,000 households in suburban Hennepin) -- whether they receive a Section 8 subsidy or not -- are competing for the limited number of rental units renting for less than $625.

In addition, households earning more than 50% of the median often occupy or are looking for these same lower cost units. All of this puts a strain on the private housing market to meet the needs of lower income families. This is especially difficult for households with Section 8 subsidies because landlords can choose not to rent to them for no other reason than they do not want to participate in the program.

The housing market is complicated further in the Twin Cities metro area because the vacancy rates for rental units are now about 2%. In practical terms, this means there are almost no available units, especially in the lower cost range.

EFFECT OF PROPOSED HOUSING REFORMS

Increase tenants' rent

Renters who have Section 8 currently pay 30% of their income for housing (this includes rent and household utilities) and the federal government, often through local housing authorities, pays the rest of the rent to the landlord. Originally (1968) under legislation known as the Brooke Amendment, tenants paid 25% of their income for housing; in the early years of the Reagan administration, this was increased to the present 30%.

Congress is now considering a proposal to raise tenants' portion to 32% of income for housing. To a family of four with a poverty level income ($12,674 annual; $1,056 per month), this would mean a rent increase of more than $250 per year. After paying this increase, the family would have only $165 per week--not even $6 per person per day-- for all other expenses: food, clothing, health care, day care, transportation, emergencies, etc.

Converting project-based assistance to tenant-based vouchers ("Mark to Market")

As described in "About Section 8," Section 8 assistance can either be "attached" to the household or to the housing. Tenant-based Section 8 goes wherever the family finds a qualifying unit; when they move, they take their assistance with them to the next place. Project-based assistance is applied to some or all of the units in a given development. The family must be income-eligible to move into one of these units; when they move out, the assistance stays with the unit for the next income-eligible family.

Project-based subsidies are under long-term contracts, some up to 40 years. Rents are often set by project owners (and approved by HUD) at or near the FMRs. In low rent areas, primarily deteriorating inner-city locations, these project-based rents are frequently higher than rents nearby. But the opposite is often true in the suburbs, where prevailing rents in the area are typically above FMRs.

HUD has proposed, and Congress is considering, a plan called "mark to market" in which project-based subsidies would be converted to tenant-based vouchers. Through a refinancing process, HUD would remove controls on project rents, allowing them to rise to the market in desirable locations. For low income tenants in this situation, the result would be displacement or a rent increase that would be, dollar-for-dollar, the amount the rent goes above the FMR.

Of course, if the family moved because of a mark to market rent increase, they would be able to use their voucher to find another place to live. But, aside from the inconvenience and disruption that moving causes, there are fewer and fewer options available to use that voucher, as our study suggests. As currently proposed, the mark to market scheme would likely mean a severe restriction in low income people's choice in housing opportunities.

As examples, consider two suburban developments in high-end markets, one a senior citizen high rise in Edina, the other a mixed senior-family complex in Minnetonka. The table below shows the effect mark to market would have in these instances.

	Current Project Rent	Local Market Rent*	Rent Increase under Mark to Market
Edina senior high rise (1br unit)	$388	$826	$438
Minnetonka mixed-use (2br unit)	$529	$777	$248

* as determined by HUD market analysis, 1994

Expand eligibility to 80% of median income

Currently, households are eligible for the Section 8 program if their income, adjusted for family size, is at or below 50% of the area median income. The 1995 Hennepin County Consolidated Plan reports that 13%, more than 35,000, households in suburban Hennepin County have incomes below 50% of the median. An additional 15% have incomes between 51% and 80% of the median.

Congress is currently considering proposals to raise the eligibility limits from 50% to 80% of the median. In suburban Hennepin County, this would add over 40,000 households to the eligibility pool, more than doubling the present number. Currently, only about 1 in 5 eligible households (21.4%) in suburban Hennepin County receive Section 8 assistance. If eligibility is expanded, there will be about 76,000 eligible households. If the number of Section 8 units is not increased at the same time, fewer than 1 in 10 eligible households (9.6%) will be assisted.

This change would cause hardship because it increases the pool of applicants at a time when funding for the Section 8 program is being curtailed. There is also some evidence that property owners prefer to rent to more moderate income tenants and would be likely to rent to people at the higher end of the qualified renters. This change, combined with the elimination of federal preferences (see below), means that households at the lower end of the income ladder would be the least likely to find housing where they could use their Section 8 subsidy.

No new Section 8 certificates or vouchers

The FY 1996 federal housing budget approved by the House of Representatives last month completely eliminated funding for any new Section 8 assistance. This is the first time since Section 8 was begun in 1974 that no new certificates or vouchers will be added to the stock. There are close to 14,000,000 income eligible renter households in the United States; yet only 4,000,000 receive any sort of assistance.

Cancel "unused" Section 8 certificates & vouchers

Under present practice, when a Section 8-eligible family gets to the top of the waiting list, often after months or years since signing up, they have 60 days to find and rent a qualifying unit (rent within the FMR, condition up to "minimum property standards, etc.). If they are unsuccessful--about 20% of the time, according to national data; and the larger the unit needed, the higher the failure rate--the assistance goes to the next person on the waiting list.

Congress has proposed that Section 8 certificates or vouchers returned by unsuccessful home seekers may not be re-issued for a six-month period. Congress seems to be interpreting a turned-in Section 8 as a lack of need, instead of a lack of available units. This, despite the fact that only one income eligible renter household in four actually receives any sort of housing assistance.

Reduce the eligible rent limit

The fair market rent (FMR) is the most a landlord may charge for a unit assisted with a Section 8 certificate. The dollar amount is calculated periodically by HUD, generally once a year. Rents in the area are rank-ordered and the rent falling at the 45th percentile is taken as the FMR standard. In the Twin Cities metro area, the FMR is $615 for a two bedroom unit. (HUD allows "exception rents" in high cost sub-markets; for example, the 2 bedroom FMR is $724 in Edina and Minnetonka.)

Congress is being asked to legislate a reduction in the allowable rent, making the 40th percentile the FMR standard. On August 16, HUD administratively adopted the 40th percentile standard, reducing the allowable rent in the Twin Cities area from the previous $615 for a two bedroom unit to $597. With this reduced FMR, our survey indicates that 1,839 fewer units in our sample are now eligible for the Section 8 program. Put another way, one-seventh of the units previously counted as available to assisted tenants no longer are.

Repeal federal priorities for Section 8 assistance

As housing problems for low income people became increasingly critical in the 1980s, HUD established priorities for the Section 8 program. Homeless families, people displaced by government action, and households with "severe rent burden" (paying more than half of income for housing) were given preference in getting assistance. Now, Congress plans to repeal these federal preferences for at least a year, eliminating priority consideration for those most in need.

Shift from certificates to vouchers

One response to the growing inability of Section 8 certificate holders to find affordable units is to switch from certificates (which are limited by the Fair Market Rents) to vouchers, where tenants can choose any apartment as long as they pay the extra rent. While a certificate by definition requires that the tenant pay no more than 30% of their income for rent, tenants with Section 8 vouchers may be forced to pay more than 30% of their income to exercise housing choice. In effect a tenant with a voucher will end up paying more to obtain housing than the government says they can afford.

CONCLUSION

Safe, decent, affordable housing is a key ingredient in family and community stability. It provides the foundation for being stable and self-sufficient. The current reality is that too many people do not have affordable housing; that too many people who qualify for housing assistance do not receive it; and that too many people who do have a housing subsidy cannot find a home where the subsidy is accepted.

Our survey of apartment complexes in suburban Hennepin County has unfortunately confirmed our fears -- 1) that there are not many units that accept Section 8 (and with a tight housing market, there are even fewer available) and 2) there are fewer units now than there were before.

One explanation for why Section 8 is less accepted these days is the low vacancy rates in the metro area. Because of the great demand for rental units of all kinds, landlords can pick and choose the tenants they want. This has meant that landlords are less likely to rent to Section 8 tenants. Vacancy rates are just one reflection of the market, and market driven systems run into problems when the supply does not meet the demand. This is the case with Section 8 certificates and vouchers in suburban Hennepin County.

Landlords also report that they shy away from Section 8 tenants because of the bureaucratic red tape they must go through. They also are wary of Section 8 tenants because of the perception that those renters cause more trouble and are generally less desirable than tenants who are not receiving assistance. While Section 8 does guarantee a stream of income to landlords that does not seem to outweigh their other fears. But the fact remains -- whether it is due to low vacancy rates, perceived bureaucratic red tape, or stereotypes of bad tenants -- that Section 8 renters in suburban Hennepin County are now faced with diminished choices about their housing.

It is also the case in suburban Hennepin County that project-based Section 8 subsidies provide safe, decent and affordable housing for a great many people. The Section 8 projects in our community are not the ghettos that people may imagine; they are smaller complexes like Kimberly Meadows that has 40 townhomes. Or they are like Archer Heights in Minnetonka where subsidized units are only a part of a larger complex with mixed-rent units. The success of these projects, which provide affordable housing to low-income people while adding to the stability of the neighborhood, should be continued. In suburban Hennepin County, project-based subsidies often provide more cost-effective and reliable housing than Section 8 certificates or vouchers. While this may not be true in other parts of the country, the federal government should not eliminate an entire program based on one example.

If some of the changes now proposed in the U.S. Congress go into effect, more pressure will be placed on the housing market. To provide real choices for households receiving Section 8 assistance, more landlords need to be willing to rent to them. Some steps are being taken to increase landlords' participation in the program. We are concerned that these changes not jeopardize tenants' due process rights and to choice of where they live.

Section 8 is a complicated and detailed program. We have not attempted to address all the possible exceptions to the program, but have concentrated on providing a picture of what the average Section 8 renter encounters in their search for housing. Our survey shows how difficult that search can be.

It is important for elected officials and policy makers at all levels of government to be aware of the implications of policy changes before they are approved. Before radical policy changes are implemented, some questions need to be answered:

- Should the federal government provide a mix of housing, including publicly-owned housing, project-based and tenant-based?

- Should the federal government be cutting back on Section 8 certificates and vouchers at a time when only 1 in 4 of the households who qualify for the program receive assistance?

- How can we strike a balance between recruiting landlords into the Section 8 program and protecting tenant rights?

- Should Congress require landlords to accept Section 8 renters in all buildings (to avoid steering) but allow limits of 10 to 20% in any one building?

ABOUT THE SURVEY

Why we did this survey

During the last year, advocates at HOME Line and other agencies working with low income renters have experienced increasing numbers of calls from renters with Section 8 certificates or vouchers complaining that it was difficult to find a place where the owner would accept their housing subsidy. With the increasing discussions in Washington about converting all housing subsidy programs into vouchers/certificates, we decided to check the acceptance of Section 8 among suburban Hennepin landlords to see whether the tenant complaints foreshadowed a potential problem.

When and where it was done

The survey was conducted by telephone during the spring and summer (March-July) of 1995. Cities in CASH's service area were contacted for directories of rental housing in their jurisdictions. Such lists were received from 24 suburbs:

Bloomington	Crystal	Hopkins	New Hope	St. Anthony
Brooklyn Center	Eden Prairie	Maple Grove	Osseo	Spring Park
Brooklyn Park	Edina	Maple Plain	Plymouth	St. Louis Park
Champlin	Excelsior	Minnetonka	Richfield	Wayzata
Chanhassen	Golden Valley	Mound	Robbinsdale	

Who was contacted

Calls were placed by volunteers and staff to owners or managers of some 456 complexes containing 49,226 units. This is approximately 63% of the 78,566 rental units inventoried in suburban Hennepin County's 1995 Consolidated Plan. The survey concentrated on the larger complexes. It was not possible in most cases to reach owners of smaller buildings (6 units or fewer) despite repeated calls.

The volunteer callers approached the managers/owners as potential consumers and spoke to whomever answered the phone. The questions asked for this survey were straightforward and few. The basic purpose of the survey was to get an overview of the prospects for a Section 8 certificate- or voucher-holder in finding a place to use the subsidy in suburban Hennepin County.

What was asked:

- Do you have two bedroom units available for rent now or in the next few months?
- What is the rent for a two bedroom apartment?
- Do you accept Section 8? Certificates? Vouchers?
- If you don't accept Section 8 now, did you in the past?
- If you used to take Section 8 but no longer do, what was the reason for stopping?

Because our callers were speaking to whomever answered the phone, we did not always get people with knowledge of the owner's decision-making or of the history of the complex. For this reason, the responses to the last question--why participation in the Section 8 program was terminated--were infrequent and not particularly useful (e.g., "That was a management decision; I don't know why.") Also, a "don't know" answer to the question "Do you accept Section 8?" was recorded as a "no;" This occurred only in a few cases.

How we figured the results

In determining the number of units renting at or below the Fair Market Rent (FMR), account was taken for the fact that HUD has allowed "exception rents" in certain higher cost suburbs. The high-cost suburbs and their two bedroom HUD-approved exception rents are shown below. The Metro Area FMR ($615 for a two bedroom unit) was used in the rest.

Bloomington	$667	Eden Prairie	$713
Edina	$724	Golden Valley	$686
Hopkins	$684	Maple Grove	$716
Minnetonka	$724	Mound	$653
Plymouth	$716	Wayzata	$669

The survey provides a snapshot of the housing market for tenants with Section 8 vouchers and certificates. Although our concern lies with every tenant seeking affordable housing, this survey looks only at the market for tenants with Section 8 subsidy.

NOTE: On August 16, 1995, HUD, by administrative action, adopted new Fair Market Rents (FMRs) and published them in the Federal Register. These new rent limits were calculated at the 40th percentile of rents in the metro area--as opposed to the 45th percentile, which previously had been the standard. The effect of this change has been to reduce the allowable rent on a two bedroom unit from the former $615 to the current $597. (Rents on all sized units were lowered by this action; however, our survey focused on two bedroom units.)

Based on data gathered in our survey of suburban rental complexes, an additional *1,839 apartments that had been eligible under Section 8 no longer qualify because the rent is now too high.*

ABOUT SECTION 8

Since 1974 when it was authorized by Congress, the Section 8 program has been the mainstay of government assisted housing in the United States. Section 8 operates in the private rental housing market, providing rent subsidies to owners on behalf of qualified tenants. The U.S. Department of Housing and Urban Development, HUD, funds the program nationally, although Section 8 subsidies may be administered through state, regional, county, or local agencies.

(Public housing, like Section 8 , serves very low income households and operates under many of the same rules; but , it is owned by public agencies: housing & redevelopment authorities or public housing agencies. In suburban Hennepin County, only four municipalities--Bloomington, Hopkins, Mound, and St. Louis Park --operate public housing; the total number of public housing units , tallied in the County's Consolidated Plan, is 236, of which 47 are for families, the rest for elderly and handicapped renters. These units are not part of this report.)

Basic Elements of Section 8

Through the years, a number of variations of the Section 8 program have been devised. However, there are common features to all the versions of Section 8 as it currently operates:

- tenants pay a percentage of their incomes, currently 30%, for housing (rent and household utilities) and the federal government pays the rest to the landlord;
- the housing must be inspected and determined to meet minimum quality standards to be eligible for a subsidy;
- locally established "fair market rent" standards apply (areas in high cost markets may be approved by HUD for "exception rents" that may be 10% to 20% above the FMR);
- tenants' incomes, adjusted for family size, must be at or below 50% of the area median income to qualify (in the Twin Cities 50% of the median is about $25,000 for a family of four);
- tenants are covered by federal renter protections, such as a prohibition against arbitrary evictions and the right to appeal adverse decisions;
- preference is given to households that are homeless, paying more than half their income for housing, or have been involuntarily displaced by government action.

Project-based vs. Tenant-based Section 8

There are two basic types of Section 8. In the first, the subsidy is "attached" to the housing; this is the so-called **project-based** model in which a private owner contracts to have all or a portion of the units in a given building covered by the program. An eligible household living in a project-based Section 8 unit automatically receives the rent-geared-to-income benefit. Rents in project-based Section 8 buildings are controlled by HUD and, especially in market areas like the suburbs, are often below prevailing rents in the area. The owner's contract for the project-based subsidies may run from 15 to 40 years; at 5-year intervals, owners and HUD have the option to continue or terminate the program.

The second type of Section 8 is called **tenant-based.** Here, an eligible household is issued a document from a local or regional housing authority (often after months or even years on a waiting list) verifying for a potential landlord that the person or family is in the Section 8 program. The household then has 60 days to find a willing landlord with an eligible unit for rent. The rented unit may be an apartment, a townhouse, or even a single-family home.

The landlord executes a lease with the tenant and a contract with the administering agency. The tenant pays 30% of his or her income to the landlord and the agency, with funds from HUD, pays the difference.

Tenant-based subsidies are funded by Congress on a short-term basis. Administering agencies enter into funding contracts with HUD for an allocation of units or for a dollar amount which may yield differing numbers of units, depending on the mix of unit sizes under lease. These are short-term contracts, from 5 to as few as 2 years; they have consistently been refunded by Congress as they have expired. Nationally, Section 8 subsidies are split roughly equally between tenant- and project-based types; in suburban Hennepin County, only about 2 in 5 Section 8 subsidies are tenant-based. (See graphic "Distribution of Section 8 Subsidies by Type" following)

Certificates & Vouchers

There are two categories of tenant-based Section 8: certificates and vouchers. Nationally, there are about three certificates for each voucher. In suburban Hennepin the ratio is one voucher for each two certificates. As long as the rent on the unit is within the fair market rent set by HUD, these two versions operate similarly. However, if the rent exceeds the FMR, there are significant differences between the two.

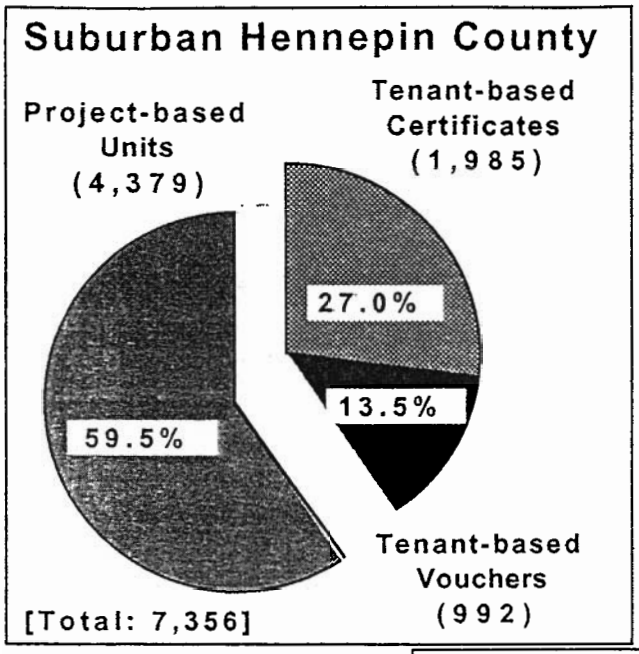
Certificate holders may not enter into a lease for a unit renting above the FMR. Section 8 leases initially run for a one-year term, and usually convert to a month-to-month arrangement thereafter. If the rent goes up during the first year, the tenant may remain in place until the lease has run its term but may have to move after that if the rent increase exceeds a locally applied "adjustment factor."

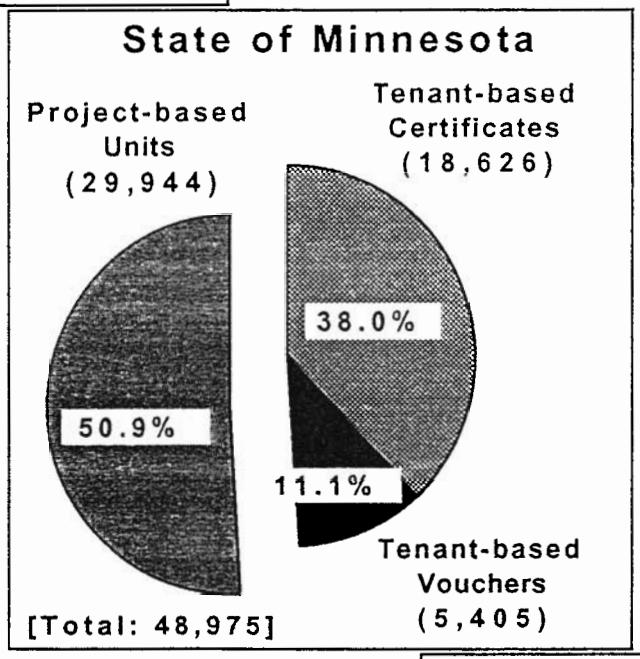
Vouchers may be used in a unit even if the rent exceeds the FMR; however, tenants must pay dollar-for-dollar the full amount that the rent exceeds the FMR. They pay this overage in addition to 30% of their household income. Thus, vouchers may be used more widely in the marketplace than certificates; but voucher-holding tenants may also be subject to paying more than the Brooke Amendment standard of 30% of income for housing. In tight housing markets like suburban Hennepin County, creating an excessive cost burden for the tenant may be the price of housing choice.

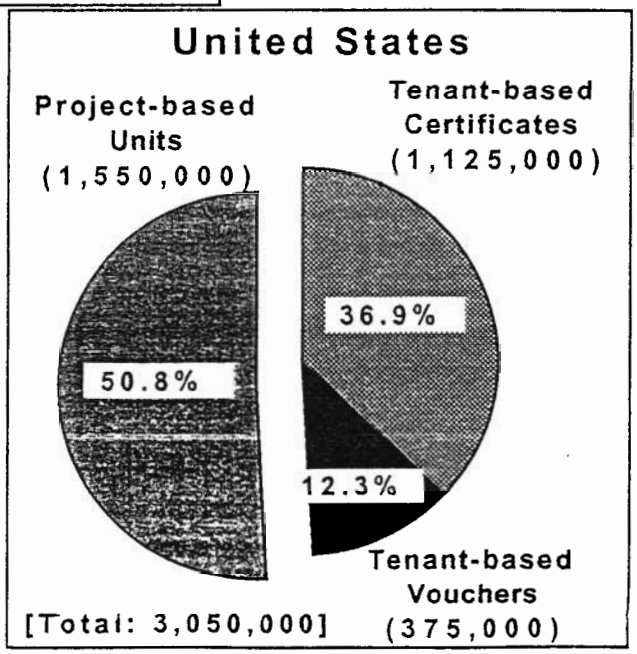
Distribution of Section 8 Subsidies by Type

These charts show that suburban Hennepin County has a higher proportion of project-based Section 8 subsidies than the rest of the nation and state.

If HUD's plan to convert project-based subsidies to tenant-based certificates and vouchers --the "Mark to Market" plan--is approved by Congress, many of the 4,379 suburban Hennepin residents now living in assisted buildings are likely to face displacement or large rent increases, *or both.*







Sources:

Suburban Hennepin County
Metropolitan Council HRA, and Municipal HRAs

State of Minnesota
HUD Area Office, Minneapolis

United States
HUD Central Office, Washington

HUD's recent decision to lower Section 8 eligible rents puts many tenants at risk of displacement or increased housing cost burden. Congress is considering legislation that will lock HUD's decision into law.

A certificate-holder would be displaced at the end of his or her lease because the rent would be too high. A voucher-holder would have to pay additional rent, over and above the 30% of income currently charged.

Summary of Survey Results

City	Total Buildings Surveyed	Total Units Surveyed	Units at or below Fair Market Rent	Units at or Below Fair Market Rent that Accept Section 8	Units at or Below Fair Market Rent that Don't Accept Section 8	Units at or below Fair Market Rent that Used to Accept Section 8, but No Longer Do.
Bloomington	78	7,116	3,586	1,625	1,961	393
Brooklyn Center	39	2,596	1,865	935	930	825
Brooklyn Park	26	4,423	4,041	2,140	1,901	1,449
Champlin	9	405	405	369	36	0
Chanhassen	2	290	290	290	0	0
Crystal	15	3,529	3,330	678	2,652	2,502
Eden Prairie	21	3,699	1,805	633	1,172	298
Edina	24	3,006	604	110	494	0
Excelsior	7	341	311	249	62	48
Golden Valley	10	599	412	129	283	58
Hopkins	26	2,745	2,189	1,087	1,102	247
Maple Grove	4	724	301	0	301	0
Maple Plain	3	170	170	30	140	0
Minnetonka	12	3,759	974	655	319	45
Mound	3	297	297	87	210	0
New Hope	37	2,981	2,044	895	1,149	750
Osseo	1	86	86	86	0	0
Plymouth	27	4,501	1,827	1,285	542	314
Richfield	17	900	392	127	265	165
Robbinsdale	15	764	552	474	78	78
Saint Anthony	5	788	587	108	479	266
Spring Park	5	484	295	244	51	0
St. Louis Park	63	4,751	2,058	932	1,126	699
Wayzata	7	272	195	124	71	0
Suburban Totals	456	49,226	28,616	13,292	15,324	8,137

ABOUT COMMUNITY ACTION FOR SUBURBAN HENNEPIN

Community Action for Suburban Hennepin (CASH) is a non-profit organization that serves low- and moderate-income people in suburban Hennepin County. As a Community Action Agency, CASH is part of a thirty year national history of anti-poverty efforts. Since 1992, CASH has provided housing-related services to tenants and homeowners through our HOME Line program. These programs include:

•a tenant advocacy hotline: volunteers answer calls from tenants, inform them of their rights and responsibilities, and advise them on how to assert their rights;

•tenant organizing: organizers assist tenants living in apartment complexes in working with property owners or managers to improve their housing conditions;

•home buyer education and counseling: low- and moderate-income people who are interested in buying a home attend our 3-part seminar and receive individual counseling about how they can prepare to become homeowners;

•post-purchase and foreclosure prevention assistance: homeowners who are facing foreclosure or are having problems with their housing payments can get assistance in refinancing, negotiating with creditors, developing a household budget, etc.

CASH also provides emergency services to families in crisis and educates the public about poverty-related issues. Our work on housing issues has made us keenly aware of the problems facing low-income households, especially when it comes to finding and maintaining quality affordable housing.

ACKNOWLEDGEMENTS

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