

# **Community Action**

*for Suburban Hennepin*

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Homeless Family Support

Homelessness Prevention

Volunteer Services

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Home Buyer Education

Homeowner Counseling

Home Rehab Counseling

## Diminished Choices 2: The *Ever* Shrinking Market for Section 8 in Suburban Hennepin County

October 1996

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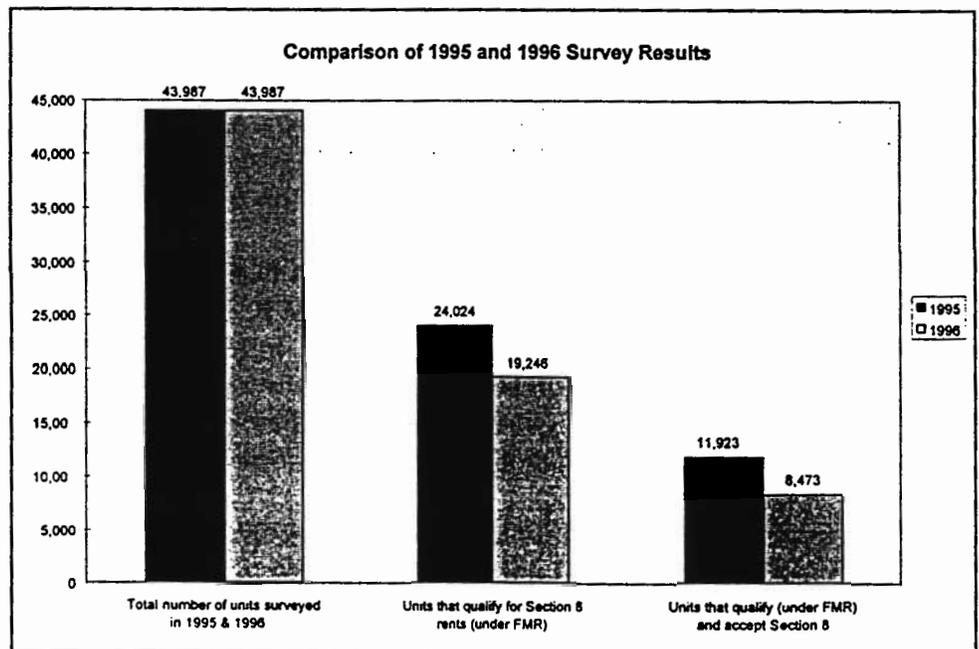
## Executive Summary

In the summer of 1996, Community Action for Suburban Hennepin (CASH) conducted its second survey of suburban Hennepin County property owners regarding their participation in the Section 8 rental subsidy program. As in 1995, the results are not promising for low-income renters. Even fewer units than last year both qualify for the Section 8 program and are willing to accept renters with a Section 8 subsidy.

The survey was conducted in response to a number of calls from tenants to HOME Line, CASH's tenant hotline, complaining that they were unable to find housing where they could use their Section 8 subsidy. It also occurred at a time when the federal government is making radical changes in federal housing policy. These changes encourage a reliance on tenant-based subsidies (versus project-based subsidies) as *the* national rent assistance program and on the private market to provide affordable housing. Our results show:

- close to 400 apartment complexes with total of 43,987 rental units surveyed
- *less than 20%* of the surveyed units met the rent requirements of the Section 8 program and accepted Section 8 renters (compared to 27% in 1995)
- almost 25,000 of the survey units (56%) disqualify for the Section 8 program because the rents are higher than the Fair Market Rent (FMR) set by HUD
- of the units that have qualifying rents (19,246), only 8,473 accept Section 8
- (that's 1,684 *fewer* "qualifying and accepting" units than in our 1995 survey of the *same* apartment complexes)
- 1,109 of the "qualifying and accepting" units only accept tenants with Section 8 vouchers (vs. certificates) even though about three-fourths of Section 8 subsidies are certificates, further limiting housing options for low-income tenants

The survey results bring into question a continued reliance on the private market to provide low-income people with affordable housing options. Even with changes to the program that make it easier for landlords to participate, our survey shows a continuing shrinkage of Section 8 rental housing.



## INTRODUCTION

Families need safe, decent, and affordable housing in order to survive and thrive. The federal government has long recognized this truth. 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 Section 8 program provides subsidies to private landlords on behalf of low- and moderate-income families and individuals. One of the basic tenets of the Section 8 program is that it offers increased locational choice for participating households.

For the past two years, the Administration and Congress have been considering, and making, radical changes in the Section 8 program and in federal housing policy. For the most part, these changes make Section 8 certificates and vouchers--"tenant-based" subsidies (see "About Section 8" on page 10 for explanation)--*the* national rent assistance program. These changes may, in fact, be needed. But policy changes as important as these should be based on facts. This report documents facts about the rental housing market in suburban Hennepin County--an area with a low vacancy rate, not unlike many other areas in the country--that raise questions about the wisdom of a single federal policy for every market in the entire country.

The fact is that for a number of years, advocates at HOME Line and other agencies working with low-income people have reported an increasing number of calls from Section 8 renters who were having difficulty finding landlords willing to rent to them. Based on these concerns and the documented shortage of affordable rental housing, we decided to check. During the summer of 1995 and again this year, we conducted a phone survey to assess the level of Section 8 acceptance among suburban Hennepin County owners and managers.

Unfortunately, our surveys--which reached nearly two-thirds of the rental units in suburban Hennepin County--found that landlords are increasingly reluctant to accept Section 8 tenants. Last year, we found that some 8,000 rental units where tenants with Section 8 had previously been accepted no longer accepted Section 8. This year another 4,000 units have joined that category. Just after we completed our first survey in August 1995, HUD lowered the Section 8 rent limits, leaving fewer units eligible for the program. This happened as the vacancy rate was shrinking and rents were going up in response, compounding the problem.

This year's survey showed that only one unit in five of those we surveyed were both within the Section 8 rent limit *and* accepted tenants with Section 8. Last year, it was one unit in four that both qualified for and accepted Section 8. In addition, we discovered this year that about 10% of this year's "qualifying&accepting" units were managed by landlords who impose income requirements that, by definition, disqualify every applicant on Section 8 (for example, the tenant's income must be three times the market rent to get a unit).

The survey results are especially alarming since they come at a time when the Administration and Congress are making fundamental changes to the Section 8 program: huge budget cuts, switching to all tenant-based subsidies, lowering rent eligibility limits, eliminating "federal

preferences" that target assistance to households most in need, and eliminating tenant protections to induce landlords' participation.

Changes of this importance need to be made in light of what is actually happening "on the street." We hope this report will assist housing officials and elected representatives to formulate policies that make sense given current market realities. The Twin Cities housing market is not the only one in the country where low vacancies and increasing rents are the rule.

### **WHAT THE 1996 SURVEY SHOWS**

Of the 43,987 units surveyed in both 1995 and 1996, almost 25,000 units (56%) are eliminated because the rents are higher than the Fair Market Rent (FMR), the qualifying rent for the Section 8 program. This percentage was only 40% in our 1995 survey. Of the 19,246 units that qualify in 1996 for Section 8, only 8,473 accept Section 8. This is less than half (44%) of the rent-eligible units and less than one-fifth (19%) of all units surveyed. Last year's results were a little better (46% and 27% respectively).

These results show a drop of 3,450 "qualifying and accepting" units since 1995 (11,923 units). This is a revision of the number of units detailed in our 1995 survey because it includes only those complexes that we were able to reach in both years.

The decrease in "qualifying and accepting" units is due both to units no longer qualifying for the Section 8 rents and because fewer owners are willing to rent to Section 8 renters. This is demonstrated by looking at just those units that met the FMR standard in both 1995 and 1996. (See Chart 2). For these rent-eligible units, owners accept Section 8 in 1,684 fewer units in 1996 than they did in 1995. The net loss is a function of some owners accepting Section 8 renters in 1996 when they did not in 1995, but a greater number not accepting Section 8 in 1996 when they did in 1995 (2,688 compared to 1,034)..

In the 1996 survey, 11 complexes had rents within the FMR but reported that they only accept tenants with vouchers (see the section "About Section 8" on page 10 for an explanation of these terms). There are a total of 1,109 units in these developments; they represent 12% of all Section 8-accepting units. Most (about three-fourths) of all tenant-based subsidies are certificates, so these voucher-only units are not available to the majority of Section 8 tenants, further restricting their choices of places to live.

In addition to restricting tenants to voucher-holders only, five complexes (667 units) also impose income requirements that have the effect of eliminating all Section 8 tenants. These complexes require applicants to have incomes 2 1/2 or 3 times the rent to be considered; they base this calculation on the full market rent, not the portion that a Section 8 tenant would actually pay (30% of their income).

## DEMAND FOR AFFORDABLE RENTAL UNITS

According to the 1995 Hennepin County Consolidated Plan, 13% of households in suburban Hennepin County (approximately 34,000 households) have incomes at or below 50% of the median income (around \$27,000), the qualifying rent 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 7-county Twin Cities 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. These lists tend to be about 1-2 years long. Waiting lists in suburban Hennepin County for Section 8 certificates and vouchers as of October 1, 1996 are:

Bloomington	193
Plymouth	80
Richfield	300
St. Louis Park	173

Housing is considered "affordable" to households with incomes at or below 50% of the median income if the unit rents for no more than \$675 per month. In 1996, the Fair Market Rent for a two-bedroom unit (the rent that qualifies the unit for the Section 8 program) is \$615. Low-income households, whether they receive a subsidy or not, are competing for the limited number of these affordable units.

In addition, households earning more than \$27,000 often occupy or are looking for these same lower cost units. All of this demand puts a strain on the private housing market to meet the needs of lower income families. The task of finding an affordable unit is especially difficult for households with Section 8 subsidies because landlords can choose not to rent to them simply because they do not want to participate in the program.

The housing market is further complicated in the Twin Cities metro area because of low vacancy rates. As was the case in 1995, the vacancy rate in the metro area still hovers around 2%. Households from Minneapolis that are being displaced as a result of the *Hollman* law suit create an additional burden on the suburban Hennepin affordable housing market. This affects more than 700 low-income families.

## ABOUT THE SURVEY

### Why we did this follow up survey

Last year, Community Action for Suburban Hennepin conducted a survey of suburban Hennepin County property owners about the Section 8 program. The survey was conducted in response to the increasing number of calls to HOME Line (CASH's tenant advocacy hotline) from low-income renters who were having trouble finding a place where the owner would accept their housing subsidy. With the increasing discussion in Washington about converting all housing subsidy programs into vouchers/certificates, we decided to assess the acceptance of Section 8 among suburban Hennepin landlords to see whether the tenant complaints foreshadowed a potential problem.

In 1996, Congress expanded their program to convert housing subsidy programs into vouchers/certificates. In addition, Congress removed tenant protections for Section 8 tenants, hoping this would convince landlords to accept Section 8 renters. We decided to conduct a follow up survey to see what effect these changes had on the results of our survey.

### When and where it was conducted

The survey was conducted by telephone during the summer and early fall (June-September) of 1996. 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
Chanhausen	Golden Valley	Mound	Robbinsdale	

### Who was contacted

Calls were placed by volunteers and staff to owners or managers of 379 apartment complexes containing 43,987 units. These complexes represents 94% of the 46,701 units surveyed last year. This is approximately 56 % of the 78,566 rental units inventoried in suburban Hennepin County's 1995 Consolidated Plan. The survey concentrated on larger complexes with two-bedroom units, excluding public housing or project-based Section 8. 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 survey questions 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 to find a place to use the subsidy in suburban Hennepin

County.

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, a "don't know" answer to the question "Do you accept Section 8?" was recorded as a "no." This occurred in only two cases this year.

### How we figured the results

In determining the number of units renting at or below the Fair Market Rent (FMR), the Metro Area FMR (\$605 for a two-bedroom unit) was used. Account was taken for the fact that HUD has allowed "exception rents" in certain higher cost suburbs. FMR's were raised in October 1996 as part of HUD's regular recalculation of rents; this occurred after our survey was completed. The high-cost suburbs and their two bedroom HUD-approved exception rents are shown below:

Bloomington	\$725	Eden Prairie	\$713
Edina	\$724	Golden Valley	\$686
Hopkins	\$684	Maple Grove	\$716
Minnetonka	\$724	Mound	\$653
Plymouth	\$726	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 a Section 8 subsidy.

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 did you in the past?

## EFFECTS OF CONGRESSIONAL HOUSING REFORM

### Elimination of Federal Preferences

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. In April 1996, Congress repealed these federal preferences and the changes were made permanent in October legislation, eliminating priority consideration for those most in need.

### Elimination of of tenant protections

Prior to 1996, landlords could only charge the equivalent of the tenant's portion of the rent for a security deposit. When the tenant moved out, if the *damage amount was more than the deposit*, the landlord could collect the remainder from the agency issuing the Section 8 subsidy. In April 1996, restrictions were removed on the amount of money a landlord could charge tenants for a security deposit. This change is now permanent and Section 8 tenants who do not have the money for these increased security deposits are asking for Emergency Assistance from the county, being forced to move from their current homes, or are not renting in places that require large security deposits.

Also prior to April 1996, landlords were required to show "good cause" in order to terminate a tenant's lease. In April 1996, this was changed to allow landlords to terminate a Section 8 lease simply by giving notice. In October 1996, this provision was extended through the next fiscal year (ending September 1997). One consequence of this change is that Section 8 tenants may be less likely to report repair needs or problems with their rental units because of fear of losing their apartment.

Previously, landlords had to have a valid reason for not accepting Section 8 tenants, once they initially accepted one tenant with a Section 8 subsidy. After April 1996, this provision was changed. Now, landlords who already have tenants using Section 8 can exclude new tenants simply because they have Section 8. In October legislation, this provision was also extended through the next fiscal year.

All of these changes were made to induce landlords to accept Section 8 tenants in their buildings. The Metro HRA, which administers the Section 8 program for many cities in the Twin Cities metro area, sent out a notice in April to all landlords who were participating in the Section 8 program. As Chart 2 clearly shows, landlords are not joining the Section 8 program in significant numbers, even with these changes. In fact, looking at those complexes in our survey that met the FMRs in 1995 and 1996, there is a net loss of 1,684 units that accept Section 8. This can be only be attributed to landlords no longer accepting Section 8. Even with the removal of tenant protections that were seen as burdensome by landlords, the supply of Section 8 housing has still decreased. This brings into question the policy of moving toward a reliance on the market place to supply affordable housing.

## **New Section 8 certificates or vouchers**

Since 1974, the amount of Section 8 certificates and vouchers has always been increased to account for increases in the population and in the number of people who qualify for Section 8. For instance, the 1995 budget provided funding for 520,000 new Section 8 certificates and vouchers. However, that budget was rescinded by Congress and the 1996 budget includes funding for Section 8 for only 38,000 new households, a 93% cut since 1994. This means even fewer people who qualify for Section 8 subsidies will receive them.

## **Delay in reissuing “unused” Section 8 certificates and vouchers**

Under current practice, when a Section 8-eligible family gets to the top of the waiting list, often after months or years of waiting, 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, the assistance goes to the next person on the waiting list. This occurs about 20% of the time, according to national data, and the larger the unit needed, the higher the failure rate.

When we completed our survey last year, Congress had proposed that Section 8 certificates or vouchers returned by unsuccessful home seekers not be reissued for a six-month period. In April 1996, Congress passed legislation requiring that all certificates/vouchers that are returned not be reissued for *three* months. In legislation passed by Congress in October 1996, this provision was extended for another fiscal year. This policy penalizes people who are on waiting lists for Section 8 by not providing them with these returned Section 8 certificates. Congressional reasoning seems to be that a returned Section 8 demonstrates a lack of need, instead of a failure of the market place to provide adequate housing. This, despite the fact that nationwide only one in four income-eligible renter households actually receives any sort of housing assistance.

## **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 often above FMRs.

In 1995, HUD proposed a plan called "mark to market" in which project-based subsidies would be converted to tenant-based vouchers. In April 1996, Congress authorized a demonstration project on a limited basis to enact "mark to market". In October, Congress voted to expand this demonstration program. This clearly moves toward a reliance on the market for providing low-income housing and leaves no safety net when the market does not accept tenant based subsidies.

If a family moved because of a mark to market conversion, 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.

### **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 40th percentile is taken as the FMR standard. At the time of last year's survey, (August 1995) the FMR was set at the 45th percentile. In September 1995, HUD made an administrative decision to lower the FMRs from the 45th percentile to the 40th percentile. This lowered the FMR for a two bedroom unit from \$615 (45th percentile) in 1995 to \$605 (40th percentile) in 1996. In October 1996, Congress extended this 40th percentile FMR for one more year. The act of lowering the Fair Market Rent reduces the number of units that qualify for the Section 8 subsidy, resulting in even fewer options for Section 8 renters to find affordable housing.

### **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 remainder of the rent to the owner. 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%.

Legislation moving through Congress in 1996 proposed the elimination of the Brooke Amendment and an increase in the tenants' rent portion to 35%. These measures were defeated.

However, Congress did pass legislation in April 1996 requiring all tenants to pay a minimum rent of \$25. Because incomes can be adjusted for high cost items such as medical care, some senior citizens with large medical bills had paid little or nothing in rent. The \$25 minimum rent hurts this population because it takes income away from those who can least afford it. In October 1996 legislation, this provision was changed to allow local housing authorities the discretion of charging anywhere from \$0 to \$50 for minimum rents.

## 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;
- 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.

### **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.

## **ACKNOWLEDGEMENTS**

This survey could not have been completed without the hard work and dedication of many people. First among them are the volunteers on the tenant hotline who made hundreds of calls to apartment complexes -- thanks to all of them for a great job. Special thanks to Mary Steen and Cathy Stephensen for their many hours of work on the phones.

Christine Wohlend, a VISTA volunteer at HOME Line, played an important role in coordinating the work of the volunteers. Mary Hurkman assisted with obtaining housing lists from the cities and making phone calls. Beth Kodluboy is the expert on the survey results and is responsible for creating the tables that appear in the report. The primary authors of the report are Charlie Warner, CASH Housing Programs Director, and Karen Kingsley, Planning and Development Manager.

# Summary of 1996 Survey Results

<u>City</u>	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 that used to accept Section 8, that no longer do
Bloomington	65	6,426	3,476	1,291	2,185	792
Brooklyn Center	32	2,432	1,438	788	650	436
Brooklyn Park	22	3,983	2,687	1,650	1,037	973
Champlin	7	374	374	338	36	0
Chanhausen	1	170	170	170	0	0
Crystal	13	1,553	1,025	297	728	626
Eden Prairie	21	3,699	379	0	379	0
Edina	23	2,980	327	31	296	0
Excelsior	5	251	221	119	102	102
Golden Valley	9	565	378	0	378	58
Hopkins	22	2,628	2,053	1,051	1,002	295
Maple Grove	4	724	0	0	0	0
Maple Plain	2	140	140	48	92	0
Minnetonka	14	3,759	585	0	585	45
Mound	1	87	87	0	87	0
New Hope	27	2,362	1,085	281	804	257
Osseo	1	86	86	0	86	86
Plymouth	27	4,511	1,731	874	857	314
Richfield	13	922	515	333	182	105
Robbinsdale	9	595	247	147	100	0
Saint Anthony	5	788	443	108	335	266
Spring Park	5	484	207	207	0	0
St. Louis Park	47	4,321	1,499	718	781	606
Wayzata	4	147	93	22	71	0
<b>Suburban Totals</b>	<b>379</b>	<b>43,987</b>	<b>19,246</b>	<b>8,473</b>	<b>10,773</b>	<b>4,961</b>

# Summary of 1995 Survey Results

<u>City</u>	<b>Total Buildings Surveyed</b>	<b>Total Units Surveyed</b>	<b>Units at or below Fair market Rent</b>	<b>Units at or below Fair Market Rent that Accept Section 8</b>	<b>Units at or below Fair Market Rent that don't accept Section 8</b>	<b>Units that used to accept Section 8, that no longer do</b>
Bloomington	65	6,426	3,164	1,236	1,928	1,462
Brooklyn Center	32	2,432	1,753	892	861	58
Brooklyn Park	22	3,983	3,585	1,978	1,607	412
Champlin	7	374	374	338	36	0
Chanhassen	1	170	170	170	0	0
Crystal	13	1,553	1,354	642	712	330
Eden Prairie	21	3,699	1,805	633	1,172	384
Edina	23	2,980	578	110	468	468
Excelsior	5	251	221	173	48	0
Golden Valley	9	565	378	129	249	191
Hopkins	22	2,628	2,072	1,039	1,033	707
Maple Grove	4	724	301	0	301	301
Maple Plain	2	140	140	0	140	140
Mnettonka	14	3,759	974	655	319	0
Mound	1	87	87	87	0	0
New Hope	27	2,362	1,494	479	1,015	212
Osseo	1	86	86	86	0	0
Plymouth	27	4,511	1,827	1,285	746	132
Richfield	13	922	530	348	182	86
Robbinsdale	9	595	383	383	0	0
Saint Anthony	5	788	587	108	479	213
Spring Park	5	484	295	244	51	51
St. Louis Park	47	4,321	1,719	832	887	141
Wayzata	4	147	147	76	71	71
<b>Suburban Totals</b>	<b>379</b>	<b>43,987</b>	<b>24,024</b>	<b>11,923</b>	<b>12,305</b>	<b>5,359</b>