

**Housing
Rehabilitation
and
Neighborhood
Self-Determination:**

**The
Willard-Homewood
Experience,
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Douglas Ellingson

DEDICATION

Members of the Willard-Homewood Organization have requested that this work be dedicated to the memory of Helen Starkweather, whose efforts were instrumental in the founding and eventual success of the Organization.

I. The Need for Neighborhood Self-determination: Creation of the Willard-Homewood Organization

Self-determination became an increasingly important goal for inner-city neighborhoods by the late 1960's as they found that they had little voice in determining the decisions which affected them as communities. While the American neighborhood had not traditionally defined itself as a distinct political entity, it was found that without collective action the neighborhood would continue to be the pawn in its relations with centralized political and economic power. Indeed, by the early seventies, the deteriorating condition of many inner-city neighborhoods made it imperative that they organize themselves as political and economic entities if they were to survive as viable places to live.

The Willard-Homewood area of north Minneapolis (roughly the area one mile east of the city limits between 23rd Avenue North and Olson Highway) embodied many of the characteristics which made collective action for neighborhood renewal necessary. By the mid-sixties it had become evident that the major financial institutions in the city had stopped granting conventional home mortgages in the Willard-Homewood area and, for all practical purposes, the neighborhood became one in which disinvestment by the private sector had taken place. Those home loans which were available tended to be government insured in the form of Veterans

Administration (VA) and Federal Housing Administration (FHA) loans. Private sector disinvestment had also played a role in the overall declining business climate of the area as private credit channels were largely unavailable for businessmen in the neighborhood.

Some of the housing problems in the Willard-Homewood neighborhood were the result of the FHA 235 program, which was designed to allow low-income families to purchase a house with a lower down payment and lower monthly mortgage payments than were available from other loan sources. Unfortunately, too many of the houses bought under the 235 program were in need of major repairs, something that lower-income people were not in a financial position to make. Participation in the 235 program often resulted in the forced abandonment of the house and overall neighborhood deterioration. The problems resulting from 235 were made more acute by the absence of low-interest loans for housing rehabilitation, a key problem that community action would attempt to rectify.

In the 1960's housing deterioration and a change in the ethnic character of the neighborhood became symptomatic of the private disinvestment and overbalance of government insured home mortgages in the Willard-Homewood area. A neighborhood which had been considered to be relatively prosperous and predominantly white was victimized by panic in the mid-sixties as racial "disturbances" and rumors of rapidly declining property values made for an exodus of many white residents from Willard-Homewood. Declining property values became a self-fulfilling prophesy and white residents often sold their houses as they found that money for conventional home mortgages was readily available for investment in suburban real estate. The influx of blacks into the area can be attributed to the

generally lower-income levels of blacks (this problem is described in more detail in Part V) and overt racism as white homebuyers were warned by real estate agents and bankers to stay out of the area. This process of economic and racial redlining served to channel blacks into the area in the 1960's and the black population in Willard-Homewood rose dramatically, from 239 in 1960 to 4,143 in 1970.

The new black residents of Willard-Homewood tended to be a relatively young group as the minority student population in the neighborhood was over fifty percent in 1970, whereas blacks composed only twenty-eight percent of the area's population. However, de facto segregation was probably responsible for inflating the percentage of minority students in the Willard-Homewood schools relative to the black population in the area.

The condition of the Willard-Homewood neighborhood in 1970 was far from being healthy, however, as a windshield survey by the Minneapolis Housing and Redevelopment Authority (MHRA) indicated that the number of deteriorated or abandoned houses in the area was rising at an alarming rate (from seventeen percent of the dwellings in January 1967 to thirty percent in July 1969). Unfortunately, government action was not serving to preserve housing quality in the neighborhood; indeed, there is much evidence which indicates that its action contributed to the decline of the neighborhood. The Department of Housing and Urban Development (HUD) did little to enforce legislation against housing speculation nor did it attempt to assure the good faith of private lending institutions participating in the FHA loan program. HUD officials refused to intervene on behalf of FHA loan recipients who had missed mortgage payments because of accident or illness and needed time to make up past-due payments; private

lenders found that they could turn a quick profit by hasty foreclosures. FHA policies also gave the homeowner no incentive to improve his property as the loan value of his house was assessed in terms of the other structures in the area. The result was often a negative effect on property values as viable houses were not assessed for FHA loans in terms of comparable houses in neighborhoods where the housing stock was in better condition.

The overall impact of private disinvestment and ineffective government action was to retard the increase in property values in Willard-Homewood, especially in relation to the rest of the metropolitan area where property values were increasingly markedly. Home values in Willard-Homewood increased eighteen percent (from \$13,630 to \$16,080) between 1960 and 1970, compared to thirty-two percent for the city as a whole. Moreover, by 1970 only fifteen percent of the owner-occupied units in the Willard-Homewood census tracts had a value greater than \$20,000, as opposed to thirty-six percent in the rest of the city and fifty-seven percent in the entire metropolitan area.

Neighborhood concern over the deterioration of the area, and the recognition that the community's future was being controlled by economic and political decisions being made outside the neighborhood are evident in the early resident meetings which were held to discuss community problems. A group known as the Willard Area Progressive Association held its first recorded meeting on May 12, 1969; twenty-nine residents attended this meeting which was convened by Van White (who was to be instrumental in the founding and growth of its successor neighborhood organization). In May 1969, the organizational groundwork was laid for dealing with the vexing community problems of housing deterioration, code enforcement, and sanitation.

During the summer of 1969 the meetings of the Willard Area Progressive Association were accompanied by the establishment of a working relationship with the MHRA. Because of the long-standing problem on conflict between neighborhoods and government agencies, the MHRA recognized the importance of using the Progressive Association as a legitimizing agent between itself and the community. The MHRA realized that neighborhood input and sanction for its programs were essential as some previous renewal efforts had failed due to the hostility of residents who had equated urban renewal with bureaucratic intrusion. Dennis Wynne of the MHRA outlined the agency's programs at one of the summer 1969 meetings as he described the economics and procedures of housing rehabilitation and emphasized that the community should be at the vanguard in planning a program of neighborhood renewal.

This period from the spring of 1969 to the winter months of 1970 saw three neighborhood residents (Helen Starkweather, Van White, and George Nelson) play a pivotal role in coordinating community action and in negotiating with the MHRA and other governmental authorities. This triad formed the informal cement for the community before a formal organization could be constructed and were instrumental in promoting broad-based resident participation in community planning.

By the spring of 1970 there was a recognition of the commonality of interest between the Willard Area Progressive Association and its Homewood counterpart to suggest a merger of their organizations. A temporary steering committee was established on July 1, 1970 and the problems of holding elections for the proposed Willard-Homewood community organization were discussed and a plan was formulated.

By late 1970 proposals about the organizational

makeup and goals of the new Willard-Homewood Organization (hereafter referred to as WHO) were being discussed and an overall consensus was arrived at by December 1970. It was decided that WHO should be concerned with the overall quality of life in the area, but that its first concern must be housing. The most important areas of organizational focus would be housing rehabilitation, the monitoring of zoning changes and land-use reallocation, and absentee landlordism. Moreover, in the meeting of December 2, 1970, there was also concern that there be an expeditious submission of an urban renewal plan to the federal government in order to qualify for housing rehabilitation funding through the Neighborhood Development Program (NDP). WHO submitted a NDP budget proposal of \$532,000 for the First Action Year (April 1, 1971 to March 31, 1972); included in this request were funds for low interest rehabilitation loans, approximately seventy-five rehabilitation grants, the purchase and demolition of twelve vacant or dilapidated structures, and the rehabilitation and sale of approximately five houses.

The NDP request was accompanied by the MHRA's formal recognition of WHO as its official link with the Willard-Homewood community. Charles Krusell, Executive Director of the MHRA, recommended that up to \$25,000 be allocated as a six month budget so that WHO could develop an Urban Renewal Plan. By early 1971 there was a consensus among WHO board members that, while the immediate priority should be to improve the community's housing stock, it was vital to gain further recognition from the MHRA as the community voice in such matters as zoning and land use. This effort was successful, and in March 1971 the MHRA recommended that WHO be recognized as the Project Area Committee (PAC) for the Willard-Homewood area.

II. Years of Frustration: WHO's Participation in the Neighborhood Development Program

Organization and recognition proved to be rather easy problems for WHO to solve compared to getting federal funds for housing improvement. The HUD administered Neighborhood Development Program proved to be a source of profound disappointment for WHO as NDP funding was often determined by petty political decisions of the executive branch of the federal government. Political problems prevailed almost every aspect of WHO's quest for funding under the NDP, including the cumbersome process of going through municipal government channels before HUD would even consider a neighborhood's renewal request. Once local government hurdles had been cleared, WHO found itself dealing with a bureaucratic agency which was subject to continual intervention by the Executive Office as delays and political manipulation became part and parcel of WHO's participation in the NDP.

Soon after WHO formally requested to the MHRA Board of Commissioners that Willard-Homewood be included in the NDP for 1971-1972, the MHRA Board approved the request and asked WHO to submit an Urban Renewal Plan to them. WHO's Urban Renewal Plan emphasized housing rehabilitation (using demolition only when there was no alternative); the primary concern was to retain the low density character of the

neighborhood which, it was felt, could best be accomplished by improving the existing housing stock and making certain public works improvements in the area. Moreover, WHO's Plan was drafted in the recognition that it had to be in conformance with the City's Workable Program which was annually submitted to HUD as part of its application for federal assistance. This aspect of the NDP funding process was also the cause of numerous delays as it took time to filter WHO's request through the layer of municipal government and the fate of WHO's proposal was tied to the overall success of the City's Workable Program.

The delay which WHO's Plan encountered before it was approved by the municipal government was only the first episode in a three year pattern of frustration. At the WHO board meeting of March 3, 1971 some board members urged that something be done to expedite approval of the WHO Urban Renewal Plan by the City so that WHO could meet the June 1 deadline established by HUD. There was also the immediate urgency of getting a community hearing for the Plan because a demonstration of neighborhood support for housing rehabilitation was vital for the Plan to be successfully implemented.

On March 31, 1971 WHO requested that HUD grant them a thirty day extension so that they could get their Plan approved by the City; HUD granted this request contingent upon a City Council resolution acknowledging Willard-Homewood as part of the City's Workable Program. In order to expedite City approval for their Plan, WHO agreed to changes suggested by the City Planning staff which involved removing their objections to the possibility of constructing small apartment buildings on Golden Valley Road and Plymouth Avenue. On the other hand, WHO was successful in getting the City Planning Commission to permit lower density housing patterns than had previously been allowed under

the City's Workable Program.

The first local hurdle was cleared on May 20, 1971 when the MHRA Board approved the WHO Urban Renewal Plan for action by the City Council. It was first reviewed by the Zoning and Planning Committee of the Council on May 25 and was sanctioned for a neighborhood public hearing to be held on June 23, 1971; this public hearing was crucial because hostile public testimony had earlier killed the East Calhoun code enforcement program. The June 23 neighborhood hearing proved to be a great success, however, as 450 residents turned out to give their overwhelming support to the Willard-Homewood Urban Renewal Plan. This meeting proved to be a turning point in the history of Willard-Homewood as it demonstrated the neighborhood's enthusiastic support for the housing rehabilitation program that WHO had devised; it also demonstrated to the MHRA that it could deal with WHO as the voice of the community as there appeared to be no differences of view between the neighborhood residents and their elected representatives.

While the summer of 1971 began on this high note of community consensus, the realities of intergovernmental politics were soon to temper the optimism of even the most enthusiastic proponents of rebuilding the neighborhood's housing. WHO's application for assistance was put in limbo when problems arose between the City and HUD over the City's Workable Program; this began the familiar pattern of delay which was chronic during WHO's participation in the NDP. The first problem between HUD and the City involved HUD's demand for the elimination of basement bedrooms, something which the City government deemed unenforceable. WHO's concern over this impasse was reflected in letters from Alderman Louis DeMars and City Council President Richard Erdall urging that

differences between HUD and the City be settled as quickly as possible.

When the matter was finally resolved, there was hope that HUD would approve the NDP projects by early September. By November there was no evidence that HUD was close to a decision, however, and on November 17, 1971 Van White wrote a letter on behalf of WHO which urged that HUD approve the request as soon as possible. This episode began a sequence of events which demonstrated the frustration that WHO was experiencing in its relationship with HUD. During the November 17 WHO board meeting the members were forced to formulate NDP funding proposals for 1972-1973 even though 1971-1972 funding had not been approved and there was no accurate way of assessing needs until the 1971-1972 proposal had been approved. Nevertheless, HUD requested a budget and activity program by January 1, 1972, which meant that the MHRA would have to approve WHO's budget proposal by December 15, 1971.

While the December 15 deadline proved to be a surmountable problem, WHO found itself subject to actions by HUD which were to be difficult to overcome. First, future funding levels would be inadequate; it was reported at the January 5, 1972 WHO meeting that HUD had informed the MHRA that Willard-Homewood funding would be the same for 1972-1973 as was finally granted for 1971-1972 (about \$600,000 instead of the requested \$1 million). In addition, the MHRA staff for Willard-Homewood was given only until March 31, 1972 to process loan and grant applications using 1971-1972 NDP funds. The stipulation that a year's funding be dispersed in less than three months necessitated that only rehabilitation grant projects be processed because the MHRA staff was too small to review both grant and loan applications in such a short time. HUD also decreed

that there could be no rollover of 1971-1972 funding unless the MHRA formally requested it, which it did.

The delays and inadequacy of 1971-1972 funding brought about a high level of frustration and dissatisfaction within the Willard-Homewood community as hopes for housing improvements had been disappointed. A large number of homeowners (approximately 400) had expressed an interest in improving their housing but most of their needs could not be met. Moreover, it appeared that a trend toward more vacant and hazardous buildings would not be arrested, much less reversed. The low level of NDP funding made completion of necessary repair work on the neighborhood anywhere from twelve to fifteen years away; this was impossible to accept given the continued impact of housing blight on the community.

In an effort to improve the funding for Willard-Homewood, the local HUD office and Secretary George Romney were asked by WHO to remove the Willard-Homewood project from the Minneapolis NDP request and to establish it as a separate funding project. This request was refused by HUD in July 1972 on the grounds that there was no legal basis for separating the Willard-Homewood request from that of the City as a whole. When WHO appealed the decision directly to Secretary Romney and President Nixon, both officials failed to respond; instead the appeal was answered by HUD staff members who reaffirmed the decision that NDP funds could be allocated only on a city-wide basis.

WHO's problems continued through the summer of 1972 as the City did not complete action on its 1972-1973 NDP request until August 18. Frustration among WHO board members was accentuated by an MHRA staff request that WHO formulate and present a NDP budget for 1973-1974; disenchantment on the WHO board

became so prevalent that it was believed that if 1972-1973 funding was not available by early autumn, there might not be a WHO to plan for 1973-1974.

Funding delays for 1972-1973 continued into the fall of 1972, however, and WHO finally requested that Thomas Feeney of the local HUD office and George Vavoulis of the Chicago HUD office attend a December WHO meeting. Both men declined. The situation further deteriorated when President Nixon refused to release NDP funds; this prompted WHO to make a formal public protest and to explore the possibility of litigation against the Nixon administration. The public protest came in the form of a letter to the editor which was published in the *Minneapolis Star* on December 12, 1972. In this letter Van White argued that by refusing to use the funds allocated for housing improvements the government was "encouraging this community to die."

Despite their protests, however, it was not until April 18, 1973 that WHO board members were informed that 1972-1973 NDP funds had been released by President Nixon and approved for distribution by HUD. WHO's funding had been increased to \$1.3 million but this money failed to materialize through the spring of 1973. At the June 20 WHO board meeting Alderman DeMars informed the board that HUD, on orders from the White House, had decided to withdraw all remaining NDP funds from Minnesota and transfer them elsewhere. This action raised a storm of protest from all over the Twin City area and plans were made for a protest demonstration at the St. Paul HUD office. However, this was made unnecessary when the MHRA received notice that the Nixon administration had backed off and the Chicago HUD office had restored NDP funds to Minnesota.

This episode closed out the three most difficult years in WHO's history; frustration was rampant in the Willard-

Homewood community as loan and grant money had been inadequate when it had been available, which was rare. The process of channeling requests through two layers of government (the City and then HUD) had resulted in delays and the inefficient allocation of sorely needed funds. HUD had been relatively insulated from day-to-day pressure from the community but was highly susceptible to manipulation by the White House; this was an unacceptable state of affairs for a neighborhood which needed government aid to improve its housing.



III. Turning the Corner: Community Development Block Grant Funding

A welcome successor to the Neighborhood Development Program appeared in August 1974 when President Ford signed into law the Housing and Community Development Act of 1974. Under this legislation several programs were consolidated into one program of revenue sharing block grants; funds became available effective January 1, 1975 with the terminations of several HUD administered programs, including the Urban Renewal Program and NDP supplemental grants and loans.

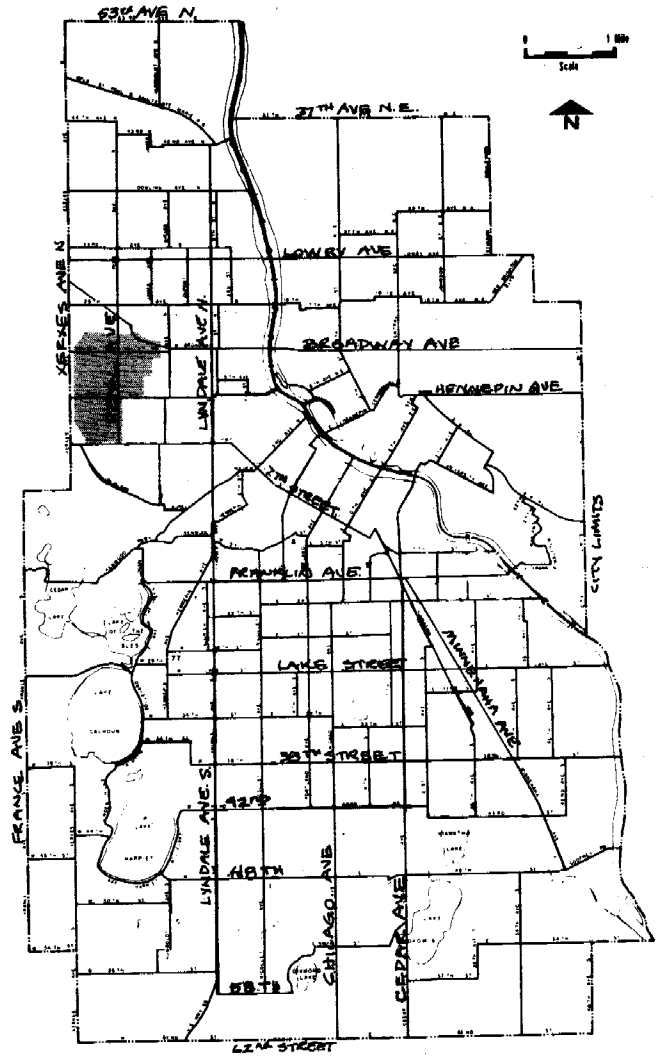
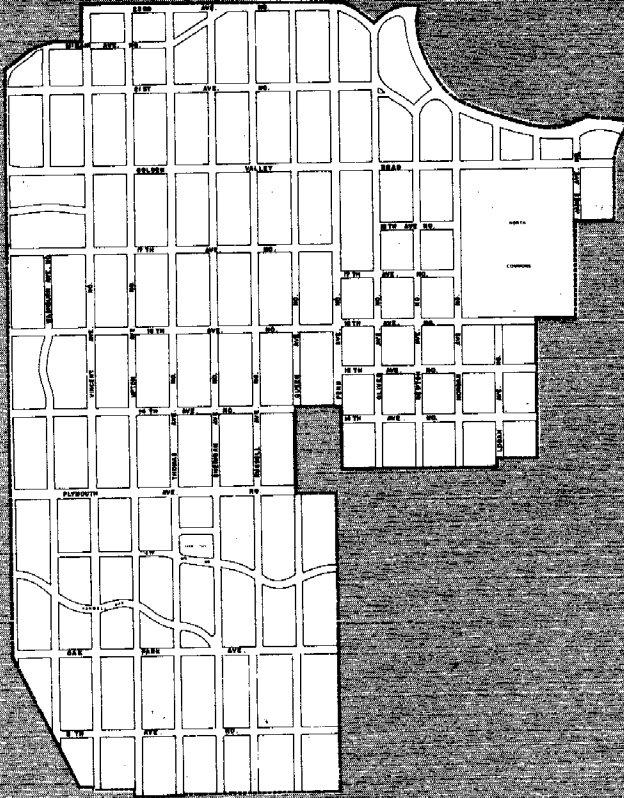
This new Community Development Act changed the focus of competition for funding from the federal bureaucracy to the municipality. For political reasons beyond its control, the Willard-Homewood community has been more successful in gaining needed loan and grant funding under the Community Development Block Grant (CDBG) system that it had been under the NDP program. The relative prosperity enjoyed by the Willard-Homewood project under the CDBG system is due to its status as a large-scale operation which has enjoyed the support of the citizen's advisory group and, more importantly, the support of the City Council and the City department heads. However, the diligence of the Community in terms of compiling the necessary data to present its case should not be underestimated. The Willard-Homewood project received \$3.67 million in

CDBG funding for year one (1975-1976), \$2.7 million for year two (1976-1977) and \$1.4 million for year three (1977-1978). The decreasing amount of CDBG funding reflects the gradual winding down of federal funding for what was originally projected to be a five year program of renewal.

Although the CDBG process statutorily requires community input for the distribution of funding, this has not produced an overall improvement in funding for community based projects. In large part this has been the result of the diminishing influence of the elected citizens advisory group in the CDBG allocation process. Ostensibly decisions involving the distribution of CDBG funds are made by the City Council after the Council has considered the recommendations of a number of groups, including the citizens advisory group. Although the citizens group had considerable influence during the first two years of the CDBG program, recently the City Council has been more attuned to the appeals of the City department heads who want to keep the bonded indebtedness of the City minimized. Thus, while a purpose of the Community Development legislation was to promote the role of neighborhoods in determining the decisions which affected them as communities, the recent history of the CDBG process in Minneapolis has been to concentrate power in municipal authorities.

The operation of the CDBG decisionmaking process has set off a heated debate about the role of elected citizens advisory groups and about where the funds should be targeted (i.e., toward small community based programs for low income people or toward capital improvement projects which provide tax relief for homeowners by keeping the bonded indebtedness of the City at a steady level). The first problem has been the result of the citizen advisory groups working in isolation from the City Council in the preparation of their recommendations, only to have their decisions and

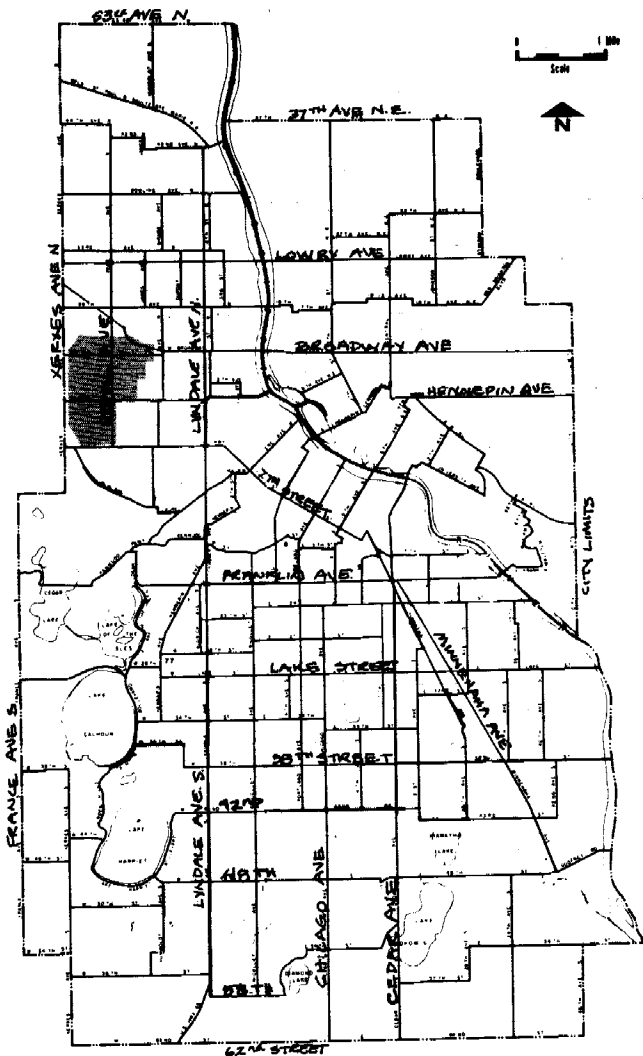
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requests ignored by the City Council when it begins to deliberate CDBG funding allocation. Moreover, the technical expertise of the City Coordinator's office has given its recommendations, which stress the use of CDBG funds for capital improvements and other large-scale projects, a great deal of weight with the City Council. In addition, members of the City Council tend to be elected from constituencies which are more affluent than those from which representatives on the citizen advisory groups are elected; the priorities of the aldermen reflect the political necessity of holding down taxes for middle class homeowners over providing social services for disadvantaged areas of the city. In the past two years the citizen advisory groups have largely been relegated to the role of gadfly; they have initiated litigation against the City Council's actions on CDBG fund allocation and have used the neighborhood newspapers as a forum for presenting their case against City Council politics and funding priorities.

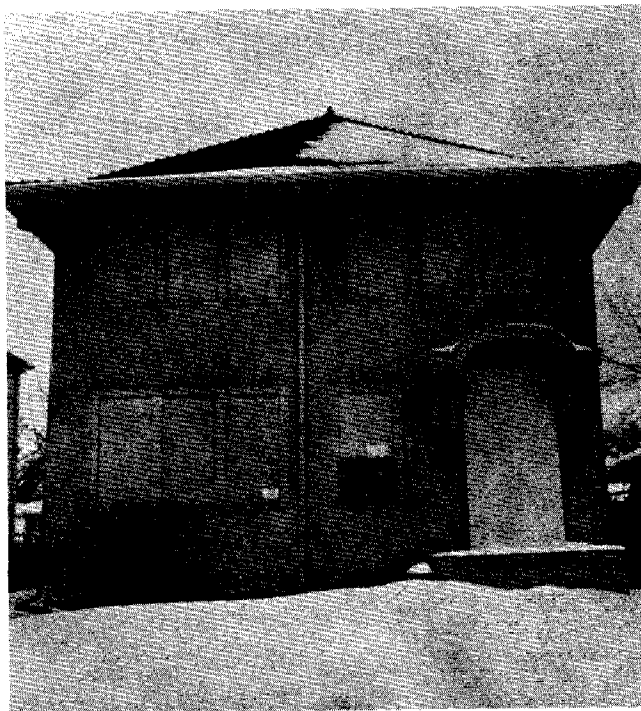
Funding for the Willard-Homewood project for 1977-1978 suffered as the result of the diminishing role of the citizen recommendations, but the controversy raises the more important question about the ability of neighborhoods to determine their future. Will only those neighborhoods whose projects are favored by the highly centralized municipal decisionmaking structure be able to survive as viable communities? What redress will neighborhoods have if their needs are neglected by the municipal governing structure? Although the 1974 Community Development Act was an attempt to address some of these problems, the elaborate and time-consuming deliberations of the citizen advisory groups have been almost completely ignored by a City Council with a radically different set of priorities.

The 1977 City Council deliberations over CDBG fund allocation continued in the pattern established a year

earlier, although the hostility between Alderpersons Richard Miller and Alice Rainville, on one side, and the members of the citizen advisory group, on the other, had become particularly intense. The consensus of the City Council seemed consistent with the September 21, 1977 memorandum from the City Planning Commission (CPC) which justified the use of CDBG funds for street improvements on the grounds that it is important to coordinate housing rehabilitation with improvements in the total urban environment. The CPC document had the advantage of criticizing the recommendations of the City Wide Citizen's Advisory Committee and the Capital Long Range Improvements Committee in arriving at its recommendation. To a large extent the CPC document was the most influential of the recommendations submitted to the City Council. The City Council even refused to consider the citizen group recommendations as being worthy of being used as a basis for deliberation; instead the Council voted to use a hastily drafted document by Alderman Miller as a working basis for deliberating CDBG fund allocation.

Despite the increased gravitation of power to municipal authorities and the threat it poses to neighborhood self-determination, it is nevertheless true that the CDBG program has enabled the Willard-Homewood neighborhood to turn the corner in terms of improving the quality of its housing stock. In contrast to the inadequate funding under NDP (where the 1971-1972 funding allowed for only seventy-five \$3,500 rehabilitation grants, the purchase of twelve vacant structures, and the rehabilitation of twelve houses), CDBG funding for 1975-1976 provided for two hundred \$6,000 grants, twenty \$5,000 urban homestead ("dollar house") grants, and the rehabilitation of thirty houses, in addition to the ongoing program of low interest loans for home improvements. This funding level was continued for 1976-1977 with two hundred-seventeen \$6,000 grants and twenty \$5,000

grants; the figures for the \$6,000 grants made Willard-Homewood the most favored project of its kind in the city (the closest runnerup was Powderhorn with eighty). While the number of these grants was cut back to 100 for 1977-1978, it was nevertheless evident that the total program of loans, grants, and MHRA initiated rehabilitation had allowed the neighborhood to make great progress in upgrading its housing. By the end of 1977 fifty-six houses had been rehabilitated under the urban homestead program and there was additional optimism that the vacant housing problem was gradually coming under control. However, there continues to be the recognition that housing improvement is an ongoing problem and the need for funds will continue long after CDBG funding ceases to be available.



IV. The Structure and Functions of the Willard-Homewood Organization

While much of the improvement in housing in Willard-Homewood was due to the project's favorable treatment by the City, this benevolence would probably never have occurred without the hard work and tenacity of the neighborhood's residents. The institutional vehicle for expressing the will of the community is the Willard-Homewood Organization, which is centered around an advisory board of community residents who have been elected from the thirteen electoral districts and two-at-large appointments. The elections to the board are held annually and 13 board members and 13 alternates are elected; one half of the board is elected each year with elections in even-numbered districts held in even-numbered years. The board members are paid a small stipend for attending the twice-monthly meetings, but otherwise serve as unpaid volunteers.

The activities of WHO are coordinated by a full-time Executive Director, and a number of subgroups have been formed (e.g., the Vacant Housing Task Force, the Land Disposition Committee, the Group Homes Task Force, and the Non-profit Committee) as research and advisory bodies which make regular reports and recommendations to the board. The board meetings are largely concerned with deliberation and decision-making on the specific problems made known to them by the reports of the various subgroups. These problems

include the maintenance of adequate loan and grant funds for housing improvement, monitoring the quality of housing rehabilitation, and zoning and traffic changes.

While the WHO board functions as a form of neighborhood legislature, the funding and implementation of WHO initiatives is the task of the North office staff of the MHRA, which maintains a MHRA branch office at 1800 Olson Highway. This office is composed of a project manager, a community organizer, and an additional planning and counseling staff of three or four. The offices of the Willard-Homewood Organization are located in the same building as the MRHA North office staff and this proximity reflects the close financial and working relationship which exists between WHO and the MHRA.

The daily business of WHO is administered by the Executive Director (Laura Kadwell since December 1975) who is in charge of the twenty-five to thirty-five thousand dollar annual budget funded from the MHRA, prepares agenda for board meetings, is responsible for publicity and community relations, and plays a coordinative role between WHO and the HRA on daily policy matters. In addition, the Executive Director has assumed an integral role in the functioning of WHO subgroups, especially the Vacant Housing Task Force. Before a full-time staff director was hired, Helen Starkweather (a MHRA resident staff member) coordinated financial and administrative relations between WHO and the MHRA, prepared agenda for WHO board meetings, and engaged in other activities which were later to be assumed by the Executive Director. Although final decisions on policy matters rest with the elected WHO board, the duties of the Director have tended to expand beyond the technical problems of maintaining an office to serving as the communications linchpin both within WHO and in WHO's relationship

with the community.

In addition to the board and the Executive Director, WHO's subgroups play a critical role in the functioning of the Organization and their activities must be discussed in order to understand the degree of housing and community expertise that has developed among neighborhood residents. It is perhaps this last factor which has put Willard-Homewood in a favorably competitive position with similar projects in the city. Probably the best example of this is to be found in the Vacant Housing Task Force (VHTF), which is composed of WHO board members and interested community residents. The VHTF holds weekly meetings and serves as the primary source of research and recommendations on housing acquisition and disposition matters considered by the board.

In the summer of 1973 Helen Starkweather and two student interns took a windshield survey and determined that there were 89 vacant houses in the Willard-Homewood area. They decided that it would be necessary to get the neighborhood involved in the solution of this problem and found community residents receptive to their proposal for a study group on the vacant housing situation. The first recorded meeting of the VHTF was held on November 1, 1973 to deal with the urgent problem of boarding up the vacant dwellings before they were subject to further deterioration. Because they had no funding available, it was recognized that the best interim solution to the problem would be to send a delegation to the City Inspections Department to urge them to secure the vacant dwellings until money could be secured to rehabilitate them. When CDBG funding became available, the VHTF was able to assume a more activist role as a research group for the WHO board on matters involving the rehabilitation of vacant houses.

While the results of the initial windshield survey had proven to be alarming, a second neighborhood windshield survey in November 1973 indicated that there were 123 vacant houses. The list of vacant dwellings produced by the survey was the first of its kind in the city and gave Willard-Homewood a head start in producing the kind of statistical documentation necessary to receive housing improvement funding. A year later (October 1974) a third survey indicated that there were 124 vacant houses in the neighborhood, but there was optimism drawn from the belief that the rate of housing abandonment had declined. Moreover, progress had been made in securing the vacant dwellings and in initiating the process whereby these dwellings could be purchased by the MHRA and properly rehabilitated. Prior to the CDBG program, the Greater Minneapolis Metropolitan Housing Corporation (GMMHC) funded the first renovation project on the 1500 to 1600 block of Oliver Avenue North, where it was decided that long-lasting results could be best achieved by rehabilitation on an entire block rather than on a house-by-house basis. Part of the credit for this initial rehabilitation project must be given to Mayor Albert Hofstede who personally aided the launching of the Oliver Avenue project by coordinating action between the neighborhood and the various government agencies and GMMHC.

By the end of 1974 it was clear that the efforts of the VHTF were paying dividends as twenty-five houses were either rehabilitated or scheduled for rehabilitation with CDBG funding, and the rate of housing abandonment appeared to be declining. Nevertheless, the vacant housing problem is ongoing and the VHTF has continued to maintain close communications with the City Inspections Department to inform them about hazards or problems with specific dwellings. In addition, the VHTF has assumed the task of monitoring the quality of workmanship on houses undergoing rehabilitation.

Because of disappointment over the quality of rehabilitation of a number of houses, the VHTF has sought architectural advice in order to make design and other changes on certain houses undergoing rehabilitation. Members of the VHTF have been critically aware of the importance of quality workmanship to assure the future viability of renovated housing and have sought to assure that grant and loan recipients receive additional help before they contract for work on their houses.

The VHTF has also actively concerned itself with the value of the houses which have been sold through the Section 810 (Urban Homestead) program. The problem was that houses with low costs of needed repair relative to their after-values were purchased for one dollar by people who could afford to buy a house on the open market. Thus, not only were lower income persons being excluded from the only home-buying opportunity that they could afford, but the significant equity in these dollar houses served to undervalue housing prices in the neighborhood as they provided no incentive for middle income persons to buy housing at market value prices. As a solution to this problem, the VHTF encouraged the MHRA to make changes in the Section 810 program for houses with very low costs of repair. This revised 810 program has been approved by WHO and the MHRA and has been in operation in Willard-Homewood for the last year; it makes home ownership within the grasp of those who, while having steady employment and stable incomes, do not have a high enough income to buy a house on the open market.

A final insight into the importance of the VHTF in WHO and the community is provided by a description of the content of a typical VHTF meeting. Members of the VHTF regularly inspect abandoned houses as a part of their agenda, then they proceed to analyze the costs of

demolishing versus rehabilitating the structure, of MHRA initiated rehabilitation versus urban homesteading, and they review architectural projections about design options for a particular house. In consultation with a MHRA staff member who regularly attends the meeting, the members of the VHTF arrive at a consensus about what recommendation should be made to the WHO board as to the acquisition and disposition of the house. The research and expertise of the VHTF usually carries considerable weight at the WHO board meetings where an official recommendation is made to the MHRA as to the future status of the property.

While the VHTF plays a critical role in WHO, it represents only one of the subgroups in which neighborhood resident volunteers are working to determine the future evolution of the community. Another WHO subgroup, the Land Disposition Committee (LDC) also illustrates how the neighborhood itself is the prime mover in determining future housing patterns and land use in the community. Persons wanting to build on a lot in Willard-Homewood are first screened by the resident MHRA staff as to their financial capability and, if this determination is favorable, construction plans are submitted to the LDC which provides consultation help to encourage new construction in Willard-Homewood. The LDC attempts to build a good working relationship with persons proposing to build by offering architectural recommendations designed to improve cost efficiency, energy conservation, and to prevent soil erosion. Overall, however, the LDC has played a minor role relative to that of the VHTF as the redevelopment of private lots has taken second priority to housing rehabilitation.

Finally, an analysis of WHO's subgroups must include the Non-profit Committee, which is destined to play a large role in WHO and perhaps in the future evolution of

the neighborhood. The Non-profit Committee held its initial meeting on November 1, 1977 to explore the problems, goals and organizational basis for a non-profit corporation concerned with housing rehabilitation and construction. It was decided by those present that existing corporations of the same type be first analyzed as to organizational structure, problems, and funding sources. On November 28, 1977 it was decided by the WHO board that such a non-profit corporation be formed which would construct and renovate housing on the near-North side, although its emphasis area would be Willard-Homewood. This non-profit organization is in its earliest infancy but is must become a viable functioning unit if the great strides in housing improvement are to be sustained.

Overall, it is evident that there has been a decentralization of WHO as the complexity of problems such as vacant housing, housing acquisition and disposition recommendations, and land use necessitate detailed study by a subgroup of the Organization. However, while there has been a tendency toward autonomy for these subgroups, all decisions and recommendations remain the prerogative of the elected WHO board.



V. Willard-Homewood in 1977: Results of a Survey of Neighborhood Residents

While an analysis of the recent history of the Willard-Homewood neighborhood must necessarily focus on the accomplishments of the community's elected policymaking bodies, it is also useful to attempt to ascertain some of the major social, economic and demographic characteristics of a sampling of Willard-Homewood residents. It was decided to conduct a confidential survey which would be comprehensive for the some two thousand single family or duplex dwelling units in the neighborhood. The survey forms were delivered in early November 1977 and respondents were invited to return their completed survey form by business reply mail. By mid-January 1978, 229 responses were received (making the sample self-selecting), the results were then coded, put on computer cards and were analyzed with the assistance of a computer. The sampling did not show any evidence of statistical bias; of the 229 respondents, 37.2% listed their primary ethnic background as Afro-American and 48.5% said that they had received a housing rehabilitation loan or grant, both percentages being slightly higher than that for the community as a whole.

Although one can derive only tentative conclusions about quantitative characteristics of the larger community, the survey results present some information about qualitative aspects of the community which merits

closer inspection. First, the survey data suggest that there was an underlying stability even when there was reputed to be a mass exodus by white residents in the late sixties. Among those responding to the survey, the median length of residence on the near-North side was 11.45 years, and there is no significant difference across ethnic lines. Respondents whose primary descent is Afro-American had lived a median length of residence on the near-North side of 12 years, compared to 12.5 years for those who listed their primary descent as German, 8 years for respondents of Scandinavian descent, and 12.8 years for respondents of mixed European (e.g., Irish-German) backgrounds. These figures are reinforced by the overall stability of the white respondents in terms of the length of residence at their current address; the median for all respondents is 6.9 years, but there is a tendency for a longer tenure at the current address among white respondents than there is for black respondents. The figure for respondents of Afro-American descent is 5.4 years, whereas for those of German descent the figure is 9 years, for Scandinavian descent it is 5 years, and for mixed European descent 9 years.

The survey results also tend to indicate an aging of the black population of Willard-Homewood relative to 1970 when the large percentage of minority school age children in the area suggested that the neighborhood was an amalgam of young black families and older white residents. While no conclusive evidence exists for the neighborhood as a whole, the results of the 1977 survey indicate that the median age of respondents tends to be relatively stable across racial lines. Whereas the median age for all survey respondents was 41, the median age for black respondents was 39.4, for those of German descent 39 years, and for those of Scandinavian descent it was 40. The highest median age among the various ethnic categories surveyed was 44.2 years for those of

mixed European backgrounds. Moreover, the median number of children per family among black respondents was slightly less than 2, compared to the median among all respondents of 2.6. The highest median number of children was 3 among those respondents of German descent. Overall, then, the survey data suggest a relatively homogeneous pattern of age stratification and family size in the neighborhood.

The survey data also yield significant evidence concerning family income and the economic stratification of the neighborhood. A majority (slightly over fifty percent) of the residents had a family income (regardless of the number of persons contributing) of less than \$12,000 a year, approximately one-fourth of the respondents had family incomes of over \$19,000 a year, but only 16.9% of the respondents made between \$12,000 and \$15,000 a year and only 6.2% made between \$15,000 and \$19,000 a year. In other words, there coexists a relatively large group with family incomes of \$19,000 or more, a large group with low incomes, and a relatively small (26.1%) group of families in the \$12,000 to \$19,000 bracket.

This tendency toward income polarization was most pronounced among black respondents where one-third (33%) had family incomes of over \$19,000 a year, 46.5% had family incomes of under \$12,000 a year, and only 20.5% had incomes in the \$12,000 to \$19,000 a year category. Thus, while there exists a black and white middle class with relatively high incomes, there is a racial dimension to the income polarization among respondents. In the \$15,000 to \$19,000 income bracket, whereas the overall percentage among all respondents was the relatively low figure of 6.2%, the percentage among black respondents was the even lower figure of 3.6%. Moreover, while blacks constituted only 37.2% of the respondents, they constituted 61.5% of those who

said that their family income was derived primarily from public assistance. Thus while income polarization in the neighborhood transcends racial lines, it is nevertheless apparent that many black residents continue to experience difficulties in finding suitable employment.

The biggest disparity among respondents was with respect to regional background rather than income, however. A significant majority of the white respondents tended to list Minnesota as their state of birth whereas a large majority (81.7%) of the black respondents were from outside of Minnesota. The largest percentage (45.1%) of the black respondents were born in the eleven states of the old Confederacy (Texas, Arkansas, Mississippi, Alabama, Georgia, Tennessee, Florida, South Carolina, North Carolina, Louisiana, and Virginia), with the majority of these persons being born in Texas, Arkansas, or Mississippi. The other states of birth listed prominently by black respondents included Missouri (7.3%), and Illinois and Indiana (4.9%). Among the white respondents, on the other hand, a large majority of the German (78.6%), Scandinavian (85.7%) and mixed European (68.4%) respondents were born in Minnesota. In other words, the difference between black and white residents in Willard-Homewood is probably not in terms of age, family size, or length of residence in north Minneapolis; rather the data suggest that the most important differences are in regional origin and in the employment procurement problems of lower income black residents.

Conclusion

By 1977 it was evident that the Willard-Homewood community had made great progress in improving its housing stock and in organizing itself as a collective entity. Moreover, it is clear that much of the effort was due to the work of the residents themselves through the vehicle of WHO and its subgroups. While the CDBG grant system had provided the necessary funding to undertake the program of housing improvement, the important decisions involving the nature and types of housing renovation had become the prerogative of the neighborhood itself. In contrast to the situation which had existed earlier, the neighborhood had achieved self-determination with respect to housing problems.

However, certain realities remain which WHO and the neighborhood will have to contend with. First, housing rehabilitation is necessarily an ongoing process whose need will continue long after the availability of CDBG funds has disappeared; new sources of funding will have to be found. In addition, the success of the Willard-Homewood experiment rests not only in improving the quality of its housing; for no neighborhood can remain viable if the quality of life of its housing is good but other aspects of the quality of life of its residents remain unsatisfactory. Most notably, can the gains of the past five years be sustained when a large portion of its black residents remain confined to marginal employment and depend on public assistance for their income? To a significant extent the residents of Willard-Homewood

have been forced to fight a holding action (i.e., preserving their community through housing rehabilitation) while waiting for society to address itself to some of its most vexing and historically rooted problems. In short, a neighborhood can do a great deal to determine its destiny but, because it is dealing with social and economic forces larger than itself, it ultimately needs help.