

EVICTIIONS IN MINNEAPOLIS

*Minneapolis
Innovation Team
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Executive Summary

Context and Methodology

A prominent Milwaukee Evictions study, and recently published book by Matthew Desmond found that racial and gender disparities in evictions are significant. Even controlling for income, African-American women were more likely to experience eviction. (<http://www.irp.wisc.edu/publications/fastfocus/pdfs/FF22-2015.pdf>)

This report examines the prevalence, trends, and underlying issues related to evictions in Minneapolis. While the ethnographic research conducted by Desmond in Milwaukee was not reproduced for this report, geographic and trend analysis using accessible data from the state courts, public access terminals, and overlays with City data are included.

The discrete data projects in this report are:

- HousingLink & HOME Line analysis (2015) mapped the geographic distribution by ZIP code of eviction filings and judgements in Minneapolis using a summary-level data extract from the state courts
- Case file review (2016) consisting of individual reviews of a randomly selected set of evictions cases filed in 2015
- Detailed state data extract analysis (2016), for Minneapolis and Hennepin County

Overview and Key Findings

In Minneapolis, over 3,000 evictions are filed in the 4th District Housing Court each year. These cases are disproportionately concentrated in just a few ZIP codes. Evictions are a major issue facing renters in low income and minority neighborhoods, affecting nearly half of renter households in North Minneapolis. When comparing the number of eviction filings to the number of estimated renter households, between 45-48% of renter households in two Minneapolis ZIP codes, 55411 and 55412, experienced a filing in the past 3 years.

Addressing high levels of eviction is critical for housing stability, access, and quality. An eviction action resulting in a judgement leads to the short term disruption of a household, forcing an unplanned move. It can also lead to long-term instability and barriers to access. Frequently, property owners will screen out potential tenants if they have a prior eviction. An eviction remains on a tenant's rental record for 7 years and can be found in court records indefinitely. Even just a filing can lead to limitations in future access, as this is also part of a standard rental report. This barrier may restrict a renter's available options to lower-quality or otherwise less-desirable housing.

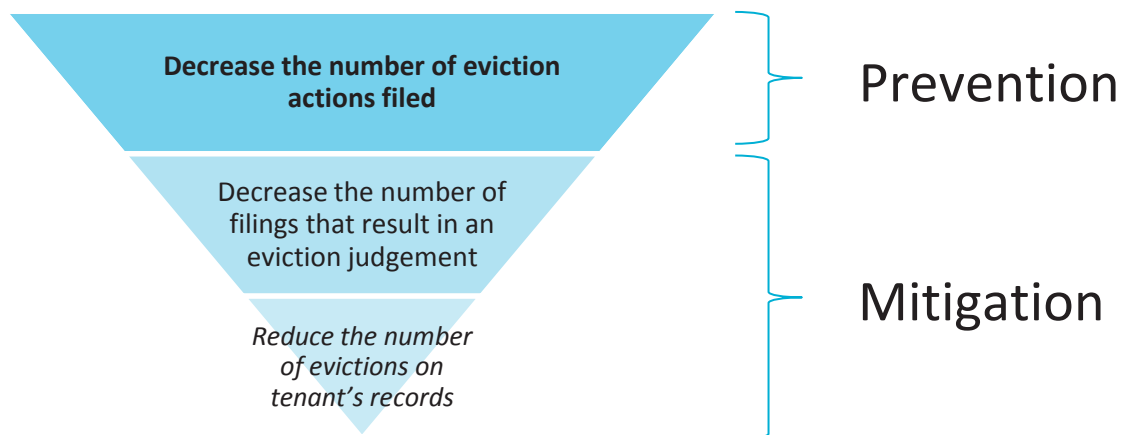
Understanding the contributing factors behind both filings and judgements is essential in developing ways to increase housing access, stability, and quality.

- **Nearly all evictions are filed on the basis of non-payment of rent.** In the reviewed sample, **2 months and less than \$2,000 stands between tenants and eviction.** Nonpayment cases accounted for 93% of eviction filings, most of which had no other reasons identified. For non-payment only cases, tenants were an average of 2 months behind and owed \$1,700 (*median*) to \$2,000 (*average*). This figure is higher than the actual amount of rent owed, as court fees of \$324 are typically included in the total amount owed.
- While a majority of cases are settled at the first hearing, 50% resulted in an eviction judgement at some point, largely due to failed settlements. An additional portion of tenants moved as part of a settlement agreement. **Two-thirds of cases ended in tenant displacement.**

- One factor that has a direct impact on the outcome of an eviction case is whether or not the tenant shows up to the first hearing. In a third of cases reviewed, the tenant did not show up for the hearing, typically resulting in an immediate eviction judgement.
- For those owners with at least one filing in Minneapolis in 2015, the average rate of filing was 5 cases per 100 rental units, and the average rate of eviction judgements was 2 per 100 rental units. However, a few property owners represent a large portion of eviction filings in Minneapolis; the **10 property owners representing the most frequent filers make up over a quarter of all evictions filings.**
- **The timing of eviction cases is fairly predictable.** Evictions cases are typically closed quickly; the majority within 14 days and over 90% within 30 days. Cases are also seasonal; peaking between June and August each of the years analyzed.

Conclusions and a Call to Action

Addressing the damaging consequences of eviction must be part of a comprehensive approach to increasing housing stability, access, and quality.



This report does not single out specific solutions, but raises targeted questions to tee up productive discussions among key Minneapolis stakeholders and influencers.

How might we...

- *Connect low-income tenant experiencing financial emergencies to rental assistance more easily and quickly?*
- *Decrease the need for and use of informal rent withholding connected to repair issues?*
- *Address the disproportionate use of the courts process by 'frequent filers'?*
- *Increase the number of renters who show up to housing court for their hearing?*
- *Increase the likelihood that settlements are successful?*
- *Increase the use of expungements?*

Notes about the Data

- While racial disparities in evictions were a key driver in conducting this research, race and ethnicity data is not collected in civil court processes. In this report, geography is used as a reasonable proxy for the demographics impacted. Observations by researchers, and reported by those involved in the evictions process, validate that this issue is one that disproportionately impacts people of color. Future data collection would be needed to get more precise demographic data.
- Evictions cases filed in Housing Court are largely standard residential rental cases, but also include include some commercial evictions, bank foreclosures, and contract-for-deed cases. There is no official coding to indicate which cases are of which type. The researchers for this report attempted to remove those non-standard case types by filtering for cases where the plaintiff appeared to be a bank or mortgage company, or where the defendant name included “LLC” or some other indicator that the entity facing eviction is a business. These types of cases were excluded from the analysis where possible.
- There are a potentially significant number of renters who are displaced through what might be considered informal evictions, to include being given a notice to vacate, lease non-renewals, and simply being asked to leave. Those types of situations are not reflected in the data provided, but could be a rich area for future research.
- A research element that was initially envisioned, but not included here is more in-depth interviews with individuals experiencing eviction, on both the property owner and renter sides. This is another area for potential future research.
- In the analysis presented, it was presumed that if a writ of recovery (eviction judgement) was ordered that the tenant was in fact forced to move. In some cases, a writ could be “resolved” through a payment from emergency assistance, for example. There was not a way to distinguish those cases by the records easily available, however.
- In some cases the address provided for the defendant is not the address from which they were evicted, but a later, more current address provided to the court. This may have caused minor distortion of the data.
- Finally, throughout the analysis, expunged cases are necessarily not reflected in the data-set. It is not known if cases that get expunged are materially different from cases that do not get expunged. Again, this element distorts the representativeness of the data to an unknown degree.

Researchers

Contributing Researchers

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- *Samuel Spaid, HOME Line*
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Report prepared by

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HousingLink/HOME Line Study

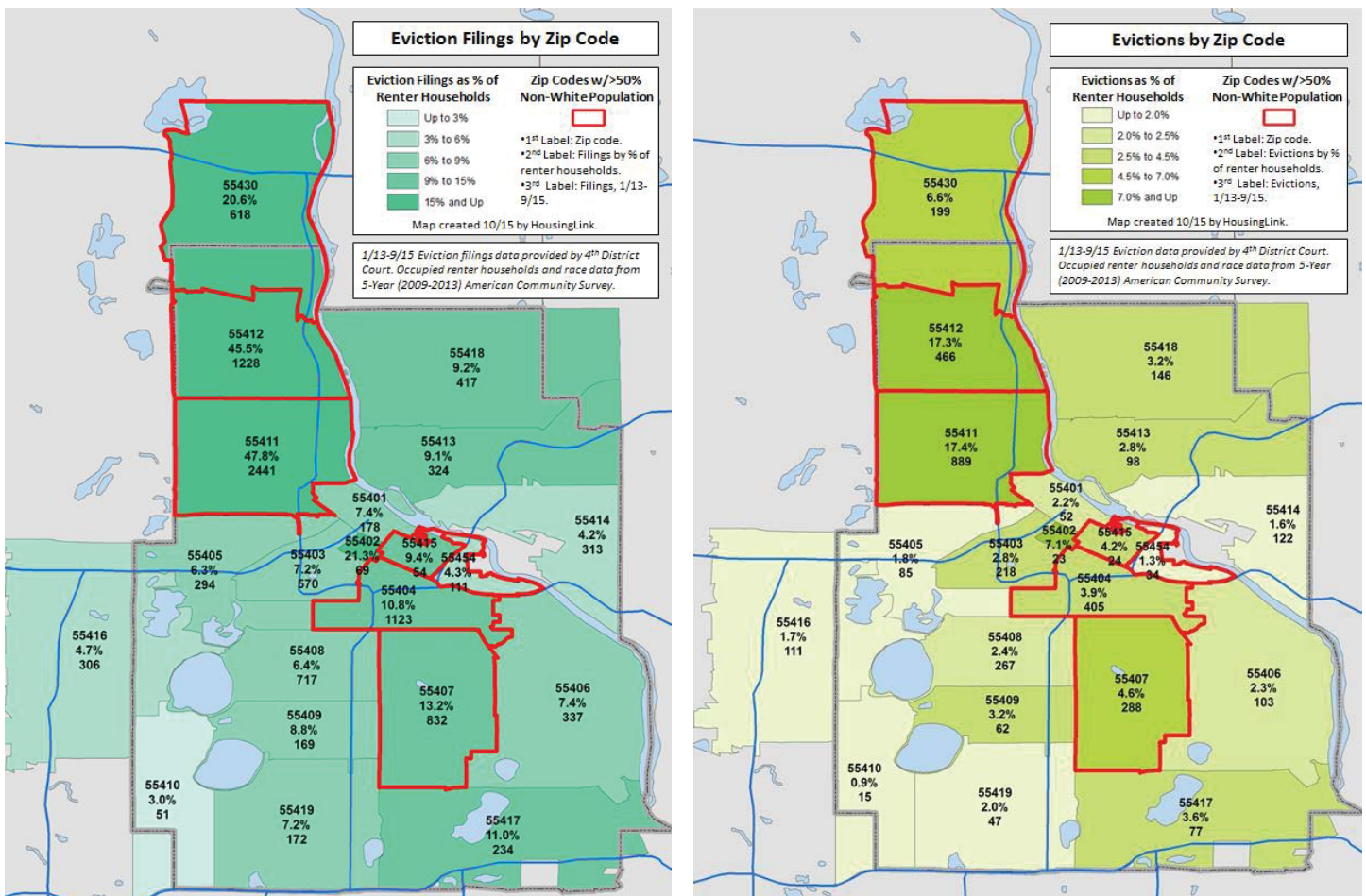
In the summer of 2015, the Minneapolis Department of Regulatory Services contracted with HousingLink and HOME Line to conduct a local examination of the prevalence of evictions in Minneapolis. Race and gender data was not readily accessible; analysis by geography was used instead.

This analysis found that:

- Evictions, as measured by both filings and judgements where a writ was issued show severe geographic concentration in ZIP codes with a majority non-white population
- When comparing the number of eviction filings to the number of estimated renter households, between 45-48% of renter households in two Minneapolis ZIP codes- 55411 and 55412- experienced a filing in the past 3 years.

This analysis highlighted that evictions in Minneapolis are a significant issue, and disproportionate concentrated in Racially Concentrated Areas of Poverty.

Fig 1. Minneapolis Eviction Filings and Judgement Maps, 2013-2015



Case file review

Methodology

Available data from court data extracts provide important summary-level data; however, much of the detail behind each of those cases is captured in hand-written and scanned case files, accessible only by public access court terminals.

- 200 Minneapolis eviction cases from 2015 were selected at random from a state bulk data extract
- Staff from the City of Minneapolis and HOME Line reviewed each of the 200 case files individually and captured the detail about each case on a custom google form
- After completion of reviews, staff removed cases determined to our best ability to be bank foreclosures, commercial evictions, contract-for-deed cases, or where significant documents or information was missing or not captured, leaving 174 cases

Key findings

- **2 months** and **<\$2,000** stands between tenants and eviction. Non-payment cases account for 93% of eviction filings, most of which had no other reasons identified. For those cases, tenants were an average of 2 months behind and owed \$1,700 (*median*) to \$2,000 (*average*). This figure is higher than the actual amount of rent owed, as court fees of \$324 are typically included in the total amount owed.
- Of all filings, **50% ultimately resulted in an eviction**. An additional portion of tenants moved as part of a settlement, which means that two-thirds of cases ended in displacement.
- **Showing up matters**. Tenants do not show up in about one-third of cases, most of these cases resulted in an immediate writ. When both parties show up to the hearing, **83% of cases result in a settlement**.
- Settlements, however, are often unsuccessful. **In 39% of settlements, a writ of recovery was later issued**, largely due to missed payments. Another large portion of settlements (28%) included an agreement for the tenant to move out.
- Landlord representation does not appear to result in different outcomes than a landlord who is unrepresented or has delegated a power of authority. No conclusions about tenant representation can be reached as only 2% of cases had a represented tenant.
- Additional data points captured, but not represented in the data tables due to limited occurrence within the sample included
 - *IFP status*
 - *Oral or Written Lease*
 - *Expedited hearing requested*
 - *Method of service*
 - *Presiding Judge/Referee*

Tables and Figures

Fig 2. Overall Results of Sampled Cases

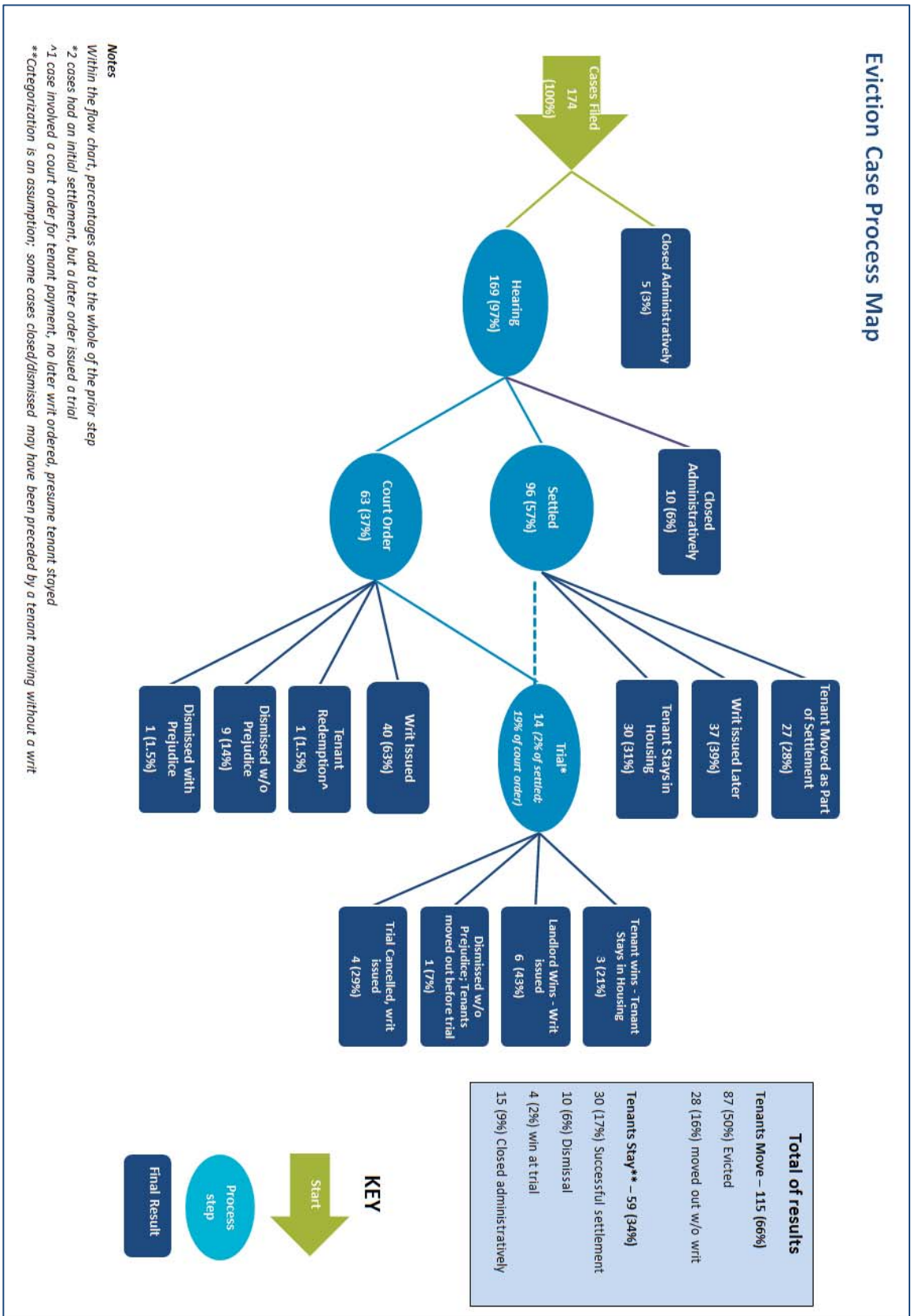
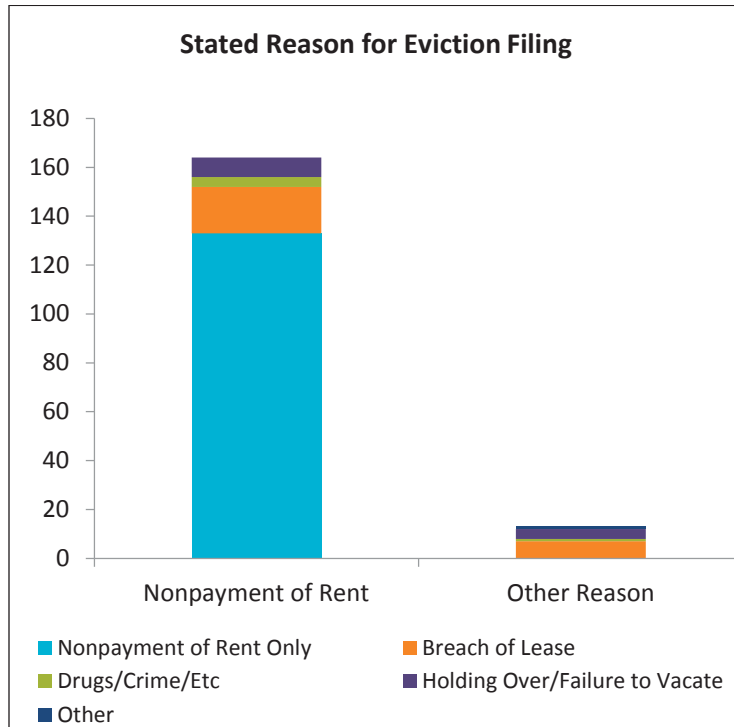


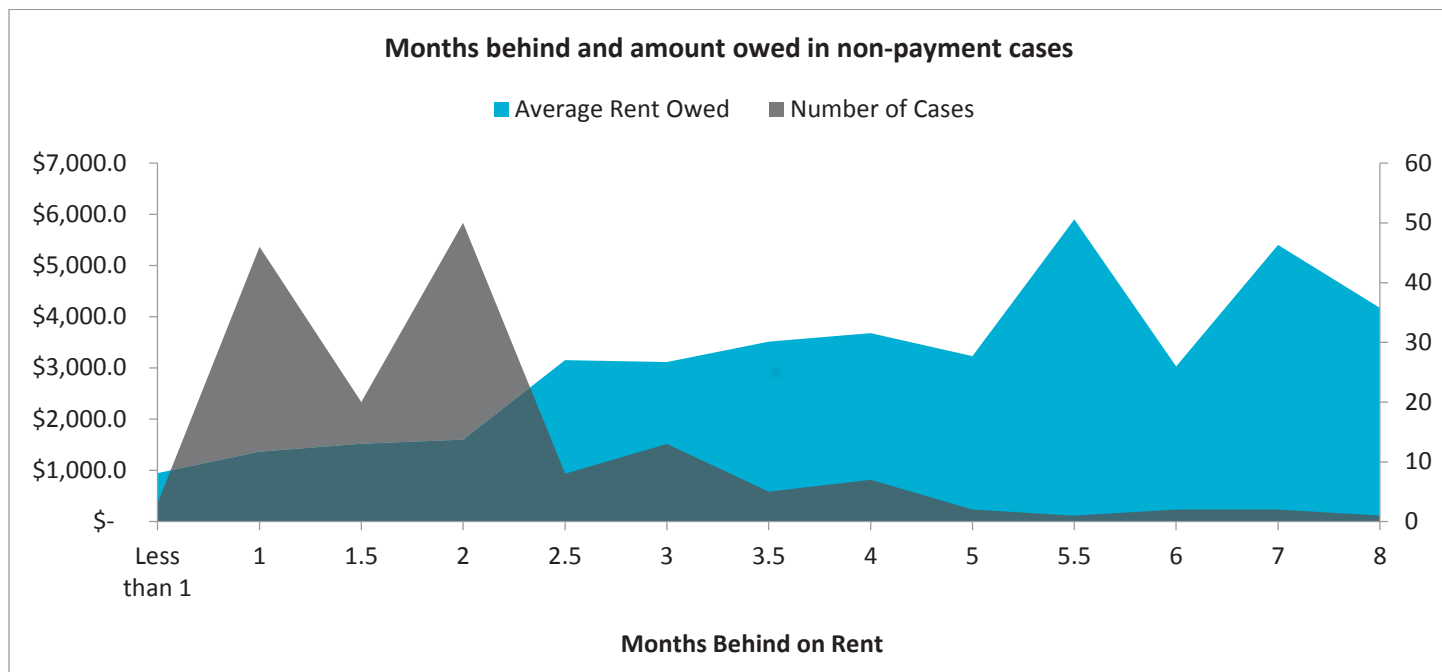
Fig 3. Reason for Filing



Landlords may cite more than one reason for filing an eviction case. By far the most-often cited reason for filing was **nonpayment of rent**; it was cited in nearly **93% of the cases**. 7% of cases cited only other reasons for filing.

Eviction Category	#
Nonpayment of Rent- only	133
Nonpayment of Rent/ Breach of Lease	16
Breach of Lease	6
Nonpayment of Rent/ Holding Over/Failure to Vacate	6
Holding Over/Failure to Vacate	3
Nonpayment of Rent/ Drugs/Crime	3
Drugs/Crime	1
Holding Over/Failure to Vacate Breach of Lease	1
Holding Over/Failure to Vacate Nonpayment of Rent	1
Nonpayment of Rent Breach of Lease Drugs/Crime	1
Nonpayment of Rent Holding Over/ Failure to Vacate Breach of Lease	1
Nonpayment of Rent Holding Over/ Failure to Vacate Breach of Lease Drugs/Crime	1
Other	1
Total	174

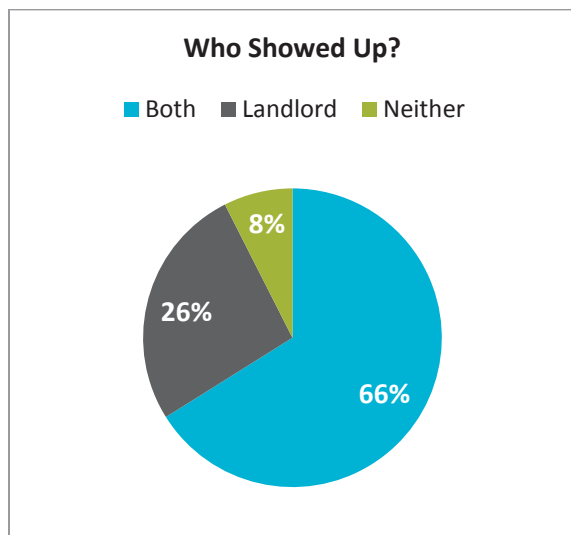
Fig 4. Non-Payment



For nonpayment of rent cases, the average number of months a tenant was behind on rent was 2. The vast majority of cases were for nonpayment of rent for between 1 and 3 months. Average total amount owed (back rent plus interest or fees) was \$2,000 (median = \$1,700) and correlates clearly with the number of months behind on rent. This figure is somewhat inflated due to the court costs factored in (\$324, typically).

Months Behind on Rent	# of cases	Average Amount owed (\$)
Less than 1	3	\$947
1	46	\$1363
1.5	20	\$1519
2	50	\$1599
2.5	8	\$3153
3	13	\$3115
3.5	5	\$3514
4	7	\$3680
5	2	\$3231
5.5	1	\$5902
6	2	\$3030
7	2	\$5403
8	1	\$4174

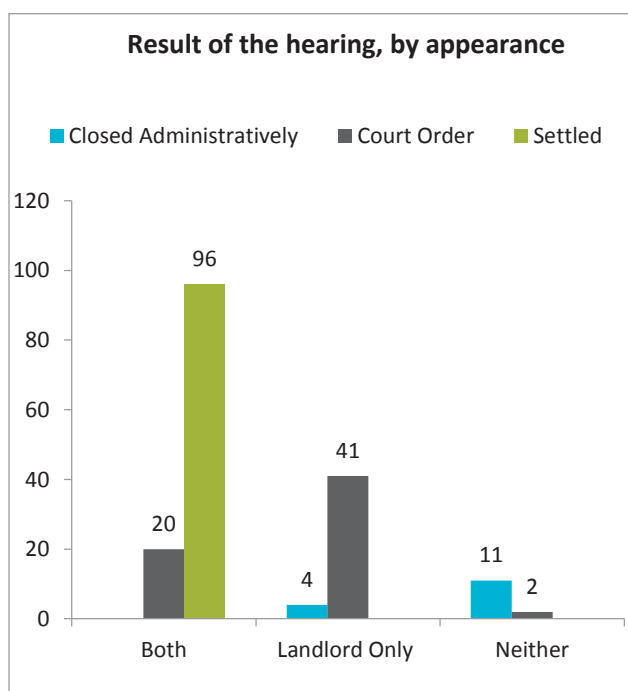
Fig 5. Appearance at Hearing



Who showed up?	#	%
Both Tenant and Landlord	115	66%
Landlord Only	46	26%
NA	13	7%
Grand Total	174	

Both the tenant and the landlord were present at the hearing in about 66% of cases. In more than 25% of cases, only the landlord was present. In a few cases, the matter was settled administratively before a hearing, or neither party was present.

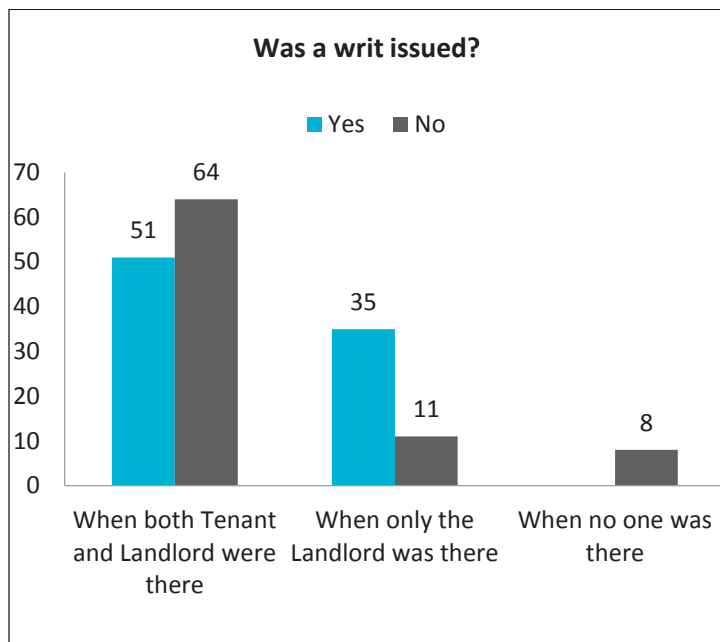
Fig 6. Result of the Hearing, by Appearance



Result of the Hearing	#	%
When both Tenant and Landlord were there	115	
<i>Court Order</i>	20	17%
<i>Settled</i>	96	83%
When only the Landlord was there	46	
<i>Closed Administratively</i>	4	9%
<i>Court Order</i>	41	89%
When no one was there	8	
<i>Closed Administratively</i>	6	75%
<i>Court Order</i>	2	25%
Grand Total	174	

When both the landlord and tenant were present, cases were overwhelmingly settled. When only the landlord was present, cases were much more likely to result in a court order.

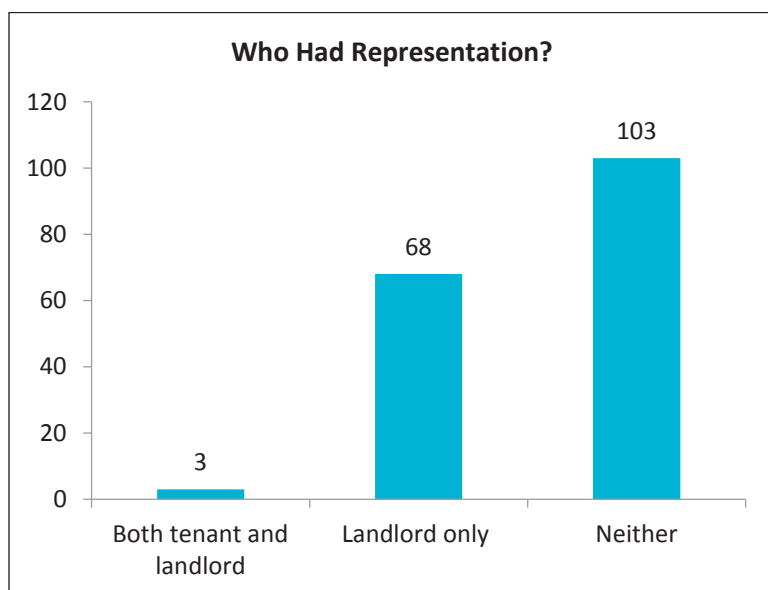
Fig 7. Writ Issuance, by Appearance



Was a writ issued?	#	%
When both Tenant and Landlord were there	115	
No	64	56%
Yes	51	44%
When only the Landlord was there	46	
No	11	24%
Yes	35	76%
When no one was there	8	
No	8	100%
Grand Total	174	

Hearings where only the landlord was present nearly always resulted in a writ issued, unless the case was dismissed. When both parties were present, a writ was issued in less than half of cases.

Fig 8. Representation

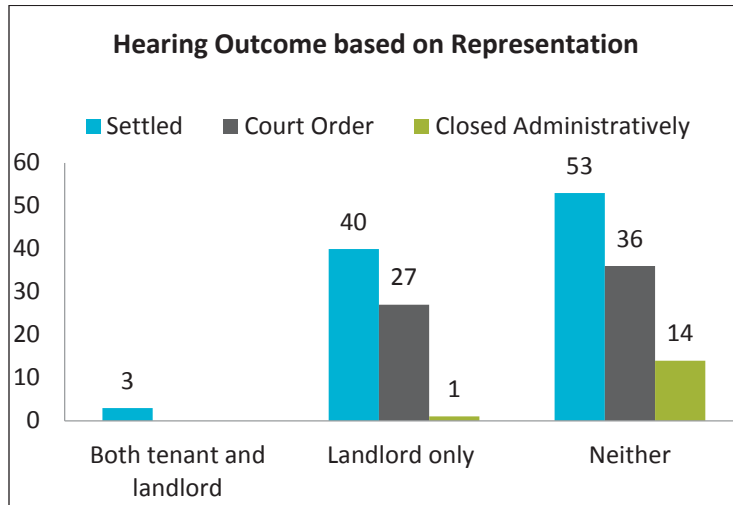


Who had Representation?	#	%
Both	3	2%
Landlord	68	39%
Neither	103	59%
Grand Total	174	

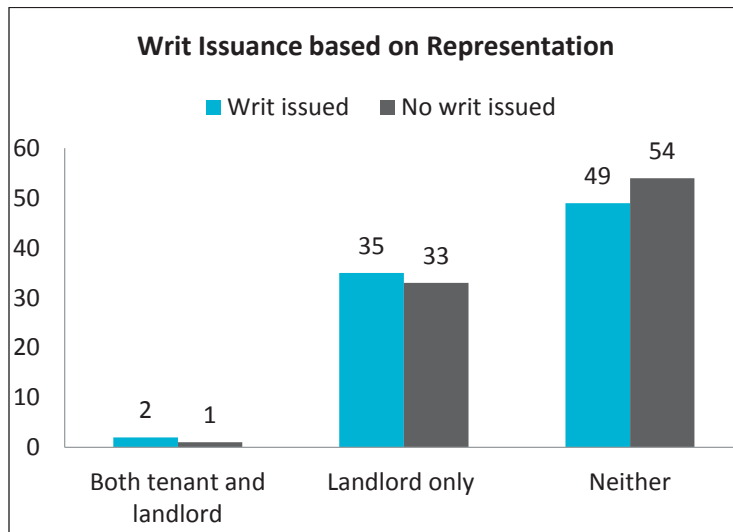
In nearly 60% of cases, neither the landlord nor the tenant had representation. In the remaining cases, the landlord was far more likely to have representation than the tenant.

Note: In 65 cases, there was a "Power of Authority" on file, typically a representative of a management company; not reflected in "representation"

Fig 9. Results, by Representation status



In cases where neither party was represented, the case was more likely to be closed administratively (13% vs. 1%). Otherwise, representation or lack thereof does not appear to have significant influence on whether a case is settled or results in a court order, or whether or not the case results in a writ.



State Data Extract Analysis: Minneapolis-specific

Methodology

Staff from the Minneapolis Business Intelligence and Data Services (BIDS) filtered the data extract from the state court to include only evictions filed in 2015 with a defendant address in Minneapolis to conduct additional analysis of Minneapolis-specific cases. Commercial eviction and bank foreclosures were removed to the best ability of analysts.

Staff used City addressing services to connect case address to APNs (unique property identifiers), with additional addressing done manually using a combination of City Property Info Services and Google Maps. There were some cases where an address could not be verified or seemed to be outside of City limits; those cases were excluded from analysis.

Information from Courts staff and corroborated by the data indicates that there are some addresses listed for defendants that are not the location they were eviction from, but rather, a more current address provided after the initial filing. Evidence of this includes addresses for defendants that are outside the court jurisdiction or cases where a shelter was provided as an address. It is possible that cases where an individual provided an updated address that is also a valid address in Minneapolis may be misrepresented in this analysis. The exact number of instances of this issue is unknown; however, for those defendant addresses checked manually there was a high match percentage between the owner listed on Property Info and the plaintiff name leading to a conclusion that this issue is relatively infrequent.

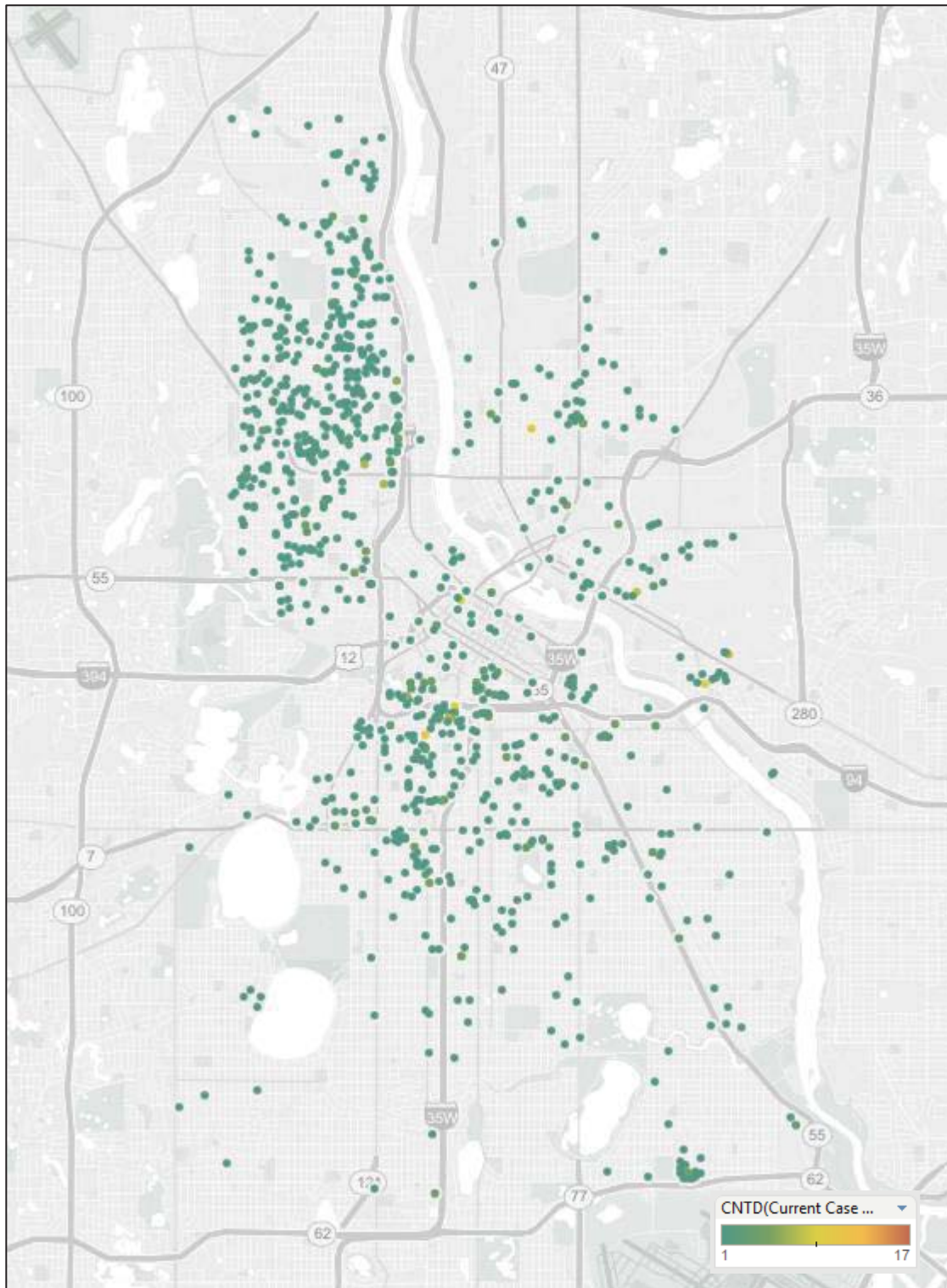
Key Findings

- Geographic concentration is consistent with the earlier analysis by ZIP code, with dense coverage throughout North Minneapolis, and distinct clusters just south of Downtown (Stevens Square) and in far south-east Minneapolis.
- For owners who filed at least one eviction case in 2015, the average rate, measured as the number of filings compared to the number of rental units owned, was 5.2% or about 5 cases per 100 units. The average rate for eviction judgement was 2.3%, or about 2 evictions for every 100 units. Note that since this data set was analyzing those that had one or more eviction, it is necessarily skewed high. Owners with no evictions were excluded from the denominator.
- Of the evictions cases filed in 2015 in Minneapolis, about 27% of cases were filed by the top 10 owner groups, and 35% by the top 20.
 - Many of the owners on the 'frequent filers' list are also some of the owners with the greatest number of rental units. For example, Minneapolis Public Housing Authority has the greatest number of eviction filed by a significant margin, however, they also own about three-times as many rental units as any other owner in this data set.
 - The frequent filers list is not just a list of the owners with the most units, however. There are several owners/companies with large portfolios who have low number of filings, as well as owner/companies who filed many cases who have very modest portfolios.

- In making meaning of the 'frequent filers' list, it may be valuable to consider the public/subsidized housing providers separately from the private market housing providers. Substantially different practices and procedures may be impacting those segments of the property owner landscape. Additionally, the amount of rent owed in non-payment cases is likely to be much lower in public/subsidized cases than for market-rate units.
- There is evidence of a **direct connection between eviction and homelessness**; while infrequent, some defendants have a homeless shelter or 'no address' listed for a current address
- Evictions are seasonal, with **filings at their highest in the summer months** (June through August)
- Eviction cases are resolved quickly, most within **14 days**

Data and figures

Fig 10. 2015 Eviction Map, Number of Cases by Property APN



Frequent Filers

One key item for analysis was a determination of who the plaintiffs in eviction cases are, attempting to understand if there is a disproportionate use of court processes by a few individuals or companies.

Methodological notes:

Analysts used a reference data set provided by the Minneapolis Department of Regulatory Services connecting LLC's and other management groups to a common owner, based on the defendant address then validated for accuracy. This reference represents the best-available data at a particular point in time, and should be considered an informed estimate.

In order to calculate an eviction rate for each owner, the number of unique case ID #s for filings and number of judgements were compared to the number of rental units owned, using City license data. This rate is not necessarily a one-to-one comparison to the number of cases with the number of units and/or tenants. For example, if multiple tenants were evicted from one unit (within the same case), this counts as one instance. If however, the same tenant was filed against for eviction in two separate cases over the course of the year, this would count as two instances.

While analysts attempted to verify the rental license status of all plaintiffs, that analysis is not reflected here as the verification could only be done positively; if there was a match we could confirm a valid rental license. If there was no match, however, we were unable to verify if the plaintiff was unlicensed or if there was an error or mismatch in the data.

Fig 11. Owners or management groups with 10 or more evictions cases in 2015, and rate of eviction

Owner or Management Group	# Eviction Cases Filed	Rate: Cases filed/ # of rental units	# Eviction Judgements	Rate: Judgements/ # of rental units	# Rental units owned
MPLS PUBLIC HOUSING AUTH MPHA	328	5.5%	122	2.1%	5,943
STEPHEN FRENZ	141	10.6%	74	5.5%	1,335
GEORGE E SHERMAN	68	4.1%	29	1.8%	1,661
STEVEN F MELDAHL	54	79.4%	37	54.4%	68
MAHMOOD K KHAN	49	79.0%	29	46.8%	62
RHA 3 LLC/ HAVENBROOK	40	19.0%	20	9.5%	211
METRO PARK EAST PROPERTY OWNER	37	19.1%	13	6.7%	194
KRISTIN FARUQ BDC PROPERTY MGMT	36	2.2%	17	1.1%	1,626
ROBERT D ZEMAN	36	112.5%	15	46.9%	32
JEFF D OLSON MGMT	34	4.7%	7	1.0%	718
AEON	30	2.8%	16	1.5%	1,078
DANIEL S CARLSON GROUP	29	16.4%	13	7.3%	177
2400 BLAISDELL GROUP	28	8.7%	9	2.8%	322
LONNY DOUB	26	14.9%	8	4.6%	175
CARL ROBERT NICOLLS	22	122.2%	5	27.8%	18
MIR ALI GROUP	21	41.2%	13	25.5%	51
CARPATHIAN CAPITAL FUND	20	30.3%	7	10.6%	66
JAMES RUBIN	20	3.2%	5	0.8%	635
GOFF HOLDINGS LLC	19	38.8%	8	16.3%	49
VICKI S WILKEN MGMT	19	17.3%	7	6.4%	110
1313 5TH STREET MN OWNER LLC	17	5.4%	8	2.5%	316
ASSERTIVE MPLS/ DEWANNA CRAWFORD	17	31.5%	9	16.7%	54

JASON W QUILLING	17	5.6%	8	2.6%	303
DIANE F NELSON MGMT	15	6.2%	2	0.8%	244
GFW PROPERTIES LLC	15	10.6%	6	4.2%	142
IRA KIPP GROUP	15	60.0%	8	32.0%	25
LENNY FROLOV MGMT	15	15.2%	5	5.1%	99
MARK JOSSART MGMT	15	1.2%	8	0.7%	1,240
WILLIAM J CULLEN	14	11.0%	6	4.7%	127
ACC OP UNIVERSITY COMNS MN LLC	13	29.6%	8	18.2%	44
ALEX J EATON MGMT	13	10.1%	7	5.4%	129
MINNEAPOLIS GRAND APARTMENTS	13	14.4%	5	5.6%	90
RENTER'S WAREHOUSE MGMT	13	3.0%	5	1.1%	440
URBAN HOMEWORKS INC	13	11.3%	6	5.2%	115
ASHISH AGGARWAL	12	6.5%	9	4.9%	184
BASHIR MOGHUL GROUP	12	16.7%	5	6.9%	72
RICHARD J GROMMES	12	11.3%	7	6.6%	106
ALAN K BUTLER	11	42.3%	5	19.2%	26
PPL	11	2.1%	8	1.5%	530
AVALON HOME INVESTMENTS/ MARK OLSON	10	22.7%	3	6.8%	44
M & M STAFFING LLC	10	100.0%	6	60.0%	10
MISSION INN/ PAUL BERTELSON	10	21.3%	5	10.6%	47

Fig. Eviction Filing Rates for Owners with >1,000 rental units

Owner or Management Group	# Eviction Cases Filed	Rate: Cases filed/ # of rental units	# Rental units owned
MPLS PUBLIC HOUSING AUTH MPHA	328	5.52%	5,943
DAVID HORNIG	8	0.45%	1,788
GEORGE E SHERMAN	68	4.09%	1,661
KRISTIN FARUQ BDC PROPERTY MGMT	36	2.21%	1,626
STEPHEN FRENZ	141	10.56%	1,335
MARK JOSSART MGMT	15	1.21%	1,240
COMMON BOND COMMUNITIES	2	0.16%	1,233
AEON	30	2.78%	1,078

Timeline for Filing and Judgment

Fig 13. Month of case filing and judgement

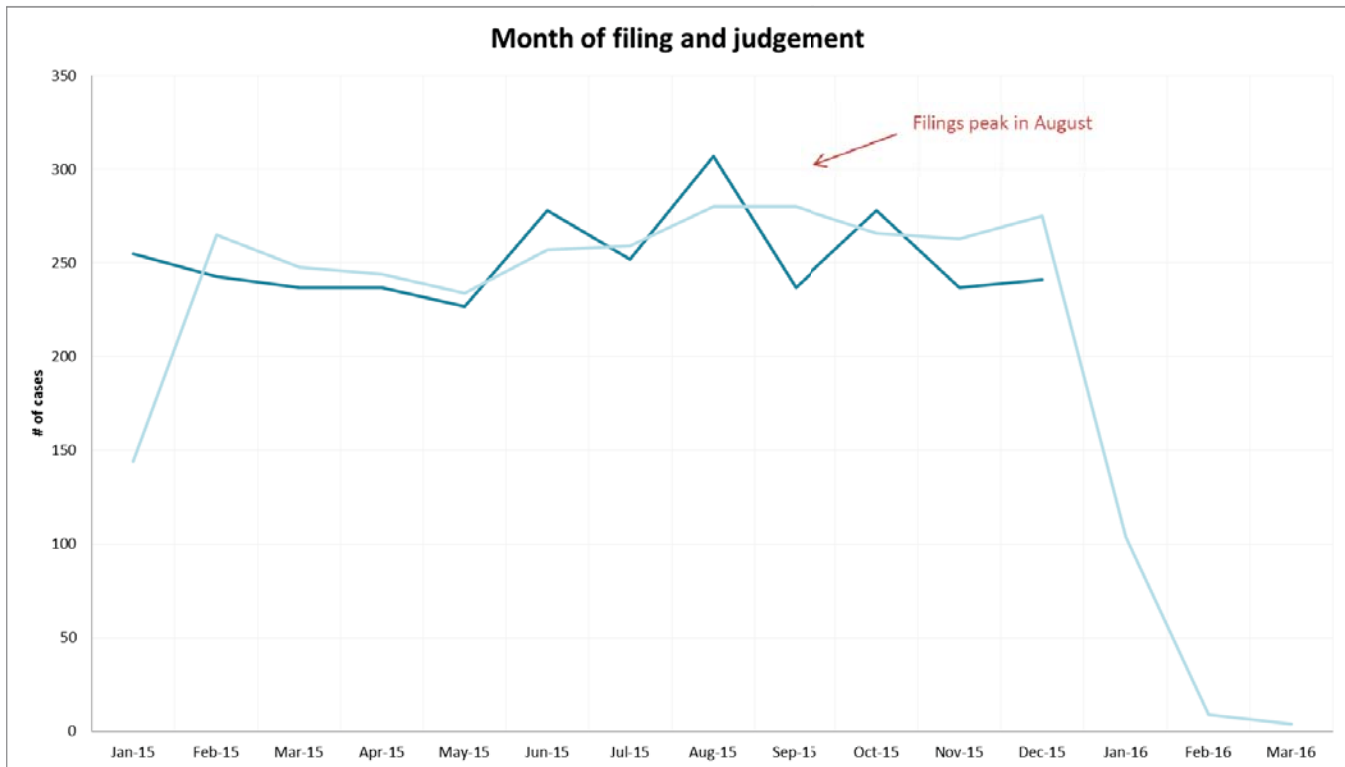
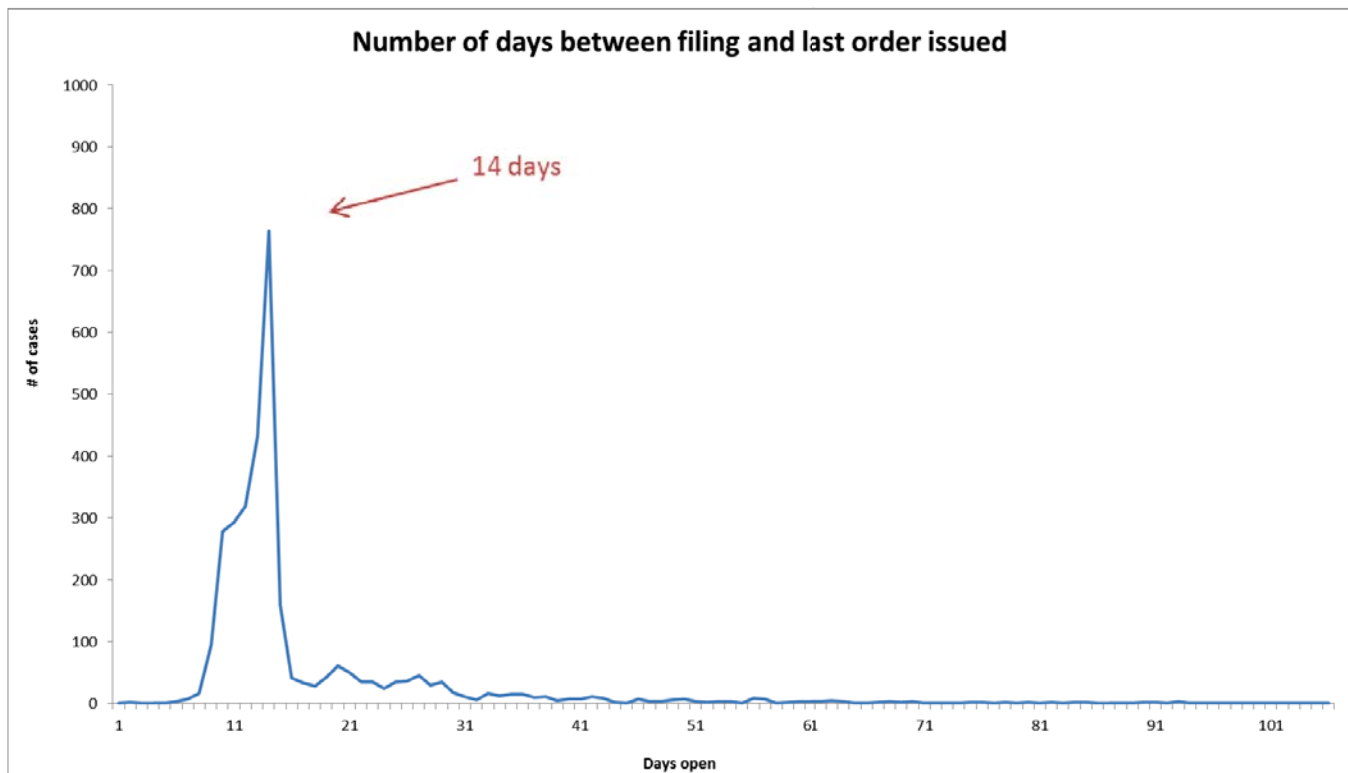


Fig 14. Days open



Homelessness

Most addresses for defendants matched the address of the property owned by the plaintiff. In some cases, however, the address provided seems to be an address other than the property that the defendant was evicted from. This mismatch would indicate an address provided by the defendant at a later date.

Of specific interest were those cases where an individual may have become homeless as a result of the eviction.

Fig 15. # of cases where the current address listed as a shelter, no address, or a hospital

Shelter Addresses Provided	
People Serving People	3
Salvation Army Harbor Light Center	2
Catholic Charities Higher Ground	1
Our Savior's Shelter	1
Simpson Shelter	1
St. Anne's Place	1
Youthlink/Youth Opportunity Center	1
<i>Total</i>	<i>10</i>

Other	
No address	25
VA Hospital	1
<i>Total</i>	<i>26</i>

State Data Extract Analysis: County-wide

Methodology

An additional analysis was undertaken to understand the broader context and trends in evictions across all of Hennepin County using a data extract from the state court for cases filed between 2009 and early 2016.

Hennepin County's GIS division used ESRI's address parsing and geocoding service to provide geographic coordinates associated with the plaintiff and defendant records in Hennepin County. Hennepin County's Business Technology Solutions (BTS) unit of Resident and Real Estate Services, subsequently received the geocoded data for additional cleaning and analysis. Using Google's geocoding service, most of the outstanding unmatched records were given geographic coordinates; the remaining were matched manually.

Key Findings

- Minneapolis accounts for nearly half (47%) of all evictions cases, and is somewhat overrepresented in the proportion of eviction judgements (51%)
- The number of eviction filings overall is on the decline from 2009-2015
- The majority of cases are closed within 14 days of filing. This is falling from a high of 83% in 2009 to a low of 74% in 2015. Greater than 90% of cases are consistently closed within 30 days, 97% within 60, and 99% within 120.
- There is a stable geographic distribution of eviction judgments throughout the 2009 to 2015 period, with the largest concentration of cases in North Minneapolis, Brooklyn Center, and Brooklyn Park. This distribution aligns to demographic patterns, closely matching where non-white Hennepin county residents live.
- Eviction filings are predictably seasonal; filings peaking between June and August each of the years analyzed.

Data figures and tables

Minneapolis accounts for 47% (24996) of eviction cases, suburban Hennepin 53% (28427). Nevertheless, Minneapolis accounts for 51% (9340) of eviction judgments while suburban Hennepin only accounts 49% (9011).

The number of eviction cases fell by nearly 1/3 (32%) between 2009 and 2015, countywide, though eviction judgments only fell by 19%. Minneapolis eviction cases fell by 24%, though the number of eviction judgments only fell by 8% over the same period.

Fig 16. Eviction Cases filed, Hennepin County and Minneapolis

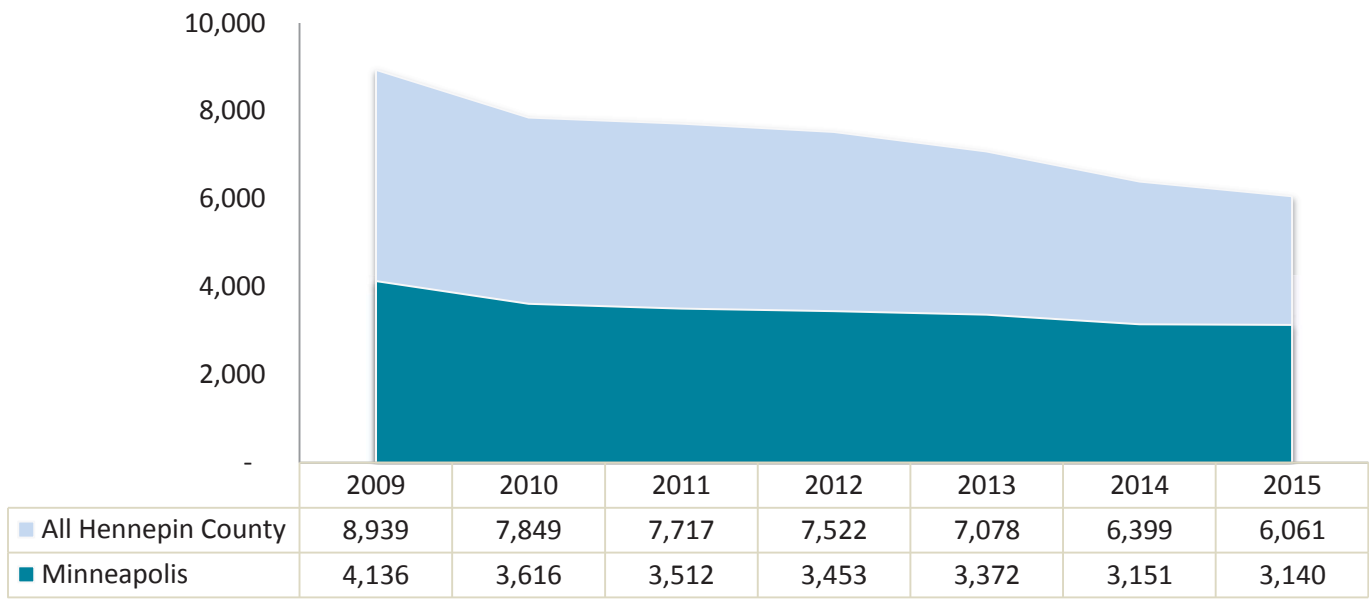


Fig 17. Eviction Judgements, Hennepin County and Minneapolis

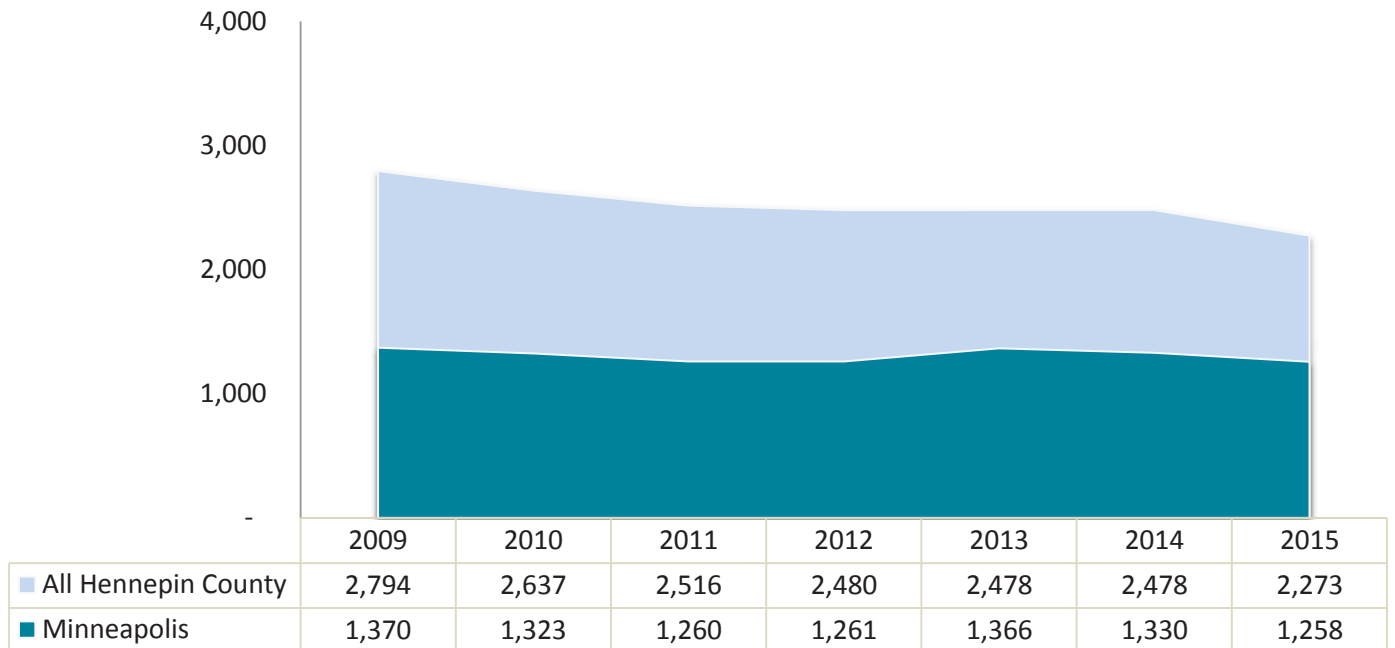


Fig 19. Evictions in Hennepin County as a Percent of Rental Stock – All Years

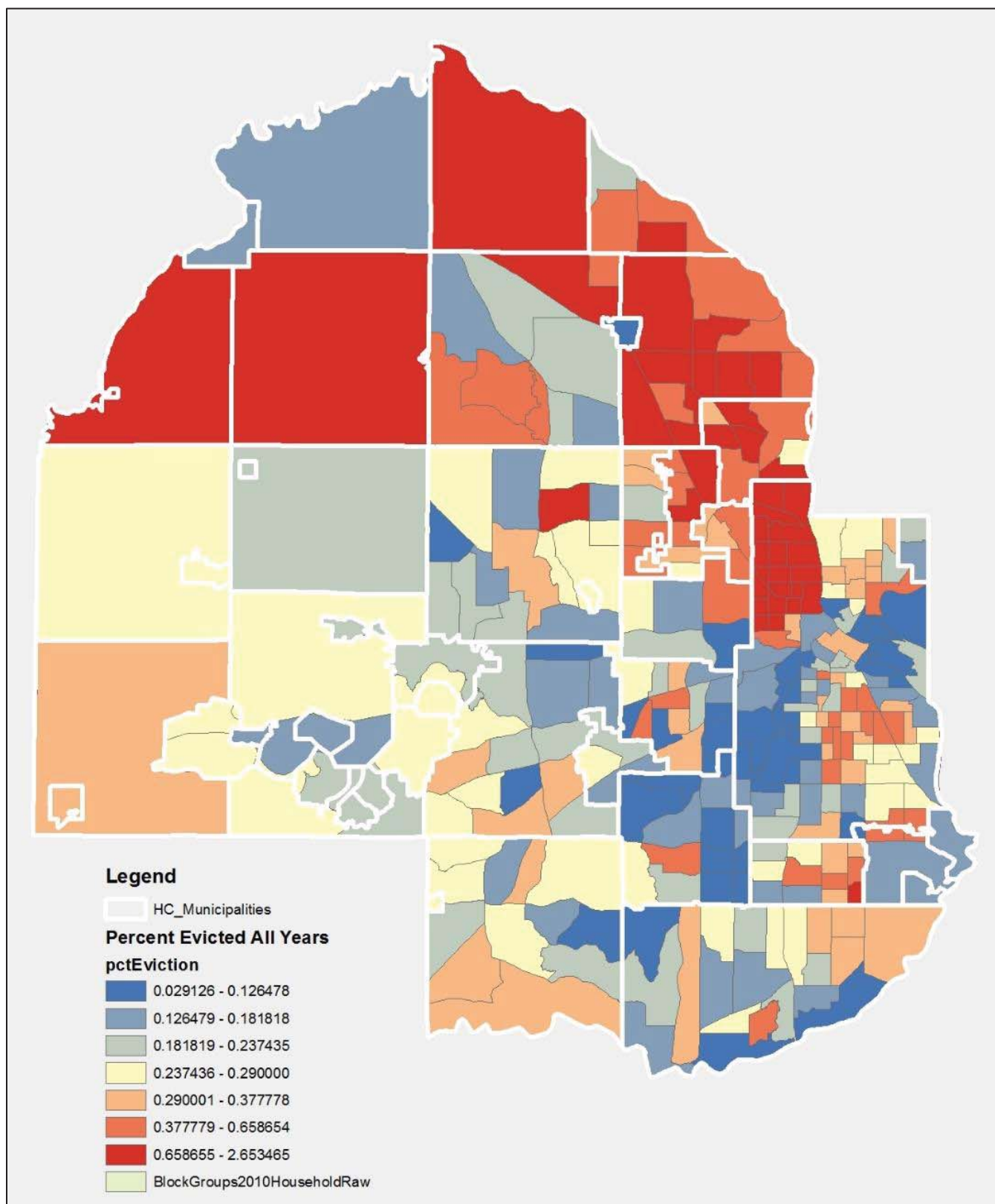


Fig 20. Hennepin County Non-White Percent of Population

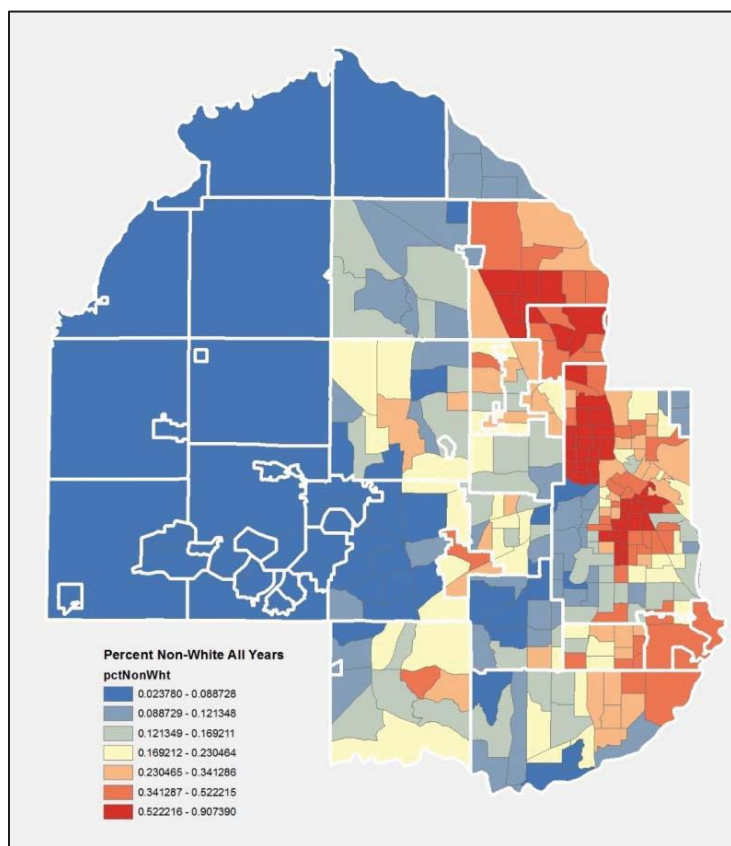


Fig 21. Hennepin County Percent of Population Hispanic Ethnicity

