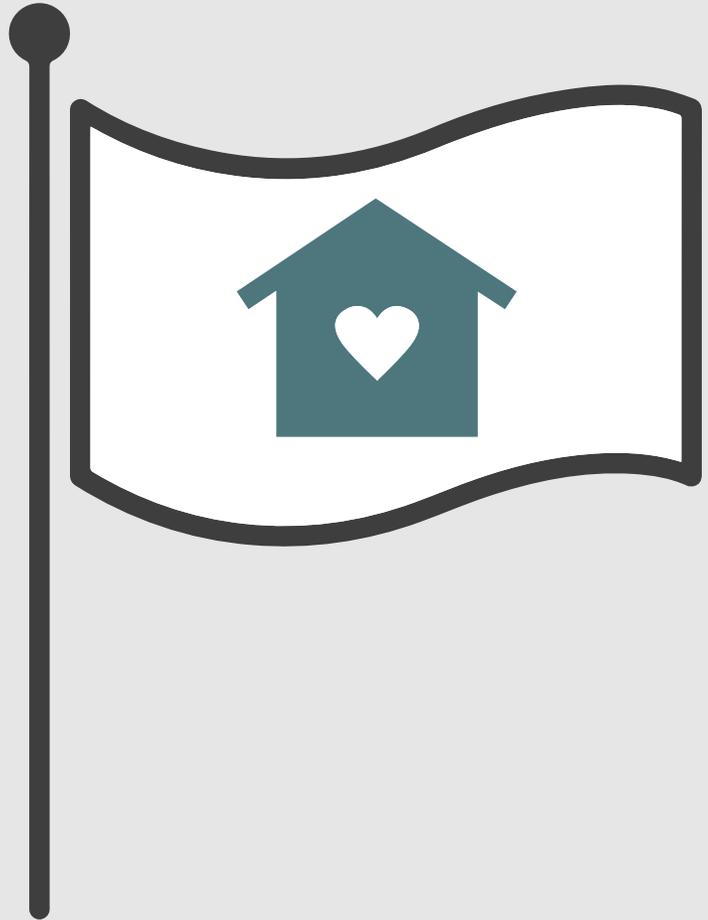


# Key Housing Issues Facing Immigrant Communities in the Twin Cities

Interviews with leaders from the Hmong, Latino and Somali communities

November 2017



A collaborative  
research project by



## Contents

Introduction	3
Executive summary	4
Demographic overview	4
Literature review	5
Methodology	7
Key Housing Issues Facing Immigrant Communities	7
Overcoming Challenges to Housing Issues	13
Strategies for Engagement with Immigrant Communities	17
Conclusion	19
References	19

### *Authors and acknowledgments*

This report was researched and written primarily by *Serena Xiong*, MPH, PhD candidate in Social/Behavioral Epidemiology at the University of Minnesota School of Public Health through the Center for Urban and Regional Affairs' Community-Based Research Program.

The project was managed and the report was edited by *Clark Goldenrod*, policy analyst at the Minnesota Budget Project, and *Carolyn Szczepanski*, Director of Research and Communications at Minnesota Housing Partnership (MHP).

Additional research and interviews were conducted by *Atticus Jaramillo*, PhD candidate at University of North Carolina-Chapel Hill and former MHP Research Associate; *Gabriela Norton*, MHP Research Associate; and *Laura Proescholdt*, MHP Communications Associate.

## Introduction

---

In many ways, housing is integral to the American Dream. Since the inception of the United States, finding safe haven has been a driving force for millions of American immigrants. They come seeking the opportunity to build a better life for themselves and their children — and fulfilling those dreams are inextricably tied to finding a stable, affordable place to call home.

Despite the resilience of immigrants, many systemic barriers have been created to determine what populations have the most access to housing and where. So, for many immigrants even today, the dream of a securing a safe, healthy, affordable home is out of reach.

In recent decades, the Twin Cities region has become a gateway to the U.S. for many immigrant families. Between 2000 and 2015, the number of foreign-born residents contributing to the region rose by 74 percent, rising from 206,500 to 359,500.<sup>1</sup> Today, 12 percent of all Twin Cities metropolitan area residents are foreign-born and 23 percent of children under the age of 18 are either foreign-born or have at least one foreign-born parent.<sup>2</sup>

Immigrants are integral to the communities they settle in. However, even years after they arrive, many immigrants face significant and urgent challenges finding and maintaining adequate and affordable housing. A growing number of the region's residents pay more than they can afford for housing, forcing them to live in substandard conditions or forgo other necessities like food, medicine or transportation — and these challenges disproportionately impact communities of color, including immigrants. In fact, almost 40 percent of immigrant households in the Twin Cities

## Immigrants are integral to our communities

Immigrants to Minnesota play important roles in their communities and make valuable economic contributions to the state. They find jobs or start businesses to establish their careers here, and pay taxes that fund the services that local residents rely on.

**According to the Partnership for a New American Economy:** In 2013, foreign-born residents contributed \$22.4 billion to Minnesota's gross domestic product (GDP), representing 7.5% of total state GDP. The 2013 purchasing power of Minnesota's immigrant population totaled \$7.7 billion, 6.9% of the total purchasing power of all residents in the state. And, in 2013 alone, foreign-born Latinos paid \$161 million in state and local taxes.

metropolitan area are “cost burdened,” meaning they pay more than 30 percent of their income on housing.<sup>3</sup> While the number of foreign-born residents in the Twin Cities is on the rise, the vacancy rate for apartments in the Twin Cities remains low, creating a difficult, crowded market for affordable housing options. These challenges persist in home ownership, as well, with immigrant and people of color-led households far less likely to own their homes than white households.

But the challenges faced by the region's immigrant populations go beyond financial constraints. Previous research and local narrative data reveal a wealth of distinct barriers faced by newly arrived and settled immigrants. Given the urgent need to identify lasting solutions for the growing immigrant community so that all of our region's residents can thrive, the Minnesota Housing Partnership, Minnesota Budget Project and the University of Minnesota's Center for Urban and Regional Affairs partnered to better understand the challenges faced by the largest immigrant populations in the Twin Cities: the Hmong, Latino and Somali communities.

1. Minnesota Compass, Immigration Population Trends  
2. U.S. Census Bureau, American Community Survey, 2015  
3. U.S. Census Bureau, American Community Survey, 2015

Through interviews with a dozen organizations that work with and within these key immigrant communities, we sought to explore not only what barriers exist, but also what recommendations leaders have to remedy their constituents' housing challenges. Given the predominantly white leadership in the government and advocacy spaces that advance the agenda around affordable housing, we also sought to explore how non-immigrant-led organizations can work more effectively with these communities, through policy priorities and more meaningful community engagement.

This project is not an exhaustive or comprehensive survey of the many organizations doing work in this area. Nor is it an exhaustive or comprehensive survey of the diversity of immigrants and the challenges they face. Our hope is that this snapshot can serve to advance conversations that are already happening, in ways that center the insight and leadership of organizations that work closely with communities that are disproportionately burdened with housing challenges.

## Executive summary

Immigrants play an important role in our communities and our economy. The report finds both distinct challenges and common barriers faced by Somali, Hmong and Latino immigrant communities including a lack of affordable housing, substandard housing, and overcrowding.

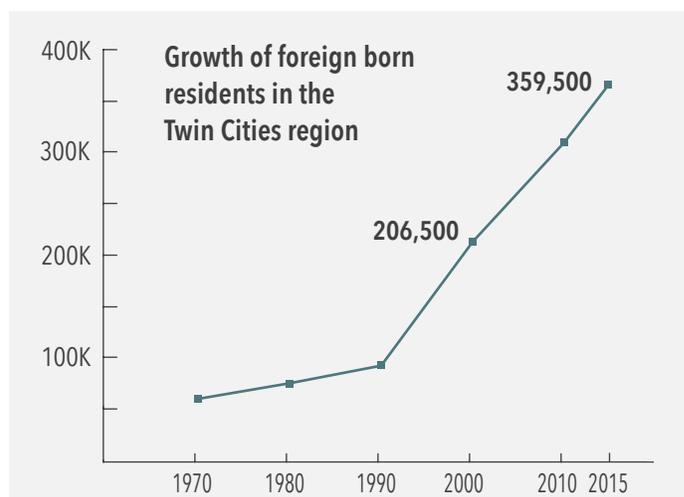
To address these challenges, immigrant leaders also identify resources that are needed including educational workshops, investments in community engagement practices, and increased financial resources to community organizations that are already doing the work of offering housing services to immigrants. Leaders also recommend that advocates invest in authentic community engagement and build relationships and trust with immigrant communities.

Our hope is that this snapshot can serve to advance conversations that are already happening in ways that center the insight and leadership of organizations that work closely with communities that are disproportionately burdened with housing challenges.

One major limitation of this research was constrained time, resources and transportation to conduct more robust interviews with leaders and organizations that are focused on communities outside of the central cities of Minneapolis and St. Paul. While the largest numbers of immigrants live in the central cities, the highest concentrations of immigrants are in first-ring suburbs. However, the majority of our interviews were with organizations that predominantly serve the central cities.

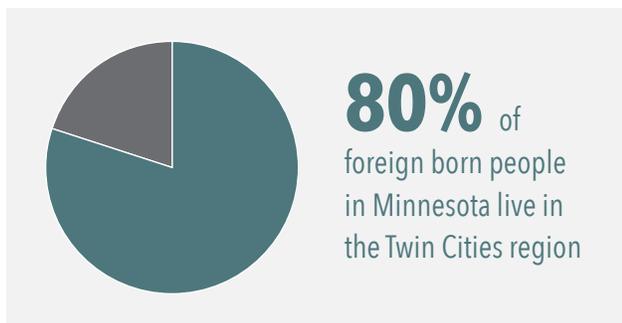
## Demographic overview

In recent decades, the Twin Cities region has become a gateway to the U.S. for many immigrant families. Between 2000 and 2015, the number of foreign-born residents living in the region spiked by 74 percent, rising from 206,500 to 359,500. Today, 12 percent of all Twin Cities metropolitan area residents are foreign-born and 23 percent of children under the age of 18 are foreign-born or have at least one foreign-born parent.<sup>4</sup>



4. Minnesota Compass, Immigration Population Trends.

In 2015, 80 percent of all foreign-born people in Minnesota lived in the Twin Cities metropolitan area. With the exception of immigrants of Canadian and Korean descent, the top 10 largest immigrant groups in Minnesota see at least 70 percent of their total population living in the Twin Cities metropolitan area.<sup>5</sup> Immigrants of Hmong descent are particularly concentrated in the Twin Cities with 97 percent of their total population living in the seven-county Twin Cities region.



More than 100,000 immigrants live in Minneapolis and St. Paul. However the highest concentrations of immigrants live in the suburbs. In 2015, nearly 70 percent of all foreign born individuals in the Twin Cities metropolitan area lived in a “suburban community,” which this report defines as any community in the seven-county Twin Cities region other than Minneapolis and St. Paul.<sup>6</sup> Brooklyn Center has the highest proportion of foreign-born households of all major suburban communities with 23 percent of all households identified as foreign-born. Overall, inner-ring suburbs such as Richfield, Brooklyn Park and Brooklyn Center see the highest proportions of foreign-born households in the region.

### Hmong Immigrants in Minnesota

---

Approximately half of all Minnesotans who identify as Hmong were born in the U.S., and 60 percent

of all foreign-born Hmong residents have lived in the U.S. for more than 20 years. Between 2000 and 2015, the Hmong foreign-born population in the Twin Cities region grew by only 25 percent – well below the 74 percent growth rate of the total immigrant population.<sup>7</sup>

Compared to other immigrant groups in this report, foreign-born Hmong households in Minnesota have higher incomes and homeownership rates, with a median income of \$50,000 and 46 percent of foreign-born Hmong-led households owning their home. While Hmong households fare better in a number of socio-economic measures, they trail behind white households which have a median household income of \$64,000 and a 76 percent homeownership rate.<sup>8</sup>

### Mexican Immigrants in Minnesota

---

The Mexican community now accounts for 18 percent — the highest proportion of any immigrant group — of people in the region who are either foreign-born or have at least one foreign-born parent.<sup>9</sup> Between 2000 and 2015, the Mexican foreign-born population increased by 56 percent in the Twin Cities region, accounting for 30 percent of the growth in the immigrant population. Of the 67,000 foreign-born Mexicans living in Minnesota, about a quarter have lived in the state for more than two decades, and about 60 percent report being able to speak English well or fluently.

With a median household income of only about \$36,000 and homeownership rate of 39 percent, foreign-born Mexican households are well below the median income (\$49,000) and homeownership rate (47 percent) for all immigrants. Between 2000 and 2015, immigrants of Mexican descent saw their incomes decline by 22 percent, after adjusting for the impact of inflation. In comparison, the decline in income of all foreign-born households was 12

5. Analysis of Minnesota Compass Immigrant Groups at a Glance data.

6. U.S. Census Bureau, American Community Survey, 2015.

7. Analysis of Minnesota Compass Immigrant Groups at a Glance data.

8. U.S. Census Bureau, American Community Survey, 2015.

9. Analysis of Minnesota Compass Immigrant Groups at a Glance data.

percent. Immigrants from Mexico have clearly faced additional challenges achieving economic security.

## Somali Immigrants in Minnesota

---

Somali immigrants are relatively new to the U.S. and trail behind other immigrant groups in important socio-economic measures. Between 2000 and 2015, the Twin Cities' Somali immigrant population increased by 160 percent to over 20,000.<sup>10</sup> A closer look at the data shows that almost half of the Somali foreign-born population has lived in the U.S. for less than a decade. Despite their recent arrival to the United States, just over 70 percent of Somali immigrants report they speak English well or fluently.

Somali immigrants have extremely low incomes. In 2015, the median income for the Somali population was approximately \$20,000 per year — less than half of the average median income for the total immigrant population (\$49,000). While low incomes largely explain why only 10 percent of Somali immigrants own their home, the lack of Sharia-compliant lending options makes it even more difficult for Somali immigrants to purchase a home.

## Literature review

---

Minnesota is home to many diverse groups of immigrants. In 2006, the Century Foundation released a report that named the Minneapolis-St. Paul area as one of nine emerging “21st Century gateways” — locales that in 1970 were home to almost entirely native-born populations but are now home to growing immigrant populations.

Katherine Fennelly, Professor of Public Affairs at the Hubert H. Humphrey Institute and one of the co-authors of the Century Foundation report, found that because a large percentage of

Minnesota's immigrants are refugees, primarily from Africa and Asia, Minnesota is unique compared to other 21st Century gateways. However, when it comes to affordable housing, Fennelly noted that Minnesota has a major shortage (Anrig & Wang, 2007), which is a trend in other states, as well.

There's evidence of widespread shortages of affordable housing in many immigrant communities across the United States (Coulson, 1999; Ellen, 2000; McConnell & Akresh, 2010; Ross & Yinger, 2002; Turner, 2013). What is unique to Minnesota is the group of immigrants that are experiencing these affordable housing shortages. In particular, immigrant groups — such as the Hmong, Latino, and Somali communities — bear some of the greatest burden when it comes to affordable housing shortages (Coulson, 1999; Hadjiyanni, 2007; The Advocates for Human Rights, 2014; Wyly et al., 2010).

According to a 2017 report by Lisa Sturtevant of the Urban Land Institute, many immigrants strive to own detached single-family homes and, increasingly, are settling in the suburbs over metropolitan areas. In Sturtevant's analysis of five metropolitan regions, she found that, in the Minneapolis metropolitan area, the number of immigrants contributing to our communities is increasing rapidly, growing by more than 70,000 residents between 2006 and 2014. These new residents come from across the globe. More than 40 percent were born in Asian countries, 25 percent in Latin American countries, and 21 percent from African countries, a large portion of whom come to Minnesota through refugee resettlement. Though these immigrants strive for homeownership, less than half of foreign-born households own a home in Minneapolis compared to 72 percent of native-born households (Sturtevant, 2017).

10. Minnesota Compass

## Hmong Immigrant Community

In the Hmong immigrant community, issues of overcrowding (due to large household sizes), low homeownership rates, and substandard housing, characterized as “housing that is unattractive, outdated, or poses a risk to the health, safety, or physical well-being of its occupants and its neighbors and visitors” (Home Guides) have been commonly reported (Coulson, 1999; Mielke, Blake, Burroughs, Hassinger, 1984; Vang, 2004). Studies have shown that these housing issues in the Hmong immigrant community are often precipitated by a lack of accommodating housing units and discriminatory and predatory practices in renting and buying (Allen, 2011; Burayidi, 2003; Crump, 2013; Preidt, 2016). Despite some studies showing upward mobility in the Hmong immigrant community, it is important to note that large segments of this community continue to live below the poverty line and should remain an important immigrant community to target when addressing housing issues (Vang, 2004; Wyly et al., 2010).

Though immigrants [from Asian, Latin American and African countries] strive for homeownership, less than half of foreign-born households own a home in Minneapolis compared to 72 percent of native-born households. (Sturtevant, 2017).

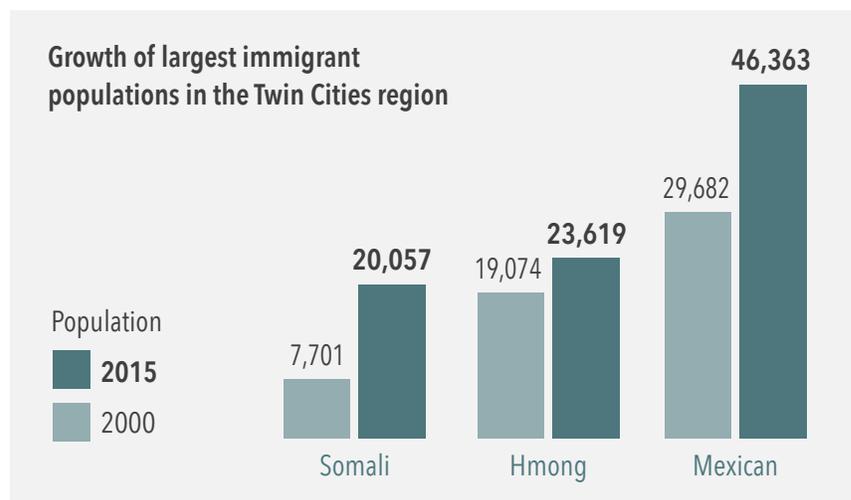
Issues of overcrowding have been well documented in studies as being highly associated with decreased health and academic outcomes (Krieger & Higgins, 2002; Solari & Mare, 2012). Moreover, many studies have shown that some Latino immigrants face additional housing hurdles because of their lack of documentation (Haubert, 2004; Marlowe & Atilas, 2005; Oliveri, 2009). As one of the fastest growing populations in the United States, it is extremely important to address the housing issues in Latino immigrants.

## Somali Immigrant Community

The issue of overcrowding is prevalent in the Somali immigrant community, as well (Dischinger, 2009; Hadjiyanni, 2007; Murdie et al., 1996). According to one study, the average size of a Somali household is 3.90, while the average household size in Minnesota is 2.25 (Dischinger, 2009). The larger family structure of Somali families is often a barrier to finding housing. Another housing issue commonly reported in this community is the lack of culturally sensitive housing for Somali tenants. As explored in one study, many Somali tenants felt that current American housing units were not accommodating

## Latino Immigrant Community

Similar to the Hmong immigrant community, there is a high prevalence of overcrowding in the Latino immigrant community (Atilas & Bohon, 2003; Enchautegui, 1995; Santiago, 1990). For example, according to one study in New Mexico, the average Latino household size was 4.32 compared to the average American household of 2.63.



of their cultural values, in particular the need to create living spaces that allow for the separation of genders (Hadjiyanni, 2007). With the issue of overcrowding (and small living spaces) compounding the issue of culturally insensitive housing, it is imperative that housing issues within the Somali community are addressed.

Unfortunately, much of the current literature on housing issues within immigrant communities continues to consolidate immigrants into one group — displaying a misleading picture of homogeneity and masking the different stories and struggles of distinct immigrant groups, such as the Hmong, Latino, and Somali communities. Housing issues in immigrant communities, therefore, need to be uniquely recognized and addressed for each immigrant community.

The scarce literature on housing in these three immigrant groups also calls for action to better engage with and understand the key housing issues facing these communities. To ensure all Minnesota communities can thrive and that a diversity of cultural traditions are understood and respected, policy makers and the public need to understand the concerns and desires of these distinct immigrant groups. To create conversations

and better understanding, Minnesota Housing Partnership and Minnesota Budget Project worked with CURA to take a deeper look at the housing issues and needs within the Somali, Hmong and Latino immigrant communities in Minnesota.

## Methodology

---

Over the course of three months, 12 Somali, Hmong, Latino and multi-ethnic organizations were interviewed. Staff from these organizations were asked to participate in a one-hour semi-structured interview addressing the following themes: barriers or challenges to housing for their constituency; current and suggested resources for housing for their communities; and strategies for better community engagement with non-immigrant-led or oriented organizations. Each interview was transcribed and coded using Microsoft Word. An overall code tree was used to codify and unify themes across the interviews. Immigrant group-specific nodes were also included in the code tree to identify themes unique to each immigrant group.

## Key Housing Issues Facing Immigrant Communities

---

To illustrate some of the most prevalent issues faced by particular immigrant communities, we divided our findings into several key areas:

- Housing differences between home country and the United States
- Primary issues faced by newly arrived and longer tenured immigrants
- Positive and negative attributes of neighborhoods with centralized immigrant-specific (e.g., Hmong) populations

We also highlighted the key housing issues that were commonly reported and shared among all three immigrant groups.

### Organizations interviewed:

ACER- African Career and Education Resources, Inc  
African Immigrants Community Service  
CAPI USA  
CAPM- Council on Asian Pacific Minnesotans  
CLUES- Comunidades Latinas Unidas en Servicio  
HACER- Hispanic Advocacy and Community Empowerment through Research  
Inquilinx Unidxs por Justicia  
Neighborhood House  
Somali American Parent Association  
Tapestry (Bi-lingual Spanish church)  
Voices for Racial Justice

## Hmong Immigrants

---

### *Housing differences between Hmong home countries and Minnesota*

In our interviews with the staff of Hmong organizations, we heard many key housing differences between the home countries of Hmong immigrants and the United States. Our interviewees reported that, in the home countries of Hmong immigrants, housing units were typically much smaller; homes often took the form of makeshift bamboo huts; and Hmong immigrants, particularly those living in Thailand, typically resided in refugee camps, where overcrowding and high residential density were common housing issues.

According to one Hmong leader, Hmong immigrants often experience a cultural shock when resettling in the United States. “A lot of our clients come from refugee camps. Culture shock is a common experience among our Hmong clients, especially the fact that housing must be paid [for]. Additionally, many of our Hmong clients come from warmer climates, so adjusting to the weather here is another challenge.” Leaders emphasized that these distinctions in housing experiences are important to understand when working with Hmong immigrants on housing issues.

### *Primary issues faced by newly arrived immigrants*

Among newly arrived or recently settled Hmong immigrants, we found that overcrowding was the single most important and commonly reported housing issue. According to one Hmong leader, “[Among] recently settled Hmong immigrant groups, there are challenges to finding housing that will accommodate their large households. On

average, many of these families have a household size between six and eight people. So, finding a unit with an appropriate number of bedrooms is a challenge. Additionally, being able to afford rent is another challenge, as many of these recently settled immigrants are jobless or working in low-paying occupations.” Other housing issues that were noted among newly arrived Hmong immigrants included high rents, poor insulation, and poor living conditions, such as high lead levels in homes.

### *Primary issues faced by longer tenured immigrants*

Like their newly arrived counterparts, Hmong immigrants who have lived longer in Minnesota also experience high rents, overcrowding, and substandard living conditions — but their list of challenges is longer. Most notably, longer-tenured Hmong immigrants face barriers when they are ready to buy a home, which translates to very low rates of homeownership. According to one Hmong leader, credit history is a challenge because “a lot of Hmong families tend to use cash when making transactions, and as a result cannot build up a history of credit when they want to buy a home.”



According to one Hmong leader, “[Among] recently settled Hmong immigrant groups, there are challenges to finding housing that will accommodate their large households. On average, many of these families have a household size between six and eight people. So, finding a unit with an appropriate number of bedrooms is a challenge. Additionally, being able to afford rent is another challenge, as many of these recently settled immigrants are jobless or working in low-paying occupations.”

Longer-tenured Hmong immigrants also report long waiting lists for subsidized housing. Even after living in Minnesota for a substantial period of time, many Hmong immigrants still live below the poverty line and rely on subsidized housing for housing support. An additional housing issue faced by longer-term Hmong immigrants is the inability to secure employment or work opportunities within the Twin Cities area. As one Hmong leader noted, “Not being able to find work in the city [is a big problem for this community]. As a result of this issue, some Hmong families move out to Greater Minnesota to find industrial jobs. As their income increases, however, these Hmong families no longer qualify for government assistance programs (such as free or reduced lunch for their children). Eventually, they move back into the city and are forced to start at square one again.”

Finally, when longer-term Hmong immigrants are able to purchase a home for the first time, they have trouble making consistent mortgage payments. According to one Hmong leader: “The lack of financial capacity to make mortgage payments over the long run [is the biggest issue facing longer-term Hmong immigrants].”

### *Positive and negative attributes of neighborhoods with centralized Hmong populations*

Our interviews with the Hmong leaders highlighted that the majority of Hmong immigrants they work with live in St. Paul or Minneapolis — and enjoy many positive attributes of these communities. As Hmong leaders note:

*“The most positive aspect about the neighborhoods where our families live is the ethnic mix (the restaurants and arts) – the mixing of many different immigrant groups. The diversity is just so*

*rich in these neighborhoods. I also think that our families like where they live because they have easy access to our school, which serves as nexus of many resources (including housing assistance).”*

*“One of the positive characteristics of the neighborhoods where our Hmong families live is the strong sense of community.”*

There were also negative attributes reported by Hmong leaders, including:

*“Some negative attributes about the neighborhoods where our Hmong clients live are 1) the potential relocation of homes from pending transportation projects, like the Blue Line [light rail], 2) the level of criminal activity, and 3) not being able to live in a housing unit where the whole family can be accommodated.”*

*“In neighborhoods like Frogtown, where there is still quite a large Hmong population, homes are more run-down and dilapidated; the quality of housing is not as nice and well-maintained as homes in the suburbs. Additionally, there is the noise factor — the closer you live to the city, the louder it can get.”*

*“Even amongst the increasing ethnic mix, there is still some racial tension that exists in the neighborhoods where our families live.”*

## Latino Immigrants

---

### *Housing differences between home countries and Minnesota*

Given the various groups that make up the Latino immigrant population in the Twin Cities, housing differences between the home countries and the

United States are very specific to each group. In general, however, Latino leaders reported some common differences between homes in origin countries and the United States:

- Homes were smaller in origin countries;
- There was greater residential density in origin countries, and
- Building materials of homes differed significantly (e.g. homes made from clay)

To understand the nuanced differences in housing conditions among various origin countries, below are responses from some of the Latino leaders highlighting those subtleties:

*“There are significant differences for the most part. But it also depends on where the population is coming from. Rural areas in Mexico are very different than major cities in Mexico. Rural and very rural conditions are also very poor. For the most part, people living in the farming and remote areas don’t pay for or own their housing; it’s been inherited or they live with relatives. So it’s property, it’s place, it’s everything for families and individuals. When you come here, you see a different type of housing infrastructure, even in rural areas. Trailer homes and mobile parks are a difference in housing. In Mexico, they have government-built and -owned rental housing and homeownership models.”*

*“In Mexico and Guatemala, there were many poor families who had no property. The housing conditions varied so much. Housing was typically much smaller. There were a lot of houses built right next to each other, and the housing concentration was much denser. In Argentina, housing was very expensive because safety was a very important concern for many families; so safe neighborhoods were more expensive. In Latin American countries, many families lived close to each other, which made it easier to access family support.”*

### **Primary issues faced by newly arrived immigrants**

Based on our interviews with Latino leaders, several issues surfaced as primary challenges facing newly arrived Latino immigrants.

**Lack of affordable housing:** One of the biggest housing needs in the Latino immigrant community is more affordable housing. Currently, there is simply not enough housing that is affordable for newly arrived, working Latino immigrants.

**Not being able to find housing upon arrival:** Many Latino leaders reported that finding and securing an initial place of shelter is often difficult for Latino immigrants. However, this problem can be mitigated by a strong support network within the Latino immigrant community, where newly arrived Latino immigrants rely on word of mouth to find housing opportunities.

**Substandard housing:** Like the Hmong immigrant community, newly arrived Latino immigrants often reside in housing units with many health and quality hazards, including lead paint and roach infestations.



Currently, there is simply not enough housing that is affordable for newly arrived, working Latino immigrants. As a result, newly arrived Latino immigrants often reside in housing units with many health and quality hazards, including lead paint and roach infestations.

**Overcrowding:** Similar to Hmong and Somali immigrant families, Latino immigrant families also have large household sizes. When they are able to find housing, as many as 12 to 20 people can be found sharing a single-family housing unit, according to one Latino leader.

**Background check practices and lack of documentation:** According to one Latino leader, background checks and lack of documentation have significantly limited the ability of many Latino immigrants to be selective in their housing options. Frequently, people without documents have to settle for homes that are substandard and unsafe because they lack the immigration documentation to pass a background check for safe and affordable homes.

**Exploitation and discriminatory practices by landlords:** In cases where Latino immigrants do not have documents, Latino leaders reported many examples of exploitation by landlords. Leaders indicated that it is not uncommon for tenants to report that landlords have exploited immigrants' fear of deportation by overcharging them for rent or ignoring maintenance requests.

**Displacement:** This is a common problem among Latino families who experience increased rents or have lost jobs. As a result of these issues, families are forced to relocate to new homes, displacing them from an already established network and community. This instability in housing exacerbates settling for substandard housing.

### *Primary issues faced by longer-tenured immigrants*

Housing issues faced by longer-term Latino immigrants did not differ significantly from newly arrived Latino immigrants. However, a housing problem that was unique to longer-tenured Latino immigrants was the low rate of homeownership, induced by a lack of credit history and predatory practices. As one Latino leader summarized: "Many of us are coming here without any kind of credit history... Another thing is that you don't have any references. So many times you need someone to be your co-signer when you're buying a house... You cannot find that. Also, when you go to the bank, it's either you go to [a major bank] where they have very good service in Spanish but they cannot help you... because you have no credit history or you find some other bank where they take advantage of your lack of knowledge and over charge you on closing fees. That is a big problem."

### *Positive and negative attributes of neighborhoods with centralized Latino populations*

The Latino leaders we interviewed worked most often with Latino populations in St. Paul and South Minneapolis. The most positive aspect noted by Latino leaders about these neighborhoods was the social capital. As one Latino leader succinctly stated: "There's a type of social fabric in these communities that seems to be attractive to a lot of people, which also plays a very important role in their access to social capital."

In contrast to the positive attributes, some Latino leaders reported that living in the same community or neighborhood could be a disadvantage. One leader noted that, "being close to areas where people like them live, and where services and

products they're familiar with are available can sometimes exacerbate the segregation, or self-choice of segregation, with peers of your ethnicity or race." Another leader reported that there is not enough networking and interaction between different neighborhoods with large Latino populations, which can lead to a lack of sharing lessons learned or working toward mutually beneficial goals.

## Somali Immigrants

---

### *Housing differences between Somalia and Minnesota*

According to the Somali leaders we interviewed, the biggest difference between housing in Somalia and Minnesota is the type of housing units found within each geographical location. The housing units in Somalia were much smaller compared to the housing units in Minnesota, and they primarily took the form of huts. Additionally, many of these huts were concentrated in village settings in Somalia, versus houses largely concentrated in larger towns and cities in Minnesota. Another commonly reported difference is paying a monthly rent or mortgage inherent in U.S. practices. As one of the Somali leaders said: "The housing units in Somalia are very small compared to here. However, I would say that they [Somalis] were satisfied with their housing conditions. They had no bills to pay, no monthly mortgage to pay. There were no regulations or rules about bedroom expectations. And lots of extended family members would all live in one single house. I would say that both places [Minnesota and Somalia] had very different standards of living."

### *Primary issues faced by newly arrived immigrants*

Among newly arrived or recently settled Somali immigrants, overcrowding was the single most important and commonly reported housing issue. According to one Somali leader, "Many Somali families have large household sizes. One of the biggest challenges that Somali immigrants face is finding a home that fits all of their family members. Often, families are divided and there is a lot of overcrowding. Basically, once they arrive here, they are homeless until they receive help."

Once they do receive assistance, there is a whole new set of issues. As one of the Somali leaders described: "When our clients get here, they enter a shelter immediately. Often they can live in the shelter for up to one or two years. When they do eventually move out and find a place they can stay, they are faced with two other challenges: 1) not being able to pay rent, and 2) not having any money to buy furniture. But maybe the biggest problem is having knowledge of where to find affordable housing; it is almost impossible."



As one of the Somali leaders described: "When our clients get here, [many] live in the shelter for up to one or two years. When they do eventually move out and find a place they can stay, they are faced with two other challenges: 1) not being able to pay rent, and 2) not having any money to buy furniture. But maybe the biggest problem is having knowledge of where to find affordable housing; it is almost impossible."

### *Primary issues faced by longer-tenured immigrants*

Among longer-tenured Somali immigrants, overcrowding still remains an issue. Similar to both Hmong and Latino immigrant communities, Somali immigrants also experience issues of discriminatory practices from landlords, rents that are not affordable, substandard living conditions, and long waiting lists for subsidized housing. According to one Somali leader, some Somali homeowners in Brooklyn Park experienced significant foreclosures in recent years. As a result, many Somali families have been displaced and forced to relocate to small and unsafe apartment units, which further compounds the issues of overcrowding and substandard housing.

### *Positive and negative attributes of neighborhoods with centralized Somali populations*

Similar to Hmong and Latino communities, Somali leaders shared the sentiment that a close-knit community is the most beneficial aspect of neighborhoods with significant Somali populations. Other positive neighborhood attributes included convenience to public transportation and public services, and affordability of housing.

The Somali leaders we interviewed did not report many negative neighborhood attributes. However, they noted that the biggest and most important negative aspect in neighborhoods with significant Somali populations was the racial profiling and complaints by white neighbors.

### Key Housing Issues Shared Among All Three Communities

---

In our interviews, we found many key housing issues shared among the three immigrant communities. The housing issues most commonly reported by the three immigrant communities were: lack of affordable housing, substandard housing, and overcrowding.

These overall findings were consistent with the literature of housing issues facing immigrant communities. Despite their shared similarities, it is important to recognize the differences in housing issues faced by each immigrant community. Housing advocates must be prepared to create housing solutions that are culturally specific and culturally responsive to each of these immigrant communities.

### Overcoming Barriers to Housing

---

In the following section we share current resources being utilized by each immigrant community, and some potential actions and solutions that housing advocates can begin to take to address these culturally nuanced housing issues.

#### What resources are being utilized now?

---

Despite the various housing issues that these immigrant communities face, they are quite resourceful and resilient. Below are responses from our interviews with several community leaders, highlighting the ways in which immigrant families have learned to address their housing needs:

*Somali: One way Somali families are able to find housing after their arrival is through word of mouth. A lot of these recently immigrated families*

already have connections with family members living here. Through those connections they are able to get temporary shelter until they can find jobs and places to live. Sometimes the Somali community also provides family donations and contributions to help recently settled families.

*Somali:* When Somali immigrants first arrive here, they can get housing accommodation through Community Action Partnership of Suburban Hennepin County (CAPSH). We refer our clients to CAPSH, who then helps them pay their security deposits. There are also contributions from the community for newly arrived families.

*Latino:* People use the Latino newspapers, where there are announcements in Spanish. The drawbacks are that is actually a way that slumlords can further their reach. We know a company that does that, specifically. Immigrants also use each other, which is a huge benefit, and community members depend on each other for so many reasons. For housing, it's a way to figure out who's going to ask for a background check, who am I likely to get rented to, who will say 'No.' I think the biggest way people find housing is probably through each other.

*Latino:* In the past, there was only MEDA (Metropolitan Economic Development Association) in West St. Paul providing information about housing. But now there is kind of a network of businesses who are providing this kind of information. There's also the Latino Economic Development Center (LEDC). They are trying to help business owners but also people who say, "I want to buy a house." And they are letting them know how to do it. CLUES (Comunidades Latinas Unidas en Servicio) is also offering courses and seminars for people who want to buy a house. And Neighborhood House is bringing people

together to learn how to buy a house. So resources are there, and they are teaching or they are talking to them in Spanish, which is really good.

*Latino:* There are many resources that our clients use. Some of our families have used VEAP (Volunteers Enlisted to Assist People) to help with moving expenses, but the drawback is that they have to have Social Security numbers. Some of our families have also used emergency funds for down payment and moving costs. There are also the Section 8 vouchers, but the waiting list is long and there are very few compliant landlords. Section 8 vouchers also require our families to have Social Security numbers. Other resources that our families have used include the domestic violence advocacy from Casa de Esperanza, one-time emergency assistance from churches, loans, couch-hopping, youth shelters, and HOME Line.

*Hmong:* Many of our families find housing through word of mouth. When an apartment building opens up, usually families find out about it from their relatives and friends. Also, if families have subsidies, apartment managers tend to be more open to renting to them.



Our interviews suggest that the majority of immigrant families rely heavily on word of mouth in their communities to identify housing resources and secure housing opportunities. Even in the midst of settling in a new country, many immigrant families are able to reestablish themselves because of the strong support from their communities.

*Multi-ethnic: Many of our clients are very resourceful. When our clients first arrive here, they typically have arranged some kind of housing with family members that are already established here. So they have a place to stay.*

Our interviews suggest that the majority of immigrant families rely heavily on word of mouth in their communities to identify housing resources and secure housing opportunities. Even in the midst of settling in a new country, many immigrant families are able to reestablish themselves because of the strong support from their communities. Additionally, many immigrant families have relied on community organizations to provide other housing supports, such as financial assistance with rent, Section 8 applications, moving expenses, and legal services.

### What resources are needed?

Despite the backdrop of resilience and resourcefulness in these communities, there are still many systemic barriers that keep immigrant families from accessing safe and affordable housing. As mentioned in several interview responses, the scarcity of affordable housing units in the Twin Cities region remains a pressing issue for many immigrant communities. This shortage further exacerbates the housing issues of overcrowding and substandard housing units.

In the face of housing challenges, however, the community leaders we interviewed have many practical recommendations and solutions to addressing these issues. Their recommendations and solutions include:

**Provide more financial resources to community organizations** that already offer housing services to immigrant communities. This financial support can expand organizational staff and capacity, which allows for more depth and reach in their housing services.

Encourage housing authorities and building contractors to build more houses and apartments to **accommodate larger household sizes.**

Promote and provide more **educational workshops** to immigrant families. As one Somali leader said, “The most important thing is to educate the Somali community on what affordable, livable housing looks like, so they know what kind of housing is available to them. This is especially important because it allows them to advocate for themselves – to know when to make requests to their landlords if they find themselves living in poor housing conditions.”

**Invest in community engagement practices and processes.** As one community leader stated, “One of my biggest complaints in housing is that people don’t think community organizing or engagement should be funded. The goals should be to empower people. I can tell the difference between people who are knowledgeable and empowered and know the system. We shouldn’t have to make life better for people; they should have the knowledge and tools to do it for themselves. Even if we pass the best laws — and there’s a time and place for that — it’s not the only answer. I’ve been a housing advocate for a long time. Minnesota has decent housing laws. We have these situations because people don’t know those laws exist or have the capacity to advocate for themselves. We need to hold people accountable to legislation.”

**Create more economic opportunity for immigrant families to be able to secure and maintain employment.**

One of the biggest housing issues, as reported by many community leaders, is the increasing rents and loss or lack of jobs. Providing consistent economic means for immigrant families is one strategy to mitigate housing barriers.

**Establish and enforce a more fair housing market.**

As one community leader puts it, “The bottom line is to make the housing market fair, which means not making it a landlord-run market. There needs to be some kind of regulation around rents, which will not allow landlords to exploit their tenants.”

**Provide more culturally sensitive housing programs and services.**

Time after time, community leaders reported that having culturally sensitive housing services is the only way to address culturally nuanced housing issues faced by immigrant communities.

**Develop a reference guide or a directory of affordable housing units** that can be easily accessible to immigrant communities. By creating and disseminating such a resource, immigrant families are better equipped to know where to look and identify housing specific to their needs.

**Create policies that allow those without documentation to access affordable housing.**

As reported by many Latino community leaders, this is a major housing barrier for many Latino immigrants. Establishing such policies can significantly reduce this barrier and ensure that Latino immigrants are guaranteed more safe and affordable housing.

**Reallocate housing funds to invest in historically disinvested neighborhoods.** As one community leader stated, “[There needs to be] a reallocation of resources, investments in not just housing but

other types of investments like infrastructure in disinvested neighborhoods. Places with high concentration of poverty, that’s where the money should go or most of the money should go to create opportunities for us, not try to ship people to other areas.” It is through the investment in these neighborhoods that the quality of these homes and the quality of life for these immigrant communities will increase. This is a major inroad to achieving housing and racial equity.

**Increase the practice by nonprofit organizations to finance and acquire private sector housing units.**

According to one community leader, nonprofit organizations need to continue to acquire and finance housing units from the private sector. Overall, this nonprofit model can help to ensure that more affordable housing is made available to immigrant families.

**Increase the enforcement of and regulations surrounding housing maintenance and landlord practices.**

According to one community leader, “Cities need to get more resources to effectively enforce code violations and be more proactive in inspecting and monitoring properties. We need to create systems where people can easily and feel



“People don’t think community organizing or engagement should be funded. The goal should be to empower people... We shouldn’t have to make life better for people; they should have the knowledge and tools to do it for themselves. Even if we pass the best laws – and there’s a time and place for that – it’s not the only answer. We have these situations because people don’t know those laws exist or have the capacity to advocate for themselves.”

comfortable denouncing these types of abuses and conditions. We need places where you can go and confidentially express concerns and a response can be taken fairly quickly.” It is only through this kind of enforcement that discriminatory and exploitative practices by landlords can be effectively reduced.

**Establish more grassroots efforts that encourage immigrant families to be involved in the political process where housing decisions are made.** As one community leader put it: “We should try to help people at the grassroots level. We need to invite people to share their stories with those who are in power, and make their narratives more transparent and heard at the decision-making table.” Only by employing this strategy can immigrant families make their housing issues directly heard by policymakers.

**Expand housing capacity by changing tenant requirements or restrictions to accommodate more diverse tenants and families.** This strategy would help to ensure that multi-generational and non-traditional families are able to find and secure housing.

**Apply “Ban the Box” policies to housing applications,** which exclude questions about criminal history from housing applications. This would make it easier for people with criminal records to find and secure housing, which is often the foundation they need to reintegrate into society.

## Strategies for better relationships and engagement with immigrant communities

---

The organizations and agencies that address housing issues often struggle to conduct meaningful engagement with immigrant communities, to hear the problems and understand potential solutions from those with the direct experience.

In our interview process, we asked leaders to identify current challenges in how housing advocates and agencies engage immigrant communities — and what they might be able to do better.

As one African leader explained, when advocates or government entities come to the community for input on a particular topic that topic often “doesn’t come from the ground up. It comes from the top down — and it’s already been decided what’s important.” This was a trend identified by interviewees: Housing advocates and outside organizations often seek feedback from immigrant communities within a narrow framework. This can then be perceived as these organizations or entities “pushing their own agenda” rather than looking to the community to determine its own priorities.

As one leader in the Somali community explained, “A lot of times people just want to come in and engage the community on this or that. But they run into a roadblock because the community doesn’t necessarily want to talk about that. They don’t deem that a priority... We listen to people so that we don’t have to wait for there to be a crisis or funding or ‘Let’s do this because it’s a sexy topic right now.’”

Authentic community engagement, leaders emphasized, is predicated on trust — and in many communities trust has not been developed between housing advocates or agencies and immigrant populations. As one Somali leader articulated, “People in power need to come down to the community level and meet with the community. Only when the community sees that you truly care will they start trusting you.”

A Hmong leader shared a similar perspective, adding that trust is a critical precursor to soliciting input: “[Housing advocates] should be in the community. Immerse yourself in the community — be seen. Learn as much as you can about a community before you ask them for something.”

Meaningful engagement approaches are grounded in the understanding that community members are experts of their own lived experiences. As one Somali leader emphasized, “In order to serve the community, we have to understand where they are coming from. It is very important not to say to the community that they have no knowledge or education. The community is very knowledgeable and one way to effectively engage with the community is to meet them where they are at – to provide information to them in a way that is accessible and culturally appropriate.”

Part of that learning is being mindful of the distinctions within broad cultural communities. For instance, as one leader noted, there are significant linguistic distinctions within the Latino community based on country of origin. “Those things are really important when you are going to be bringing in information and talking to people. You need to know that we are from very different countries of origin, and within each country there are several origins as well. For instance, Mexico has hundreds of different indigenous cultures, many of them are represented here in Minnesota... Those kinds of cultural attributes you need to be aware of.”

Leaders in the Somali, Hmong and Latino communities stressed that verbal communication is critical. Their community engagement typically includes face-to-face dialogue, including networking, door knocking and frequent in-person gatherings at places populations typically congregate, like apartment buildings, religious and cultural institutions. And often that engagement isn't simply targeted to the head of the household. As one Latino leader explained, “Because of the composition of the Latino family particularly, you don't just engage mom and dad; you engage aunts and uncles and grandma and cousins. It's a very holistic, family-oriented approach that we tend to utilize.”

In contrast, leaders noted that housing advocates often approach communities in a “transactional” manner, seeking to extract information rather than build power in the community. Leaders suggested that housing advocates work in partnership with immigrant-led organizations on educational workshops on housing issues or legislation to begin to build authentic and accountable relationships. As one Hmong leader noted, housing advocates have to actively build currency with communities before they make their asks.

Building these partnerships with immigrant communities takes resources from the advocacy organizations or agencies themselves — an investment from leadership or the board of directors in funding or staff time. One leader suggested resources could be directed to “train[ing] housing advocates in doing cross-cultural work and community organizing.”

Another emphasized that “you can't expect to just leave after the funding has been cut... There has to be an overall organizational commitment from top to bottom (i.e. funding and staff capacity). You have to have realistic goals and be open to modifications. Ultimately, you have to be on the ground to do the

When advocates or government entities come to the community for input on a particular topic that topic often “doesn't come from the ground up. It comes from the top down – and it's already been decided what's important.” This was a trend identified by interviewees:

Housing advocates and outside organizations often seek feedback from immigrant communities within a narrow framework. This can then be perceived as these organizations or entities “pushing their own agenda” rather than looking to the community to determine its own priorities.



hard work — and also make community members visible in their own work, acknowledging them for their achievements.”

Leaders advised that housing advocates from outside immigrant communities need to be willing to co-create the work, rather than expect to lead the conversation. As one Somali leader articulated, housing advocates should “collaborate with other immigrant organizations and organize together — the more collective bodies there are, the more collective power there is.” A number of leaders suggested that housing advocates should strive to be bridges to power, “enabling and empowering communities to provide their own input at the decision-making table when creating housing policies.”

Truly empowering tenants, one leader suggested, must be situated within the larger frame of systemic problems. She explained: “Something that we see over and over again is this approach to tenants: ‘We need to teach you. We need to tell you about your rights so you can advocate for yourself.’ Which doesn’t take into account that the system is broken. It doesn’t matter if you know how to advocate for your rights. We need to approach tenants in a different way. We need to approach them by saying, ‘The system is broken; we understand that. We can only solve it if we do it together. Let’s try some things, and let’s build enough power so that we can change this.’ Tenants need to be on the front line of that. We can’t be finding solutions without them... They know how this works, they’ve tried stuff, they know what’s not working. So we need to tap into what they know, and we need to work with them — and not ‘teach them’ or ‘save them.’”

Depth of relationships can change the nature of the work, dramatically shifting the priorities and perspectives on the true problems and possible solutions. As one organizer in the Latino community noted, “it actually changes the conversation when you work with someone at a grassroots level, because it makes you willing

to put more things on the table. I feel like our organization asks the question “Who benefits?” [from the housing challenges faced by immigrant populations] in a way that other organizations aren’t asking. What is this about and why can’t we change the rules as a community? Instead of trying to just put more money into affordable housing.”

As one leader emphasized, when community members are embedded in an organization and at the table in meaningful ways, the advocacy or priorities change. “The reality is a lot of [housing advocacy] organizations are not representative of the communities that they’re proposing to advocate for — and that’s problematic across the board... If these organizations were really reflective of the community, these issues would come up. I sit at a number of tables and the narrative always changes. When those spaces are open and the voices of the people most impacted are around the table, that’s when those organizations will learn how to do it right.”

Doing it right includes being transparent and accountable, leaders stressed. As one Hmong leader explained, “Once you have established a trusting relationship with the community, always have a reasonable ask. Do not promise anything you cannot do. Have clear expectations of what your organization can and cannot do for the community.”

## Conclusion

---

Though certainly not comprehensive or universal to the diversity of experiences within these immigrant communities, our interviews highlighted a number of urgent issues — and potential solutions to address the housing challenges of some of the Twin Cities’ largest immigrant populations. It also illuminated the importance of upstream issues, including deeper approaches to community engagement and more resources for community organizing, to reframe conversations around housing to truly reflect the priorities of affected residents.

## Sources

---

Minnesota Compass. (n.d.). Percent Foreign Born: Twin Cities 7-county region, Minnesota, and U.S., 1970-2015. Retrieved from <http://www.mncompass.org/immigration/population-trends#7-10780-g>

Minnesota Compass. (n.d.). Foreign Born Population: Minnesota, 2000-2015. Retrieved from <http://www.mncompass.org/immigration/groups-at-a-glance-all>

U.S. Census Bureau (2015). American Community Survey

## References

---

Allen, R. (2011). Who experiences foreclosures? The characteristics of households experiencing a foreclosure in Minneapolis, Minnesota. *Housing Studies*, 26(6), 845-866.

Anrig, G., & Wang, T. A. (2006). *Immigration's new frontiers: experiences from the emerging gateway states*. New York: Century Foundation.

Atilas, J. H., & Bohon, S. A. (2003). Camas calientes: Housing adjustments and barriers to social and economic adaptation among Georgia's rural Latinos. *Southern Rural Sociology*, 19(1), 97-122.

Burayidi, M. A. (2003). The multicultural city as planners' enigma. *Planning Theory & Practice*, 4(3), 259-273.

Coulson, N. E. (1999). Why are Hispanic-and Asian-American homeownership rates so low?: Immigration and other factors. *Journal of Urban Economics*, 45(2), 209-227.

Crump, J. (2013). 4 Segregated Cities. *Geography and Social Justice in the Classroom*, 85, 64.

Dischinger, J. D. (2009). Housing issues facing Somali refugees in Minneapolis, MN.

Ellen, I. G. (2000). *Sharing America's neighborhoods*. Harvard University Press.

Enchautegui, M. E. (1995). Policy Implications of Latino Poverty.

Hadjiyanni, T. (2007). Bounded choices: Somali women constructing difference in Minnesota housing. *Journal of Interior Design*, 32(2), 13-27.

Haubert Weil, J. (2009). Finding housing: Discrimination and exploitation of Latinos in the post-Katrina rental market. *Organization & Environment*, 22(4), 491-502.

Home Guides. (n.d.). What is Substandard Housing? Retrieved from <http://homeguides.sfgate.com/substandard-housing-55618.html>.

Krieger, J., & Higgins, D. L. (2002). Housing and health: time again for public health action. *American Journal of Public Health*, 92(5), 758-768.

Marlowe, J., & Atilas, J. H. (2005). Consumer fraud and Latino immigrant consumers in the United States. *International Journal of Consumer Studies*, 29(5), 391-400.

McConnell, E. D., & Akresh, I. R. (2010). Housing cost burden and new lawful immigrants in the United States. *Population Research and Policy Review*, 29(2), 143-171.

Mielke, H. W., Blake, B., Burroughs, S., & Hassinger, N. (1984). Urban lead levels in Minneapolis: The case of the Hmong children. *Environmental Research*, 34(1), 64-76.

Murdie, R. A., Chambon, A., Hulchanski, J. D., & Teixeira, C. (1996). Housing issues facing immigrants and refugees in Greater Toronto: Initial findings from the Jamaican, Polish and Somali communities. *Housing Question of the Others*. Chamber of Architects of Turkey: Ankara.

Oliveri, R. C. (2009). Between a rock and a hard place: Landlords, Latinos, anti-illegal immigrant ordinances, and housing discrimination. *Vand. L. Rev.*, 62, 53.

Partnership for a New American Economy, Immigrant Contributions to Minnesota's Economy, New York, NY: Partnership for a New American Economy, Americas Society/Council of the Americas, and Minnesota Business Immigration Coalition, 2014

Preidt, K. J. (2016). Crisis in a small American city: a spatial analysis of race, subprime lending and foreclosure in Muncie, IN.

Ross, S. L., & Yinger, J. (2002). *The color of credit: Mortgage discrimination, research methodology, and fair-lending enforcement*. MIT Press Books, 1.

Santiago, A. M. (1990). *Life in the Industrial Heartland: A Profile of Latinos in the Midwest*.

Solari, C. D., & Mare, R. D. (2012). Housing crowding effects on children's wellbeing. *Social science research*, 41(2), 464-476.

Sturtevant, Lisa. *Home in America: Immigrants and Housing Demand*. Washington, DC: Urban Land Institute, 2017.

The Advocates for Human Rights. (2014). *Moving from Exclusion to Belonging: Immigrant Rights in Minnesota Today*. Minneapolis, MN: The Advocates for Human Rights.

Turner, M. A. (2013). Housing discrimination against racial and ethnic minorities 2012: Executive summary.

Vang, C. T. (2004). Hmong-American K-12 students and the academic skills needed for a college education: A review of the existing literature and suggestions for future research. *Hmong Studies Journal*, 5, 1.

Wyly, E. K., Martin, D. G., Mendez, P., & Holloway, S. R. (2010). Transnational tense: Immigration and inequality in American housing markets. *Journal of Ethnic and Migration Studies*, 36(2), 187-208.

# Overcoming Housing Barriers for Immigrants

In recent decades, the Twin Cities region has become a gateway to the U.S. for many immigrant families, but too many face significant and systemic barriers to finding and maintaining adequate and affordable housing. The Minnesota Budget Project, Minnesota Housing Partnership and University of Minnesota's Center for Urban and Regional Affairs interviewed more than a dozen leaders from the Hmong, Latino and Somali communities to explore not only what **BARRIERS** exist, but also what **RESOURCES** and **COMMUNITY ENGAGEMENT** strategies are needed to remedy their constituents' housing challenges. Read the full report: [bit.ly/MN-immigrant-housing](http://bit.ly/MN-immigrant-housing)

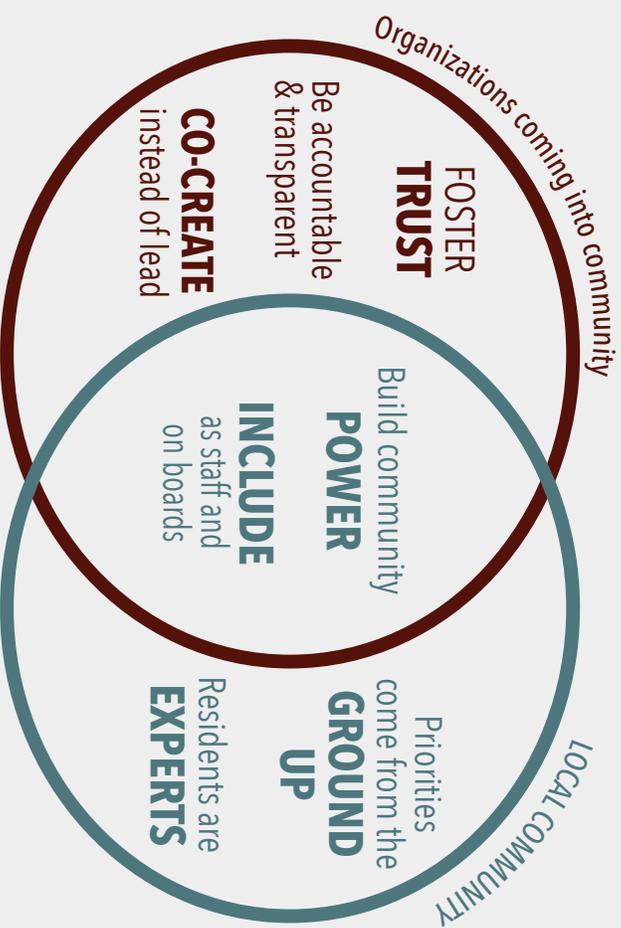
# RESOURCES



# Barriers



# Community engagement



A collaborative  
research project by

