Muncie Tenants Association

Neighborhood survey results, case studies, analysis, and a strategic plan for the use of the developing Muncie Tenants Association.

Naila Mattingly
April 14, 2008
Muncie Tenants Association

Special Thanks to:

Sherry McNett for giving me the opportunity to do this and guidance along the way.

Molly Flodder for allowing me to be involved with TEAMWork and suggesting I talk with Sherry about this project.

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Elizabeth Druley for using her certification to help me deliver the last batch of surveys and complete that portion of the project.

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Mom and Dad for their support, pride, and the joy they found in editing this document.

Abstract

This project developed out of my deep desire to do something that would matter as my thesis. My coursework and internships over the past couple of years made it clear to me that I am most passionate about community development, organizing, and advocacy. I am especially proud to have been part of a Virginia Ball Seminar that investigated the life stories of individuals living in and struggling to get out of poverty. During this semester my class worked closely with TEAMWork for Quality Living, and I was exposed to the breadth of work they do to improve lives. During my search for a topic, I called Molly Flodder, the Executive Director of TEAMWork, and she mentioned that a committee to develop a tenants association had just been created. She introduced me to Sherry McNett, the head of the committee, and we have been working together since.

The final project includes the results of a survey given to tenants in McKinley neighborhood, case studies from which I have drawn the primary lessons and comparisons for Muncie, and a Strategic Plan based on the problems and strategies revealed by the other research. I initially intended to provide a legal framework for tenant’s rights and how they should respond to problems, but instead I found two comprehensive and applicable books. I replaced the legal section of my thesis with a strategic plan in which I recommend the legal books I found. I am familiar with writing strategic plans because it is a common tool in my profession of urban planning. A strategic plan can guide the steps of a community while allowing the community to make their own decisions about priorities and how to accomplish each goal. The tenants’ association may add to the list of goals, prioritize them, or alter them as they see fit. The primary purpose of that document is to focus the work of the association and give them a starting point for the steps they will take toward protecting tenants.
An Honors Thesis (HONRS 499)

by

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Graduation: May 3, 2008
Survey

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A strategic plan addressing tenant problems in Muncie can only be effective if tenants themselves have the opportunity to report their experiences. I created the Muncie Tenant Survey as the first effort to give them that opportunity.

Creating the Survey

The initial set of survey questions was based on three realms of experience. First, I considered the stories I had heard about low-income housing when my class interviewed individuals in poverty for radio shows during my semester at the Virginia Ball Seminar. My class worked closely with TEAMWork for Quality Living, the group that is now beginning a tenant's association and will be using this research. I then considered the common areas of work that were appearing as I began researching other associations for case studies and included questions to address those issues. I also worked with Sherry McNett, who is currently the leader of the committee starting the association, and she critiqued my survey before it was finalized. The survey was designed to identify the frequency and severity of particular problems encountered by tenants in Muncie and included the following sections: Issues, Tenant Action, Rental Quality, Moving, Rental Association, Comments, Demographics, and General Information.

I checked the survey for precision, clarity, and thoroughness. The survey was assessed by Urban Planning professor Dr. Bill Hill, who is familiar with accurate survey methodology. He made suggestions regarding the order of the questions and how to write numerical choices so they could be accurately summarized for the report of the survey. The survey was piloted with classmates and friends who filled out the survey and gave me feedback about how the choices were written and the clarity of the questions. I also asked them for suggestions about more sections that would make the survey more comprehensive. The final step was to show it to Sherry McNett because she is more familiar with the individuals that the organization will aid. She made suggestions about how to simplify some of the wording and approved of the survey.

Distribution

I decided that it would be best if I completed a nominal geographical area so that readers of my research have a frame of reference for the area I surveyed. To determine the area, I requested suggestions at a Circles Café meeting. Circles Café meetings are attended by the most invested individuals working with TEAMWork and provides an opportunity for fellowship during dinner followed by a meeting that directly addresses particular problems in Muncie and initiates solutions. The attendees, all residents of Muncie, suggested McKinley, Willard, South Central, and East Central neighborhoods because of the proportion of renters and the likelihood that I would find the information I was looking for in these areas. I choose McKinley based on the size of neighborhood that I could feasibly survey in a semester (see Map 1).

I delivered the surveys by going door to door because my experiences delivering surveys for Urban Planning studios have proven this to be the most effective way to ensure that surveys are fully completed and returned. For example, a survey my studio used to create the Strategic Plan for Pendleton, Indiana received a very poor response rate because we could not hand deliver them. The surveys were distributed to the town of Pendleton by being placed in several public areas and the surveys were advertised on the radio, in the newspaper, and on the city website, but only 14 surveys were returned. These results are far from useful for statistical purposes, but they can still be informative about the opinions of some members of the community. Door to door surveying is labor-intensive, but my neighborhood studio delivered surveys in the Village area two years ago and found this method to be fairly successful.

I went to 258 households and hoped to return to houses where no one answered the door. I marked a map (Map 2) with an X for every household that responded to the survey, was owned, or was abandoned. If a rental house was divided into several dwellings, I went to the separate entrance of each and marked those
separately. I marked houses that I did not get any response from with an O. The intention of the markings was that I could return to houses marked with an O if time allowed, but it also allows me to report the number of houses I approached and the approximate renter-owner ratio. Unfortunately, I time was limited and I was only able to approach each home once. Of the 125 houses I could mark with an X, 25 gave me survey responses, approximately 82 were owned, and 14 were abandoned. Only 4 tenant households preferred not to take the survey.

Analysis

The survey results must be analyzed with the proper framework so they are not misinterpreted. Unfortunately, the survey results in McKinley neighborhood cannot be applied to all of Muncie. To do this, a random sample of the entire Muncie community would be necessary. Even if the same number of results were returned, the methodology would provide a valid section of the population to approximate the preferences of the entire community. Instead, my goal was to gather the greatest number of surveys possible, and I expected that going to every home would make my time giving the surveys more efficient. Like the Pendleton example, this survey cannot be generalized for the entire community but still provides useful information and a valuable experience that can guide the MTA and future data gathering.

Improvements to be made

After gathering the results of the survey, I discovered a few improvements that should be made if the survey is used again. The problems do not nullify the gathered survey information, but the usefulness of the survey can only be enhanced by making these changes.

The first problem is the use of closed choice questions. Closed choice questions are questions for which the answers are provided and the respondent chooses his or her response from a list. The closed choice questions are easy to quantify, but they also make it more difficult to include all the possible answers that a tenant may need. Closed choice question results may be skewed because some respondents are inclined to mark the first choice or two so they give some kind of answer rather than leaving the answers blank or marking other. The best way to fix this is to generate multiple versions of the survey in which the options that residents check are in a different order. Another option is to offer open choice questions for which the respondent provides an answer on his or her own. This can be an effective way to gather data, but may be more difficult to compile the responses if the respondents phrase their answers differently and one then has to categorize them somehow. The manpower and time available for further surveys will greatly determine which method of questioning may be more beneficial.

I also realized after giving the survey that the categories provided for income levels did not extend low enough. While looking at statistics about Muncie for another section of the report, I realized that the median income in Muncie is $28,300 (Muncie). The lowest inclusive income bracket that I provided was $29,999, which easily became the most common response. In retrospect, several more income brackets should have been provided. More brackets would improve the survey in two ways. 1. The information would be more precise and 2. Surveys do present some amount of social pressure, and being in the ‘lowest’ bracket can be discouraging to respondents. Providing lower brackets would prevent any detrimental feelings toward the association and the project.
Muncie Tenants Association

Muncie Tenant Survey
Created for the use of a new Tenant Association in Muncie

Issues
Please check all problems that you have experienced in a rental unit in Muncie.
Circle all problems that the landlord did not correct after being notified.

- Rodents or other infestations (termites, cockroaches, etc.)
- Leaking faucets
- Lead paint
- Unit was unclean when you moved in
- Broken heating unit
- Broken appliances (oven, stove, refrigerator)
- Trouble contacting the landlord
- Landlord won’t respond to calls or other forms of contact
- Sexual harassment
- Other (please explain) __________________________

Tenant Action
Circle how likely or unlikely you are to take the following actions if you encounter a problem in your rental unit.

Mention it to the landlord
Very unlikely     Unlikely     Don’t know     Likely     Very likely
Make a formal complaint
Very unlikely     Unlikely     Don’t know     Likely     Very likely
Withhold rent payments
Very unlikely     Unlikely     Don’t know     Likely     Very likely
Notify the police
Very unlikely     Unlikely     Don’t know     Likely     Very likely
Move out
Very unlikely     Unlikely     Don’t know     Likely     Very likely

Rental Quality
Circle how you would rate the following aspects of renting a unit in Muncie.

Affordability
Very poor     Poor     Acceptable     Good     Excellent
Safety of the unit
Very poor     Poor     Acceptable     Good     Excellent
Safety of the neighborhood
Very poor     Poor     Acceptable     Good     Excellent
Accessibility of public transportation
Very poor     Poor     Acceptable     Good     Excellent
Number of choices in your price range

<table>
<thead>
<tr>
<th>Rating</th>
<th>Very poor</th>
<th>Poor</th>
<th>Acceptable</th>
<th>Good</th>
<th>Excellent</th>
</tr>
</thead>
</table>

Quality of choices in your price range

<table>
<thead>
<tr>
<th>Rating</th>
<th>Very poor</th>
<th>Poor</th>
<th>Acceptable</th>
<th>Good</th>
<th>Excellent</th>
</tr>
</thead>
</table>

How quickly problems are fixed by the landlord

<table>
<thead>
<tr>
<th>Rating</th>
<th>Very poor</th>
<th>Poor</th>
<th>Acceptable</th>
<th>Good</th>
<th>Excellent</th>
</tr>
</thead>
</table>

How well your rental unit meets your needs

<table>
<thead>
<tr>
<th>Rating</th>
<th>Very poor</th>
<th>Poor</th>
<th>Acceptable</th>
<th>Good</th>
<th>Excellent</th>
</tr>
</thead>
</table>

Moving

Check the following reasons that you have moved in the past five (5) years:

___ Job
___ Dissatisfied with the building
___ Poor relationship with the landlord
___ Unable to afford rent
___ Unable to pay utilities in unit
___ Other (please specify):

Tenants Association

Would you be interested in participating in an organization to improve the conditions of your rental unit?
___ Yes ___ No

If so, how would you like to be involved?

___ Taking a leadership position
___ Attending meetings
___ Helping advertise and organize meetings
___ Signing petitions
___ Taking action with other residents
___ Other (please explain):

Comments

Do you have any other comments?
Demographics
Please check the characteristics that applies to you:

Gender:  ___ Male  ___ Female

<table>
<thead>
<tr>
<th>Age</th>
<th></th>
<th>Race: (You may check multiple)</th>
<th>Household Income:</th>
</tr>
</thead>
<tbody>
<tr>
<td>18-25</td>
<td></td>
<td>___ White/Caucasian</td>
<td>___ Below $29,999</td>
</tr>
<tr>
<td>26-35</td>
<td></td>
<td>___ Black/African American</td>
<td>___ $30,000-$49,999</td>
</tr>
<tr>
<td>36-45</td>
<td></td>
<td>___ Hispanic</td>
<td>___ $50,000-79,999</td>
</tr>
<tr>
<td>46-55</td>
<td></td>
<td>___ Asian/Pacific Islander</td>
<td>___ $80,000-99,999</td>
</tr>
<tr>
<td>56-65</td>
<td></td>
<td>___ Native American</td>
<td>___ $100,000 +</td>
</tr>
<tr>
<td>66+</td>
<td></td>
<td>___ Other</td>
<td></td>
</tr>
</tbody>
</table>

General Information
How many people live in your household?  ____

How many people under age 18 live with you?  ____

How long have you lived in your current rental unit?  ____

How long did you live in your last rental unit before moving?  ____
Map 1: Neighborhoods in Muncie, IN

Source: Delaware County, GIS
Created by: BSU, University Libraries, GRMC
Adjusted by: Naida Mattingly
Map 2: McKinley Neighborhood

Surveys were delivered door-to-door in McKinley neighborhood.

X - House where I did not need to return because renter responded or home was owned or abandoned
O - House where I did not receive any response
Survey Results

Demographic

The demographic questions revealed that the majority of respondents were female, white/caucasian, had a household income below $29,999, and were between the ages of 26 and 45. The figures are fairly comparable to statistics for all of Muncie in 2005 (Muncie):

Males: 47.3%
Females: 52.7%

White Non-Hispanic 85.0%
Black 11.0%
Two or more races 1.5%
Hispanic 1.4%
American Indian 0.7%
Other race 0.7%

Median Income: $28,212
Median Resident Age: 28.9
The average number of people per household was only 2.8, and the average number of minors per household was less than 1. The largest household size was 5, and the greatest number of dependents was 3.

Most tenants stayed in their previous unit about twice as long as they have been living in their current unit. The median values are provided because the longest stay in a current unit was 16 years, and in a previous unit it was 20 years. These long residencies skewed the averages somewhat; the most common response was one or two years. Most tenants occupy their unit for a fairly short period of time, which may affect the strategies that MTA should use.
Tenants were asked to identify problems they encountered in rental units in Muncie. Leaking faucets and rodents were the most common issues at close to 30%, and could be the first problems that MTA addresses. The "Other" issues mentioned were a sinking floor, leaking toilet, threats from the landlord, and trouble keeping up with rent.
Fourty-percent of tenants were interested in participating in an organization to help improve the conditions of rental units. A third of them were interested in taking action with other residents, and almost as many were interested in signing petitions. Attending meetings was also fairly popular, and this activity would likely lead to further involvement. Only one individual expressed an interested in taking a leadership position.
Tenants moved for a variety of reasons in the past five years, some more than once, and a few had not moved at all. Residents who moved multiple times could choose more than one reason, so the results count some respondents more than once (n=25). While jobs, one of the most common responses, are outside the range of the Tenants Association's influence, utility bills may be something the MTA could help lower. This is discussed further in the Strategic Plan. The "Other" responses specified included feeling unsafe in the previous neighborhood, being evicted for a bill that had been paid, moving closer to school, or finding cheaper rent elsewhere.
Tenants rated the quality of particular aspects of renting in Muncie from Very Poor (1) to Excellent (5). The best average rating was Good for the accessibility of public transportation because the MITS bus system has stops in the neighborhood. Unfortunately, all aspects received ratings from 1 or 2 through 5, so it is difficult to draw firm conclusions from this data.
Tenants identified how likely or unlikely they are to take the listed actions, from Very Unlikely (1) to Don't Know (3) to Very Likely (5).
Completion Certificate

This is to certify that

Naila Mattingly

has completed the Human Participants Protection Education for Research Teams online course, sponsored by the National Institutes of Health (NIH), on 10/17/2006.

This course included the following:

- key historical events and current issues that impact guidelines and legislation on human participant protection in research.
- ethical principles and guidelines that should assist in resolving the ethical issues inherent in the conduct of research with human participants.
- the use of key ethical principles and federal regulations to protect human participants at various stages in the research process.
- a description of guidelines for the protection of special populations in research.
- a definition of informed consent and components necessary for a valid consent.
- a description of the role of the IRB in the research process.
- the roles, responsibilities, and interactions of federal agencies, institutions, and researchers in conducting research with human participants.
The Illinois Tenants Union (ITU) began as a city-wide organization serving Evanston, Illinois, a city of about 70,000 people north of Chicago in 1976. Executive Director Michael Pensack joined the union in 1980 and provided me with a history about the development of ITU and their perspective on work with tenants and landlords. Like Muncie, Evanston did not have many large housing complexes or apartment buildings, but instead renters were spread across the city in houses that had been converted to rental units for one or more households. Unlawful evictions and poor housing quality left renters in Evanston with little choice about the quality of their housing. However, the Illinois Tenants Union has been able to organize the widely distributed tenants and create an effective system for upholding their rights (M. Pensack, personal communication, February 6, 2008). The Illinois Tenants Union is the most comparable example of how the Muncie Tenants Association could develop and serve the community.

All of ITUs development strategies could be utilized in Muncie, especially those regarding membership. First of all, ITU accepted any tenant in any area of the city as a member. This would be the most effective strategy in Muncie where rental housing is not necessarily collective, yet the tenants share common challenges. ITU first found members by leafleting the rental units in a small geographic area and hosting a ‘coffee’ in one of the neighborhood homes. This method of recruitment brought them between 150 and 200 members. ITU was also able to directly mail all the rental units in the city. This proved far more effective, though not less important, and yielded a final total of about 1,100 members. Pensack, the current executive director, emphasizes that involving truly interested individuals is crucial, because they will be involved in the hands-on work of testifying in court, attending city council meetings, meeting with government officials, and preparing mailings and telephone call-outs for events (M. Pensack, personal communication, February 14, 2008).

On a broader scale, ITU was also able to utilize the National Tenants Union (NTU) (1979 to 1986) as a resource to make friendships with other unions and gain knowledge about best practices at annual conferences. Though NTU no longer exists, the Muncie Tenants Association (MTA) would be wise to keep in touch with other unions and associations, including those used in this report. The final strategy ITU used while developing was to take calls from renters to find out what the major problems in the area were (M. Pensack, personal communication, February 6, 2008). The survey included in this guide is a starting point for gathering this information from tenants in Muncie.

Once this information is gathered, MTA should focus on particular issues even from the beginning, just as ITU chose to begin their work by focusing on two policies. The first efforts of ITU were to stop the conversion of apartments to condominiums that were less affordable. The second was to push the local government to inspect tenants’ apartments for code violations. Both of these activities are clearly more powerful as a function of a union or association, but the problems were identified by speaking with individuals in the community. MTA will need to keep its eyes and ears open to identify the most far reaching and pressing problems that can be solved with the power of an organization.

In addition to the first two issues ITU addresses, they also provide a number of services to individual tenants. ITU is able to help tenants break lease prior to the lease expiration due to poor rental quality, job relocation, or other interference; help sue landlords who do not return security deposits; inspect apartments; and arrange for city inspections so tenants can receive reduced rent if the apartments services are below standards (M. Pensack, personal communication, February 6, 2008). These services meet common needs among renters, and are probably quite similar to the kinds of services needed in Muncie. MTA should consider how it could provide these kinds of services.

To keep an organization of this size going however, effective financial strategies are necessary. ITU
found it was useful to change fund-raising methods throughout the growth and development of the organization. Originally ITU simply collected donations at meetings, and as they became a recognized organization they began collecting membership dues from tenants who wanted to become members. Eventually, they set up a Political Action Committee and solicited funds for the committee by systematically mailing tenants in the area. Now the organization finds it is most effective to charge only when tenants use their services. The organization is large enough that this will raise enough funds, and ITU has found that tenants will pay more for concrete services than for membership in the organization. They are also able to collect attorney fees from landlords, because the state and city allow that (M. Pensack, personal communication, February 6, 2008). If this is possible in Muncie, it would be greatly beneficial. The transformation of how ITU raised funds is likely to be the model MTA will follow given the similarity in size and issues at the beginning. However, MTA may not end up at the same place because ITU expanded to serve the entire state and this is not the intention of MTA at this time.

ITU warns that opposition will surface, and it will come in various forms. Landlords are the most expected form of opposition, especially those who feel threatened by any changes in favor of tenants (M. Pensack, personal communication, February 6, 2008). Though they will not appreciate the new laws being passed, if the organization is effective, the laws will be enforced and protect both landlord and tenant. Homeowners can also pose opposition to organizing tenants. Homeowners who speak out generally espouse the philosophy that tenants should aspire to homeownership and that purchasing a home is the solution to the renter’s discontent (M. Pensack, personal communication, February 6, 2008). The tenant’s association must be committed to fighting for the rights of tenants as well as the practical aspects of policy and enforcement.

Because the Muncie Tenant’s Association is developing out of TEAMWork for Quality Living, an organization focused on eliminating poverty, it is important to mention Pensack’s perspective on serving tenants and the low income community. Pensack does not see renters as economically different than homeowners. Though they generally earn about 50% less than homeowners, they are not typically poor. Unfortunately, they are not given the same rights as owners (M. Pensack, personal communication, February 26, 2008), and this is the root of tenancy problems. While Muncie probably exhibits some correlation between economic class and housing choice, it will be important for the MTA to look after the rights of renters in general rather than the impoverished. The MTA will have more power and political appeal if services reach a broad cross section of the population (M. Pensack, personal communication, February 26, 2008). Though housing is a serious issue for impoverished individuals, it also affects individuals anywhere on the economic spectrum, and diversity within the organization will create more credibility and provide the impoverished with more of the community they need.
### Central Lessons from the Illinois Tenants Union

**Membership**
- Accept any tenant from broad geographic and demographic ranges as a member
- Recruit members through leaflets, 'coffees', and direct mailings
- Develop a core of dedicated individuals for the hands-on work

**Partnership**
- Utilize national organizations to network and learn techniques

**Creating Change**
- Create a contact point where tenants can inform MTA about problems
- Focus on one or two particular issues that directly affect tenants
- Provide services, especially inspections and legal services, directly to tenants

**Financial**
- Be flexible about fund-raising methods – allow them to change with the organization
Ann Arbor Tenants Union
Ann Arbor, Michigan

The Ann Arbor Tenants Union (AATU) served students and community members in Ann Arbor for 35 years before funding problems led to the end of the organization. The union arose out of a city-wide rent strike protesting that "over 90 percent of all private rental housing had failed to satisfy basic city housing codes" (Wilson, 1995, para. 5). The activity of striking became the union’s primary force for pushing legislation, but it also offered legal services and tenant counseling before and while renters encountered problems. The union harnessed the power of an active student body at the University of Michigan, an option that the Muncie Tenants Association should keep in mind. Though the AATU developed differently than MTA, several of its strategies may be useful for MTA when pursuing policy change.

The Ann Arbor Tenants Union developed under student leadership in circumstances more extreme than those in Muncie. In the 1960s, Ann Arbor rental housing was among the worst in the nation, sparking action from a group of students that would later become the AATU. By 1969, 2000 students joined a rent strike "withholding hundreds of thousands of dollars from a large number of landlords" (Steingold, 1999, para. 12). In the end, the strike won "widespread maintenance improvements" (Wilson, 1995, para. 5) and gained national media attention. Their success sparked the development of renters associations around the nation and became just the beginning of the activities the association would participate in over the next several years. Though student renters in Muncie do not seem so dissatisfied as to begin a protesting organization, it may be unwise to judge their willingness to participate in an association. Offering opportunities for their participation could provide MTA with more resources than it would otherwise have.

Though the AATU began as a student group, its growth serves as a model of how to involve the community and cultivate coalitions to promote change. The organization grew into a community organization with a full-time coordinator, volunteers, and work-study students (Wilson), giving a variety of people opportunities for involvement. The work-study student participation was probably made possible because the Michigan Student Assembly contributed 5-10% of its budget to the AATU (The Rise and Fall, 2004), giving the organization the ability to pay for more activity than it may have had with volunteers only. The union believed strongly in the power of coalitions, and accomplished much through them (Wilson). In 1983, weatherization guidelines were added to the city housing code through a coalition with environmental groups. Privacy violations and sexual harassment were addressed with women’s groups, resulting in a privacy ordinance being passed in 1990. Racism was also addressed by the group through the Coalition for Community Unity which the AATU helped found in 1995 (Wilson). The MTA will benefit from connections between its work and the missions of other organizations. Such resourcefulness will create more community support and more frequent success.

Direct services are also important for unions to provide, and the AATU focused on legal services and tenant education. The AATU advertised itself to be contacted for free legal advice and other information for tenants about landlord-tenant relations (Wilson). The organization understood tenant laws, and this enabled it to push for legislation. Rent strikes created pressure to pass Truth-in-Renting and Fair Rental Information legislation in 1978 to offer more protection to tenants. Because the organization was so often contacted about problems after the fact, prevention became one of the strategies. Workshops for renters were offered in university residence halls and throughout the city (Steingold) so that renters would take the proper steps to protect themselves and avoid problems. All of these services are needed and plausible in Muncie, though rent striking may not be as effective.

Unfortunately, AATU reached its end due to funding problems, and Muncie will need to safeguard itself against a similar situation. The AATU came to its end in 2003 when the Michigan Student Assembly chose not
to fulfill a $20,000 contract. The MSA typically contributed 5-10% of its budget to the AATU as payment for its services to students, and in the 2003 MSA election 58% of the students voted in favor of a $1 per student tuition increase to pay for AATU funding. However, at the end of 2003, the AATU submitted a letter requesting payment that was never compensated. Without this funding, AATU ceased to exist. Despite the obvious student support, the MSA never created a new contract with the AATU claiming it “was ineffective” (The Rise and Fall). Such political opposition is dangerous when it arises from previous supporters, and MTA will need to protect itself.

Based on other research completed regarding non-profit organizations, the MTA would be best protected by developing diversified funding sources. Though it is unclear from accounts of the AATU demise, one would assume that the MSA must have been their primary funding source if it could shut the organization down. MTA could follow the strategy of the Illinois Tenants Union and base its finances on charging for services only, but if it prefers to remain free or cannot charge enough to remain afloat on those payments alone, a variety of grant sources, fund-raisers, and supporting organizations will allow MTA to continue services even if one funding source falls through.

**Central Lessons from the Ann Arbor Tenants Union**

**Membership**
- Students may be valuable members and leaders

**Partnership**
- Approach university organizations about partnerships for both human and financial resources and maintain a positive working relationship
- Develop coalitions with organizations pursuing related issues

**Creating Change**
- Act in unity (e.g. Rent striking)
- Provide direct legal services and rental workshops to tenants

**Financial**
- Develop a diversified funding base and maintain a ‘bare-bones’ skeleton team that could keep the organization afloat during tight financial circumstances
Muncie Tenants Association

More Examples
Various Cities, United States

Several other organizations also provide examples of organizational, legal, and financial strategies that could serve the Muncie Tenant Association. The tenants’ movement is no longer in its peak, but organizations are still successfully changing the renting environment. Tenants have continued to successfully organize from the bottom up, obtain one-for-one replacement policies for displaced public housing tenants, and gain relocation assistance from landlords.

The tenants’ movement reached peak during the late 1970s and 1980s, during which time tenants were actively shaping policy, so Muncie may have more difficulty gaining interest than the original organizations. The movement included national organizations with goals such as creating “a clearinghouse for information, the development of model programs, and the creation of a presence on capital hill” (Ceraso, 1999, p.7). Initially, organizing involved a large organization that “engaged in direct action organizing and rent striking” (Ceraso, 1999, p. 13). Thousands of members were interested and able to mobilize quickly, which was essential because the associations were most effective for addressing immediate crises. Tenants gained a political presence and Resource Councils to utilize during the movement. Government funding often aided the organizations, but this affiliation did not stop groups from opposing political decisions. Unfortunately, the activity and effectiveness of many of these organizations has waned over the past couple of decades, which may be attributed to the need for new leadership (Ceraso, 1999).

New leadership in tenant organizing is becoming necessary for this movement to continue, and with the creation of a new association, Muncie is in a position to become the beginning of a new movement. Many activists of the prior period have ‘settled down’, and become less socially active because of other obligations, while others have changed their tactics and now work to change things systemically through other means (Ceraso, 1999). Ceraso offers several suggestions for the development and activities of new leadership in this arena. The new leaders need to be a new, younger generation to ensure that their leadership will provide continuity and a fresh perspective. The organizations should be urban-based and run by those who specifically understand community organizing in that environment. It may need to be part of a holistic, comprehensive approach to community revitalization, which was not a focus of the original tenants associations. The leadership needs to be bottom-up if it is to produce tangible reforms, and this will also ensure that the organization addresses the immediate concerns of its members. While addressing broader issues will be important, members must see that the organization can be effective and work in their favor. By gaining the support and trust of the membership, the organization can effectively expand its focus and maintain their relationship.

Bottom-up Organizing

The Cooks Bridge Tenants Association in Needham, Massachusetts promotes the bottom-up organizing model, which is also advocated by TEAMWork and MTA. The group initiated changes in their neighborhood that the city would not address. The group “raised $25,000 in private contributions for playground funds and approached the police department themselves for help in driving out the drug dealers” (Hwang, 1997, p.2). They also utilized the assistance of the Center for Community Change and ACORN, two national groups based on the premise that “only a tenant-driven and tenant-controlled movement could truly benefit the millions of people living in public housing” (Hwang, 1997, p.5).

Their tenant-driven philosophy shaped their attitudes toward Housing Authority Boards, a matter that MTA may also find to be a point of conflict. Organizations in Needham have been pushing for legislation that would require a majority of Housing Authority Board members to be residents. In addition to empowering more
tenants, this strategy also improves representation and the sense of urgency among board members because many of them would be directly affected by the speed and effectiveness of decision-making. Unfortunately, boards tend to be comprised of wealthy individuals taking steps into politics rather than invested and interested individuals, and policy changes may be an effective way to prevent uninvested membership (Hwang, 1997). This is likely to be the case in Muncie, which is approximately 70% homeowners and 30% renters. Depending on the particular problems, MTA may want to consider addressing this issue at some point in its advocacy.

One-for-one Replacement

Like Muncie, Hope VI provided funding in San Francisco for “severely distressed public housing units” (About Hope VI) to be demolished and replaced with better public housing. Hope VI was created to eliminate the worst public housing projects and provide the funding for building replacement and improvements in the physical and managerial quality and social programming. However, many of the homes being destroyed were not being rebuilt quickly, and residents were not guaranteed new housing when they were forced out by authorities. The tenants at North Beach in San Francisco were appalled by this policy, and began organizing to voice their protests. 60% of tenants pledged not to move out of HUD housing due for demolition until a legally binding contract was created to promise them housing. By maintaining a strong sense of unity and being faithful to their pledges, these tenants won “exit contracts” which guarantee “one for one replacement of all demolished low-income units and a limited number of reasons that could disqualify one from re-occupancy” (Tracy, 2000, para. 2). As Muncie considers how to renew its public housing and other policies affecting tenants, similar unity in purpose and strategy will be a fruitful approach for changing policy.

Condemnation Compensation

Conversations about renting in Muncie often bring up the subject of ‘slumlords’ and decrepit housing, which may lead to MTA facing the same problem as the Tenants Union of Washington State (TUWS) – when deteriorated housing is condemned, the low-income residents cannot afford to move to a new location and instead become homeless. The city seemed to face a choice: “shut down the housing and force tenants out of their homes, or allow slumlords to do business in their cities without consequence” (Thomas, 2005, para. 2). This situation is unacceptable, and TUWS found a way to turn things around for both the city and tenants.

TUWS strategized to pass a bill that requires landlords to provide relocation assistance to tenants who were forced to move out if the property is condemned. The first strategy was to leverage publicity surrounding the recent condemnation of a rundown apartment building. The building was finally shut down after a resident called about the last hallway light bulb burning out – without replacement. They then formed a coalition with “Columbia Legal Services, the Washington Low Income Housing Alliance and the Thurston County Tenants Union to use their complementary strengths to write strong legislation and build support” (Thomas, 2005, para. 4). By emphasizing that this bill would apply to slumlords only and would not adversely affect responsible landlords, the union avoided credible opposition and easily proved that the landlords who testified were running poor housing. The final strategies were to go “door to door to give tenants information on their rights” (2005, para. 9), maintain media attention, and have affected individuals go to the state capitol to give individual faces to the problems at hand.

The bill was a success. Keeping attention on a well-written bill and focusing on the particular needs before them, TUWS can take credit for helping to prevent homelessness and giving landlords incentives to comply with code violation notices. The final bill states that “Landlords are now required to pay $2000 or three times the monthly rent (whichever is greater) to families forced to move when their housing is condemned or otherwise shut down” (Thomas, 2005, para. 13). Big steps are possible for MTA with similar strategies and alliances.
Central Lessons from These Examples

Membership

• Bottom-up organizing is possible and effective
• Promote tenant unity and utilize group action when necessary

Partnership

• Partner with local and national organizations that can support your goals
• Push for tenant representation on the Housing Authority Board

Creating Change

• Demand that low-income housing is replaced with an equivalent number of units
• Require relocation assistance from landlords whose buildings are condemned
Strategic Plan

The culmination of my project is a strategic plan, designed to address the circumstances of Muncie in particular while drawing from the experiences of other organizations. I developed the following mission, goals, and objectives in response to the research and survey responses. Several opportunities are available in Muncie, from political advocacy to building improvement programs. Different activities will require different resources and skill sets, so this list should be viewed as a guide during the developmental phases of the association. I would suggest strategizing even when beginning to use this list.

I recommend providing a forum to tenants to continue to voice their needs, choosing the activities that tenants reveal to be the most urgent, and focusing on those that seem to use the skills of leaders and volunteers in the association. If an important issue is chosen but then poorly addressed, this will be discouraging and potentially damaging to the membership of the association. Because public support is so important, first choosing issues that can be visibly changed or that tenants identify with will encourage them and develop faith in the organization. This will give MTA the manpower to accomplish goals that require tenant unity and action.

The list of goals and actions that follow is by no means complete, but I hope that it provides a way to begin and serves as a model for further strategizing. The MTA has a lot of work to do, and I wish it great success.
Mission: The Muncie Tenants Association (MTA) is a local nonprofit organization committed to improving rental housing and protecting the rights of tenants through the following activities:

1) Advocacy for legislation that promotes tenants' rights and protects their interests.
2) Legal counsel through cooperation with local law offices offering services through the MTA and resources detailing landlord-tenant conflict resolution.
3) Organizing petitions to give voice to the concerns of tenants.
4) Developing coalitions between the MTA and other organizations.
5) Cultivating a coalition between students and permanent residents in Muncie.
6) Developing weatherization programs and resources to reduce tenant energy bills.

Advocacy

Goal: To pass a local ordinance recognizing tenant and landlord issues and granting protections to tenants.
- The ordinance could address the following issues: “the right to pay less rent if the landlord does not make repairs, the right to fix things and deduct the cost from the rent, the right to damages for the landlord’s misconduct, the right to attorney’s fees paid by the landlord if the tenant successfully sues the landlord, the right to live in the rental unit secure from improper entry by the landlord, the prohibition on self-help evictions by the landlord, the right to the return of the security deposit without unreasonable deductions after the tenant vacates, control over the landlord’s improper gas or electrical service to the unit” (M. Pensack, personal communication, April 17, 2008).
- Contact City Council Member Alison Quirk. I discussed this with her and she may be interested in continuing to help.
- Utilize the city code provided in the appendix to see what protections are already provided.

Goal: To be informed about the problems facing tenants and how they may be improving or worsening.
- Create a call service to receive calls from tenants and record concerns
- Survey neighborhoods to get feedback about housing issues
- Inform tenants about MTA and meeting times and ask them to keep in touch even if they may not be regularly involved.

Goal: To create and promote legislation that protects tenants.
- Create a coalition with the Muncie Housing Authority and other groups interested in local housing issues.
- Write legislation with the input of other organizations and their support.
- Build coalition support for bills created by others that support the goals of MTA. Make the presence of MTA known at city council meetings.
- Promote awareness of the city code (provided in the appendix) requirements for the quality of all housing and help tenants understand how it can protect them.

Legal Counsel

Goal: To provide legal counsel to tenants encountering conflicts with their landlord.
- Provide legal resources, such as Every Tenant’s Legal Guide, to advise tenants about their rights and actions that can be taken before seeking a lawyer. This resource should also provide guidelines for when a lawyer would be advisable.
- Contact lawyers and inquire about pro-bono or sliding scale pay for legal counsel.
- Provide financial resources for tenants seeking legal counsel (winning cases should have lawyer fees paid by
landlord).

Petitions

Goal: To influence policy decisions by demonstrating the breadth, extent, and importance of particular issues through petitions.

- Create a volunteer force willing and available to go door to door with the petition.
- Target areas most likely to be affected by policy decision.
- Keep track of important dates for meetings or court sessions and have a representative available to present the petition. Encourage petition signers and association members to make an appearance to bring more attention to the issue.

Coalitions with Other Organizations

Goal: To form coalitions with other organizations and promote the purposes of each.

Identify other organizations that are addressing problems that are related to or part of tenant issues.

- Contact those organizations to let them know about MTA and ask that they keep MTA informed about their activities.
- Identify specific projects of MTA or the other organization that could be done in partnership. Look for projects that:
  - Address current concerns of MTA members
  - Interest the membership of both organizations
  - Would be strengthened by partnership
  - Would not be too complicated with a partnership
  - Could be used to advance other MTA projects and goals later
- Become involved with national organizations that can support the work of MTA as a grassroots tenants' organization. Some to look at:
  - Center for Community Change (www.communitychange.org)
  - ACORN (www.acorn.org)
  - Local Initiatives Support Corporation (www.lisc.org)
  - National Housing Institute (www.nhi.org)
  - These groups help local organizations in a variety of ways, and may be useful to MTA in searching for information, technical support, or financial support.

Coalition with Students

Goal: To form a cooperative relationship with Ball State students living off campus.

- Contact the Ball State newspaper about MTA activities and the benefits for students.
- Offer membership that would be affordable and reasonable for college student participation.
- Create a student representative position on the MTA and encourage student leaders to create a Ball State organization that works in cooperation with MTA.
- Address the needs of students with frequency to maintain support and recognition for association activities.

Goal: Identify student leaders and draw them into active participation in the MTA.

- Invite students to MTA meetings every fall through the Ball State newspaper, website, flyers, or other means.
- Ask participating students to express how they would like to become involved and help them do so.
Muncie Tenants Association

- Invite students that prove to be reliable and faithful to the organization after a semester or two to be a student representative on the MTA.

Energy Efficiency

Goal: To improve the energy efficiency of rental housing and reduce renter utility bills and wastefulness.
- Consider policy approaches to obtaining funding for weatherization programs in rental housing. For example, encourage the city to subsidize weatherization work for rental units.
- Create a program to recognize energy efficient rentals and emphasize the savings gained by the tenants that live there. Utilize this program to create competition and encourage all landlords to weatherize their homes in order to maintain tenancy.
- Educate tenants about the benefits of weatherization and how they could do many of the improvements on their own with the permission of their landlord. Many homes will produce cost-benefit savings within the first year or two, so tenants should be encouraged to do the work even though they won’t be a permanent resident.
Muncie Tenants Association

Works Cited


