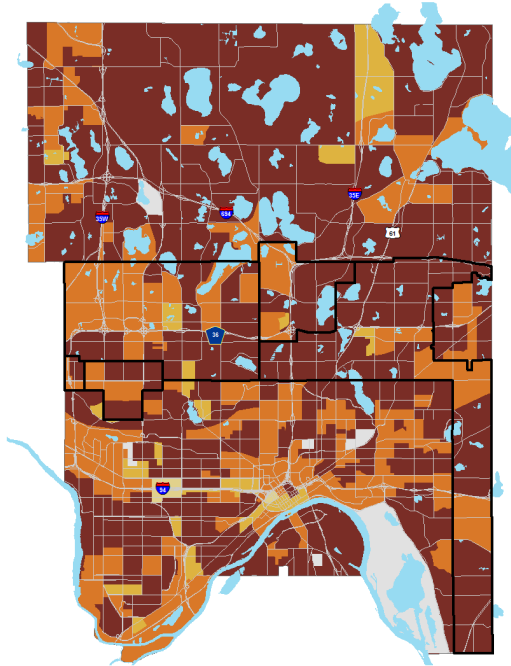


WHO CAN LIVE HERE?

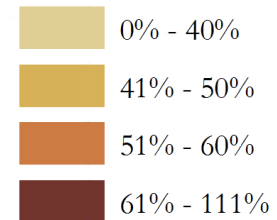
SINGLE PARENT FAMILY



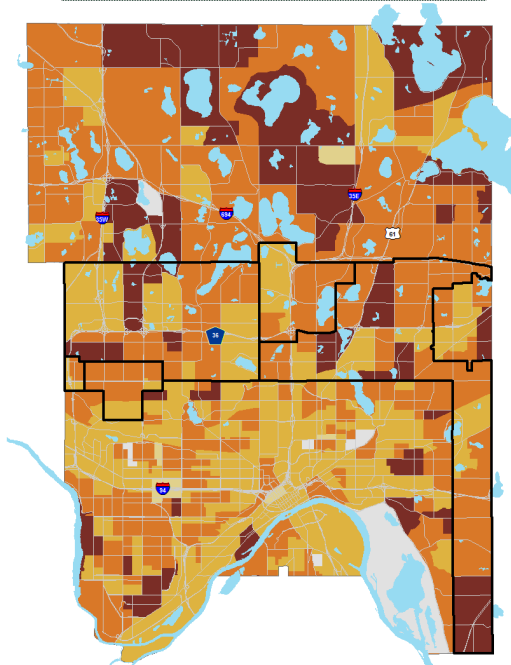
Together, housing and transportation costs should be under 40 or 50% of a household's pretax income. In the five cities we studied, moderate income households have several options for where to live, while working individuals have few. Single parent families have very limited option in the five cities, and in the entirety of Ramsey County.

The cities' policy objective need to apply to lower income groups that are currently unable to access affordable housing.

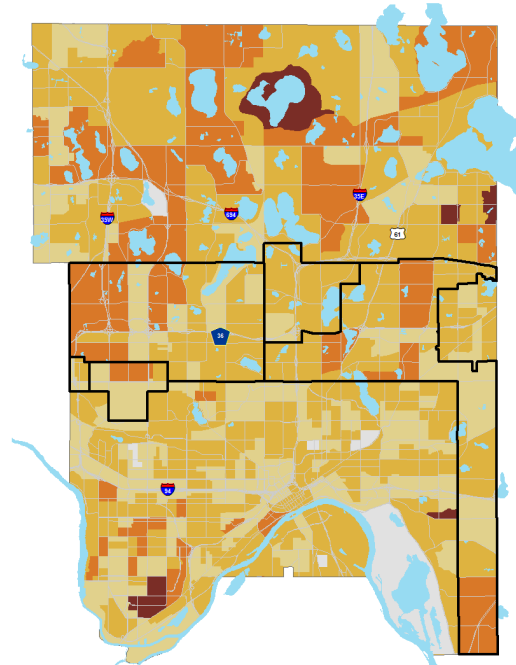
Percent of income spent on housing and transportation



WORKING INDIVIDUAL



MODERATE INCOME FAMILY



Extremely Low Income



Less than 30% of
Area Median
Income



\$25,750 annually or
\$12/hour



Cashier,
Housekeeper, Bank
Teller, Home
Health Aid, Child
Care Worker



Maximum Rent:
\$579



Affordable Home
Price: \$82,500

Income
based on
family of
four

Low Income



30-50% of Area
Median Income



\$65,700 annually or
\$31/hour



Accountant, Police
Officer, Teacher,
Social Worker,
Flight Attendant



Maximum Rent:
\$1,545



Affordable Home
Price: \$238,500

Who lives in
affordable
housing and
what does it
look like?

Very Low Income

50-80% of Area
Median Income



\$42,900 annually or
\$20/hour



Teaching Assistant,
Bus Driver,
Nursing Assistant,
Security Guard,
Landscaper

Maximum Rent:
\$966



Affordable Home
Price: \$148,000



Rent based
on two
bedroom
apartment



DEMOGRAPHIC AND HOUSING DATA FALCON HEIGHTS



KEY DIFFERENCES FROM THE TWIN CITIES METRO

- Twice as many residents identify as Asian
- Half as many residents identify as Hispanic
- More likely to speak a language other than English at home
- Fewer units owner occupied
- Three times as likely to take transit to work
- Slightly higher household median income

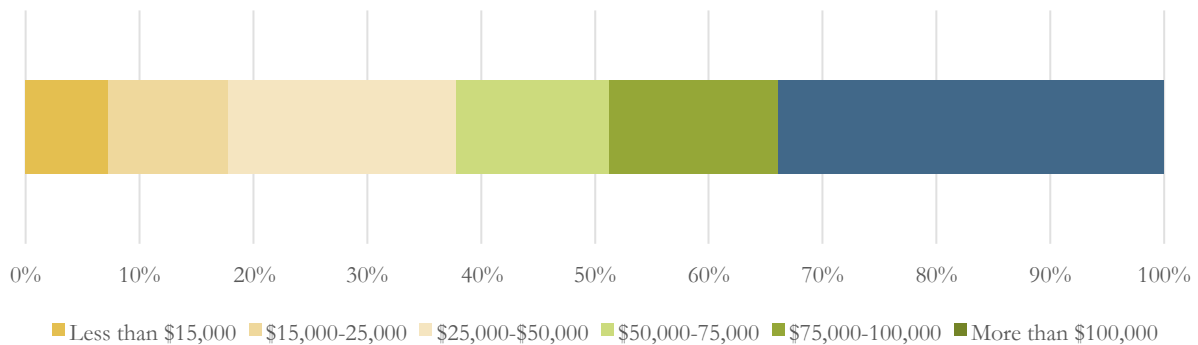
VITAL DEMOGRAPHIC DATA

- Population: 5,484
- Median Household Size: 2.28
- Media Household Income: \$71,765
- Unemployment Rate: 6%
- Poverty Rate: 11%
- Median Resident Age: 33 Years Old

INCOME AND EMPLOYMENT DATA

Falcon Heights residents have moderate to high incomes compared to the rest of the Twin Cities metropolitan area. The median household income well exceeds the median rental costs, and 34% of residents earn over \$100,000.

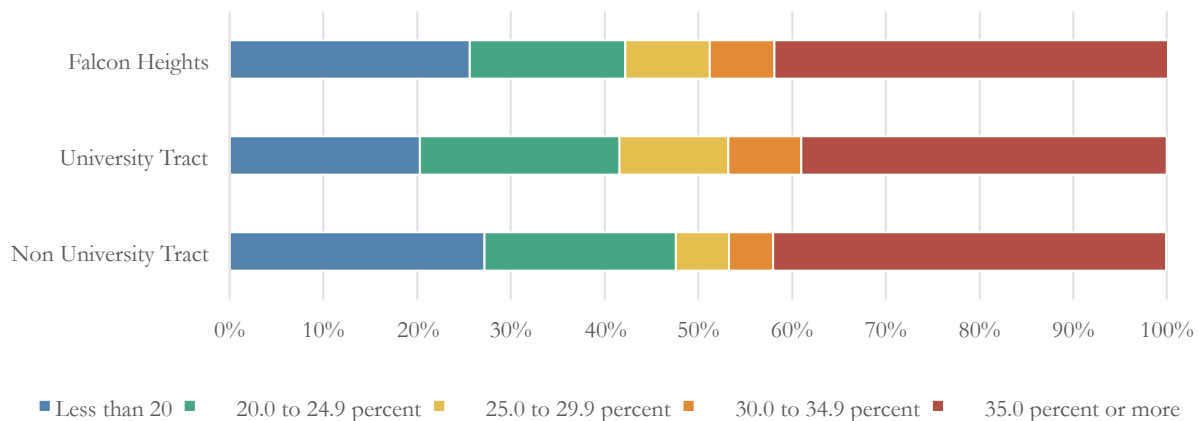
Falcon Heights Household Incomes



HOUSING COST DATA

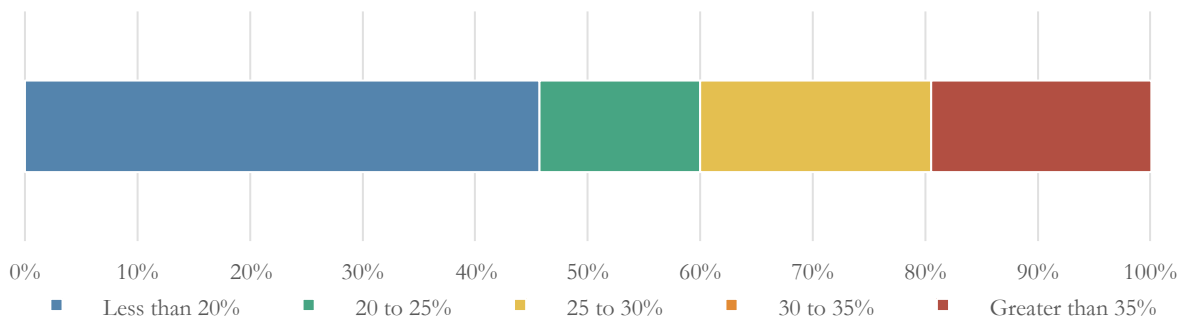
Falcon Heights rental units are moderately priced with a median gross rent of \$871 per month. This is not adjusted for unit mix and may be impacted by the size of units, rather than on affordability. Overall, 47% of renters spend over 30% of their income on housing.

Percent of Income Spent on Rent in Falcon Heights



The median owner cost in Falcon Heights is \$1,911 per month. This is only reflective of the 66% of homeowners in Falcon Heights that have a mortgage. Overall, less than 20% of homeowners spend over 30% of their income on housing.

Percent of Income Spent on Owner Costs in Falcon Heights



LEAGUE OF WOMEN VOTERS POSITION ON AFFORDABLE HOUSING

All people have a right to housing. The public and private sectors should work together to ensure that everyone has access to adequate, decent, and affordable housing. Support an active state role in providing long-term decent and affordable housing for very low-, low-, and moderate-income households.

TAKE-HOME MESSAGE

Affordable housing is the cornerstone of an equitable community. Affordable housing prevents displacement of long-time residents and allows them to stay in communities they call home. By taking steps to support new construction of affordable developments, preserve existing affordable housing, expanding homeownership opportunities, and reducing discrimination, Falcon Heights can remain a diverse and equitable community.



DEMOGRAPHIC AND HOUSING DATA LAUDERDALE



KEY DIFFERENCES FROM THE TWIN CITIES METRO

- Three times as many residents identify as Asian
- Twice as likely to speak a language other than English at home
- Less likely to have a high school diploma
- Half as many families with children
- Fewer units owner occupied
- Nearly double the poverty rate
- Much lower household median income
- Nearly three times as likely to take transit to work

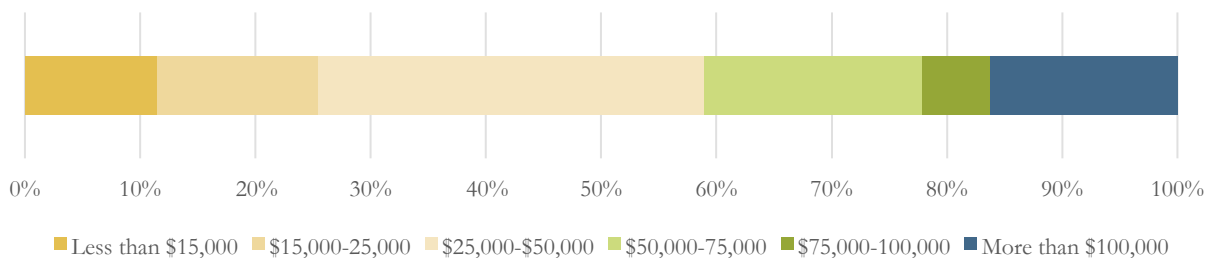
VITAL DEMOGRAPHIC DATA

- Population: 2,468
- Median Household Size: 2.10
- Median Household Income: \$41,792
- Unemployment Rate: 4%
- Poverty Rate: 18%
- Median Resident Age: 32 Years Old

INCOME AND EMPLOYMENT DATA

By all measures, Lauderdale residents have low incomes compared to other cities in the region. The median individual income is nearly \$8,000 less than the region, while the median household income is approximately \$27,000 less than the region. The median household income can support monthly housing costs up to \$1,045, which while above the median rental costs, is \$300 short of the owner costs.

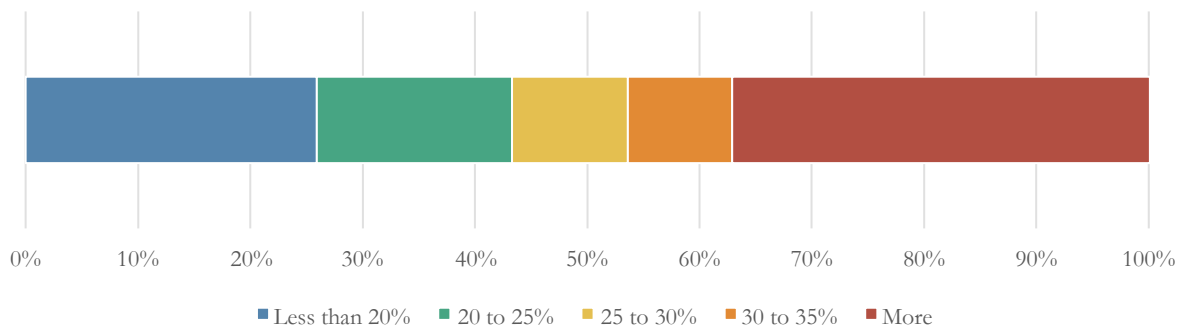
Lauderdale Household Income



HOUSING COST DATA

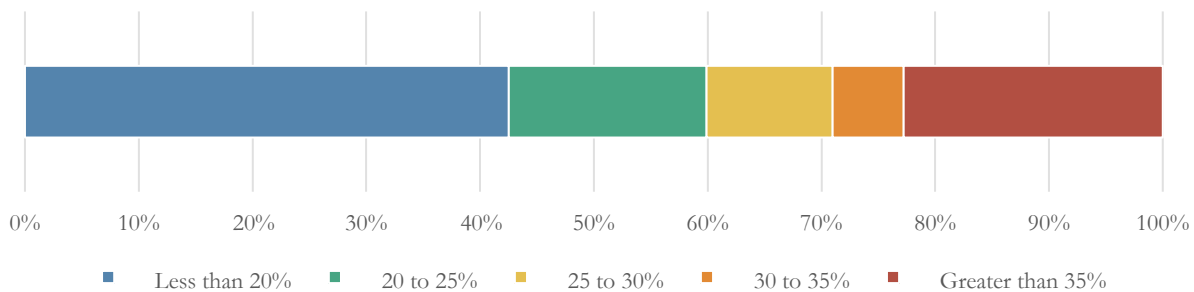
Lauderdale rental units are moderately priced with a median gross rent of \$816 per month. This is less expensive than what is found on average across Minnesota, however, this rent rate is not adjusted for unit mix and may be impacted by the size of units, rather than on affordability. Overall, 49% of Lauderdale renters are cost-burdened.

Percent of Income Spent on Rent in Lauderdale



The median owner cost in Lauderdale is \$1,345, about \$300 less than the median for the Twin Cities region. Overall, less than 30% of Lauderdale homeowners are cost-burdened. This is only reflective of the 65% of homeowners in Lauderdale that have a mortgage.

Percent of Income Spent on Owner Costs in Lauderdale



LEAGUE OF WOMEN VOTERS POSITION ON AFFORDABLE HOUSING

All people have a right to housing. The public and private sectors should work together to ensure that everyone has access to adequate, decent, and affordable housing. Support an active state role in providing long-term decent and affordable housing for very low-, low-, and moderate-income households.

TAKE-HOME MESSAGE

Affordable housing is the cornerstone of an equitable community. Affordable housing prevents displacement of long-time residents and allows them to stay in communities they call home. By taking steps to support new construction of affordable developments, preserve existing affordable housing, expanding homeownership opportunities, and reducing discrimination, Lauderdale can remain a diverse and equitable community.



DEMOGRAPHIC AND HOUSING DATA LITTLE CANADA



KEY DIFFERENCES FROM THE TWIN CITIES METRO

- Twice as many residents identify as Asian
- Fewer families with children
- More likely to speak a language other than English at home
- Fewer units owner occupied
- Lower household median income
- Higher owner cost burden (residents who spend 30% or more of their monthly income on housing)

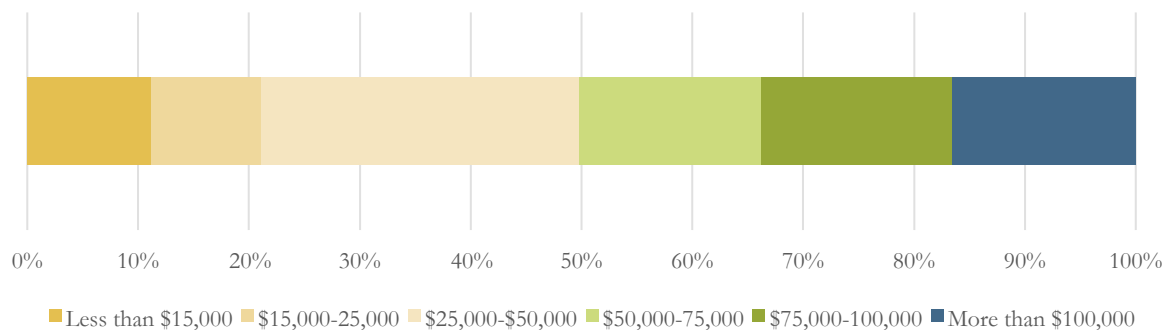
VITAL DEMOGRAPHIC DATA

- Population: 8,439
- Median Household Size: 2.24
- Median Household Income: \$50,156
- Unemployment Rate: 6%
- Poverty Rate: 12%
- Median Resident Age: 40 Years Old

INCOME AND EMPLOYMENT DATA

Individual income is nearly \$4,000 less than the region while household income is over \$18,000 less. Approximately half of households earn less than \$50,000 per year, while about 15 percent of households earn more than \$100,000 per year. The median income can support monthly housing costs up to \$1,254 per month, which is well above the median rental cost, but is about \$200 less than the median owner costs. The poverty rate is somewhat higher than the region at twelve percent.

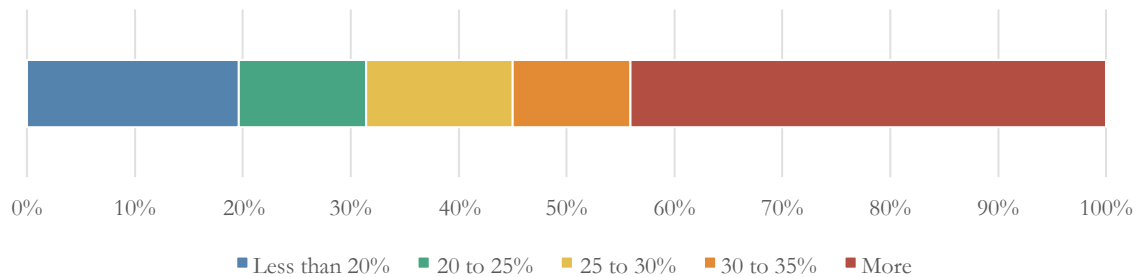
Little Canada Household Income



HOUSING COST DATA

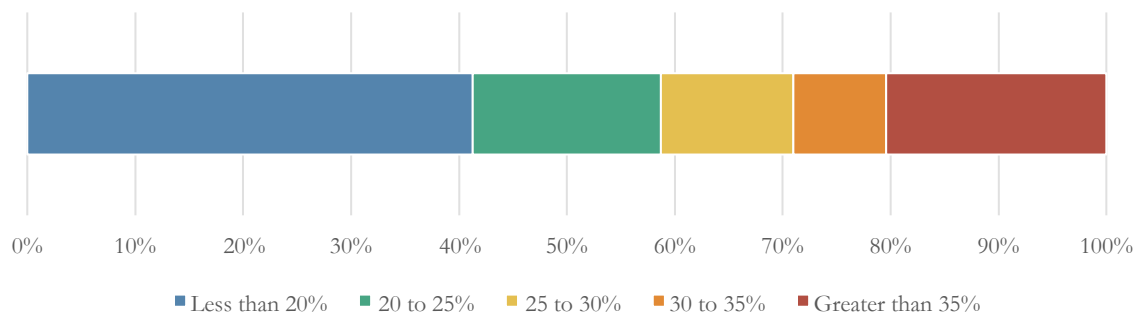
Little Canada rental units are moderately priced with a median gross rent of \$854 per month. This is only slightly higher than median gross rent across Minnesota, which is \$848. These rent rates are not adjusted for unit mix and may be impacted by the size of units, rather than on affordability. Overall, approximately 45% of renters in Little Canada are cost burdened, about five percentage points more than in the region.

Percent of Income Spent on Rent in Little Canada



The median owner cost in Little Canada is \$1,432, about \$200 less than the median for the Twin Cities region. This is only reflective of the 66% of homeowners in Little Canada that have a mortgage. Overall, approximately 30% of homeowners in Little Canada are cost burdened, which is similar to rates found across the region.

Percent of Income Spent on Owner Costs in Little Canada



LEAGUE OF WOMEN VOTERS POSITION ON AFFORDABLE HOUSING

All people have a right to housing. The public and private sectors should work together to ensure that everyone has access to adequate, decent, and affordable housing. Support an active state role in providing long-term decent and affordable housing for very low-, low-, and moderate-income households.

TAKE-HOME MESSAGE

Affordable housing is the cornerstone of an equitable community. Affordable housing prevents displacement of long-time residents and allows them to stay in communities they call home. By taking steps to support new construction of affordable developments, preserve existing affordable housing, expanding homeownership opportunities, and reducing discrimination, Little Canada can remain a diverse and equitable community.



DEMOGRAPHIC AND HOUSING DATA MAPLEWOOD



KEY DIFFERENCES FROM THE TWIN CITIES METRO

- Twice as many residents identify as Asian
- More likely to speak a language other than English at home
- Slightly lower median household income
- More residents 65+ living alone
- More unmarried parents with children
- Higher percentage of owner and renter cost burden (residents who spend 30% or more of their monthly income on housing)

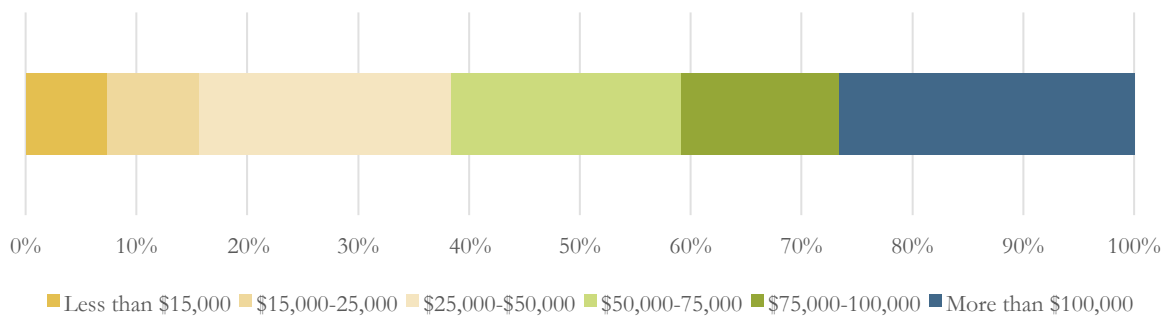
VITAL DEMOGRAPHIC DATA

- Population: 39,775
- Median Household Size: 2.56
- Median Household Income: \$62,527
- Unemployment Rate: 6%
- Poverty Rate: 10%
- Median Resident Age: 39 Years Old

INCOME AND EMPLOYMENT DATA

Maplewood's individual median income is about \$2,500 less than the metro area, while the household median income is about \$6,000 less. Less than 40 percent of Maplewood households earn less than \$50,000 per year, while over a quarter of households earn more than \$100,000 per year. The median household can afford to spend up to \$1,563 per month on housing, which is well above the median rental costs, and about even with the median ownership costs.

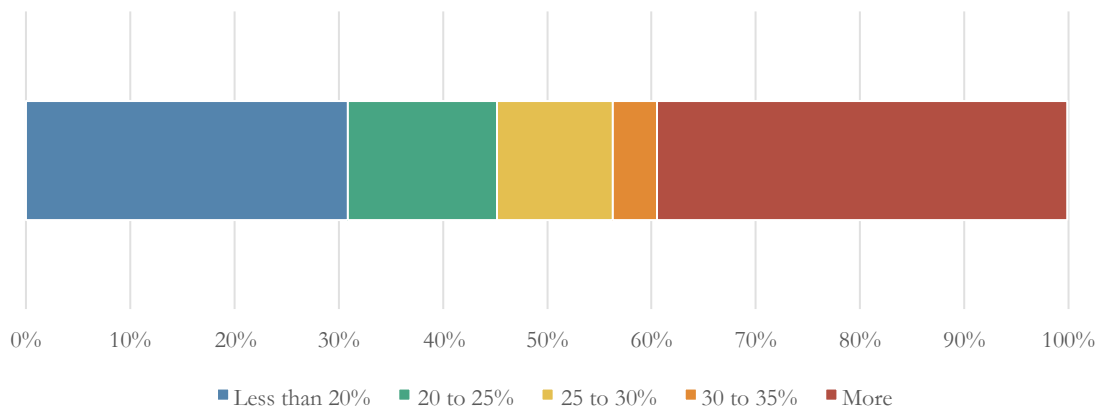
Household Income in Maplewood



HOUSING COST DATA

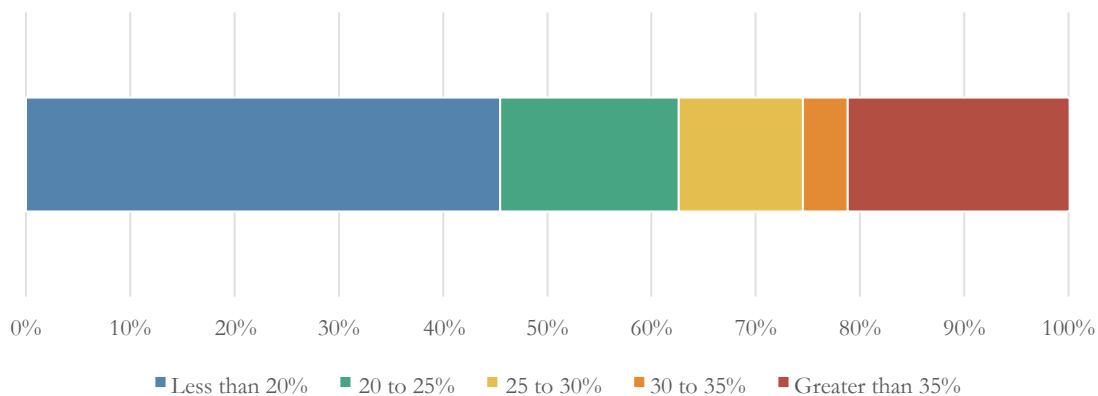
Maplewood rental units are priced significantly higher than in neighboring cities with a median gross rent of \$951 per month. For example, gross median rent in St. Paul is \$838 and \$848 across the state of Minnesota. These rent rates are not adjusted for unit mix and may be impacted by the size of units, rather than on affordability.

Percent of Income Spent on Rent in Maplewood



Overall, 25% of Maplewood homeowners are cost-burdened. Despite the slightly higher monthly owner costs, the proportion of owners with mortgages experiencing cost burden is slightly lower than the metro area.

Percent of Income Spent on Owner Costs in Maplewood



LEAGUE OF WOMEN VOTERS POSITION ON AFFORDABLE HOUSING

All people have a right to housing. The public and private sectors should work together to ensure that everyone has access to adequate, decent, and affordable housing. Support an active state role in providing long-term decent and affordable housing for very low-, low-, and moderate-income households.

TAKE-HOME MESSAGE

Affordable housing is the cornerstone of an equitable community. Affordable housing prevents displacement of long-time residents and allows them to stay in communities they call home. By taking steps to support new construction of affordable developments, preserve existing affordable housing, expanding homeownership opportunities, and reducing discrimination, Maplewood can remain a diverse and equitable community.



DEMOGRAPHIC AND HOUSING DATA ROSEVILLE



KEY DIFFERENCES FROM THE TWIN CITIES METRO

- More residents identify as Asian
- Slightly lower median household income
- Fewer families with children
- More unmarried parents with children
- Nearly double as many residents 65% living alone
- Fewer units owner occupied

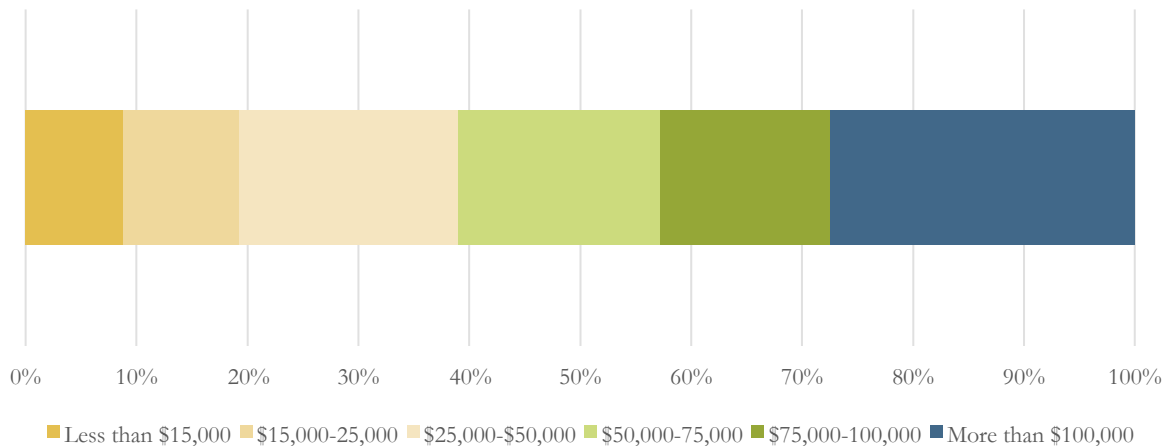
VITAL DEMOGRAPHIC DATA

- Population: 34,948
- Median Household Size: 2.26
- Median Household Income: \$63,678
- Unemployment Rate: 4%
- Poverty Rate: 12%
- Median Resident Age: 41 Years Old

INCOME AND EMPLOYMENT DATA

Household and individual median incomes in Roseville are only slightly less than in the metro area. The median household income can support housing costs up to \$1,592, which is well above the median rent, and slightly more than the median owner costs. Less than 40 percent of households earn less than \$50,000, while 28 percent of households earn more than \$100,000.

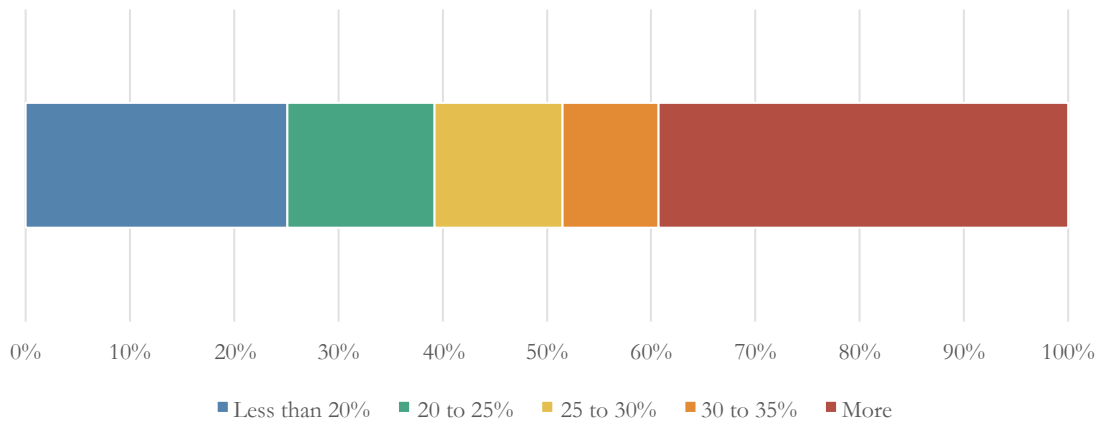
Roseville Household Income



HOUSING COST DATA

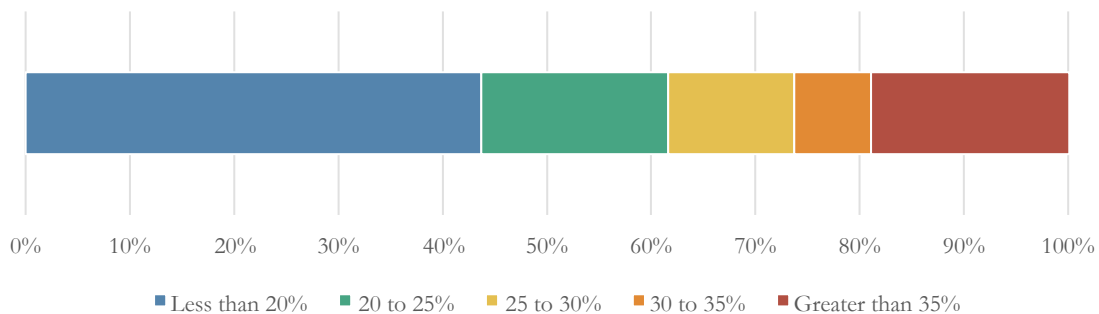
The median rent is below the regional median at \$900 per month. 60% of households are paying less than \$1000 dollars per month in rent and utilities. Despite the lower median rents, almost half of Roseville renters are cost burdened, similar to the region.

Percent of Income Spent on Rent in Roseville



Monthly owner costs for households with mortgages are once again higher than monthly rental costs, with a median monthly owner cost of \$1,568, which while slightly under the regional median, is \$500 more than monthly rental cost. About 25% of Roseville households with mortgages are spending more than 30 percent of their income on housing.

Percent of Income Spent on Owner Costs in Roseville



LEAGUE OF WOMEN VOTERS POSITION ON AFFORDABLE HOUSING

All people have a right to housing. The public and private sectors should work together to ensure that everyone has access to adequate, decent, and affordable housing. Support an active state role in providing long-term decent and affordable housing for very low-, low-, and moderate-income households.

TAKE-HOME MESSAGE

Affordable housing is the cornerstone of an equitable community. Affordable housing prevents displacement of long-time residents and allows them to stay in communities they call home. By taking steps to support new construction of affordable developments, preserve existing affordable housing, expanding homeownership opportunities, and reducing discrimination, Little Canada can remain a diverse and equitable community.



COMPREHENSIVE PLAN PRIORITIES FALCON HEIGHTS



KEY GOALS FOR FALCON HEIGHTS

To address existing inequities in access to decent, affordable housing, the City of Falcon Heights should support the construction of new affordable housing in the limited space available for development that suits the demographics most in need of affordable housing. The City should also support existing low cost unsubsidized housing to ensure long term housing is available for current and future residents and actively support low and moderate income homeowners.

These policies are the top five priorities, but the City should also consider reduced parking requirements for affordable housing, adopting an inclusionary housing policy similar to Edina and St. Louis Park, identifying at-risk affordable housing, providing repair assistance to low and moderate income homeowners, and adopting a local fair housing ordinance.

PROVIDE PROJECT SCALE FLEXIBILITY FOR AFFORDABLE HOUSING

In a developed community, increasing density is key to constructing new affordable housing. Flexibility can be provided through density bonuses, reduced setbacks, increased maximum building height and increased floor area ratios.

Key elements of well-designed policies:

- Granted through an administrative approval, rather than through a conditional use permit
- Includes a minimum level of affordability and proportion of units
- Includes minimum length of affordability
- Includes enforcement mechanisms, such as income certification reports and a financial penalty for violation
- Allows for four story buildings to reduce per unit costs

Comprehensive Plan Language: Review density, building massing, and site plan requirements to allow for higher density affordable housing through building scale flexibility.

SUPPORT LARGE FAMILY HOUSING

Ramsey County lacks affordable units with enough room for larger families. Several groups of immigrants in the Twin Cities have traditionally larger family sizes, which makes finding affordable, suitable, housing difficult. Local developers report high demand for units with three and four bedrooms and find the units are occupied by long term tenants. These tenants build community in the development, and having put roots down in the community, are more able to be a part of the wider community. To fill this gap, cities must provide funds to developers to finance construction of housing with three or four bedrooms. Low Income Housing Tax Credits are not sufficient to fund this type of development, so city support through forgivable loans, municipal bonds, or fee waivers is needed.

Comprehensive Plan Language: Support the development of lower cost attached and multifamily housing for large families by working with developers and non-profit agencies and providing financial support.

SUPPORT EXISTING LOW COST RENTAL

In the Twin Cities region, unsubsidized rental comprises at least 57% of all units affordable to households at or below 50% of area median income. To ensure that this important source of affordable housing remains, cities should develop lighter touch approaches that provide modest amounts of financial support in exchange for more flexible affordability requirements. These policies generally include provision of funds through a deferred loan or other mechanism that includes a requirement to rent at agreed upon levels and to rent to households meeting income levels. For more information, see *The Space Between*, a report by the Minnesota Preservation Plus Initiative.

Comprehensive Plan Language: Develop lighter touch approaches to ensure preservation of affordable housing without traditional subsidy programs.

EXPAND HOMEOWNERSHIP THROUGH DOWN PAYMENT ASSISTANCE

Of the five cities studied, Falcon Heights was the only city with a median income unable to support median owner costs. Nearly 70 percent of White headed households live in owner occupied housing, while less than ten percent of Asian and Black headed households live in owner occupied housing. To expand homeownership to more residents, Falcon Heights should pursue providing targeted down payment assistance. Typically structured as a deferred loan that may or may not be forgiven. To address the different needs of lower income households, this down payment assistance should be limited to lower income buyers. In Woodbury, assistance is provided to households earning less than \$95,000 purchasing homes up to \$290,500. To further explore options for eligibility and structuring, consult with the Center for Energy and the Environment or the Greater Metropolitan Housing Corporation, local organizations that administer municipal grant and loan programs.

Comprehensive Plan Language: Explore how to support homeownership for low and moderate income households through down payment assistance programs.

ENSURE AFFORDABLE OWNERSHIP OPTIONS THROUGH LAND TRUSTS

Land trusts are a valuable tool to ensure ownership units are affordable in perpetuity. The prime location of Falcon Heights near both downtowns and the University of Minnesota combined with the historically high property values makes a land trust a particularly effective intervention. Land trusts are non-profit organizations that retain the title to the land beneath homes sold to low and moderate income owners. The amount of appreciation realized by the owner is often limited and the home must be sold back to the land trust. This keeps the home affordable for the next household, which also must meet income requirements.

There are no land trusts currently active in Falcon Heights, but Rondo Community Land Trust and Two Rivers Community Land Trust operate near Falcon Heights. In addition to building relationships with existing land trusts, the City may want to pursue creation of a land trust in suburban Ramsey County, like the West Hennepin Affordable Housing Land Trust, which receives support from the cities it operates in. The City may alternatively develop programs like land trusts through its HRA.

Comprehensive Plan Language: Build relationships with existing land trust organizations and, if the opportunity arises, support the purchase of homes by a land trust.



COMPREHENSIVE PLAN PRIORITIES LAUDERDALE



KEY GOALS FOR LAUDERDALE

To address existing inequities in access to decent, affordable housing, the City of Lauderdale should focus primarily on preservation efforts, and should prioritize the identification and monitoring of at-risk affordable housing. Lauderdale should also support new construction of affordable housing in the limited space available for redevelopment and reduce discrimination of Section 8 users.

These policies are the top five priorities, but the City should also support the construction of multi-family housing appropriate for larger families, support home ownership through building relationships with land trusts and providing repair assistance, and reduce discrimination through a local fair housing ordinance.

PROVIDE PROJECT SCALE FLEXIBILITY FOR AFFORDABLE HOUSING

In a developed community, increasing density is key to constructing new affordable housing. Flexibility can be provided through density bonuses, reduced setbacks, increased maximum building height and increased floor area ratios.

Key elements of well-designed policies:

- Granted through an administrative approval, rather than through a conditional use permit
- Includes a minimum level of affordability and proportion of units
- Includes minimum length of affordability
- Includes enforcement mechanisms, such as income certification reports and a financial penalty for violation
- Allows for four story buildings to reduce per unit costs

Comprehensive Plan Language: Review density, building massing, and site plan requirements to allow for higher density affordable housing through building scale flexibility.

IDENTIFY AT-RISK PROPERTIES

Lauderdale currently has an affordable rental stock, but the proximity to the central cities, may put this housing at risk of losing its affordability following a renovation and increased rents. Some housing may also be at risk of demolition if it becomes distressed. The first step to preserving this important source of affordable housing is identifying existing affordable housing, so that preservation efforts can be taken if needed.

To identify unsubsidized housing, staff should conduct a rent survey and compare the results to the HUD determined rents for levels of affordability. Unsubsidized housing may be at-risk if the owner is reaching retirement age, the building is severely distressed, or if nearby properties are seeing increased property values.

At-risk subsidized housing is easier to identify through records from HUD and MHFA and discussions with the owner. The City must begin conversations about preservation well before the end of the affordability period.

Comprehensive Plan Language: Identify at-risk subsidized and unsubsidized affordable housing and develop plans to preserve affordability.

SUPPORT EXISTING LOW COST RENTAL

In the Twin Cities region, unsubsidized rental comprises at least 57% of all units affordable to households at or below 50% of area median income. To ensure that this important source of affordable housing remains, cities should develop lighter touch approaches that provide modest amounts of financial support in exchange for more flexible affordability requirements. These policies generally include provision of funds through a deferred loan or other mechanism that includes a requirement to rent at agreed upon levels and to rent to households meeting income levels. For more information, see *The Space Between*, a report by the Minnesota Preservation Plus Initiative.

Comprehensive Plan Language: Develop lighter touch approaches to ensure preservation of affordable housing without traditional subsidy programs.

SUPPORT LIHTC CONVERSION

Lauderdale is located in a Qualified Census Tract, which allows a larger proportion of development costs to be covered through the allocation of Low Income Housing Tax Credits (LIHTC). The greater feasibility of financing development makes Lauderdale a perfect location for conversion of at-risk affordable housing to long term subsidized housing through LIHTC. Housing with HUD subsidies from defunded programs are commonly converted to LIHTC and score well in the MHFA consolidated RFP. The city should also consider working with experienced developers to convert unsubsidized housing to LIHTC. The former Har Mar apartments in Roseville are a good example. In that case, the apartments were in disrepair and considered a nuisance by nearby residents. The City was concerned that the owner would sell the property and residents would be displaced by a condo conversion or renovation into more expensive rental units. The City recommended to property to Aeon, a local developer, as a potential rehab project. The current state of the property limited resident opposition to subsidized housing, and eventually the property was renovated and long term affordability was ensured.

Comprehensive Plan Language: Support efforts to preserve affordable housing through Low Income Housing Tax Credits.

REDUCE SECTION 8 DISCRIMINATION

The wealth of low cost rental housing and low transportation costs in Lauderdale, makes it a good location to use Section 8 or Housing Choice Vouchers (HCV). Current HUD data is not available in the proportion of rental units using HCV, but recent data from the Metropolitan Council shows less than ten households are using vouchers, amounting to about one percent of rental units. This below average use of HCV likely has many causes, including landlord discrimination against tenants using HCV. A 2009 survey of rental housing in Anoka, Hennepin, and Dakota counties found that 40 percent of rental units are not available to voucher users due to landlord discrimination. Furthermore, voucher holders are more likely to be non-white than households without vouchers at the same income levels, making Section 8 discrimination a fair housing issue.

To reduce this discrimination, the City should explore options for educating landlords, and providing referrals to non-profit organizations that provide technical assistance to landlords. The city should also watch the implementation of an ordinance banning discrimination in rental housing due to form of payment in Minneapolis, and consider whether a similar ordinance is appropriate in Lauderdale.

Comprehensive Plan Language: Reduce Section 8 discrimination through landlord education and consider adoption of anti-discrimination ordinance, similar to the ordinance passed in Minneapolis.



COMPREHENSIVE PLAN PRIORITIES LITTLE CANADA



KEY GOALS FOR LITTLE CANADA

To address existing inequities in access to decent, affordable housing, the City of Little Canada should primarily focus on production of new housing affordable to low and moderate income households by allowing greater density, reducing points of approval for affordable housing, and calling out specific sites in the comprehensive plan. The city should support affordable homeownership through preservation of existing manufactured home parks, and reduce disparate impacts on women, people of color, and the disabled by revising the crime free housing ordinance.

These policies are the top five priorities, but the City should also consider reducing parking requirements for affordable, multifamily housing, identify affordable housing with expiring affordability terms, build relationships with existing land trusts, offer emergency home repair assistance, adopt a local fair housing policy, and educate landlords to reduce Section 8 discrimination.

INCREASING RESIDENTIAL DENSITIES

Little Canada's previous comprehensive plan called for relatively low density housing in many areas that higher density housing may be appropriate. By allowing higher densities overall, subsidized housing needs fewer land use approvals, reducing the cost of new development. Higher densities also encourage the development of market rate units that cost less to produce, and can therefore be sold at lower costs. Higher density allows fixed costs, such as infrastructure and land to be spread over more units.

As the City develops its future land use map and amends its zoning code, staff should use examples of what densities look like. Townhouses can fit well in the fabric of primarily single family neighborhoods, and be developed at 15-20 units per acre with shared greenspaces. Single family homes in older neighborhoods, such as Grand Avenue in Saint Paul, Linden Hills in Minneapolis, and Old White Bear Lake have lots 60 feet by 120 feet, or smaller and have a variety of home sizes and values.

Comprehensive Plan Language: Adopt new zoning to allow higher density attached and multi-family housing in areas guided for new residential development.

SITE IDENTIFICATION

The comprehensive plan is an excellent opportunity to lay the ground work for future affordable housing development. By determining where affordable housing would be most appropriate, and calling out locations in the plan, staff can spread out the public opposition to affordable housing. This determination should include the use of examples of new construction in the Twin Cities area at a variety of densities. Creekside Commons in Minneapolis is a three story, thirty-unit apartment building that was designed to look like townhouses from the public right of way. Local non-profit developers including Beacon Interfaith, Aeon, Project for Pride in Living, and Common Bond have numerous examples of subsidized housing in suburban contexts that can be used in conversations about affordable housing. By doing this work now, the city is under some obligation to approve proposed affordable housing, reducing costly delays for developers.

Comprehensive Plan Language: Make map of potential affordable housing locations available to developers.

REDUCED POINTS OF APPROVAL

Costly delays for affordable housing developers can be avoided by making more aspects of affordable housing development subject to administrative, rather than Council approval. For many years, PUDs have been viewed as the perfect solution to affordable housing, but since they need Council approval, there are many opportunities for political opposition, which may delay or block a project. A thorough rezoning process follow the comprehensive plan can allow for greater density and flexibility for affordable housing, subject to an administrative permit, or can simply increase densities to a point where affordable housing is feasible following the code.

Reducing points of approval, and the legally required public hearings, can reduce costs, but that does not mean that community engagement should be avoided altogether. Political opposition can often be quelled with the public is involved from the beginning, rather than finding out about the project at the last minute.

Comprehensive Plan Language: Review land use processes to reduce unnecessary City Council review where administrative review is more appropriate.

SUPPORT MANUFACTURED HOUSING

Manufactured housing provides affordable housing to seven percent of Little Canada's population. The City should support manufactured housing residents, which can not only improve quality of life for park residents, but also improve outward appearances. There are three main ways for the city to support manufactured housing:

- Supporting tenant purchase of parks through financial support, use of municipal bonds, or public takeover of infrastructure can assist in the development of resident owned cooperatives, which often have better maintenance and less crime. Park Plaza Cooperative in Fridley is an example of tenant purchase that has resulted in a more stable and higher quality residence for owners.
- Developing a grant and loan program for improvements to manufactured homes, like the programs in Blaine and Fridley, allows residents to make improvements that would otherwise be difficult, since manufactured homes are not considered real property and therefore are not eligible for other types of financing.
- Local relocation assistance ordinances obligate purchasers of parks to compensate residents at greater levels than the state provides, which reduces the stress on displaced residents. Roseville's ordinance should be used as an example.

Comprehensive Plan Language: Preserve manufactured home parks as affordable housing through adoption of a relocation assistance ordinance, support for tenants purchasing at-risk parks, and supporting maintenance of manufactured homes.

MODIFY CRIME FREE HOUSING ORDINANCE

Crime free housing ordinances can have disparate impacts on women, people of color, and the disabled. Ordinances to require or encourage eviction of tenants that has been arrested for or accused of crimes, but have not been convicted are likely to harm people of color who are more often arrested for crimes, but may never be charged, let alone convicted. Additionally, ordinances that have a maximum number of police calls harm victims of domestic violence, crime victims in general and people with mental illness and other disabilities.

To reduce these impacts, police calls should be reviewed to determine whether they were a result of actual criminal behavior on the part of the resident, or if they are due to the resident being the victim of a crime, another type of emergency, or racial profiling of neighbors. Obligations to evict tenants accused of crimes should be removed.

Comprehensive Plan Language: Review Crime Free Housing Policies to reduce disparate impacts on protected classes.



COMPREHENSIVE PLAN PRIORITIES MAPLEWOOD



KEY GOALS FOR MAPLEWOOD

To address existing inequities in access to decent, affordable housing, the City of Maplewood should focus on construction of new affordable housing in areas of opportunity that fit need needs of Maplewood residents. The City should also prioritize the preservation of existing low cost housing, including unsubsidized rental and manufactured housing.

These policies are the top five priorities, but the City should also consider density bonus, design standards waivers, and reduced parking requirements for new construction, identifying and collaborating to preserve at risk affordable housing, assistance for the purchase and maintenance of owner-occupied housing, and reducing discrimination through a local fair housing policy and efforts to educate landlords about Section 8. Maplewood is also one of the cities Minnesota Housing has identified as a top priority for transitional housing from the 811 program.

INCLUSIONARY HOUSING

Inclusionary housing is a tool that requires, or heavily incentivizes the inclusion of affordable units in all new residential development. This results in mixed income housing without drawing from the limited subsidy pool available from MHFA. Inclusionary housing is most affective when employed in areas with high demand for real estate, because developers will be willing to forgo a moderate amount of income from the affordable units, since the market rate units with produce more income. Edina and Saint Louis Park have recently enacted inclusionary housing policies, which can be used as examples.

Maplewood has a great opportunity to use inclusionary housing in the station area planning for the Gold Line and Rush Line fixed guideway bus rapid transit projects. The more certain transit projects become, the more private developers begin assembling land, so inclusionary housing policies should be in affect well before final approvals for transit are secured.

Comprehensive Plan Language: Consider adopting an inclusionary housing policy as part of transit oriented development planning.

SITE IDENTIFICATION

The comprehensive plan is an excellent opportunity to lay the ground work for future affordable housing development. By determining where affordable housing would be most appropriate, and calling out locations in the plan, staff can spread out the public opposition to affordable housing. This determination should include the use of examples of new construction in the Twin Cities area at a variety of densities. Creekside Commons in Minneapolis is a three story, thirty-unit apartment building that was designed to look like townhouses from the public right of way. Local non-profit developers including Beacon Interfaith, Aeon, Project for Pride in Living, and Common Bond have numerous examples of subsidized housing in suburban contexts that can be used in conversations about affordable housing. By doing this work now, the city is under some obligation to approve proposed affordable housing, reducing costly delays for developers.

Comprehensive Plan Language: Make map of potential affordable housing locations available to developers.

SUPPORT LARGE FAMILY HOUSING

Ramsey County lacks affordable units with enough room for larger families. Several groups of immigrants in the Twin Cities have traditionally larger family sizes, which makes finding affordable, suitable, housing difficult. Local developers report high demand for units with three and four bedrooms and find the units are occupied by long term tenants. These tenants build community in the development, and having put roots down in the community, are more able to be a part of the wider community. To fill this gap, cities must provide funds to developers to finance construction of housing with three or four bedrooms. Low Income Housing Tax Credits are not sufficient to fund this type of development, so city support through forgivable loans, municipal bonds, or fee waivers is needed.

Comprehensive Plan Language: Support the development of lower cost attached and multifamily housing for large families by working with developers and non-profit agencies and providing financial support.

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SUPPORT EXISTING LOW COST RENTAL

In the Twin Cities region, unsubsidized rental comprises at least 57% of all units affordable to households at or below 50% of area median income. To ensure that this important source of affordable housing remains, cities should develop lighter touch approaches that provide modest amounts of financial support in exchange for more flexible affordability requirements. These policies generally include provision of funds through a deferred loan or other mechanism that includes a requirement to rent at agreed upon levels and to rent to households meeting income levels. For more information, see *The Space Between*, a report by the Minnesota Preservation Plus Initiative.

Comprehensive Plan Language: Develop lighter touch approaches to ensure preservation of affordable housing without traditional subsidy programs.



COMPREHENSIVE PLAN PRIORITIES ROSEVILLE



KEY GOALS FOR ROSEVILLE

To address existing inequities in access to decent, affordable housing, the City of Roseville should focus on construction of new affordable housing in areas of opportunity that fit need needs of Roseville residents. The City should also support existing low cost housing through grant and loan programs that obligate some level of affordability and reduce discrimination through changes to the crime free rental ordinance.

These policies are the top five priorities, but the City should also consider design standard waivers, site acquisition, and reducing points of approval for affordable housing to support new construction. Existing housing should be preserved by identifying at-risk affordable housing and working with other entities to replace subsidy funds and homeownership opportunities should be expanded through home purchase and repair assistance. A local fair housing ordinance and landlord education about Section 8 can reduce discrimination.

PROVIDE PROJECT SCALE FLEXIBILITY FOR AFFORDABLE HOUSING

In a developed community, increasing density is key to constructing new affordable housing. Flexibility can be provided through density bonuses, reduced setbacks, increased maximum building height and increased floor area ratios.

Key elements of well-designed policies:

- Granted through an administrative approval, rather than through a conditional use permit
- Includes a minimum level of affordability and proportion of units
- Includes minimum length of affordability
- Includes enforcement mechanisms, such as income certification reports and a financial penalty for violation
- Allows for four story buildings to reduce per unit costs

Comprehensive Plan Language: Review density, building massing, and site plan requirements to allow for higher density affordable housing through building scale flexibility.

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Roseville in particular can support this type of housing by allowing staff to waive parking requirements without a civil engineering study. The current code requires one parking spot per bedroom, plus additional spaces for guests. A development with large numbers of three and four bedrooms would require a large number of parking spaces, coming with a hefty cost.

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