

Study Chairs: Rebecca Bormann, Mindy Greiling, Bonnie Koch

Committee Members: Judy Berglund Emma Duren Georgeann Hall Claire Jordan Kathy Juenemann Kris Nagy **Beth Salzl**

ANN BERRY

This study is dedicated to past League of Women **Voters Roseville** Area member and past president, Ann Berry, whose passion was affordable housing.



ORIGINAL STUDY GOAL:

To learn about the types of affordable housing and availability (location, concentration) in each of our five cities.

EXPANDED STUDY GOAL:

To learn if fair housing and an adequate supply exist for all community members

As first-ring suburbs, are we doing our share?

COMPREHENSIVE PLANNING

✓ A comprehensive plan is a tool for guiding growth, redevelopment, and overall improvement of a city. The plan includes economy, water resources, land use, transportation, parks and housing.

- ✓ Cities are presently working on reviewing their comprehensive plans to project needs and goals moving forward to 2030 and to align them with the Metropolitan Council's plan for the region.
- ✓ Plans must be submitted to the Metropolitan Council by the end of 2018.

Gathering Background Information

Met with Dr. Craig Waldron,
 Management, Marketing and Public
 Administration Dept., Hamline
 University to help us give shape and
 direction on how to proceed with the
 study.

Interviewed individuals with regional housing expertise:

- Barbara Dacy, Executive Director, Washington County Housing and Redevelopment Agency
- ✓ Dan Hylton, Housing Link Researcher
- ✓ Paul Fate, Common Bond
- ✓ Ed Goetz, CURA (Center for Urban & Regional Affairs)
- Libby Starling and Beth Reetz, Metropolitan Council
- Mary Tingerthal and Katie Topinka, MN Housing
- Cathy Bennett, Housing Initiative, Urban Land Institute, MN
- Cathy ten Broeke, MN State Director to Prevent and End Homelessness

Capstone Project under the supervision of Neeraj Mehta, Director of Community Programs for CURA

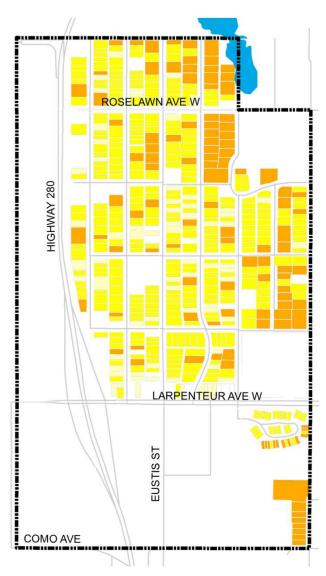
Three graduate students take what they've learned in graduate courses and apply it to examine a specific idea.

Our Capstone students will:

- Use census data to analyse our cities unique situations
- ✓ Develop 10 year frameworks for each city
- Map existing affordable housing

CAPSTONE CLIENT PRESENTATION

Roseville Library
Community Room
Tuesday, May 9th
3:30 P.M.



What Is Affordable Housing?



AREA MEDIAN INCOME (AMI)

The 2016 Region AMI was \$85,800 for a family of 4.

- Extremely low income is 0 to 30% AMI. (0 - \$26,000)
- Very low income is 31 to 50% AMI.(\$26,000 \$43,000)
- Low income is 51 to 80% AMI. (\$43,000 - \$65,700 - HUD capped)

^{*} Formula is determined at the Federal Level by HUD (Housing and Urban Development). <u>It varies by household size.</u>

HOUSING AFFORDABILITY

Affordability is based on the assumption that a household should only pay up to 30% (including utilities) of their monthly income.

Single Family Home

	30% of AMI	50% of AMI	80% of AMI
Affordable purchase price (2016)	\$82,500	\$148,000	\$235,000

RENTAL AFFORDABILITY

# Bedrooms	30% AMI	50% AMI	80% AMI
Studio	\$450	\$751	\$1,201
1-BR	\$483	\$805	\$1,288
2-BR	\$579	\$966	\$1,545
3-BR	\$669	\$1,115	\$1,784
4-BR	\$747	\$1,245	\$1,992

Housing unit can hold 1.5 times people as no. of bedrooms.

Rising price of rent



For Vicki Olson, the sale of Meadowbrooke Manor in St. Louis Park to a new owner meant more than the loss of her longtime home. It set off a chain reaction that forced her to move into a new community, look for a new job, and rebuild her life at age 51.

"I have to get a new job," she said. "I'm not going to drive 30 miles one way to make \$10.50 an hour. But that's the only [apartment] that I could afford that called me back."



WHAT IS AN AFFORDABLE HOUSING PROFILE FOR EACH OF OUR FIVE

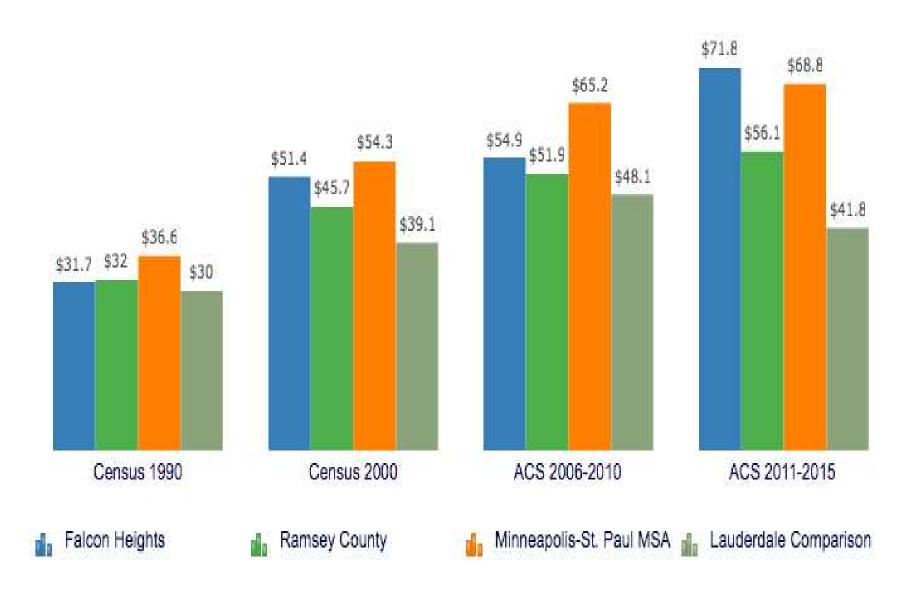


MET COUNCIL DATA ON HOUSEHOLD INCOME

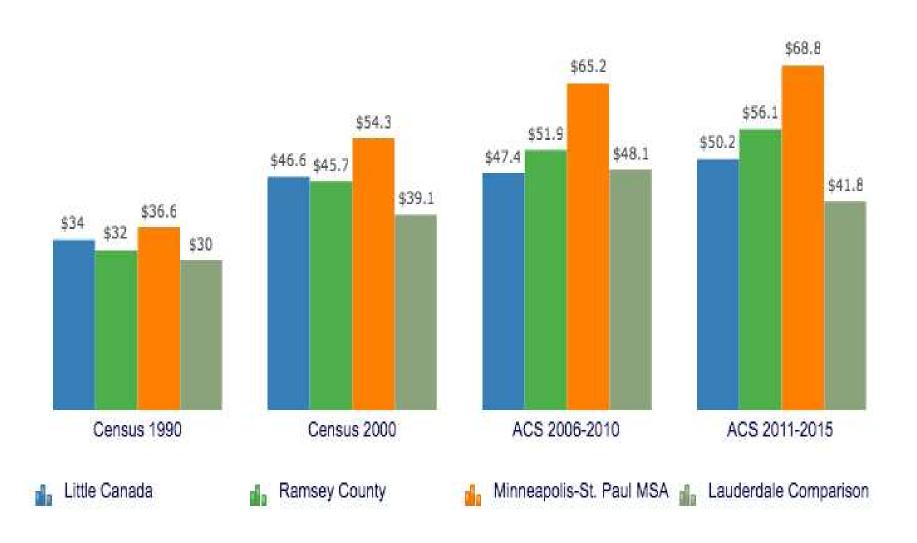
Median Household Income in Roseville/Maplewood (in \$000s)



Median Household Income in Falcon Heights/Lauderdale (in \$000s)



Median Household Income in Little Canada/Lauderdale (in \$000s)

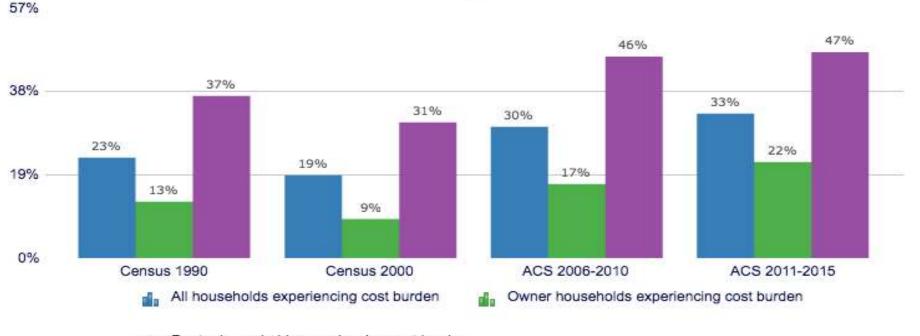


COST BURDENED FAMILIES

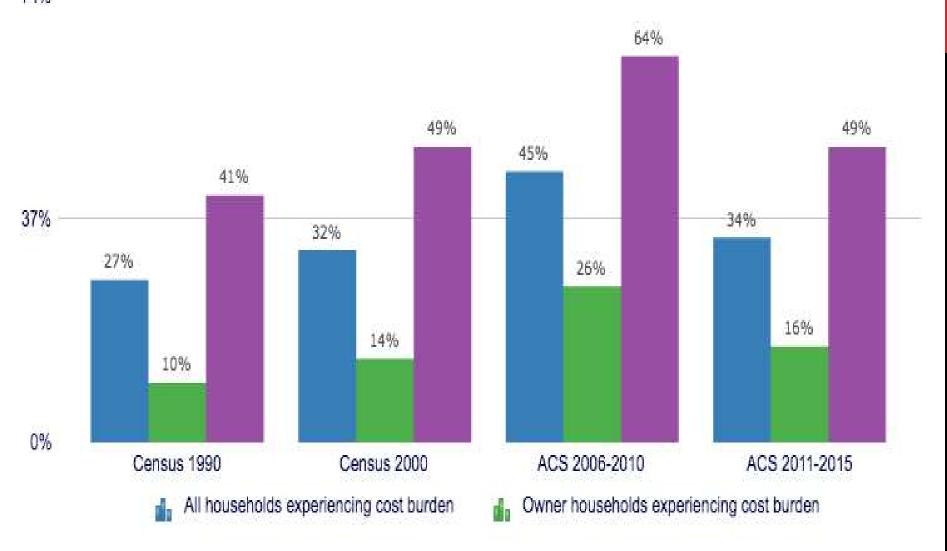
A household is considered cost burdened when it spends more than 30% of its income on housing.

Families spending more than 30% often have inadequate resources to pay for other necessities like food and healthcare.

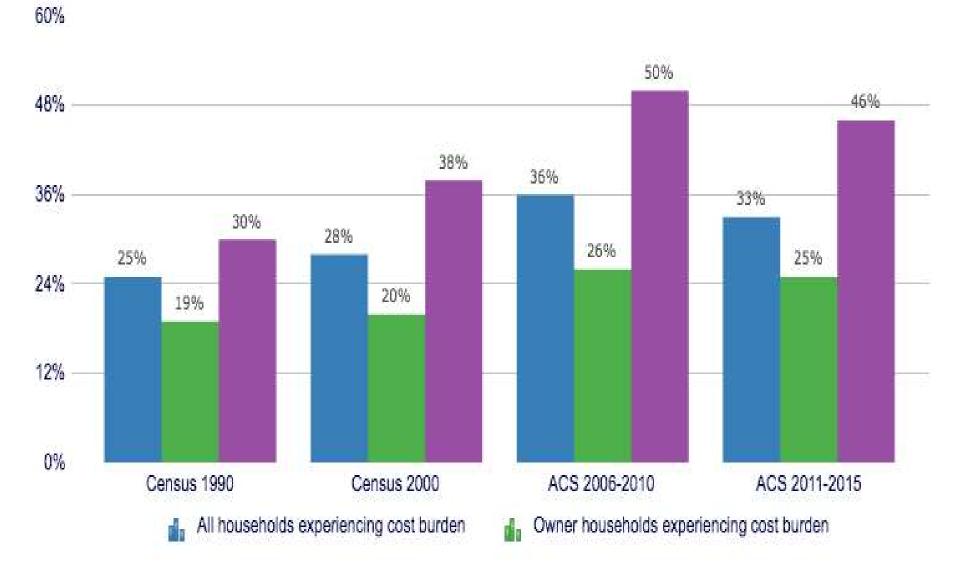
Percent of Households Experiencing Housing Cost Burden in Falcon Heights



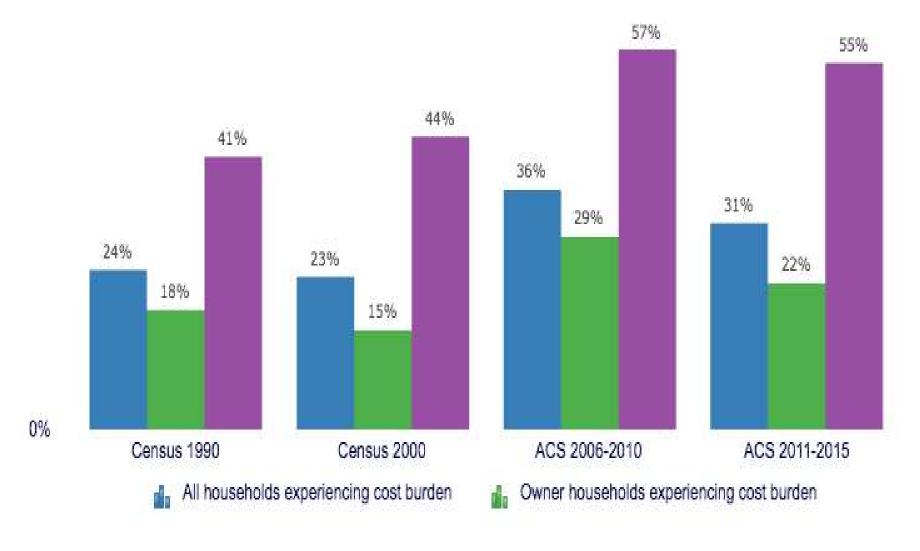
Percent of Households Experiencing Housing Cost Burden in Lauderdale



Percent of Households Experiencing Housing Cost Burden in Little Canada

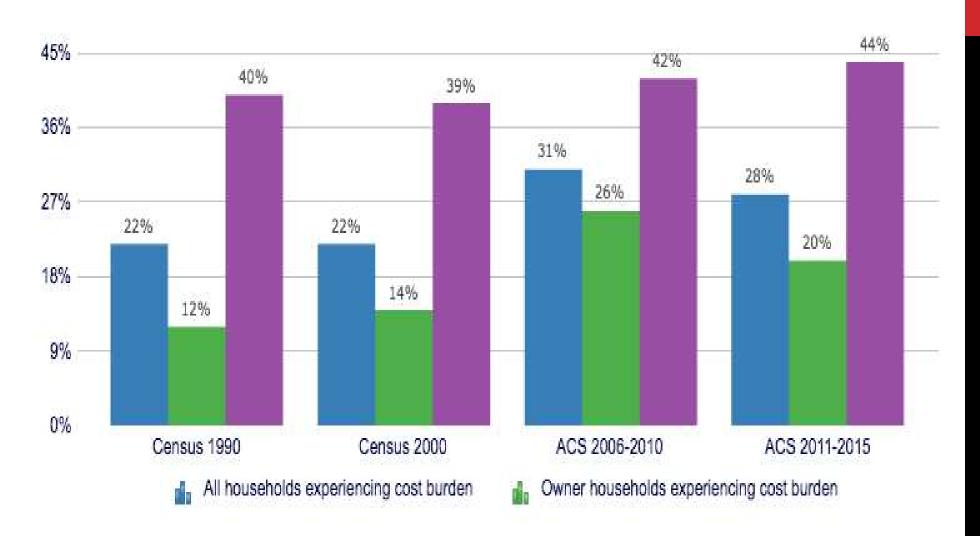


Percent of Households Experiencing Housing Cost Burden in Maplewood



Percent of Households Experiencing Housing Cost Burden in Roseville





EXISTING HOUSING

City	Popu- lation	#Unit 0- 30% AMI	#Unit 31- 50% AMI	#Units 51- 80% AMI	Publicly Subsi- dized Units	Mobile Home Parks/ Units
Falcon Heights	5,571	25	628	752	65	None
Lauder- dale	2,484	15	590	464	0	None
Little Canada	10,319	953	1100	1753	153	450
Maple- wood	40,567	1218	4059	7454	946	734
Roseville	35,580	1169	2517	7268 Metr	685 opolitan Counci	112 I Data

WHAT IS NEEDED TO PLAN FOR THE FUTURE? 2021-2030

The Metropolitan Council has determined that the region's need for affordable housing for 2021 – 2030 is 37,900 units

PLANNING FOR OUR CITIES

City	Allocation 0-30% AMI	Allocation 31-50% AMI	Allocation 51-80% AMI	Total Units Needed
Falcon Heights	0	0	0	0
Lauderdale	0	0	0	0
Little Canada	26	28	25	79
Maplewood	250	95	165	510
Roseville	72	50	20	142

URBAN VS SUBURBAN

Falcon Heights, Lauderdale, Maplewood and Roseville are designated as Urban by the Metropolitan Council.

Experienced rapid development during the post-World War II era... Expected to plan for forecasted population and household growth at average densities of at least 10 units per acre for new development and redevelopment.

Little Canada is designated as Suburban.

Experienced continued growth and expansion during the 1980s and early 1990s...Expected to plan for forecasted population and household growth at average densities of at least 5 units per acre for new development and redevelopment.

WHY IS AFFORDABLE HOUSING IMPORTANT?

"Instead of saying to that person, 'We'll get you into housing, but first you must address all these other issues in your life,' we've said, 'Let's get you into housing first and then we will connect you to services."

Cathy ten Broeke, MN State Director to Prevent and End Homelessness

THE MEDIAN VALUE OF OWNER-OCCUPIED HOMES IN MINNESOTA AVERAGES \$38,000 MORE THAN NEIGHBORING STATES

The price gap could mean about 160,000 Minnesota households are priced out of the new home market.

Pioneer Press 4/16/17



Building Costs

- Energy-saving Codes
- Safety Codes
- Land-related fees (city fees, pass-through fees from other agencies, infrastructure including roads and sidewalks)
- Impact fees for off-site improvements (e.g. increased traffic)
- Fees can add \$20,000 \$30,000.
- Zoning rules about lot size

CHALLENGES FOR DEVELOPMENT OF AFFORDABLE HOUSING

√ The need for subsidies

- Low Income Housing Tax Credit (LIHC), funded by Federal government, administered by local housing authority.
- Participation by a city in the Met Council's
 Livable Community Program which grants funds
 for expansion and preservation of housing.
 Grants are particularly useful for pre development needs of a city and rehabbing
 existing housing.

✓ Cities can contribute to lower costs for developers by:

- Supporting appropriate density as part of full range of city housing.
- Identifying and acquiring sites.
- Reductions and waivers in building permit costs and municipal fees.
- Streamlining the administrative process for project approval.
- Making zoning regulations flexible such as in parking requirements and design requirements.
- Partner with developers to access MN Housing Funds.

CHALLENGES FOR THE LOW INCOME RENTER

Section 8 Vouchers

- Funded by Federal government/distributed through Metro HRA (Housing and Redevelopment Agency)
- Eligible households pay 30% of their income for rent;
 Metro HRA pays remainder.
- Renters must find their own housing.
- Monies are limited making wait lists of many years.
- Special vouchers are available for particular situations such as Bridges for adults with mental illness and Veteran's Affairs Supporting Housing for homeless veterans.

PRESENT VOUCHERS BEING USED

Type of Voucher		Lauderdale	Little Canada	Maplewood	Roseville
Housing Choice Section 8	39	6	135	380	262
Bridges	0	0	6	5	3

WHAT CAN CITIES DO TO ASSIST LOW INCOME RENTERS?

- When new development occurs or when buildings are rehabbed, require at least some Section 8 voucher allocations.
- Minneapolis recently passed an ordinance requiring landlords to accept Section 8 vouchers.
- Work with organizations like Housing Link to assist people in finding affordable housing.
- License and regulate rental properties.

HOPE FOR THE FUTURE WHAT'S WORKING?

- ➤ The nonprofit Greater Minnesota Housing Fund is developing the nation's first regional pool of money to assist apartment complex buyers.
- ➤ Minnesota is poised to end Veteran homelessness. Federal monies have increased with bipartisan support. By just calling a number, veterans can register to receive support services and have their housing needs met.

➤ The model developed for Veteran's Affairs Supporting Housing (VASH) can be applied to other homeless groups.

➤ Through the leadership of State Representative Alice Hausman, the 2014 Minnesota legislature approved \$100 million for housing programs. She has been instrumental in securing \$200 million for housing and services since 2012.

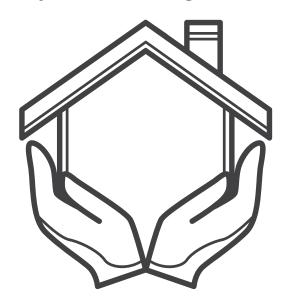
What's Next For Our League?

Encourage our cities to:



- ✓ Provide for a full range of affordable housing.
- ✓ Preserve and improve current affordable housing.
- ✓ Support incentives to make development/re-development more attractive to developers.

- ✓ Protect mobile home parks.
- ✓ License and regulate rental properties.
- ✓ Establish relationship with landlords.
- ✓ Promote better awareness of linking low income renters to support services. Make it a requirement for rental property licensing.



^{*} Using LWVMN Positions

READ THE ROSEVILLE AREA HOUSING STUDY COMMITTEE SUMMARY

WWW.LWVROSEVILLEAREA.ORG

JOIN YOUR CITY'S COMPREHENSIVE PLAN DISCUSSIONS

ROSEVILLE COMPREHENSIVE PLAN
UPDATE: HOUSING FOCUS GROUP
APRIL 19
6:00
OASIS PARK BUILDING
(1700 W. CTY. RD. C-2)

BRYAN LLOYD 651-792-7073

