Appendix List

1. Inver Grove Heights Goals & Policies
2. Evaluate Community Factors
3. Program Evaluation Summary
4. Framework Summary
5. Community Change Data Summary
6. Opportunity Site Evaluation Summary
7. ULI MN/RCM - List of Best Practices
8. Examples of Performance Measures
Appendix 1: Principles & Policies

ULI MN/RCM Opportunity City Program - Housing Audit
Summary of Inver Grove Heights Housing Goals & Policies

Growth:
According to the Metropolitan Council forecast, Inver Grove Heights is expected to experience an increase of 3,560 households by 2020 and 6,400 households by 2040 for a total of 19,900 new households.

To accommodate the projected growth the City will be required to focus on diversifying its housing stock in redevelopment and vacant developable areas, evaluating changes to residential densities within infill development areas, and providing tools to ensure that the existing housing stock remains in good condition. Accommodating growth of a community must also recognize that housing choices are increasingly important to both current and future residents.

The Metropolitan Council estimated that there will be an additional 878 affordable units needed in Inver Grove Heights between 2011-2020 to accommodate a share of the expected demand for the metropolitan region. This represents less than 25% of the projected new household growth forecasted by the Metropolitan Council.

According to Metropolitan Council MetroStats report dated November 2011, Inver Grove Heights produced 1,763 ownership units; approximately 41% (717 units) of the total ownership units were considered affordable to households with low-moderate incomes between 2000 and 2010. In addition, a total of 946 rental units were constructed of which 36% (306 units) were considered affordable during those 10 years. In Dakota County during 2000-2010, 26% of ownership units were affordable and 38% of rental units constructed were affordable.

Dakota County Community Development Agency commissioned a market demand study by Maxfield Research which identified demand for 4,200 new units in the City by 2030. This market demand calls for 3,645 market rate and 555 (13%) housing units affordable to lower-moderate incomes. This is less than the demand project by Metropolitan Council through 2020 by 323 units and less than what Inver Grove Heights has produced over the past decade.

- For-sale single-family homes = 1,180 units (28%)
- For-sale multifamily = 1,350 units (32%)
- Rental market rate = 550 units (13%)
- Rental affordable/subsidized = 355 units (8%)
- Rental senior affordable = 200 units (6%)
- Rental senior market rate w/ services = 385 units (9%)
- For-sale senior market rate = 180 units (4%)

Total = 4,200 units
As part of the ULI MN Regional Council of Mayors Opportunity City Program there are five key themes focusing on supporting of a full range of housing choices. These include:

- Preservation & Rehabilitation
- Production of New Units of Housing (affordable and to meet community life cycle housing balance)
- Use of Regulatory Incentives
- Sustainability
- Jobs/Housing Balance

The following is a summary of the City of Inver Grove Heights role in housing including principles and policies which support housing preservation, rehabilitation, and the creation of new housing units as outlined in the City’s Comprehensive Plan dated March 2010.

In addition, the City of Inver Grove Heights recently updated their mission statement to focus on quality of life and vibrancy.

City of Inver Grove Heights Guiding Principle - Residential Variety

- Residential developments containing a variety of housing types are encouraged where possible. Neighborhood areas will provide a mix of housing that affords residents the opportunity to move into alternative forms of housing as their needs change over time.

City of Inver Grove Heights policies to guide housing development

1. Maintain land use guidance of a sufficient supply of land at 6 units per net acre or more to accommodate Inver Grove Heights share of the regional affordable housing needs.
2. Work with the Dakota County Community Development Agency and other agencies to integrate affordable housing into larger development projects rather than isolated into a single development project.
3. Partner with housing development agencies to assist with the development of affordable housing in locations of the community that have (or will have) adequate transit services and are in close proximity to major employment centers.
4. Maintain a balanced housing supply with housing available for people at all income levels and unit types that meet the varying life-cycle needs of Inver Grove Heights residents.

5. Promote ongoing maintenance of owner occupied and rental housing units through code compliance, homeowner education and providing technical resources.

6. Establish a housing pattern that respects the natural environment while striving to meet local housing needs and the community’s share of metropolitan area housing growth.

7. Maintain zoning and subdivision regulations allowing for the construction of workforce housing.

8. Maintain a close working relationship with the Dakota County Community Development Agency to provide necessary financial programs to promote the construction of workforce housing.

9. Continue to utilize City ordinances that allow planned developments that provide a mixture of housing types.

10. Promote the development of multi-family housing in areas that are physically suited to higher densities.

11. Require the integration of open spaces within residential developments in order to maintain a living environment that is consistent with the City’s vision and guiding principles.

12. Promote higher density housing in the mixed-use area of the City.

13. Explore innovative approaches to zoning and development that seek to achieve the goals and policies outlined in the plan such as the idea of “inclusionary zoning.

14. Encourage new technologies and innovations in home building that reduce housing costs, conserve energy and conserve water resources while maintaining a safe and healthy living environment.

15. Encourage affordable housing to be dispersed throughout the community rather than being centralized in one area or neighborhood.
The housing audit includes the evaluation of numerous factors that limit a city’s ability to provide a full range of housing choices. The factors are examples suggested by the Center for Housing Policy. Information regarding the housing factors for Inver Grove Heights was gathered through discussions with City staff, the City Housing Committee and comments provided by the City Housing Committee and City Council in an anonymous on-line survey.

1. How would you rate the condition of the City’s Housing Stock?
   • The majority (62%) feel that the city housing stock is in good condition with 38% of the housing stock as fair.

2. What are the main housing needs that if met would support the City’s ability to have a full range of housing choices in the future?
   • From the answers received there was an inconsistency of support for additional affordable housing which contradicts the comprehensive plan policies for housing.
   • The mix of responses included more single family homes, maintenance of the existing housing stock, more and less affordable housing options, increase in rental options for families over age 55 and support for accessory dwelling units to provide an added choice in the city.

3. What are the main constraints that limit the City’s ability to provide new housing choices?
   • The high cost of land, opposition to higher density and lack of clear direction from leadership are the top three reasons stated by the respondents.
   • In addition, there appears to be frustration that the policies outlined in the comprehensive plan are not followed and that there is a lack of policy leader direction on the issue.

4. What are the main constraints that hinder the City's ability to support affordable housing and mixed income housing in particular?
   • All agree that limited funding sources hinder the City’s ability to support affordable and mixed income housing. Community opposition to affordable housing (88%) and lack of knowledge of affordable housing tools (75%) also ranked high in the answers. Followed by lack of market demand (63%) and unclear direction in support of affordable housing by city leadership (50%).
5. What is the level of community opposition to new housing development types and why?
   • The highest rated opposition (88% each answered always to somewhat opposition) was for townhome rental, affordable apartments and mixed income apartments. Overall there seem to be the perception that most opposition to new housing development is opposition to rental housing.
   • The reasons cited for community opposition included:
     o Fear of the unknown
     o Fear of property value loss
     o Not supporting government housing subsidy
     o Opposition to change - vacant lots being developed
     o Lack of knowledge on what workforce housing means
     o Dislike of higher densities

6. What level of deterioration of the current housing stock is evident and why?
   • Overall there was agreement that there is average deterioration of the current housing stock with some concern over the deterioration increasing.
   • The presence of an older housing stock and job loss were the two top reasons cited for an increase in deterioration of the housing stock. There also seemed to be a lack of knowledge that there are programs to assist with housing renovation.

7. Is there a low-density development pattern that constrains supply making it difficult to build affordable homes?
   • Average single family density is 2.3 units per acre. The community is less concerned with higher density than with the development type - such as rental and/or multi-family.

8. What is the key factor faced by existing residents in paying for their housing costs?
   • Mortgage and taxes ranked the highest as a key factor facing existing residents in paying for their housing costs. To a lesser degree, utility rates, maintenance costs and rent were less of a factor. Transportation was not indicated as a factor by any of the respondents.

9. Describe areas identified within the City's Comprehensive Plan that are designated for higher density housing connected to area amenities (retail, open space, jobs, transportation) in a walkable neighborhood?
   • Concord Neighborhood - Redevelopment calls for higher densities
   • West of Hwy 52
   • Arbor Point
   • NW area - Hwy 3 and 70th - guided for higher densities and a mix of housing and commercial.
10. Are the local wages of jobs within the city sufficient to afford homes within the City?
   • 43% of the response felt that the wages match well with housing values and rents. However, one respondent would like the housing audit to help answer this question and another didn't feel it was important to have people both live and work in the city.

11. Has the city heard from employers regarding challenges in attracting employees due to the lack of housing options?
   • Generally the city has not heard from employers on this issue and when they have it was the employers desire for more luxury, move up housing options - $500,000 plus.

12. What is the level of coordination between land use planning and transportation planning within the City? Is the coordination sufficient or lacking and why?
   • The responses to this question were varied with strong opinions that the coordination is lacking and evidence that there is much coordination based upon joint studies particularly as it relates to the NW Area.

   • IGH is on the fringe of regular bus service. The City is served by a few bus lines that skirt the interstates. However, there is also a desire for increased service but without the market and density of housing and/or jobs, this is a challenge.

13. What outcome(s) would you like to see as a result of the Opportunity City Program?
   • Factual information to help gain consensus between the City Policy Leaders and the Housing Committee on what is needed to provide a full range of housing choices in the City.
   • Recommendations for tools available to the City in support of a mix of housing for all incomes within existing and new housing.
   • Understanding of the trends that will affect growth of the City and southeast area of the region.
The City of Inver Grove Heights is served by the Dakota County Community Development Agency for housing renovation, affordable home purchase and foreclosure assistance programs. The City contributions to the CDA through the County HRA levy annually. This supports resident access to county and state housing programs as well as the development, ownership and management of affordable rental and senior housing in the City. The use of the housing programs were evaluated by reviewing the Dakota County CDA Summary Report for Inver Grove Heights attached.

In addition, Dakota County CDA has provided a total of 1,165 affordable units (729 senior, 360 family, and 75 scattered units) within Dakota County including Inver Grove Heights. A summary of projects in cities surrounding Inver Grove Heights include:

- Apple Valley - 110 units senior, 66 family, 51 scattered sites, with 60 more senior and 40 affordable units approved for an area near the Cobblestone Development
- Eagan - 246 senior and 76 family units as well as 30 scattered site units.
- Farmington - 25 family housing units and 7 scattered site units
- Lakeville - 202 senior and 99 family units as well as 22 scattered site homes
- Rosemount - 32 family townhomes, 44 units senior, 31 scattered sites, 108 apartment units.
Since 1975, the Dakota County CDA has been an administrator of local, state and federally funded rental assistance programs that serve low- and moderate-income households.

**Housing Choice Voucher Program**
Utilizing the existing private rental market, the Housing Choice Voucher Program (aka Section 8) allows households to obtain decent, safe and sanitary housing that they otherwise could not afford. Program participants pay a minimum of 30% of their monthly adjusted income toward rent. The voucher provides rental assistance which is the difference between the participants portion and the contract rent.

**Average Rents & Vacancy Rates**
To ensure that rents being charged for the Housing Choice Voucher Program are fair, the CDA annually conducts a comprehensive rental market survey covering nearly 21,000 units. Data from the CDA’s 2014 Rental Market Survey will be released in June.

In 2013, the CDA surveyed 2,258 rental housing units in Inver Grove Heights. Rents have stayed fairly stable over the past five years.

Most recently, vacancy rates have been decreasing due to economic factors (e.g. job/ income loss as well as foreclosures driving people to the rental market).

The optimal vacancy rate is 5%. In 2013, the vacancy rate for Inver Grove Heights was 2.10%.

**Other Rental Assistance Programs**
Additionally, the following are smaller rental assistance programs administered by the CDA:

- **Shelter Plus Care**: Provides rent assistance along with supportive services to homeless persons with disabilities.
- **Bridges**: Serves persons with chronic and persistent mental illness.
- **Veterans Affairs Supportive Housing (VASH)**: Rent assistance program that combines Housing Choice Voucher (HCV) rental assistance for homeless Veterans with case management and clinical services provided by the Department of Veteran’s Affairs (VA).
Through local, state and federally funded programs, the CDA works with cities to encourage and promote revitalization.

**Community Development Block Grants**

Often referred to by its acronym - CDBG - this federally funded program has been in place since 1984. The CDA administers the program on behalf of Dakota County. A portion of the county’s CDBG entitlement goes towards rehabbing homes occupied by low- to moderate-income households. The rest is divided amongst eligible cities. The program currently utilizes about $1.5 million in funding annually. Inver Grove Heights has utilized CDBG between two programs, including floodplain acquisition/demolition and single family housing rehab loans.

**Encouraging Development of Affordable Housing**

Even though in recent years new construction of affordable housing has slowed, the CDA is still here to be a resource for developers.

Financing tools available include:

- Housing Opportunities Enhancement Program (HOPE)
- Affordable Housing Tax Credits
- Multifamily Housing Revenue Bonds
- Tax Increment Financing
- Home Investment Partnership Program (HOME)

**Preservation of Affordable Housing**

Rehabilitating and preserving existing affordable housing is a growing area of the CDA.

Financial programs listed above and the CDA’s Rental Rehabilitation Loan Program have helped retain 376 units of affordable rental housing in Dakota County.

**Redevelopment Incentive Grants**

The CDA created the Redevelopment Incentive Grant Program in 2006 as a way to assist cities with redevelopment goals and promote the development of affordable workforce and supportive housing. To date, the program has awarded over $7 million to 34 redevelopment projects and 13 plans.
Under the umbrella of Homeownership Connection, the CDA provides a number of programs, resources and referral services for homebuyers and homeowners in Dakota County.

**Home Stretch® Homebuyer Education**

The CDA holds Home Stretch workshops monthly for homebuyers interested in learning about the buying process. Participants learn about the homebuying process from a certified Home Stretch educator and volunteer speakers from the real estate industry including a mortgage lender, realtor and home inspector.

**Pre-Purchase Counseling**

Homebuyers can also schedule free one-on-one appointments with CDA homeownership specialists to review their financial situation to develop a plan to become a successful homeowner.

**Mortgage Foreclosure Prevention**

Homeownership specialists field questions from homeowners who are in or are facing foreclosure. In addition to education about the foreclosure process, CDA staff also work as a liaison between the homeowner and mortgage company to negotiate new terms or devise a plan to get the homeowners back on track.

**First Time Homebuyer Resources**

In January 2013, the CDA launched a new First Time Homebuyer Program. Nearly $30 million in loans is available to buyers purchasing their first home in Dakota County - the only county in the state that is able to offer this program. It is anticipated that this funding will help over 200 buyers achieve homeownership. So far, seven homebuyers have used the program to purchase homes in Inver Grove Heights.

Additionally, income eligible households can apply for up to $10,000 in Downpayment & Closing Cost Assistance to maximize their purchasing power.
Establish a Framework - The first step in the housing audit process is to review and evaluate examples of key tools and strategies that are being used by the City in support of a full range of housing choices. Inver Grove Heights staff completed an exercise that reviewed and evaluated these examples of key tools and strategies. The staff from Community Development was asked to indicate the current use of the tool/strategy by the City, rate how well it was used in the City, and briefly describe its use. If the City did not use the tool or strategy they were asked to indicate the reasons why. The rating system was developed to understand the level of use in the context of local planning and action as 1) proactive - to prevent and or provide early intervention into a solution to an issue; 2) organized response - anticipating the issues and reacting to those issues or 3) crisis response - by reacting to a specific issue and/or crisis. The following is a summary of the key tools and strategies and the City’s response.

a. Ability to Capitalize on Market Activity
   i. TIF (crisis response)
      Used on a case by case basis. Have not used for long time. Use has been successful in the past. Used in Arbor Pointe PUD, SE Quadrant PUD, and other target areas. Recent Councils have been reluctant to use and reluctant to adopt a standard policy.
   ii. Tax Abatement (crisis response)
      Used only once. Used for a commercial project. Success has been questioned. No policy in place.
   iii. Housing Levy (crisis response)
      The city does not have an HRA levy. Dakota County serves as the city’s HRA and is supported by a county wide levy.
   iv. Zoning Policies & Regulatory Incentives (proactive)
      City utilizes planned unit development and lot size flexibility with no minimum lot size regulations in the NW Area as tools to provide a range of housing choices.

b. Generating Capital – leverage outside funding sources
   i. Tax Credits
      Dakota County CDA based and coordinated
   ii. Pre-development and Acquisition Funding
      Dakota County CDA based and coordinated
   iii. State, County, and City Bonding
      Dakota County CDA based and coordinated
   iv. MN Housing Funds
      Dakota County CDA based and coordinated
v. **Local Employer Funding**
   The city does not require and/or have a program for local employers to support home purchases.

vi. **Housing Trust Funds**
   The city does not provide local housing trust funds

c. **Preserving & Recycling – local programs**
   i. **Preservation and Rehabilitation of Older Ownership and Rental Properties (organized response)**
      Dakota County CDA – housing rehab programs. The city has allocated Community Development Block Grant funding to help fund this activity. The city does not have a program for rental properties.
   
   ii. **Down Payment Assistance (crisis response)**
      Dakota County CDA based
   
   iii. **Renovation Loans and Incentives (crisis response)**
      Have not used housing improvement areas
   
   iv. **1st Time Homebuyer Assistance (crisis response)**
      Dakota County CDA based

v. **Land Trust, Habitat for Humanity (crisis response)**
   There is no local land trust and/or habitat for humanity homes in the city at this time

vi. **Preservation Codes – Point of Sale, Rental Licensing (crisis response)**
   No codes currently in place. Property maintenance codes have been opposed by property rights activists. Council is currently analyzing a rental housing program. This has been discussed two times in the past and Council has chosen not to address.

vii. **Aging in Place Programs (crisis response)**
   The city does not have specific aging in place programs

viii. **Other**

d. **Expanding Development Opportunities**
   i. **Support of Mixed Use Development (organized response)**
      The Northwest Area contains approximately 80 acres of land guided for mixed use development. City supports also through policies contained in the Comprehensive Plan.
   
   ii. **Development Guidelines (organized response)**
      Have language in the Comprehensive Plan. City has specific development guidelines established in areas such as 70th/Robert Trail, Concord Area and in Arbor Pointe
   
   iii. **Use of Publicly Owned Land for Housing Opportunities (proactive)**
      City is currently acquiring properties in the Concord Neighborhood for redevelopment purposes
   
   iv. **Rezoning of Land for Housing Opportunities – Flexible Zoning (proactive)**
City utilizes PUDs for flexibility and the Northwest Area ordinance is designed to allow flexible zoning and uses

v. Support of Higher Densities – Density Bonus Programs, smaller lot sizes, narrow street widths, cluster development (proactive)
The Northwest Area Overlay zoning ordinance contains regulations that address all the factors above to support higher densities.

vi. Identification of Sites (organized response)
In coordination with the CDA, city has identified four specific sites for redevelopment such as work force or senior housing. At least three of the four sites are for future residential.

e. Reduce Red Tape in Support of Housing Diversity

i. Zoning policies that support diversity in housing types (proactive)
Northwest Area allows for product and density mix. Do not have any incentives or regulations to require affordable housing components.

ii. Expedited permitting and review policies (proactive)
Our internal processes do not give priority over different types of permit applications. We have an organized process for permit review.

iii. Fee Waivers for affordable housing (crisis response)
No existing policies for fee waivers. The City has reduced park dedication fees on one or two occasions.

iv. Favorable rehab codes to facilitate renovation of older homes (crisis response)
No city programs in place. Have not utilized any rehab codes.

f. Expand Efforts to Support Sustainability at the Local Level

i. Energy Efficiency (crisis response)
City has sustainability goals within the comprehensive plan but does not require energy efficiency and does not provide other incentives if a developer choose to include energy efficient components with a new development.

ii. Land Use Efficiency (proactive)
The Northwest Area is designed for cluster development, narrow lots, reduced setbacks, and reduced road widths for tighter land development.

g. Connect housing choices to jobs and transportation networks

i. Commute Patterns (organized response)
The City has limited Metro Transit service but has been successful in extending a bus line to a major commercial user.
ii. **Employment & Housing Connections**  
*Have not utilized or considered with any development applications*

h. **Help Residents Succeed**
   i. **Promote Homeownership – Homeownership Classes**  
   *Dakota County CDA based and coordinated*
   
   ii. **Foreclosure Prevention**  
   *Dakota County CDA based and coordinated*
   
   iii. **Crime Free Multi-Family Housing (crisis response)**  
   *Considering this concept as part of the current discussions with Council on rental regulations but no programs are currently in place.*
   
   iv. **Neighborhood Engagement (organized response)**  
   *We engage neighborhoods through the city website, newsletter. We do not have organized neighborhood groups for general notification but engage neighborhoods on a case by case basis when needed*
The demographic study of the City of Inver Grove Heights evaluated household changes by key age groups between 2004-2011.

**About the data:** This information was provided by a unique database provided by Excensus which counts households by property parcel rather than the census data which is an estimate based upon survey responses every 10 years. The residential tracking expands seven consecutive years (2004 to 2011) providing households demographics, housing usage history and turnover patterns.

**1. Methodology:**

All charts and tables used in this report refer to actual household counts. The 7-County metro area data set consists of more than 1+ million households and their occupied housing units. Each household record is linked to its individual property parcel using GIS. This helps provide address verification and permits household and housing attributes to be mapped and linked by means of a relational database. This is a longitudinal data set. All householders and other adults in these households are assigned a unique identifier which permits the tracking of householders as they move from location to location within the 7-county metro area.

- Master residential address files (all mailing addresses - 7-county metro area)
- All addresses mapped to property parcels (in GIS environment)
- Households profiles built from major state and local administrative data sets (through data sharing agreements)
- Current property and dwelling data matched to each household using the address -to-property parcel association
- Seven year data history to optimize coverage and consistency and permits tracking of residential moves and housing decision making.
2. Validation and Qualifications

- Ground truthing - all household addresses must match to a property parcel with residential ownership and building valuation or be cross matched to multiple sources.

- Summary count validation - annual city household totals are cross-checked against accepted Metropolitan Council household estimates. Differences of five percent or more triggers an additional data review.

- 7-county metro area context - residential turnover and relocation assumes a starting and ending location within the 7-county metro area.

3. Data Sources:

The demographic profiles have been created by Excensus from administrative data sets shared for research and planning purposes by Federal, State, and local government sources. Principal data sets include the US Postal Service resident file, the Minnesota Department of Public Safety driver’s license and vehicle registration files, the Minnesota Department of Health Live Birth data, County foreclosure data, and the MetroGIS parcel and property ownership files. All private and confidential information on individuals and households is protected by non-disclosure agreements, usage licenses, and/or Minnesota privacy statutes and may not be released by Excensus.

**Inver Grove Heights Summary:**

We are all aware that that the population is aging and that there is a growing number of single households. The growing demographic groups – baby boomers, single households, Generation Y (those under age 30) - will fuel a new demand for different types of housing and communities. According to a National Association of Realtors survey it was revealed that many Boomers (those 55-64) are looking for a low-maintenance lifestyle that supports independence and connection. They are looking for places where grocery stores, banks, parks, health services, and restaurants are nearby. They will not be looking for traditional retirement communities and this age group will delay moves into assisted living or other age restricted retirement communities. It is also predicted that they will no longer flock to the southern states upon retirement but rather choose housing closer to children and specifically their grandchildren.

At the same time the younger generation is looking for walkability, connectivity. In general this generation still may want to own a home at some point but that decision is being delayed. When the younger ages do make the decision to own a home they are looking for home that provides access to trails and services; ideally
without the need to use their car or have the ability to reduce their car use when they arrive home from work. Transit accessibility is more important to this age group and will continue to be an important locational factor for the younger demographic.

**Households Growth:** In Inver Grove Heights (IGH) during 2004 and 2011, 39% of all the households were over the age 55 and 61% are under age 55 making this a fairly young community when compared to other cities we have studies. (In Golden Valley and Edina nearly 50% of the households are over age 55). Overall the City experienced a growth of 4% between 2004-2011. However, the largest age cohort that grew during that time frame are those age 75+ growing the most at 80% and those 55-74 growing 29%. Most of this growth is likely due to aging in place such as baby boomers staying in their home longer than previously seen. The largest age group in the City is middle aged between 35 and 54. This age group also experienced a loss of 8 percent. This decline in households could be the result of moving into the next age category. However, the middle aged group was also hit the hardest by the downturn in the economy by foreclosures and job losses.

With only 18 percent of the total households under age 35, these age categories also experienced a large percentage decline. The largest decline, 42 percent, was by those under age 25. Those 25 to 34 also declined by 10 percent. The big take away from this data is that as households age in place they will move into the next age group – we refer to this as the aging tidal wave. The unknown is, as this large group of householders age, will they move or stay in existing housing and what impact will that have on the city’s ability to retain and attract the younger households. **Policy Question:** How can public policy play a role in maintaining a balanced mix of households as it relates to land use and housing programs?

**Resident Diversity:** Another important factor and change over the last 10 years across the metro is the growth of resident diversity. In Inver Grove, approximately 14% of the population is non-white compared with 8% from 2000. This is similar to bordering cities of Rosemount, Apple Valley, Cottage Grove and a smaller percentage change than St. Paul, Eagan, and Woodbury.

This is important information to consider now and in the future related to economic competitiveness. A growth in New Americans with multiple cultures is expected to
continue in the metropolitan area and nationally. It is anticipated that these New Americans will be a critical part of the future labor force and housing market and contribute to the growth in the Gen Y needed to fill future jobs and homes. In addition, many of this growth will contribute significantly to the regional economy in their buying power and entrepreneurship. According to the National Association of Realtors and private market research firm RCL Co, there will be new housing opportunities due to the growth of minorities with 4 in 10 planning to purchase a home in the near future. Specific minority groups look for different components when searching for housing. African Americans look for places that are ethnically diverse, Hispanic populations seek out larger homes due to extended families, etc. Now these are generalizations but this is what realtors are hearing. **Policy Question:** How will the city respond to this change in demographic diversity and how does this affect/impact development in the future?

**Household Tenure:** When looking at household tenure, the distribution of households by homeownership and renters, owner occupied housing dominates in Inver Grove Heights. This is particularly prevalent in single family detached housing which dominates housing usage across most of the age categories. With 68 percent of all households as homeowner and 32 percent renting, both ownership and rental housing is a choice across all age groups. The middle aged (35 to 54) have a higher percentage of owners and the younger ages a higher percentage are within rental housing. The mix of single family and multi-family housing appeals to a full spectrum of households in the City at various ages. **Policy Question:** Is there an opportunity to link younger households to the SFD homes of older households as they move to different housing types?

**Household Turnover.** Household turnover is a measure of mobility; an important indicator of housing availability. Turnover is defined as the percentage of households that moved from their home in a given year. The overall turnover rate in Inver Grove Heights between 2004 and 2011 is 6.4 percent. An average and healthy turnover rate is approximately 5 percent. The older age groups (55+) had the lowest average rate of turnover at 3 percent. These age categories are likely in higher priced homes that may have been subject to the market reductions, forcing many of the households to remain in their home longer than they potentially desire. This clearly shows the aging in place factor. Further, there was a 14 percent turnover rate for households under age 35 indicating the mobility of this age group as they look for other options, move for employment, or other factors. And, 25 percent turnover rate for the youngest households which is not uncommon for this age group as they are more mobile due to job changes, desire for more active living and other professional and personal factors of the younger generation. **Policy Question.** Are there ways to retain households as they move from
rental to other housing types? Is there an opportunity to attract/retain more younger households with other housing types?

**Households Moving Patterns.** Another key indicator of housing choice is where residents go when they move. With 3,580 residents moving in Inver Grove Heights between 2004 and 2011, the City retained 27 percent of those moves. This is one the higher retention rates when looking at other cities we have studied. The average retention rate is 20 percent with a high retention rate of 35 percent for cities that have a broader diversity of housing options. As indicated earlier, the City’s diversity of housing choices, single family, multi family and rental, older housing stock and newer options, all provide people with choices. The main other places that Inver Grove Heights residents move to included St. Paul (most likely where the younger HH’s are moving), South St. Paul and Eagan. **Policy Question.** What type of housing may be missing from the City to increase the retention of those that move?

**Housing Tax Value and Median Sales Price.** The distribution of housing value plays a role in the providing options for ownership housing in the City. The data that we use is broken down by the value categories under $200,000 to over $300,000 since this is the majority of housing tax values in the Metropolitan region. Inver Grove Heights has a good distribution of values for single family detached housing with an almost even percentage of housing with tax values under $200,000 and as those in housing with a tax value over $300,000. When looking at the tax value distribution of single family detached home occupied by households under the age of 35 only, there is a larger percent, 55 percent, within homes under $200,000. Values are particularly important to the younger aged households as they are likely the first time homebuyers looking for an affordable home to start their families close to good schools and parks.

The study also looked at the median home sales price (according to the Minneapolis Area Realtors Association) for 2012 compared to what typical households may be able to afford based upon the estimated percentage of area median income at various levels for the region and key wages for different occupations and family types. (See attached handout entitled "Working Doesn’t Always Pay for a Home" prepared by the Family Housing Fund).

In Inver Grove the median sale price of a single family detached home was $252,000 with townhomes at $137,000 and condominium style homes more affordable at $77,500. A typical household earning 80 percent of the area median income may not be able to afford a single family detached home in the City based upon the recent market sales. However, they may be able to afford to purchase a townhome or condominium. Those at 60 percent of the area median income would find it very difficult financially to purchase a home in the City. A rental option would need to be their choice for a home in the City. **Policy Question.** How can the City support development that includes more housing diversity and affordability to allow more households with the opportunity to be a homeowner in the City?
**Household Income.** According to 2010 census data, the annual median household income in the City is $64,640. The poverty rate for residents in the City grew between 2000 and 2010 from 4 percent to 6 percent. Thirty six percent of the households with a mortgage in the City pay more than 30% of their income on housing costs and nearly 40 percent who rent pay more than 30 percent of their income on housing. These percentages increase by an estimated 15 to 17 percent when considering transportation costs. **Policy Question. How can the City decrease the number of residents who are cost burdened?**

**Employment.** The total primary jobs in the City have been steadily increasing between 2005 and 2011, except for a drop between 2008 and 2009. For all years there was an overall 11 percent increase in jobs or approximately 816 more jobs in 2011 than 2005.

The top five major industry sectors in the City include wholesale trade, retail trade, manufacturing, education services and health care/social assistance. All of these top industry sectors grew between 2005 and 2011 indicating a strong economy in the City.

The City is a net exporter of jobs meaning that there are fewer jobs (darker green) than residents employed (lighter shade of green). In 2011, there were approximately 1,436 residents who had their primary job within the city. Of the 8,249 jobs in the City, 17 percent of those jobs are held by Inver Grove Heights residents which is slightly higher than the average percentage of residents who both live and work in the same city. The average rate is between 11 and 15 percent. Other locations where employees come from for jobs in Inver Grove include St. Paul, South St. Paul and Eagan.

When looking at residents in the City that are working (16,960), it can be assumed that nearly 91 percent of the residents commute to work...
or work from home. And, 27 percent commute to St. Paul and Minneapolis with 7 percent working in Eagan and 5 percent working Bloomington.

Major industries for resident workers of all ages are Health Care, Retail Trade, Manufacturing and Education Services with 52 percent making more than $3,333 per month in primarily wages.

However, with 24 percent of the residents working who are under the age 30, 41 percent of those residents are making a primary wage of less than $1,251 per month. This amounts to less than $15,000 per year in annual wage which is not a sustainable income to purchase a home in the City. These residents are likely working more than one job, renting, living with parents, rooming with friends and/or are part of a dual income household. Nearly half (45%) of these younger working residents are employed in Retail trade (19%), Accommodation and Food Svs (14%) and Health Care and Professional Services (14%). Policy Question. What ways can the City work with employers to match local wages with housing values and are there ways to attract development that is affordable to the younger working residents so that they can both live and work in the City?

<table>
<thead>
<tr>
<th>Inver Grove Heights working residents 2011 Age Distribution – Primary Job</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under Age 30</td>
</tr>
<tr>
<td>30-54</td>
</tr>
<tr>
<td>Over 54</td>
</tr>
<tr>
<td>100%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Inver Grove Heights working resident primary wages</th>
<th>Under 30</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt; $1,251 per mo</td>
<td>18%</td>
</tr>
<tr>
<td>$1,251-$3,333 per mo</td>
<td>30%</td>
</tr>
<tr>
<td>&gt; $3,333 per mo</td>
<td>52%</td>
</tr>
<tr>
<td></td>
<td>18%</td>
</tr>
</tbody>
</table>

| 100%                                              | 100%   |
Inver Grove Heights
Opportunity City Program
Site Evaluation Report

As part of the Opportunity City Program, a team of ULI MN professionals was charged with reviewing a site in Inver Grove Heights to determine the feasibility of a mixed-use development including both market-rate and workforce medium to higher-density housing and significant commercial uses.

ULI MN assembled an interdisciplinary panel of experts in the real estate, planning and development fields to explore the site and its potential development and to provide local policy leaders with recommendations and site considerations to guide in the future land uses for the site.

The ULI MN team provided the following comments and recommendations based upon review of City plans, a brief site visit and general discussion regarding current conditions and future development potential.

ULI MN TEAM

• Maureen Michalski, Schafer Richardson
• Andrea Brennan, Dakota County Community Development Agency
• Keith Ulstad, United Properties
• John Shardlow, Stantec
• Stacie Kvilvang, Ehlers & Associates

ULI MN Staff:
• Cathy Bennett, ULI MN\Regional Council of Mayors
• Gordon Hughes, ULI MN\Regional Council of Mayors
SITE UNDERSTANDING

- 40 acres of vacant land at the northeast corner of 70th Street and County Road 3.
- Site has always been vacant, with minor truck farming in the past.
- Privately owned by banker investment group.
- Varying topography.
- Land use guidelines require 20 percent open space and special stormwater design.
- Sewer and water stubbed to the area.
- Pipeline easement through the property.
- In the City’s Northwest Area Overlay District, which encourages diverse housing styles, pedestrian connections, on-site retention of stormwater, cluster development to preserve natural features and open space areas.
- Based upon land use designation for the area the City staff have assumed 330 residential units for the site and 120,000 square feet of commercial/industrial/office space.
## SITE DEMOGRAPHICS & MARKET REPORT

### NW area households - 1 Mile Boundary

<table>
<thead>
<tr>
<th>Occupied Housing Units</th>
<th>All HH</th>
<th>Under 35 HH</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>369</td>
<td>16</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Householder Ages</th>
<th>% of Total</th>
<th>% of Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under Age 25</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Age 25 to 34</td>
<td>16</td>
<td>4%</td>
</tr>
<tr>
<td>Age 35 to 44</td>
<td>35</td>
<td>9%</td>
</tr>
<tr>
<td>Age 45 to 54</td>
<td>71</td>
<td>19%</td>
</tr>
<tr>
<td>Age 55 to 64</td>
<td>85</td>
<td>23%</td>
</tr>
<tr>
<td>Age 65 to 74</td>
<td>80</td>
<td>22%</td>
</tr>
<tr>
<td>Older than 75</td>
<td>82</td>
<td>22%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Housing Types</th>
<th>% of Total</th>
<th>% of Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Owned Single Family</td>
<td>218</td>
<td>59%</td>
</tr>
<tr>
<td>Rented Single Family</td>
<td>49</td>
<td>13%</td>
</tr>
<tr>
<td>Owned Multi-Family</td>
<td>92</td>
<td>25%</td>
</tr>
<tr>
<td>Rented Multi-Family</td>
<td>6</td>
<td>2%</td>
</tr>
<tr>
<td>Apartment</td>
<td>0</td>
<td>0%</td>
</tr>
<tr>
<td>Mobile Home</td>
<td>0</td>
<td>0%</td>
</tr>
<tr>
<td>Duplex/Triplex</td>
<td>0</td>
<td>0%</td>
</tr>
<tr>
<td>Unknown</td>
<td>4</td>
<td>1%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Year built (SF Only)</th>
<th>% of Total</th>
<th>% of Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Before 1960</td>
<td>70</td>
<td>26%</td>
</tr>
<tr>
<td>1960-1979</td>
<td>77</td>
<td>29%</td>
</tr>
<tr>
<td>1980-1999</td>
<td>87</td>
<td>33%</td>
</tr>
<tr>
<td>2000 or Newer</td>
<td>33</td>
<td>12%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Home values (SF Only)</th>
<th>% of Total</th>
<th>% of Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under $200,000</td>
<td>39</td>
<td>15%</td>
</tr>
<tr>
<td>$200,000-$249,999</td>
<td>39</td>
<td>15%</td>
</tr>
<tr>
<td>$250,000-$299,999</td>
<td>42</td>
<td>16%</td>
</tr>
<tr>
<td>$300,000 or More</td>
<td>147</td>
<td>55%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Turnover</th>
<th>% of Total</th>
<th>% of Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Move-Outs (2011)</td>
<td>20</td>
<td>5.42%</td>
</tr>
</tbody>
</table>
SITE DEMOGRAPHICS & MARKET REPORT

Market Data – Site Area – 3 mile radius

2400 Businesses, 21,000 Employees
50%+ - Retail and Service sectors

Worker Age

<table>
<thead>
<tr>
<th>Age</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>under 30</td>
<td>23%</td>
</tr>
<tr>
<td>30 to 54</td>
<td>59%</td>
</tr>
<tr>
<td>55+</td>
<td>18%</td>
</tr>
</tbody>
</table>

Monthly Worker Earnings

<table>
<thead>
<tr>
<th>Earnings Range</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under $1250</td>
<td>18%</td>
</tr>
<tr>
<td>$1250-$3333</td>
<td>33%</td>
</tr>
<tr>
<td>Over $3333</td>
<td>50%</td>
</tr>
</tbody>
</table>

Market Data – Site Area – 3 mi radius

Leakage/Net Surplus Factor by Industry Group

- Automobile Dealers
- Other Motor Vehicle Dealers
- Auto Parts, Accessories, and Tire Stores
- Furniture Stores
- Home Furnishing Stores
- Electronic & Appliance Stores
- Building Materials and Supplies Dealers
- Landscaping and Garden Equipment and Supplies Dealers
- Specialty Stores
- Drugstores
- Beer, Wine, and Liquor Stores
- Health & Personal Care Stores
- Gasoline Stations
- Clothing Stores
- Shoe Stores
- Jewelry, Luggage, and Leather Goods Stores
- Book, Periodicals, and Music Stores
- Newspapers (Excluding Newspapers Sold at Other Retail Locations)
- Other General Merchandise Stores
- Rent
- Office Supplies, Stationery, and Gift Shops
- Used Merchandise Stores
- Other Miscellaneous Store Retailers
- Electronic Shopping and Mail Order Houses
- Traveling Merchants
- Street Vending Operations
- Full Service Restaurants
- Limited-Service Restaurants
- Limited-Service Eating Places
- Special Food Services
- Drinking Plazas (Mechanical Beverage)
TEAM RECOMMENDATIONS

The goal of using this site to spur development throughout the northwest part of Inver Grove Heights is laudable, but not realistic; although the site is the **geographic** center of the northwest quadrant of the City, it’s not the **market** center. It is relatively isolated from both amenities and transit. A long-term plan for mixed-use, high-density development may not be achievable—and almost certainly not within the next 20 years.

The City has already invested in sewer and water lines to the site and would like to recover those costs. There’s also a desire for additional lower cost, higher density housing in Inver Grove Heights. And there is a single, willing seller for the property, which is bank-owned. All of these create opportunities for the site.

The Opportunity Site Evaluation Panel determined that a more achievable plan for the property would be a phased-in development that started with single-family homes that then attracts or supports the City's more ambitious higher density goals on a smaller portion of the site.

Key recommendations are:

**Recruit a large developer for the site.**

- Inver Grove Heights should be proactive in seeking a developer, rather than waiting for proposals to come to the City. The City can make its desire for workforce housing and some commercial on the site known, and can work with a developer to make that happen.
- The bank owner of the site will want to sell to one buyer, not to carve up the site and make multiple sales. The most likely buyer, then, will be a national company.
- This can be an attractive site for a large developer at what is likely to be a good price. That can give the City leverage for accomplishing some of its goals.

**Take advantage of today’s real estate market and plan for low- to medium-density housing on most of the site.**

- The site is attractive for residential. Road access is good and, with planned improvements, will become even better.
- There is high-dollar, low-density housing next to the site on the east and there appears to be demand for single-family homes in the area.
- The City of Inver Grove Heights has spent $10 million to extend sewer and water service to 70th Street and South Robert Trail and has not recouped that investment. Development of low- to medium-density housing on most of the site, which is in demand, would allow some payback of the City's infrastructure investment.
Plan to use about 5+ acres of the site for mid to high-density, workforce housing and 2-3 acres for a small (40,000 to 50,000 square feet) neighborhood-oriented commercial uses.

- Workforce housing by the Dakota County CDA is generally mid-density townhouses, with up to 50 units on a site.
- Although public transit is not easily accessible at this site, most affordable housing in Dakota County assumes that residents will have a vehicle.
- The proximity (by car) to jobs is good for some workforce housing.
- A commercial node with small businesses that mostly serve the residents of the area will have the best opportunity for success. The site isn’t likely to be a destination for a key commercial component.

Include the opportunity to attract workforce housing in partnership with the Dakota County CDA or other housing nonprofits as developer or in providing financial tools.

- There is a demand for workforce housing in Dakota County; rental townhouses on this site would fill quickly.
- Dakota County CDA only has the authority to allocate about $1 million of annual housing tax credits, which is enough to build 50 rental townhome units county-wide annually.

Explore and visualize ways to create amenities with the greenspace and water on the site.

- The natural character of the land is attractive for residential. It has a rural feel, yet is close to key roads and freeways.
- The pipeline easement through the site is a negative, in one sense, but can also force creative ways to plan greenspace. There also are two wetlands on the property that should be incorporated as an amenity into the overall development plan for the site.

Focus future development of high-density housing on bigger transportation corridors, near existing commercial nodes.

- There are several locations in Inver Grove Heights that offer better opportunities for developing high-density housing because they are already near commercial nodes. The areas near Target and Interstate 494 and Robert Street, for example.
- Rather than assuming that, “if we build, they will come,” the City is better off building where amenities, transportation corridors and a critical mass already exist.
GENERAL COMMENTS

• Current zoning of the property is neither the problem nor the solution for this site. The problem is the market demand.
• The site is the geographic center of the Northwest Area, but not the market center. It’s on the perimeter of two other market centers to the south and north.
• Northern Dakota County has a need for workforce housing, but only a part of this site should be used for that purpose.
• The site is fairly isolated; there’s nothing compelling about that site to generate a large market demand for mixed and higher density uses.
• Without easy access to transit, this site wouldn’t likely score high enough to qualify for state funds to create workforce housing, and may require additional resources as a result.

SWOT ANALYSIS
(Strengths, Weaknesses, Opportunities, Threats)

Strengths

• Size of site; unusually large, which gives a lot of options for development.
• Sewer and water already to the edge of the site.
• Access is easy off both 70th Street and County Road 3.
• Topography would be attractive for residential development.
• Land is available.
• Single owner, willing seller.
• Planned road improvements will bring more accessibility to transit and jobs in the future.

Weaknesses

• The size of the site would require phasing development.
• The topography is difficult for commercial properties and makes it more costly to construct residential properties.
• There is no daytime population in the area.
• Limited number of residences nearby to support additional commercial uses.
• Market review of comparable market rate properties in the area, combined with current construction costs for that product, and lack of surrounding amenities make the prospect of market rate apartments at this location economically challenging.
• City is not driving the development; it’s waiting for proposals, rather than bringing its own ideas to the table.
• Rural feel to the area; those interested in living in higher-density residences tend to want a town-center or more urban light feel.
• Pipeline easement through the site limits development options.

Opportunities

• Need for workforce housing because of shortage of affordable housing in the county overall.
• The greenway system can be an amenity on the site.
• Site has two watershed areas; watershed funds could create an amenity and should be pursued.
• Neighborhood commercial operations may create a reason to come to the site. However, the market can only support a much smaller scale commercial development than outlined in the City projections.
• Consider community farming on the site before and during development.

Threats

• Isolated location.
• Existing market in City is single-family residential.
• Can’t justify rents high enough to construct new multifamily buildings without assistance.
• May miss the current market window if the City does not pursue a development with modified land use projections.
Urban Land Institute
Minnesota
Regional Council of Mayors

Opportunity City
Program

List of Best Practice
Examples in Support of a Full Range of Housing Choices

January 2014

Appendix 7
Inver Grove Heights
Opportunity City
Minnetonka TIF Policy & EDA Resolution

Description:

The City of Minnetonka EDA and City Council have a resolution that supports encouragement of mixed income housing and will consider providing Tax Increment Financing to support this goal. In 2004, the EDA approved a resolution recommending the inclusion of 10% to 20% of the total units in new multi-family developments as affordable housing. In 2014, the City Council has established a policy that supports the EDA’s resolution as follows:

The Economic Development Authority (EDA), as authorized by the city, will be responsible to determine that (1) a project would not occur “but for” the assistance provided through tax increment financing; and (2) no other development would occur on the relevant site without tax increment assistance that could create a larger market value increase than the increase expected from the proposed development (after adjusting for the value of the tax increment).

Applications must meet all of the following standards to be eligible for consideration:

- Projects must be compatible with the Comprehensive Guide Plan and the development and redevelopment objectives of the city.
- Priority will be given to those projects which:
  o are within the “village areas” identified in the city’s most recently adopted Comprehensive Guide Plan;
  o are mixed use or residential in nature, and include affordable housing units which meet the city’s affordable housing standards;
  o contain amenities or improvements which benefit a larger area than the identified development;
  o improve blighted or dilapidated properties, provide cohesive development patterns, or improve land use transitions; or
  o maximize and leverage the use of other financial resources.

Contact:
Julie Wischnack, Community Development Director, AICP jwishnack@eminnetonka.com
952-939-8282
Chaska Clover Ridge Development Area

**Description:** The City of Chaska was very intentional in the creation of the Clover Ridge neighborhood and has been marked from its conception as being a unique neighborhood, trying to address many of the components of what the City of Chaska feels are necessary to create a great community. Besides creating a defined place, with walkable streets, a neighborhood center, and opportunities for residents to gather together, the Clover Ridge neighborhood has also been unique in that it has addressed the idea of economic diversity as a necessary component of a great community. While the Clover Ridge neighborhood incorporates many of the traditional suburban homes, the idea of incorporating affordability has been a major objective of this neighborhood, as there have been a mixture of housing styles and types scattered throughout the entire development. While achieving affordability in the Clover Ridge Neighborhood was not the only objective in developing this neighborhood, it was an objective that was very important for the City to achieve to provide Chaska with the opportunity to continue to maintain its economic diversity. This neighborhood has helped promote the creation of workforce housing in Chaska, allowing a greater market of individuals the ability to live in our community. The City of Chaska determined that there are additional untapped opportunities to achieve a greater level of affordability in this neighborhood, and broaden the market of individuals and families that could potentially afford to purchase a home in the City of Chaska. The City of Chaska created a Tax Increment Financing District with the primarily purpose to generate resources to provide assistance for owner-occupied units in the Clover Ridge Neighborhood, and to open the opportunity for a wider economic range of individuals to be able to afford to live in these units.

Clover Ridge is comprised of four different neighborhoods with varying levels of density, price points and styles: Clover Preserve, Clover Ridge, Traditions at Clover Ridge, and Clover Field. In Clover Preserve, for example, sidewalks and street trees are abundant, but one finds a more suburban pattern dominating: larger lots, conventional suburban house "styles," and front-loaded garages.

Within Clover Field there are much higher densities and choices including some modular built homes and rental housing built next to an elementary school and a central park. This supports the community goal to add housing for single individuals, couples and families with children – at several prices points for area residents and newcomers.

In addition, the city overtly attempts to place some of the more affordable housing closest to the community shared amenities which can help to preserve and enhance housing value and enhance the integration of affordable housing into the neighborhood.

**Contact:**
Kevin Ringwald, Community Development Director
Kringwald@chaskamn.com
952-448-9200
Minnesota Housing Policy Toolbox

**Description:** ULI MN/RCM created an online housing policy toolbox to disseminate local and national best practices in support of a full range of housing choices.

**Contact:**
Cathy Bennett, ULI MN Housing Initiative Director
Cathy.bennett@uli.org

Visit: [minnesota.housingpolicy.org](http://minnesota.housingpolicy.org)

The Urban Land Institute Minnesota and the Regional Council of Mayors is proud to announce HousingPolicy.org Minnesota, a new online housing policy toolbox to disseminate local and national best practices.

Visit [www.housingpolicy.org/toolbox/index_MN.html](http://www.housingpolicy.org/toolbox/index_MN.html) to get started.
Family Housing Public Education Initiative

**Description:** The Family Housing Fund has created fact sheets as part of their public education initiative on affordable housing. Two specific fact sheets include the following:

1. *Working Doesn’t Always Pay for a Home* that outlines statistics on the housing costs and wages for typical low-median wage earners and average monthly costs for a mortgage and rent.

   Households with only one full-time wage earner, such as single-parent families or families in which one parent does not work outside the home, face particular difficulty finding an affordable home. However, even households with two family members working full-time in jobs that pay up to $10.25 an hour ($21,320/year) cannot afford the typical two-bedroom apartment or three-bedroom house.

   [fhfund.org/WorkingDoesntAlwaysPayforaHome.pdf](fhfund.org/WorkingDoesntAlwaysPayforaHome.pdf)

2. *Affordable Rental Housing Does Not Reduce Property Values* outlines the relationship between affordable rental housing and home values as studied by Maxfield Research.

   [fhfund.org/AH_Does_Not_Reduce_Property_Values.pdf](fhfund.org/AH_Does_Not_Reduce_Property_Values.pdf)

   In short, Maxfield Research found little to no evidence to suggest that the construction of affordable rental housing hurt the performance of home sales. In the areas studied, home sales displayed similar or stronger performance in the period after affordable rental housing was built compared to a control group.
Corridor Development Initiative

**Description:** The **Corridor Development Initiative (CDI)**, coordinated by the Twin Cities Local Initiatives Support Corporation (LISC), is a proactive planning process to assist the planning and development of higher density affordable housing along major corridors, with access to transportation options, retail amenities, parks, and job opportunities. CDI fosters an exciting partnership among neighborhoods, city government, and a technical team of development consultants, design experts, and facilitators to connect market opportunities with neighborhood and city goals and raises the level of dialogue around redevelopment issues. In 2007 the Corridor Development Initiative received the American Planning Association’s **National Planning Excellence Award for a Grassroots Initiative**.

The heart of the program involves an interactive block exercise facilitated by a neutral team of design and development experts from the Initiative’s technical team. Through this hands-on educational workshop residents, neighborhood leaders, and other participants develop their own housing or mixed-use development proposals and test them to see whether they are financially viable. As a result, participants learn about cost factors and other considerations developers must address when putting together a proposal.

**For more information contact:**

Gretchen Nicholls  
Twin Cities LISC / Corridor Development Initiative  
651-265-2280  
gnicholls@lisc.org  
www.corridordevelopment.org
ULI MN/RCM - Redevelopment Ready Guide

**Description:** Developed by a cross-section of public and private sector leaders engaged in the support of making it easier to do better – The Redevelopment Ready Guide is specifically designed as a guide for local government in establishing (re)development policies and practices that use scarce public dollars to attract private investment, grow jobs, and build tax base for the well-being of our region. Based on national trends, these best practices support proactive approach that provides clarity, transparency, collaboration, and efficiency to support thriving, sustainable communities essential to remaining competitive in a new economy.

**Contact:**
Cathy Bennett, ULI MN Housing Initiative Director
Cathy.bennett@uli.org

ULI MN/RCM - Community Site Principles

**Description**: Developed by the ULI MN/RCM - Housing Advisory Group, the Community Site Principles should be considered in evaluating land uses - particularly multi-family housing based upon best practices to maximize land use efficiency and connecting housing with jobs and transportation networks. An opportunity site that includes some or all of the following principles and aligns with the city’s broader community-wide strategy provides economic benefits and long term sustainability and resiliency.

- Provide for housing opportunities and choice
- Create a positive community image
- Foster a sense of place
- Match housing and Jobs; both existing and future jobs
- Create a link to walkable neighborhoods
- Provide access to nearby transit or transportation choices
- Create a mix of land uses within the site or within a walkable distance of the site
- Encourage compact building design and efficient use of infrastructure to support long term sustainability and resiliency
- Encourage the projects long term success and marketability through the review of financial and market feasibility
- Provide energy efficiency and/or green building techniques
- Encourage community and stakeholder collaboration

**Contact**:
Cathy Bennett, ULI MN Housing Initiative Director
Cathy.bennett@uli.org

Visit: [http://minnesota.uli.org/community_site_principles.pdf](http://minnesota.uli.org/community_site_principles.pdf)
Senior Housing Regeneration Program

Description:

Greater Minnesota Housing Corporation created the Senior Housing Regeneration Program (SHRP) in 2002 to purchase homes at fair market value from seniors as they leave their single-family homes and move into condos, townhomes, assisted living, etc. Homes are renovated as necessary and sold as affordable housing to persons with incomes at or below 80% of median, adjusted by family size. Second and third mortgages with no monthly payment, but due on sale, make the homes affordable. The program requires gap funding from the local community or County. Ramsey County has consistently provided funds for the program to be implemented in Suburban Ramsey County.

Contact:
Carolyn Olson, 612-339-0601
City of St. Louis Park - Live Where You Work Program

**Description:**

Live Where You Work is an assisted home ownership program providing employees of St. Louis Park-based businesses with a grant toward the purchase of a home near their workplace. The employer and the city provide a grant up to $2,500 for each eligible employee. Employers are invited to contribute a matching or lesser amount to the city's contribution.

Once the employee obtains a mortgage from a participating lender, the grant can be used to help finance a down payment, closing costs and gap financing. The program not only gives workers an opportunity to own a home close to their job, it increases employee loyalty, retention, and morale, and creates a positive community building environment for the homeowner and their family, the company they work for and the city. Having employees living in the community also will reduce commute times and fuel costs.

Live Where You Work also allows the city to partner with local businesses, make home ownership more affordable, revitalize neighborhoods and schools, encourage shorter commutes, and set an example for other cities. Banks participating in the program so far include Associated Bank, Bremer Bank, US Bank, Wells Fargo and Citizens Independent Bank.

The city also sees this as an opportunity to have foreclosed properties occupied by home owners. As a result, qualified buyers purchasing foreclosed properties in St. Louis Park would be eligible for an additional $1,000 grant from the city in recognition that these homes have additional maintenance needs.

**Contact:**

St. Louis Park Housing Program Coordinator, Marney Olson, 952-924-2196, or molson@stlouispark.org

For a copy of the Live Where You Work brochure, please click here Brochure.
Accessory Dwelling Units

Description: Also known as a granny-flat or a carriage house, an accessory dwelling unit (ADU) is an additional living unit that has separate kitchen, sleeping, and bathroom facilities, attached or detached from the primary residential unit on a single-family lot. It can be a renovation or addition to a single-family house, converted existing garage, an addition to a garage, or a new building.

Accessory Dwelling Units (ADUs) - considerations on the benefit of ADU’s to help provide a full range of housing options.

- Gives homeowners more options – family use, home office, aging/ill parent, workforce/affordable rental, caregiver housing, occasional guests, etc.
- Increase affordable housing opportunities by providing an increased number of affordable apartment rental units. ADUs can be a permitted use or an entitlement on the property, depending upon a city’s land use codes.
- Increase homeownership opportunities by providing prospective homeowners with an additional source of income (in communities where this is legal) that lowers their effective mortgage payments and may increase the value of the property.
- Increase density without requiring high-rise construction.
- Provide space for inter-generational family and/or senior housing.
- Make efficient use of existing infrastructure (roads, sewers, schools).
- Increase safety by providing additional "eyes on the street."

The Ventura Village neighborhood of Minneapolis (http://www.venturavillage.org/carriagehouse.htm) has plans for four types of carriage houses and other resources to facilitate the building of ADUs in Minnesota - including zoning language and design guidelines - and a link to the Metropolitan Council's 1985 Development Guide, which advocates for the wider use of these structures as indicated in its policy 2 which states "Cities should adopt ordinances that allow accessory housing as a realistic option to help meet their housing needs."

Two issues not clear in most ADU ordinances: timing (how long the approval is effective, is there a local review after one or five years, etc.), and can it be age and/or income restricted (can such a restriction actually/practically be administered). Some states now enable/proscribe the details of ADUs for all cities. This is not the case in Minnesota. Fire suppression and ADA accessibility issues are also not always addressed directly within ADUs.

Resource on ADUs: The Santa Cruz, California Accessory Dwelling Unit (ADU) manual provides guidelines and illustrations and can be accessed at http://www.cityofsantacruz.com/Modules/ShowDocument.aspx?documentid=8875
Five City Comparisons of Accessory Dwelling Unit (ADU) Requirements

The following provides a general summary and definition of accessory dwelling units with a comparison of five cities that illustrate how each city has unique objectives and regulatory features to help establish accessory dwelling units in their communities.

<table>
<thead>
<tr>
<th></th>
<th>Bloomington</th>
<th>Santa Cruz</th>
<th>White Bear Lake</th>
<th>Apple Valley</th>
<th>Plymouth</th>
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</thead>
<tbody>
<tr>
<td><strong>Stated Objective</strong></td>
<td>Housing choice; efficient use of housing and infrastructure; affordability</td>
<td>Provides housing which is consistent with comprehensive plan; enhances housing opportunities; affordable units receive permit fee waivers</td>
<td>Senior (55+) or handicapped housing</td>
<td>No adverse impact on adjacent properties or alteration in character of neighborhood</td>
<td>Housing choice</td>
</tr>
<tr>
<td><strong>Zones allowed</strong></td>
<td>R-1 or RS-1, meeting all standards of s.f. dwellings</td>
<td>RS-5A, RS-10A, RS-1A, RS2A, R-1-10, R-1-7, R-1-56</td>
<td>Any zone where s.f. home is permitted</td>
<td>R-1 (large lot)</td>
<td>RSF-R, RSF-1, RSF-2, or PUD</td>
</tr>
<tr>
<td><strong>Permit type</strong></td>
<td>Building permit and rental license; administrative approval by Planning Manager</td>
<td>Building permit per the universal building code; permitted use within selected R zones; when standards are not met permitted by conditional use permit</td>
<td>Building permit and conditional use permit with specific conditions; must be renewed when ownership changes</td>
<td>Building permit and conditional use permit with specific conditions</td>
<td>Administrative permit after building permit on preliminary plats of 10 or more lots</td>
</tr>
<tr>
<td><strong>Permit Term</strong></td>
<td>Annual rental license</td>
<td>Annual certificate of occupancy</td>
<td>Annual rental license</td>
<td>Annual rental license</td>
<td></td>
</tr>
<tr>
<td><strong>Recording Entitlements</strong></td>
<td>None required</td>
<td>Required; owner\ADU deed restriction document</td>
<td>Required ; owner\ADU restriction document and conditional use permit recording</td>
<td>Conditional use permit recording</td>
<td></td>
</tr>
<tr>
<td><strong>Hearing</strong></td>
<td>No</td>
<td>Conditional use permit approved by zoning administrator with notice to adjoining properties</td>
<td>Yes</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td><strong>Occupant(s)</strong></td>
<td>2 occupants</td>
<td>4 maximum occupancy</td>
<td>3 occupants</td>
<td>Yes; maximum of one principal dwelling and one ADU per lot</td>
<td>Yes; maximum of one principal dwelling and one ADU per lot</td>
</tr>
<tr>
<td><strong>Owner must live on site</strong></td>
<td>Yes; maximum of one principal dwelling and one ADU per lot</td>
<td>Yes; maximum of one principal dwelling and one ADU per lot</td>
<td>Yes; maximum of one principal dwelling and one ADU per lot</td>
<td>Yes; maximum of one principal dwelling and one ADU per lot</td>
<td>Yes; maximum of one principal dwelling and one ADU per lot</td>
</tr>
<tr>
<td><strong>Neighborhood separation</strong></td>
<td></td>
<td></td>
<td></td>
<td>No more than 3 ADUs within ½ mile.</td>
<td></td>
</tr>
<tr>
<td>Minimum Lot Size</td>
<td>Bloomington</td>
<td>Santa Cruz</td>
<td>White Bear Lake</td>
<td>Apple Valley</td>
<td>Plymouth</td>
</tr>
<tr>
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</tr>
<tr>
<td>11,000 sq.ft. or more; no more than one ADU per principal structure</td>
<td>5,000 sq. ft.</td>
<td>200 sq.ft. first occupant and 100 sq.ft. additional occupants</td>
<td>40,000 sq.ft.</td>
<td>300 sq.ft.</td>
<td></td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Minimum Unit Size</th>
<th>Bloomington</th>
<th>Santa Cruz</th>
<th>White Bear Lake</th>
<th>Apple Valley</th>
<th>Plymouth</th>
</tr>
</thead>
<tbody>
<tr>
<td>300 sq.ft.</td>
<td>500 sq.ft. for lots of 5,000-7,000 sq.ft.; 640 sq.ft. for lots of 7,500-10,000 sq.ft.; 800 sq.ft. for lots &gt;10,000sq.ft. maximum of 30% coverage of rear yard</td>
<td>200 sq.ft. first occupant and 100 sq.ft. additional occupants</td>
<td>Lesser of 880 sq.ft. or 40% of principal structure</td>
<td>40% of principal structure; total of both units and pavement not more than 35% of lot coverage; 2 bedrooms max.</td>
<td>Lesser of 100% of principal dwelling or 1,000 sq.ft.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Maximum Unit Size</th>
<th>Bloomington</th>
<th>Santa Cruz</th>
<th>White Bear Lake</th>
<th>Apple Valley</th>
<th>Plymouth</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lesser of 960 sq.ft. or 33% of 4 season principal structure</td>
<td>Lesser of 880 sq.ft. or 40% of principal structure</td>
<td>40% of principal structure; total of both units and pavement not more than 35% of lot coverage; 2 bedrooms max.</td>
<td>Lesser of 100% of principal dwelling or 1,000 sq.ft.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Attached rental to s.f. dwelling unit</th>
<th>Bloomington</th>
<th>Santa Cruz</th>
<th>White Bear Lake</th>
<th>Apple Valley</th>
<th>Plymouth</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes: attached to 4 season living space or within principal structure</td>
<td>Yes: same setbacks as principal structure</td>
<td>Yes</td>
<td>Yes: attached to living space or within or attached to principal structure not part of garage</td>
<td>Yes: attached above or to garage</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Detached</th>
<th>Bloomington</th>
<th>Santa Cruz</th>
<th>White Bear Lake</th>
<th>Apple Valley</th>
<th>Plymouth</th>
</tr>
</thead>
<tbody>
<tr>
<td>No</td>
<td>Yes; min. setbacks on side and rear = 3 ft.; 10 ft. between buildings.; alley orientation entry encouraged</td>
<td>No</td>
<td>No</td>
<td>Yes-above or attached to garage</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Accessibility, barrier free</th>
<th>Bloomington</th>
<th>Santa Cruz</th>
<th>White Bear Lake</th>
<th>Apple Valley</th>
<th>Plymouth</th>
</tr>
</thead>
<tbody>
<tr>
<td>Design must allow for reconnection to principal structure space in future</td>
<td>Yes, door and/or enclosed ramp</td>
<td>Entry door to be unobtrusive from primary structure entry; accessible as per the Uniform Building Code</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Fire Suppression</th>
<th>Bloomington</th>
<th>Santa Cruz</th>
<th>White Bear Lake</th>
<th>Apple Valley</th>
<th>Plymouth</th>
</tr>
</thead>
<tbody>
<tr>
<td>Follow Minnesota building code and applies for separation</td>
<td>Follow Minnesota building code per duplex</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Separate Bathroom, Kitchen</th>
<th>Bloomington</th>
<th>Santa Cruz</th>
<th>White Bear Lake</th>
<th>Apple Valley</th>
<th>Plymouth</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>No. Entrances per street</th>
<th>Bloomington</th>
<th>Santa Cruz</th>
<th>White Bear Lake</th>
<th>Apple Valley</th>
<th>Plymouth</th>
</tr>
</thead>
<tbody>
<tr>
<td>One</td>
<td>One</td>
<td>One</td>
<td>One</td>
<td>One</td>
<td>One</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Address of Unit</th>
<th>Bloomington</th>
<th>Santa Cruz</th>
<th>White Bear Lake</th>
<th>Apple Valley</th>
<th>Plymouth</th>
</tr>
</thead>
<tbody>
<tr>
<td>Separate from principal dwelling</td>
<td>Separate from principal dwelling</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Parking (off-street)</th>
<th>Bloomington</th>
<th>Santa Cruz</th>
<th>White Bear Lake</th>
<th>Apple Valley</th>
<th>Plymouth</th>
</tr>
</thead>
<tbody>
<tr>
<td>At least 4 total spaces on lot</td>
<td>1 space per bedroom; spaces covered (garage) parking for principal dwelling not required when ADU is present. No more than 50% of front yard for parking</td>
<td>Off street hard surface required; No separate driveway cut</td>
<td>2 outdoor spaces, no more than 4 total for principal structure and ADU; second garage allowed if not visible from public street</td>
<td>2 outdoor spaces, not conflicting with spaces required for principal structure.</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Bloomington</td>
<td>Santa Cruz</td>
<td>W.Bear Lake</td>
<td>Apple Valley</td>
<td>Plymouth</td>
</tr>
<tr>
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</tr>
<tr>
<td>Site Plan</td>
<td>Existing conditions survey, narrative, floor plans, elevation drawings</td>
<td>Existing conditions, open space, and privacy demonstrated for proposal &amp; adjacent properties</td>
<td>As part of conditional use permit</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Utilities</td>
<td>Sewer and water required from same service as principal structure only</td>
<td>Sewer and water required; water conserving fixtures &amp; toilets required</td>
<td>Sewer and water required</td>
<td>Sewer and water required</td>
<td></td>
</tr>
<tr>
<td>Materials, scale and design match principal dwelling unit</td>
<td>Yes</td>
<td>Yes; minimize windows to adjacent properties</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Home Occupations</td>
<td>Allowed as a portion of the principal structure allowance</td>
<td></td>
<td>Total of one home occupation in either principal or ADU</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Definitions:

ft. = feet
s.f. = single family
sq. ft. = square feet
ADU = Accessory Dwelling Unit
Blank space in table = ordinance did not address the issue
DARTS Program - Senior Services

Description:

Mission: DARTS creates connections that enrich aging.

DARTS provides a network of valuable information and resources to people of all ages and fosters the health of the community by helping people remain active and connected to one another. Call DARTS:

- When you or someone you know needs a little help with household cleaning, outdoor chores, errands, and other tasks.
- When you could use some resources and support to care for an aging loved one.
- When driving is no longer easy and you need some options.
- When you're facing a new challenge and need help navigating the system.
- When you want more connections to your neighborhood and community.

Services, Resources, Education

- **Need a ride?** [Find one here!](#)
- **Need a hand at home?** Learn more about DARTS household services. We make it possible for people to live in their homes and stay connected to their communities by providing practical, reliable help with basic household chores.
- **Need help caring for a loved one?** Learn more about DARTS caregiver services. We offer respite and volunteer support. You're not alone.
- **Need answers?** Check out our information hotline. As a trusted provider of information and resources, DARTS connects people who need help with volunteers, resources, and organizations that can meet their needs.
- **Need support?** DARTS offers [education and support groups](#) and works to educate and advise families and [businesses](#) on eldercare issues.

Contact: [http://www.darts1.org/](http://www.darts1.org/)
Village to Village Network - Senior Services

Description:

The Village to Village (VtV) Network is a national peer to peer network to help communities establish and continuously improve management of their own Villages whether in large metropolitan areas, rural towns, or suburban settings alike.

The mission of the VtV Network is to enable communities to establish, and effectively manage, aging in community organizations initiated and inspired by their members.

Villages:

- are membership-driven, grass-roots organizations.
- are run by volunteers and paid staff.
- coordinate access to affordable services including transportation, inspiring health and wellness programs, home repairs, social and educational activities and trips.
- offer vetted, discounted providers.

More Information:

http://vtvnetwork.clubexpress.com
**TimeBanks - Senior Services**

**Description:**

TimeBanks USA was founded in 1995 and its central office is located in Washington D.C. The mission of TimeBanks is to nurture and expand a movement that promotes equality and builds caring community economies through inclusive exchange of time and talent. TimeBanks leaders across the US and internationally are working together to strengthen and rebuild community, and use TimeBanks to achieve wide-ranging goals such as social justice, bridges between diverse communities, and local ecological sustainability.

TimeBanks mission is based upon five key principles:

**Assets.** We are all assets. We all have something to give.

**Redefining Work.** Some work is beyond price. Work has to be redefined to value whatever it takes to raise healthy children, build strong families, revitalize neighborhoods, make democracy work, advance social justice, and make the planet sustainable. That kind of work needs to be honored, recorded and rewarded.

**Reciprocity.** Helping works better as a two-way street. The question: “How can I help you?” needs to change so we ask: “How can we help each other build the world we both will live in?”

**Social Networks.** We need each other. Networks are stronger than individuals. People helping each other reweave communities of support, strength & trust. Community is built upon sinking roots, building trust, creating networks. Special relationships are built on commitment.

**Respect.** Every human being matters. Respect underlies freedom of speech, freedom of religion, and everything we value. Respect supplies the heart and soul of democracy. When respect is denied to anyone, we all are injured. We must respect where people are in the moment, not where we hope they will be at some future point.

**More Information:**

[http://timebanks.org/about](http://timebanks.org/about)
Hour Dollars - MSP Area TimeBank - Senior Services

**Description:**

The mission of Hour Dollars is to strengthen community by providing members the means to meet each other, share their skills, and solve problems cooperatively. It is also to value every member's time equally and be accessible to all interested members of the community.

With Hour Dollars you earn hours by providing a service (such as gardening, minor home repair, piano lessons, or driving) to another member who requested the service. You then use your earned hours to purchase a service from any member in our service directory.

You decide what services you would like to offer. Everyone's time is valued equally: one hour of actual service is always equal to one hour of credit in the program, regardless of the type of service provided. A database keeps track of services that members are willing to provide, the number of hours they have earned, and the balance of hours in their accounts.

Earned hours can be exchanged only for services within the program. They cannot be redeemed for cash.

Hour Dollars is currently operating with about 100 members primarily in the Hamline Midway, Summit University, and East Side neighborhoods of Saint Paul, Minnesota. Anyone living in St. Paul or surrounding suburbs is welcome to join.

**More Information:**

City of Roseville - Rental Registration Program - Neighborhood Preservation

Description:

The Roseville Rental Registration Ordinance requires property owners who rent property with 1 to 4 units to have their units registered with the City on an annual basis. The Rental Registration Program provides a way to identify and quantify rental units within the City to help ensure that rental property is properly maintained. The Resident Building Maintenance Handbook contains the requirements from the Roseville City Code for maintaining and preserving residential structures. Another useful resource is Landlords and Tenants: Rights and Responsibilities prepared by the Office of the Minnesota Attorney General.

Contact:

Community Development Department
City of Roseville
2660 Civic Center Drive
Roseville, MN 55113
Fax: 651-792-7070

City of Bloomington - Rental Licensing Program - Neighborhood Preservation

Description: The focus of the Bloomington Residential Rental Property Program is to maintain the quality and stability of rental dwelling units which will preserve the value of land and buildings throughout Bloomington. Rental housing conditions that adversely affect or are likely to adversely affect the life, safety, general welfare and health of renters can be corrected and prevented by enforcing minimum standards within the city.

The focus of the Residential Rental Property Program is to maintain the quality and stability of rental dwelling units which will preserve the value of land and buildings throughout Bloomington. Rental housing conditions that adversely affect or are likely to adversely affect the life, safety, general welfare and health of renters can be corrected and prevented by enforcing minimum standards within the city.

The Residential Rental Property Program consists of inspecting and licensing: Single-family homes, Duplexes, and Multi-family buildings.

Environmental Health Inspectors annually examine both the interior and exterior of all rental property within Bloomington. They respond to citizen complaints concerning rental housing and systematically inspect the exterior of rental units throughout the year.

For more information, contact:
Bloomington Environmental Health Division
PH: 952-563-8934, Fax: 952-563-8949
Email: envhealth@BloomingtonMN.gov
http://bloomingtonmn.gov/cityhall/dept/commdev/envheal/property/rental.htm
Shoreview SHINE - Neighborhood Preservation

Description:

Project S.H.I.N.E. stands for Shoreview Inspections for Neighborhood Enhancement and a program designed by the City of Shoreview to educate and raise awareness to residents on the importance of maintaining properties in order to protect property values and the quality of a neighborhood. This neighborhood enforcement and enhancement effort is aimed at maintaining the livability of neighborhoods and is critical to our community’s long-term stability. Each year in the spring and fall, the City selects an area of the community to concentrate code enforcement efforts in a proactive approach through direct mail notification to residents informing them of the importance of maintaining quality neighborhoods and applicable property maintenance and nuisance regulations. City inspectors will then canvass the neighborhood to identify potential maintenance issues and follow-up with a letter informing the property owner of any violations. The City will encourage property owners to voluntarily cleanup their property within a reasonable time frame, but in some cases, could initiate legal actions against nuisance properties that do not comply with local regulations. The City of Shoreview has recognized that as the community matures there needs to be greater emphasis towards protecting the maintenance of our housing stock and our neighborhoods. The City believes this neighborhood code enforcement initiative can assist in achieving the goal of preserving the quality of life in our neighborhoods and our community as a whole. We hope that residents support the goals of this initiative and understand the value of maintaining the appearance of property and preserving the quality of our residential neighborhoods.

Contact:
Kathleen Castle, 651-490-4687

**Brooklyn Park Neighborhood Action Program - Neighborhood Preservation**

**Description:**

The goal of the Neighborhood Action Program (NAP) is to reduce crime and improve the livability of challenged and distressed single-family neighborhoods. We are doing this through the creation of a problem-solving collaborative between city departments.

**Contact:**

Kim Berggren, 763-493-8050

City of St. Louis Park - Point of Sale Inspection Program - Neighborhood Preservation

Description:

Selling your residential property – Inspections at the time of sale are aimed at protecting the community's overall housing stock and avoiding unsafe conditions and major deterioration. The City of St. Louis Park requires property inspections whenever a property is sold or ownership is transferred. To ensure you are ready for closing, apply for your inspection before or immediately after you place your property up for sale. A Property Maintenance Certificate must be presented to the buyer and title company when the property transfer occurs at closing.

The fee for the housing inspection includes the initial inspection and any follow-up inspections that may be needed. Inspection appointments are typically available within one to three days. A City inspector will visit your property to check that the siding, roof, garage and interior comply with the City's property maintenance code. A typical inspection takes about 45 to 60 minutes. Fees are:

- $200 house or townhome
- $120 condo
- $285 duplex

If the inspector finds no code violations, a Property Maintenance Certificate is issued. If code violations are found, work orders are issued for the needed repairs. In most cases, corrections must meet the code requirements that were in place when the building was constructed. If a portion of the home was remodeled, the remodeled section must comply with the building code that was in effect when the remodeling occurred. (Exception: smoke detectors are required in all buildings, no matter when constructed.)

In most cases, the seller makes the code corrections. However, buyers may obtain a temporary property maintenance certificate if they sign an agreement acknowledging the work orders and agreeing to make all required code work within a specific time period. Buyers and sellers must use the City's Agreement Form and pay a $50 service fee. In addition, sufficient funds must be put in escrow to cover the cost outlined in the agreement. A City representative must also sign off on the agreement.

After repairs have been completed, a City housing inspector will return for a follow-up inspection to verify that all work meets code. Once this is done, a Property Maintenance Certificate is issued. Certificates are good for one year.

Contact:
St. Louis Park Inspections Department, 952-924-2588

http://www.stlouispark.org/selling-renting.html
Dakota County CDA - Housing Improvement Area Loans - Neighborhood Preservation

Description: A Housing Improvement Area (HIA) is a defined area within a city where housing improvements are made and the cost of the improvements are paid in whole or in part from fees imposed on the properties within the area. Basically, a homeowner association borrows money from the DC-CDA and uses the loan proceeds to make permanent, common area improvements to the property within the association. A fee is imposed on each unit owner, which is repaid in the same manner that property tax payments are made.

Highlights of the HIA

- Associations must initiate the request.
- Improvements must be common area improvements.
- This is last resort financing, used when associations have no other viable options for raising money for improvements.
- At least 55% of the owners must sign a petition requesting the CDA to conduct a public hearing to consider implementing the housing improvement area.
- A veto period exists where 45% of the owners can stop the process.
- The average market value for units must be at or less than the value of homes in the first time homebuyer programs, in 2014, this is $271,590.

Contact:

Dakota County CDA Housing Finance Program Coordinator

651-675-4488 or 651-675-4478

http://www.dakotacda.org/homeowners.htm#HIA
Locally Sponsored Home & Garden Shows

**Description: Roseville Living Smarter Housing Fair**

The annual "Living Smarter" Roseville Home & Garden Fair creates excitement and enthusiasm for environmentally-friendly ways to improve your home, garden, and lifestyle. At the Fair, people will find ideas, products, and services to help build a "sustainable lifestyle" and simply "live smarter." The event is free and open to the public. The Living Smarter Fair features local builders, remodelers, home construction product vendors, healthy living specialists, and landscape and garden centers. It also includes free how-to workshops throughout the day, drawings for prizes, and children's activities.

http://www.livingsmarter.org/fair.html

**Description: North Metro Community Home & Garden Show**

The North Metro Community Home & Garden Show is an annual event sponsored by the Cities of Blaine, Fridley and Mounds View. This popular community event is designed to benefit both the citizens and businesses who participate, while helping us inspire, encourage and support homeowners in our communities who want to improve their homes and yards. Attendees will be able to meet with and learn from experienced professionals who offer the latest product information. They will also have the opportunity to learn from experts at seminars scheduled throughout the Show hours.

http://northmetrohomeandgarden.com/about/
ULI Minnesota/RCM – Opportunity City Program

Program Evaluation Model

Evaluation Model for Program Effectiveness:

Providing a method to evaluate how public funds are being used has become significant and instructive in recent years due to limited financial resources and increased public scrutiny. In addition, setting performance targets and tracking the progress of the programs against benchmarks will provide a level of understanding to government officials that become critical during the annual budget process.

Cities that incorporate meaningful measures of performance within their housing plans realize significant benefits, which increase as the system evolves and improves. Performance measurement can:

- **Strengthen decision-making at all levels.** Timely and relevant reports on performance lay the groundwork for sound decision-making. In addition, performance measurement systems enable decision-makers and staff to diagnose the lack of performance, identify and address causes for lack of performance, and track improvement.

- **Enhance program outcomes.** Performance measurement helps provide focus on achieving results. Effective performance measures should be directly relevant to the program goals.

- **Improve communication of outcomes to key audiences.** Quantifying achievements and the impact of the programs helps to demonstrate positive results to both public officials and residents.

Each City program should include a specific goal over a period of years. The goals for performance measurement should be quantitative (numbers) and measurable. Evaluation of the goals should be done consistently both in time and with the same method of evaluation. The following is a sample model that can be used to evaluate the performance of existing and new programs understanding that in some circumstances a qualitative (comments, ideas) nature or public policy issue may skew the quantitative performance results but still achieves the public interest and overall goals of the program.
<table>
<thead>
<tr>
<th>Program Sample</th>
<th>Goal</th>
<th>Evaluation Method</th>
<th>Performance (results)</th>
<th>Improvement Methods</th>
</tr>
</thead>
<tbody>
<tr>
<td>Housing Renovation Program provided by DC-CDA</td>
<td>Increase the number of County programs accessed by IGH residents</td>
<td>Review annual program activity</td>
<td>Record results and compare to goals.</td>
<td>If performance is below the goals, evaluate methods to make improvements. If performance exceeds goals, celebrate and report success.</td>
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<tr>
<td>Housing Maintenance</td>
<td>Reduce the number of code enforcement cases by xx percent, evaluate which are the most important issue</td>
<td>Review and report code enforcement cases and case load annually</td>
<td>Record results and compare to goals annually</td>
<td>If performance is below the goals, evaluate methods to make improvements. If performance exceeds goals, celebrate and report success.</td>
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<tr>
<td>Affordable Housing</td>
<td>Meet or exceed annual Met Council performance score</td>
<td>Complete annual survey to record community activities associated with affordable housing</td>
<td>Evaluate scores provided by Met Council.</td>
<td>If performance is below the goals, evaluate methods to make improvements. If performance exceeds goals, celebrate and report success.</td>
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<tr>
<td>Land Use Matched with Comprehensive Plan</td>
<td>Increase the number of land use changes to support higher densities</td>
<td>Annually review development &amp; redevelopment submissions and policy actions</td>
<td>Compare land use changes to policy direction in the Comprehensive Plan</td>
<td>If performance is below the goals, evaluate methods to make improvements. If performance exceeds goals, celebrate and report success.</td>
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</tbody>
</table>