



MEMORANDUM

To: Twin Cities Metro Area Healthy Communities Planning Project Team

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**Re: Indicator Analysis: Housing for Metropolitan Communities
Metro Area Healthy Communities Planning Project**

Date: October 1, 2021

This project is supported by the Statewide Health Improvement Partnership, Minnesota Department of Health





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Indicator: Affordable Housing

The following discussion includes key findings and analysis of the reviewed comprehensive plans regarding the affordable housing health indicator. The Project Team defined affordable housing as “planning for housing options for a mix of incomes.” The Minnesota Department of Health (MDH) defines inclusionary housing as “a tool to expand affordable rental and ownership opportunities at little or no direct cost to taxpayers. Through the local land-use approvals process, inclusionary housing policies require, or provide incentives to encourage, developers to reserve a percentage of units in new market-rate developments for low- and moderate-income families.”¹ A major emphasis of the project was on inclusionary housing policies/zoning, as well as mixed-income housing, a focus on affordability, and anti-displacement strategies.

Overall Takeaways

All 54 of the studied communities have housing as part of their comprehensive plan. Many communities are trying innovative strategies (detailed immediately below), and nearly all plans include aspects of partnering with outside agencies and county and state governments to help fulfill housing goals. Each type of community also incorporates equity into its discussion of housing.

Equity

Rural, urban, and suburban plans draw attention to equity implications when discussing affordable housing. Urban plans address disparities, preventing displacement, and the legacy of a history of racist policy. Suburban plans discuss fair housing policies, and rural plans highlight the negative domino effects of housing unaffordability. The details of these equity themes are found under each community designation section further on in this memorandum.

Maintaining Naturally Occurring Affordable Housing

One strategy across communities of all sizes is maintaining naturally occurring affordable housing, also known as NOAH. This is housing that, often through age, has maintained its affordability without subsidies or ordinances to ensure this. Maintaining this housing and its affordability reduces how much “new” affordable housing communities must build and can be a useful tool to prevent residential displacement. It is worth noting that housing affordability is community-specific, so the parameters for what is affordable in one community does not necessarily translate to another community.

Some communities have specific locations where they want to focus on maintaining NOAH. **Coon Rapids**, for example, is targeting “preservation of naturally-occurring affordable housing within all bands of affordability, especially near transit stations” (Coon Rapids, 4-15). Others see NOAH as a means to prevent displacement. For example, **Minneapolis** indicates that, “[a]long with creating new opportunities, the City will take proactive steps to minimize residential displacement, including by preserving naturally occurring affordable housing and offering homeownership support” (Minneapolis, 17).

Many communities also go a step further, outlining specific strategies for maintaining NOAH. **Woodland** plans to “consider partnering with relevant agencies such as a community land trust or bank, such as the Greater Minnesota Housing Fund’s NOAH Impact Fund, to preserve or help create affordable housing options” (Woodland, 21). **Plymouth** is exploring the “establishment of a dedicated funding source to



assist NOAH properties that are being considered for purchase in order to maintain their affordability” (Plymouth, 12-4). Communities who describe specific mechanisms for NOAH and other strategies to maintain affordability earned higher scores, as described below.

Interesting and Innovative Approaches

Some of the most interesting approaches communities are taking to address affordable housing include scattering affordable housing, leveraging tenant protections, and accessory dwelling units, among others.

Scattering Affordable Housing in Urban Communities

Urban communities, particularly those who acknowledge a history of racist housing policies, are prioritizing scattering affordable housing throughout the city rather than concentrating it in one area of the city. **New Brighton** is planning to “[e]mploy a scattered site approach to affordable and group housing rather than concentrating all such units in one or a few locations” (New Brighton, 3-16). A housing goal for **St. Louis Park** is to “[e]nsure affordable housing is disbursed throughout the city and not concentrated in any one area” (St. Louis Park, 5-186).

Leveraging Tenant Protections in Urban Communities

Additionally, some urban communities are leveraging tenant protections as a tool to maintain affordability. **Brooklyn Center** “recently adopted a Tenant Protection Ordinance that is aimed at protecting the City’s residents ability to maintain stable, safe housing” (Brooklyn Center, 4-19). **Minneapolis** is planning to “[i]dentify and implement policy, financial, regulatory, and other incentives and disincentives that reduce evictions, support source of income protection, and expand tenant protections” (Minneapolis, 173). **Minneapolis** also proposes to “[c]reate incentives to increase landlord participation in rental assistance programs and other initiatives to serve tenants with the greatest barriers to securing housing” (Minneapolis, 173).

Accessory Dwelling Units in Suburban Communities

A few suburban communities are allowing accessory dwelling units (ADUs), which can help increase the supply of lifecycle housing and help build new units while preserving existing naturally occurring affordable housing. **Stillwater** plans to “[r]eview and modify ordinances that support caregiver suites, accessory dwelling units and tiny homes” (Stillwater, 4-14). **Mahtomedi** indicates that ADUs are “an increasingly popular way to increase housing density and opportunity in built-out communities” and that “[allowing] for ADUs to be successful in the community [...] can help meet affordable housing goals” (Mahtomedi, 83).

Other Interesting Approaches

- **Rental licensing program:** **Brooklyn Center**, for example, is using the continued enforcement of its rental licensing program to help ensure affordable housing remains affordable (Brooklyn Center, 2-12).



- **Infill development:** Cities like **New Hope** are leveraging infill development to “increase life cycle housing opportunities not currently available within the City (i.e., move-up housing, single level homes)” (New Hope, 180).

Ranking Analysis

Each community received a score of 1 to 4 on the housing indicator, which ranks it on how much it incorporated inclusionary zoning and affordable housing strategies in its comprehensive plan. If a community scored a 1, that means there is no mention of affordable housing tools or strategies. No communities scored a 1. The housing sections of the 49 plans were scored with the following criteria:

- Level 2 communities mention broad inclusionary or affordable housing broadly, but do not include goals and policies to this end.
- Level 3 communities include goals and policies for inclusionary or affordable housing tools.
- Level 4 communities include goals and policies for inclusionary or affordable housing tools, identify strategies for implementing these policies, and dedicate resources toward achieving them.

The number of communities to receive each score was:

Level 1	0 communities
Level 2	7 communities
Level 3	28 communities
Level 4	14 communities

Differences in themes and focus across the ranking levels show what different communities rely on to increase their supply of affordable housing. Lower scoring communities tend to focus on case-by-case affordability and incentivizing developers to build more affordable units, while higher scoring communities plan for specific populations (such as seniors and families) and provide direct financial support to residents.

Level 2

Communities that received a score of 2 on this indicator **mention affordable housing in the body of the plan, but do not include goals and policies to this end.**

Maintaining NOAH Case-by-Case

Level 2 communities emphasize maintaining NOAH through partnerships or financial assistance on a case-by-case basis, rather than citywide. **Woodland** states that, “[o]n a case-by-case basis, the City will consider partnering with relevant agencies such as a community land trust or bank, such as the Greater Minnesota Housing Fund’s NOAH Impact Fund, to preserve or help create affordable housing options for households at or below 80% AMI and Affordable Mortgage Products” (Woodland, 21). **Woodbury** lays out how:



“On a case-by-case basis the City or its municipal HRA (housing and redevelopment authority) should be ready to purchase or otherwise secure land for the future construction of affordable housing. This strategy may include using funds to write down the cost of land if a developer approaches the City with a proposal for affordable housing” (Woodbury, 81).

Limitations to Implementing Affordable Housing

Level 2 communities also identify challenges, both internal and external, to implementing any sort of affordable housing strategy. Both Denmark Township and Woodland cite wastewater infrastructure challenges. **Denmark Township** indicates that, “[w]ithout central wastewater treatment systems, the Township cannot undertake strategies to address affordability through increased densities” (Denmark Township, 38). **Woodland**’s challenge is due to the fact that “the vast majority of Woodland is unsewered,” and therefore, “the City’s zoning is restricted to a minimum of 2-acre lots to accommodate private sewage treatment systems and wells. The minimum lot size, coupled with the proximity to Lake Minnetonka, continue to make affordable housing opportunities very limited within the City of Woodland” (Woodland, 20).

On the other hand, cities such as **Woodbury** indicate that market forces prevent them from pursuing increasing affordable housing in their communities:

“From a pragmatic economic perspective, while the City recognizes and accepts its need to plan for 1,043 units of new affordable housing to be constructed in Woodbury between 2021 and 2030, the City believes it is unlikely that this quantity of new affordable units will actually be constructed during said timeframe. [...] The barrier to new construction of affordable housing is not a public policy or land use barrier; but, rather, an economics barrier” (Woodbury, 75).

Level 3

A ranking of 3 on this indicator means that the **plan includes specific goals and/or policies to address housing affordability**.

Developer Incentives

Most level 3 communities plan to meet a portion of their Met Council-designated housing goals by incentivizing developers to build affordable units. **Arden Hills** “will pursue grants or other funding opportunities that help reduce the development and construction costs of affordable housing” (Arden Hills, 7-29). **Chanhassen** indicates that it “should promote the use of state and federal programs to reduce land costs for developers of low and moderate-income housing” (Chanhassen, 9). **Cologne** plans to “[c]onsider development incentives such as density bonuses and expedited permitting processes or fee waivers for voluntary inclusion of affordable units or mandatory set asides in cases where local government funding or approvals are provided, should be adopted across all jurisdictions to encourage or require mixed-income, affordable units” (Cologne, 47).

Use of Tax Increment Financing (TIF)

Many level 3 plans include one specific kind of developer incentive: tax increment financing (TIF). In **Shakopee**, the city plans to “[c]onsider utilizing Tax Increment Financing or tax abatement for affordable



and workforce housing projects to increase viability and grow affordable housing options” (Shakopee, 87). The city of **Belle Plaine** will “strongly consider tax increment financing for projects creating dwellings affordable to persons at or below 30% AMI which result in redevelopment of substandard properties in the Downtown and Urban Residential Neighborhood planning areas” (Belle Plaine, 4-12).

Increase Supply of Lifecycle Housing

Level 3 communities also focus on lifecycle housing, creating a variety of affordable options for young professionals, families, empty-nesters, and retirees to be able to stay in the community as they transition through life in housing that fits their situation. One of **Marine on St. Croix**’s housing goals is to “[d]evelop life cycle housing to provide for the aging population and to further increase the housing stock in the city that is appealing to all ages” (Marine on St. Croix, 33). In **Burnsville**, “the City aspires to continue to maintain its desired neighborhoods and job centers while creating new opportunities for new residents from all age groups, maintaining affordable housing, providing for life-cycle housing choices” (Burnsville, 2-83). The city of **New Hope** plans to specifically use “infill development and redevelopment efforts [to] increase life cycle housing opportunities not currently available within the City (i.e., move-up housing, single level homes)” (New Hope, 180). Also focused on development opportunities for lifecycle housing is **Arden Hills**, which will “[e]ncourage the incorporation of affordable and life-cycle housing into new development and redevelopment where feasible” (Arden Hills, 7-1).

Encouraging Affordability Through Zoning

Level 3 communities also focus on encouraging affordability through changes and revisions to their zoning codes. **Mahtomedi** expects to “systematically review its zoning and city code to ensure that the regulatory environment is favorable to affordable housing development, and consider amending policies that present barriers to affordable housing development” (Mahtomedi, 75). And **New Brighton** outlines steps to “[p]eriodically review zoning ordinance provisions and other regulatory tools to ensure they do not restrict infill or redevelopment to the point of creating barriers to the development of affordable housing” (New Brighton, 4-41).

Brooklyn Center, uses specific zoning code strategies, stating that it “cites the new TOD (transit-oriented development) and 3 mixed-use zoning designations as key to maintaining affordability” (Brooklyn Center, 4-21). Additionally, **Cologne** “will consider the exploration and development of [an] Inclusionary Zoning policy to incentivize the development of affordable housing in the city” (Cologne, 48). For **Columbia Heights** to provide for its aging population, “the City should explore updates to its zoning code that provides opportunities for granny flats. Providing this type of housing can offer the following benefits: Create new housing units [...], Increase the housing stock in existing neighborhoods [...], Allow more efficient use of existing housing stock” (Columbia Heights, 4-73).

Level 4

To score a 4 for this indicator, communities must include not only goals and policies around inclusionary/affordable housing, but also **identify strategies and dedicate resources toward implementing these policies.**



City-Funded Direct Financial Support

Level 4 communities provide financial support directly to residents to assist them in affording housing costs. The city of **Bloomington**'s HRA "provides affordable housing opportunities through various programs for those not adequately served by the marketplace including: rental assistance, housing rehabilitation loans, first-time home buyer assistance and other development and redevelopment programs" (Bloomington, 3.15). In **Coon Rapids**:

"[The] Mortgage Assistance Foundation (CRMAF) established a housing loan program in 2005 offering several home improvement loan products to Coon Rapids residents. Included in the program are the following funds: Home for Generations II Program [...], Home Improvement Incentive Loan Program [...], Home Rehabilitation Assistance Loan Program [...], Two-family Home Rehabilitation Program [...], Emergency Home Repair Program [...]" (Coon Rapids, 4-13).

Maplewood plans to "[p]artner with Metropolitan Council and other agencies and programs to provide funding assistance (to developers, and also to those in need of housing) to provide for affordable housing units in the community" (Maplewood, 6-120).

Affordably Aging in Place

Additionally, Level 4 plans focus on increasing senior housing so that residents can afford to age in place and stay in their community. One goal for **Stillwater** is to "[s]upport the provision of a supply of affordable housing for the elderly, physically and intellectually disabled, and others with special housing needs who wish to live in Stillwater" (Stillwater, 4-2). While not as targeted, **Golden Valley** is expecting that "[i]deally, housing built at a medium density can also provide affordable units and/or units for senior citizens" (Golden Valley, 2-28). **Maplewood** ties its goals for senior housing into its goals for NOAH: "The City needs to continue to support and partner on affordable projects. The diversification of options to appeal to seniors, like association-maintained townhomes and senior living options, may also help as it may open up naturally occurring, single-family affordable housing" (Maplewood, 6-112). And the city of **Lauderdale** is already "working with a developer on Senior Affordable Housing project that will use housing bonds" (Lauderdale, 4-14).

Affordable Housing for Families

Level 4 communities are also planning for families, reducing their housing costs to free up money for other household necessities. The city of **Stillwater** plans to "[w]ork with the Washington County Community Development Agency (CDA) to provide affordable housing for the elderly and families" (Stillwater, 4-14). In **Landfall**, one of its major housing goals is that "[a]ll units are affordable [...], making them available to young families, older people on fixed incomes and other modest incomes" (Landfall, 10). **Minneapolis** specifically ties family housing to broader education and stability goals. It wants to "[s]upport education and housing stability by encouraging the development of larger, family-supportive housing units (with at least two bedrooms) in close proximity to Minneapolis Public Schools and along Minneapolis Walking Routes for Youth" (Minneapolis, 169).



Affordable Housing Near Transit & Other Destinations

Level 4 communities also focus on prioritizing affordable housing located near public transit and other community destinations. **Richfield** will give priority to projects that include affordable housing “[l]ocated in proximity to public transportation, job centers, schools and other amenities” (Richfield, 38).

Maplewood plans to “[p]romote the development of housing along transit corridors, as well as in major regional campus areas like Maplewood Mall, HealthEast St. Johns, and 3M” (Maplewood, 6-120). One of **Stillwater**’s goals is to “[l]ocate assisted housing near transit lines and public parks” (Stillwater, 4-2).

Focusing on new transit infrastructure, **St. Louis Park** plans to “[p]romote the inclusion of affordable housing in new developments, including those located near the Southwest Light Rail Transit Corridor and other transit nodes, retail and employment centers and commercial mixed-use districts,” (St. Louis Park, 5-186) and **Minneapolis** will “[a]llow multifamily housing on public transit routes, with higher densities along high-frequency routes and near METRO stations” (Minneapolis, 107).

Dispersing Affordable Housing Throughout the City

Besides transit, another spatial goal level 4 communities have is to disperse affordable housing throughout the city, rather than leaving it concentrated only in certain areas. One goal of **White Bear Township** is to “[p]rovide multiple family housing opportunities throughout the community in a dispersed manner consistent with location policies” (White Bear Township, 8-122). **Richfield** will give priority to projects that include affordable housing “[d]ispersed evenly throughout the City” (Richfield, 38). And a goal for **St. Louis Park** is to “[e]nsure affordable housing is disbursed [*sic*] throughout the city and not concentrated in any one area” (St. Louis Park, 5-186).

Community Designation Analysis

All 49 plans, representing 51 communities, reviewed in the project were sorted into one of three main designations: urban, suburban, or rural. We analyzed these types of communities separately to see if they approach the task of affordable housing in different ways that are more specific to their community type. These larger categories are combinations of the more narrowly defined categories the Metropolitan Council uses to distinguish communities. The urban category is made up of urban center and urban communities, while the suburban category is made up of towns that Met Council defines as suburban, suburban edge, and emerging suburban edge communities. The rural category is a combination of rural center, diversified rural, rural residential, and agricultural communities.

Urban

Urban communities are the most likely to have specific strategies and resources explicitly outlined in their plans for affordable housing. They also discuss equity in their plans when addressing housing affordability by addressing disparities, preventing displacement, and acknowledging racism in history. As with communities that scored both 3 and 4, urban communities have specific financial tools they plan to use to meet their affordable housing goals.



Equity—Addressing Disparities in Homeownership/Housing Options

The City of **Minneapolis** mentions “[t]here is a 36-percentage point gap between households of color that own their home versus white households...These disparities are rooted in overt and institutionalized racism that has shaped the opportunities available to multiple generations of Minneapolis residents” (Minneapolis, 10). **St. Louis Park** states that “[h]ousing disparities exist among different groups of people, both in the city and the region. In order for St. Louis Park to be a leader in racial equity and inclusion, the city must examine all housing decisions and policies through a racial equity lens” (St. Louis Park, 5-157).

Equity—Preventing Displacement as a Community Goal

As with cities across the nation, urban communities in the Twin Cities are acknowledging that preventing displacement must be a community goal. In **Brooklyn Center**:

“[o]ne of the positive aspects of the City's identified redevelopment areas is that the land proposed for redevelopment does not contain existing housing. In a fully-development community this is unusual for a large redevelopment area, and is positive because no residents will be displaced as a result of the City's redevelopment aspirations” (Brooklyn Center, 4-18).

St. Louis Park explicitly states that its housing goals are designed to “[m]inimize the involuntary displacement of people of color, indigenous people and vulnerable populations, such as low-income households, the elderly and people with disabilities from their communities as neighborhoods grow and change” (St. Louis Park, 5-186)

Equity—Acknowledging the History of Racism in Policy

The City of **Minneapolis** states that:

“[o]ver 50 percent of black households and over 45 percent of American Indian and Hispanic households in Minneapolis are cost-burdened, whereas one in three white households are cost-burdened...There is a 36-percentage point gap between households of color that own their home versus white households...These disparities are rooted in overt and institutionalized racism that has shaped the opportunities available to multiple generations of Minneapolis residents” (Minneapolis, 10).

Equity—Universal Design

In a push to go beyond the minimal requirements of the Americans with Disabilities Act (ADA), **Maplewood** will “[e]ncourage universal design in new housing,” to make new development accessible to as many residents as possible (Maplewood, 6-118).

Non-Traditional Housing Options

While cities take multiple approaches, across all urban communities one common approach is utilizing and exploring non-traditional housing options. The city of **North St. Paul**'s plan states that it will “explore opportunities to provide for smaller and more ‘nontraditional’ housing development that enhances the character of the City, including opportunities to address the lack of housing in the ‘missing



middle’, tiny homes, co-housing, and other innovative housing styles” (North St. Paul, 5-17). **New Hope** mentions it will “[c]onsider alternative housing options to address the needs of an expanding empty nester or independently living elderly population” (New Hope, 180). One of the strategies **West St. Paul** identifies in the Land Use section of the Plan (Chapter 4) is to evaluate the appropriateness of ordinances that encourage alternative housing options like accessory dwelling units and smaller apartment units (West St. Paul, 5-19)

Inclusionary Housing Policies

Urban communities’ plans also include specific language on inclusionary housing policies. The city of **Minneapolis**’s plan has a policy that indicates its intention to “[e]xpand the City’s inclusionary housing policies to apply to newly constructed housing developments throughout the city and explore applying inclusionary housing policies to substantial housing rehabilitations” (Minneapolis, 168).

St. Louis Park will “continue the implementation of the Inclusionary Housing Policy [...]” (St. Louis Park, 5-187). **Richfield** mentions it will “[a]dopt an Inclusionary Housing policy, formalizing HRA practice of requiring that any housing redevelopment project that receives city assistance provide 20 percent of all housing units as affordable or require a contribution to the HRA’s Housing & Redevelopment Fund” (Richfield, 71).

City-Funded Direct Financial Support

Another theme common across urban communities is city-funded housing assistance and loan options. The city of **Bloomington**’s plan states that “the Bloomington HRA provides affordable housing opportunities through various programs for those not adequately served by the marketplace including: rental assistance, housing rehabilitation loans, first-time home buyer assistance and other development and redevelopment programs” (Bloomington, 3.15). With a comprehensive suite of programs, **Richfield** expects:

“[To] provide grant and/or loan funds for apartment remodeling and property improvements and collaborate with other organizations to expand available resources. [...] Offer financial assistance programs to help low and moderate income households maintain their homes and make health and safety improvements. [...] Provide financial assistance and support services to working families with children in Richfield schools through the Kids@Home Program. [...] Create a down payment assistance program targeted to low and moderate income Richfield renters to enable them to successfully transition to homeownership. [...] Utilize funds available through the newly-created Economic Development Authority (EDA) to expand housing choices (Transformation Loans) and provide support to low-income families (Kids @ Home Program)” (Richfield, 70-71).

Use of Tax Increment Financing (TIF)

Many urban communities also discuss the use of tax increment financing (TIF), a mechanism by which developers’ property taxes are locked into place for a certain amount of time, during which period additional tax revenue goes into nearby services and infrastructure. The city of **Richfield** plans to “[u]se tax increment financing to support housing projects that serve a mix of incomes and housing types” (Richfield, 71). **North St. Paul** states that it “is open to financially assisting future affordable rental projects through TIF and other available means if and when they come forward” (North St. Paul, 5-19).



Developer Incentives

Urban communities have another common theme of utilizing developer incentives. The city of **Minneapolis** will “[p]rovide density bonuses and other incentives for the construction of affordable housing” (Minneapolis, 163). **Osseo** “will consider the use of fee waivers or adjustments for projects targeting 30-80% AMI that are focused on affordable housing redevelopment projects” (Osseo, 73). **New Brighton** mentions it will “co-apply for CDBG money or other funding with affordable private housing developers,” and “[a]ssist large rehabilitation projects by selling bonds to raise funds for private developers” (New Brighton, 4-41).

Suburban

Suburban communities scored across the board, with both some 4s and 2s, but mostly scoring 3. Suburban communities tend to focus on leveraging relationships and partnerships with other levels of government, developers, and outside agencies to increase their supply of affordable housing.

Equity—Fair Housing Policies

The City of **Oakdale** includes in its plan that it will “[e]nsure local fair housing practice [by using] the tool of a Fair Housing Policy [...] by 2020” (Oakdale, 73). **Woodbury** said its “update will include the creation of a new standalone fair housing policy that will identify fair housing best practices and clarify Woodbury’s federal responsibilities to affirmatively further fair housing” (Woodbury, 80).

Partnering with Outside Agencies

The Metro’s suburban communities identify a variety of outside agencies and entities it will partner with on creating affordable housing. **Vadnais Heights**, for example, “will work with developers and various housing agencies to achieve the affordable housing goals that have been set by the Metropolitan Council” (Vadnais Heights, 48). In **Stillwater**, the city plans to “[w]ork with the Washington County Community Development Agency (CDA) to provide affordable housing for the elderly and families” (Stillwater, 4-14). And uniquely, **Shakopee** is hoping “to form partnerships with local employers to explore Employer Assisted Housing possibilities in Shakopee” (Shakopee, 87).

Referrals to Non-City Housing Programs

One specific area where suburban communities are exploring partnerships is by supporting the use of, or providing referrals to, non-city development and housing assistance programs. **Eden Prairie** plans to “[w]ork in partnership with private and public sectors, regional, state, and federal agencies, and citizens, community groups and others to help envision and finance innovative housing demonstration projects and housing development” (Eden Prairie, 68). And in **Spring Lake Park**, “[t]he City will also market housing rehabilitation programs available through the County and State. This can be done via the City’s website, newsletter and other methods” (Spring Lake Park, 3-9).

Developer Incentives

As with the urban centers, suburban communities plan to meet a portion of their Met Council-designated housing goals by incentivizing developers to build affordable units in both redevelopment and new



development projects. **Chanhassen** is planning to leverage the policy that already allows the city to “increase the permitted net density of a project by 25 percent. The bonus units must meet affordable housing criteria as defined by the city” (Chanhassen, 9). And in **Stillwater**, the city will “[r]eview and update the zoning and subdivision ordinances to encourage affordable housing developments by providing incentives for developers and property owners (e.g., density bonuses, reduction in permitting fees, or flexibility/reduction in park dedication requirements)” (Stillwater, 12-2).

Affordable Housing for Disabled Residents

One area suburban communities outshine urban and rural communities is through explicitly identifying the need for increasing affordable housing for disabled residents. The housing goals for **Stillwater** “[s]upport the provision of a supply of affordable housing for the elderly, physically and intellectually disabled, and others with special housing needs who wish to live in Stillwater” (Stillwater, 4-2).

Plymouth plans to “[p]romote the development of housing for persons with special needs, including accessible housing for persons with disabilities” (Plymouth, 115).

Increase Supply of Lifecycle Housing

Suburban communities also focus on lifecycle housing, creating a variety of affordable options for young professionals, families, empty-nesters, and retirees to be able to stay in the community as they transition through life in housing that fits their situation. **Arden Hills** is hoping to “[e]ncourage the incorporation of affordable and life-cycle housing into new development and redevelopment where feasible” (Arden Hills, 56). The housing strategies for **Landfall** state that, “[i]t is the policy of the City of Landfall Village to ensure housing in the community is available for people at all stages of life” (Landfall, 16). And in **Plymouth**, one housing goal is to provide “housing opportunities for households at all stages of the life cycle, including first time homebuyers and those wishing to move up to their second or third home and households wishing to downsize as households age” (Plymouth, 4-1).

Some communities explicitly tie lifecycle housing into their goals for varied housing density. **White Bear Township** will “[c]reate opportunities for life cycle housing of differing types and density; this may include options for senior housing and associated services” (White Bear Township, 8-122). And **Stillwater** plans to “[p]rovide a balanced choice of housing types and densities suitable to a wide range of demographic groups, with a focus on life cycle housing” (Stillwater, 4-2).

Rural

Often due to geographic or infrastructural challenges, rural communities do not have housing plans that are as robust as their urban and suburban neighbors. Even so, rural communities mention equity when discussing the negative domino effects of housing unaffordability. No rural community scored a 4, but most did score a 3, showing that rural communities are thinking through creative strategies for population growth and the need for an increase in affordable housing that comes with that.

Equity—Negative Domino Effects of Housing Unaffordability

Lake Elmo states that “[i]n established neighborhoods, a rash of foreclosures, especially in proximity to one another, can have a deleterious effect on the surrounding neighborhood. Be aware of foreclosures and



be able to direct homeowners at-risk of foreclosure to resources that can help prevent foreclosures” (Lake Elmo, 5-21). Additionally, **Belle Plaine** draws attention to the fact that:

“Households struggling with housing costs are often faced with issues that further wear down financial stability such as: living with unmanageable levels of debt; traveling long distances to work or to access goods/services; having to live in overcrowded or substandard housing; going without food, heat, medication, or education; and working longer hours or multiple jobs leading to decreased family time and chronic stress. In addition to addressing vulnerable populations, investment in affordable housing can contribute to community health” (Belle Plaine, 4-4).

Limitations Imposed by Sewer & Water Systems

Rural communities identify a lack of public and sanitary sewage/water systems as a barrier for implementing affordable housing, and are upfront about those limitations. In **Denmark Township**, “[g]iven the rural nature of the Township and the predominance of single-family homes, the Township has a limited number of options to address housing affordability. Without central wastewater treatment systems, the Township cannot undertake strategies to address affordability through increased densities” (Denmark Township, 38). And in **Marine on St. Croix**, for example, “[d]ue to the size of the city and the lack of public sanitary sewer and water, affordable housing opportunities are generally limited to the rehabilitation of and resale of existing homes” (Marine on St. Croix, 37).

Encouraging Use of County Programs

Due to both their infrastructural and small staffing limitations, rural communities also encourage residents to explore housing assistance programs in their county. In Washington County, **Denmark Township** “is in favor of Washington County Community Development Agency (CDA) programs that are available to assist local residents with their housing needs” (Denmark Township, 38). And Anoka County’s **Nowthen** plans to “[c]ooperate with the Anoka County Housing and Redevelopment Authority in providing housing for low and moderate income families and individuals and senior citizens” (Nowthen, 26).

Affordably Aging in Place

Even with their stated limitations, rural plans focus on increasing senior housing so that residents can afford to age in place and stay in their community. **St. Francis** identifies “[s]enior housing options, including active, assisted, and affordable, as well as locations that are walkable and near neighborhood amenities” as a housing need in its community (St. Francis, 5-10). The city of **Corcoran** plans to “[p]rovide a mix of housing types to provide housing opportunities, including continued single-family growth and new opportunities for multiple family and senior housing developments” (Corcoran, 57).

Affordable Housing for Young Families

Rural communities are also planning for young families, reducing their housing costs to free up money for other household necessities. **Marine on St. Croix** is prioritizing “affordability in new housing units to attract younger families” in its housing goals (Marine on St. Croix, 33). **St. Francis** identifies two housing needs: “[a]ffordable rental housing for young heads of households (0-2 BR) [... and] ‘Starter’ homes in well-connected neighborhoods for young families” (St. Francis, 5-10).



Increase Supply of Lifecycle Housing

With this focus on both seniors and young families, many rural plans are exploring increasing lifecycle housing so that residents can remain in the community as they transition through these different stages of life. **Lake Elmo** specifically identifies different age groups as part of its goal to “[e]xplore ways to integrate lifecycle housing choices throughout the community [...] Provide opportunities within the urbanizing areas to accommodate and develop housing that may be more affordable and desirable to younger households, the senior population and those that are looking for low maintenance housing” (Lake Elmo, 2-12). **Inver Grove Heights** plans to “[m]aintain 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” (Inver Grove Heights, 4-85). A priority for **Nowthen** is to “[p]rovide sufficient life cycle housing options to meet the needs of all segments of Nowthen's population, including the physically disabled, elderly and persons of low or moderate incomes while pursuing housing that contributes positively to Nowthen's tax base” (Nowthen, 25).

Leveraging Land Trusts & Land Banks

One creative approach to increasing affordable housing that rural communities are pursuing is leveraging and encouraging land trusts and land banks so that affordable housing remains affordable. The city of **Inver Grove Heights** states that:

“[The city will] encourage developers and property owners to work with the Land Bank of the Twin Cities. The City will support CDA participation in the Twin Cities Land Bank ‘First Look’ program to strategically acquire any foreclosed properties that are guided at Medium Density, High Density Residential or Mixed Use as shown on our future land use map and represent a reasonable location to expect housing which includes affordable units for very low-, low-, or moderate-income households” (Inver Grove Heights, 4-92).

And in **Scandia**, the city “will consider supporting the addition of appropriate single-family homes into the Two Rivers Community Land Trust to increase affordable housing options” (Scandia, 54).

¹ “Key Definitions,” Twin Cities Metro Area Healthy Communities Planning Project Team - MN DEPT OF HEALTH (2020), internal project document available upon request.