PlanIt

Webinar Series for Comprehensive Plan Updates

Housing Requirements Discussion

Presented by LisaBeth Barajas
October 27, 2016
Today’s discussion

- Requirements for the Housing Element
- Requirements for Housing Implementation
- Questions and discussion
Process Background

• Housing Work Group
  • Policy direction, additional data
  • Discussion, participation from local government staff, advocacy groups, developers, MetroCities

• Shaped the comprehensive plan requirements for Housing

• July 2015: Housing Policy Plan amended
Metropolitan Land Planning Act

Foundation
- Policies & Objectives
- Planning area designation
- Forecasts for population, households, & employment

Land Use
- Existing land & water
- Future land use & staging
- Housing plan
- Special Resources

Public Facilities
- Transportation
- Water Resources
- Regional & Local Parks and Trails

Implementation
- Official controls
- Zoning
- Subdivision
- Capital Improvement Program
- Housing implementation program
Metropolitan Land Planning Act

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Implementation
- Official controls
- Zoning
- Subdivision
- Capital Improvement Program
- Housing implementation program
What does statute say?
What does statute say?

“…standards, plans and programs for providing adequate housing opportunities to meet existing and projected local and regional housing needs.”
What does statute say?

“…standards, plans and programs for providing adequate housing opportunities to meet existing and projected local and regional housing needs.”

“…official controls and land use planning to promote the availability of land for the development of low- and moderate-income housing.”
What does statute say?

“...standards, plans and programs for providing adequate housing opportunities to meet existing and projected local and regional housing needs.”

“...official controls and land use planning to promote the availability of land for the development of low- and moderate-income housing.”

“...official controls to implement land use plan housing elements that will provide sufficient existing and new housing to meet the local unit’s share of the metropolitan area need for low- and moderate-income housing.”
Housing element structure
Housing element structure

Existing housing needs

• Existing housing assessment
• Identification of needs and priorities
Housing element structure

**Existing housing needs**
- Existing housing assessment
- Identification of needs and priorities

**Projected affordable housing needs**
- Allocation of affordable housing need
- Promoting the availability of land
Housing element structure

Existing housing needs
- Existing housing assessment
- Identification of needs and priorities

Projected affordable housing needs
- Allocation of affordable housing need
- Promoting the availability of land

Implementation program
- Public programs, fiscal devices, and specific actions to meet existing and projected needs
Existing Housing Needs

- Total housing units
- Number of rental and ownership units
- Number of single family and multi-family units
- Number of publicly subsidized housing units, including senior housing and housing for people with disabilities
- Number of households that are experiencing housing cost burden
- A map of owner-occupied housing units identifying their assessed values
Navigate to Your Community Page

Maps
- Generalized Land Use Table
- Affected Jurisdictions List
- Existing Housing Assessment
- Link to Community Profiles Page
- Download your Community Shapefiles

Maps
- Community Designation Map (pdf) (jpg)
- Generalized Land Use Map (pdf) (jpg)
- Owner Occupied Housing Values Map (pdf) (jpg)
- Current Revenue Scenario Hwy Project Map (pdf) (jpg)
- Functional Class Road Map (pdf) (jpg)
- Metropolitan Freight Systems Map (pdf) (jpg)
- Regional Bicycle Transportation Network Map (pdf) (jpg)
- Groundwater Level Monitoring Wells Map (pdf) (jpg)
- Long-term Service Areas Map (pdf) (jpg)
- MCES Sanitary Sewer Meter Service Areas (pdf) (jpg)
- Public Water Supply (pdf) (jpg)
- Surface Water Ground Water Interaction (pdf) (jpg)
- Surface Water Resources (pdf) (jpg)
- Regional Parks System Map (pdf) (jpg)
Navigate to Your Community Page

Maps/Tables
- Generalized Land Use Table
- Affected Jurisdictions List
- Existing Housing Assessment

Council Policy
- Link to Community Profiles Page
- Download your Community Shapefiles

Planning Process

Grants

Other Resources

Maps
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- Regional Parks System Map (pdf) (jpg)
Existing Housing Assessment

CITY OF PLYMOUTH

An Existing Housing Assessment is the first step in identifying current housing needs for your community. This information meets the minimum data requirements for your Existing Housing Assessment. You are free to copy and paste this table directly into your Housing Element, recast it using the same data, or incorporate it into a table with additional or alternative data using reliable sources. This table is not a comprehensive picture of your community’s housing stock, but a solid starting point to identify and address your existing housing needs. Please contact Council staff if you have any questions.

Total housing units = 31,189

### Table 1: Affordability

<table>
<thead>
<tr>
<th>Units affordable to households with income at or below 30% of AMI</th>
<th>Units affordable to households with income 31% to 50% of AMI</th>
<th>Units affordable to households with income 51% to 80% of AMI</th>
</tr>
</thead>
<tbody>
<tr>
<td>579</td>
<td>2,007</td>
<td>9,333</td>
</tr>
</tbody>
</table>

### Table 2: Tenure

<table>
<thead>
<tr>
<th>Ownership units</th>
<th>Rental units</th>
</tr>
</thead>
<tbody>
<tr>
<td>22,496</td>
<td>8,693</td>
</tr>
</tbody>
</table>

### Table 3: Type

<table>
<thead>
<tr>
<th>Single-family units</th>
<th>Multi-family units</th>
<th>Manufactured homes</th>
<th>Other housing units</th>
</tr>
</thead>
<tbody>
<tr>
<td>21,445</td>
<td>1,132</td>
<td>0</td>
<td>0</td>
</tr>
</tbody>
</table>

### Table 4: Publicly Subsidized Units

<table>
<thead>
<tr>
<th>All publicly subsidized units</th>
<th>Publicly subsidized units for people with disabilities</th>
<th>Publicly subsidized units: All others</th>
</tr>
</thead>
<tbody>
<tr>
<td>348</td>
<td>45</td>
<td>303</td>
</tr>
</tbody>
</table>

### Table 5: Housing Cost Burdened Households

<table>
<thead>
<tr>
<th>Income at or below 30% of AMI</th>
<th>Income 31% to 50% of AMI</th>
<th>Income 51% to 80% of AMI</th>
</tr>
</thead>
<tbody>
<tr>
<td>2,063</td>
<td>1,629</td>
<td>1,742</td>
</tr>
</tbody>
</table>

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1. Source: Metropolitan Council
2. Source: Metropolitan Council staff estimates based on 2014 and 2015 MetroGIS Regional Parcel Database (ownership units), 2008-2016 Comprehensive Housing Affordability Strategy data, and the Census 2014 Metropolitan Housing Finance Survey (rental units and household income), and the Census 2014 American Community Survey (rental units)
3. Source: Metropolitan Council staff estimates
4. Housing cost burden rate is households whose housing costs are at least 30% of their income. Source: U.S. Department of Housing and Urban Development, 2008-2012 Comprehensive Housing Affordability Strategy (CHAS) data, with costs adjusted to better match Metropolitan Council household estimates.
# Existing Housing Assessment

## Total Housing Units

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## Table 1 Affordability

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</tr>
</thead>
<tbody>
<tr>
<td>878</td>
<td>2,607</td>
<td>9,333</td>
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</table>

## Table 2 Tenure

<table>
<thead>
<tr>
<th>Single-family units</th>
<th>Multi-family units</th>
<th>Manufactured homes</th>
<th>Other housing units</th>
</tr>
</thead>
<tbody>
<tr>
<td>21,946</td>
<td>9,183</td>
<td>60</td>
<td>0</td>
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</tbody>
</table>

## Table 3 Type

<table>
<thead>
<tr>
<th>All publicly subsidized units</th>
<th>Publicly subsidized senior units</th>
<th>Publicly subsidized units for people with disabilities</th>
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## Table 4 Publicly Subsidized Units

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</tr>
</thead>
<tbody>
<tr>
<td>2,063</td>
<td>1,629</td>
<td>1,762</td>
</tr>
</tbody>
</table>
Owner-occupied values map

Owner-Occupied Housing
Estimated Market Value, 2015

- $238,500 or Less
- $238,501 to $350,000
- $300,001 to $450,000
- Over $450,000
Existing housing needs and priorities

- Narrative analysis of existing housing assessment within the local context of individual community
- Clearly identify existing housing needs
- Clearly prioritize existing housing needs
Projected Housing Needs

Regional Housing Need

Sewer-serviced Communities

Rural Communities

Projected Allocation Totals

No Projected Allocation of Need

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METROPOLITAN COUNCIL
Projected Housing Needs

Each community expecting sewer-serviced growth has an Allocation of Affordable Housing Need at each of the three following levels of affordability:

- 30% or less of Area Median Income (AMI)
- 31-50% AMI
- 51-80% AMI

This supports communities to focus on the kinds of affordable housing that are most needed in their community.
Allocation of Affordable Housing Need for 2021-2030
Allocation of Affordable Housing Need for 2021-2030

Regional need for low and moderate income housing
Allocation of Affordable Housing Need for 2021-2030

Regional need for low and moderate income housing

Local need for low and moderate income housing:
- Forecasted growth
- Existing affordable housing
- Ratio of low-wage jobs to low-wage workers
Allocation of Affordable Housing Need for 2021-2030

Regional need for low and moderate income housing

Local need for low and moderate income housing:
- Forecasted growth
- Existing affordable housing
- Ratio of low-wage jobs to low-wage workers

Local need for affordable housing by band:
- Below 30% AMI
- 31-50% of AMI
- 51-80% of AMI
## Income levels

<table>
<thead>
<tr>
<th>Household Size</th>
<th>30% AMI</th>
<th>50% AMI</th>
<th>80% AMI</th>
</tr>
</thead>
<tbody>
<tr>
<td>One-person</td>
<td>$18,050</td>
<td>$30,050</td>
<td>$46,000</td>
</tr>
<tr>
<td>Two-person</td>
<td>$20,600</td>
<td>$34,350</td>
<td>$52,600</td>
</tr>
<tr>
<td>Three-person</td>
<td>$23,200</td>
<td>$38,650</td>
<td>$59,150</td>
</tr>
<tr>
<td>Four-person</td>
<td>$25,750</td>
<td>$42,900</td>
<td>$65,700</td>
</tr>
<tr>
<td>Five-person</td>
<td>$28,440</td>
<td>$46,350</td>
<td>$71,000</td>
</tr>
<tr>
<td>Six-person</td>
<td>$32,580</td>
<td>$49,800</td>
<td>$76,250</td>
</tr>
<tr>
<td>Seven-person</td>
<td>$36,730</td>
<td>$53,200</td>
<td>$81,500</td>
</tr>
<tr>
<td>Eight-person</td>
<td>$40,890</td>
<td>$56,650</td>
<td>$86,750</td>
</tr>
</tbody>
</table>

Source: U.S. Department of Housing and Urban Development, FY 2016 Income Limits
## Income levels

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Source: U.S. Department of Housing and Urban Development, FY 2016 Income Limits
Projected Housing Needs

FORECASTS AND COMMUNITY DESIGNATIONS
The Council updates its 30-year forecasts at least once per decade. Forecasts indicate when, where and how much population, household and job growth the region and its communities can expect. Forecasts are used to help plan infrastructure needs and weave consistent growth expectations throughout your plan. These are your recent adopted forecasts.

<table>
<thead>
<tr>
<th>Forecast Year</th>
<th>Population</th>
<th>Households</th>
<th>Employment</th>
</tr>
</thead>
<tbody>
<tr>
<td>2010</td>
<td>70,570</td>
<td>28,603</td>
<td>40,227</td>
</tr>
<tr>
<td>2020</td>
<td>75,400</td>
<td>31,200</td>
<td>53,900</td>
</tr>
<tr>
<td>2030</td>
<td>80,200</td>
<td>33,000</td>
<td>57,700</td>
</tr>
<tr>
<td>2040</td>
<td>83,600</td>
<td>34,200</td>
<td>61,500</td>
</tr>
</tbody>
</table>

Plymouth is designated as Suburban Edge. (Look under Council Policy tab at the bottom for specific policy for each designation.)

ALLOCATION OF AFFORDABLE HOUSING NEED
The Need reflects what share of forecasted regional household growth will make less than a set threshold of income and therefore need affordable housing. The Allocation is the determination of each community’s share of this regional need and the first step in helping to determine the housing goals and objectives in local comprehensive plans.

The Region’s Total Need for Affordable Housing for 2021 – 2030 is 37,900 units. Plymouth’s 2021 – 2030 Allocation of Need is 763 units.

Affordable Housing Need Allocation
- At or Below 30 AMI: 415
- From 31 to 50 AMI: 246
- From 51 to 80 AMI: 102
Total Units: 763

AMI = Area Median Income
Promoting the availability of land

Increased Density
Promoting the availability of land

Increased Density

Reduce costs of developing new housing (less land cost, less infrastructure)
Promoting the availability of land

- Increased Density
- Reduce costs of developing new housing (less land cost, less infrastructure)
- More housing units overall
Promoting the availability of land

- **Increased Density**
  - Reduce costs of developing new housing (less land cost, less infrastructure)
  - More housing units overall
  - Signal to developers where communities are more likely to support affordable housing proposals
Densities sufficient to promote affordable housing development

**OPTION 1**
- Guide sufficient land at a minimum density of:
  - **8 units/acre** to meet your community’s total need

**OPTION 2**
- Guide sufficient land at a minimum density of:
  - **12 units/acre** to meet need at <50% AMI (combines the 2 lower AMI bands)
  - **6 units/acre** to meet need at 51-80% AMI
# Density Calculations

<table>
<thead>
<tr>
<th>Land Use</th>
<th>2016 - 2020</th>
<th>2021 - 2030</th>
<th>2031 - 2040</th>
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<tbody>
<tr>
<td>Low Density Residential (4-8 du/ac)</td>
<td>30</td>
<td>25</td>
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PlanIt
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**Total need:**
- 51-80% AMI: 40
- 31-50% AMI: 60
- <30% AMI: 100
## Density Calculations

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Total need: 200
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<td>High Density Residential (12-20 du/ac)</td>
<td>10</td>
<td>10</td>
<td>10</td>
</tr>
<tr>
<td>Mixed Use (min. 50% residential) (14-30 du/ac)</td>
<td>5</td>
<td>10</td>
<td>10</td>
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Total need: 200
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## Density Calculations

### Land Use Breakdown

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**Total Need:**
- 51-80% AMI: 40 units
- 31-50% AMI: 60 units
- <30% AMI: 100 units

**Calculations:**
- 10 ac. x 12 du/ac = 120 units
- 5 ac. x 14 du/ac = 70 units
- TOTAL = 190 units
### Density Calculations

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- <30% AMI: 100

10 ac. x 12 du/ac = 120 units
5 ac. x 14 du/ac = 70 units
TOTAL = 190 units

10 ac. x 8 du/ac = 80 units
Density Visualization

- Rosemount, 7.5 du/ac
- Maplewood, 8 du/ac
- Minneapolis, 10 du/ac
- Golden Valley, 15 du/ac
Implementation Plan

• Plans consistent with Council policy will:
  ✓ Clearly and directly link all widely accepted tools that address housing needs
  ✓ Address the sequence or circumstances in which each tool would be considered

• Consider a table or matrix to organize information
Widely Used Tools: Financial

- Development authorities
- Housing Bonds
- Tax Abatement
- Tax Increment Finance
- Minnesota Housing’s Consolidated Request for Proposals
- Federal funding (CDBG, HOME)
- Regional funding
Widely Used Tools: Policies

Staff capacity to make effective referrals

Local Fair Housing Policy

First time homebuyer, down payment assistance, and foreclosure prevention programs

Participation in housing-related organizations, collaborations, and initiatives

Site assembly

Zoning and subdivision ordinances
# Widely Used Tools: Preservation

- Project based rental assistance
- Low income housing tax credit properties
- 4(d) tax program
- Land trusts
- Low-interest rehab programs
- Housing Improvement Areas (HIAs)
- Preservation of Manufactured Home Parks
- Existing public housing
# Example Implementation Matrix

<table>
<thead>
<tr>
<th>Identified need</th>
<th>Available tools</th>
<th>Circumstances and sequence of use</th>
</tr>
</thead>
<tbody>
<tr>
<td>Maintenance assistance for low-income homeowners at or below 60% AMI (identified on p. 25)</td>
<td>CDBG</td>
<td>Following HUD’s schedule of annual CDBG allocations, we will reserve a portion (up to 50%) of our CDBG allocation each year to continue our home rehab program for low- and moderate-income homeowners.</td>
</tr>
<tr>
<td>Referrals</td>
<td></td>
<td>We will review and update our reference procedures and training for applicable staff by 2021, including a plan to maintain our ability to refer our residents to any applicable housing programs outside the scope of our local services.</td>
</tr>
<tr>
<td>Identified need</td>
<td>Available tools</td>
<td>Circumstances and sequence of use</td>
</tr>
<tr>
<td>---------------------------------------------------------------------------------</td>
<td>--------------------------------------</td>
<td>---------------------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>Rental units for large families at all affordability levels (identified on page 41)</td>
<td>Tax-Increment Financing</td>
<td>It is unlikely we would support the use of TIF for this use.</td>
</tr>
<tr>
<td></td>
<td>Tax Abatement</td>
<td>We would consider tax abatement for large rental project proposals that are inside the Lake Valley Heights School District and supported by the Lake Valley Heights School Board.</td>
</tr>
<tr>
<td></td>
<td>CDA</td>
<td>We will coordinate with the Valley Heights Community Development Agency that serves our city to best align their resources with this stated need. We will review our implementation plan on an annual basis, beginning in 2020, with the Valley Heights CDA to ensure we are utilizing their resources most effectively.</td>
</tr>
<tr>
<td></td>
<td>Local Funding Resources: LCDA</td>
<td>We would strongly consider supporting/sponsoring an application to Livable Communities Account programs for multi-family rental proposals with units suitable for large families, and in areas guided for high density residential</td>
</tr>
</tbody>
</table>
Key Takeaways

Make your plan clear

- Identify existing housing needs
- Identify projected housing needs
- Guide sufficient land to support your affordable housing need
- Discuss tools and policies to address those needs
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Coordination is important – with residents, school districts, and your county HRA or CDA
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Many resources available to help with your plan

• ULI & FHF: Housing Toolbox: housingcounts.org
• Local Planning Handbook
Resources

http://metro council.org/Handbook

http://www.metro council.org/Handbook/PlanIt


http://www.housingcounts.org/
Questions?

Lisa Barajas, Manager, Local Planning Assistance
Lisa.Barajas@metc.state.mn.us
Upcoming Events

Comprehensive Planning for Solar Energy Systems
Presented by Eric Wojchik and Brian Ross
Thursday, November 10, 2016

Economic Data – What’s Out There (and How can it Enhance the Comp Plan)
Presented by Todd Graham
Thursday, December 1, 2016

PlanIt Conference
Tuesday, December 13, 2016
Earle Brown Heritage Center, Brooklyn Center