



# Housing Policy & Production Survey Report

## Highlighting data from the 2024 survey

### Overview of Region-wide Affordable Housing Efforts and Plans

#### About the Survey

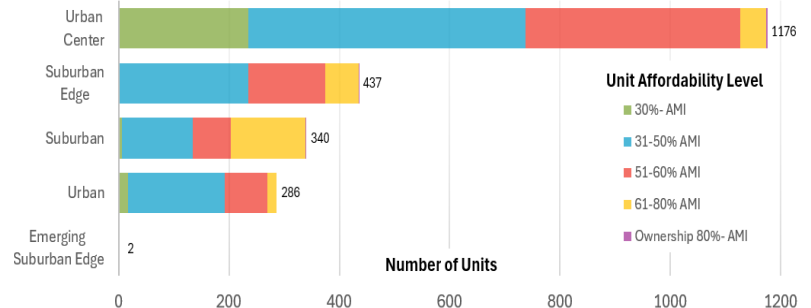
The 2024 Housing Policy & Production Survey asked potential Livable Communities Act (LCA) participants in the seven-county Twin Cities Metro region about their efforts to create and preserve affordable housing in 2023. Sixty-five communities participated by completing part or all of this year's survey. This report looks at policies, programs, development tools, unit construction and preservation, and other efforts across the region to create affordable housing opportunities and meet housing goals.

#### Housing Assistance Programs Offered in 2023

New to the survey this year was a question about whether communities offer local housing programs. The following chart shows the number of communities that indicated that they offer a particular local program. County housing organizations also offer a number of the same programs that are made available to households across all community designations.

Program Type	Community Designation			
	Urban Center (5)	Urban (6)	Suburban (7)	Suburban Edge (3)
Down Payment Assistance for low-income homebuyers	4	5	5	3
First-time homebuyer assistance	4	4	5	2
Foreclosure Prevention Program	1	-	1	1
Low-interest Rehab Program	5	6	5	3
4(d) Tax Incentive Program	3	2	2	-
Affordable Housing Trust Fund	4	3	6	-
Local Rental Assistance	3	-	2	1

#### Affordable Construction Reported by Community Designation (Completed in 2023)



#### Housing Policies Used in 2023

The survey asked participants to indicate which of the following policies were adopted locally, what year they were first adopted, and what year they were last used. The table includes the number of communities that last used a policy in 2023 or 2024.

Housing Policy Type	Community Designation					
	Urban Center (9)	Urban (12)	Suburban (18)	Suburban Edge (6)	Emerging Suburban Edge (10)	Rural Centers (2)
Active code enforcement program	9	11	17	6	8	2
Rental licensing program	8	11	16	5	6	2
Strong Partnership with County HRA/CDA/EDA	3	7	11	4	9	1
Accessory Dwelling Unit (ADU) policy	6	8	9	4	4	1
Tenants' Rights policies	4	5	4	-	1	-
Displacement Prevention Policy	3	5	4	-	-	-
Mixed-income (inclusionary) housing policy	4	3	4	2	-	-
Equity in Development and Hiring Policy	3	4	4	-	-	-

#### Support needed communities overcome barriers to housing goals

##### Flexible funding & financing tools

- Pre-development, acquisition, clearing, redevelopment
- 30%- AMI units, larger units
- NOAH preservation
- Supportive services, operating costs, emergency shelter

##### Homeownership Support

- Counseling
- Support for increasing credit scores
- Financing for first time homebuyers

##### Resources for communities

- Education for cities/elected officials on how to communicate the need for affordable housing
- Information on best practices, funding break down of projects, success stories, and efforts of other communities
- Technical assistance, data, information on programs

##### Other Needs

- Expanded City partnerships with skilled affordable housing developers, other public agencies, & residents
- Preservation of affordability restrictions approaching expiration
- Consolidation of housing finance tools and programs
- Increased transit options & wastewater infrastructure

### Overview of Region-wide Affordable Housing Efforts and Plans

#### Community Plans for Local Affordable Housing Aid

Local Affordable Housing Aid is an annual appropriation from a sales tax within the seven metropolitan counties (Anoka, Carver, Dakota, Hennepin, Ramsey, Scott, Washington). This funding helps local governments develop and preserve affordable housing. The seven metropolitan counties and the cities in those counties that have a population over 10,000 are eligible to receive aid. 2024 was the first year aid was paid to eligible cities and counties. Fifty-two out of 63 eligible cities shared their plans for the use of LAHA in the 2024 Housing Policy and Production Survey. The chart below shows some cities' plans for funding.

Funding Use, Planned Activities, and Partners Involved	Community Designation					
	Urban Center (9)	Urban (11)	Suburban (17)	Suburban Edge (5)	Emerging Suburban Edge (8)	Rural Centers (2)
Housing Rehabilitation & Improvement Programs	4	4	5	4	1	-
Homebuyer Assistance	4	2	3	3	-	-
New Construction, Development, Acquisition	2	4	3	3	2	-
Emergency Rental Assistance	3	3	1	-	-	-
New program established	2	-	1	2	-	-
Potential Affordable Housing Trust Fund creation	-	1	1	1	2	-
Working with a CDA/County	-	1	3	1	2	-
Working with a land trust	-	1	1	1	1	-
Working with a nonprofit	-	1	1	-	-	-
Undecided or not specified	1	2	5	-	2	-
Other	1	1	-	-	-	-
Community does not qualify for funds	-	2	5	-	2	2

\*Multiple activities for a single city were counted if the respondent described multiple planned uses for the funding. Many cities noted that they were still in the planning or Council-approval stages to determine exact use of funding at the time of the survey.

#### Key Observations of Plans:

- Cities across community designations are considering a wide variety and combination of eligible activities.
- Funding is often described as insufficient alone to result in large impacts.
- Smaller cities are often pooling resources with other agencies.

#### Community Comments

"... At this time, we are anticipating creating a Housing Trust Fund to utilize for future development projects that are affordable. However, the funding amount the City will be receiving is not a large annual amount so we will continue to explore best practices and monitoring what other cities are doing." - **Emerging Suburban Edge Community**

"... The Finance, Administration, and Community Development Departments are working together to create a plan that will use the funds in the most effective way possible. The City is considering working with Washington County to direct the funds to be distributed through the County CDA. The City may be interested in using the Met Council as a resource for guidance on how to allocate those funds." - **Emerging Suburban Edge Community**

"The amount we are receiving is nominal and insufficient to move the dial on need..." - **Urban Community**

#### Community Designation Survey Highlights

The following pages of this report provide an in-depth look at local efforts of communities by their community designation in the region. Community designations are based on common community characteristics and work in concert with land use policies. They accommodate regional forecasted growth, indicate and respond to development trends, are used to plan and implement regional policies, guide orderly and economical development, protect agricultural land and natural systems, and adapt the regional planning landscape to current challenges.



### Urban Center Community Designation Highlights

#### Survey Respondents

Nine cities in the Urban Center community designation participated in the 2024 survey.

- Columbia Heights
- Hopkins
- Minneapolis
- Richfield
- Robbinsdale
- South St. Paul
- St. Louis Park
- St. Paul
- West St. Paul

#### Adopted Policies in 2023

-  **Hopkins**  
Inclusionary Housing Policy
-  **Richfield**  
Missing Middle Housing Ordinance

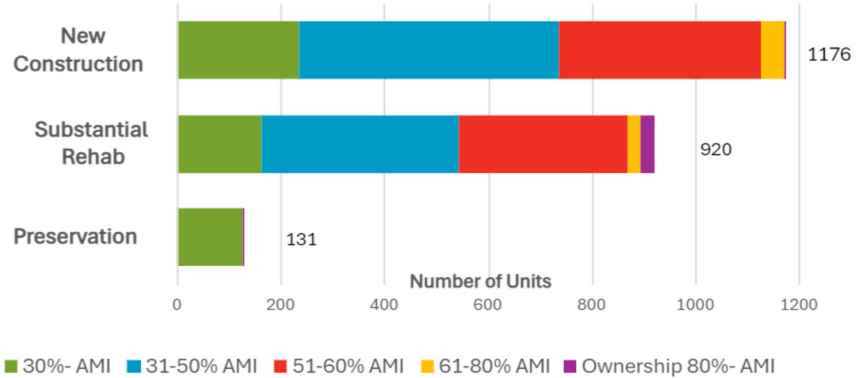
#### Local Housing Programs

- Home rehabilitation loans
  - Richfield, South St. Paul, St. Louis Park, St. Paul
- Down payment assistance
  - Minneapolis, Richfield, St. Louis Park, St. Paul
- Affordable homeownership financing program
  - Minneapolis
- Apartment remodeling program
  - Richfield
- Rental assistance program
  - Richfield, St. Louis Park, St. Paul
- Home improvement grant
  - Robbinsdale
- Contribution to nonprofit-operated housing program
  - Minneapolis, Richfield, St. Louis Park, St. Paul, West St. Paul

#### Community Land Trusts

**22** There were 22 acquisitions, rehabilitations, or resales of owner occupied units affordable at 80% AMI or less that were brought into a **community land trust** in the urban center community designation in 2023.

#### Affordable Units Reported Completed in 2023



All units are rental except the 31 ownership units at 80% AMI or less indicated in purple.

#### Project Tools Used to Create Affordable Housing in 2023

PROJECT TOOL TYPE	# OF TIMES USED
Tax increment finance (TIF) district created	6
Density approved at original developer request	2
Floor area ratio (FAR) waiver or increase	1
Inclusionary housing requirement applied	3
Increased building height flexibility	2
Land clean-up and/or site assembly	1
Public land dedication or write-down	1
Parking variances granted	1
Setback reductions	2
Other	2

#### Barriers to Meeting Housing Goals

- Funding/Financing**
  - Difficulty stacking funding
  - Shortage of and high demand for Low Income Housing Tax Credits
  - Lack of funding for deeply affordable units
- Land Availability**
  - Limited available for new development
  - Land owners refusing to redevelop
  - High cost of redevelopment
- Construction**
  - High interest rates and construction costs
  - Supply chain issues
  - Labor shortages
- Current Housing**
  - Lack of tools to support high operating costs of existing low-barrier housing providers
- Other**
  - Communication challenges between City staff and residents needing affordable/improved housing
  - Staffing challenges



# Housing Policy and Production Survey Report

## Highlighting data from the 2024 survey

### Urban Center Community Designation Highlights

#### Highlighted actions communities took to create affordable housing in 2023

"Began adding density through the preparation of large scale residential redevelopment projects. . . purchased demolished and sold a single family home to Habitat for Humanity for redevelopment." -**Columbia Heights**

". . . we adopted an inclusionary housing policy requiring affordable housing for developments receiving land use or financial incentives. We are working with Minnetonka and the Met Council to create an RFP to dispose of excess land near the Shady Oak Station, which will include affordable housing. Most recently, we worked with Beacon Interfaith to obtain grants and funding for the Vista 44 project." -**Hopkins**

". . . Amended the inclusionary housing policy in 2023, increasing the years of affordability to 26 along with additional updates. Utilized funding from Affordable Housing Trust Fund to provide deeply affordable units (30% AMI) throughout the city. The city has adopted a Housing Improvement Area (HIA) policy which provides last resort funding to condos and townhomes that are valued below the affordable homeownership purchase price set by Met Council and are in serious need of improvements to the building to preserve affordable homeownership opportunities in the community." -**St. Louis Park**

". . . The City successfully advocated in partnership with key stakeholders for the adoption of down payment assistance best practices including successful advocacy for \$150 million of assistance for first-generation homebuyers . . . The City also adjusted the Homeownership Opportunity Minneapolis program to reflect the regional best practices from the working group, it will re-launch as Minneapolis Homes Access in 2024. In response to concerns from some Ward 5 Minneapolis residents' experience with Home Ownership Associations (HOAs) charging high legal fees for minor assessments, City staff partnered with the University of Minnesota, Minnesota Homeownership Center, and Legal Aid to change state HOA law . . . The City adopted an allocation plan to utilize \$9.6 million in HOME Investment Partnership American Rescue Plan Program (HOME ARP) funds to reduce homelessness and increase housing stability. In 2023, \$18.3 million of City AHTF and 9% Housing Tax Credit awards leveraged over \$341.4 million in other public and private investment to create or preserve 876 affordable units . . ." -**Minneapolis**

". . . The City Council adopted a Zoning Ordinance amendment making duplexes a matter of right in single family residential zoning districts and reducing residential lot size requirements. The Housing and Redevelopment Authority (HRA) then marketed two HRA-owned lots for duplex construction, offering discounted lot prices . . . The City Council and the HRA took several actions in support of a 38-unit supportive housing development proposed by Beacon Interfaith Housing Collaborative: land use entitlements, Affordable Housing Trust Fund grant, approval of land sale at a reduced price, support for a Livable Communities Act grant application. The HRA amended the Transformation Loan Program guidelines (major remodeling incentive program) to include incentives for projects that create duplexes or ADUs, include sustainability and/or accessibility improvements." -**Richfield**

"City is planning for Met Transit Light Rail Blue Line Extension and the transit oriented new development opportunities including affordable housing that can be realized in conjunction with this public transit investment . . . identifying 3 sites adjacent to the light rail extension proposed that could be redeveloped to multi-family apartments with percentage of units dedicated to AMI 80% or less . . ." -**Robbinsdale**

"The 2020 Master Housing Strategy . . . details a City goal to create a local home improvement loan program. In 2023, the City's EDA dedicated a portion of its levy to go towards creating a local home improvement loan program with no interest or low interest loan options. This program was launched in November of 2023 and includes three distinct tracks: one for owner-occupied 1-4 units properties, one for senior-owned properties, and one for non-owner occupied multifamily properties. The program has served 12+ households so far . . ." -**South St. Paul**

". . . The preservation team developed a NOAH program with a \$3M budget to provide a funding tool for projects facing the need to be renovated and stabilize their low-income tenants. Also, in 2023 we have continued to utilize the funds received through the American Rescue Plan Act (ARPA) to deepen the affordability in many of our developments, we anticipate creating 209 units affordable at 30% AMI that by end of 2024, with this program. In 2022 staff also launched the Inheritance Fund, a layer of additional assistance within our downpayment and homeowner rehab programs for descendants of folks who had property taken for the construction of I94, addressing several important local housing goals including reducing the homeownership gap, we have expended this program in 2023 to serve 24 households and we are on track to serve 20 more households by the end of 2024." -**St. Paul**



# Housing Policy & Production Survey Report

## Highlighting data from the 2024 survey

### Urban Community Designation Highlights

#### Survey Respondents

Twelve cities in the Urban community designation participated in the 2024 survey.

- Bloomington
- Brooklyn Center
- Crystal
- Edina
- Falcon Heights
- Fridley
- Golden Valley
- Lauderdale
- Maplewood
- New Brighton
- New Hope
- Roseville

#### Adopted Policies in 2023



##### Brooklyn Center

Accessory Dwelling Unit (ADU) Policy



##### Maplewood

Accessory Dwelling Unit (ADU) Policy

#### Local Housing Program Highlights

Home improvement loan(s)

- Bloomington, Brooklyn Center, Edina, Fridley, Roseville

Down payment assistance

- Bloomington, Brooklyn Center, Edina, Fridley, Roseville

Affordable ownership creation & preservation (Community Land Trust program)

- Edina, Roseville

Rental & utility assistance programs

- Edina

Home improvement grant

- Crystal, Fridley

Manufactured Home Loan

- Roseville

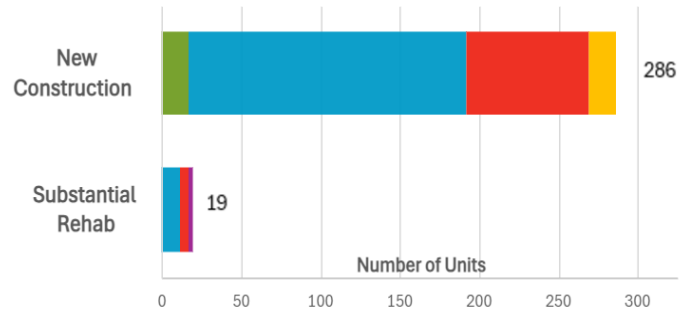
Contribution to nonprofit-operated housing program

- Bloomington, Brooklyn Center, Edina, Fridley, Golden Valley

#### Barriers to Meeting Housing Goals

- High interest rates and construction costs
- Limited funding for deeply affordable units & housing vouchers
- Limited funding to prepare parcels for development
- Limited available land & reliance on private market for redevelopment
- Lack of community support for projects (NIMBY)
- Zoning regulations
- Limited staff capacity

#### Affordable Units Reported Completed in 2023



All units are rental except two ownership units at 80% AMI or less (rehab) indicated in purple.

#### Project Tools Used to Create Affordable Housing in 2023

PROJECT TOOL TYPE	# OF TIMES USED
Allowed alternative construction methods	1
Tax increment finance (TIF) district created	3
Density approved at original developer request	3
Inclusionary housing requirement applied	2
Increased building height flexibility	2
Public land dedication or write-down	1
Parking variances granted	4
Setback reductions	3
Special or conditional use permits granted	1

#### Some Upcoming Plans to Meet Housing Goals

**Bloomington:**

- Explore policy for small unit cluster housing & update town-home standards

**Crystal:**

- Reduce regulatory barriers to ADUs and missing middle housing

**Falcon Heights:**

- Implementation of ADU policy

**Golden Valley:**

- Develop single family homes through the Home Ownership for Equity Program

**Maplewood:**

- Develop a rehabilitation program for owner-occupied, single-family, affordable units

**New Brighton:**

- Identify and secure funding for two manufactured home parks

**New Hope:**

- Pursue redevelopment projects that incorporate affordable housing

#### Community Land Trusts

# 3

There were three acquisitions, rehabilitations, or resales of owner occupied units affordable at 80% AMI or less that were brought into a **community land trust** in the urban community designation in 2023.





# Housing Policy and Production Survey Report

## Highlighting data from the 2024 survey

### Urban Community Designation Highlights

#### Highlighted actions communities took to create affordable housing in 2023

"... We continue to support development through our inclusionary zoning policy called the opportunity housing ordinance. Through that framework we also support development through funding from our Affordable Housing Trust Fund and support with other funding pursuits including low income housing tax credits and grant opportunities. The City and HRA continue to expand and support homeownership opportunities for low to moderate income residents through first time home buyer courses." - **Bloomington**

"... The City is still working with Alatus/Bob Lux to build out the Opportunity Site and bring some affordable units." - **Brooklyn Center**

"Home improvement grants preserve existing affordable housing in the city." - **Crystal**

"Forgave Homes Within Reach loan so they could allocate additional funds to acquire homes, renovation and place into the land trust program. Provided TC Habitat for Humanity with financing. Restructured the home rehab program so revenues could be recycled into the program. Continue working with market rate developers to include affordable housing units into their developments. ... Approved financing for the Finch, which will provide 28 affordable units for people with disabilities." - **Edina**

"In 2023 the City of Falcon Heights approved a PUD for a 96-unit affordable housing project called Amber Flats. It is currently in the funding stage." - **Falcon Heights**

"... Discussions with Metro Transit on the potential redevelopment of the West Northstar Train station property with a for sale affordable housing product." - **Fridley**

"... continued their Home Ownership for Equity (HOPE) Program. The City/HRA will provide a land write-down as an incentive for development of homes affordable at less than 115 percent of Area Median Income (AMI), with a priority for affordability at 80 percent or 60 percent of AMI. Priority is given to proposals from organizations with demonstrated success in building relationships of trust with Black, Indigenous, and people of color and in serving first generation homebuyers." - **Golden Valley**

"The city completed the redevelopment of 1795 Eustis Street creating 114 units of affordable senior housing." - **Lauderdale**

"... the city approved JB Vang's Juniper project which brings 65 new affordable rental units. Construction started on this project this summer. . ." - **Maplewood**

"... A new Fair Housing Policy was also adopted towards the end of 2023 to ensure equal housing is considered within the City's decision-making process." - **New Brighton**

"Continued 1st generation DPA, Senior Deferred Loan Program, Manufactured Home Loan Program, and an Emergency Deferred Loan Program ... For over 13 years continued program of financially assisting with home energy audits. Continued partnership with TCHFH for long term affordable home ownership land trust." - **Roseville**



# Housing Policy & Production Survey Report

## Highlighting data from the 2024 survey

### Suburban Community Designation Highlights

#### Survey Respondents

Twenty-three communities in the Suburban community designation participated in the 2024.

- Apple Valley
- Arden Hills
- Brooklyn Park
- Burnsville
- Champlin
- Circle Pines
- Coon Rapids
- Eagan
- Eden Prairie
- Long Lake
- Mahtomedi
- Mendota Heights
- Minnetonka
- Mounds View
- Oakdale
- Savage
- Shoreview
- Stillwater
- Tonka Bay
- Vadnais Heights
- Wayzata
- White Bear Lake
- White Bear Township

#### Adopted Policies in 2023

- ✓ **Eagan**  
Rental Licensing Program
- ✓ **Eden Prairie**  
Tenants' Rights Policies  
Displacement Prevention Policy
- ✓ **Wayzata**  
Building Permit Fee Reimbursement for Affordable Housing

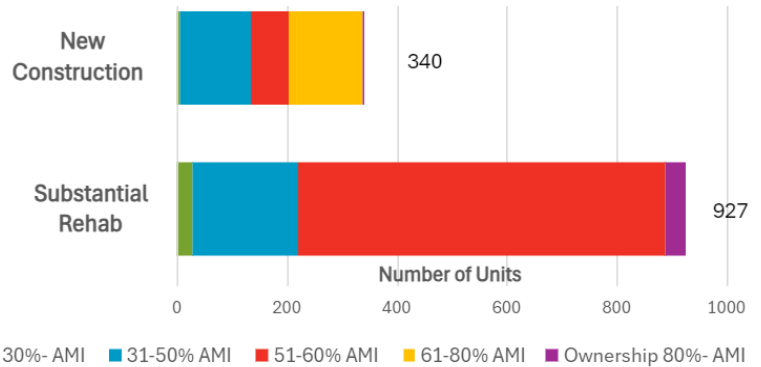
#### Local Housing Programs

- Home improvement loan(s)
  - Brooklyn Park, Coon Rapids, Eden Prairie, Minnetonka, Shoreview
- Down payment assistance
  - Brooklyn Park, Coon Rapids, Eden Prairie, Minnetonka, Shoreview
- Rental assistance programs
  - Minnetonka
- Rental Rehabilitation Loan
  - Brooklyn Park
- Home Rehabilitation Grant
  - Champlin
- Contribution to nonprofit-operated housing program
  - Brooklyn Park, Coon Rapids, Eden Prairie, Minnetonka, Shoreview

#### Community Land Trusts

7 There were seven acquisitions, rehabilitations, or resales of owner occupied units affordable at 80% AMI or less that were brought into a **community land trust** in the suburban community designation in 2023.

#### Affordable Units Reported Completed in 2023



All units are rental except the 38 ownership units at 80% AMI or less indicated in purple.

#### Project Tools Used to Create Affordable Housing in 2023

PROJECT TOOL TYPE	# OF TIMES USED
Tax increment finance (TIF) district created	5
Density approved at original developer request	6
Floor area ratio (FAR) waiver or increase	4
Inclusionary housing requirement applied	5
Increased building height flexibility	4
Parking variances granted	3
Private street allowances	1
Setback reductions	5
Other	1

#### Some Upcoming Plans to Meet Housing Goals

- Arden Hills:**
  - Update zoning and subdivision ordinance, lot dimensional criteria, setback and design standards, parking regulations, and permitted uses
  - Consider fee waiver or reduction policy for affordable housing
- Champlin:**
  - Establish housing trust fund
- Coon Rapids:**
  - Propose new Aging in Place program
- Oakdale:**
  - Renew affordability agreements set to expire
  - Review zoning code and subdivision chapter
- Savage:**
  - Adopt strategies for housing on underutilized and vacant lots, housing rehab, rezoning land to promote higher density
- Wayzata:**
  - Zoning ordinance amendments to introduce housing on commercial sites
- White Bear Lake:**
  - Adopt Fair Housing Policy
  - Consider creation of housing trust fund
  - Update TIF policy & create broader public finance policy
- White Bear Township:**
  - Review and update the Zoning Ordinance, Building Ordinance, and others



# Housing Policy and Production Survey Report

## Highlighting data from the 2024 survey

### Suburban Community Designation Highlights

#### Highlighted actions communities took to create affordable housing in 2023

"... City of Apple Valley is now working with a separate development group in acquiring a 3.1-acre city-owned site ... for a new 120 +/- unit workforce (affordable) housing development. ... As part of the 2040 Comprehensive plan the City created two new designations, Manufactured Housing and Suburban-Intensive High Density Residential (SIHD) ... " - **Apple Valley**

"The EDA's six housing preservation programs have allowed homeowners to invest over \$7.3 million into their homes and neighborhoods over the past seven years in addition to \$10 million invested through the foreclosure recovery program. Between 2017-2024, the EDA provided over \$6 million in assistance for the rehabilitation of multi-family communities in Brooklyn Park ... The EDA has partnered with several affordable housing developers to develop more affordable housing units in the community. ... " - **Brooklyn Park**

"... Completing the final phases of construction of 136 new detached townhomes along Coon Rapids Blvd - four of which are owned by Habitat for Humanity. ... Continue to offer home improvement programs that are specifically designed for lower income households and prioritizing the improvements that are eligible for funding and made at these properties, ensuring the dollars are going to the projects most important to the structural, mechanical and livability of these homes. ... Serving as a resource to tenants and landlords alike by investigating claims of property conditions, sharing information and resources about other organizations and programs available, etc. ... " - **Coon Rapids**

"The City completed a year-long small area plan for NW Central Park Commons and set expectations for redevelopment of two large corporate campuses. The plan allows for higher density residential development that the City anticipates may include affordable and life cycle housing ... " - **Eagan**

"... as well as an inclusionary contribution of 5% at/below 80% of AMI in perpetuity. We also worked with Homes Within Reach using a Met Council grant and CDBG funds to create new housing opportunities for several families." - **Eden Prairie**

"Responded to developer inquiries. Reviewed parking ordinances." - **Long Lake**

"The City has undergone a full Zoning Code Update project to modernize the City Code ... to update overall standards and regulations. Housing goals within the Comprehensive Plan included evaluating zoning standards for existing nonconformities within the City relating to smaller lot sizes approved prior to 1981 (last major overhaul to the Zoning and Subdivision Titles) ... " - **Mendota Heights**

"The City completed a Housing TIF for a 120 unit 55 & older income-based apartment project." - **Mounds View**

"A new rental registry program - staff time to create an outreach program for multifamily buildings ... Homelessness Program - Provides funding for hotel stays, counseling, and rental assistance ... Down Payment and Closing Cost Assistance Program - up to \$50,000 ... Pathways to Homeownership - First Generation Program - up to \$75,000 ... Land write down for new ownership projects - \$250,000 ... New multifamily affordable units - \$2M" - **Minnetonka**

"Continued existing partnership with Two Rivers Community Land Trust. Creation of 168 new affordable senior housing units through the MWF Oakdale Commons project, which was partially funded through City-issued bonds. Renewed the City's participation in the Minnesota Cities Partnership Program, supporting 30 households with closing and down payment costs in 2023." - **Oakdale**

"The City embarked on a zoning code update with goals that include addressing the missing middle housing types, looking at flexibility with lot sizes and setbacks, incorporation of accessory dwelling units as an allowable use ... " - **Savage**

"... The Aloma - the third phase of original Deluxe campus redevelopment will open in November, 2024. ... The third phase has 20 units affordable to those 80% AMI and below ... Partnering with Rondo Community Land Trust and Habitat for Humanity to develop 6 owner-occupied units in 3 twin-homes ... Continued to modify and enhance Shoreview Home Improvement Loan and Down Payment Assistance programs to meet the needs of our residents, increasing amounts available and maximum purchase prices of homes for the DPA. Created and then modified pilot Manufactured Home Improvement program including forgiveness term." - **Shoreview**

"Updated Short Term Home Rental ordinances to cap the number of allowed licenses throughout the City. Amended City Code pertaining to Accessory Structures and Accessory Dwelling Units to be less stringent with setbacks and size, allowing for more opportunities for other properties. Approved a series of land use entitlement permits associated with a new Washington County Emergency Services Housing Building ... " - **Stillwater**

"... Recently adopted an ADU ordinance and are forming partnerships with affordable housing developers ... " - **Vadnais Heights**

"... In 2023, the City approved definition and performance requirements updates in the Zoning Code that help to streamline development and provide clarity in service of the City's goals ... The HRA approved adding one 10-unit NOAH project to the City's program for building fee reimbursement for affordable housing ... " - **Wayzata**

"... commissioned a community housing survey in summer 2023 to better understand residents' housing related needs, wants, future plans, experiences and barriers ... Updating the zoning code to modernize it as well as make the entitlement process more predictable and understandable for both developers and residents." - **White Bear Lake**

"Review and updating of the Town's subdivision ordinance." - **White Bear Township**





# Housing Policy & Production Survey Report

## Highlighting data from the 2024 survey

### Suburban Edge Community Designation Highlights

#### Survey Respondents

Five cities in the Suburban Edge community designation participated in the 2024 Survey.

- Blaine
- Chaska
- Maple Grove
- Plymouth
- Woodbury

#### Local Housing Program Highlights

Low-interest, forgivable, or deferred home improvement loan(s)

- Blaine, Maple Grove, Plymouth, Woodbury

First-time homeowner loans/ down payment assistance

- Blaine, Plymouth, Woodbury

Community Land Trust program

- Maple Grove

Home improvement grants

- Blaine

Housing Improvement Area Program

- Chaska

Contribution to nonprofit-operated housing program

- Maple Grove, Plymouth

#### Some Upcoming Plans to Meet Housing Goals

##### Blaine:

- Interest rate reduction pilot program
- Manufactured home step repair program
- Program for substandard manufactured homes

##### Chaska:

- Exploring flexible land use for multi-family housing

##### Maple Grove:

- Affordable housing rehab
- Support non-profit affordable housing developers

##### Plymouth:

- Development of new affordable units as a result of new (2024) Inclusionary Housing Policy
- Housing preservation & tenant protections

##### Woodbury:

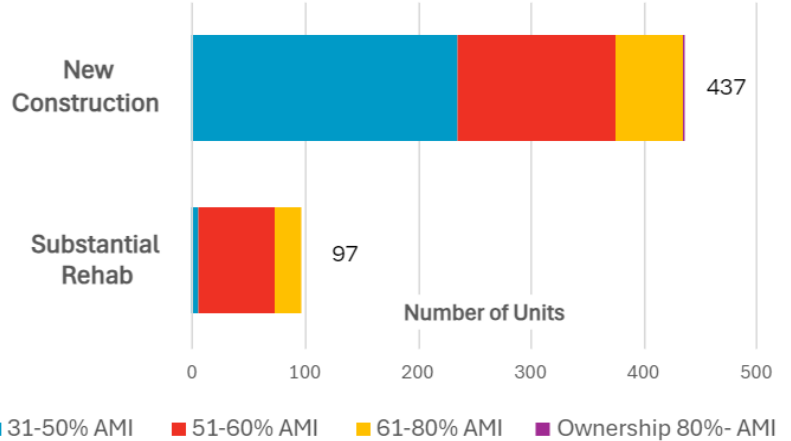
- Incentivize development of units with deeper affordability

#### Community Land Trusts

# 10

There were ten acquisitions, rehabilitations, or resales of owner occupied units affordable at 80% AMI or less that were brought into a **community land trust** in the suburban edge community designation in 2023

#### Affordable Units Reported Completed in 2023



All units are rental except the two ownership units at 80% AMI or less indicated in purple.

#### Tools Used to Create Affordable Housing

PROJECT TOOL TYPE	# OF TIMES USED
Allowed alternative construction methods	2
Density approved at original developer request	3
Density bonus or density transfer granted	1
Land clean-up and/or site assembly	1
Parking variances granted	2
Private street allowances	1
Setback reductions	1
Special or conditional use permits granted	1

#### Highlighted efforts to Create Affordable Housing in 2023

"We applied for and received \$347,000 in funds from the MHFA Impact Fund and committed \$145,000 in EDA funds as a match. The funds are for a repair program for manufactured homes to address a gap in services available from other agencies. The program will be implemented starting in 2024." - **Blaine**

"... the City has continued to work with Carver County CDA to finalize the Chaska Yards (Ernst House Project). . . When completed the four units will be placed into the Carver County Community Land Trust project where they will become permanently affordable to those at 80% area median income or less." - **Chaska**

"... continues to own and manage two senior properties, providing high-quality affordable rental housing. . . The city utilized Tax Increment Funding tools to develop a 20% affordable mixed income housing development" - **Plymouth**

"... Additionally, the city continues to utilize the density bonus tool to increase the number of units for affordable housing developments." - **Woodbury**

#### Barriers to Meeting Housing Goals

- Challenges preserving rental affordability when buildings sell
- Limited allocations of housing revenue bonds
- Limited staff time
- Lack of financial resources
- High interest rates & development costs



# Housing Policy & Production Survey Report

## Highlighting data from the 2024 survey

### Emerging Suburban Edge Community Designation Highlights

#### Survey Respondents

Thirteen communities in the Emerging Suburban Edge community designation participated in the 2024 survey.

- Carver
- Centerville
- Chanhassen
- Farmington
- Hastings
- Hugo
- Lino Lakes
- Medina
- Ramsey
- Rogers
- Rosemount
- St. Paul Park
- Waconia

#### Local Housing Program Highlights

Contribution to nonprofit-operated housing program

- Waconia (Community Land Trust funding)

#### Some Upcoming Plans to Meet Housing Goals

##### Carver:

- Offer a fee waiver program to affordable projects
- Revise zoning code to decrease lot size

##### Chanhassen:

- Revise the Accessory Dwelling Unit (ADU) ordinance to make ADUs more accessible

##### Hugo:

- Conduct a comprehensive review of residential zoning districts and, potentially, include new zoning districts to allow development standards that would encourage affordable housing

##### Lino Lakes:

- Establish a home improvement loan program for owner-occupied housing affordable to residents at 80% of the Area Median Income (AMI) or less
- Consider the establishment of a housing trust fund

##### Medina:

- Earmarked funds to write-down portions of utility connection fees for construction of affordable units

##### Rogers:

- Amend current rental licensing process
- Create an Economic Development Strategic Plan which will further outline the desire to add affordable housing

#### Community Land Trusts

2 There were two acquisitions, rehabilitations, or resales of owner occupied unit affordable at 80% AMI or less that were brought into a **community land trust** in the emerging suburban edge community designation in 2023.

#### Affordable Units Reported Completed in 2023



#### Highlighted efforts to create affordable housing in 2023

“The City worked with the Carver County CDA on Carver Place, . . . a 60-unit apartment building with income requirements. The City has a fee waiver program that the CDA utilized in 2023 to waive \$146,000 in connection fees. . . .”

- **Carver**

“We continued to meet with developers to create a townhouse complex on Block 7 alongside Centerville Road. We hope to create at least two affordable units on the property.” - **Centerville**

“The city has approved several recent developments. . . The Denmark Housing Addition . . . Once completed this project will consist of 40 workforce townhome rental units. These units are income qualified and are currently under construction.”

- **Farmington**

“. . . supported the use of TIF for Melrose Commons proposed by CommonBond Communities, a 50-unit affordable housing project. The project was not awarded funding by Minnesota Housing in 2023, so Medina (EDA) again supported the use of TIF in connection with CommonBond’s 2024 application.” - **Medina**

“. . . supported the use of TIF funding for affordable housing projects and removed barriers to the development of multi-family housing.” - **Rosemount**

“. . . Additionally, the City continues to support the CLT program through the Carver County CDA.” - **Waconia**

#### Barriers to Meeting Housing Goals

- Limited land guided & zoned for different densities & residential uses
- Lack of affordable housing developers
- High cost of materials, construction, land, high interest rates
- Limited staff time & programs on different timelines
- Lack of neighborhood support



# Housing Policy and Production Survey Report

## Highlighting data from the 2024 survey

### Rural Center & Agricultural Community Designation Highlights

#### Survey Respondents

Three communities in the Rural Center and Agricultural community designations participated in the 2024 Survey.

- New Germany
- Randolph Township
- St. Francis

#### Efforts to meet housing goals in 2023

“We are working on bonding bills and federal grants to fund the wastewater capacity issues.”

**-New Germany**

“Staff reviewed two multi-family developments in 2023 and one is still considering TIF.”

**-St. Francis**

#### Some Upcoming Plans to Meet Housing Goals

##### New Germany:

- Work toward funding a wastewater facility in order to grow community

##### St. Francis:

- Work with single-family and multi-family housing developers

#### Barriers to Meeting Housing Goals

- High cost of infrastructure
- Wastewater capacity issues
- High utility rates and property taxes
- Limited bonding power
- Limited building sites in the community

# Progress towards meeting regional Future Affordable Housing Need for 2021-2030

This is intended to provide additional information on affordable housing production in the region. The data used in the following pages is gathered from a separate survey that the Council conducts, the annual Building Permit Survey, which collects information from all 181 cities and townships in the region, a broader sample than the participating communities in the Livable Communities Act programs.

## **What is the allocation of Future Affordable Housing Need, and how is it calculated?**

The Future Affordable Housing Need (*Future Need*) serves as an objective prediction of the number of added low-income households throughout the region through the decade that will need housing. The Met Council forecasts the *Future Need* using a regional economic model, then allocates a share of the overall need to all communities expecting sewer-serviced household growth over the next decade. Not all cities and townships in the region have an allocation of Future Affordable Housing Need. Learn more about the methodology in the [2040 Housing Policy Plan](#).

Cities and townships that are allocated a *Future Need* are not required to create enough units to meet their share of the *Future Need*, but they must plan for the possibility of these units by guiding sufficient land at higher residential densities. The Thrive MSP 2040 regional development guide established the *Future Need* for the 2021-2030 decade that is used in this report. The *Future Need* numbers for next decade (2031-2040) were calculated for the Imagine 2050 regional development guide that was adopted in February 2025. These specific allocations of *Future Need* for 2021-2030 can be seen for each city or township in the tables below.

## **How does Met Council track cities' and townships' progress towards meeting their *Future Need*?**

The Met Council uses its annual Building Permit Survey to determine how many affordable housing units at different Area Median Income (AMI) affordability levels were permitted each year. The bar chart below shows the region's progress towards meeting *Future Need* based on the 2021-2023 Building Permit Survey data.

## Progress towards 2021-2030 forecasted Future Affordable Housing Need for the seven-county region

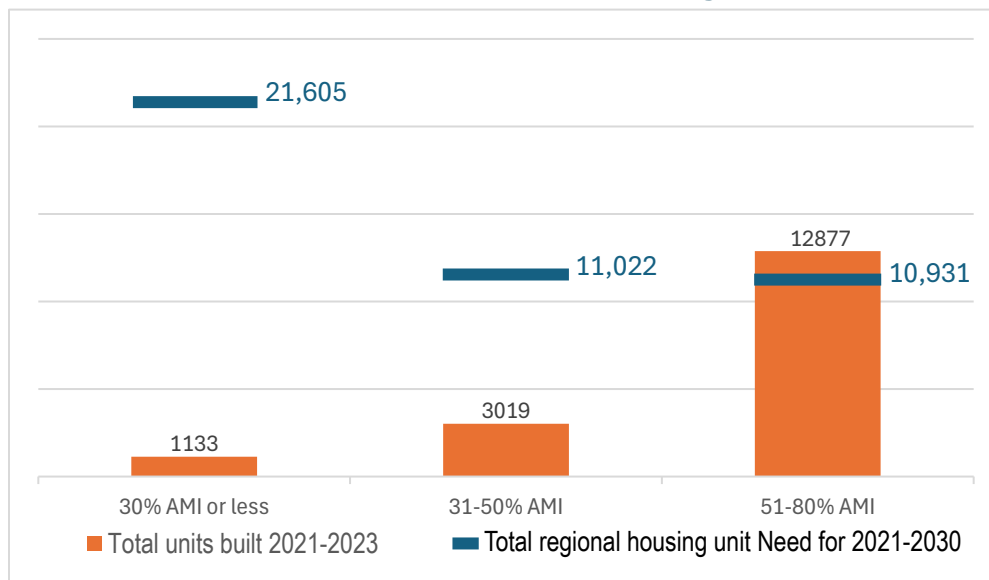


Figure 1: Total units built in the seven-county region for the years 2021-2023 by affordability band, compared to the total number of forecasted units needed for the seven-county region in the 2021-2030 decade. “Built” units are units that have been permitted and reported in the Met Council Building Permit Survey.

As the chart shows, deeply affordable housing units at 30% AMI or less are the units of greatest need in the region at the end of 2023. If the production needed in the 30% AMI or less affordability band for the decade is annualized, the region would need to produce around 2,161 units per year to be on track to produce the total number of units in this affordability band by the end of the decade. At only 1,133 units produced after the first three years of the decade, we are behind in producing units at 30% AMI or less to meet the *Future Need* in this affordability band by the end of the decade. The region is almost on track to produce the 31-50% AMI *Future Need* by the end of the decade. To be on track to produce the regional units needed in the 31-50% AMI affordability band, the region should produce around 1,102 units per year. Finally, the region has already surpassed production of all 51-80% AMI units needed for the entire decade in the first three years.

The tables below show each city’s and township’s allocation of Future Affordable Housing Need for the 2021-2030 decade and their progress towards meeting that *Future Need* from units permitted between 2021 and 2023.



City or Township	Affordability	Allocation of Future Need 2021-2030	Units Built 2021-2023
Andover	30% AMI	208	0
	31-50% AMI	141	0
	51-80% AMI	13	1
Anoka	30% AMI	58	8
	31-50% AMI	0	40
	51-80% AMI	55	33
Apple Valley	30% AMI	221	0
	31-50% AMI	118	36
	51-80% AMI	129	3
Arden Hills	30% AMI	129	0
	31-50% AMI	100	0
	51-80% AMI	144	0
Bayport	30% AMI	4	0
	31-50% AMI	2	0
	51-80% AMI	1	1
Belle Plaine	30% AMI	126	0
	31-50% AMI	46	7
	51-80% AMI	72	49
Bethel	30% AMI	3	0
	31-50% AMI	0	0
	51-80% AMI	3	2
Blaine	30% AMI	527	0
	31-50% AMI	299	0
	51-80% AMI	313	268
Bloomington	30% AMI	445	15
	31-50% AMI	246	80
	51-80% AMI	151	210
Brooklyn Center	30% AMI	103	13
	31-50% AMI	0	49
	51-80% AMI	135	47
Brooklyn Park	30% AMI	365	33
	31-50% AMI	93	39
	51-80% AMI	252	168
Burnsville	30% AMI	183	3
	31-50% AMI	100	0
	51-80% AMI	101	447
Carver	30% AMI	310	0
	31-50% AMI	125	0
	51-80% AMI	93	23
Centerville	30% AMI	9	0
	31-50% AMI	4	0
	51-80% AMI	1	0

City or Township	Affordability	Allocation of Future Need 2021-2030	Units Built 2021-2023
Champlin	30% AMI	115	0
	31-50% AMI	66	0
	51-80% AMI	20	0
Chanhassen	30% AMI	464	0
	31-50% AMI	197	0
	51-80% AMI	145	50
Chaska	30% AMI	249	0
	31-50% AMI	156	0
	51-80% AMI	166	538
Circle Pines	30% AMI	7	0
	31-50% AMI	2	0
	51-80% AMI	3	0
Cologne	30% AMI	50	0
	31-50% AMI	27	0
	51-80% AMI	20	0
Columbia Heights	30% AMI	87	0
	31-50% AMI	0	0
	51-80% AMI	99	64
Columbus	30% AMI	15	0
	31-50% AMI	12	0
	51-80% AMI	0	0
Coon Rapids	30% AMI	240	0
	31-50% AMI	53	0
	51-80% AMI	164	12
Corcoran	30% AMI	152	0
	31-50% AMI	168	0
	51-80% AMI	57	4
Cottage Grove	30% AMI	665	0
	31-50% AMI	443	0
	51-80% AMI	29	10
Crystal	30% AMI	14	15
	31-50% AMI	1	27
	51-80% AMI	10	23
Dayton	30% AMI	112	0
	31-50% AMI	103	0
	51-80% AMI	118	23
Deephaven	30% AMI	3	0
	31-50% AMI	2	0
	51-80% AMI	0	0
Eagan	30% AMI	259	0
	31-50% AMI	112	0
	51-80% AMI	156	25

City or Township	Affordability	Allocation of Future Need 2021-2030	Units Built 2021-2023
East Bethel	30% AMI	109	0
	31-50% AMI	68	0
	51-80% AMI	37	0
Eden Prairie	30% AMI	802	0
	31-50% AMI	386	149
	51-80% AMI	220	33
Edina	30% AMI	751	14
	31-50% AMI	480	127
	51-80% AMI	573	92
Elko New Market	30% AMI	195	0
	31-50% AMI	121	0
	51-80% AMI	10	48
Empire Township	30% AMI	72	0
	31-50% AMI	44	0
	51-80% AMI	3	0
Excelsior	30% AMI	5	0
	31-50% AMI	1	0
	51-80% AMI	6	0
Falcon Heights	30% AMI	7	0
	31-50% AMI	2	124
	51-80% AMI	2	0
Farmington	30% AMI	240	0
	31-50% AMI	77	0
	51-80% AMI	124	59
Forest Lake	30% AMI	335	11
	31-50% AMI	164	36
	51-80% AMI	149	0
Fridley	30% AMI	135	5
	31-50% AMI	11	1
	51-80% AMI	122	164
Gem Lake	30% AMI	7	0
	31-50% AMI	3	0
	51-80% AMI	1	0
Golden Valley	30% AMI	106	0
	31-50% AMI	68	0
	51-80% AMI	48	1
Greenfield	30% AMI	19	0
	31-50% AMI	3	0
	51-80% AMI	9	0
Hamburg	30% AMI	2	0
	31-50% AMI	0	0
	51-80% AMI	2	1

City or Township	Affordability	Allocation of Future Need 2021-2030	Units Built 2021-2023
Hampton	30% AMI	2	0
	31-50% AMI	1	0
	51-80% AMI	1	0
Hastings	30% AMI	173	0
	31-50% AMI	43	25
	51-80% AMI	144	65
Hilltop	30% AMI	0	0
	31-50% AMI	3	0
	51-80% AMI	9	0
Hopkins	30% AMI	90	53
	31-50% AMI	51	150
	51-80% AMI	56	140
Hugo	30% AMI	444	0
	31-50% AMI	342	0
	51-80% AMI	48	3
Independence	30% AMI	28	0
	31-50% AMI	21	0
	51-80% AMI	5	0
Inver Grove Heights	30% AMI	274	0
	31-50% AMI	157	49
	51-80% AMI	160	6
Jordan	30% AMI	107	0
	31-50% AMI	63	0
	51-80% AMI	124	74
Lake Elmo	30% AMI	52	0
	31-50% AMI	348	0
	51-80% AMI	589	0
Lakeville	30% AMI	514	0
	31-50% AMI	379	0
	51-80% AMI	239	318
Lauderdale	30% AMI	38	11
	31-50% AMI	6	103
	51-80% AMI	20	1
Lexington	30% AMI	6	0
	31-50% AMI	1	0
	51-80% AMI	7	0
Lilydale	30% AMI	10	0
	31-50% AMI	3	0
	51-80% AMI	5	0
Lino Lakes	30% AMI	284	0
	31-50% AMI	197	29
	51-80% AMI	34	14

City or Township	Affordability	Allocation of Future Need 2021-2030	Units Built 2021-2023
Little Canada	30% AMI	24	12
	31-50% AMI	25	0
	51-80% AMI	23	108
Long Lake	30% AMI	7	0
	31-50% AMI	4	0
	51-80% AMI	3	0
Loretto	30% AMI	2	0
	31-50% AMI	0	0
	51-80% AMI	1	0
Mahtomedi	30% AMI	12	0
	31-50% AMI	8	0
	51-80% AMI	2	54
Maple Grove	30% AMI	1179	4
	31-50% AMI	525	152
	51-80% AMI	311	379
Maple Plain	30% AMI	15	0
	31-50% AMI	4	0
	51-80% AMI	9	0
Maplewood	30% AMI	250	0
	31-50% AMI	95	0
	51-80% AMI	165	112
Mayer	30% AMI	28	0
	31-50% AMI	14	0
	51-80% AMI	6	4
Medina	30% AMI	142	0
	31-50% AMI	102	0
	51-80% AMI	0	0
Mendota	30% AMI	3	0
	31-50% AMI	1	0
	51-80% AMI	3	0
Mendota Heights	30% AMI	25	0
	31-50% AMI	16	0
	51-80% AMI	5	0
Minneapolis	30% AMI	1551	520
	31-50% AMI	494	666
	51-80% AMI	1454	3024
Minnetonka	30% AMI	508	0
	31-50% AMI	412	51
	51-80% AMI	144	267
Minnetrista	30% AMI	187	0
	31-50% AMI	76	0
	51-80% AMI	55	90

City or Township	Affordability	Allocation of Future Need 2021-2030	Units Built 2021-2023
Mound	30% AMI	18	0
	31-50% AMI	4	0
	51-80% AMI	15	0
Mounds View	30% AMI	27	12
	31-50% AMI	11	108
	51-80% AMI	21	0
New Brighton	30% AMI	84	0
	31-50% AMI	29	0
	51-80% AMI	51	132
New Germany	30% AMI	9	0
	31-50% AMI	0	0
	51-80% AMI	12	0
New Hope	30% AMI	44	0
	31-50% AMI	21	0
	51-80% AMI	19	1
Newport	30% AMI	49	0
	31-50% AMI	0	35
	51-80% AMI	52	17
North Oaks	30% AMI	37	0
	31-50% AMI	31	0
	51-80% AMI	0	0
North St. Paul	30% AMI	25	0
	31-50% AMI	4	0
	51-80% AMI	20	89
Norwood Young America	30% AMI	126	0
	31-50% AMI	0	0
	51-80% AMI	143	0
Oak Park Heights	30% AMI	33	0
	31-50% AMI	11	0
	51-80% AMI	30	0
Oakdale	30% AMI	422	4
	31-50% AMI	200	48
	51-80% AMI	169	610
Orono	30% AMI	38	0
	31-50% AMI	31	0
	51-80% AMI	16	0
Osseo	30% AMI	13	0
	31-50% AMI	0	0
	51-80% AMI	13	0
Plymouth	30% AMI	484	22
	31-50% AMI	287	35
	51-80% AMI	119	52

City or Township	Affordability	Allocation of Future Need 2021-2030	Units Built 2021-2023
Prior Lake	30% AMI	411	0
	31-50% AMI	212	0
	51-80% AMI	131	5
Ramsey	30% AMI	284	0
	31-50% AMI	163	0
	51-80% AMI	39	52
Richfield	30% AMI	132	0
	31-50% AMI	58	5
	51-80% AMI	52	83
Robbinsdale	30% AMI	50	0
	31-50% AMI	1	0
	51-80% AMI	50	10
Rogers	30% AMI	354	0
	31-50% AMI	207	0
	51-80% AMI	69	121
Rosemount	30% AMI	485	0
	31-50% AMI	263	50
	51-80% AMI	209	431
Roseville	30% AMI	72	10
	31-50% AMI	50	277
	51-80% AMI	20	54
Savage	30% AMI	291	0
	31-50% AMI	190	0
	51-80% AMI	2	5
Shakopee	30% AMI	548	8
	31-50% AMI	145	31
	51-80% AMI	282	654
Shoreview	30% AMI	69	0
	31-50% AMI	37	0
	51-80% AMI	32	141
Shorewood	30% AMI	23	0
	31-50% AMI	16	0
	51-80% AMI	9	0
South St. Paul	30% AMI	50	0
	31-50% AMI	7	0
	51-80% AMI	44	271
Spring Lake Park	30% AMI	14	0
	31-50% AMI	6	0
	51-80% AMI	9	0
Spring Park	30% AMI	14	0
	31-50% AMI	4	0
	51-80% AMI	5	2

City or Township	Affordability	Allocation of Future Need 2021-2030	Units Built 2021-2023
St. Anthony	30% AMI	74	0
	31-50% AMI	53	0
	51-80% AMI	25	0
St. Bonifacius	30% AMI	1	0
	31-50% AMI	1	0
	51-80% AMI	1	0
St. Francis	30% AMI	87	0
	31-50% AMI	33	0
	51-80% AMI	93	2
St. Louis Park	30% AMI	579	34
	31-50% AMI	332	139
	51-80% AMI	198	219
St. Paul	30% AMI	832	326
	31-50% AMI	128	213
	51-80% AMI	1013	1964
St. Paul Park	30% AMI	64	0
	31-50% AMI	35	0
	51-80% AMI	20	10
Stillwater	30% AMI	155	0
	31-50% AMI	107	0
	51-80% AMI	41	0
Tonka Bay	30% AMI	7	0
	31-50% AMI	6	0
	51-80% AMI	1	0
Vadnais Heights	30% AMI	57	0
	31-50% AMI	38	0
	51-80% AMI	39	87
Victoria	30% AMI	235	0
	31-50% AMI	150	0
	51-80% AMI	49	0
Waconia	30% AMI	481	0
	31-50% AMI	183	0
	51-80% AMI	199	266
Watertown	30% AMI	62	0
	31-50% AMI	18	0
	51-80% AMI	54	5
Wayzata	30% AMI	19	0
	31-50% AMI	13	0
	51-80% AMI	10	0
West St. Paul	30% AMI	142	0
	31-50% AMI	40	0
	51-80% AMI	100	400

City or Township	Affordability	Allocation of Future Need 2021-2030	Units Built 2021-2023
White Bear Lake	30% AMI	113	0
	31-50% AMI	71	0
	51-80% AMI	16	3
White Bear Township	30% AMI	21	0
	31-50% AMI	13	0
	51-80% AMI	3	0
Woodbury	30% AMI	607	0
	31-50% AMI	378	138
	51-80% AMI	58	133