

Summary Report:
Determining Affordable Housing Need
in the Twin Cities
2011 - 2020

A Report by an Advisory Panel to
Metropolitan Council Staff

January 2006

About the Affordable Housing Need Numbers

This report uses the household growth forecasts to 2020 recognized by the Metropolitan Council as of February, 2006. As communities' household growth forecasts to 2020 are formally revised after February, 2006, their share of the region's affordable housing need may similarly change.

The tables entitled, "[2011 - 2020 Allocation of Affordable Housing Need by City/Township](#)" will be the most current and accurate representation of each community's share of the new construction affordable housing need for purposes of preparing the 2008 comprehensive plan updates. If a community's forecasted growth is formally revised, its new unit affordable need number will also be revised. **However, with the adoption of the new regional development guide, [Thrive MSP 2040](#) (May 2014), no further revisions to these numbers will be made. New information on the Allocation of Affordable Housing Need for 2021-2030 will be released in 2015.**

The most current of affordable housing needs can be found online at <http://metro council.org/Housing/Planning/Affordable-Housing-Planning-Needs.aspx>.

Summary Report: Determining Affordable Housing Need in the Twin Cities 2011 - 2020

Introduction

This report presents a new forecast of the affordable housing need in the Metropolitan Area during the decade 2011 – 2020, and describes the process used in determining each community's share of this regional need. Communicating forecasted affordable housing need numbers is the first step in helping communities determine the housing goals and objectives to be included in the housing element of their comprehensive land use plans. Conveying need numbers to communities also helps them envision and plan their role in addressing their share of the forecasted regional affordable housing need.

This report outlines a methodology established by an advisory panel to Metropolitan Council staff for: a) determining a forecasted regional affordable housing need; and b) allocating that need to individual communities. This report begins with background information about the necessity of determining regional affordable housing need, and the Metropolitan Council's role in this process. This report concludes with a series of tables showing how many newly-constructed affordable units will be required in each community to meet the forecasted demand for affordable housing between 2011 and 2020.

Background: The Necessity for Determining Regional Affordable Housing Need

Enacted in 1976, the Metropolitan Land Use Planning Act (MLUPA), Minn. Stat. Sec. 473.859, subdivision 2, paragraph [c], requires communities in the region to include in their comprehensive land-use plans a housing element that acknowledges the city's share of the forecasted regional need for low- and moderate-income housing.

A [local] land use plan shall...include a housing element containing standards, plans and programs for providing adequate housing opportunities to meet existing and projected local and regional housing needs, including but not limited to the use of official controls and land use planning to promote the availability of land for the development of low and moderate income housing.

The Metropolitan Council must also prepare and adopt guidelines and procedures to help local governmental units accomplish the provisions of the Metropolitan Land Use Planning Act, including this affordable housing planning responsibility.

This guidance is provided through the Council's *Local Planning Handbook*, online at www.metrocouncil.org/planning/LPH/handbook.htm. It references the housing element and housing implementation provisions of the Land Planning Act, providing information about each community's share of the forecasted regional low- and moderate-income housing need, as well as tools and methods cities can use to create and promote affordable housing opportunities.

In 1977, the Council responded to the affordable housing planning charge in the MLUPA with guidelines for comprehensive plans due by 1980. The Council used a five-factor formula that compared communities in the region with regard to: 1) total number of households; 2) anticipated household growth to 1990; 3) number of jobs; 4) anticipated growth in jobs to 1990; and 5) the number of low- and moderate-income households minus the number of existing low-income housing units.

For this first round of local comprehensive plans completed in the early 1980s, cities prepared housing elements that included the housing numbers identified by the Council, and guided sufficient land in their land use plan to accommodate these low- and moderate-income housing numbers through high-density residential development.

Following the 1995 legislation that required local comprehensive plan updates prepared for the period of 1998 to 2008, the Council asked communities to plan for new affordable and life-cycle housing in numbers consistent with the housing goals negotiated as a condition of participation in the Livable Communities Act (LCA). For non-participant communities, the Council asked communities to set goals consistent with the LCA goals framework employed by the 100 plus LCA cities and townships.

That goals framework was not based upon analysis of households with a housing need, limited household income or housing condition. It was based solely upon keeping the production of new affordable units at a level similar or better than the existing situation in the community between 1996 and 2010.

In creating this goal-setting framework, the Council established benchmark ranges for each community in six categories: percent affordable rental and ownership housing, percent non-single-family detached units, owner-renter split, single-family and multifamily density of housing stock. A community's benchmark was a range in each of the six categories that represented the average for all communities at a similar stage of development. The Council and local governments negotiated goals to increase or maintain percentages or numbers in each category. Only two communities failed to submit comprehensive plan updates with affordable housing goals as reflected in the LCA goals-setting framework.

The MLUPA also requires that comprehensive plans include an implementation section identifying the housing programs—local, state and federal fiscal devices such as bonding, TIF, tax abatement, and official controls including the guiding and zoning of land—that communities will employ in addressing their share of regional need for affordable housing. Foremost among these implementation efforts is the guiding of sufficient land for the development of new housing that may provide the opportunity for the production of affordable units. Comprehensive plans must identify sufficient land to accommodate the communities' share of the region's need for low- and moderate-income housing. Typically, the development of new affordable units requires the use of housing programs or tools and the availability of land to accommodate the development of affordable units. This is why the Land Planning Act requires both the recognition of regional share of need, and the guiding of land to accommodate this need.

Overview of the Methodology in This Report

Staff of the Metropolitan Council, through work with an advisory panel,¹ initiated a two-part study to determine the 2011 - 2020 regional need for new affordable housing in the Twin Cities, and the allocation of this regional need to communities. The two steps to the study are broadly summarized in the following way:

- Part 1: Forecast the Regional Affordable Housing Need and Determine the Amount of Need That Will Consume Land (*new construction only*) in Sewer-Serviced Communities.
- Part 2: Allocate the New Construction Affordable Housing Need to Communities, Adjusting for Criteria That Are Important to Locating Affordable Housing.

In determining the overall affordable housing need for the Twin Cities, the Metropolitan Council tied forecasted affordable housing need to forecasted household growth in sewer-serviced areas. To be precise, this methodology guides affordable housing need to those communities that are experiencing growth in households serviced by Metro Sewerage District *or* by municipal treatment facilities in “rural center” communities.

By following this approach, the Metropolitan Council is allocating the region’s forecasted affordable housing need in a manner that is consistent with overall goals to guide growth within the urbanized portion of the Twin Cities.

A Land Planning Exercise

This methodology has been designed to assist cities with land planning for the next round of comprehensive plan updates (in 2008). It is only concerned with newly-constructed affordable housing, a development action that consumes land. Forecasted affordable housing need between 2011 and 2020 that can be accommodated by units that exist in the current housing stock is not relevant to this exercise.

To further explain this point, some of the new affordable housing need that arises between 2011 and 2020 will be satisfied by units that exist in the private market today. As academic research has shown,² the amount of low-income housing in the private market expands from decade-to-decade as older units depreciate in price to maintain occupancy, a process known as “filtering.” This movement between market-rate and affordable pricing does not generally occur among subsidized units, which generally are never “priced up” into the market-rate category. New, low-income households that find housing in older, market-rate units that have “filtered down” in price have their housing needs satisfied without directly consuming land.

It is critically important to acknowledge the private market’s role in providing affordable housing in this study, both through filtering and through new, unsubsidized construction. Historically, the private sector has provided the bulk of all low-income housing in the region; in 2000, the private sector provided affordable housing to approximately 40% of low-income

households in the Twin Cities. Comparatively, the public and philanthropic sectors, using subsidies, provided affordable housing to only 15% of all low-income households. (Less than 2% of low-income households were homeless in 2000. The remaining 44% of low-income households were housed in private-market units, but with rental or owner costs exceeding 30% of gross income).

Definitions and Concepts Underlying the Methodology

The following definitions and concepts are important for understanding the methodology behind the advisory panel's determination and allocation of affordable housing need in the Twin Cities between 2011 and 2020. The application of each concept is explained in a following section titled "Specific Steps in the Methodology."

- **Affordable Housing**: In this report, a unit is affordable if it is priced at or below 30% of gross income of a household earning 60% of the Twin Cities median family income (or \$46,200 in 2005). The 60% income threshold is determined by the U.S. Department of Housing and Urban Development (HUD) and is the cutoff for tax-credit housing development, the main program for new affordable rental housing construction nationwide. Fifty-nine percent (59%) of all first-time homebuyers in the Twin Cities area assisted by MHFA in FFY 2005 had incomes at or below 60% of median income.
- **Household Growth**: The methodology in this report relies on Metropolitan Council forecasts of growth in sewer-served households between 2010 and 2020. These forecasts were included in System Statements issued to cities in September 2005. Forecasts for 18 communities have been recently revised by mutual agreement of the Metropolitan Council and local officials; these forecast revisions are scheduled for Metropolitan Council action in February 2006.
- **"Healthy-market" Vacancy (5%)**: Vacant units are vital to a healthy housing market because they help maintain stable prices. An insufficient number of vacant units creates upward pressure on prices as housing consumers compete for too few units. In the affordable housing sector, upward price movements reduce the supply of units, working against housing policy and public investment in affordable housing.
- **Low-Wage Job Proximity Ratio**: This report's methodology makes adjustments in affordable housing need for communities that are net importers of low-wage workers (employment centers) or net exporters of low-wage workers (bedroom communities). The ratio is a comparison of local low-wage jobs (within 10 miles of the community's geographic center-point) divided by local working residents (living within 10 miles of the center-point).³ A ratio higher than 1:1 indicates an imbalance (communities that are net importers of workers) that may be mitigated to a certain extent by the creation of more local affordable housing.

- Affordable Housing Stock: This report's need allocation methodology also considers a community's existing supply of affordable housing, giving credit to those communities that supply higher levels. This measure estimates the existing share of a community's housing stock that is affordable using Minnesota Department of Revenue data on 2004 market values, Census 2000 rent levels, and Metropolitan Council data on 2004 manufactured housing units.⁴
- Transit Service Level: A final factor considered in allocating affordable housing need is the level of transit service (destinations and frequency) in a given community. Low-income households are more sensitive to transit services than middle- and upper-income households, and locating affordable housing near transit opportunities is a public policy goal. The methodology in this report makes adjustments based on a classification of transit service available in communities, as expressed by one of four levels:
 - 1 = regular, frequent transit service to many points all through the day (only Minneapolis and St. Paul fall in this category)
 - 2 = a frequent amount of service, but limited destinations (mostly inner-ring suburbs in this category)
 - 3 = some transit service, but very limited in frequency and destinations (many second- and third-tier suburbs in this category)
 - 4 = no regular transit service

Strengths of This Methodological Approach

The methodology employed by the advisory panel for this report has the following strengths:

- The approach is consistent with the work completed for *The Next Decade of Housing in Minnesota*, a key planning document used to forecast affordable housing need across Minnesota. The *Next Decade* report has been widely accepted by policymakers, and many housing stakeholders are basing affordable housing planning on its results. This report follows key methodological approaches and employs specific production assumptions from *The Next Decade* study. *The Next Decade* study was sponsored by the Metropolitan Council, the Minnesota Housing Finance Agency (MHFA), Family Housing Fund (FHF) and Greater Minnesota Housing Fund (GMHF).
- Metropolitan Council household growth forecasts provide the basis for need allocation in this study. These forecasts are determined through a collaborative effort between local government and Metropolitan Council staff to identify growth areas and to quantify reasonable market expectations, land capacity, and systems capacity. They, therefore, are the strongest forecasts of future household growth by community.

- The process of allocating affordable housing need in this report takes into consideration community characteristics that are critical in locating new affordable housing: proximity to low-wage jobs, transit service and current affordable housing stock. These factors are widely recognized by national housing policymakers as vital considerations to successful affordable housing placement/development. Regarding job proximity, this methodology is particularly strong in that it considers the location of low-wage jobs. Most other allocation methodologies consider total employment (or perhaps retail employment) without segmenting by wage level.
- The methodology was developed with input from city officials, MHFA staff, Association of Metropolitan Municipalities (AMM) staff and private-market housing experts. The advisory panel advising the study was comprised of ten individuals with deep experience in housing policy and development. This group considered numerous allocation factors and tested several approaches to calculating housing need. The advisory panel also solicited important feedback from six city officials in a focus session in January 2006.

Limitations of This Methodological Approach/Caveats

The methodology employed by the advisory panel for this study also has limitations. They include the following:

- The forecast period covered in this analysis is relatively long-term. Any methodological approach would suffer from this limitation, but it is important to say that many factors are difficult to forecast 15 years in advance. Factors in 2020 such as the economic conditions in the Twin Cities, migration patterns, demographic changes, housing interest rates, construction costs, and more, are simply unpredictable, but will have an impact on affordable housing need. Significant variances from the assumption made on any of these factors could prompt a re-examination of the needs numbers.
- The methodology likely errs on the conservative side in estimating affordable housing need. This methodology assumes that the stock of affordable housing in the private sector (unsubsidized) will expand significantly between 2011 and 2020 through the mechanism of downward price filtering. For planning purposes, this is a conservative approach. However, if the private market supplies fewer affordable units than assumed, the new affordable housing construction need for the decade will be larger than is documented here.
- The forecasted overall housing need calculations do not consider units that may be needed to replace substandard units or units lost to gentrification or demolition. This adds another layer of conservativeness to the forecasts. There is no reliable data to project occupied, affordable units that are substandard in condition and in need of replacement. As well, housing units that may be lost to gentrification or demolition are not estimated in this report, due to the lack of reliable data on the value/price of demolished units and the difficulty in predicting areas that will be gentrified.

Specific Steps in the Methodology

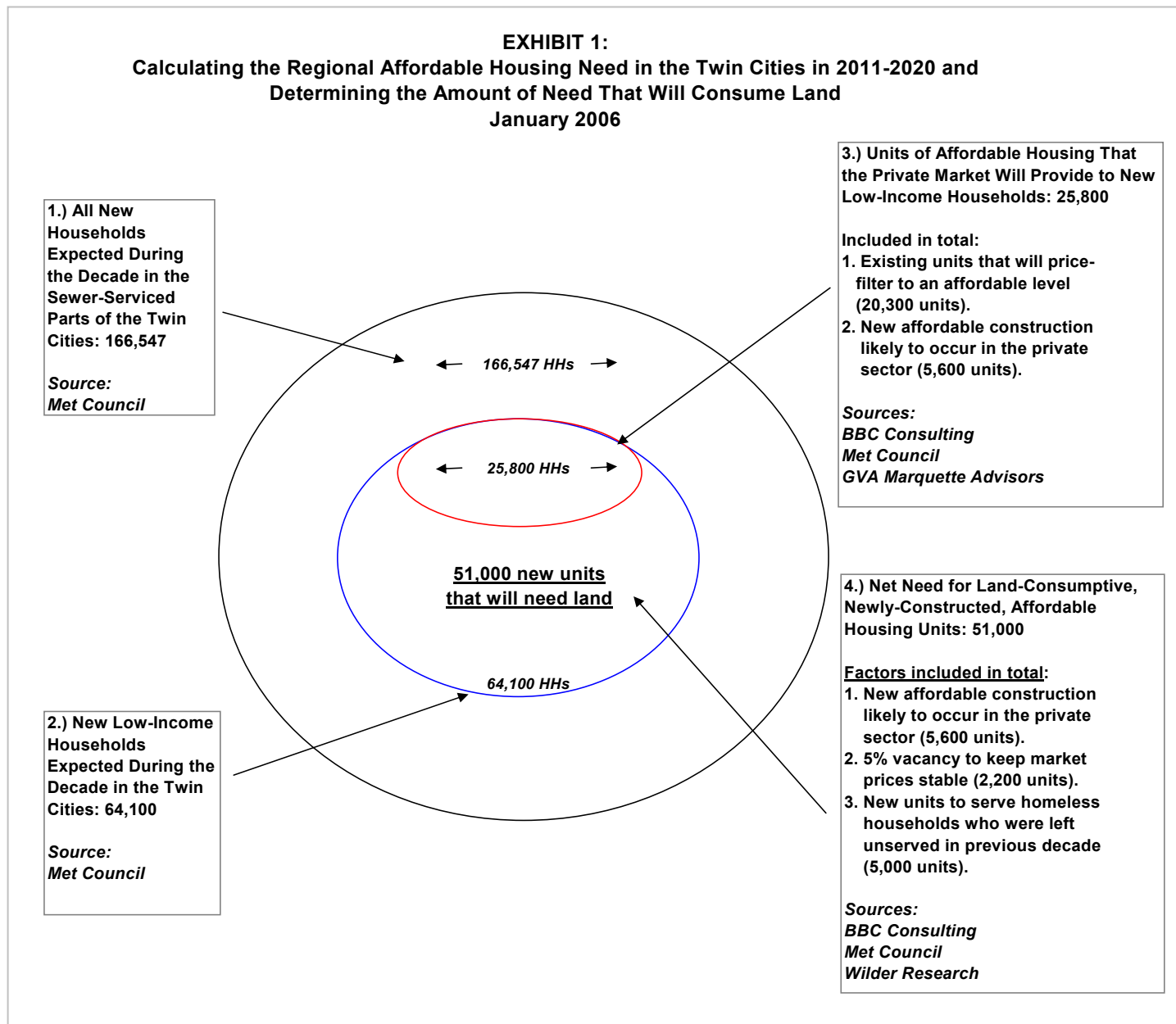
Part 1: Forecast the Regional Affordable Housing Need and Determine the Amount of Need That Will Consume Land (new construction only) in Sewer-Serviced Communities.

The following bullet points describe the specific steps that the advisory panel employed to estimate affordable housing need across the Twin Cities, and to determine the amount of need represented by new construction. This methodology is also graphically illustrated in Exhibit 1.

- *Step 1: Determine forecasted household growth in sewer-serviced parts of the region.*
Metropolitan Council regularly prepares city- and town-level forecasts of sewer-serviced households (served by the Metro Sewerage District or by municipal treatment facilities), as well as un-sewered households (with septic systems), for decennial milestones (years 2010, 2020, 2030). Net growth expected in the sewer-serviced part of the Twin Cities is forecast at 166,547 households, or about 98% of total household growth expected in the period 2010-2020.
- *Step 2: Determine the proportion of growth made up by low-income households.*
Of all new households added to the Twin Cities between 2010 and 2020, 38% (64,100 households) will earn at or below 60% of Twin Cities median family income, according to the advisory panel projection for this study. This projection was based on historical income distribution patterns, applied to the 2010 and 2020 household forecasts.
- *Step 3: Estimate the number of affordable housing units that the private market will provide to new low-income households.*
As explained previously, the advisory panel expects that 20,300 low-income households added to the Twin Cities after 2010 will find housing in privately-owned, market-rate units that exist now, but will depreciate down to an affordable level during the next decade. This assumption is consistent with work from BBC Consulting in *The Next Decade of Housing in Minnesota*.

An additional 5,600 new low-income households between 2011 and 2020 are likely to find housing in newly-constructed units produced at affordable prices *without* public aid. The BBC Consulting methodology includes this category of affordable housing in its tally of “private market provision,” but the methodology for this report must add them into the land-consumptive component (Step 4, below).

- *Step 4: Calculate the net need for newly-constructed affordable housing units.*
Subtracting those new low-income households that are expected to find housing in existing private- sector units that become newly affordable (20,300) from total low-income household growth for the next decade (64,100) yields gross demand for new affordable construction in 2011 - 2020: 43,800 units. (This figure includes 5,600 units that the private-market is expected to produce on its own, without subsidy, at prices affordable to low-income households.)



However, to arrive at a net total that reflects the full picture of new construction need, the advisory panel added in a 5% vacancy provision (2,200 units) and 5,000 units for homeless households that will lack housing at the start of the next decade.⁵ The vacancy adjustment is vital to maintaining price stability in the housing market. The addition of units for homeless households is based on Wilder Foundation forecasts of homeless housing production and its timing.

The total need for newly-constructed affordable housing units in the Twin Cities between 2011 and 2020 is estimated at 51,000 (or 30.6% of forecasted growth in sewer-serviced households). This number represents the regional new construction need. This number of affordable housing units is allocated to Twin Cities communities in Part 2 below.

Part 2: Allocate the New Construction Affordable Housing Need to Communities, Adjusting for Criteria That Are Important to Locating Affordable Housing.

Many local and regional governments across the country, including the Metropolitan Council, have developed formulas for allocating affordable housing need across a number of communities. While these formulas vary greatly in their complexity and differ in the set of variables under consideration, most attempt to allocate need along some measurement of household or job growth, making adjustments for location-criteria that are important to affordable housing policy (e.g., transit service, location of social services, proximity to jobs).

The advisory panel strove to limit the number of critical assumptions, recognizing that the addition of more assumptions can increase the potential for error without necessarily increasing accuracy. The advisory panel believes that an allocation formula based on a series of complex assumptions and intricate mathematical steps would reduce the transparency of the formula, making it more difficult for affordable housing stakeholders to understand.

For this report, the advisory panel used the following factors in its formula to allocate affordable housing need across the Twin Cities for the period 2011 - 2020:

- Household growth potential
- Ratio of local low-wage jobs to low-wage workers
- Current provision of affordable housing
- Transit service

These four criteria are addressed in the formula through the following questions:

1. How much household growth is a community planning to absorb from 2010 to 2020?
2. What is the relative balance of low-wage jobs based in the area vs. low-wage working residents?
3. To what extent does a community offer affordable housing now?
4. What level of transit service is available in a community?

The answers to these questions determine the amount of affordable housing allocated to a given community per the formula in this study.

As detailed in the previous section, the advisory panel projects the number of low-income households in the region to grow by 64,100. Also 5,000 households in the region will be homeless at the start of the decade. Some of these low-income households will find housing that exists in 2010; the balance will require an estimated 51,000 new housing units (equivalent to 30.6% of sewer-serviced household growth).

The following steps provide more detail on the method for allocating need amounts by community. Exhibits 1 and 2 following this report indicate the results of these calculations for each community's share of the regional need.

- Step 1: Apportion new low-income housing need in each community according its household growth.

In this step, the advisory panel relied on its 2010-2020 sewer-serviced household forecasts and assumed that 30.6% of all new housing units in each community would be affordable to low-income renters or buyers, the same share as for the Twin Cities overall. This is a uniform allocation of affordable housing need, following the pattern of where overall residential growth can be accommodated.⁶

- Step 2: Make adjustments (additions or subtractions) to the housing need in each community according to the local low-wage jobs/workers ratio, existing affordable housing stock percentage, and transit service.

After establishing the baseline allocation of affordable housing need according to household growth in sewer-serviced communities (Step 1), the advisory panel made the following adjustments to each community:

- Low-wage job proximity: Communities with more local low-wage jobs than local low-wage working residents in the area (net importers of workers, or above a 1:1 ratio) increase their share of need by the proportional amount they were above 1:1 parity. Cities below 1:1 parity have their need share proportionally diminished.⁷
- Affordable housing stock: For communities in which more than 30% of all existing housing units are affordable, the formula reduces the need number by the proportional amount they were above this threshold. For communities in which the percentage of affordable housing is currently below 30%, the need share number is proportionally increased.
- Transit service: For communities with regular, frequent transit service (transit service levels 1 or 2; see page 5 for definitions), the formula increases the community's share by 20%. For communities with little current transit service (category 3), the formula makes no adjustment. For communities with no regular transit service (category 4), the formula decreases the community's share by 20%.

The allocation formula can be expressed mathematically: Affordable housing need_c =
(HH growth_c * K₁) *
{ 1 + (Jobs/Workers_c - 1) + (0.30 - Existing aff housing_c) + (Transit Adjustment_c) } * K₂

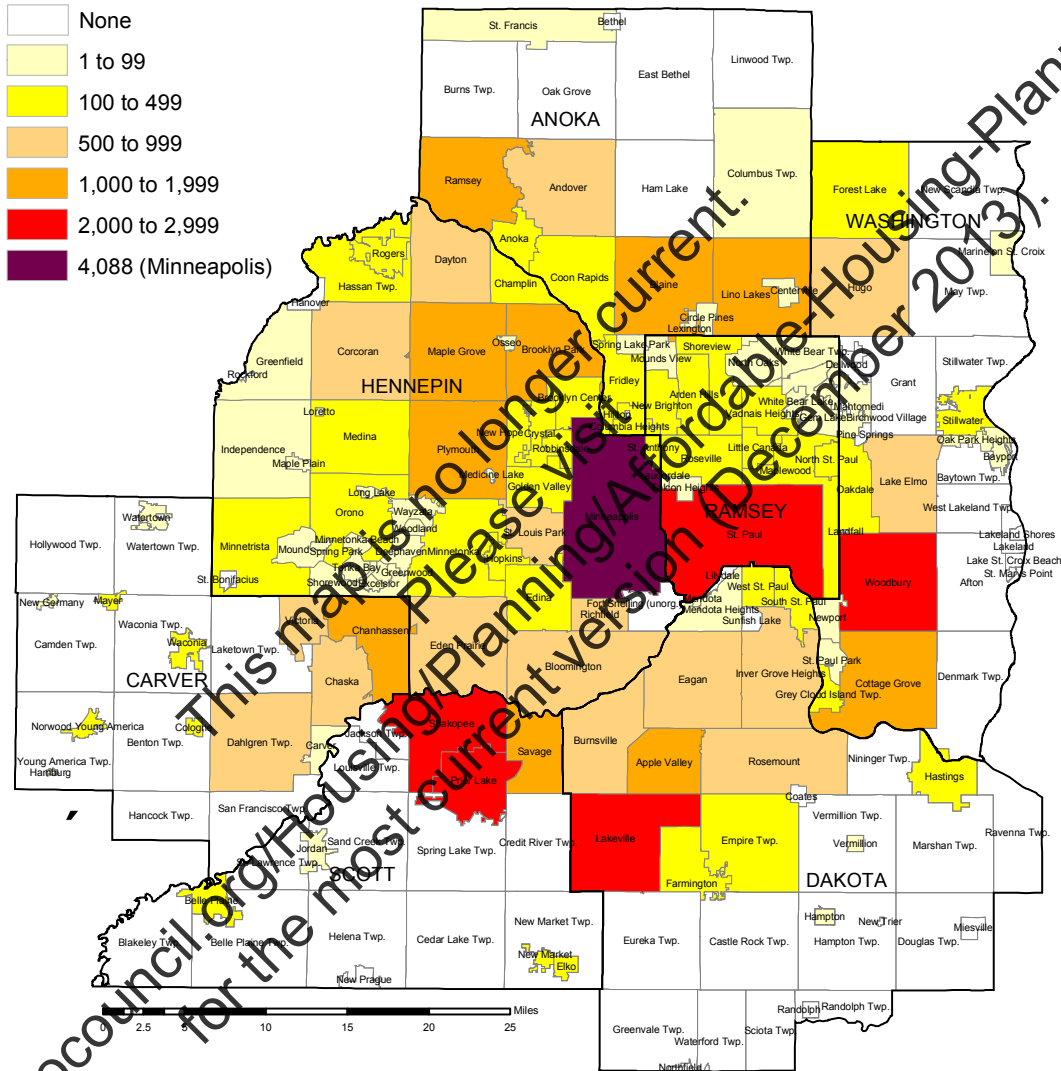
where K₁ is 30.6%, the forecast for regionwide affordable housing need as a share of forecast growth, and K₂ is an adjustment to ensure the regional total of 51,030 needed affordable units.

Formula Results

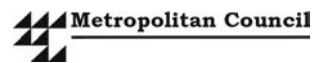
The allocation formula described above results in need allocations that range from a few units, at the low end, to thousands of units in those communities that expect the most growth and/or that are proximate to employment centers. The map on the following page shows the allocation of new-construction affordable housing need by community between 2011 and 2020, according to the methodology described in this report.

Exhibits 2 and 3 presents tables summarizing the amount of new construction affordable housing need in each community, and for each county in the Twin Cities. The tables also show the adjustment amounts related to each of the three factors.

Twin Cities Region Affordable Housing Units Needed, 2011 to 2020



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Endnotes:

¹ Advisory Panel Members: Tom O’Neil-Committee Chair (DSU), Guy Peterson (Met Council), Todd Graham (Met Council), Kathy Johnson (Met Council), Tim Marx (MHFA), Tonja Orr (MHFA), Anne Hurlburt (City of Plymouth), Patricia Nauman (Association of Metropolitan Municipalities), Linda Barthel (City of Blaine), Angie Skildum (Family Housing Fund).

² This issue is very complex and no article or study reviewed for this report yielded a methodology that was suitable to measure the number of units moving across price categories in the Twin Cities.

However, the advisory panel assumed that the supply of low-income housing in the private market would expand between 2011 and 2020, a conservative approach to need estimation. This approach is consistent with the findings of *The Next Decade of Housing in Minnesota* study (November 2003) in which BBC Consulting stated that 40.3% of new low-income households added to the Twin Cities between 2000 and 2010 (about 24,000 out of 60,000) will find housing in private market units that have filtered downward in price or that have been developed as affordable *without* public aid. The advisory panel applied this same percentage for the decade 2011 - 2020. In the decade 2011 - 2020, the 40.3% figure translates to 25,830 new low-income households that will find affordable housing in the private market: about 20,260 of them will find housing in existing units that have filtered down in price (no land consumption), and 5,570 in newly-constructed units (consuming land) developed as affordable *without* public aid. The latter figure was based on extrapolations of: 1) GVA Marquette counts of new, affordably-priced, private market apartments constructed in the Twin Cities so far this decade; and 2) Metropolitan Council counts of new owner units constructed in the Twin Cities so far this decade.

³ The ratio was calculated for each community by the Metropolitan Council using the U.S. Census Bureau’s Local Employment Dynamics data set for 2003. This data set identifies the specific location of jobs by wage level and the specific residence of workers by wage level. This data set counts jobs by location for the following wage categories (annual wages): less than \$15,000, \$15,000 to \$40,800, above \$40,800. “Low-wage” jobs for use in this report were those paying \$40,800 and below. This level is reasonably close to the 60% median family income figure for the Twin Cities in 2005 (\$46,200).

⁴ To estimate the number of affordable owner units by community, Metropolitan Council staff tallied all homestead housing units with a 2005 estimated market value of \$145,200 or less, per Minnesota Department of Revenue. The research staff estimated affordable rental units by reviewing Census 2000 counts at the following price thresholds: \$639 for efficiencies, \$684 for one-bedroom units, \$820 for two-bedroom units and \$948 for all three-bedroom+ units. The research staff assumed an even distribution of values across the Census unit size/price categories, which did not match directly with those thresholds cited above.

⁵ Any growth in homeless households after 2010 is already accounted in the growth forecasts of low-income households. Therefore, housing production to serve them is implicitly factored into the need calculations.

⁶ Some current affordable housing exists in un-sewered communities. Also, it is possible that some new affordable housing may be built in un-sewered communities, but that is not planned or assumed in this study.

⁷ Local low-wage jobs “in the area” are defined as jobs within 10 miles of the community’s geographic center-point. Local working residents are defined as workers residing within 10 miles of the center-point. Ten-mile radi necessarily extend into neighboring communities, but in this way the local labor market is normalized, setting aside municipal boundaries that are artificial from a labor market perspective.

Exhibit 2
Summary Table: Affordable Housing Need Allocation in the Twin Cities Metropolitan Area
2011 - 2020

Sewered Communities	Growth Summary: Sewered Households			Housing Need Adjustment Factors			Units Added/Subtracted per Factor			New Affordable Housing Units Needed 2011-2020
				Job proximity ¹	Housing Stock ²	Transit Service ³	Job proximity ¹	Housing Stock ²	Transit Service ³	
	2010	2020	Net Growth	<i>ratio: lower-wage jobs to lower-wage workers</i>	<i>pct. of units affordable at or below 60% of HUD AMI</i>	<i>transit service level 1 through 4</i>				
Anoka County										
Andover	8,993	11,693	2,700	.76	3%	3	-203	223	0	660
Anoka	7,900	8,500	600	.80	43%	2	-37	-24	37	124
Bethel	92	92	-	.45	47%	4	0	0	0	-
Blaine*	24,000	29,300	5,300	.97	27%	3	-43	49	0	1,267
Centerville	1,340	1,600	260	1.10	10%	3	8	16	0	80
Circle Pines	2,050	2,100	50	1.11	29%	3	2	0	0	13
Columbia Heights	8,600	9,200	600	1.53	42%	2	98	22	37	231
Columbus Twp.	-	350	350	.57	3%	4	-46	29	-21	54
Coon Rapids	25,560	26,500	940	.86	27%	3	39	9	0	200
Fridley	11,600	11,900	300	1.48	36%	2	44	-6	18	116
Hilltop	410	410	-	1.41	97%	2	0	0	0	-
Lexington	910	950	40	1.08	58%	3	1	-3	0	8
Lino Lakes	5,000	8,000	3,000	1.24	7%	3	220	211	0	1,051
Ramsey	7,500	14,000	6,500	.64	4%	3	-707	518	0	1,402
St. Francis	2,800	4,000	1,200	.51	35%	4	-181	-18	-74	73
Spring Lake Park*	2,750	2,800	50	1.34	29%	2	5	0	3	19

*Cities that are split between two counties are shown in the county with the largest share of the population

¹ Job Proximity Ratio: The ratio of local low-wage jobs (within 10 miles of the community's center-point, and paying less than \$41,000) divided by local working residents (living within 10 miles of the center-point, earning less than \$41,000). The ratio was calculated for each community by the Metropolitan Council using the U. S. Census Bureau's Local Employment Dynamics data set for 2003.

² Housing Stock Affordability: The percentage of a community's total housing units that are affordable to low-income households (earning at or below 60% of the Twin Cities 13-County MSA Area Median Family Income (AMI), as determined by the U. S. Department of Housing & Urban Development).

³ Transit Service Level: This number is a classification of transit service available in communities as determined by the Metropolitan Council. It is expressed as one of four levels: 1 = regular, frequent transit service to many points all through the day (only Minneapolis and St. Paul fall in this category); 2 = frequent service, but limited destinations (mostly inner-ring suburbs in this category); 3: some transit service, but very limited in frequency and destinations (many second and third-tier suburbs in this category); 4 = no regular transit service.

These numbers are no longer current. Please visit <http://metro council.org/Housing/Planning/Affordable-Housing-Planning-Needs> for the most current version (December 2013)

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Summary Table: Affordable Housing Need Allocation in the Twin Cities Metropolitan Area
2011 - 2020

Sewered Communities	Growth Summary: Sewered Households			Housing Need Adjustment Factors			Units Added/Subtracted per Factor			New Affordable Housing Units Needed 2011-2020
				Job proximity ¹	Housing Stock ²	Transit Service ³	Job proximity ¹	Housing Stock ²	Transit Service ³	
	2010	2020	Net Growth	<i>ratio: lower-wage jobs to lower-wage workers</i>	<i>pct. of units affordable at or below 60% of HUD AMI</i>	<i>transit service level 1 through 4</i>				
Carver County										
Carver	1,800	1,850	50	.92	16%	4	-1	2	-3	10
Chanhasen*	9,900	12,800	2,900	1.67	9%	3	597	187	0	1,301
Chaska	10,000	12,500	2,500	1.32	30%	3	249	0	0	789
Cologne	1,180	2,200	1,020	1.08	31%	4	24	-3	-63	211
Dahlgren Twp.	250	4,560	4,310	.95	9%	4	-67	277	-264	985
Hamburg	240	300	60	.88	55%	4	-2	-5	-4	6
Laketown Twp.	220	220	-	.96	5%	4	0	0	0	-
Mayer	770	1,610	840	.82	32%	4	-46	-5	-51	120
New Germany	180	250	70	.84	70%	4	-4	-9	-4	4
Norwood Young Amer.	1,800	2,800	1,000	.91	52%	4	-28	-67	-61	117
Victoria	4,000	7,200	3,200	1.05	7%	3	47	226	0	975
Waconia	4,487	5,279	792	.98	23%	4	-6	17	-49	160
Watertown	1,800	2,500	700	.68	42%	4	-68	-26	-43	60

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2011 - 2020

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				Job proximity ¹	Housing Stock ²	Transit Service ³	Job proximity ¹	Housing Stock ²	Transit Service ³	
	2010	2020	Net Growth	<i>ratio: lower-wage jobs to lower-wage workers</i>	<i>pct. of units affordable at or below 60% of HUD AMI</i>	<i>transit service level 1 through 4</i>				
Dakota County										
Apple Valley	22,377	26,125	3,748	1.36	18%	3	415	138	0	1,324
Burnsville	24,952	26,778	1,826	1.64	25%	3	360	28	0	737
Eagan	26,500	28,000	1,500	1.40	22%	3	185	37	0	530
Empire Twp.	700	1,400	700	.58	8%	4	-90	47	-43	100
Farmington	7,500	10,500	3,000	.73	14%	4	-250	147	-184	492
Hampton	260	290	30	.71	22%	4	-3	1	-2	4
Hastings*	8,800	11,000	2,200	.68	32%	4	-216	13	-135	241
Inver Grove Heights	13,043	15,500	2,457	1.19	27%	3	142	23	0	714
Lakeville	19,700	28,000	8,300	.99	13%	3	-35	432	0	2,288
Lilydale	580	580	-	1.56	18%	3	0	0	0	
Mendota	90	100	10	1.69	69%	3	2	-1	0	3
Mendota Heights	4,600	4,800	200	1.59	9%	3	36	13	0	86
Rosemount	7,300	10,500	3,200	.96	14%	3	-40	157	0	853
South St. Paul	8,300	8,600	300	1.32	37%	2	30	-6	18	104
Vermillion	200	240	40	.72	14%	4	-3	2	-2	6
West St. Paul	8,950	9,300	350	1.36	40%	2	39	-11	21	122

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Hennepin County										
Bloomington	37,700	39,200	1,500	1.46	21%	2	213	41	92	627
Brooklyn Center	11,800	12,200	400	1.51	30%	2	63	0	25	163
Brooklyn Park	28,168	32,000	3,832	1.51	27%	2	600	35	235	1,590
Champlin	8,500	9,200	700	.89	12%	3	-23	39	0	179
Corcoran	1,800	4,500	2,700	1.30	13%	4	247	141	-165	816
Crystal	9,700	10,100	400	1.57	26%	2	70	5	25	173
Dayton (pt.)	1,000	7,000	6,000	.78	22%	4	-406	147	-368	942
Deephaven	1,450	1,500	50	1.92	2%	3	14	4	0	26
Eden Prairie	24,200	25,500	1,300	2.01	10%	3	402	80	0	685
Edina	21,600	22,000	400	1.93	20%	2	114	12	25	212
Excelsior	1,250	1,330	80	1.68	48%	3	17	-4	0	29
Golden Valley	9,000	9,200	200	1.87	18%	2	53	7	12	104
Greenfield	153	285	132	.83	12%	4	-7	7	-8	25
Greenwood	320	330	10	1.92	5%	3	3	1	0	5
Hassan Twp.	-	718	718	.95	4%	4	-10	57	-44	174
Hopkins	8,518	8,818	300	1.93	43%	2	85	-12	18	143
Independence	232	260	28	.77	2%	4	-2	2	-2	6
Long Lake	900	1,000	100	1.59	23%	3	18	2	0	40
Loretto	280	290	10	1.31	29%	4	1	0	-1	3
Maple Grove	24,500	30,144	5,644	1.14	7%	3	243	398	0	1,844
Maple Plain	922	950	28	1.14	36%	4	1	-1	-2	6
Medicine Lake	180	190	10	1.72	15%	3	2	0	0	4
Medina	1,118	2,240	1,122	1.38	5%	4	132	86	-69	384
Minneapolis	172,000	181,000	9,000	1.88	47%	1	2,415	-469	552	4,088
Minnetonka	22,300	23,111	811	1.80	12%	2	199	45	50	421
Minnetonka Beach	236	238	2	1.74	3%	3	0	0	0	1
Minnetrissa	1,600	2,700	1,100	1.09	2%	4	29	94	-67	306
Mound	4,350	4,600	250	1.13	28%	3	10	2	0	68
New Hope	9,100	9,600	500	1.60	31%	2	92	-2	31	213
Orono	2,256	2,950	694	1.62	4%	3	133	55	0	311

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Hennepin County (cont.)										
Osseo	1,090	1,200	110	1.04	46%	2	1	-5	7	28
Plymouth	29,000	31,500	2,500	1.59	14%	3	455	123	0	1,045
Richfield	16,500	18,000	1,500	1.93	29%	2	427	5	92	765
Robbinsdale	6,500	7,000	500	1.65	29%	2	100	2	31	222
Rogers	4,685	5,173	488	.92	5%	4	-13	37	-30	112
St. Anthony*	4,000	4,300	300	1.48	34%	2	44	-4	18	117
St. Bonifacius	1,100	1,100	-	.96	22%	3	0	0	0	-
St. Louis Park	22,000	23,000	1,000	1.86	26%	2	264	12	61	501
Shorewood	2,750	2,870	120	1.60	3%	3	22	10	0	53
Spring Park	1,000	1,080	80	1.71	40%	3	17	-2	0	31
Tonka Bay	744	760	16	1.67	8%	3	3	1	0	7
Wayzata	2,100	2,200	100	1.77	24%	3	24	2	0	44
Woodland	23	25	2	1.90	1%	3	1	0	0	1

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				Job proximity ¹	Housing Stock ²	Transit Service ³	Job proximity ¹	Housing Stock ²	Transit Service ³	
	2010	2020	Net Growth	<i>ratio: lower-wage jobs to lower-wage workers</i>	<i>pct. of units affordable at or below 60% of HUD AMI</i>	<i>transit service level 1 through 4</i>				
Ramsey County										
Arden Hills	3,800	4,600	800	1.39	18%	3	96	29	0	288
Falcon Heights	2,350	2,400	50	1.60	36%	2	9	-1	3	21
Gem Lake	44	140	96	1.34	5%	3	10	7	0	36
Lauderdale	1,160	1,250	90	1.62	51%	2	17	-6	6	35
Little Canada	4,900	5,300	400	1.58	45%	2	71	-18	25	155
Maplewood	15,600	16,500	900	1.31	26%	2	86	11	55	333
Mounds View	5,350	5,600	250	1.46	40%	3	35	-8	0	81
New Brighton	9,400	9,800	400	1.44	31%	2	54	-1	25	156
North Oaks	303	450	147	1.16	0%	3	7	14	0	51
North St. Paul	5,083	5,400	317	1.28	26%	2	27	4	19	115
Roseville	15,500	16,000	500	1.45	26%	2	69	6	31	201
St. Paul	120,000	127,000	7,000	1.54	47%	1	1,165	-365	429	2,625
Shoreview	10,960	11,300	340	1.18	16%	3	19	15	0	107
Vadnais Heights	5,600	6,100	500	1.41	29%	3	63	2	0	170
White Bear Twp.	4,700	4,900	200	1.14	9%	3	9	13	0	65
White Bear Lake*	11,225	11,494	269	1.24	18%	3	20	10	0	87

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	2010	2020	Net Growth	<i>ratio: lower-wage jobs to lower-wage workers</i>	<i>pct. of units affordable at or below 60% of HUD AMI</i>	<i>transit service level 1 through 4</i>				
Scott County										
Belle Plaine	2,900	4,700	1,800	.64	27%	4	-198	17	-110	202
Elko	970	2,350	1,380	.71	9%	4	-125	89	-85	235
Jordan	2,700	3,200	500	.67	46%	4	-51	-25	-31	37
New Market	1,150	2,500	1,350	.68	9%	4	-134	87	-83	221
Prior Lake	10,500	16,000	5,500	1.47	14%	3	794	270	0	2,138
Savage	10,700	14,500	3,800	1.57	8%	3	663	256	0	1,621
Shakopee	15,000	19,500	4,500	1.84	18%	3	1,162	165	0	2,105

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	2010	2020	Net Growth	<i>ratio: lower-wage jobs to lower-wage workers</i>	<i>pct. of units affordable at or below 60% of HUD AMI</i>	<i>transit service level 1 through 4</i>				
Washington County										
Bayport	1,138	1,298	160	.87	20%	4	-7	5	-10	29
Birchwood	370	370	-	1.14	5%	3	0	0	0	-
Cottage Grove	11,800	16,200	4,400	.85	9%	3	-202	283	0	1,112
Forest Lake	7,540	10,082	2,542	.67	26%	4	-254	31	-156	312
Grey Cloud Island	250	1,000	750	1.01	16%	4	3	32	-46	170
Hugo	5,900	9,900	4,000	.92	10%	4	-98	245	-245	877
Lake Elmo	1,515	3,500	1,985	1.04	22%	3	21	49	0	528
Landfall	300	300	-	1.13	98%	3	0	0	0	-
Mahtomedi	2,850	3,000	150	.95	10%	3	-2	9	0	41
Marine on St. Croix	320	370	50	.70	6%	4	-5	4	-3	9
Newport	1,573	1,849	276	1.16	40%	3	13	-8	0	70
Oakdale	11,300	12,000	700	1.04	24%	3	10	13	0	184
Oak Park Heights	2,175	2,300	125	.88	37%	3	-4	-3	0	24
St. Paul Park	2,160	2,500	340	1.11	31%	3	12	-1	0	89
Stillwater	7,254	7,800	546	.98	19%	3	-4	18	0	142
Willernie	230	240	10	1.07	53%	3	0	-1	0	2
Woodbury	23,006	30,500	7,494	1.02	9%	3	53	482	0	2,202

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Exhibit 3

County Summary Table: Affordable Housing Need Allocation in the Twin Cities Metropolitan Area - 2011 - 2020

County	Sewered Households		
			Net
	2010	2020	Growth
Anoka	109,505	131,395	21,890
Carver	36,627	54,069	17,442
Dakota	153,852	181,713	27,861
Hennepin	496,625	541,362	44,737
Ramsey	215,975	228,234	12,259
Scott	43,920	62,750	18,830
Washington	79,681	103,209	23,528
7-County Total*	1,136,185	1,302,732	166,547

County	Units Added/Subtracted per Factor			New Affordable Housing Units Needed 2011-2020
	Due to Jobs	Due to Existing Affordable	Due to Transit	
Anoka	-878	982	0	5,298
Carver	695	594	-542	4,738
Dakota	574	992	-326	7,604
Hennepin	6053	954	516	16,514
Ramsey	1757	-288	592	4,526
Scott	2112	859	-308	6,559
Washington	-463	1159	-460	5,791
7-County Total*	9,849	5,251	-528	51,030

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*The totals do not include data for the four cities not under the jurisdiction of the Metropolitan Council (Hanover, New Prague, Northfield and Rockford)

About the Affordable Housing Need Numbers

This report uses the household growth forecasts to 2020 recognized by the Metropolitan Council as of February, 2006. As communities' household growth forecasts to 2020 are formally revised after February, 2006, their share of the region's affordable housing need may similarly change.

The tables entitled, "[2011 - 2020 Allocation of Affordable Housing Need by City/Township](#)" will be the most current and accurate representation of each community's share of the new construction affordable housing need for purposes of preparing the 2008 comprehensive plan updates. If a community's forecasted growth is formally revised, its new unit affordable need number will also be revised. **However, with the adoption of the new regional development guide, [Thrive MSP 2040](#) (May 2014), no further revisions to these numbers will be made. New information on the Allocation of Affordable Housing Need for 2021-2030 will be released in 2015.**

The most current of affordable housing needs can be found online at <http://metro council.org/Housing/Planning/Affordable-Housing-Planning-Needs.aspx>.