Neighborhood Partnerships for Community Research

...a program of the Center for Urban and Regional Affairs (CURA)

Central Corridor Light Rail Transit (LRT) in Minneapolis and Saint Paul
Sustaining Affordable Housing in the Central Corridor: The Neighborhood Connection

Prepared in partnership with
The District Councils Collaborative of Saint Paul and Minneapolis

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EXECUTIVE SUMMARY

Central Corridor Light Rail Transit (LRT) will open for service in 2014, and is expected to spur new housing and commercial/retail/office development along the length of the line, some of which is already happening. Preparatory planning has occurred and more is underway. Preserving and providing affordable housing along the Central Corridor Light Rail Transit (LRT) line is a concern of community and advocacy organizations, affordable housing providers, the Cities and housing agencies in St. Paul and Minneapolis, and others.

Housing and development issues along the corridor are common concerns of the District Councils Collaborative of Saint Paul and Minneapolis (DCC) members; there may be potential to work across borders to address common issues and concerns. Neighborhoods are concerned for a variety of reasons, from avoiding the concentration of affordable housing and creating mixed-income neighborhoods, to gentrification and displacement of existing residents, to quality of life issues. Some neighborhoods seem focused on immediate needs affecting short-term housing affordability and supply, such as managing foreclosed properties, and review of local projects.

Many conversations are underway about how to address affordable housing concerns. The DCC has been monitoring these conversations, and thinks that member organizations might want to engage in these conversations for a number of reasons. This research compiles information from corridor-wide conversations and information and from individual neighborhoods. Information will help inform and engage neighborhoods in creating common understanding, and perhaps agreements as to neighborhood and DCC roles and actions in affordable housing and other matters affecting them.

This study structures its findings around neighborhood information, and possible neighborhood roles, engagement, and actions in affordable housing preservation and production. This report does not include recommendations on specific affordable housing goals.

Key Findings

Overall, preservation and production of affordable housing in the Central Corridor is a multi-faceted, complex, uncoordinated, and largely market driven process, with many actors involved at many levels. Neighborhoods are not always effectively engaged in the process, especially early on in land use planning and project development processes...

National and local experience. Experience in LRT corridors shows that there will be housing and job growth and a need for affordable housing preservation and production. LRT brings challenges of change, rising property values, and a need for balancing the preservation of existing housing affordability with the development of new affordable and market rate housing.

How to leverage Central Corridor LRT to meet these challenges is being addressed at many levels by many actors. Land use, housing, and job growth in the Central Corridor are being planned for and addressed in comprehensive plans, corridor-wide plans, station area and small area plans, and to some degree in neighborhood plans. A comprehensive, corridor-wide approach...
to affordable housing preservation and production in the corridor is not happening; however, it may be emerging with recent actions by some advocacy groups and affordable housing providers and this research being done by the DCC.

**Neighborhood Plans and Project Development.** Neighborhood plans address housing, but vary widely in if and how they specifically address affordable housing. In project developments, neighborhoods are involved in land use plans and site/building plan reviews. If and how affordable housing is addressed and provided varies by project type and proposer, and the extent to which public subsidy is requested for proposed projects. In most cases, if public subsidy is requested for a project with housing, affordable units are required based on City affordable housing requirements. Other factors that affect project planning and development include zoning, regulatory, and fiscal requirements and incentives.

Many neighborhood plans only address AH with general policies, which appears to produce a “reactive mode” to proposed development. Factors seeming to contribute to this include:

- neighborhood level AH data is not easily accessible/useable for neighborhoods
- some neighborhoods believe they have enough affordable housing, and would prefer diversifying their housing stock with housing for middle to upper-middle income households
- the benefits of AH to the neighborhood are not clearly understood or articulated
- definitions of AH and what is “affordable” vary by person and neighborhood over time
- there are many actors discussing and shaping affordable housing at many levels, especially advocates and AH providers; this creates a complex and potentially time/resource intensive situation for neighborhoods wanting to understand, plan, and be actively engaged around AH
- some neighborhoods have had mixed success in implementing their neighborhood plans
- some neighborhoods have not been actively engaged in LRT station area planning

**Affordable Housing Goals and Actors.** Neither Minneapolis nor St. Paul has specific affordable housing goals for the Central Corridor; general City AH goals apply to the corridor. AH goals of AH provider neighborhoods, AH advocates, and the Cities appear to sometimes be divergent; with some neighborhoods focused on immediate needs and priorities in their neighborhoods.

**Housing providers, developers, and affordable housing advocates are taking the lead.** In a sense, developers, Community Development Corporations (CDCs) and affordable housing advocates are taking the lead; despite the current housing market, housing and mixed-use developments are already underway and more are planned along the corridor. Affordable housing providers and advocates are shaping discussions and developing neighborhood and corridor wide strategies and goals, targets, and implementation steps. Providers and advocates may be more active in neighborhoods and locations with greater development pressures and development underway, and in neighborhoods where a greater number of foreclosures and vacant housing provide opportunities. Concerned residential groups have taken action in some locations, as have some neighborhood organizations in resolving project related housing issues.

**Areas for further discussion and research.** Housing and job growth in the corridor will not be going away; informed affordable housing conversations and actions are needed to shape change. Key topic areas at the neighborhood level for further discussion and/or research include:
Areas for Further Discussion and Research

**Housing/Affordable Housing Data.**
Neighborhood level and/or boundaried AH data is not easy to get or use. What data are most useful and how can they be best accessed and used?

**Affordable Housing Threats, Needs, and Perceptions.**
At the neighborhood level, threats, needs, and perceptions around affordable housing vary, including 1) what is “affordable” and who needs AH?; 2) do we want and/or need affordable housing; if so how much, and where?; 3) do we have enough AH, are we concerned about concentrating AH?; 4) what is an appropriate rental/ownership balance; 5) what are our most immediate needs?; and 6) who do we want to influence or partner with in the neighborhood, corridor, City, etc?

**Community Engagement.**
Is current neighborhood engagement (at land use and project review phases) adequate, if not, how can it be improved?

**Planning Alliances and Housing Planning.**
Do neighborhoods see value in planning alliances (i.e. University District Alliance), and want to pursue such a model?

**Housing/Affordable Housing Planning.**
Do neighborhoods want to set specific numeric or geographic goals for AH?

**Project Development and Review.**
How pro-actively do we want to pursue and participate in project development and review? Do we want to be involved in development of RFPs (by City and/or CDCs), or in other phases of project development and review? Do we want to focus our resources on certain areas, i.e. TOD sites and/or opportunity areas.

**Housing Providers and Developers.**
Are we served by a CDC or other local AH provider, and if not do we want to develop or partner with a CDC or other provider?

**Advocacy Organizations and other Actors.**
The CC Affordable Housing Partnership and Local Initiatives Support Corporation are developing corridor-wide AH recommendations. The CC Funders Collaborative has funded a CTOD-led Investment Framework. Neighborhoods are not engaged in these. Do we want to be engaged, and how?

**Role of District Councils Collaborative.**
Is there a role for the DCC in affordable housing preservation and production in the Corridor? If so, what might it be, and how could a process work? Can the DCC be a forum for conversations around corridor wide AH needs, approaches, etc? Can the DCC engage and structure conversations and actions with advocacy groups and other actors that seem to not adequately engage individual neighborhoods? Can the DCC best address some of the above topics for further research/discussion?
INTRODUCTION

Background

Central Corridor Light Rail Transit (LRT) will open for service in 2014. Running between downtown St. Paul and downtown Minneapolis, it is expected to spur new housing and commercial/retail/office development along the length of the line, some of which is already happening. Preparatory planning has occurred and more is underway or planned, particularly in the three newer station areas in St. Paul and in select locations in Minneapolis near the University of Minnesota.

The District Councils Collaborative of Saint Paul and Minneapolis (DCC) gathered information for this background paper on affordable housing and land use along Central Corridor. As part of this research, we met with some of the DCC member organizations to discuss how affordable housing is addressed in neighborhood/district council/small area plans, to learn if district councils/neighborhood associations have issues or concerns about affordable housing (i.e. supply, preservation), and document positions or policies that have been adopted.

Information gathered and findings reported out in this paper include an overview of different groups working on affordable housing along the corridor and different initiatives underway. Greg Pates, a U of M graduate student, assisted with this research through Neighborhood Planning for Community Revitalization (NPCR, a Center for Urban and Regional Affairs (CURA)) funded program.

This report does not include recommendations on affordable housing.

A summary draft of this report was presented to the DCC Governing Council before publication.

Why is the DCC undertaking this research? (1) At the DCC's February 2010 retreat, the Governing Council agreed that housing and development issues are common to all its members, so there may be potential to work across borders to address them. And, (2) preserving and providing affordable housing along the Central Corridor is a major concern of several community groups, advocacy organizations, affordable housing providers, and housing agencies.

There are several conversations underway about how to address these concerns. Neighborhood groups are often absent from these conversations. The DCC has been monitoring these conversations, and thought that member organizations may wish to engage in these conversations for any number of reasons. The research is intended to pull together information from these corridor-wide conversations. It compiles information from corridor-wide conversations, corridor-level information, and individual district councils and neighborhood associations (often collectively referred to in this report as neighborhood organizations). The research is intended to help inform and engage neighborhoods in creating common understanding and possible agreement as to neighborhood and DCC roles and actions in housing, affordable housing, land use, and other matters affecting them.
Project Goals

The goal of the research project is to gather and provide information to District Councils Collaborative (DCC) member organizations so that they may raise appropriate questions and engage in an informed discussion about how they might be proactive in addressing affordable housing issues in the Central Corridor, either as individual organizations or in joint strategies and/or activities, by:
- Identifying how member organizations interact with and influence decision-making around affordable housing preservation and/or provision
- Creating composites of affordable housing issues, needs, policies, goals, and strategies from perspective of DCC member organizations
- Analyzing how these composites align with affordable housing needs, issues, and initiatives identified by the Housing Preservation Project/Central Corridor Affordable Housing Project (CCAHP), the cities of Minneapolis and St. Paul, and key organizations active in the Central Corridor, including alliances such as the University District Alliance, and other organizations
- Gather information about policies and best practices that district councils and neighborhood associations can adopt or implement individually or in conjunction with other, and prepare a set of findings for discussion and possible action by DCC members

This Report, and Its Use

This report gathers corridor level and neighborhood information to create a set of base level data and information, and includes findings for informed, on-going affordable housing discussions and possible future actions by the DCC and its member organizations.
CORRIDOR LEVEL CONTEXT
AFFORDABLE HOUSING PLANNING AND IMPLEMENTATION

For this part of the project, we gathered, analyzed, and summarized pertinent corridor level information from the Central Corridor Affordable Housing Partnership, the cities of Saint Paul and Minneapolis (including comprehensive plans, LRT corridor plans, and station area plans), other advocacy groups and actors, and neighborhoods. Some information came from interviews with key neighborhood staff. A brief preliminary survey of national literature on affordable housing preservation and production in light rail transitways also informed this section.

The Train is Coming....
More Housing and Jobs are Coming with it ....
........... planning and construction are happening!

Central Corridor Context:
Housing Potential and Affordable Housing Needs
The Metropolitan Council forecasts and allocates regional growth by community. The Council’s latest affordable housing allocation figures, from its 2011-2020 Regional Level Allocation of Affordable Housing Need by City and Township, allocate the following citywide needs for Minneapolis and St. Paul through 2020:
- Minneapolis: 4,224 new affordable housing (AH) units
- St. Paul: 2,625 new AH units through 2020

The City of Minneapolis has not specifically identified a corridor-level housing potential and/or affordable housing set of needs for the Central Corridor. Minneapolis housing and affordable housing policies apply to and will drive affordable housing preservation and production in the corridor in Minneapolis. Minneapolis has indicated that it is planning to pursue corridor level housing/affordable housing planning approaches and activities in the future. The City of St. Paul, through its Central Corridor Development Strategy, has identified housing potential in the corridor, but has not identified a specific corridor-level AH need specific to the corridor. City housing policies apply to and will drive affordable housing preservation and production in the corridor in St. Paul.

Potential New Housing and Jobs in the Central Corridor 2000-2030...

38% growth in housing projected
32% growth in jobs projected

St. Paul
9,100 - 11,250 new rental units
2,175 - 3,450 new ownership units
28,140 new jobs

Minneapolis
10,230 new households
45,280 new jobs

St. Paul Central Corridor Development Strategy, Central Corridor Final EIS.
New Housing/Households (HH) and Jobs projected, Central Corridor in St. Paul and Minneapolis
2000 - 2030

<table>
<thead>
<tr>
<th>Location</th>
<th>Rental Units</th>
<th>Ownership Units</th>
<th>Jobs</th>
</tr>
</thead>
<tbody>
<tr>
<td>University Avenue</td>
<td>3,950-5,050</td>
<td>1,675-2,450</td>
<td></td>
</tr>
<tr>
<td>Capitol Area</td>
<td>150-200</td>
<td>N/A</td>
<td></td>
</tr>
<tr>
<td>Downtown St. Paul</td>
<td>5,000-6,000</td>
<td>500-1,000</td>
<td></td>
</tr>
<tr>
<td><strong>Total, St. Paul</strong></td>
<td><strong>9,100 - 11,250</strong></td>
<td><strong>2,175 - 3,450</strong></td>
<td><strong>28,140</strong></td>
</tr>
<tr>
<td>Minneapolis Households</td>
<td>8,140</td>
<td></td>
<td></td>
</tr>
<tr>
<td>University/Prospect Park</td>
<td>2,090</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Downtown Minneapolis</td>
<td>8,140</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Total, Minneapolis</strong></td>
<td><strong>10,230</strong></td>
<td></td>
<td><strong>45,280</strong></td>
</tr>
<tr>
<td>HH/Housing Units</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>21,505 - 24,930</strong></td>
<td><strong>73,420</strong></td>
<td></td>
</tr>
</tbody>
</table>

Adapted from St. Paul Comp Plan Fig. H-C, and information from Central Corridor Final EIS, June 2009.

*Overall, preservation and production of affordable housing in the Central Corridor..... is a multi-faceted, complex, uncoordinated, and largely market driven process .... with many actors involved at many levels throughout the corridor ....*

*Neighborhoods are not always effectively engaged in the overall affordable housing process, especially early on in land use planning and project development processes...*

How neighborhoods and other actors along the Central Corridor are engaged in the planning, design, and construction of affordable housing varies widely, and depends largely on:

- where they are “situated” in the many processes
- the perceptions they have of affordable housing and affordable housing needs
- the level of desire or need (or the agenda) for being engaged in the processes
- the degree to which they see opportunities and benefits in being effectively engaged

ACTORS and INFLUENCERS have different perspectives, and assumptions, depending on where they are situated, and their roles in the various processes. This plays out in many different ways depending on the drivers, and the actors / influencers perspectives/assumptions, goals, and roles. The following table highlights some of the key drivers, issues, and actors and influencers in affordable housing preservation and production in the Central Corridor:
a multi-faceted, complex, uncoordinated, and largely market driven process with many actors involved at many levels

**Central Corridor LRT, Affordable Housing**

**Affordable Housing (AH) Drivers, Neighborhood Issues, Actors and Influencers**

ACTORS and INFLUENCERS have different perspectives, and assumptions, depending on where they are situated, and their roles in the various processes. This plays out in many different ways depending on the drivers, and the actors / influencers perspectives/assumptions, goals, and roles.

<table>
<thead>
<tr>
<th>Drivers and Guiders</th>
<th>Neighborhood Issues, Roles</th>
<th>Actors / Influencers</th>
</tr>
</thead>
<tbody>
<tr>
<td>- The Train in the Corridor</td>
<td>- No &quot;commonly&quot; understood definition of affordable housing</td>
<td>- HUD / Federal agencies</td>
</tr>
<tr>
<td>- Regional Growth, AH needs, allocation of AH needs to Cities</td>
<td>- Complex, uncoordinated, largely market driven process</td>
<td>- State of Minnesota</td>
</tr>
<tr>
<td>- Rising housing costs, incomes not keeping up with costs</td>
<td>- Desire long-term affordability e.g. including utilities, maintenance</td>
<td>- Metropolitan Council</td>
</tr>
<tr>
<td>- Comprehensive Plan land use, housing, and implementation policies, plans</td>
<td>- Relationships mainly City /Neighborhoods in land use and project review; some neighborhoods feel &quot;left out&quot; of processes</td>
<td>- City of St. Paul, and HRA</td>
</tr>
<tr>
<td>- The &quot;market,&quot; housing demand and costs for Central Corridor AH preservation and production</td>
<td>- Lack of easy to get and use AH data for neighborhoods; communication gaps among Actors and Influencers</td>
<td>- City of Minneapolis, and HRA</td>
</tr>
<tr>
<td>- Costs &amp; help for AH preservation and production; gap finance $ needed</td>
<td>- Many, complex AH programs and processes; neighborhoods &quot;left out&quot; sometimes</td>
<td>- Neighborhoods / District Councils</td>
</tr>
<tr>
<td>- Central Corridor Development Strategy, other corridor plans</td>
<td>- Equitable distribution of AH in corridor; don’t concentrate AH in our neighborhood</td>
<td>- University District Alliance UDA</td>
</tr>
<tr>
<td>- Strategies and plans for Transit Oriented Development</td>
<td>- Density; scale, intensity, safety, more people. Existing single-family AH stock is &quot;overlooked&quot;</td>
<td>- Community Development Corporations (CDCs), Land Trusts, non-profits, developers</td>
</tr>
<tr>
<td>- Small area, district, neighborhood, station area plans</td>
<td>- Neighborhood plans vary in if and how AH is addressed</td>
<td>- Central Corridor Funders Collaborative</td>
</tr>
<tr>
<td>- Zoning requirements, in-place and needed</td>
<td>- Plans, programs and projects; who benefits, for how long? Is there neighborhood opposition to AH?</td>
<td>- District Councils Collaborative DCC</td>
</tr>
</tbody>
</table>
### Drivers and Guiders
- Developers; project plans and reviews
- City housing programs and funds, limited AH funds
- Rising land costs
- City AH goals, but not requirements unless public subsidy involved
- Actors / Influencers AH goals and strategies e.g. CCAHP
- Changing demographics eg aging population, senior housing needs
- Demand / costs for student housing
- Property conditions
- District Councils
  Collaborative DCC

### Neighborhood Issues, Roles
- Neighborhood role; engage residents in discussions and project reviews
- CDCs are AH developers. Not all neighborhoods have a CDC
- Increased property values and involuntary displacement threats
- Rental / ownership balance, differs by neighborhood
- Neighborhoods not asked, or engaged early or appropriately. Neighborhoods could be more proactive?
- Need for senior life-cycle housing, may free-up housing for younger people and families
- Rising property values, more mini-dorms near U of M. Parking and other issues
- Absentee landlords, lack of regulatory enforcement esp. near U of M
- DCC preliminary AH discussions happening. Further role to be defined? Interviews contained some thoughts from neighborhoods

### Actors / Influencers
- Central Corridor Affordable Housing Partnership CCAHP
- Local Initiatives Support Corp LISC
- District Councils
  Collaborative, and member organizations

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**National and Local Perceptions and Processes; Affordable Housing in Light Rail Transit Corridors**

Perceptions around affordable housing seem to vary widely across locations, scales, incomes, and knowledge, depending on the perceiver. Research and experience (local to national) seem to show somewhat inconsistent/inconclusive findings and results on many of the issues and opportunities (i.e. threat of Involuntary Displacement) related to affordable housing preservation and production in light rail transit corridors. Inconsistencies may include:

- how housing affordability is perceived and defined (the official definitions vs. how people perceive what is affordable)
- how the issues are being framed (i.e. is affordability just about income and housing costs or does it include housing and transportation costs)
- location (nationally, locally, and corridor-wide)(i.e. is housing looked at within the ½ mile distance from the line or in a larger neighborhood or district context)
- the governmental, non-governmental, and market-based actors involved and their powers and abilities (who has the ability to be effectively engaged, influence, and make decisions)
- markets and economics (the current housing market is very different from previous markets and studies done in those markets)
The land use, housing, and affordable housing processes, programs, and plans, and development processes involved from the federal to state to regional to local and neighborhood levels (a very complex process, with many sub-processes, players, influencers, and a limited number of real decision-makers)

**Key Perceptions and Processes; Affordable Housing in the Central Corridor Context**
From planning documents and interviews at corridor scale

*Increased Property Value Threats.* A common perception, and perhaps fear, is that property values (especially of those properties within the ½ mile station area radius) will increase, sometimes substantially. Housing affordable to low-income residents may become out of reach, especially in areas close to stations. Existing affordable housing preservation, and new AH production may be threatened due to increased property values and/or taxes. Increased property values and increased taxes could lead to involuntary displacement (or gentrification).

Increased property values and the likely addition of more market rate housing raise the issue of whether new AH production will be able to “keep up” with projected affordable housing demand. Some City and neighborhood staff feel that new AH will not be able to be produced, especially in the short-term, with significant public subsidies.

*Affordable Housing Means High Density Development.* Affordable housing means high-density mixed land use and housing, especially transit-oriented development in Transit Station Areas and in Transit-Oriented Development opportunity sites and zones and areas of change.

The change that comes with high-density housing in and of itself, its newness, and the large scale of TOD’s create safety and livability concerns. For example, increased traffic and potential safety impacts on children and seniors are typical concerns. Buildings sometimes end up being larger than originally proposed, and high-density development may concentrate affordable rental housing in certain locations. Another concern around the TOD focus is that the rest of the neighborhood may be “left-out” of the affordable housing preservation and production equation.

*Existing Affordable Housing Stock is “Overlooked.”* Existing affordable housing stock, especially single-family and smaller multi-family units off the immediate LRT corridor is “often overlooked” for both preservation and production of affordable rental and ownership housing.

*Public Housing/Affordable Housing Concerns.* Public housing and affordable housing are sometimes seen as two sides of the same coin, and may be perceived negatively due to the scale, AH concentration, concentration of certain demographics, and the location of public and affordable housing, especially public housing in large buildings and/or towers.
Housing / Affordable Housing Planning and Implementation; Central Corridor Context

Gather and Review of Planning by Cities and other organizations
At the Corridor level, we gathered and reviewed information from the regional to neighborhood levels, and interviewed key City, organization, and neighborhood staff and stakeholders. This information was also used to produce GIS-based land use and housing policy areas maps which illustrate opportunities for housing preservation and production. The maps were also used in neighborhood/district interviews.

Information gathered included: Metropolitan Council Regional Affordable Housing Plans and Goals; Comprehensive Plans especially the Housing Chapters, for the Cities of Minneapolis and St. Paul; the St. Paul Central Corridor Development Strategy and Station Area Plans and related documents; District, Small Area, and Station Area Plans in both cities, and local neighborhood plans in both cities. TOD Demonstration projects and opportunity sites were identified and included in mapping. See the bibliography for a complete list of information gathered and reviewed.

Primary Actors and their Roles:

Metropolitan Council
The Council forecasts regional growth by community and developed the 2011-2020 Regional Level Allocation of Affordable Housing Need by City and Township. It also creates affordable housing opportunities through housing vouchers, scattered site AH housing, Livable Community and Local Housing Incentives grants, and Land Acquisition for Affordable New Development (LAAND) multi-agency loan fund to assist communities in meeting their AH needs and objectives with priority to proposals meeting certain wage, location, transit etc criteria.

Cities of St. Paul and Minneapolis
Identify land and develop policies, programs and plans to accommodate forecast of city-wide growth and meet its share of housing and affordable housing needs. Work with neighborhoods to develop and implement neighborhood/district plans, and involve neighborhoods in project developments, primarily through plan and site/building plan review. Through various City/HRA housing plans and programs manage housing activities around foreclosures, vacant properties, etc, including finance and funding mechanisms.

Larger Districts and Alliances
The University District Alliance coordinates neighborhoods and engages the City of Minneapolis in a collaborative approach to addressing University (of Minnesota) District neighborhood issues, and in expanding the role of the UofM in improving the quality of life in the District neighborhoods. The Alliance has identified common goals and strategies, and programs. Original housing programs included incentives to preserve and increase home ownership, maintain and regulate property, etc. The District Councils Collaborative of Saint Paul and Minneapolis engages its member organizations in discussions and possible actions that address issues in common to member organizations.
Larger Institutions
The University of Minnesota is responsible for planning and management of its campus and environs. In the larger neighborhood district context, the University also acts collaboratively as a member of the University District Alliance.

Neighborhood Groups/District Councils
Neighborhood groups/councils develop neighborhood plans and programs, and review development project proposals and site/building plans.

Advocacy Groups and Advocates
Groups such as the Central Corridor Affordable Housing Partnership (CCAHP), and the Local Initiatives Support Corporation (LISC), develop strategies and goals, plans and white papers, and take steps to advocate their positions on issues including affordable housing in the Central Corridor. Both organizations are active corridor-wide affordable regarding AH in the Central Corridor.

Community Development Corporations (CDCs)
As City recognized community development entities, these organizations work to develop housing, retail/commercial, and other projects within their boundaries. Some neighborhoods have CDCs in their neighborhoods, some don’t.

Common Affordable Housing Themes, Issues, and Opportunities; Central Corridor Context

Lack of a Common Definition and Understanding of “Affordable Housing”
There seems to be a disconnect in understanding between professional Planners, neighborhoods, the general public and others on what is “Affordable Housing.” There are many definitions – legal, Planners, neighborhoods, generalized. Definitions and understanding seem to vary by role, households and median incomes, the ability to afford rent or mortgage payment, and other cost factors including utilities and taxes.

Legal/professional definitions of housing affordability vary based on what Area Median Income (AMI) is used as the standard, what percentage of AMI is the “target income” group, and whether the AMI gets adjusted for household size. HUD definitions are probably the most commonly used base-definition in the Twin Cities. Once the target income group is determined, most if not all standards then use the rule of thumb that housing is affordable if housing costs do not exceed 30% of a person’s gross annual income. HUD includes utilities (except telephone), taxes and insurance in its definition of housing costs.

According to the Met Council, housing is affordable when a family with a moderate or low income pays no more than 30-40% of its monthly income for housing. The City of Minneapolis states that housing costs (rent/mortgage payment) are affordable if costs don’t exceed 30% of a person’s gross income for households earning less than 50% of the metro area median income. St. Paul says “traditionally, housing is considered to be affordable if a household spends no more than 30 percent of its gross income on housing, whether towards rent or a mortgage payment.”
New Affordable Housing needs public subsidies
Especially in the current market, no AH would be produced without public subsidies (esp. in Mpls without use of its AH Trust Fund). The AH Trust Fund and other subsidies may be viewed as economic development opportunities by the Cities and others.

Many Elements in a Complex, Fragmented Planning and Implementation Framework
- Inconsistent definition and understanding of Affordable Housing
- When planning for affordable housing; a lack of common corridor-wide definition, planning approaches and implementation structure, agreements, appear to contribute to disconnect in conversations and understandings
- Values and goals around Affordable Housing are not clearly, specifically, and commonly defined for the corridor, especially across City boundaries
- Decision-making and implementation occurs at many levels, with neighborhood input thought to typically occur at the project review level, where it may be “too late” in the process from the neighborhood standpoint
- There are many actors, and their roles and responsibilities may not be clearly defined or understood
- Housing/Affordable Housing and Land Use information and data may not be easily accessible and usable at the neighborhood/district level

Affordable Housing in Plans, Policies, Project Development, and Actors
Regional/Met Council
- Regional affordable housing plans and allocations of AH need to communities
Cities of St. Paul and Minneapolis
- Comprehensive Plans, Housing Programs, guide affordable housing planning, funding and implementation
- AH priorities are part of City Plans, especially in land use, housing, and implementation elements
- Cities link affordable housing production through use of public subsidies; City AH policies, goals, and support depend on use of public subsidies in projects

| Minneapolis and St. Paul Affordable Housing Policies for City-assisted New Housing (Feb 2010) |
|----------------------------------|----------------------------------|
| **Minneapolis** | **St. Paul** |
| All projects of 10 or more units receiving City assistance are required to set aside 20% of the units as “affordable” | Overall Goal: 20% of new units are affordable Rental: 30% of rental units be affordable to households (HH) earning 60% of AMI. Of those 30%, 1/3 are targeted at 50% AMI, and 1/3 at 30% AMI Ownership: 20% affordable to HH earning up to 80% of AMI, and 10% affordable to HH earning up to 60% of AMI |

- A concern with the subsidy approach is that as the housing market recovers, how will affordable housing preservation and production be affected; will City leverage in use of public subsidies for AH be lost? Past experience in St. Paul indicates that the City met its housing and affordable housing goals.
An approach being fostered by some AH advocates is the use of Inclusionary Zoning (IZ); which basically requires affordable units in new projects. A concern is that IZ will work only if the housing market is strong, and will not work in the current and future weak housing markets.

Central Corridor Plans and Strategies

City level planning, different approaches:
- St. Paul approach; comprehensive corridor level strategy with CC Development Strategy and Station Area Plans
- Minneapolis approach, combination of Neighborhood and Small Area Plans and Station Area Plans, UofM Master Plan, University District Alliance (UDA) alliance approach and plans (most comprehensive framework in Minneapolis)

Station Area Plans are a main tool for guiding the location and intensity of housing, especially new housing and mixed-use. Opportunities for affordable housing are best addressed through land uses guided for medium and high-density residential housing and mixed-use development, including the use of overlay districts such as the Industrial (Living) Overlay District in the SEMI area in Minneapolis

A focus of housing production in Station Areas include the use of TOD principles, in designated TOD Opportunity Sites (envisioned as catalysts for TOD), and in select locations along the Corridor typically within the areas of “Opportunity and Change” in St. Paul, and within ½ to one block of University Avenue, and in some locations along main N/S corridors such as Snelling Avenue

Planning and project development systems, and City/neighborhood relationships, are mainly based around City land use planning and project development review processes and tools

Market Analysis and Market Segmentation (housing and commercial) has been done corridor-wide in St. Paul with the Central Corridor Development Strategy and the CCDS Financial Feasibility of Development Analysis Sept 2008, and other documents. In Minneapolis, some market analysis has been done with individual station area/neighborhood plans (e.g. in Cedar Riverside Station Area Plan) and to a lesser degree in the geographic area by the University of Minnesota by the University District Alliance

Corridor-level and Geographic-area Collaborative Planning

Corridor level and larger geographic-area collaborative planning is occurring mainly in two efforts, the Central Corridor Development Strategy in St. Paul, and through the University District Alliance in Minneapolis. Each has a unique structure, strategy, and focus, with their own efforts, strengths and weaknesses, outcomes, and possible future plans and activities in addressing a wide range of topics including housing and affordable housing. AH discussions, and if and how to best partner with these collaborations should be considered, as they may be able to influence corridor/sub-corridor AH policies, strategies, programs, funding, and implementation.

The Central Corridor Development Strategy (CCDS)
The Strategy is a vision and set of strategies for how University Avenue, the Capitol area, and Downtown should grow and change over the next 25-30 years in response to the planned investment in light rail transit in St. Paul. The vision is grounded in six principles, “Big Ideas” that public investment in the Central Corridor LRT should help achieve. The Strategy identifies where change is likely (Areas of Change and Stability, TOD Opportunity Sites/Zones, etc) and ways to manage this change, including areas where the existing characteristics, whether low-rise
residential or employment, are intended to be protected from change. The Strategy has informed the development of each Station Area Plan in St. Paul. Station Area Plans include strategies for involving local partners (including district/neighborhood councils, and property owners) especially in evaluating the benefits of development proposals in terms of economic value and transit-supportive principles included in the CCDS. The DCC is typically not specifically mentioned as a local partner.

This model represents a very comprehensive, corridor-wide approach to land use planning and urban design, and includes projections of new housing and retail/commercial demands in the corridor. Affordable housing is discussed but specific projections for AH are not included in the Strategy or in Station Area Plans. The level of neighborhood engagement in the Strategy and Station Area Plans was and is quite varied, and the neighborhood satisfaction in the process is also quite varied. Some station area planning meetings had quite low attendance by neighborhoods and neighbors, and there is a feeling among some neighborhood staff that the planning is a foregone conclusion, heavily top-down driven by the City.

The University District Alliance (UDA)
The University District Alliance coordinates University of Minnesota area neighborhoods and engages the University and the City of Minneapolis in a collaborative approach to addressing District neighborhood issues, and in expanding the role of the University in improving the quality of life in the District neighborhoods. The Alliance has identified common goals and strategies, and programs. Goals include no more “mini-dorms” especially for undergraduate student housing, preserving and growing ownership housing for a range of workers, students, and professionals so they can live, work and go to school in the same area, leveraging LRT for getting around easily and cost-effectively. Recent housing programs included incentives to preserve and increase home ownership, maintain and regulate property, etc. The UDA hopes to prepare a master plan for the District, and to enhance existing and fund new programs around home ownership, rental unit maintenance and landlord accountability, City regulatory action and reform, etc. UDA is preparing a Housing Market Study, to further identify housing issues and needs in addition to student housing. This may include home ownership preservation; keeping and providing for seniors, workforce, and professional housing.

The UDA is pursuing State and other funding sources to continue and build its programs. There is some concern that the process is top-down driven from the City and University.

District/Neighborhood, and Small Area Plans
- Plans vary greatly in if and how affordable housing is addressed. Some neighborhood plans do not acknowledge or plan specifically for affordable housing
- Some neighborhoods find it difficult to get and easily use affordable housing and other data
- Individual neighborhoods seem to have limited impact and resources to influence planning and project development, but coming together (i.e. University District Alliance approach) to influence project development (especially development on the edge of districts) seems promising and could be explored further

Advocacy Groups and Advocates
Central Corridor Affordable Housing Project (CCAHP)
A new set of corridor wide affordable housing policies and strategies was developed and distributed by CCAHP to certain audiences for comment in March 2010. If and how this information was informed by or formally distributed to individual neighborhoods/district councils is unknown. Discussions reveal that some strategies (e.g. Inclusionary Zoning) may not fit well with the City policies and strategies, and other actors along the corridor. The extent to which CCAHP is informing and influencing AH discussions and actions is of question, as it their future role in the corridor.

Central Corridor Development Framework
The Center for Transit Oriented Development CTOD is developing a policy guide, and guide to planned/potential public and private development investments needed by station areas, segments along CC, including types of infrastructure, funding sources and gaps. The framework will include scenarios that show a range of public investments needed to maximize private redevelopment potential. Uses a planning level cost estimates. Is expected to be completed in mid-summer 2010. Bonestroo is local sub-consultant.

Affordable Housing Implementation Plan
The Local Initiatives Support Corporation LISC is leading this planning effort, with support of a Central Corridor Affordable Housing Implementation Plan planning group. A short survey has been developed and distributed to certain audiences. With assistance from the DCC, the survey was distributed to its Governing Council members and Central Corridor Community Agreement(s) Coordinating Committee members. More information about this plan and planning process is needed.

Housing Pressures, the Housing Market, Market Analysis, and Development Potential From CCDS Finance Feasibility Study 2008, and other sources
- Planners often state that the “market” drives what happens, and that they/the Cities respond and try to shape certain markets and locations with the limited public monetary and regulatory resources available.
- The CCDS, and its Market Feasibility Report, identify distinct market areas in St. Paul, with a distinct market in downtown St. Paul, and markets along University Avenue. Market for new for-sale housing is strongest in the west end of the corridor (new multifamily residential development has occurred). Elsewhere along University the market for new market-rate housing has not been tested. With LRT, the corridor will likely be more appealing for residential development at a range of densities.
- Residential (esp. rental) development is likely to drive development in
Demand for rental apartments is possible in the near-term, however, low market rents for apartments (esp. the east end of corridor) make them difficult to build without subsidy.

The development program envisioned in CCDS faces near-term hurdles; some types of development will likely become feasible in next 5-10 years; most developments in current environment will require subsidy to be feasible. Office uses are likely to remain challenging, some projects driven by specific tenant needs or uses near the University may be feasible.

Townhouses are likely to be the first market-rate development to become feasible.

Rising land costs are impacting financial feasibility of projects in the short- and mid-term. In part due to the expectations surrounding this transition from auto-oriented to TOD fabric, land values are currently out of line with the expected value of new development.

Public efforts can help facilitate the transition of the Corridor and will be important to make corridor hospitable to residential development, this is the land use that fares the best in terms of financial feasibility and will likely be the first near term transit-supportive development. Public efforts and subsidies targeted to creating parks/open spaces, streetscape and pedestrian improvements, façade improvement programs, renovating existing buildings, etc may do more to catalyze large-scale transformation than public subsidies for any one project.

There is significant evidence that locations near transit are able to achieve higher rents and sales prices based on their proximity to transit, especially where the transit provides good access to job centers and other desirable destinations. However, this “transit premium” varies considerably depending on a variety of factors, including local market conditions, frequency of transit service and type, and land use. It should be noted that many of these studies are dated, and there is reason to believe that the desirability of properties near transit is likely increasing, given changing demographics, rising gas prices, and renewed interest in urban lifestyles.

<table>
<thead>
<tr>
<th>Land Use</th>
<th>Range of Property Value Premium</th>
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<tbody>
<tr>
<td>Single Family Residential</td>
<td>+2% w/in 200 ft of station to +32% w/in 100 ft of station</td>
</tr>
<tr>
<td></td>
<td>(San Diego Trolley, 1992) (St. Louis MetroLink Light Rail, 2004)</td>
</tr>
<tr>
<td>Condominium</td>
<td>+2% to 18% w/in 2,640 ft of station</td>
</tr>
<tr>
<td></td>
<td>(San Diego Trolley, 2001)</td>
</tr>
<tr>
<td>Apartment</td>
<td>+0% to 4% w/in 2,640 ft of station to +45% w/in 1,320 ft of station</td>
</tr>
<tr>
<td></td>
<td>(San Diego Trolley, 2001) (VTA Light Rail, 2004)</td>
</tr>
<tr>
<td>Office</td>
<td>+9% w/in 300 ft of station to +120% w/in 1,320 ft of station</td>
</tr>
<tr>
<td>Retail</td>
<td>+1% w/in 500 ft of station to +167% w/in 200 ft of station</td>
</tr>
<tr>
<td></td>
<td>(BART, 1978) (San Diego Trolley, 2004)</td>
</tr>
</tbody>
</table>

Source: Capturing the Value of Transit, Center for Transit Oriented Development, forthcoming publication.
Tax Increment Finance (TIF) and other Fiscal Instruments, Grants, and Incentives
There are many ideas and conversations about corridor-wide TIF and related fiscal instrument approaches. For examples, groups such as the Minnesota Center for Environmental Advocacy (MCEA) and Central Corridor Affordable Housing Partnership are advocating for a “transitways TIF,” but such an approach would need statewide legislation to enable, and there are concerns from cities and neighborhoods about concentration of limited TIF funding/abilities along the corridor.

Other fiscal instruments and grant programs are available and are often subject to regional or local competition for funds, such as the Met Council’s Land Acquisition for Affordable New Development (LAAND) program. Funding gives priority to proposals seeking the acquisition of land that is close to job growth areas or significant numbers of lower wage jobs, allows for density that is consistent with achieving affordability, minimizes vehicle miles traveled, is proximate to public transit and implements Green Communities criteria, Minnesota Overlay or comparable program in the development process. Council funds are available to Livable Communities participants to help them acquire land for future affordable housing projects.

The Minneapolis Affordable Housing Trust Fund
The AHTF is very important for the production of AH in Minneapolis. City staff feel that no affordable housing would be built in the City and the Central Corridor without it, and other key public players such as the Mn Housing Finance Agency MHFA and HUD. The AHTF provides gap financing (the difference between conventional financing and project costs) for affordable and mixed-income rental housing production and preservation projects. With approximately $8 million to $10 million/yr, for nonprofit and for-profit developers are eligible for these highly competitive and limited funds.

LRT and Involuntary Displacement/Gentrification
LRT and Gentrification/Involuntary Displacement. The CURA report Equity, Gentrification, and Light Rail: An analysis of community change and policy tools to prevent displacement in the Central Corridor, dated May, 2007, summarized previous academic research on gentrification and light rail, followed by a census analysis comparing communities before and after light rail construction. Analysis revealed questionable ties between LRT and gentrification, but concluded that communities must still act to address concerns and prevent displacement. It states that, overall, a comprehensive displacement prevention strategy requires prior planning, a coordinated effort including partnerships, and a diverse set of funding resources.

Learning from Hiawatha LRT
Impacts on Property Values. Hiawatha Light Rail line positively affected residential property values between 2004-07. The positive accessibility effect of station access outweighed the smaller nuisance effect of the line on property values. Positive impacts were only realized for properties on the primarily residential west side. The east industrial corridor effectively blunted any positive accessibility effect. Homes located closer to stations experienced higher property values due to increased transit accessibility. 183% more new housing construction occurred than would be expected. The average value of a single-family home in a station area increased more than $5,000, and the average value of a multi-family home increased more than $15,500. Single-family homes near the line sold for 4.2% more than homes in the comparison area.
THE NEIGHBORHOOD CONTEXT: AFFORDABLE HOUSING PLANNING AND IMPLEMENTATION
From planning documents and interviews at the neighborhood scale

At the Corridor level, we gathered and reviewed information from the regional to neighborhood levels, and interviewed key City, organization, and neighborhood staff and stakeholders.

At the neighborhood/district level, we gathered, analyzed, and here summarize housing issues, needs, policies, goals, and strategies and summarize a composite of perspectives from the DCC’s 14 member organizations. This includes some analysis of the alignment of neighborhood needs, plans, goals, etc. with those of cities, advocacy organizations, housing providers, etc.

Carol Swenson (DCC Executive Director) formally interviewed staff and stakeholders in 8 of the 14 district member organizations. Greg Pates also participated in some of the interviews. Greg reviewed neighborhood plan summaries and part of full neighborhood plans; focusing on the area within 1/2 mile of LRT line and primary north-south connectors such as Snelling Avenue, but include other areas of interest or concern to neighborhoods. See the appendix for a list of neighborhoods interviewed and who was interviewed.

This information was also used to produce GIS-based maps, which were used to illustrate land use and housing-related opportunity areas, land use, and policies. The base and opportunity maps were used in neighborhood/district interviews, and are included in the appendix.

Summary of Perspectives and Key Findings; From Neighborhood Plans and Interviews with the DCC Member Organizations

Summary and Key Findings are structured, in general, on the questions used for interviewing neighborhood/district councils.

1. What issues does your neighborhood/district council consider most important in addressing affordable housing? E.g.: land use, development, costs, affordability definitions, taxes, displacement, too much rental, etc.

- Affordable Housing Definitions and Goals. The region and the Cities all have their own AH definitions and goals, with none specific to the corridor. Neighborhoods have their perceptions about affordability, which may not align with City definitions and goals. It appears that City/neighborhood discussions and clarifications would be helpful.

- Affordable Housing Data and Inventory. Many neighborhoods find it difficult to find and easily use up-to-date AH information, including the supply of AH in their neighborhoods. Information from a corridor-wide perspective is also lacking and desired. This hampers understanding and informed discussions at the neighborhood and corridor levels. City ward-level information is apparently available, but would need to be looked at in regards to use or conversion for use based on neighborhood boundaries. Possible AH data sources include the Wilder Foundation, and current and upcoming census data, and advocacy groups such as the CCAHP and LISC. City housing and planning staff may be a good place to start any future data inquiries.
• **AH and TOD = Density.** New transit-oriented higher-density housing and mixed use development (i.e. apartments/senior apartments/with street level retail, etc) raise concerns regarding size, scale, traffic, and quality of life impacts especially on seniors and children. Some people are dissatisfied with more units, and bigger buildings being built than originally proposed in projects (i.e. Rondo Library and apartments). Some are concerned that existing AH, esp. single-family and smaller multi-family “off the corridor” is being left out of AH discussions and planning.

• **Equitable location and distribution of AH along the corridor.** The concentration of affordable, and public, housing in their neighborhood or certain parts of a neighborhood is a concern mentioned by many neighborhoods. Some Districts (due to demographics, economics, current AH situation) feel like they are targets for more than their share of AH.

• **Long-term sustainable affordability.** Discussions concern how to define and measure affordability in the long-term, should it be a comprehensive consideration of costs (including utility costs and energy efficiency, maintenance costs, etc) or just mortgage/rent costs.

• **Ownership and rental housing balance.** Neighborhoods are interest in an appropriate balance; this often involves preserving and producing more ownership units, with fewer rentals, less student housing and mini-dorms, and better management of such especially near the University.

• **Resident turnover, especially seniors.** Concerns and opportunities are seen due to demographics; aging populations, more minorities, etc. There are desires to provide (multi-family) life-cycle and housing for seniors, which would also free-up affordable housing for younger populations and encourage mixed-income housing in some neighborhoods.

• **Planning disconnect.** Between neighborhoods and City/CDCs; the typical connection occurs in City development proposal and project review processes, especially in project review. Neighborhoods seek to be involved in meaningful ways earlier in the processes and throughout the process. Many feel that station area planning was not “community-based,” it was mainly a City and developer driven process with limited neighborhood engagement.

• **Increased Property Values and Involuntary Displacement.** Neighborhoods, groups, and individuals express concerns and fears about Involuntary Displacement. Concern is sometimes focused on certain demographics or geographic areas e.g. in downtown St. Paul the greatest threat may be to artists in the Lowertown area.

• **Increased student housing and mini-dorms.** Near the University there are many concerns about increased amounts of student housing and mini-dorms and effects on neighborhoods, from poorly maintained housing to safety to parking shortages to increased neighborhood property values, and other quality of life issues.

• **Retention of ownership units.** There are policies, plans, strategies, and actions to preserve and increase the amount of ownership housing in many especially near the University (Prospect Park, Marcy Holmes, UDA areas) where rental housing keeps growing.

2. What organizations/entities are active in addressing affordable housing issues or in providing affordable housing in your neighborhood?

• **CDCs and non-profits are active AH producers.** As geographically defined and city-recognized non-profit developers, CDCs can enable and are developing housing projects with affordable units that are difficult for private developers to produce, especially without substantial public subsidies. However, same neighborhoods may be left out of this potential,
3. What does your board see as its role in addressing affordable housing preservation and production in your district council or neighborhood?

- **Engage residents in Housing/AH discussions and project reviews.** Many District Councils see their primary role as to effectively engage their neighborhoods in Housing/AH planning and project discussions and in project reviews. This is seen as necessary, and how to effectively engage with AH providers/developers early enough and at the right points in project processes is sometimes a challenge.

4. What is the status of your District Council / neighborhood plan(s), e.g. what is the date of your plan, if recent, what was changed from the previous plan, is it part of the City’s comp plan? How does the plan address affordable housing?

- **Addressing AH in neighborhood/district plans.** Housing is a component of neighborhood plans, but there are wide variations in addressing AH in neighborhood/district plans; AH is often not at the forefront; and many Districts do not seem to see a need to be pro-active in addressing AH. Many plans are seen as being “current” even if they are older; some have recently been updated or are in the update process. Plans are often see as “flexible policy plans,” open to change.

5. What current development/redevelopment projects are happening in your neighborhood or district council, and how are/were you involved in project planning and discussions?

- **Current projects vary widely.** From those driven by CDCs and non-profits, to City-led NSP/ISP efforts. Some Districts feel adequately involved, others want earlier and more continuous say and involvement.

- **Micro-markets for AH.** There seem to be “micro-markets” for affordable housing; smaller geographic areas or specific sites that are more feasible for AH, especially in the current housing market. There may be other, more locally based factors e.g. vacant properties and non-profits/CDC’s that can direct resources to these small markets. Neighborhoods and neighbors have perceptions and experiences with these locations that can influence potential development, and need to be brought in as early as possible in the conversations and planning around these markets.

- **Secondary Factors.** Within each neighborhood there seems to be secondary factors affecting AH preservation and production e.g. parking requirements and variances, absentee landlords and property care, lack of property upkeep enforcement by the City, etc.

6. If your neighborhood organization has affordable housing plans & activities, how do they align with other organizations, e.g. cities of Minneapolis & St. Paul, DCC, housing advocacy groups, and other key organizations?

- **Primary neighborhood relationship.** Is with the City, in land use planning and review, and in the project review process. The neighborhoods sometimes seem protective, driven by a focus on doing what is best for their neighborhood and where they have the most influence.
• “Actors.” From the neighborhood perspectives, in their relationships and interactions, primary actors include the Cities, Community Development Corporations (CDCs), and to some degree, developers.

• “Less engaged actors.” Some organizations are more active recently in formulating strategies, policies, and plans along the Corridor (e.g. LISC, CCAHP, CCFC). Discussion and engagement with District Councils is spotty with some of these activities. There is a need from the neighborhood and DCC perspective for these less engaged actors to talk to the neighborhoods and their Council boards, to engage those they are studying and impacting, and make them part of their processes.

• CDCs and non-profits are active AH producers. Some neighborhoods do not have a CDC or non-profit housing producer in their neighborhood. There may be an advantage in AH production in having, engaging with, and/or partnering with an in-neighborhood or adjacent CDC or nonprofit housing producer.

7. What opportunities do you see within your neighborhood, with the Districts Councils Collaborative, or with others, to work together in addressing affordable housing?

• Neighborhoods/District Councils roles. Are focused on working within their boundaries, and may not have the desire to work across boundaries or see few opportunities in doing so. Discussions to better understand this and find opportunities and common ground, may create better results in the long run. Understanding what is happening at neighborhood edges, and what the key corridor concerns (i.e. concentration of AH in certain neighborhoods) may be that affect multiple neighborhoods, may help.

• DCC Role. The potential roles that the DCC might play in addressing AH are varied based on neighborhood interviews Opportunities for the DCC and neighborhoods to work collaboratively may center around the DCC bringing the AH conversation forward and making it more visible among DCC members. Helping to understand common concerns and opportunities seems a place to start, i.e. with concern about concentration of AH in some neighborhoods. Perspectives include: the DCC gather and be a central place for AH data and best practices; DCC make sure the communications flow is there at multiple levels; DCC be a place to funnel inquires and information to the member organizations but not be the first place that speaks directly for the Districts, etc.
THE IMMEDIATE HORIZON

These are many current and future land use and housing / affordable activities underway or planned in the Corridor that may provide opportunities to better engage in and include specific AH goals and strategies in City and neighborhood planning processes, plans and project developments. These include:

- Comprehensive Plans for both St. Paul and Minneapolis have recently been updated and are in-place guiding documents for land use, housing, affordable housing, etc planning and implementation at the City and neighborhood levels.
- New Station Area Plans are underway in St. Paul for the Western, Hamline and Victoria station areas, and also a planned University Ave/29th St Station Area Plan in Minneapolis.
- UDA is preparing a Housing Market Study, to further identify housing issues and needs in addition to student housing. This may include home ownership preservation; keeping and providing for seniors, workforce, and professional housing. UDA is also pursuing State and other funding sources to continue and build its programs and to develop a Master Plan for the UDA area.
- Some Neighborhood Plans, Small Area Plans, and others are currently being updated in St. Paul and Minneapolis. See the appendix for more information.
- Affordable Housing Advocacy groups such as the CCAHP, LISC; and CTOD with the Central Corridor Development Framework are strategizing and influencing affordable housing in the Corridor. Neighborhood engagement has been spotty at best. More should be found out about these activities, and discussion (possibly from the neighborhoods in a corridor wide context) ensue to assess what is happening, to understand potential threats and opportunities, and how to influence and partner in these efforts if desired. The DCC may play an initial information gathering and discussion role in this regard.
- There are also many development projects planned and underway in the Corridor e.g. University and Dale Frogtown Commons, and the Saxon Site in St. Paul.
SUMMARY AND CONCLUSIONS

Central Corridor Light Rail Transit (LRT) will open for service in 2014. Running between downtown St. Paul and downtown Minneapolis, it is expected to spur new housing and commercial/retail/office development along the length of the line, some of which is already happening. Preparatory planning has occurred and more is underway or planned, particularly in the three newer station areas in St. Paul and in select locations in Minneapolis near the University of Minnesota.

Preserving and providing affordable housing along the Central Corridor Light Rail Transit (LRT) line is a concern of several community groups, advocacy organizations, affordable housing providers, and the Cities and housing agencies in St. Paul and Minneapolis. Housing and development issues along the corridor are common concerns of members of the District Councils Collaborative of Saint Paul and Minneapolis (DCC), and there may be potential to work across borders to address common issues and concerns.

Neighborhoods are concerned for a variety of reasons, from avoiding the concentration of affordable housing and creating mixed-income neighborhoods, to gentrification and displacement of existing residents, to change and quality of life issues around planned development, particularly around “transit-oriented development.” Many neighborhoods are focused on more immediate needs affecting short-term housing affordability and supply, such as managing foreclosed properties, property maintenance, and review of housing and mixed-use projects.

There are many conversations underway about how to address affordable housing concerns. The DCC has been monitoring these conversations, and thinks that member organizations should engage in these conversations for a number of reasons. This research compiles information from corridor-wide conversations, corridor-level information, and individual district councils and neighborhood associations (often collectively referred to in this report as neighborhood organizations). The research is intended to help inform and engage neighborhoods in creating common understanding and agreement as to possible neighborhood and DCC roles and actions in housing, affordable housing, land use, and other matters affecting them.

Because this study is focused on the neighborhood perspective, much of the report, and its findings are structured around neighborhood roles, engagement, and possible future actions in affordable housing preservation and production at the neighborhood and DCC level.

Key Findings

**Overall, preservation and production of affordable housing in the Central Corridor is a multi-faceted, complex, uncoordinated, and largely market driven process, with many actors involved at many levels throughout the corridor.**

**Neighborhoods are not always effectively engaged in affordable housing processes, especially early on in land use planning and project development processes...**
**National and local experience**

Experience at the national level, and locally with Hiawatha LRT, shows that there will be housing and job growth and a need for affordable housing preservation and production. The Central Corridor should be an attractive place to live and work for a variety of households. LRT brings challenges of change, rising property values, and need for balancing the preservation of existing housing affordability with the development of new affordable and market rate housing. How to leverage Central Corridor LRT to meet these challenges is being addressed at many levels by many actors. A comprehensive, corridor-wide approach to affordable housing preservation and production in the corridor is not happening; however, it may be emerging with recent actions by some advocacy groups and affordable housing providers and this research being done for the DCC.

Issues of housing and job growth in the Central Corridor are being planned for and addressed in comprehensive plans, corridor-wide plans, station area and small area plans, and to some degree in neighborhood plans. Neighborhoods mainly address such growth in the land use and housing elements of their plans, and plans do vary widely in if and how they address affordable housing.

**Neighborhood Plans and Project Development**

Neighborhood plans typically address housing, but vary widely in if and how they specifically address affordable housing. In project developments, neighborhoods are typically involved in land use and site/building plan reviews of current and proposed projects in their neighborhood. If and how affordable housing is addressed varies by project type and proposer, and the extent to which public subsidy is requested for proposed projects. In most cases, if public subsidy is requested for a project with housing, affordable units are required based on City affordable housing requirements.

Other factors that affect project planning and development include zoning, regulatory, and fiscal requirements and incentives; for example, reduced parking requirements better enable higher density mixed use development, and theoretically, the production of new affordable housing.

Neighborhood plans vary widely in how they address affordable housing; many only address the issue in general policies with little specifics. Many neighborhood plans have no specific numeric or geographic targets for affordable housing (AH) preservation and/or production. This sets up what appears to be a “reactive mode” to proposed development. A number of factors seem to contribute to this, including:

- neighborhood level AH data is not easily accessible and useable for meaningful neighborhood discussions
- some neighborhoods believe they have enough affordable housing, and would prefer diversifying their housing stock with housing for middle to upper-middle income households
- the benefits/strengths of AH to the neighborhood are not clearly understood or articulated
- definitions of AH and perceptions of what is “affordable” vary by person and neighborhood over time
- there are many actors discussing and shaping affordable housing at many levels, including neighborhood-level Community Development Corporations; this makes for a complex, “muddy,” and potentially time and resource intensive situation for neighborhoods that want to plan for, understand and be actively engaged around AH in their neighborhoods
• some neighborhoods have had mixed success in implementing their neighborhood plans
• some neighborhoods have not been actively engaged in LRT station area planning. This
  appears to be influenced by City-driven station area planning processes, and a sense in some
  neighborhoods that plans are “City plans,” and that neighborhood input is minor.

**Affordable Housing Goals and Actors**
Neither City has specific affordable housing goals for the Central Corridor; general City AH
goals apply to the corridor. AH goals of neighborhoods, affordable housing advocates, AH
providers, and the Cities appear to sometimes be divergent; with some neighborhoods focused on
immediate needs/priorities such as managing foreclosed properties, property
maintenance/stability, rental/ownership balance, and quality of life issues.

**Housing Providers, Developers and Affordable Housing Advocates are Taking the Lead**
In some sense, developers and Community Development Corporations (CDCs) are taking the
lead; despite the current housing market, housing and mixed-use developments are already
underway and more are planned along the corridor. Affordable housing providers and advocates
are shaping discussions, developing neighborhood and corridor wide strategies and goals, targets,
and taking implementation steps. Providers and advocates may be more active in neighborhoods
and locations with greater development pressures and development underway, and in
neighborhoods where a greater number of foreclosures and vacant housing provide opportunities.
Concerned residential groups have taken action in some locations (i.e. Save our Homes), as have
some neighborhood organizations in resolving project related housing issues (i.e. Renaissance
Box development in downtown St. Paul).

**Topic Areas for Further Discussion and Research**
Growth in housing and jobs in the corridor will not be going away; informed affordable housing
conversations and actions are needed to shape change and growth. Suggested key topic areas at
the neighborhood level for further discussion and/or research are shown in the following table:

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Central Corridor LRT, Sustaining Affordable Housing, The Neighborhood Connection. June 2010
33
Topic Areas and FAQs for Further Discussion and Research

- **Housing/Affordable Housing Data.**
  Neighborhood level and/or boundaried AH data is not easy to get or use. What data are most useful and how can it be best accessed and used? Can City ward-based data be used or easily adapted for neighborhood use? Who should we talk with (i.e. City housing, planning staff), and what sources should we investigate further i.e. Wilder Foundation, census data, City ward data, etc?

- **Affordable Housing Threats, Needs, and Perceptions.**
  At the neighborhood level, the threats, needs, and perceptions around affordable housing vary. Areas of discussion may be: 1) do we want and/or need affordable housing; if so, why, how much, and where?; 2) what is affordable and who needs affordable housing?; 3) do we already have enough AH, and are we concerned about concentrating AH in our neighborhood?; 4) what is an appropriate rental/ownership balance; 5) what are our most immediate needs for affordable housing preservation and production?; and 6) who do we want to influence or partner with in the neighborhood, corridor, City, etc?

- **Community Engagement.**
  Is current neighborhood engagement (at land use and project review phases) adequate, if not, how can the neighborhoods be better engaged and be more pro-active? Is there a need and/or benefit in working across neighborhood boundaries?

- **Planning Alliances and Housing Planning.**
  The University District Alliance plans and implements some housing programs for a group of neighborhoods in Minneapolis. Do individual neighborhoods see value in such an approach and want to pursue such a model?

- **Housing/Affordable Housing Planning.**
  Most neighborhoods plans do not have specific numeric or geographic goals for AH; do we want to set specific goals?

- **Project Development and Review.**
  How pro-actively do we want to pursue and participate in project development and review? Do we want to be involved in development of RFPs (by City and/or CDCs, etc), or in other phases of project development and review? Do we want to focus our resources on certain areas i.e TOD sites and/or opportunity areas. Are we served by a CDC, and if not do we want to develop or partner with a CDC?

- **Advocacy Organizations and other Actors.**
  The Central Corridor Affordable Housing Partnership and Local Initiatives Support Corporation are both developing corridor-wide AH recommendations. The Central Corridor Funders Collaborative has funded a CTOD-led Transit-Oriented Investment Framework. Neighborhoods seem not to be engaged in these. Do neighborhoods want to be engaged, and if so, how?

- **Role of District Councils Collaborative.**
  Is there a role for the DCC in the preservation and production of affordable housing in the Central Corridor? If so, what might it be, and how could the process work? Can the DCC be a forum for initial and on-going conversations around corridor wide AH needs, approaches, etc? Can the DCC engage and structure conversations and actions with advocacy groups and other actors that seem to be not adequately engaged with individual neighborhoods? Can the DCC best address some of the above topics for further research/discussion?
<table>
<thead>
<tr>
<th>Member Organization</th>
<th>Persons Interviewed</th>
<th>Date</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>District Council 6 Planning council, Saint Paul (North End Planning Council)</td>
<td>• Bill Lipkin, DCC Representative and D6 Board</td>
<td></td>
<td>At D6’s request, discussion with Land Use Committee to take place on June 22, 2010</td>
</tr>
<tr>
<td>District Council 7, Saint Paul (Thomas-Dale Planning Council, Frogtown)</td>
<td>• Karen Inman, DCC Representative and D7 Board • Tait Danielson Castillo, Exec. Director</td>
<td></td>
<td>April 9, 2010 with GP</td>
</tr>
<tr>
<td>District Council 8, Saint Paul (Summit-University Planning Council)</td>
<td>Irna Landrum, Exec. Director</td>
<td></td>
<td>May 10, 2010 with GP</td>
</tr>
<tr>
<td>District Council 11, Saint Paul (Hamline-Midway Coalition)</td>
<td>• Steve Samuelson, DCC Representative and D11 Board • Renee Kitzke, Land Use Committee Member</td>
<td></td>
<td>April 15, 2010</td>
</tr>
<tr>
<td>District Council 12, Saint Paul (St. Anthony Park Community Council)</td>
<td>• Renee LePreau, DCC Alternate and SAPCC Community Organizer • Amy Sparks, Executive Director</td>
<td></td>
<td>April 20, 2010</td>
</tr>
<tr>
<td>District Council 13, Saint Paul (Union Park Community Council)</td>
<td>• Anne White, DCC Representative and D13 Board • Eric Molho, D13Board and Land Use Committee Chair • Scott Banas, D13Board and Land Use committee member • David Rasmussen, D13 Board, Land Use committee member</td>
<td></td>
<td>April 21, 2010</td>
</tr>
<tr>
<td>District Council 14, Saint Paul (Macalester-Groveland Community Council)</td>
<td>• Jack Fei, DCC Representative and D14 Board</td>
<td></td>
<td>New representative; community plan addresses housing in general terms; brief conversation; recommend follow-up</td>
</tr>
<tr>
<td>District Council 16, Saint Paul (Summit-Hill Association)</td>
<td>• Adam Vetvick, DCC Representative and D16 Board • Jeff Roy referred to plan online and suggested working with Adam</td>
<td></td>
<td>New representative; community plan addresses housing in general terms</td>
</tr>
<tr>
<td>District Council 17, Saint Paul</td>
<td>• Ellen McPartlan, DCC Representative</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
| (Capitol River Council) and D17 Board | Andrew Schlack, D17 Chair-Elect  
Mark Karason, D17 Board and Community Member  
Katy Lindblad, Community Member  
Lucy Thompson, St. Paul Planning and Economic Development  
Tim Griffin, D17 Board and Saint Paul Design Center | May 4, 2010 with GP |
| PPERRIA, Minneapolis (Prospect Park East River Road Improvement Association) | Phil Anderson, DCC Representative and PPERRIA Board member | April 12, 2010 |
| SECIA, Minneapolis (Southeast Como Improvement Association) | Lynn Anderson, DCC Representative  
James De Sota, SECIA Neighborhood Coordinator | May 7, 2010 |
| Marcy-Holmes Neighborhood Association, Minneapolis | Doug Carlson, DCC Representative and Marcy-Holmes Board | No interview; information gleaned from neighborhood plan and University District Alliance Plans |
| West Bank Community Coalition, Minneapolis | Representative to be appointed | No representative in place at time of interviews; Recommend interview when representative appointed |
| University of Minnesota Area Community, Minneapolis | Ron Lischeid, DCC Representative and University Board | Housing is student housing; recommend follow-up interview |
District Councils Collaborative Base Map

Map created March 2010 by CURA staff from MetroGIS and City of St. Paul data.
What is Meant by Affordable Housing?

Definitions of affordable housing vary based on what Area Median Income (AMI) is used as the standard, what percentage of AMI is the target income group, and whether the AMI gets adjusted for household size. HUD definitions (based on Twin Cities Region AMI) are probably the most commonly used in the Twin Cities. Once the target income group is determined, most if not all standards then use the rule of thumb that a housing cost is affordable if it doesn’t exceed 30% of a person’s income.

Samples occupations at various income levels and affordable housing costs (2006 data)

<table>
<thead>
<tr>
<th>Occupation</th>
<th>Median Annual Income 2006</th>
<th>Annual AH cost not to exceed amount based on 30% of Median Annual Income</th>
<th>Monthly AH cost not to exceed amount based on 30% of Median Annual Income / 12</th>
<th>Percentage of $77,456 AMI est for 2006</th>
</tr>
</thead>
<tbody>
<tr>
<td>Police Officer</td>
<td>$55,210</td>
<td>$16,563</td>
<td>$1,380</td>
<td>71%</td>
</tr>
<tr>
<td>Elementary School Teacher</td>
<td>$47,075</td>
<td>$14,123</td>
<td>$1,177</td>
<td>61%</td>
</tr>
<tr>
<td>Paramedic</td>
<td>$38,728</td>
<td>$11,618</td>
<td>$968</td>
<td>50%</td>
</tr>
<tr>
<td>Assembly Worker</td>
<td>$29,957</td>
<td>$8,987</td>
<td>$749</td>
<td>35%</td>
</tr>
<tr>
<td>Bank Teller</td>
<td>$22,568</td>
<td>$6,770</td>
<td>$564</td>
<td>29%</td>
</tr>
<tr>
<td>Child Care Worker</td>
<td>$18,034</td>
<td>$5,410</td>
<td>$451</td>
<td>23%</td>
</tr>
</tbody>
</table>

Info derived from 4thQ 2006 MN DEED.
### PERCENTAGE OF INCOME NEEDED FOR HOUSING IN THE TWIN CITIES METROPOLITAN AREA

<table>
<thead>
<tr>
<th>Position</th>
<th>Median Yearly Salary for Full-Time Worker</th>
<th>Monthly Amount Can Afford for Housing</th>
<th>Percentage of Income Required to Rent 2 Bedroom Apartment</th>
<th>Percentage of Income Required to Own 3 Bedroom House</th>
</tr>
</thead>
<tbody>
<tr>
<td>Assembly Worker</td>
<td>$26,957</td>
<td>$674</td>
<td>42%</td>
<td>75%</td>
</tr>
<tr>
<td>Cashier</td>
<td>$18,429</td>
<td>$461</td>
<td>61%</td>
<td>110%</td>
</tr>
<tr>
<td>Child Care Worker</td>
<td>$18,034</td>
<td>$451</td>
<td>62%</td>
<td>112%</td>
</tr>
<tr>
<td>Counter &amp; Rental Clerk</td>
<td>$18,574</td>
<td>$464</td>
<td>60%</td>
<td>109%</td>
</tr>
<tr>
<td>Dry Cleaner</td>
<td>$24,586</td>
<td>$615</td>
<td>46%</td>
<td>82%</td>
</tr>
<tr>
<td>File Clerk</td>
<td>$25,230</td>
<td>$631</td>
<td>45%</td>
<td>80%</td>
</tr>
<tr>
<td>Home Health Aide</td>
<td>$24,003</td>
<td>$600</td>
<td>47%</td>
<td>84%</td>
</tr>
<tr>
<td>Host/Hostess</td>
<td>$17,555</td>
<td>$439</td>
<td>64%</td>
<td>116%</td>
</tr>
<tr>
<td>Janitor, Cleaner</td>
<td>$21,882</td>
<td>$547</td>
<td>51%</td>
<td>93%</td>
</tr>
<tr>
<td>Landscaper/Groundskeeper</td>
<td>$25,418</td>
<td>$635</td>
<td>44%</td>
<td>80%</td>
</tr>
</tbody>
</table>

2. Based on 30% of income.
3. Based on 2nd Quarter 2006 GVA Marquette Advisors average rent of $936 for a two-bedroom apartment in the Twin Cities metropolitan area.
4. Based on Northstar Multiple Listing Service median sales price of $201,000 ($1,690 per month) for a two-to-three-bedroom, 1,000–1,500 square foot single-family home sold in the Twin Cities metropolitan area in 2006 (through June). (Maxfield Research)
Based on a 2009 Twin Cities region AMI of $83,900, the income limits for HUD’s affordable housing programs are:

<table>
<thead>
<tr>
<th>Area Median Income (AMI)</th>
<th>FY 2009 Income Limit Category</th>
<th>1 Person</th>
<th>2 Person</th>
<th>3 Person</th>
<th>4 Person</th>
<th>5 Person</th>
</tr>
</thead>
<tbody>
<tr>
<td>$89,300</td>
<td>Extremely Low Income Limits (30% AMI)</td>
<td>$17,600</td>
<td>$20,100</td>
<td>$22,650</td>
<td>$25,150</td>
<td>$27,150</td>
</tr>
<tr>
<td></td>
<td>Very Low Income Limits (50% AMI)</td>
<td>$29,350</td>
<td>$33,550</td>
<td>$37,750</td>
<td>$41,950</td>
<td>$45,300</td>
</tr>
<tr>
<td></td>
<td>Low Income Limits (80% AMI)</td>
<td>$44,800</td>
<td>$51,200</td>
<td>$57,600</td>
<td>$64,000</td>
<td>$69,100</td>
</tr>
</tbody>
</table>
**Affordable Housing, and City Goals**

Definitions of affordable housing vary based on the Area Median Income (AMI) is used as the standard, what percentage of AMI is the target income group, and whether the AMI gets adjusted for household size. HUD definitions (using Twin Cities Region AMI) are probably the most commonly used in the Twin Cities. Once the target income group is determined, most if not all standards use the rule of thumb that a housing cost is affordable if it doesn’t exceed 30% of a person’s income.

In Minneapolis, housing costs (rent/mortgage payment) are “affordable” if costs don’t exceed 30% of a person’s gross income for HH earning less than 50% of metro median income (MMI/AMI).

**Minneapolis and St. Paul Affordable Housing Policies for City-assisted New Housing** *(Feb 2010)*

<table>
<thead>
<tr>
<th>Minneapolis</th>
<th>St. Paul</th>
</tr>
</thead>
<tbody>
<tr>
<td>All projects of 10 or more units receiving City assistance are required to set aside 20% of the units as “affordable.”</td>
<td><strong>Rental:</strong> 30% of the RENTAL units be affordable to households earning 60% of AMI. Of those 30% of units, one third are targeted at 50% AMI, and 1/3 at 30% AMI. <strong>Ownership:</strong> 20% affordable to HH earning 80% AMI, and 10% affordable to 60% AMI.</td>
</tr>
</tbody>
</table>

**St Paul Affordable Housing - New Rental and Ownership Housing Policy Example**

- **City of St. Paul Policy for City-assisted New Rental Housing Units:**
  - 30% of the rental units will be affordable to households earning 60% of the AMI.
  - Of those 30% of units, one third are targeted at 50% AMI, and one third at 30% AMI.

**100-Unit Rental Housing Building**

<table>
<thead>
<tr>
<th>70 Market Rate Units</th>
</tr>
</thead>
<tbody>
<tr>
<td>30 Affordable Units</td>
</tr>
<tr>
<td>10 Units @ 60% AMI</td>
</tr>
<tr>
<td>10 Units @ 50% AMI</td>
</tr>
<tr>
<td>10 Units @ 30% AMI</td>
</tr>
</tbody>
</table>

**City of St. Paul Policy for City-assisted New Ownership Housing Units:**
70% market rate, 20% affordable to households earning 80% AMI, and 10% affordable to 60% AMI.

**100-Unit For-Sale Housing Building**

<table>
<thead>
<tr>
<th>70 Market Rate Units</th>
</tr>
</thead>
<tbody>
<tr>
<td>20 Units @ 80% AMI</td>
</tr>
<tr>
<td>10 Units @ 60% AMI</td>
</tr>
</tbody>
</table>
City of St. Paul, and Central Corridor

City of St. Paul anticipates demand for all housing units along the CC to be 9100-11,250 rental units and 2175-3450 ownership units (roughly 75-80% of the total units being rental). As to Central Corridor, there appears to be no existing recommendation or official city position on this.

City policy for city-assisted new rental units: 30% of the units will be affordable to HHs at 60% AMI (of those 30% of units, one third targeted at 50% AMI, one third at 30% AMI).

City policy for City assisted new ownership units: 70% mkt rate, 20% affordable to 80% AMI, and 10% affordable to 60% AMI.

City’s policy of requiring inclusion of varying levels of affordability in city-assisted projects is presumably based on what is feasible in those situations, as opposed to an overall desired affordability goal based upon all housing development.

City’s track record: according to the Comp Plan, of total new housing produced in the city with city/HRA financing during the Housing 5000 period, 18% of units were market rate, 55% of units at 80% AMI, and 27% of units at 50% AMI. According to the 2007 Policy Work Group, this policy as applied along University Avenue has resulted in 21% of the units affordable to 50% AMI.

The City of St Paul Comp Plan states that Median Household (HH) Income for in the city was $43,600 (as of 2006), or 56% AMI. Thirty percent of St Paul HHs have incomes below 30% AMI.

Met Council set the goal for St Paul for affordable housing production in 2011-2020, they based this goal on the calculation that new affordable units would need to be created for 37% of the expected new HHs in the city, using a definition of affordable as 60% AMI.

From CCAHP information, City of St. Paul Comprehensive Plan, MPLS Plan and other sources.
### Mixed-Income Housing Near Transit Increasing Affordability With Location Efficiency

One in a series of best practices guidebooks from CTOD, Sept 2009

<table>
<thead>
<tr>
<th>Organization / Plan</th>
<th>There is a growing consensus that communities that provide housing for a mix of incomes produce better economic, social and environmental outcomes for all residents.</th>
</tr>
</thead>
</table>
| Mission/Vision      | - One in three American households now spends more than 30 percent of income on housing, and one in seven spends more than 50 percent. Combined cost of housing and transportation consumes an average of 57 percent of household income, up from 3 percent of household income in the 1920s. 2006 report “A Heavy Load: The Combined Housing and Transportation Burdens of Working Families” Minneapolis; working family spends 27% income on housing, 30% on transportation.  
- Need more investment in transit, for choosing transit alignments where there is ample development opportunity, for policies that ensure that some of the housing built near transit is affordable for low-income households, and that existing affordable housing is preserved. It also argues for policies that promote mixed-use development and a good jobs-housing balance, and for investments that promote walking and biking.  
- Mixed income housing helps stretch limited resources available to address affordable housing shortage. Including market-rate units can reduce subsidies required to build affordable units, and help ensure high-quality design and construction.  
- Changing demographics and concern about traffic has boosted demand for housing near transit and the supply is not keeping up with the increased demand. Because of this, and because developing in these locations is more time-consuming, difficult and expensive, most new housing is being built for the high end of the market, and many of the low-income residents who already live in these locations are being forced out. Location Matters When It Comes To Affordability, Households Near Transit Spend 16 Percent Less |

| Policies Strategies Aff Hous / etc | Rethinking Affordability As Housing Plus Transportation Costs: index of affordability that combines housing and transportation costs for a neighborhood or a region, and divides it by income, see www.htaindex.org  
Demand For Housing Near Transit Is Growing, But Supply Isn’t Keeping Up, Causing Prices to Escalate: underscore the importance of targeting resources to walkable, mixed-use, transit-oriented neighborhoods, and for preserving existing affordable housing in these locations. 562% increased demand to 2030 projected for Mpls-St Paul metro area.  
Ensuring Continued Affordability Requires Proactive Housing Preservation: 75 percent of HUD subsidized units – 175,947 of them – have contracts due to expire before the end of 2014. Cities and MPOs should integrate their planning and investments for housing and transportation, promoting investment in public transit in neighborhoods where housing is affordable, and discouraging highway investments in sprawling neighborhoods where transportation costs will be high.  
Place-Based Strategies To Create and Preserve Mixed-Income Housing: 1) identify and utilize TOD opportunities; 2) provide incentives to catalyze the market for mixed-income TOD; 3) remove regulatory barriers to higher-density, mixed-income development at TOD sites; 4) coordinate housing, transportation plans and investments; 5) improve local capacity, partnerships and data collection (from “Realizing the Potential: Expanding Housing Opportunities Near Transit”) |
### 11 Strategies for Encouraging Mixed-Income, Transit-Oriented Housing

**Planning, Finance, Policy and Implementation Tools** used to promote affordable housing, by scale: **region, corridor, city-local, neighborhood-site:**

1. **Incentives For Proactive Station Area Planning And Zoning; State Or Region:** visioning process, plans & zoning, guidance or input of residents on development proposals
2. **Public-Private Partnerships; Site:** leverage private investment. Local governments acquire assemble land, rezone, fund env remediation through grants, provide in-kind matches, in-lieu fees, or other funding eg Tax-increment financing (TIF), business assessment districts/development agreements, public infrastructure Improvements, and engage public in development review process that reduces time / cost of development. Also value-capture strategies, zoning incentives eg density bonuses.
3. **Target Existing Funding To Preserve And Create Affordable Housing Along Transportation Corridors; Corridor**
4. **Inclusionary Housing; Region:** requiring that share of new construction be affordable, best when implemented over large area
5. **Modify Low Income Housing Tax Credits To Offer Incentives For Locating Near Transit; State Or Region:** greatest single source of funding for affordable housing, 28 states give preference to or require proximity to transit as one criteria
6. **Infill Development Or Redevelopment In Transit Zones; Corridor, Neighborhood And Site**
7. **Facilitate Use of Value Capture To Fund Affordable Housing; Corridor, Neighborhood And Site:** TIF, business improvement districts, assessment districts, developer agreements can generate $ to help pay for housing, infrastructure
8. **Land Acquisition|Land Banking Funds; Corridor, City And Neighborhood;** eg early purchase of Land, acquire existing housing; regional LAAND fund, Met Council revolving loan fund for communities to buy land for new affordable units needed by 2020
9. **Incentive-Based Zoning; Region:** developers density bonuses if they meet affordable housing objectives
10. **Tax-Increment Financing; Corridor And Neighborhood:** generated by increase in property and/or sales tax revenues that occur within a designated TIF district
11. **Reduced Parking Requirements; Neighborhood And Site**

### Roles and Strategies in Process

In communities without market momentum, a comprehensive planning process can help define goals, tools, partnerships that create opportunities for mixed-income development near stations and stimulate market. Requires a consensus-building process involving neighbors, developers, policy makers and community organizations.

Different tools are appropriate at different scales:

- **State and/or Region:** State government, metropolitan planning organizations (MPOs), and regional land-use planning agencies as clearinghouses for technical assistance, and offer innovative programs to help communities plan for mixed-income housing, transit, and connectivity. Where states and regions usually lack jurisdiction over local land use, they can partner with local jurisdictions to promote mixed-income TOD.
  - **Corridor:** Implementing policies requires integrated planning across jurisdictions and the coordination of multiple government entities. The corridor type will influence the potential and market for mixed-income TOD.
  - **City/Local Jurisdiction:** Most federal and state housing programs are implemented by cities. Local jurisdictions are most effective when they consider their geography, land-use patterns and populations in broader context of major transportation corridors/region at large. Can help limit competition and enhance synergies among station areas.
  - **Neighborhood/Site:** Input from all community stakeholders can help determine housing and transport needs. At site scale use tools to provide creative financing options for nonprofit and for-profit developers looking to leverage value created by transit.

Central Corridor LRT, Sustaining Affordable Housing, The Neighborhood Connection. June 2010
<table>
<thead>
<tr>
<th>Organization / Plan</th>
<th>Metropolitan Council of Twin Cities</th>
</tr>
</thead>
<tbody>
<tr>
<td>Goals/Aff Hous</td>
<td>Durable and well-maintained housing is important to the local and regional tax base, livability and business climate, as well as to the health of the region as a whole.</td>
</tr>
<tr>
<td>Definition of Aff Hous</td>
<td>Affordable when a family with a moderate or low income pays no more than 30-40% of its monthly income for housing. If unit priced at or below 30% of gross income of a household earning 60% of the Twin Cities median family income ($46,200 in 2005).</td>
</tr>
<tr>
<td>Needs Aff Hous</td>
<td><strong>2011-2020 Allocation of Affordable Housing Need</strong> by City/Township, April 2009 Minneapolis = 4,224; St. Paul = 2,625</td>
</tr>
<tr>
<td>Policies Strategies Aff Housing</td>
<td>Methodology for Allocation includes: Transit Service Level: the level of transit service in given community. Low-income households are more sensitive to transit services; locating affordable housing near transit opportunities is public policy goal. Methodology in report makes adjustments based on a classification of transit service available in communities.</td>
</tr>
<tr>
<td>Roles and Strategies in Process</td>
<td><strong>A. Council creates affordable housing opportunities</strong> in the region through several programs and initiatives. 1) Creating choices with housing vouchers; Metro HRA administers federal Section 8 Housing Choice voucher program, and several related programs, use the existing private rental market to provide affordable housing for low-income seniors, disabled individuals and families for rent; 2) <strong>Scattered suburban public housing</strong>, Family Affordable Housing Program (FAHP) 150 scattered site units in 11 cities in suburban Anoka, Hennepin and Ramsey Counties <strong>B. Determines housing needs</strong>; Council made an estimate of the region’s overall need for new affordable housing units between 2011-2020, and allocated that need among communities; community responsible for identifying land needed to accommodate both its overall forecasted growth and its share of the region's affordable housing need. <strong>C. Grants</strong>; Local Housing Incentives Account makes grants to communities to help create, preserve affordable rental and ownership housing. <strong>Housing Tools &amp; Strategies include</strong>: <strong>Land Acquisition for Affordable New Development (LAAND) program</strong>; (Minnesota Housing, Metropolitan Council, Family Housing Fund; loan financing to assist communities in meeting their affordable housing need objectives; priority to proposals seeking acquisition of land that close to job growth areas or significant numbers of lower wage jobs, allows for density consistent with achieving affordability, minimizes vehicle miles traveled, is proximate to public transit, implements Green Communities criteria, Minnesota Overlay or comparable program in development process. MC funds available to Livable Communities participants.</td>
</tr>
<tr>
<td>Organization / Plan</td>
<td>Central Corridor Affordable Housing Partnership</td>
</tr>
<tr>
<td>---------------------</td>
<td>------------------------------------------------</td>
</tr>
<tr>
<td>Mission/Vision</td>
<td>Lower income HH be able to live within walking distance of line, existing residents in adjoining n’hoods be able to remain and not be displaced by rising housing costs and redevelopment, and community will have voice in how n’hoods change.</td>
</tr>
<tr>
<td>Goals Aff Hous</td>
<td>Goals: Preserve multi-family housing, and affordable SF/Section 8 housing; sufficient share of new units are affordable; adjoining n’hoods protected from negative effects of involuntary displacement; will vary depending on stage of CC development etc.</td>
</tr>
<tr>
<td>Needs Aff Hous</td>
<td>-City and/vs Met Council goals as applied to CC. City: requires developers seeking finance assist ensure that 30% units are affordable; City says can meet MC goal, CCAHP - does not assure units will be built. Met Council: 37.5% new units to be affordable</td>
</tr>
<tr>
<td>Issues Chall Aff Hous</td>
<td>-Large share of low income households along CC, many of them renting -Involuntary Displacement / Gentrification; change in community, families deciding to move for various reasons -Foreclosed Homes; and acquisition of as hedge against future gentrification -NSP St Paul; troubling process, 7 unused public subsidy options/$, East side vs CC -Risk of conversion to market rate rents; evaluating whether privately owned subsidized rental housing near CC is at risk, and strategies to preserve affordability -Changing Land Values along Univ Ave; implications of -Met Council; joint-development power for land it owns -Long-term Affordability; Community Land Trusts, etc; means to assure -Identification of affordable housing; what housing falls within aff hous range, needs to be mapped, including vacant bldgs and foreclosed units</td>
</tr>
</tbody>
</table>
| Policies Strategies Aff Hous | SHORT Term: current conditions of slow market, foreclosure crisis, large supply of vacant homes  
LONG Term: strong housing demand, strong developer interest to produce market rate, > property values, conversion of low cost rental to higher rents or other, and > property taxes driving out lower income homeowners  
Set the stage for development that revitalizes n’hoods while building in protections from displacement where possible. Aggressive policies to add and maintain affordability must be key part of CC Housing Policy.  
NEW PRODUCTION STRATEGIES:  
A. Goal setting  
1. Determine % new units that should be affordable, at levels betw 60-30% for rental, 80-60% for ownership. Consider that n’hoods on east are all affordable currently. What % should be targeted at 30% AMI, 50% AMI per St Paul housing policies?  
2. Location and type of new affordable units, sig differences betw west and east/downtown costs/markets, City projects ½ of new units downtown, with affordable housing part of the mix  
3. Tracking progress, web based mapping to track new housing activity. Check City capability, or HousingLink.  
B. Early Land Acquisition/ Banking  
City has used/banks all Met Council funds, some acquisition has occurred; concerns about interim holding costs |
1. **Strategic Acquisition of Foreclosed Properties**, attach afford restrictions based on CC proximity, or control over future private development. Esp MF properties entering foreclosure.

2. **Planning for Specific Sites**; possible that DCC redflag sites in coop’ with n’hoods/CCAHP/non-profits, incl site specific scoping

3. **TC Community Land Bank**; TCCLB and CCAHP in discussions with St. Paul and private parties about acq of foreclosed homes.

4. **Identification of new or underutilized resources for housing production**

   - Tax Increment Financing, New Market Tax Credits, predevelopment loans eg Nat Housing Trust Prog. etc.
   - Met Council make use of its joint-dev powers for Bus Barn site, eg convey property for less than market value.

5. **D. Neighborhood Acceptance esp in Frogtown and Rondo**; new afford housing = community resistance? DCC could contribute to n’hood discussion and planning

6. **E. Use Zoning to Promote Affordability**

   1. Learning from Hiawatha LRT, what % of new units built were actually affordable? CCAHP will look at?
   2. Both Cities, eg if Inclusionary Zoning only in St. Paul, will any aff hous get built in St. Paul?
   3. Do City Policies drive up housing development costs?

7. **Inclusionary Zoning Density Bonuses, other incentives**; planning for a time when market is "hot", City includes IZ etc in Comp Plan, needs to be integrated into zoning; process happening now?

8. **F. Advocating for Funding Sources to Prioritize AH/TOD**, eg state/City prioritize St. Paul tax credits

9. **G. Evaluating Role of Sustainability Measures**; esp if major energy conserve benefit to landlords, attach affordability restrictions

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**PRESERVATION STRATEGIES FOR EXIST AFFORDABLE HOUSING ALONG CC**

1. **Goal A1** Set Goals for ownership units, targeting assistance for lower income HH threatened due to > property taxes.

2. **Goal A2**- Preserve exist publicly assisted, and unassisted yet still affordable.

   - Develop Early Warning System of Neighborhood Change; eg gentrification, etc

   - Acquisition of Foreclosed Homes and Attachment of Affordability Restrictions; CC n’hoods should be priority, and there is intense competition for acq of SF FC homes; CCAHP perhaps MF focus, opportunities for non-profit adq? Eg partner with Ramsey Co and TCC Land Bank>

   - Land Trusts and other forms of Shared Equity Homeownership; CCAHP did analysis of at-risk MF, perhaps non-profit/for profit roles and sync with CTOD

   - Preserving subsidized rental housing at-risk of converting to Market Rate Rents; Identify and acq high-priority bldgs?

   - Purchase Options; eg GMHC approaches UofM homeowners to avoid turnover to rental, purchases option to buy later for $2000/home.

   - City Rental Rehab Programs; review and revise agreements with landlords for rent increase limits. Right of First Refusal Ordinance; eg for rental allows tenants 1st chance to buy bldgs when up for sale

   - Limits on Property Tax Increases; multi-factors, alert people to efforts going on and connections, target limits to certain groups?

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**Using sustainability measure in preservation efforts**

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**Roles and Strategies in Process**

- Roles and goals are evolving, scope is fluid and context dependent
- Discussion; identifying opportunities, collaborating to strategize, assisting to preserve and acquire and related scoping and tools
- Identification of opportunities for CCAHP/DCC/neighborhoods to collaborate and share, from planning through site review
<table>
<thead>
<tr>
<th>Organization / Plan</th>
<th>University District Alliance (from 2007–2009 PROGRESS REPORT, and Alliance website)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mission/Vision</td>
<td>Legislature authorizing the creation of alliance that “may facilitate, initiate, or manage projects with the board (of Regents), city, or other public or private entities that are intended to maintain university partnership district as a viable place to study, research, and live” (House File 1063). 2007?</td>
</tr>
<tr>
<td>Goals/Aff Hous</td>
<td>To have a campus/community area that is a desirable and sustainable place to live, learn, work, do business, and visit</td>
</tr>
<tr>
<td>Policies Strategies Aff Hous / etc</td>
<td>Developing a shared identity and commitment to greater coordinated action. Expand reach and impact of demonstration projects; Sharpen zoning and regulation; Engage students as residents and citizens; complete development of a master plan for the District; Attract private developers and other partners to undertake transformative projects; Create a nonprofit corporation to take the work of the UDA to the next level</td>
</tr>
<tr>
<td>Roles and Strategies in Process</td>
<td>UDA Initiated several demo projects, is developing District-wide master plan. Initiatives (pp 14-17) have produced results: <strong>Preserving and Increasing Home Ownership</strong>: 22 homes target area threatened with conversion to rental, preserved for long-term owner occupancy. Through new Home Buyer Incentive Program, min 15 new HH will be attracted to purchase homes <strong>Property Maintenance, Standards, and Regulation Initiative.</strong> <strong>University District Master Plan</strong>: Phase I of University District Plan; knit together n’hood, City, and Univ plans for shared vision. <strong>Current Initiatives</strong>: UDA partnering w Greater Mn Housing Corp (GMHC) to preserve/promote home ownership; three initiatives: <strong>Live Near Your Work</strong>; promotes homeownership in the District to those who work there <strong>Homeownership Preservation Program</strong>; helps homeowners at life’s transitions sell to another owner-occupant. Voluntary program targeting 2 areas SE Como: Como Ave. on north to Elm on south and 22nd Ave. on the east to 18th Ave. on the west. Marcy-Holmes: Both sides of 7th St. SE on north to 5th St. SE on south and 8th Ave. SE on east to 4th Ave. SE on the west. <strong>Homebuyer Incentive Program</strong>; encourages people to purchase and live in homes in the District. <strong>Next Steps and Recommendations</strong> - <em>Expand the reach and impact of the work</em> that was begun in the demonstration projects: Home ownership preservation, Home buyer incentives, Live Near Your Work campaign, Commercial district and safety improvements - <em>Complete Zoning, Planning, and Regulatory Review</em>, acknowledging unique environment, market forces of the University District, incl consider creation of overlay or services district to address zoning, development reg, regulatory services, public safety. - <em>Complete the development of the District master plan</em>; Attract/work with private developers, develop quality infill that adheres to master plan sustainability and design goals. - Create a nonprofit corporation to advance Alliance mission <strong>Assistance Need from State Legislature</strong> <strong>UDA requesting $8.3 million funding from Legislature to support achieving goals</strong></td>
</tr>
</tbody>
</table>

Central Corridor LRT, Sustaining Affordable Housing, The Neighborhood Connection. June 2010

51
1) Funding for Staff and operations ($800K), expand existing demo projects to move toward homeownership balance ($2.5M); Capital to catalyze other private investment ($5M)

2) Legislation that supports the achievement of the vision for the University District; allow local jurisdictions to exceed State Building Code O&M requirements; Support for programs that promote historic preservation/leverage private investment in existing older homes; require “relative homesteaded” properties be registered with local municipality (cities may opt to require rental licenses);

3) Infrastructure that supports University District objectives

**Partners - Key Partners in CC**

| Steering Committee (organized mid-2007) of representatives of member organizations: 3 University of Minnesota leaders, 2 Minneapolis City Council members director CPED, Presidents each five neighborhoods & 4 business associations, Student leaders Mn Student Assoc and Grad & Professional Student Assembly UofM, Representatives from Augsburg College/other partners | To achieve its vision, the Alliance will need to rapidly evolve to add; An enduring corporate identity, entrepreneurial and nimble ability to undertake focused, transformative projects; high level staff leadership dedicated full time to achieving vision; sources of sustainable capital to expand demonstration projects and catalyze private investment Developers, and public working with Alliance to shape planning/design of current or considered projects, and to collaboratively identify other dev opportunities. |

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Central Corridor LRT, Sustaining Affordable Housing, The Neighborhood Connection. June 2010
<table>
<thead>
<tr>
<th>Organization / Plan</th>
<th>St Paul Comp Plan Housing Chapter</th>
<th>STRATEGY 3: Ensure availability of affordable housing across the city</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mission/Vision</td>
<td>Saint Paul continues to embrace its decades-old commitment to an all-incomes housing strategy. H2</td>
<td></td>
</tr>
<tr>
<td>Goals Aff Hous</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
| Definition of Aff Hous | Demands are particularly great: H2  
  - **Maintaining older housing stock**, est deferred maintenance needs, SF housing low / moderate income tracts > $750M  
  - **Homeless housing**, Up to 8,000 pers/yr homeless/Ramsey Co, $131M needed ~ 2010 address demand long-t homeless housing  
  - **New housing construction**, at range income levels; new critical to the vitality over time. New market rate housing development, protection, enhancement of existing neighborhoods absolutely necessary to maintain, enhance tax base H2 |
| Needs Aff Hous      | - **Affordable** if household spends no > than 30 percent of gross income on housing, rent or mortgage H22  
  - Met Council, affordable to HH at 60% of AMI |
| Issues Chall Aff Hous | - **Public housing, publicly-assisted low-income housing**: Public Housing Agency consistently under funded last several years H2  
  - **Aging housing stock** will demand sustained reinvestment to maintain its vitality. H3  
  - **Where market less vibrant, household incomes are lower**, investment in rehab will demand higher levels public support; recent surge in vacant and foreclosed properties has disproportionately impacted some same areas  
  - **Key Trends**:  
    - **More people**. The Met Council projects St Paul will grow by 44,160  
  - **Existing rental housing, projects expiring.** 1/3rd was produced/now maintained with public $. Low Income Housing Tax Credits (LIHTC) were used, many LIHTC projects at risk of expiring every year. City/partners must make > effort to keep units affordable, reinvest as needed. |

**Central Corridor LRT, Sustaining Affordable Housing, The Neighborhood Connection. June 2010**  
**53**
| Policies, Strategies Aff Hous | Locational Choice. Every area of City can be accessed by ind and HH earning low & mod incomes. **Strategic $ for production of new housing units** affordable to low & mod incomes is another top funding priority. **Preservation of Exist Afford Housing Units.** Support: 3.1 *Preservation of publically-assisted and private aff housing. Proposes goal of “no net loss in public housing units.”* PHA has begun to sell scattered site homes, with replacement. -Use of LIHTC, historic tax credits, other app funding $, to maintain exist low-income units. City/HRA w Mn Housing, CDCs, property owners. -Advocate for reg/state/fed policies for construct, preserving aff housing. -Support preservation of other low-income units private owners & mgmt. -Continue to support use of state property tax incentive for aff rental. -When HRA dems aff housing, follow City’s replacement housing policy. **New Affordable Housing Production.** Goal, disperse affordable housing; City/HRA and partners, by: 3.2 *Good faith effort to subsidize new mixed-income housing that includes some aff units, ensure > geog distribution.* -Encourage; buying private-owned aff hou & land for aff hou by non-prof, CDCs, land trusts etc. -Require all District Councils, City TForces; plan for production & preserve of aff hous in their area; district plans, small area plans, station area plans, other. -Ownership and rental targets. Healthy mix, City/HRA assisted new units: 3.3 Rental: min 30% aff to HH at 60% AMI, of which at least 1/3rd aff to HH at 50% of AMI, and min 1/3rd aff to HH at 30% of AMI. Owner: min 20% aff to HH at 80% of AMI, plus additional 10% aff to HH at 60% AMI. -Explore mechanisms; ensure owner aff hous units remain affordable min 10-15 yrs |

-Continues to embrace decades-old commitment to an all-incomes housing strategy. H2
-Anticipated population growth, demand for small one- & two-person units, built city, need to increase City’s tax base; greater housing density will hallmark next 20-30 years. Importance of stability of existing neighborhoods, based on strategic integration of housing and other land uses with transportation, this density should be focused on transit, commercial corridors eg Central Corridor/University Ave, etc H3
-Support of housing affordable to low & moderate income HH is key City/Housing Redevelopment Authority (HRA). Priority. H3
-Given existing stock, preference is preserving existing affordable housing over new production; greater cost effectiveness.
-New production serving changing demographics will be necessary.
**Major Strategies:**
-Build on St Paul’s strengths. Encourage the market to build housing that uses land efficiently, strategically along commercial corridors
-Preserve and promote established neighborhoods. Effective provision of infrastructure / services, older housing reinvigorated.
-Ensure the availability of affordable housing across the city.

Residents, or about 21,000 households, by 2030. H2
**Continued immigration**, adding to those under 30, creates demand for larger family units, housing sensitive to people of diverse cultures
**Decreased housing affordability.** Housing affordability > concern. Economic conditions, last ten years, greatly < affordability, home owners and renters across all income levels. H3
### Roles and Strategies in Process

- **Strategies** to revitalize neighborhoods > impacted by foreclosure, disinvestment demand cooperative, longer-term, community-wide efforts, must reach beyond scope of City government, well beyond just physical repairs
  - City and partners must strive to maintain economic, cultural diversity of neighborhoods that receive much new development. Given limited size of public budgets, City/HRA resources must be strategic, selective;
  - City and partners must allocate much > resources to physical rehab of older homes, including energy-efficiency updates
  - City and partners must protect existing low-income housing, support development of new housing that includes units affordable to low & moderate income owners, renters. New affordable units highly needed where low / moderate income have few housing choices. H5

#### Funding Priorities

**Limited size of the housing budget:**

**Implementation:**

City/HRA:

a) Develop Annual Housing Plan, including:

- with neighborhood partners, set rehab goals, develop strategies tailored to neighborhoods.
- set City-wide goals for production of housing units by income/price range and tenure.
- vacant/problem properties ID’d for demolition; based on criteria in policy 2.3
- support Planning Commission; key zoning studies eg viability of accessory units, and density bonuses and other incentives for aff hous production

b) Reconvene Housing Coordination Team, including community reps.

c) Inventory housing conditions, coord rehab programs and resources with community partners
d) Partner with organizations that have constituencies in need of mixed-income affordable housing, particularly in site acquisition
e) Engage in ongoing data collection to inform housing activities and
| City/HRA be selective about types of housing projects to assist financially.  
| -Incentives, zoning, creative partnerships, leveraging of other resources should be part of assistance.  
| -City/HRA reinvesting in existing affordable housing and home improvement make most of limited public housing resources.  
| -Housing rehab, preservation of exist affordable housing, new production of low & moderate income housing **should be top funding priorities over next five to ten years.**  
| -Fig. H-K. Housing Activity Areas. H6. Shows activity areas, strategies and priorities. | investment, including:  
| -1) publically-assisted aff housing  
| -4) areas with less vibrant housing markets  
| -5) Central Corridor "score card" for housing, constructed & substantially rehab'd in CC, including web-based mapping product re current housing activity in CC |
### Regional Approach
When market picks-up, will need to be such approach.

**Inclusionary Zoning**
City Exploring. Tension with CCAHP, as Inclusionary Zoning is a key CCAHP long-term strategy.

**CC Affordable Housing Partnership**
CCAHP, is in transition; LISC may pick-up the CCAHP process

- Property Tax Scheme (Rena): No data, can’t establish that LRT will result in > property taxes. Also too big an area for capture. If issue is Rondo, be specific/focus analysis, and target solutions

**Market Conditions**
will be key, and when; can incentivize developers

**Station Area Planning and District Councils**
DC’s may not be “owning” station area planning/plans. Housing Conversations; are old, yet new people being engaged.

### Comp Plan
is guiding document

**Housing Advisory Group**
issues/recommendations:
- Land Control, acquire and control
- Broaden view of where aff hous goes in CC to maximize opportunity to increase amount, eg key perpendicular corridors like Dale, Snelling, Rice
- New finance mechanisms for gap financing eg corridor TIF; traditional $ not significant enough to address affordable housing

**Inclusionary Zoning**
City is exploring its use. St Paul at disadvantage if Mpls not doing?!

### Implementation
**State put $2M to Land Bank along CC; its use:**
- Saxon Ford site
- 1433 University Ave. Wing Young Huie temp use. City holding/cost and expense that will have to be paid back.
- Yr. 2013-2014, will market sites. 2013 major construction done (west first/Hamline?)
- In the works: 202 project at Dale and Univ, 2700 Univ Emerald project.

**Lowertown and Artist’s Community**
- Don’t have price controls on condos etc.
- Value/role as cultural amenity.

**Raymond and Univ Ave**
- Role of artist’s community to pioneer housing and change

**Station Area Planning and District Councils**; DC’s may not be “owning” station area planning/plans. **Housing Conversations**; are old, yet new people being engaged.

**Neighborhood Stabilization Program NSP and funds**; what they mean in conversation targeted to D7 and D8?

**Program repacking**? Eg NSP, LAAND, etc?

<table>
<thead>
<tr>
<th>Partners - Key Partners</th>
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</thead>
<tbody>
<tr>
<td>Community extensively/involved “lots” in various projects. Downtown projects and partners:</td>
</tr>
<tr>
<td>- Common Bond; Commerce Bldg, Minnesota Bldg.</td>
</tr>
<tr>
<td>- ACON; Renaissance Box (aff rental)</td>
</tr>
<tr>
<td>Mpls</td>
</tr>
<tr>
<td>- market is doing housing at west end of CC, DCC and Funder’s Collab wanting coordinated strategy, but both may be 3rd parties in the process?</td>
</tr>
<tr>
<td>- Some type of “Investment Framework” may help</td>
</tr>
</tbody>
</table>
## Mission/Vision

1.3 The Corridor Today p7-8
Est Development Potential of Each Station Area (1/4 mile or 5 min walk)
Potential Res Units, Office Retail, Ind, etc
The Vision
Principals, 2.2, p 12
2 Benefit and Strengthen Diverse Communities along the Corridor
Diversity is greatest asset, change is welcome and inevitable, must occur in
ways that enhance rich variety of distinct neighborhoods, cultures,
businesses. LRT should act as catalyst for “lifting up” the many communities,
maintain and diversify and preserve existing housing stock for all
income groups, celebrate and recognize unique culture, heritage of area.

## Goals Aff Hous

2 Benefits and Strengthen…
Objectives 2.1 and beyond, some address housing, res, ownership and rental
2.3 Objectives and Strategies see P 13-14

## Issues Challenges Opportunities Aff Hous

Defining Areas of Change & Stability
LRT has potential to result in many positive changes; identifying where
change is likely and ways to manage this change are the primary aims of the
Development Strategy. The Areas of Change and Stability diagram (pp. 37-38
in the document) outlines the area that will most likely be the focus of change
as a result of LRT and areas where the existing characteristics – whether low-
rise residential or employment – are intended to be protected from change.

### Fig. H-C. New Housing Demand projected, Central Corridor by 2030.
Anticipated to create demand for new transit-oriented housing and commercial
development, potential for 9,100-11,250 Rental Units; 2,175-3,450 Ownership
Units Total by 2030.
- University Ave: 3,950-5,050 rental; 1,675-2,450 ownership
- Capitol: 150-200 rental; N/A ownership
- Downtown: 5,000-6,000 rental; 500-1,000 ownership

## Policies Strategies Aff Hous

Transit-Supportive Land Uses & Densities
- Promote a mix of transit-supportive uses, such as medium-to-high density
residential, small format retail, restaurants and institutions.
- Provide a range of housing types and sizes that will cater to both new and

Chap 5. Market Conditions and Develop Potential p 25+
Chap 7. TOD Experience
existing members of the community.
- Animate the street by positioning entrances to individual units at grade and by locating active uses such as restaurants and retail on the ground floor.

**Transit Opportunity Zones, p 83-84**
Multi-faceted, geographically-defined zone intended to support, encourage opportunities for improvement and investment along CC. TOZ of two policy layers; 1) Enabling layer; establishes priority approach for range of financial and policy incentives, planning efforts, infrastructure investments, economic development initiatives and capital improvements; and 2) Regulatory Layer that contains a set of transit-supportive planning and development directions.
Also Regulatory Framework Recommendations p85+

**The Central Corridor Overlay District**
The Central Corridor Overlay District was established to facilitate implementation of transit-supportive zoning for the corridor, to promote redevelopment of area into a mixed-use urban district along CC LRT. New regulations replace the Central Corridor Interim, were approved by City Council on 4/23/08; subsequently modified by Council to add Western, Victoria, and Hamline as defined stations areas for purposes of overlay requirements, effective on Dec. 3, 2008. Affected Parcels typ within ¼ mi of station area/University Ave; 1. Emerald to Snelling, 2. Snelling to Lexington, 3. Lexington to Marion; maps available on-line.

St Paul Comp Plan (2002)
St Paul Comp Downtown Development Strategy (2003)
State Capitol Area Comp Plan (1998)
Precinct and Small Area Plans (emphasize development principals and guidelines that promote Comp Plan objectives, etc)

<table>
<thead>
<tr>
<th>Roles and Strategies in Process</th>
</tr>
</thead>
<tbody>
<tr>
<td>Implementation: 20 Community-Building Strategies</td>
</tr>
</tbody>
</table>
- Require partnerships on many fronts to realize their implementation and success. Has 20 Community-Building Strategies to help these partnerships begin, including: an inclusive housing strategy with options and incentives for promoting affordable home ownership; a parking management strategy with suggestions for maximizing available parking while minimizing conflict with non-auto uses and activities; options for strengthening local businesses and promoting building ownership; ideas and agreements that ensure the local community benefits from LRT; among others.

*Should be used to help frame a dialogue* around priorities, establish who is responsible for what, and identify future partnerships and collaborations.

7.4 What we can learn from Hiawatha p. 32, incl Impacts on Land Values, New Development, etc
7.5 LRT Lessons learned p 33+ Residential Gentrification p 34 incl Supply Side Finance, SS Regs, Home Ownership Assistance Community Benefit and Public Realm Improvements p 36
### CITY OF ST. PAUL, CENTRAL CORRIDOR: DOWNTOWN STATION AREA PLAN

<table>
<thead>
<tr>
<th>Organization / Plan</th>
<th>Downtown Station Area Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Goals Aff Hous</strong></td>
<td><strong>Comp Plan</strong> 3.3 <em>Citywide Ownership and Rental targets for healthy mix, when City/HRA assisted new units:</em>&lt;br&gt;Rental: min 30% aff to HH at 60% AMI, of which min 1/3rd aff to HH at 50% of AMI, and min 1/3rd aff to HH at 30% AMI&lt;br&gt;Owner: min 20% aff to HH at 80% of AMI, plus additional 10% aff to HH at 60% AMI</td>
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<td><strong>Needs Hous / Aff Hous</strong></td>
<td><strong>CCDS Potential demand for 9,100-11,250 rental units and 2,175-3,450 ownership</strong>&lt;br&gt;University Ave. 3,950-5,050 rental, 1,675-2,450 ownership&lt;br&gt;Capitol 150-200 rental, ownership N/A&lt;br&gt;Downtown 5,000-6,000 rental, 500-1,000 ownership</td>
</tr>
<tr>
<td><strong>Issues Challenges Opportunities Aff Hous</strong></td>
<td><strong>Market FCast LongTerm Potential/2030:</strong>&lt;br&gt;<em>Rental</em>= 5000-6000 units&lt;br&gt;<em>Owner</em>= 750-1200 units&lt;br&gt;<em>Office</em>= 1,880,000 sf&lt;br&gt;<em>Retail</em>= 100,000 – 150,000 sf&lt;br&gt;<em>Hotel</em>= 300 rooms&lt;br&gt;Introduction of LRT will not create new markets; LRT has potential to amplify and reposition real estate and market demand.&lt;br&gt;<em>Fig 1.7 Vacant/underutilized sites</em> within ¼ mile with redevelopment potential, over a dozen key strategic redevelopment sites identified:&lt;br&gt;-Potential for significant new housing, esp rental infill units&lt;br&gt;-Housing and n’hood development offers &gt; opportunity for new investment over next 30 years; and expansion of housing options&lt;br&gt;-Residential develop should be successful at sites where an interesting view of some landmark eg river, Capitol, etc&lt;br&gt;-Young people and empty nesters are prime markets for urban living; access to convenient transit an attraction&lt;br&gt;-New residential units will drive future retail potential, esp n’hood based retail and services&lt;br&gt;-Distinct lack of residential density in heart of downtown</td>
</tr>
<tr>
<td><strong>Policies Strategies Aff Hous</strong></td>
<td><strong>2.2 Land Use, and 3. Place Specific Opportunities</strong>&lt;br&gt;<em>Promote Innovative Re-Use of Historic Buildings</em>; esp underutilized Endicott and Pioneer bldgs; opportunity to expand housing etc in core&lt;br&gt;<em>Promote Reinvestment in Strategic Redevelopment Sites</em>;&lt;br&gt;- N side of Diamond site for high-intensity mixed-use&lt;br&gt;- LRT through Central Station block &gt; opp to kick-start into of diverse mix of new uses, incl res and grade related retail&lt;br&gt;- Union Depot; Actively promote 4 adjacent redevelopment sites; high-profile opps for creation of new mixed-use incl</td>
</tr>
</tbody>
</table>
residential
- Redevelop underutilized parcels on S side of Prince St with infill mixed or res development
- 4th Street; Promote infill and redevelopment as premier downtown mixed-use redev opps, with bldgs upper floors generous ceiling heights etc accommodating urban mix from res to live-work, etc

4.0 Getting There

**Develop Lowertown Master Plan:** incl addressing of specific housing needs and opportunities,

**Zoning:** Introduce parking maximums eg res dev permitted 50% of min parking ratio typ required in other zones; and specific requirements for min retail frontages at street levels of comm/retail/res bldgs

**St Paul Urban Renewal Historic District:** SPHPC should initiate process for listing District on National Register, as well as designation as local heritage preservation district

**Leverage Strategic Partnerships,** see below.

<table>
<thead>
<tr>
<th>Partners - Key Partners</th>
<th>St Paul PED, Public Works, Parks and Rec; Central Corridor Project Office; Public Art St Paul; MetroTransit, St Paul Area CoFC; St Paul Riverfront Corp/Design Ctr; BOMA; Capital River Council; St Paul HPC; property owners/developers; St Paul Convention/VB; Ramsey Co RRA; Capital City Partnership, etc</th>
</tr>
</thead>
</table>
| Align of activities with partners | St Paul PED: gauge future development proposals  
St Paul CoFC; promote strategic redevelopment sites  
Capital River Council; on-going participation in planning and development decisions  
Property owners/developers; work closely with partners |
| Organization / Plan | Central Corridor Station Area Plans  
10-22-08 adopted as addenda to CC Development Strategy of St Paul Comp Plan | Rice Street Station Area Plan | Dale Station Area Plan | Lexington Station Area Plan |
<table>
<thead>
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<tbody>
<tr>
<td>Mission/Vision</td>
<td>New investment in housing, commercial, retail.</td>
<td>World Cultural Heritage Dist, continued involvement of Frogtown CDC, new retail at NW corner of Dale University</td>
<td>Evolve as place with more employment, greater range of businesses, vibrant n’hoods, new and enhanced public spaces</td>
<td></td>
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University Ave: 3,950-5,050 rental, 1,675-2,450 ownership  
Capitol: 150-200 rental, ownership N/A  
Downtown: 5,000-6,000 rental, 500-1,000 ownership |
| Issues Challenges Opportunities Aff Hous | Market FCast 2030:  
**Rental:** 500, does not preclude aff hous before 2014  
**Owner:** 500, rental market will eventually push ownership mort  
**Office:** ---  
**Retail:** ---  
**Industrial:** ---  
**Hotel Rooms:** ---  
LongT potential for 800 condos  
Opportunities for redevelopment of Sears site, State lands, League of Mn Cities parcels, infill both  
Modest residential growth, | Market FCast 2030:  
**Rental:** 400-600,  
CDC Collaborative, Unidale Site Mixed Use potential  
**Owner:** 50-100,  
Scattered town homes, live-work  
**Office:** 50,000 sf,  
Small Spaces Live-Work; Some Institutional  
**Retail:** 50,000 sf,  
Ground Floor of Mixed Use, Frogtown Square, Unidale Industrial;  
**Hotel Rooms:** -  
Modest residential growth, | Market FCast 2030:  
**Rental:** 200-250  
**Owner:** 75-150, rental market must be established first to push ownership market  
**Office:** 250,000 sf,  
institutional development will drive office dev for first 10-15 years  
**Retail:** 90,000 sf,  
ample redevelopment sites for retail development. Snelling will influence success at Lexington Industrial;  
**Hotel Rooms:** -  
Modest residential growth, but |
<p>| Policies Strategies Aff Hous / and General Strategies | 4.1 Guiding Principles - Station Areas | Future Invest in 5 Character Areas (fig 4.1): New Urban Infill, Reintegrating Como Place, Rice Main St Corridor, Rice Urban Village - Greater res focus internal to site fronting onto proposed Rice St Village - New development along Como and Rice provide mix of res – retail, first floor units along Rice for live-work flex spaces | Future Invest in 5 Character Areas (fig 4.1): Strengthening the Ave, Reinforcing the Dale Hub, Marking the South Entry, Building around Park Edges, Sensitive Neighborhood Infill - Half-depth infill and flex live-work spaces encouraged along the Ave - True mixed-use in the Dale Hub - Mix, with Res, and first floor flex live-work fronting Rondo Park - Multi-unit res and live-work may be appropriate in South Entry |</p>
<table>
<thead>
<tr>
<th>Strategy w LCDA funds, Development Density / Intensification Bonuses</th>
</tr>
</thead>
<tbody>
<tr>
<td>9.0 Innovative Finance</td>
</tr>
<tr>
<td>- TIF; incl new aff housing, hous rehab, resources to mitigate property value increases</td>
</tr>
<tr>
<td>- Invest St Paul; CC east of Lexington, mortgage foreclosure, targeted investment, etc</td>
</tr>
<tr>
<td>- STAR; grant/loan eligibility includes res improvements</td>
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<tr>
<td>- Reg TOD Bank; legislative action will be required, aggregate and invest funds for high quality TOD with mixed-income housing</td>
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</tbody>
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<table>
<thead>
<tr>
<th>Best Practices Aff Hous</th>
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<tbody>
<tr>
<td>- TOD Demonstration Site using League of MN Cities parcels</td>
</tr>
<tr>
<td>- Complete communities; diverse community, gentrification and displacement of low income is prime concern. Use supply-side regulatory and finance incentives to encourage construct of aff hous, options for assisting individuals and families to purchase their homes. Options; securing community benefits, TIF, STAR, RTOD Dev Bank, Invest St Paul.</td>
</tr>
<tr>
<td>- Transition will happen over TOD Demonstration Site at UniDale Mall</td>
</tr>
<tr>
<td>- Transition over time, plan for, be flexible</td>
</tr>
<tr>
<td>- Complete communities. Diverse, same strategies etc as for Rice.</td>
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</tbody>
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<table>
<thead>
<tr>
<th>TOD Demonstration Site at SW corner of Univ Lexington</th>
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<tbody>
<tr>
<td>- Transition over time.</td>
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<tr>
<td>- Complete communities.</td>
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<tr>
<td>Partners - Key Partners</td>
</tr>
<tr>
<td>---</td>
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<tr>
<td>Align of activities with partners</td>
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<tr>
<td>Organization / Plan</td>
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<td>---------------------</td>
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<tr>
<td>Mission/Vision</td>
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<tr>
<td>Goals Aff Hous</td>
</tr>
<tr>
<td>CCDS</td>
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<tr>
<td>Market FCast 2030: Rental= 500-600, Res will not mature or materialize until retail dev is sorted out Owner= 300-400, Res will not mature or materialize until rail is in Office; 300,000 sf, Mixed use along Ave both sides. Office above W‘green’s. Retail; 450,000 sf, Future retail will include significant entertainment component. Bus barn? Industrial; - Hotel Rooms; 150, Market needs to be more mature/more dense to support hotel &amp; need more of everything to justify.</td>
</tr>
</tbody>
</table>

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67
| Policies Strategies Aff Hous | Future Invest in Snelling StaArea, Character Areas (fig 4.1): Improve Midway Shop Dist, Strengthen the Ave, Sensitive N’hood Infill, Revitalize Snelling Main St. | Future Invest in Fairview, Character Areas (fig 4.1): Neighborhood Repair, Sensitive N’hood Infill, Ave of Parks, Twin Urban Empl Campuses | Future Invest in Raymond, Character Areas (fig 4.1): Raymond Historic Village, Prestige Employ Dist, Supporting Stable Emp, Extend S St Anthony N’hood |
| | Keys to success include: -preserve integrity/charact of Hamline Midway and MerriamPk n’hoods while continuing to promote new and diverse housing options -provide flex and permissive LU strat including mix of uses **Bus barn** opp as strategic mixed use parcel incl housing **Univ Ave N** side infill sites for mixed use incl res or live-work; S side opp for higher density **Snelling Ave N** of Univ first floor comm or live-work **Neighborhood Infill** incl rehab and provision for new accessory units; N of Univ | Preserve integrity of exist res and viable emp; promote new TOD with flex LU strat. **Twin Urban Campuses;** higher density w comm and res along Univ Ave integrated uses w/ bldgs **Ave of Parks;** broad mix of uses **N’hood Repair;** res, live-work, new low-rise res along Aldine **N’hood Infill;** rehab of exist SF, and new MF town homes and accessory units | Plan and activities should reinforce Univ-Raymond Dist Historic Review Design Guidelines - **Raymond Hist Village/UnivRaymond Hist Dist;** adapt reuse of bldgs and sensitive construct of infill for mixed uses incl res; live-work first fl units on Univ Ave - **Prestige Emp;** mainly emp focus - Supporting Stable Emp; mainly emp focus - Extend S St Anthony N’hood; evolve as mid-rise |
| | Future Invest in Westgate, Character Areas (fig 4.1): Raymond Historic Village, Prestige Employ Dist, Supporting Stable Emp, Extend S St Anthony N’hood | | **Corporate Address on Eustis;** limited res restricted to W edge of new park **Berry St N’hood;** mid-rise bldgs oriented around int courtyard **Strengthen Mixed-Use Corridor;** limited res?, broad mix of uses along edges of Univ Ave **High Tech Employment Campus;** limited res, restricted to W edges of new park |

-LongT potential for 1000 new residential units
-Most Opportunities within Midway Shopping Dist
-N side block infill, corridor repair
-S side new urban mixed use village

-Modest growth housing, commercial; mixed-use infill and more community facilities.

-office, only modest investment in mixed-use infill development and related community facilities and services
-History, arts, culture attract new residents, will spur invest’ in renovate of old and construct new condo lofts and aps
-New forms of res and comm, preserve and strengthen historic character

-facilities, new employment uses.
-Substantial growth housing and comm; new res making up about 1/3 all new res forecast along CC
-Two new transit villages anchored by green spine
## Best Practices Aff Hous

- **TOD Demonstration Site at Bus Barn parcel**, partner with Met Council, use combo of financing eg TIF, STAR, RTOD bank, etc
  - Transition over time, plan for and with
  - Involve local partners

- **TOD Demonstration Site at Western Employment Campus**
  - Transition over time, plan for and with
  - Involve local partners

- **TOD Demonstration at NE Corner of Raymond and Univ**
  - Transition over time, plan for and with
  - Involve local partners

- **TOD Demonstration at Tech Park North of Univ Ave**
  - Transition over time, plan for and with
  - Involve local partners

## Roles and Strategies in Process

## Partners - Key Partners

| Union Park DC, Hamline Midway Coalition, Met C, chamber and business groups, etc | Major land owners, Union Park DC and Hamline Midway Coal, St Paul Port Authority, chamber and business groups, UnivUnited | St Anthony Park CC, St Paul HPC, St Paul Port Authority, chamber and business groups, UnivUnited, prop owners |
| St Anthony Park CC, St Paul Port Authority, chamber and business groups, UnivUnited, prop owners |

## Align of activities with partners

| Union Park DC and Hamline Midway Coal; review dev apps and promote and work with residents, etc |
| - Met Council, strategic site disposition |
| - Chambers and business groups; interests etc rep |
| - Univ United; assist in dev review with DCs, etc |
| Union Park DC and Hamline Midway Coal; review dev apps and promote and work with residents, etc |
| - St Paul Port Authority; infill and redev will require consulting with |
| - Chambers and business groups; interests etc rep |
| - Univ United; assist in dev review with DCs, etc |
| St Anthony Park CC; review dev apps and promote and work with residents, etc |
| - St Paul Port Authority; infill and redev will require consulting with |
| - Chambers and business groups; interests etc rep |
| - Univ United; assist in dev review with DCs, etc |
| St Anthony Park CC; review dev apps and promote and work with residents, etc |
| - St Paul Port Authority; infill and redev will require consulting with |
| - Chambers and business groups; interests etc rep |
| - Property owners; consult with, econ dev partners, in advance of dev apps |
PLANNING/LAND USE/HOUSING PRIORITIES
INCLUDING “PRIORITY ACTIONS FOR CITY PARTICIPATION”
FROM DISTRICT PLAN SUMMARIES, PLANNING DISTRICTS IN ST PAUL
Greg Pates 3-19-10

In the Summaries, “Priority Actions for City Participation” are identified, and strategize that the City and District work to implement the projects identified in Plans by applying for City resources in competitive processes, eg Capital Improvement Budget (CIB), Sales Tax Revitalization program (STAR), and working though the regular City Dept operating programs.

Downtown District 17 Development Strategy (2005)
Priority Actions for City Participation unclear:
(these have been included in corridor summary draft report 3-4-10 tools and strategies section)
- Increase the number of housing units downtown, number of ownership units to balance with existing rental. Provide a range of price options in new housing.
- Ensure that new housing meets City’s Policy, 10% units assisted w/ City funds be affordable at 50% metro median income, 10% affordable at 30%. Increased life-cycle housing.
- Complete housing development in N Quadrant, adding senior housing. Continue City/neighborhood partnership to promote added residential, involving neighborhood early in process.
- Re AH, Preserve/enhance existing residential structures through on-going maintenance/ rehab, preserve existing housing in historic buildings, promote better mix of units types, costs and sizes.

North End-South Como District 6 Plan (2006)
Priority Actions for City Participation included:
(these have been included in corridor summary draft report 3-4-10 tools and strategies section)
To encourage development according to this vision, includes that the City should:
- Focus, with appropriate plans, 40-acre studies and design guidelines, on key redevelopment areas: Rice Street, area S of Oakland Cemetery; area around Jefferson-Smurfit/Union Brass; Como-Front-Dale triangle. Particular attention to whether TND zoning supports development/design objectives.
- Update the Arlington-Jackson Small Area Plan. Market existing res/comm rehab programs, and City’s Home Loan Fund. City’s Plan Summary amended 9/05 to include reference to set of voluntary design guidelines for SF and duplex new construction; 8/06 to include key recommendations from Wheelock Bluff/Rice Street Plan.

Priority Actions for City Participation included:
(not all of this has been included in corridor summary draft report 3-4-10 tools and strategies section)
- Land Use/PED. Intensify development on major transport corridors, for more jobs, housing. Do 40-acre study to determine appropriate zoning

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along major thoroughfares. On University Ave, combine high-density res with high-density comm uses. On Dale create ped-friendly environment by increasing comm density esp at intersections and adding high-density MF res. Make full utilization of Dale Street Shops and Minnehaha Mall. PED prepare a small area plan for the lower Rice Street, Minnehaha Mall areas.

- Increase number of housing units, preserve and rehab existing housing. Adopt design guidelines. Encourage new AH via new construction, infill, incl 3 or > bedrooms, and for elderly. Increase level of ownership and rental property to meet variety of incomes needs. Encourage creation of community land trust to mitigate gentrification. City maintains publicly assisted housing physically and financially.

- Zoning priorities include; conduct a forty-acre study of the entire district to determine the appropriate zoning for the district. Study feasibility of creating another TN category for more density on University. Rezone of properties for higher density new construction or rehabilitation on S side of Sherburne considered case by case. Extend TN2 zoning along Dale from Thomas to Mhaha, both sides. Rezone NE, NW corners of Western and Thomas to TN2.

**Summit-University District 8 Plan (2009) SUPC**

*Priority Actions for City Participation included:*

(Not all of this has been included in corridor summary draft report 3-4-10 tools and strategies section)

- Land Use and Zoning City Priority Actions included; Develop University/Dale intersection in accordance with Dale Station Area Plan. Improve and enhance City’s early notification system (ENS) re pending applications. Ensure that zoning and variance statutes, procedures are followed, citizen input is strongly considered. Develop city-wide infill design guidelines.

- Housing: _none of the housing recommendations were listed as priorities for City Participation._

SUPC housing priorities included; Preserve existing housing with special commitment to preservation of AH. Adopt policies, create programs to enable residents to improve, maintain owner occupied homes. Increase housing options for seniors.

- Additional SUPC priorities included; SUPC encourages increase funding for rehab of existing housing, City partner in creation of annual housing fair, support the Rondo Land Trust in providing AH, development of MCASA homes, and that City/HRA give preference in granting tentative developer status to proposals that incorporate life-cycle housing.

**Como Plan District 10 Plan Summary (2007)**

*Priority Actions for City Participation included:*

(None this has been included in corridor summary draft report 3-4-10 tools and strategies section)

PED: Provide life-cycle housing, maintaining low to med density residential feel of the neighborhood. Encourage developers and property owners to follow design guidelines developed by District. Explore redevelopment opportunity at Sholom Home, other District locations as they arise.


*City Action; to encourage implementation, City should include in its budget/program priorities, includes:*

(Included in corridor summary draft report 3-4-10 tools and strategies section)

Use City enforcement powers and financing to fix distressed properties. Collaborate to improve access to housing maintenance assistance. Develop alternatives to SF housing. Provide info/resources for maintaining existing housing esp low-income. Continue/expand loan, grant programs to improve rental.

City Action; to encourage implementation, City should include in its budget/program priorities, includes:
- Shopping center SW corner Lexington/University be redeveloped w/ housing, mixed-use or destination businesses, be ped-scaled, buildings close to the street (PED, affected owners)
- Continue regular maintenance of housing stock. Identify and notify residents of need, investigate grants funding sources
- Strengthen/reinforce Central Avenue as residential area by installing landscaped buffer to screen adjacent commercial and industrial uses

Other/non-comm new development along University Ave be mixed-use, ped-scaled, etc
- 3M building be renovated into professional businesses and/or housing

Snelling Hamline D13 Neighborhood Plan (2007)

Priority Actions for City Participation included:
- PED
- 2) Promote Transit Oriented Development, street design for motorists, bus and rail, while at all times respecting and encouraging the safety of pedestrians
- 3) SnellHam requests use of Development Principles for University Ave for Univ Ave development
- 4) Implement Urban Village Principles for new development

SH NP 2007 Priority, but Not listed as a Priority Action for City, includes:
- Investigate/corrected zoning violations, concern esp include illegal conversion of housing to too many rental units
- Continue funding City programs eg Pride in Neighborhood Housing program (ext home improvements)
- Maintain character of Snelling Hamline as mostly residential w/ quality housing opportunities for homeowners, renters with a range of incomes


Policies and Recommendations. And City Action; to encourage implementation, City should include in its budget/program priorities, includes:
- Maintain neighborhoods as predominately residential. Major new development be mixed-use and located along transit routes or on underused or inappropriately developed sites. Large/regionally-oriented developments are not appropriate for community scale.
- The character of the neighborhood as primarily one of owner-occupied SF homes be maintained while supporting opportunities for newly constructed rental
- Rehabilitation of existing housing priority over new construction
- Iris Park area grow as a residential area, reconsider industrial zoning to facilitate new res and comm

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7. Land along University Ave support new mixed-use that include affordable housing units
8. Consider zoning changes to facilitate new mixed-use or residential development, not negatively impact land values or business investment
10. Rental housing is big part of MP. Landlords, universities be encouraged to be accountable in property management. City should help community create a forum for finding troubled properties solutions, aid

*Actions Requiring City Leadership include:*

6. Encourage new mixed-use development along transit routes, on underused or inappropriately developed sites, esp University Ave., Iris Park neighborhood, intersections of Cleveland and Marshall, Fairview and Selby, and Snelling and Selby
8. Promote rehabilitation of existing housing with the assistance of City-sponsored programs

*Actions Requiring Leadership by Community Council include:*

1. Encourage new mixed-use development along transit routes, on underused or inappropriately developed sites, esp University Ave., Iris Park neighborhood, intersections of Cleveland and Marshall, Fairview and Selby, and Snelling and Selby
2. Promote the rehabilitation of existing housing with the assistance of City-sponsored programs.
8. Establish a rental housing forum that is a service for landlords, tenants, neighbors, and universities to find solutions and aid for troubled properties

**St. Anthony Park D 12 Community Plan (2008)**

*Priority Actions for City Participation included:*

*(none this has been included in corridor summary draft report 3-4-10 tools and strategies section)*

*Land Use; City Priority Actions include:*

1. Amend Comp Plan and Zoning (not priority) to include appropriate land use changes in S. St. Anthony reflecting LRT in Univ Ave corridor, evolution to more connected res/comm, respecting industrial base
9. Design Standards; Conduct zoning study with Raymond area station planning to evaluate rezoning the University-Raymond TOD district to TN districts to achieve desired standards and design

*SAP Actions include:*

- Increase the life-cycle range of housing types and affordability. Identify parcels outside of TOD district for market rate and affordable urban style town homes, flats and co-ops, and infill opportunities esp duplex & triplex housing.
- Encourage redevelopment within historic TOD district for mixed-use commercial and housing types including apartments, condos, loft-style units. Council to develop a proposal for approp mix of housing options in identified areas for a range of housing for empty nesters, independent seniors, young families.
- Promote life cycle housing in new res. May include an affordability and housing needs study.
- Following adoption of 2009 Comp Plan, City plans to conduct land use study of South area to determine appropriate future mix of ind, res, comm, other uses.

**Macalester-Groveland District 14 Community Plan Area Plan Summary (2001)**

*(none this has been included in corridor summary draft report 3-4-10 tools and strategies section)*

*Actions Requiring City Leadership includes:*
10. Develop design guidelines for residential and commercial development
11. Buffer housing from traffic and commercial parking
13. Explore options to resolve parking problems to lessen tensions between res, comm, institutional uses
14. Protect residential alleys from abutting commercial uses by limiting their access

*Actions Requiring Leadership by Community Groups includes:*
24. Provide information and referral services to area residents (District Council)
25. Improve communication between residents and the community council (District Council)
None specific to housing/AH
<table>
<thead>
<tr>
<th>Organization / Plan</th>
<th>Mpls Plan Housing Chapter</th>
<th>CPED (2/8/10 interview with Mike Christensen)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mission/Vision</td>
<td>Promoting stable, affordable, high quality housing choices for all residents</td>
<td>- None specific to CC yet, are being worked on, better idea in 6-7 months, eg how many units wi ½ mile of CC stations.</td>
</tr>
<tr>
<td>Goals Aff Hous</td>
<td>Regional Goal for Mpls from 2011-2030 is 4224 new AH units. Priorities for creating and retaining affordable housing are in City’s Unified Housing Policy. High priority on creating housing affordable to HH earning 50 percent or less of the metropolitan median income, also recognizes the importance of meeting needs across the housing continuum. The City of Minneapolis Unified Housing Policy requires that all projects of 10 or more units receiving assistance set aside 20% of units as “affordable.”</td>
<td>- Looking deeper into housing etc at Univ/Stadium Village area.</td>
</tr>
<tr>
<td>Definition of Aff Hous</td>
<td>Housing costs (rent/mortgage payment) &lt; than or equal to 1/3rd (30 %) of the gross income of HH earning &lt; 50 % of metro median income (MMI).</td>
<td>- UofM support for CC. Esp future concentration of students, staff, faculty live-work in corridor desired.</td>
</tr>
<tr>
<td>Needs Aff Hous</td>
<td></td>
<td>- Univ Alliance, and how it develops housing policy; MC thinks they are taking the right steps.</td>
</tr>
<tr>
<td>Issues Chall Aff Hous</td>
<td>Community Stabilization and Market Bldg Disadvantaged communities face multiple challenges eg disinvestment, crime, underperforming schools, are mutually reinforcing, Property speculation / poor management of rental housing exert additional destabilizing effects. <strong>See Map 3.1 Affordable Housing Existing Distribution</strong> Variety of housing developments in Minneapolis is a good match for its diverse population. But a relative scarcity of transitional housing designed for the aging baby boomer generation approaching retirement. City supports the development of housing that enriches these options and meets people’s varying needs.</td>
<td>1- Ensure CC is built, if not built, no TOD aff housing. Need to create good places, attracting people, enable living at lowest housing and transport costs. 2- As region/City plan and program station area improvements so areas are attractive live work places; public realm/infrastructure and housing. 3- Get ahold of sites at reasonable costs. 4- Provide better, and recognize, City, UofM, and Univ Alliance housing strategies. Goal/concept; more students, staff, faculty living and working close to campus. 5- Relax current pressure on Aff Housing Trust Fund (AHTF). $10M/yr. Extreme grant pressure, is being used as gap funder of last resort. AHTF subject to yearly fight over $ authorized.</td>
</tr>
</tbody>
</table>
Policy 3.1: Grow by increasing the supply of housing.
Support the development of new medium- and high-density housing in appropriate locations
Use planning processes, other, for community engagement
to build community understanding of important role urban density plays
Continue to streamline city development review, permitting, and licensing
3.2.1 Encourage/support housing development along transit station areas
Affordable Housing & Homelessness
Policy 3.3: Increase housing that is affordable to low and moderate income households.
3.3.1 Use housing development finance programs to foster growth in city’s affordable housing stock
3.3.2 Use city housing resources and partnerships to preserve affordability of existing affordable housing
3.3.3 Provide affordable housing, both rental and ownership markets at broad range of income levels
3.3.4 Support policies/ programs that create long term, perpetually affordable housing units
3.3.5 Support development of housing with support services, help HH gain stability
3.6 Use planning processes, RFPs for city owned properties, community engagement processes to dialogue with community about affordable housing, compatibility with neighborhoods.
3.3.7 Increase low-income family access to ongoing rental assistance.
3.3.8 Foster partnerships with housing developers, financial institutions, faith communities, others to extend the city’s capacity to create AH
3.3.9 Partner with municipalities, County, metropolitan, state and federal agencies and policymakers, to develop a regional strategy for increasing the supply of affordable housing, supported by a more predictable, long-term revenue stream.
Policy 3.4: Preserve & increase the supply of safe, stable, affordable supportive housing for homeless youth, singles and families.
3.4.1 Promote increased dev of housing for very low-income households earning 30% or less of MMI.
Community Stabilization and Market-Building
Policy 3.5: Improve stability/health of communities of concentrated disadvantage through market building strategies, preserve strategies
3.5.3 Use city housing finance programs criteria, give preference
- AHTF and current construction of aff housing is an economic development opportunity. In current down market, aff hous (using AHTF etc) is “construction of choice.”
- Staff, faculty, student housing, with students near “lip” of campus. Univ Alliance approach, etc.
- Regulation of substandard properties.
- Land Use changes and guidance. Many traditional Industrial (IND) areas reguided to Mixed Use (MU), eg SEMI.
- 06 Industrial LU Policy; housing will not take all land, mix of some trad IND and also MU.
- In SEMI/Bioscience Corridor; attractive area for doctors/residents in PPark and Como neighborhoods

Other programs (from Mpls Plan):
Multifamily Housing Development Programs
Affordable Housing Trust Fund Program (AHTF) 
Affordable Ownership Housing Development Program 
Emergency Shelter Grant (ESG) Program 
Higher Density Corridor Housing Program
Low-Income Housing Tax Credits (LIHTC) 
Multifamily Housing Revenue Bond (HRB) Program 
Nonprofit Development Assistance Program
Tax Increment Financing (TIF)
Joint Multifamily Housing & Business Development Program
Capital Acquisition Revolving Fund CARF
Single Family Housing Development Programs
Century Homes Program
Distressed Properties - Vacant Housing Recycling Program
The Home Ownership Program
Home Ownership Works (HOW) Program
Housing Replacement Tax Increment Districts
Senior Housing Regeneration Program™ (SHRP)
Mortgage & Home Improvement Programs
CityLiving – Mortgage Loans
<table>
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<tr>
<th>Best Practices</th>
<th>Mixed income housing (contains dwelling units targeted to households of varying means) is increasingly being built <strong>Community Stabilization and Market Bldg;</strong> Housing management issues responses include diligent/creative code enforcement, promotion of infill ownership housing, creation of a program that focuses on vigorously remedying issues at most problematic locations.</th>
<th>May be some pilot projects.</th>
</tr>
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| Roles and Strategies in Process | Implementation  
**Housing policy implementation:** CPED Housing Policy & Development Division, with Regulatory Services, Health & Family Support, other depts and partners. Housing Division administers programs which develop and preserve affordable housing, eliminate blighting influences, encourage private market activities, and assist low income households in purchasing and rehabilitating homes. Include direct assistance programs as well as various fiscal devices, and are funded through a variety of different sources.  
**Land Use:**  
*Short-term:* Zoning and Subdiv Ords, Development Review Process; CPED and Assessor Lead  
*Medium-term:* Small Area Planning; CPED lead  
**Housing/Affordable Housing**  
*Short-term:* Grant and Loan Programs, Code and Reg Framework, Response to Foreclosures, Inspections; CPED and Reg Service lead  
**Affordable Housing,** meet or exceed AH goals by supporting dev of range of housing choices, esp in areas w/o concentration of low-income housing  
**Affordable Housing Programs and Fiscal Devices, including:**  
*The Multifamily Housing Development* section administers financing programs to develop & preserve affordable housing, focus on mixed-income MF rental housing and ownership housing projects with 10 or > units.  
**Affordable Housing Trust Fund AHTF,** see next column.  
**Affordable Ownership Housing Development Program**  
Joint-effort SF and MF, to create affordable single family, duplex, and multifamily ownership units. Funds available to developers (Nonprofit developers, for-profit developers, and low- to mod income Households) to cover construction gap or affordability gap.  
*Market is the most dominant player  
- Public buys, reserves, plans, regulates land  
- No aff housing in Mpls and CC unless AHTF, and other key public players MHFA and HUD  
- No aff housing unless Mayor and City Council push for aff hous in CC (they are). Without AHTF, City push, etc, non-profits etc less or not willing to do their part  
**The AHTF Program** provides gap financing (the difference between conventional financing and project costs) for affordable and mixed-income rental housing production and preservation projects. Approximately $8 million to $10 million/yr. Eligible: Nonprofit and for-profit developers. Periodic competitive RFP process that is generally coordinated with Minnesota Housing Finance Agency RFPs. |
| **Higher Density Corridor Housing Program**  
Provides funding source for public (CPED) acquisition of sites for multifamily housing development on or near community, commercial and transit corridors in *The Minneapolis Plan*).  
See other programs in next column. |  |
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<tbody>
<tr>
<td><strong>Partners - Key Partners in CC</strong></td>
<td>Univ Alliance, Mpls Neighborhoods, TC Land Bank, CC Funders Collaborative, MHFA and HUD</td>
</tr>
</tbody>
</table>
| **Align of activities with CC partners** | - **TC Land Bank.** Unique, $44M to bank land that fronts CC, housing on north side of corridor.  
- **Funders Collaborative.** John Shardlow (Bone stroo) doing a look at Mpls small area plans, aff hous and other needs etc composites.  
- **Small Area Plans.** Are “gospel” in guiding housing etc. Approved by neighborhoods, part of CPU.  
- **Regional/Met Council.** Need for regional to City push/planning to keep people in City near rail lines with life cycle/aff housing. |
| **How to improve working with others** | - Most exciting, biggest potential/transformational energy for neighborhoods, CDCs, etc is when local org/Dist Councils etc recruited investment and developers, eg Longfellow Station  
- Univ Alliance recognizes this, recruits developers and investment, working with them |
| **How to improve collaboration, acting jointly w DCC** | DCC / Councils, look at successes (recruiting local investment and developers), best practices, benchmarking  
1) Invest/develop successes: Cedar R’side & African Development Corp; Bassett Cr / Bryan Mawr / Harrison neighborhoods; Webber Camden, Aldy store at Penn Lowry (Wellington); Prospect Park neighborhood  
2) Best Practices and Benchmarks:  
a) St. Paul, public infrastructure and small business investment / investment at station areas  
b) How neighborhoods “recruit” investment and developers |
General Land Use Policy
Cities regulate land use so that they can accommodate new growth and respond to change while maintaining aspects of the community that are valued by its residents, workers and businesses. General land use policies are a balancing act: encouraging quality new development while moderating impacts on existing areas. The City uses land use features – including nodes, corridors, and centers – to direct the location and intensity of various land uses. These are mentioned throughout this chapter, and described in detail in the Land Use Features section.

General Residential and Other Uses
The many residential neighborhoods of Minneapolis – with their access to many urban amenities and tree-lined streets, sidewalks, and front yards that contribute to traditional urban form – are an attractive and valuable community asset. Like the rest of the city, these residential areas must sometimes change to accommodate shifts in market demand and increases in population. Change may include not only new residential development, but various public and semi-public uses that support this development. These policies intend to guide the balancing of two values: maintaining the character of these residential areas while allowing for their growth and change.

Policy 1.8: Preserve the stability and diversity of the city's neighborhoods while allowing for increased density in order to attract and retain long-term residents and businesses.
1.8.1 Promote a range of housing types and residential densities, with highest density development concentrated in and along appropriate land use features.
1.8.2 Advance land use regulations that retain and strengthen neighborhood character, including direction for neighborhood serving commercial uses, open space and parks, and campus and institutional uses.
1.8.3 Direct uses that serve as neighborhood focal points, such as libraries, schools, and cultural institutions, to designated land use features.

Land Use Maps
This section displays the existing and future land use maps for the City and describes their features. These maps are graphic depictions of the growth and development in the City of Minneapolis.

Map 1.2, the future land use map, is the official policy map of The Minneapolis Plan for Sustainable Growth. The intent is to show how the City will provide for a range of housing types and commercial and industrial uses in order to accommodate a diverse range of families and individuals, income groups and businesses. The future land use map also provides guidance for the regulatory structure that implements the plan, including the City’s zoning ordinance.

There are seven main categories shown on the future land use map:
Urban Neighborhood (UN)— Predominantly residential area with a range of densities, with highest densities generally to be concentrated around identified nodes and corridors. May include undesignated nodes and some other small-scale uses, including neighborhood-serving commercial and institutional and semi-public uses (for example, schools, community centers, religious institutions, public safety facilities, etc.) scattered throughout. More intensive non-residential uses may be located in neighborhoods closer to Downtown and around Growth Centers. Not generally intended to accommodate significant new growth, other than replacement of existing buildings with those of similar density.

General Commercial (CO)— Includes a broad range of commercial uses. This designation is reserved for areas that are less suited for mixed use development that includes residential.

Mixed Use (MU)— Allows for mixed use development, including mixed use with residential. Mixed use may include either a mix of retail, office or residential uses within a building or within a district. There is no requirement that every building be mixed use.

Public and Institutional (PI)— Accommodates public and semi-public uses, including museums, hospitals, civic uses, stadiums, airport related uses, and college and university campuses. Note that some smaller uses (including schools, libraries, and emergency services) may be incorporated into Urban Neighborhood, where they are generally allowed.

Open Space and Parks (OP)— Applies to land or water areas generally free from development. Primarily used for park and recreation purposes, natural resource conservation, or historic or scenic purposes. This designation does not capture privately-owned and operated open spaces and plazas, such as Crystal Court in the IDS Center.

Industrial (IN) Includes areas suited for industrial development and limited supporting commercial uses. Generally found within Industrial Employment Districts, with a high level of policy protection, an emphasis on job retention & creation. IN uses have primacy over other uses.

Transitional Industrial (TI)— Industrial areas located outside of Industrial Employment Districts will be labeled “transitional” since they may eventually evolve to other uses compatible with surrounding development. Although they may remain industrial for some time, they will not have the same level of policy protection as areas within industrial districts. In addition to this general future land use map, the comprehensive plan incorporates by reference land use recommendations from a number of small area plans that cover various sub-sectors of the city. These plans should be consulted for applicable areas when making development decisions, as they provide more detailed guidance. Additional information, including a summary of recent small area plans, is provided in Appendix B.

While the future land use map does not have residential density categories, guidance for these is included in the policies for land use features (below). The existing land use map does show how these densities are currently distributed throughout the city. The densities specified below are not meant to be precise, but rather to provide guidance to the appropriate range for each category.

Low-density residential – Primarily single family and two family residential, with less than 20 dwelling units/acre

Medium-density residential – Primarily smaller scale multi-family residential, with 20-50 units/acre

High-density residential – Primarily higher intensity multi-family housing, with 50-120 units/acre

Very-high density residential – Primarily very high intensity multi-family, with more than 120 units/acre

The future land use map also includes land use features that guide and direct future growth and density. These are described below.
In Appendix B, there are maps and tables which further illustrate the plan for future land use and where density and growth will be accommodated throughout the city. While these are not intended to specifically guide parcel-level land use decisions, they demonstrate that the city is able to accommodate planned development consistent with stated goals and policies. The chart below shows the general relationship between the land use features and the density levels. Actual densities within these features may vary depending on a variety of conditions, including site size and orientation, surrounding neighborhood character, unit mix, and other factors.

_Urban neighborhood_
Predominantly residential area with a range of densities. May include other small-scale uses, including neighborhood serving commercial, and institutional and semipublic uses (for example, schools, community centers, religious institutions, public safety facilities, etc.) scattered throughout. More intensive non-residential uses may be located in neighborhoods closer to Downtown and around Growth Centers. Varies, but _predominantly low density (8-20 du/acre)_; not intended to accommodate significant new growth or density.

_Community corridor_
Primarily residential with intermittent commercial uses clustered at intersections in nodes. Commercial uses, generally small-scale retail sales and services, serving the immediate neighborhood. Part of the City’s planned Primary Transit Network, with some exceptions. _Medium density (20-50 du/acre)_, transitioning to low density in surrounding areas.

_Neighborhood commercial node_
Generally provide retail or service uses on at least three corners of an intersection. Serve the Surrounding neighborhood, with a limited number of businesses serving a larger area. Mix of uses occurs within and among structures. _High density (50-120 du/acre)_ , transitioning down to medium density in surrounding areas.

_Commercial corridor_
Historically have been prominent destinations. Mix of uses, with commercial uses dominating _High density (50-120 du/acre)_ , transitioning down to medium density in surrounding areas.

_Activity centers and growth centers_
Mix of uses with citywide and regional draw. High intensity of uses, including employment, commercial, office, and residential uses. Encourage the development of medium- to high-density housing immediately adjacent to Activity Centers to serve as a transition to surrounding residential areas. _High density (50-120 du/acre) and very high density (120-200 du/acre)_ , dependent on context.

_General commercial_
Includes a broad range of commercial uses. This designation is reserved for areas that are less suited for mixed use development that includes residential. Typically located within other land use features. _Residential generally not appropriate_ for these areas.

**Industrial Employment Districts**
**SEMI industrial employment district provides an opportunity for industrial growth within city**

Criteria for designating Industrial Employment Districts:

- Protected areas intended for industrial growth and expansion without residential uses in their boundaries
- Designated in the Industrial Land Use and Employment Policy Plan

1.14.3 Restrict the development and expansion of non-industrial uses within designated Industrial Employment Districts, limiting non-industrial uses to the types of uses and locations designated in the Industrial Land Use and Employment Plan.

1.14.4 Strongly discourage new residential uses in Industrial Employment Districts.

**Industrial/transitional industrial**

Includes areas suited for industrial development and limited supporting commercial uses.

Transitional industrial districts may transfer to another use over time, while industrial districts are preserved for industrial use. Residential generally not appropriate for these areas.

**Transit Station Areas**

Transit Station Area (TSA) is a land use policy feature arising from regional investment in dedicated, fixed-route transit lines, referred to as “transitways” in the Metropolitan Council’s 2030 Transportation Policy Plan (e.g., light rail transit (LRT), commuter rail, and busway).

TSAs call for tools that maximize potential community development benefits of transit while also strengthening and protecting the surrounding neighborhoods. The transitway system, and its accompanying TSAs, is a component of the city’s and region’s Primary Transit Network (PTN). TSAs are generally located on regional transitway corridors, which have faster service with less frequent stops than other PTN routes. Public investment per station is typically fairly high. Local PTN routes, often located along commercial and community corridors, also provide high quality service – but tend to have more frequent stops and therefore less investment per station area.

The following general characteristics should be used to guide policy application and implementation steps in these areas:

- TSAs will be the subject of established master plans that identify and/or prioritize areas for change and preservation, with specific goals and objectives for redevelopment, public infrastructure, density and urban design.
- TSAs are located within an approximate ½ mile radius from transit stations, reflecting an understanding that most walking trips to and from transit stations are ten minutes or less in duration. Density, human-scale urban design, and public infrastructure are especially critical in these areas. The actual size of TSAs is influenced by directness of routes, physical barriers, and the potential for those barriers to be lessened or bridged.
- Potential TSA densities and/or redevelopment opportunities are generally highest within ¼ mile of the transit station, but are also dependent upon factors such as existing neighborhood character, and the availability and cost of land.
- TSA development is designed with the pedestrian, bicyclist, and/or transit user in mind.
- TSA development serves individuals who are more likely to use transit (e.g., residents of higher density housing and office and retail workers).
TSA development includes small-scale retail services that are neighborhood in scale and from which pedestrians, bicyclists, and/or transit riders are likely to benefit (e.g., coffee shop, day care, dry cleaners, small-scale grocery, flower shop).

The Minneapolis Plan does not delineate the precise geographic extent of these policy areas.

Policy 1.13: Support high density development near transit stations in ways that encourage transit use and contribute to interesting and vibrant places.

Growth Centers
Growth Centers are busy, interesting and attractive places characterized by a concentration of business and employment activity and a wide range of complementary activities taking place throughout the day into the evening. These activities include residential, office, retail, entertainment and recreational uses.

There are currently four designated Growth Centers, including:

- **University of Minnesota.** After Downtown, the University area is home to one of the largest concentrations of employment in the city. The University is a major presence in the city, with significant land use, economic, transportation, housing and cultural impacts on the city and region. While the University functions as a semi-autonomous body, it is part of an urban fabric that requires working in partnership with the City to weigh and balance diverse issues, interests and priorities. The area around the University includes significant residential densities, in part due to the large student population. However, surrounding neighborhoods, some of the oldest in the city, are concerned about spillover impacts of the University on their residential character. Consideration needs to be given to limiting negative impacts on these areas.

In addition to the University itself, the SEMI area is an industrial employment center, with ongoing public investment in infrastructure to encourage additional industrial growth. The intensity of human activity and the scale of development and investment behoove a positive and productive working relationship with the University, the surrounding neighborhoods and business community.

**Table 1a: Commercial Corridors**
Cedar Ave S / Minnehaha Ave Hiawatha Ave to Washington Ave S
Riverside Ave / 4th St S 15th Ave S to Franklin Ave E
University Ave SE Washington Ave SE to Emerald St
Washington Ave S Cedar Ave S to 10th Ave N

**Table 1b: Community Corridors**
15th Ave SE / Como Ave SE University Ave SE to 29th Ave SE

**Table 1d: Activity Centers**
Cedar Riverside (includes 7 Corners)
Dinkytown
East Hennepin
Stadium Village

**Table 1e: Transit Station Areas**
- Cedar Riverside
- Franklin Avenue
- Central Corridor LRT
- University & 29th Ave

**Table 1f: Industrial Employment Districts**
SEMI

**Table 1g: Growth Centers**
University of Minnesota/SEMI

Appendix B, Table 1: Adopted Small Area Plans, includes:

**Southeast Minneapolis Industrial (SEMI)/Bridal Veil Area Refined Master Plan, Alternative Urban Areawide Review (AUAR)** Como, Marcy-Holmes, Prospect Park East River Road, University Of Minnesota 7/13/01
The SEMI Refined Master Plan gives land use policy guidance to the Southeast Minneapolis Industrial area located between University Avenue SE, 15th Avenue SE, Elm Street SE and the Minneapolis/St. Paul border. As a designated Growth Center, the SEMI area is proposed for redevelopment in order to provide jobs and housing. The primary land use proposed for this area is light industrial with housing and commercial proposed along the University Avenue SE corridor. The plan also gives detailed direction for bridge and roadway infrastructure improvements, storm water management infrastructure and park components.

**Cedar Riverside Small Area** Plan Cedar Riverside 4/18/08
A land use and development plan for the Cedar Riverside neighborhood. Key policy areas include land use and urban design, economic development and transportation. The plan focuses on building connections within the neighborhood and between the neighborhood, surrounding areas and institutions.

**Cedar/Riverside Transit-Oriented Development Master Plan** Ventura Village, Seward, Cedar-Riverside 12/28/01
The Franklin-Cedar/Riverside Transit-Oriented Development Master Plan gives land use policy guidance to the areas surrounding the Franklin and Cedar/Riverside light rail stations. As two designated Transit Station Areas, the master plan proposed land uses within ½ mile of each station that provide opportunities for higher density housing, high employment work places, and other high activity uses (schools, entertainment, retail) which maximize the benefits of the LRT system. The plan also highlights the importance of improving pedestrian paths to the stations and better connections between neighborhoods.
Industrial Land Use and Employment Policy Plan Industrial areas citywide 11/3/06
The Industrial Land Use and Employment Policy Plan provides policy direction for industrial land uses and industrial sector employment in Minneapolis. Key recommendations include adopting Employment Districts for industrial uses, protecting industrial areas from redevelopment, and pursuing economic development strategies for fostering industrial job growth and city resident employment.

Master Plan for the Marcy-Holmes Neighborhood Marcy-Holmes 12/15/03 supplement 1/26/07
The Master Plan for the Marcy-Holmes Neighborhood provides land use guidance for the Marcy-Holmes neighborhood. Land use direction includes preserving the residential core of the neighborhood while protecting it from encroachment from other uses; encouraging multi-family development only on the outer edge of the residential core; promoting the development of commercial, industrial, and institutional uses in appropriate areas; and opening up the riverfront increasingly for public use. The Marcy-Holmes Master Plan Supplement provides detailed redevelopment guidance for specific sites within the neighborhood, including sites located at: 14th & 15th Avenue SE, Central Ave & Hennepin Ave, University Ave SE & I-35W, the low density residential core, and various scattered sites.

University Avenue SE & 29th Avenue SE Development Objectives and Design Guidelines Prospect Park 2/9/07
University Avenue SE & 29th Avenue SE Development Objectives and Design Guidelines provides guidance for the University & 29th transit corridor. The intent is to provide guidance for transit-supportive redevelopment of this corridor. Land use guidance is for a mix of uses, including a variety of residential, commercial, and open space. Built form and site development urban design guidelines are also included.
**CITY OF MINNEAPOLIS, CEDAR RIVERSIDE, MARCY HOLMES SMALL AREA PLANS, CENTRAL CORR 2/22/10**

|---------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Goals Aff Hous      | Principles include:  
- Emphasize a lively and diverse urban environment with compact, infill development and mixed use in existing commercial areas  
- Increase opportunities for people to both live and work in neighborhood which are affordable, accessible, partic ownership options | Select Land Use Objectives:  
*Also see Figure 1-1: Future Land Use Plan*  
- Focusing housing demand to acceptable areas on edges of neighborhood, neighborhood supports the adaptive reuse of mills between 2nd St and Main as mixed residential and commercial uses  
- No encroachment of UofM into n’hood except for University-owned housing  
- Expansion of single-family core along Fifth, Sixth, Seventh, parts of 8th Sts. |
| Issues Chall Aff Hous | Private sector development of parcels along Cedar Avenue is more feasible, but more sensitive to surrounding infrastructure than public/institutional development. Consolidating on/off ramps may improve ability to build adjacent to Washington Avenue, but may harm development environment on W-side of Cedar.  
**Market Analysis**, is summary of area’s prospects for business and market-rate real estate development.  
**General Residential Development Prospects:** Over long-term, various forms of market-rate residential may be feasible. Within 3-5 yr timeframe prospects are limited. Strong demand for rental apartments, but absent funding assistance (e.g., tax credit equity) developers not likely seek opportunities to build new market-rate rental apartment buildings.  
**Student Housing:** Student rental housing offers healthy short-term and long-term opportunity Limited opportunities for homeownership in area; most residential units that can be owner occupied are owner occupied. Anecdotal suggests more | **Objectives/Policies:**  
**Housing Balance:** about 15% owner-occupied, needs to increase homeownership to achieve balance and diversity of housing stock., more single family and/or owner-occupied housing units.  
**Improved housing conditions:** includes if student enrollment increased, UofM housing should be increased at same rate.  
**New Housing construction** to replace deteriorated units and provide for a balance of housing types, incl new multi-family housing on fringe in select locations.  
*See Figure 2-1: Housing Plan*  
Uncrowded, safe and sanitary rental housing. |
<p>| <strong>Policies Strategies Aff Hous</strong> | demand for owner occupied but very few choices. Conversion of existing rental housing to owner occupied appears unlikely; additional ownership housing originate from new development. Change likely to be incremental. |
| <strong>Best Practices Aff Hous</strong> | The Plan calls out future land uses generally for residential, mixed use, public/institutional, parks and open space, and parking/mixed use. <strong>Residential</strong>, Parcels with housing are proposed to fall into medium and high-density. <strong>Mixed Use</strong>, commercial uses with more options for housing and offices, particularly on floors above ground level. <strong>Parking/Mixed Use</strong>, include publicly-accessible parking on site if redeveloped. |
| <strong>Opportunity Sites (CR SAP Econ Dev Strategy):</strong> | <strong>Cedar Riverside – Parking Lot A (west of Cedar along 4th St. South):</strong> Current market conditions offer limited redevelopment options, student or tax credit housing, with sufficient parking/replacement of existing parking is marginally viable. <strong>South Cedar – Public housing site:</strong> vacant frontage W-side of Cedar south of 6th offers potential for mixed use infill/public parking. <strong>Former Dania Hall Site:</strong> current market conditions, only a small, single-story retail building or 3-4 story mixed use with student housing upstairs show potential financial feasibility. |
| <strong>Roles and Strategies in Process</strong> | Establishment of <strong>Development Oversight Committee (DOC)</strong> that knows the master plan in detail, will deal primarily with new development and land use changes. Review Development Proposals, Creation of Implementation Plans, Advise CPED on Redevelopment Proposals, Recommend Modifications to the Master Plan as needed. |
| <strong>Partners - Key Partners in CC</strong> | <strong>Partnerships:</strong> assistance of public departments and agencies, UofM, non-profit organizations, private developers, foundations. Neighborhood must develop |</p>
<table>
<thead>
<tr>
<th><strong>Align of activities with CC partners</strong></th>
<th>positive relationships with major developers and landowners.</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>How to improve working with others</strong></td>
<td>Also Primary Implementation Tools, Department and Agency Responsibilities, Implementation Schedule, Potential Funding Sources, in Implementation Chapter.</td>
</tr>
<tr>
<td><strong>Economic</strong></td>
<td>High representations of student and low-income households, Median household income estimated at $17,500. Much rental housing is subsidized, many apartments with substantial numbers units subsidize fed Section 8 or Section 42 (tax credit) financing. Low value: Among 336 owner-occ units, med market value est at $175,000.</td>
</tr>
<tr>
<td>Organization / Plan</td>
<td>UNIVERSITY AVE SE/ 29th AVE SE TRANSIT CORRIDOR DEVELOPMENT OBJECTIVES SMALL AREA PLAN (April 2005)</td>
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<td>---------------------</td>
<td>-----------------------------------------------------------------------------------------------</td>
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<tr>
<td>Goals Aff Hous</td>
<td>Intended to facilitate transit supportive development. Form baseline set of criteria by which current and future development activities in corridor should be directed and implemented; parameters regarding both public and private investment.</td>
</tr>
</tbody>
</table>
| Issues Chall Aff Hous | Summary Totals for South Redevelopment Area Scenarios of Intensity  
**Low:** Res=681 units; Comm.= 642,300 sf; LtIND=306,450  
**Med:** Res=908 units; Comm.= 1,694,500; LtIND=340,566  
**High:** Res=851 units; Comm.= 3,477,750; LtIND=255,375  
**Inventory and Analysis** looked at: Transit/Transport Inventory and Influence areas  
Land Values and Building Values, ½ mi radius and Ratio of LV to BV  
Age of Structures  
Zoning and Land Use  
Developed **Issues and Opportunities Diagram** |
| Policies Strategies Aff Hous | - Approx ½ mile radius around intersection of Univ Ave SE and 29th Ave SE  
- Preserving existing Prospect Park res neighborhood south of Univ Ave was a priority. Development Objectives focused primarily on land uses along Univ Ave and to the north.  
- Density, diversity, design. Density is paramount, more housing and jobs within short-walk of transit station, the > ridership.  
- Vision includes diverse new housing choices at > densities, on Univ Ave and to North of Ave, at variety of income levels, life styles, life cycle  
- Land Use and N’hood Transit Supportive Densities; Res densities needed to provide market base for retail and other services. Mixed Use necessary ingredient. Transit Station Area at Univ/29th Aves SE, res south of Univ, and pockets of res properties east of Malcolm excluded, concentrate jobs and housing densities adj to TSAs. Establish min site densities FAR 0.5 to 1 new, etc.  
- Issues and Opportunities Diagram includes redevelopment opportunity sites (underutilized or vacant), including Kemps site at 29th and Univ Aves, run-down rental housing along Univ Ave, and surface parking lots along the transitway. |
<table>
<thead>
<tr>
<th>Roles and Strategies in Process</th>
<th>Redev Phasing: Driven principally by market forces. N of Kasota underway, then S of railyards and N of University Ave (South Redevelopment Area)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Transit Supportive Principles include: <strong>Promote Partnerships</strong> to create development synergies <strong>Leverage Positive Relationships</strong>; Prospect Park, SEMI area and St Paul Midway area, and work closely with UofM <strong>Foster Mature Diverse N’hood with Expanded Housing Choices</strong>; preserve SF and garden apt character of PP, foster new opps for expanded mixed income neighborhood by creating more Aff Hous, focus housing development on range of market segments, increase amount of market rate and home ownership along with rental opps, <strong>Provide Public Sector Incentives and Flexibility in Development Regulation and Review</strong>; where demonstrated need, provide finance incentives to facilitate public objectives, reduce barriers through early public involvement in development review, establish clear/supportive land use-zoning-density requirements and flexibility in application, and facilitate redev by land assembly and banking</td>
</tr>
<tr>
<td>-Land Use</td>
<td>Several parcels recently developed within South Redevelopment Area Core area and districts to east and west. (Core area ~ 1.5 blocks either side of proposed 27th Blvd SE). Whereas they are included in calculations and development scenarios, it is not recommended for these developments to be removed or changed. Also see Residential Land Use Map.</td>
</tr>
<tr>
<td>-Zoning</td>
<td>Industrial districts, overlain by an Industrial Living Overlay District (ILOD), would permit mixing of light IND use with wide range of office, retail, service, residence uses and density up to 48 units per acre</td>
</tr>
</tbody>
</table>
**Mission/Vision**

Scope of ZPRR was to address issues included parking, occupancy, design standards, zoning, inspections, and public involvement in the development review process, building on existing initiatives and plans to create a coordinated response, with focus on what City could do to improve its regulatory processes.

-initiation of this planning process is largely based on findings of UofM Mpls Area Neighborhood Impact Report.

**Issues Chall Aff Hous**

**Table 1: Selected Recommendations for ZPRR from UofM Impact Report, includes:**

- Develop long term approach to improving condition of rental housing, increasing compliance and maintaining homeownership opportunities; Researching best practices, both local and at other campuses, to develop solutions that can be implemented; recommendations identified through ZPRR.

- Raise quality of infill housing and raise standards when necessary; review zoning, housing and site review standards in the district, related to pattern of high density, low quality infill housing

**Mpls Plan** identifies University of Minnesota and adjacent areas as a growth center, four future Central Corridor stations in the District will be included as TSAs, Univ Ave as community and commercial corridor for mixed use, etc

**NRP plans for neighborhoods** Action plans gave neighborhoods a chance to prioritize and fund key neighborhood initiatives reflecting identified goals/values, including housing

**Distinctive market conditions of this area:**

- **Sustained value of residential properties,** properties more attractive as revenue-generating rentals rather than sold as owner-occupied single family units; for properties needing substantial renovation, incentivizes replacing them with new construction

- **Ongoing trend for students to live near campus**

- **Strong rental housing market:** level of urgency – particularly relating to the preservation of existing homes that might be torn down for new development, and at times minimizing the amount of approvals and community process needed – sometimes against neighborhood wishes

**Issue Areas distilled in report:**

- **Design and Development Standards;** new small eg 1-4 unit type projects proposed and built in recent times, approved through the City's administrative review process do not require a public hearing, also concern re demolition of existing housing stock for new development

- **Planning and Zoning Framework;** collection of diverse plans, which have common themes but no unified vision; ZPRR will help to inform a larger Alliance effort to be completed by mid-2009. ZPRR process will look into the issue of the potential need for rezoning in certain areas of the District. Due to the extensive rezoning work done in past years, anticipated that major, large-scale zoning changes are unnecessary

- **Public Process;** Extent that public has a role in development process esp administrative review, a significant concern. A number of options for making process more transparent incl encouraging developers to meet with residents, other key stakeholders. Connecting groups within community; targeted groups include landlords, developers, property managers, and students. Through the Alliance, University is supporting a pilot effort to reach out.
### Roles and Strategies in Process

Includes Enforcement Recommendations, and

**Table 4, Design and Development Standards Recommendations**, including:

- **Housing Choice and Variety**: Support available for senior and affordable housing through various programs, Encourage construction of life-cycle housing options and more balanced housing choices, including housing for families, seniors, by CPED Housing and Planning

- **Historic Preservation by district**: Marcy Holmes, and one in Prospect Pk

- **Prevent demolitions**: use regs, incentives, historic pres programs, adaptive re-use

**Table 5: Planning and Zoning Framework Recommendations**, including:

- **Evaluate base zoning and rezoning** needed to align with existing policy for the area, and Strengthen policy support for desired zoning through additional planning, by CPED Planning

- **Evaluate neighborhood, district, and citywide land use plans** to determine context for decision making, efforts to fill in any policy gaps by CPED and UnivDist Alliance/UofM

**Table 6: Public Process Recommendations**, including:

- **Public notification of projects**: admin and hearing processes, City review and approval processes, incl on-line info and notices

- **Student outreach, Landlord and developer outreach**

- **Role of District as reviewer**: Support role of District Alliance as reviewer of large projects, esp those with regional impact, by CPED Planning and UnivDist Alliance

### How to improve working with others

Documents will be included as part of a final version of this report include:

- **District maps**: Existing land use, Existing zoning, Planned future land use, New construction activity, etc

- **City regulations and guidance**

- **ZPRR process**, including List of stakeholders, List of task force attendees, Notes from task force and other meetings
In 2000, the percentage of residents under the age of 35 had risen to 76% while the elderly population, those over the age of 65, had fallen to 5%. The average age of a Como resident in 2000 was 24.7 years of age. This certainly reflects the fundamental shift from a balanced residential neighborhood to a rental-based, student housing-dominated neighborhood. The past 6 years since the last census has seen an even larger shift towards rental property and a younger population in SE Como.

Housing conditions in Southeast Como are a large concern to SECIA and the entire neighborhood. Under the Community Development Block Grants program, Southeast Como’s classification has been downgraded from Protection Status to Targeted Status - recognition of the worsening property conditions in the neighborhood.

2000 US Census, owner occupied housing units fallen to 36%, rental units at 64% (by 2000 the vacant units of 1990 had been filled).

Speculative nature of the current housing climate in the neighborhood: landlords are buying properties at inflated values and in turn charging higher rents to tenants. Rental prices have skyrocketed, with a 267% increase from 1990 to 2000 in the number of tenants paying more than $1,000 in rent (68 cases in 1990 to 250 in 2000). Tenants are forced into over-occupancy to make their rent for each month, placing more strain on the properties.

Housing Goals and Strategies below generally cover the 2007-2011 time frame.

**Housing Goal 1:**
Improve the quality of the housing and property in the Como neighborhood

**Objective A:**
Continue programs that encourage and assist home/property owners to improve and maintain their properties and that attract prospective homebuyers to the neighborhood.

**Strategy HA1 Revolving Loan Program**
Continue the Phase I revolving loan program with a graduated interest scale based upon income. Low-income households may qualify for deferred loan status for health and safety items provided the homeowners continue to live in their house for seven years. Improvement items will be grouped and prioritized as follows (see full doc).

**Strategy HA2: Emergency Loan Program**
Continue the emergency loan program under the guidelines established under NRP Phase I: final details and requirements to be established during implementation. A household qualifies if they have a sudden emergency with a basic structural/safety function. No income limit, but household must use another program instead if they qualify. Credit report must show that mortgage & property tax payments are current. Eligible properties are owner occupied dwellings with 1-3 units. Land will be up to a maximum of $5,000 and will be 0% interest. Repayment deferred but due on sale.
Strategy HA3: First Time Homebuyer Incentive Program
Develop strategies to promote first time, owner-occupied, homebuyers to invest in the SE Como neighborhood. Possible partners include CEE and The Community Land Trust. Final details established during the implementation of the strategy.

Strategy HA4: Installation of Motion Sensing Lights

Strategy HB1. Resource Center
Collect resources and provide workshop/programs needed to keep Como property owners, tenants, business owners and other stakeholders informed about current opportunities and programs on issues such as residents’, tenant and landlords’ rights and responsibilities; current or proposed housing related issues; safety and security issues; youth opportunities; services for seniors; volunteer opportunities and other related information items. A neighborhood resource center will collect and provide information.

Collaborative Partners: SECIA (Housing and other Committees), Minneapolis Licensing and Inspections and the University of Minnesota.

Strategy HC1: Solar projects
Strategy HC2. Grant Writing for additional housing funding
Strategy HC3. Administration Costs for Housing Goals

From appendix.

Phase II Planning Categories
Below is a list of the various categories that can be voted on here at the Phase II Community Planning Meeting. These categories were derived from neighborhood input via surveys and interviews. The standing SECIA Committees also contributed to the formation of this list. You can also add other categories or themes that you think SECIA should focus on at the “New Ideas” table or tell us what you think we shouldn’t do at the “Dislikes” table.

Housing
- Beautification
- Development/Land Use
- Emergency Loan Program
- Energy Efficiency
- Home Improvement Loans
NEIGHBORHOOD INTERVIEW NOTES

Notes have not been added due to time and space constraints. Complete sets of notes can be obtained from Carol Swenson, Executive Director, District Councils Collaborative of Saint Paul and Minneapolis, 1080 University Avenue, St. Paul, MN 55102.
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