



CHAPTER 7 HOUSING

WHAT YOU WILL FIND IN THIS CHAPTER

- Regional Planning Efforts
- Existing Housing Conditions
- Current Housing Needs
- Our Future Housing Needs
- Housing Goals, Policies, & Recommended Actions

Shoreview was chosen as the place to call home by our residents for the award-winning school districts, the extensive park and trail system, proximity to employment and regional attractions, and safe neighborhoods. More importantly, our residents are able to call Shoreview home because they were able to find housing that met their needs.

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Past planning efforts resulted in a diversified housing base that provides housing choice and options to residents throughout their life-cycle and changing economic means. These diverse housing options along with affordability and quality neighborhoods are critical in maintaining a strong tax base and attracting/retaining residents and businesses. As Shoreview approaches the year 2040, it is essential that we retain and promote reinvestment in our neighborhoods, provide development opportunities and respond to the changes our community and the region are facing.

REGIONAL PLANNING

The Metropolitan Council has forecasted the regional growth through the year 2040. During this time period, it is anticipated that 783,000 more people will reside in the Twin Cities Metropolitan Area and the region will gain 367,000 new households. To meet this demand, approximately 13,000 new housing units a year will need to be constructed between now and 2040. Demographic shifts in the population are also impacting the region's future housing needs. One out of every five residents will be 65 years and older in the year 2040 and nearly half of the net new households will be individuals living alone. The population is also expected to be more diverse with 41% of the region's population being people of color in 2040 compared to 24% in 2010.

While the Metropolitan Council forecasts anticipates significant growth in the suburban edge and emerging suburban communities, growth in the urban and urban center communities will be attractive due to investments in regional infrastructure, including transit ways. As a suburban community, Shoreview is in position to absorb our forecasted growth, including our allocation of affordable housing, as our location is accessible to the urban core and employment centers and there are opportunities for redevelopment and infill development.

The Metropolitan Council has also identified several challenges that need to be addressed in order to meet the forecasted demand for housing. These challenges include:

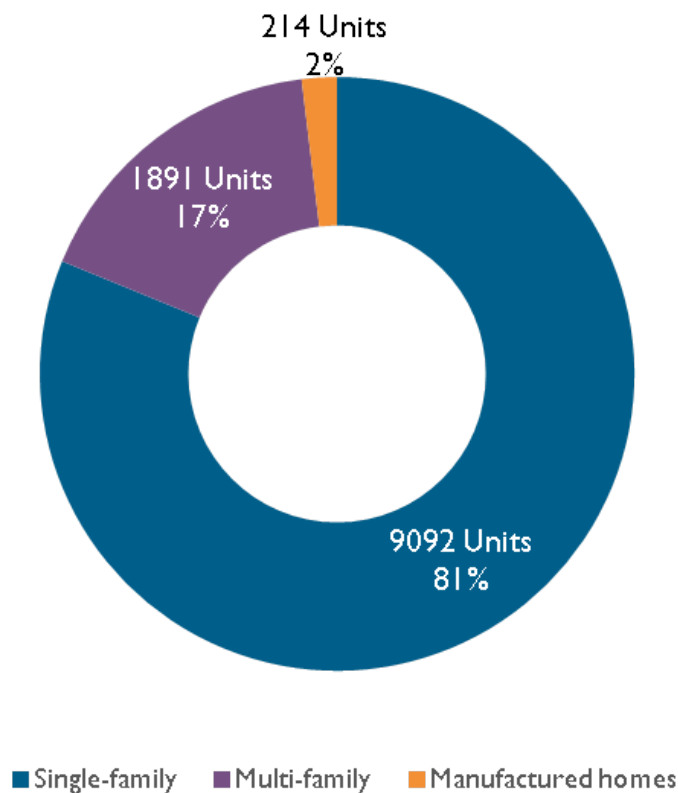
1. The growing need to preserve the existing housing stock
2. The rising housing cost burden
3. The increase of people living in areas of concentrated poverty
4. An inadequate supply of affordable housing
5. The scarcity of financial resources to address housing challenges

EXISTING HOUSING CONDITIONS

Housing Type

Figure 7.1, below, summarizes housing types in Shoreview. **Map 7.1** also shows housing types. The majority of homes within the City are classified as single-family units. These units include traditional detached single-family homes as well as single-family attached, duplex/triplex and townhomes. Approximately 81.2% of the City's housing stock consists of single-family dwellings including detached (60%) and attached (21%) housing. Other housing options including townhomes, condominiums, apartments and a manufactured home community. The average density of residential development is 3.38 units per acre.

Figure 7.1 Housing Types



Source: Metropolitan Council

When compared with the metropolitan area (**Figure 7.2**), Shoreview has a higher percentage of single-family residential units and lower percentage of multi-family housing units. However, the percentage of manufactured homes is slightly higher than the metropolitan area.

Map 7.1 Housing Type

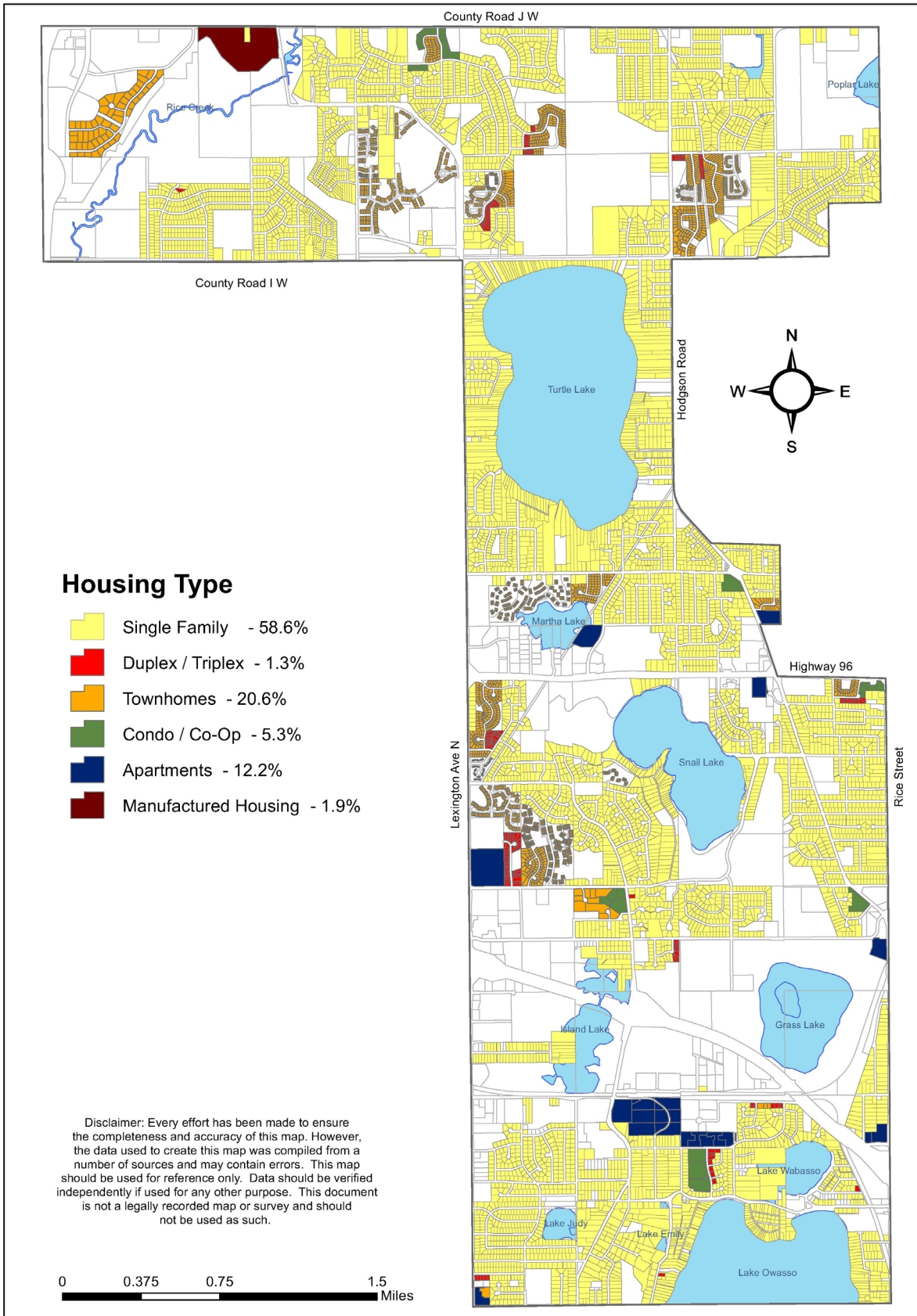
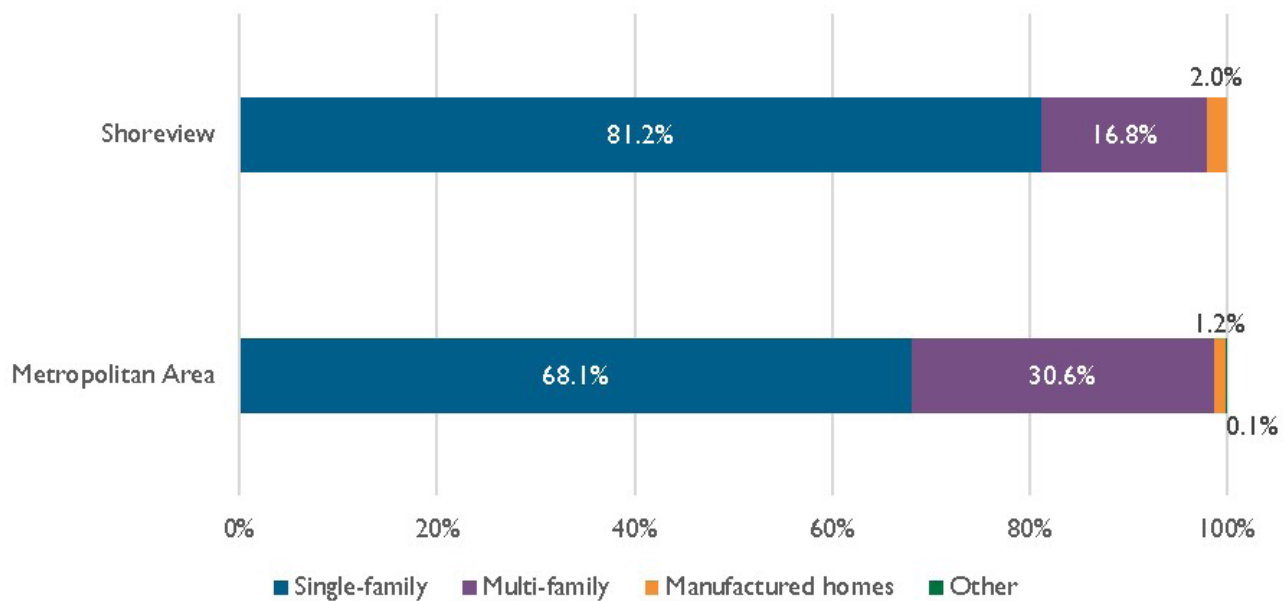


Figure 7.2 Comparison of Housing Types



Source: Metropolitan Council

Age of Housing

Shoreview is typical of other suburban communities where the majority of housing units were constructed between 1960 and 1990. Eighty-two percent (82%) of the housing units were built prior to 1990 and the average home in Shoreview is about 45 years old. As we plan to the year 2040, there will be a significant number of homes between 40 and 80 years old. This is of concern because the maintenance needs change and increase as housing structures age. Reinvestment in these units is important to maintain the integrity of the structure, property values and neighborhood quality. **Map 7.2** depicts the age of housing throughout the City.

Housing Tenure

Tenure refers to the financial arrangement under which a household occupies a housing unit. Types of tenure include ownership and rental. The majority of homes in the City are owner-occupied (**Figure 7.3**). Shoreview also has a higher percentage of owner occupied housing in the community when compared to the region as a whole (**Figure 7.4**).

Map 7.2 Housing Year Built

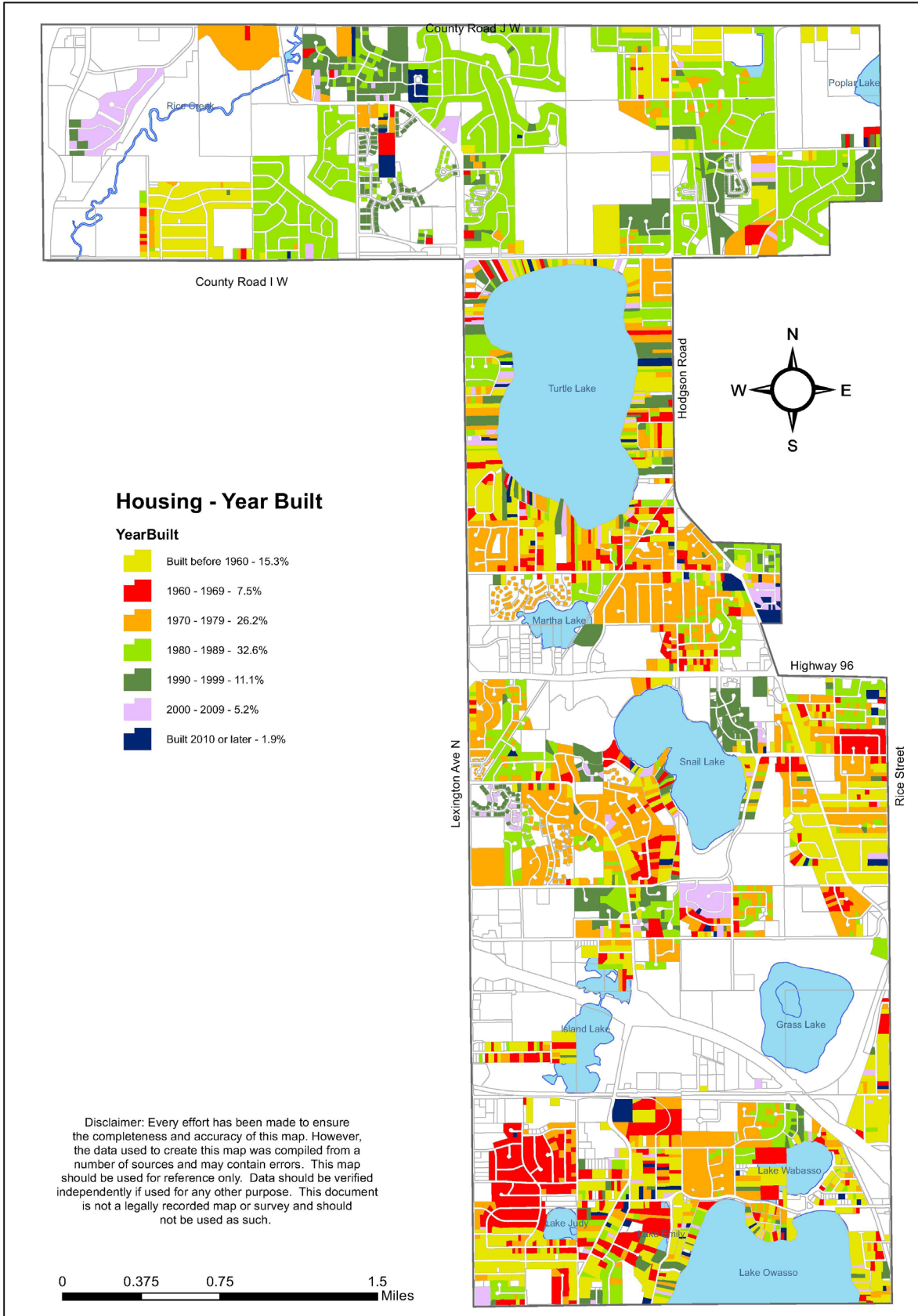


Figure 7.3 Housing Tenure

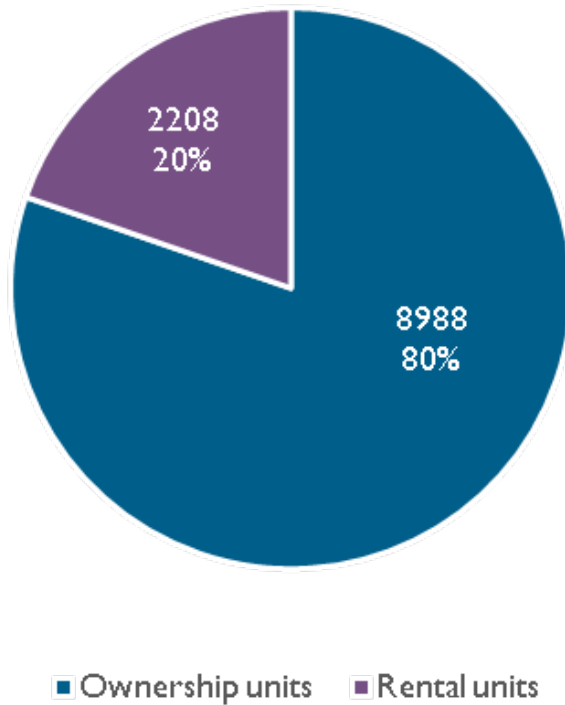
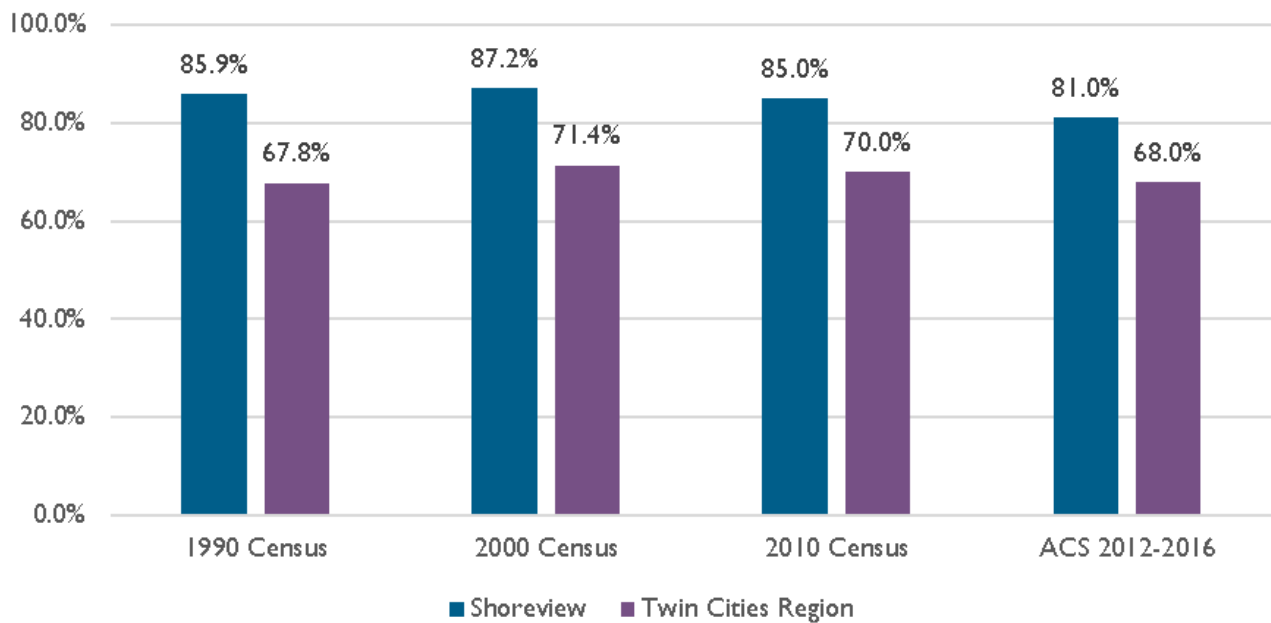


Figure 7.4 Homeownership Rate, Shoreview



Source: Metropolitan Council

Affordability

The Metropolitan Council determines housing affordability using the area median income (AMI) and income thresholds relative to the AMI. Affordability is further defined by breaking down incomes into three categories. For the Twin Cities region, the United States Department of Housing and Urban Development has established the affordability limits based on 2016 income data as follows

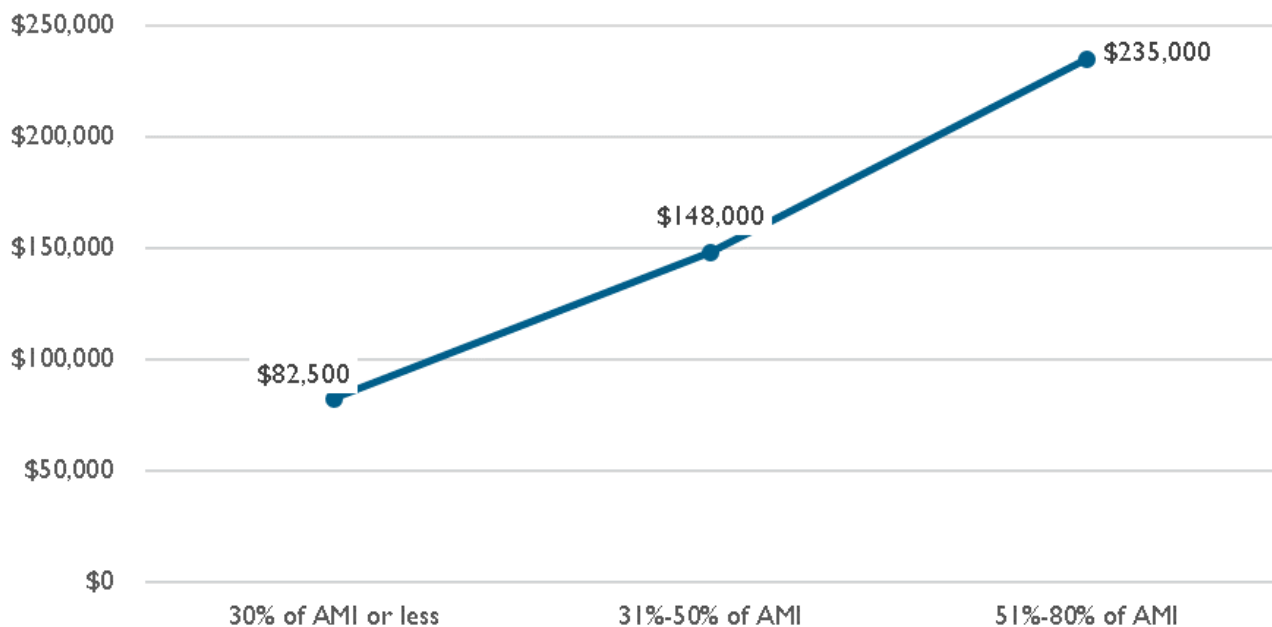
Figure 7.5 Area Median Income

Household Size	30% of AMI or less	31% to 50% of AMI	51% to 80% of AMI
One-person	\$18,050	\$30,050	\$46,000
Two-person	\$20,600	\$34,350	\$52,600
Three-person	\$23,200	\$38,650	\$59,150
Four-person	\$25,750	\$42,900	\$65,700

Source: Metropolitan Council

Housing affordability can be assessed by using these income levels. Housing is considered affordable when the household is not spending more than 30% of their income on housing costs. Using this income data, the affordable home purchase price for a family of four is as follows:

Figure 7.6 Affordable Purchase Price



Source: Metropolitan Council

Affordable rents for housing units vary by the number of bedrooms in the housing unit which affect how many people the unit can house. Affordable monthly rents at different income levels for 2016 are:

Figure 7.7 Affordable Rents

Number of Bedrooms	Affordable rent at 30% of AMI	Affordable rent at 50% of AMI	Affordable rent at 80% of AMI
Studio	\$450	\$751	\$1,201
1 Bedroom	\$483	\$805	\$1,288
2 Bedroom	\$579	\$966	\$1,545
3 Bedroom	\$669	\$1,115	\$1,784
4 Bedroom	\$747	\$1,245	\$1,992

Source: Metropolitan Council

The four general market apartment complexes were surveyed to determine current rent levels. While specific information on unit type and other costs were not available, rental costs ranged from a low of \$750 per month to a high of \$2,490 per month. The average rents in Shoreview and other nearby north metropolitan suburbs were identified in a technical report prepared for the City titled, Crafting a Mixed Income Housing Strategy. These average rents exceed the affordability limits.

Figure 7.8 Average Rent in the Greater Shoreview Area (2016)

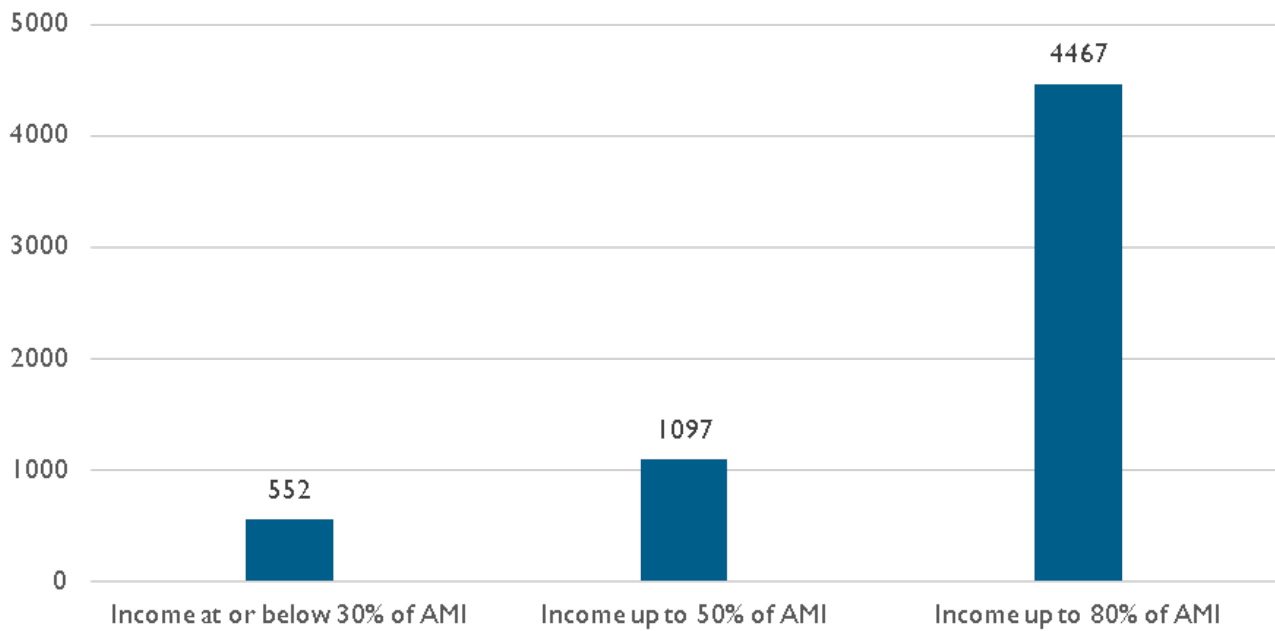
	Average market-rate rent	Income needed to afford
1 Bedroom	\$1,423	\$56,920
2 Bedroom	\$1,687	\$67,480
3 Bedroom	\$1,795	\$71,800

Source: Maxfield Research and Consulting Grounded Solutions Network.

Includes Arden Hills, Mounds View, Vadnais Heights, North Oaks, Roseville, New Brighton, Blaine, Lexington and St. Anthony.

Using these guidelines, the number of affordable housing units available in the City is outlined in **Figure 7.9** This includes 47 units that are publicly subsidized, 30 of which are senior housing units and 17 that are general occupancy. The majority of these units are known as naturally occurring affordable housing units (NOAH). NOAH is the term used for unsubsidized private housing that is lower cost because it is older and sometimes poorly maintained.

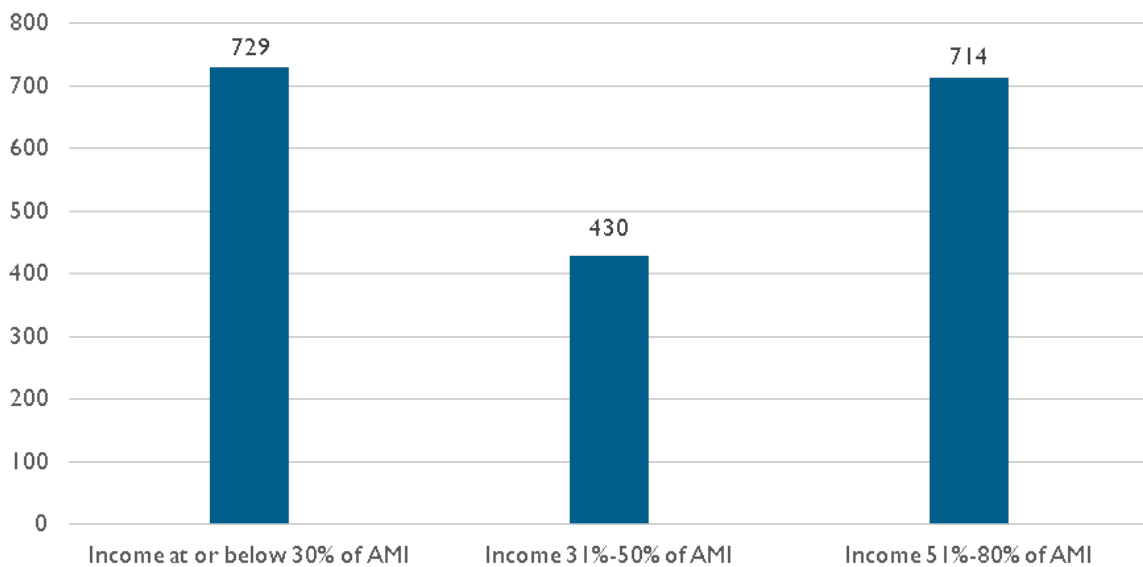
Figure 7.9 Affordable Housing Units



Source: Metropolitan Council

Figure 7.10, Figure 7.11, and Figure 7.12 identify the number of households that are cost burdened because they are spending more than 30% of their income on housing.

Figure 7.10 Cost Burdened Households



Source: Metropolitan Council

The following information provides context on average housing costs in Shoreview as of 2016. The first table includes information on rental households and the second table provides information on owner-occupied households. Of concern is the high percentage (47%) of renter households spending more than 30% of their income on rent with 23% of those households spending more than 50% of their income on rent. This demonstrates the need for more affordable rental housing at the three income levels.

Figure 7.11 Cost Burdens of Shoreview Renters

Income	Rent > 30% of income		Rent > 50% of income	
	% of households	#	% of households	#
Less than \$20,000	98%	342	88%	307
\$20,000 to \$34,999	94%	255	45%	121
\$35,000 to \$49,999	61%	172	7%	21
\$50,000 to \$74,999	25%	139	0%	0
\$75,000 and greater	0%	0	0%	0
Total	47%	908	23%	449

Source: U.S. Census Bureau, 2011-2015 American Community Survey 5-Year Estimate

A review of 125 active Shoreview listings on realtor.com in June of 2017 yielded a median for-sale listing price of **\$330,000**, and a median price per square foot of \$147. At this price ratio, a \$330,000 house would be approximately 2,250 square feet in size. An annual income of approximately **\$85,000** would be needed to afford this home.

For those who have successfully purchased a home in Shoreview, relatively few (18%) are cost burdened, as compared to renters. But the rate of cost burden is significantly higher for owners earning less than \$50,000. Also, one in five homeowners earning between \$50,000 and \$75,000 is cost burdened.

Figure 7.12 Cost Burdens Among Existing Shoreview Homeowners

Income	Cost > 30% of income		Cost > 50% of income	
	% of households	#	% of households	#
Less than \$20,000	81%	394	61%	297
\$20,000 to \$34,999	44%	310	22%	153
\$35,000 to \$49,999	43%	404	7%	69
\$50,000 to \$74,999	20%	281	3%	35
\$75,000 to \$99,999	8%	107	1%	15
\$100,000 and greater	3%	117	0%	0
Total	18%	1,613	6%	569

Source: U.S. Census Bureau, 2011-2015 American Community Survey 5-Year Estimate
Assumptions include: 10% down payment, 4.5% interest mortgage, annual property taxes at 1.47%, annual homeowner's insurance at 0.35%, and private mortgage insurance.

Current Housing Needs

The completion of this assessment, allowed the City to identify our local housing needs which were then used to craft our future housing needs and shape the policy direction for the community. The following identifies these needs and provides a brief summary of how these are impacting the community.

Changing Demographics. The demographics continue to change. While the population continues to get older, there has been a recent increase in younger individuals and families moving into the community. This change is reflective in the composition of households where there has been an increase senior households, householders living alone and in non-family households. Further, there has also been an increase in our minority populations. To ensure housing needs continue to be met, our policies need to be designed to address a population that is aging and becoming more diverse.

Housing Maintenance. Within the 20 year time frame of this Plan, the majority of Shoreview's housing will be between 30 and 50 years old. This includes the majority of our apartment and condominium complexes which were constructed in the late 1960's and 1970's. These older apartment complexes lack the amenities desired in today's housing market such as individual private entrances, underground parking and recreational amenities. Thus, much of the community's housing is entering the stage where improvements beyond routine maintenance are needed. Because so much of Shoreview's housing is the same age, many housing units may face these problems at approximately the same time, possibly creating neighborhood-wide problems. Maintenance of existing housing stock will be vital to maintaining the City's supply of affordable owner-occupied and rental housing.

Life-Cycle Housing. Shifting demographics are driving markets to provide alternative housing choices to detached single-family dwellings and the City has seen a substantial increase in general market rate and luxury apartment units. The diversification of housing is still needed to provide housing for different age groups and income levels. The City will need to explore opportunities to increase and diversify the housing supply and fill special needs such as senior housing.

Affordability. With a little less than one out of every five households being cost-burdened, the overall number of cost-burdened households is not substantial but needs to be acknowledged. When looking at the rental population alone, this ratio increases to about one out of two households being cost burdened. Cost burdened household are those that pay more than 30% of their income on housing. Recently approved development projects will expand the housing choice for renters primarily for those renters interested in upper income or luxury units. In some of these newer developments, the City has partnered with Ramsey County and the developers to provide some affordable housing units. Although the addition of these units expand the affordable housing available, there is still a shortfall in meeting the affordable housing needs for the City. The production of affordable housing is challenged by high land costs, limited land availability, insufficient transit and the need for higher densities than historically been allowed in the community.

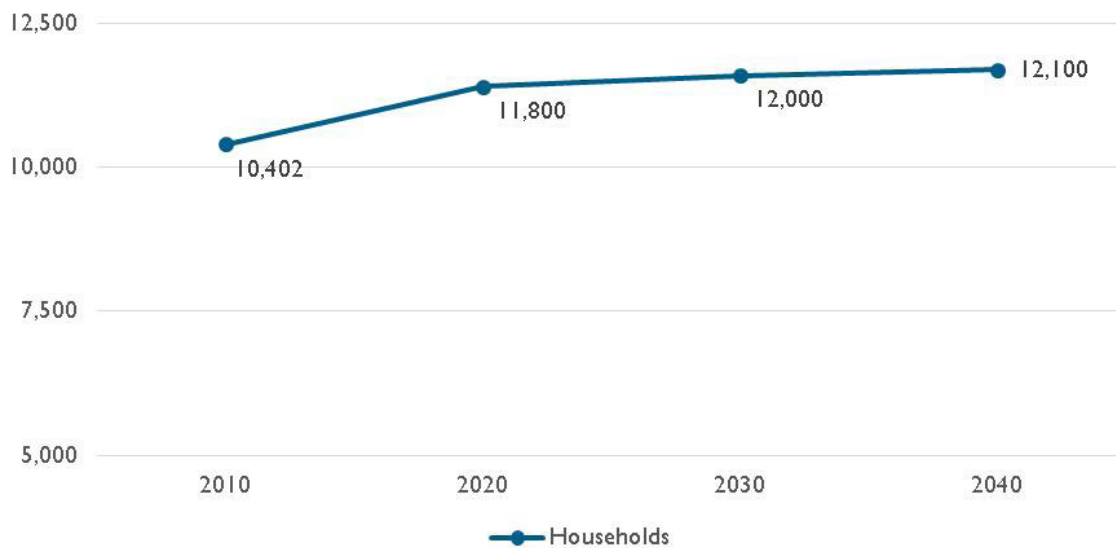
The rebound of the housing market has also impacted the natural-occurring affordable housing in the City. Housing that falls within this classification tends to be older, smaller detached housing units or attached housing units that are older and have an outdated style. In some instances, this housing is lost through market forces, demolition or becomes unattractive due to the maintenance and updates needed. In partnership with the Urban Land Institute, a report, “Crafting a Mixed Income Housing Strategy” was completed and identified recommendations for the City to consider that would require affordable housing to be integrated into new developments and how to preserve naturally occurring affordable housing.

Development Density. The City of Shoreview has an overall density in residential areas of 2.95 units per acre, less than the 5 units per acre as recommended by the Metropolitan Council for suburban communities. In order to provide housing that continues to meet the changing needs of our residents, housing developments will require higher densities. The more recent senior housing and market rate rental apartment developments have required higher densities which some community members have perceived as being out of character for a low-density suburban community. The City can retain this character by guiding development to nodes that can support higher density development due to their adjacency to arterial roads, transit and commercial areas.

Forecasted Household Growth

Although Shoreview is almost fully developed, the community will continue to grow over the next twenty years. The forecasts estimate that there will be 1,298 additional households between the years 2010 and 2040 (**Figure 7.13**). Of these households, 69 units are expected to meet the affordability guidelines. Meeting this allocation will require the City to review current policies related financial assistance or public subsidy and partnerships with private developers, non-profit/mission based developers and other agencies to off-set the development costs.

Figure 7.13 Adopted Community Forecasts

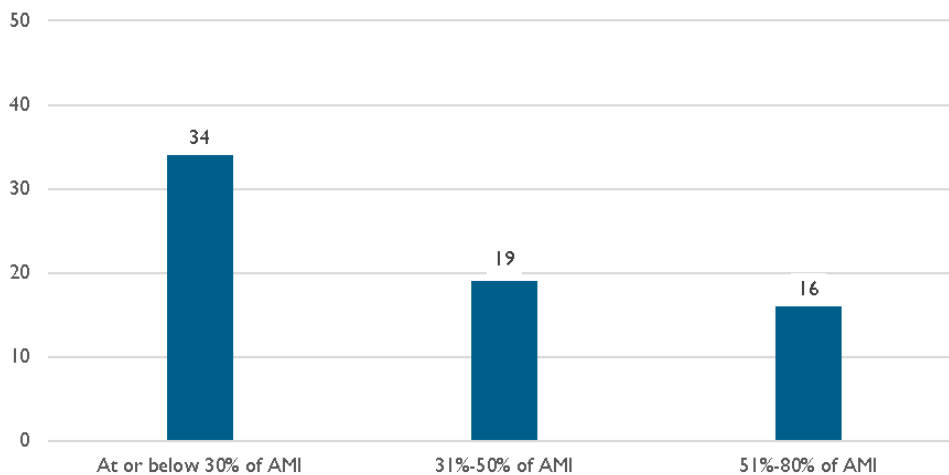


Source: Metropolitan Council Community Forecasts

Affordable Housing Need Allocation

As previously indicated, one of the challenges the region faces is the inadequate supply of affordable housing. To meet the forecasted need, the Metropolitan Council is requiring Cities to provide a defined share of affordable housing at the three levels of affordability. Shoreview's allocation is 69 units and is broken into the three levels as follows in **Figure 7.14**:

Figure 7.14 Allocation of Affordable Housing



Source: Metropolitan Council

To achieve this affordable housing allocation, cities need to designate areas in the community that are suitable for development or redevelopment at minimum densities where affordable housing is viable. This minimum density is 8 units per acre. The following table features Shoreview’s future land use categories and their minimum units per acre.

Figure 7.15 Affordable Housing Viable Densities

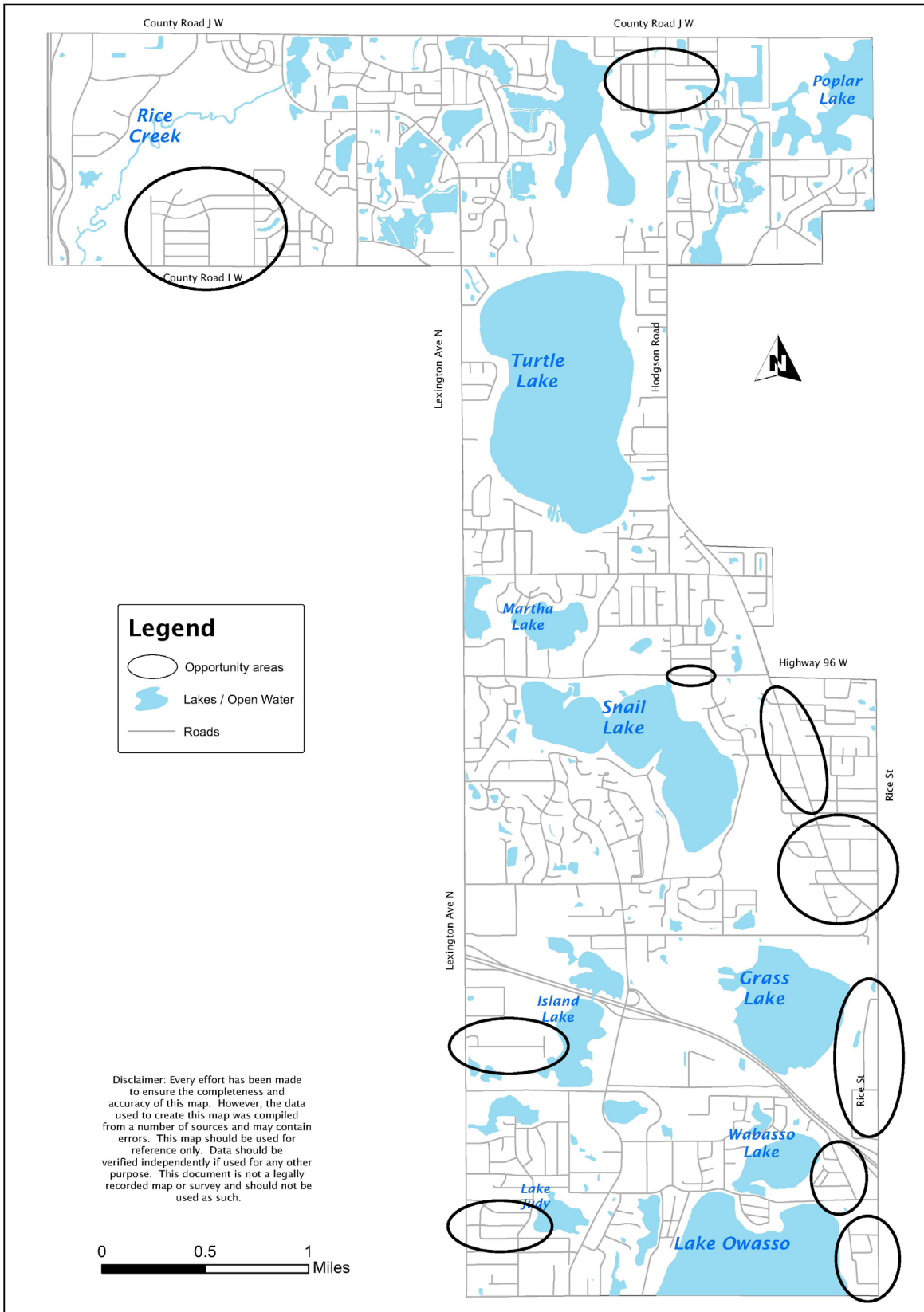
Future Land Use Designation	Density Range (Units/Acre)	Qualify
RL, Low Density Residential	1 to 4	N
RM, Medium Density Residential	4 to 8	N
RH, High Density Residential	8 to 20	Y
SR, Senior Residential	20 to 45	Y
MU, Mixed Use	20 to 45	Y

To determine whether or not the City can achieve our affordable housing allocation, the developable or redevelopable acres in the qualifying land use categories have been multiplied by the minimum units per acre which yields the number of units that could be developed. Since the MU, Mixed Use land use designation allows an integration of different uses including residential, only a portion of the land area within this category has been included in this calculation.

Figure 7.16 Development Potential for Affordable Allocation 2021-2030

FLU	% Res	Density		Acres in 2021-2030	Min Units
		Min	Max		
Residential High	100%	8	20	1.77	14
Senior Residential	100%	20	45	0.00	-
Mixed Use	60%	20	45	14.04	168
Total					183

Map 7.3 Neighborhood Opportunity Areas



Density

The Regional Development Framework sets an overall minimum residential density standard of 5 units per acre in suburban communities where urban services are available. A minimum density of 5 units per acre assures the efficient use of regional systems. Further, housing at higher densities may help communities reach their affordable housing goals.

Shoreview's ability to meet these forecasted growth levels is identified in Chapter 4, Land Use. By the year 2040, the City anticipates that approximately 36 acres of residential land, 5 acres of non-residential land, and 46 acres of mixed use land will be redeveloped. The density of the forecasted growth has been calculated at 17.83 units per acre. It should be noted, however, that the actual timing of this future growth is dependent on forces outside of the City's control, such as market conditions and funding.

FUTURE HOUSING NEEDS

The future housing needs of the community is shaped by our forecasted growth, development and market trends and the challenges we face as a fully developed suburban community. These challenges include changing demographics, aging housing stock and neighborhoods, limited opportunities for new development and rising housing costs.

Changing Demographics

Changing demographics is a driving force in the housing market that will continue to affect the community. As the population ages, there will be significant changes in the City's housing needs as more residents age in place or decide to "downsize" to reduce their homeownership commitments. Furthermore, the City will be challenged to develop strategies that attract and retain younger households.

Demographic studies have found that the majority of seniors prefer to remain in their homes and age in place. Aging in place is typically accompanied by an increasing range of services that are needed for senior citizens to remain in their homes for a longer period of time. This also raises a concern that housing maintenance may be deferred. The majority of Shoreview's housing, like many other communities, was designed for young and middle-aged couples with children. Because of this, many of the homes may not be designed to address the special needs of senior citizen such as accessibility and in-home health care.

Another concern associated with aging in place is the condition of the housing stock. Like the population, Shoreview's existing housing stock is aging. Older adults with limited mobility and health concerns often have both physical and financial difficulty performing routine home maintenance tasks. As the City continues to age, additional efforts will be needed to partner with a variety of community resources such as churches, volunteer organizations and businesses to address these maintenance needs.

The combination of older residents aging in place and limited supply of vacant land affects the community's ability to attract younger households. As a community with a high share of older adults "aging in place," Shoreview has relatively little turnover in its existing housing stock. With limited move-up home-buying

options, even Shoreview renters rarely become Shoreview homeowners. According to a 2009 ULI/RCM report prepared for the City, only 20% of renters who vacate their apartment complexes remain in the city, and only 9% of those leaving are able to purchase a home in Shoreview. This retention rate is the lowest of the five Twin Cities communities studied by ULI/RCM. Strategies that focus on creating additional housing choice for younger households need to be developed to slow this trend and create an age-balanced community.

Reinvestment in Housing and Neighborhoods

Owner-Occupied Housing

The maintenance of owner occupied homes is a key issue due to the aging of the City's housing stock and population. While Shoreview's neighborhoods tend to be strong and well maintained, challenges will be created due to the increased maintenance needs older housing requires and the limitations of an older population. Housing in older neighborhoods tends to be smaller and may need to be remodeled or upgraded to improve their resale value. Older townhome developments will also begin to have major maintenance needs and associations may find they are not financially prepared to pay for major maintenance projects. Since older units tend to be more affordable, maintenance of these houses or townhomes over the life of the Comprehensive Plan is important to maintain a good housing mix and to prevent neighborhood decline. To respond to the aging housing conditions and population, the City should explore programs and partnerships that would provide resources needed for property owners and homeowner associations to maintain their housing units and neighborhoods. Further, emphasis also needs to be placed on a code enforcement program that educates property owners about the City's regulations and importance of property maintenance, while providing an enforcement mechanism to address nuisances, property and housing violations.

Rental Housing

Most of the City's existing multi-family rental complexes are at least 40 years old. Adequate maintenance of these developments will be very important over the life of the Comprehensive Plan to meet the demand for life-cycle housing options and to provide a quality living environment.

The City may also want to explore programs and tools that provide assistance to landlords, property maintenance companies who need to repair or upgrade renter-occupied units.

Neighborhood Preservation

One of the characteristics of a "developed" community is an aging housing stock and an aging public infrastructure system. As the housing stock ages, the importance of reinvestment and rehabilitation increases. The majority of homes within the community are at the age where significant reinvestment is needed to maintain the structures integrity. The aging of the housing stock becomes prevalent especially when reviewed on a neighborhood wide basis since homes in most neighborhoods were built around the same era. Neighborhoods in the City were generally developed from the south to the north over a 30-year period. Neighborhoods are at different stages of aging and the required maintenance between neighborhoods varies.

The older neighborhoods are seen as a key part of the City's affordable housing stock where reinvestment is vital to retaining the neighborhood character, quality of life and housing choice. A more comprehensive and long-range plan that establishes housing strategies in certain neighborhoods should be undertaken. The intent of these neighborhood housing opportunity areas is to encourage reinvestment that results in an improved housing stock while retaining affordability levels and preserving the neighborhood's character. These areas are broadly defined as:

- » Detached and/or attached single-family residential neighborhoods
- » Average age of housing exceeds 50 years old
- » Average assessed valuation that is less than the average for the community
- » Characterized by a distinct housing type which may limit reinvestment

Although the City has identified potential Neighborhood Housing Opportunity Areas in the plan (**Map 7.3**), the City recognizes that further study is needed. The identification of such areas can serve as a tool for the City as housing policies and strategies are considered. Such neighborhoods may serve as a pilot study area, be targeted for infrastructure improvements or financial assistance for first-time homebuyers or home improvements.

Neighborhood preservation initiatives should also be developed for the larger community. To ensure that our neighborhoods remain strong and vital, housing policies need to encourage reinvestment in the communities housing stock, promote affordable housing and life-cycle choices.

Townhome and Condominium Communities

Common-interest properties, including townhomes and condominiums, comprise about 25.9% of the City's housing stock and were primarily constructed in the 1970's and 1980's. These communities face special maintenance challenges. State law requires these communities to provide an "adequate" reserve budget for long-term maintenance but fails to define "adequate". Monthly association dues for new developments may be set artificially low to attract buyers. Associations have the power to assess members for maintenance costs and reserves but may face strong opposition from residents. Younger and older residents may have divergent interests and goals. Obtaining bank loans to fund major repairs or improvements can be very difficult, as associations often lack collateral to offer as security.

There are thirty-seven active associations in the City. While these associations have an annual operating budget for on-going costs and maintenance, in the past, some associations have indicated that their operating budgets were inadequate. Budgeting for long-term maintenance was also a concern as some associations stated their reserve budgets were inadequate to fund major repairs absent significant new assessments on residents.

The preservation of these townhome and condominium communities is essential since they play a role in maintaining quality neighborhoods. Further, the housing in these communities tend to be more affordable for our residents.

Manufactured Housing

There is one manufactured housing park in the City that was established in 1976 and has 215 housing units. A Special Use Permit was granted for this park in 1975 that addressed the overall development, including lot layout, road access, sewer and water infrastructure and common facilities. Ramsey County has also issued a license for the park and it is subject to the County and State regulations in addition to the City's.

Since this park was established over 40 years ago, the City is concerned about the age of the housing units and infrastructure, including common facilities and the neighborhood quality. While the City is not aware of any significant issues or deficiencies in the park, proactive measures should be taken to ensure the housing in this neighborhood continues to meet the resident needs.

Development Opportunities

Like many other developed communities, development opportunities are limited to infill and redevelopment. Infill development will more than likely take shape as larger residential lots and the few remaining vacant parcels are subdivided. In general, remaining vacant parcels often have development constraints such as poor soils, drainage, wetlands, access, utilities, or conflicts with adjacent land uses.

Redevelopment may occur in some areas as identified in Chapter 4, Land Use, such as the Town Center Area. In these redevelopment areas, it is anticipated that residential development will occur at higher densities, require taller building heights, and reduced parking standards and have more of an urban form which differs from the suburban development pattern that defines Shoreview. These different styles and development patterns can create some tensions between the City's desire to minimize development impacts on established neighborhoods and preserve neighborhood character. However, this type of development is needed to provide housing options (apartments, townhomes and condominiums) for our residents.

Infill and redevelopment has its challenges. Land assembly may be a fundamental challenge as some infill and redevelopment areas include numerous land parcels, a number of different property owners, businesses and unwilling sellers. Site conditions may also present another challenge for developers. These conditions may include contamination, problematic access, inadequate infrastructure and environmental constraints such as poor soils or wetland areas. Infill and redevelopment can also be challenging if the site needs to be retrofitted to meet the City's current development standards and watershed district requirements. Another challenge pertains to creating a development that "fits-in" with the character of the neighborhood and has minimal impact on the adjoining land uses. The last challenge pertains to financing. This type of development is generally more expensive than development of vacant land as site preparation costs are higher. It may be difficult to redevelop properties to construct new housing units without some public financial participation, particularly if projects include an affordable component. In short, developing or redeveloping housing alternatives will face a number of development challenges.

Although challenges exist, infill and redevelopment is vital to the diversification of the City's housing stock and providing additional life-cycle and affordable housing opportunities. The City needs to continue to grow in order to remain vibrant and provide a high quality of life. Policies and tools must

be enacted that promote and encourage the revitalization of key redevelopment areas and allow infill development while minimizing impacts on adjacent or nearby neighborhoods.

Mixed Income Housing/Affordability

In 2016, the City of Shoreview secured technical assistance from Grounded Solutions Network and the Minneapolis/St. Paul Region Mixed Income Housing Feasibility, Education and Action Project to examine how the city could use a mixed-income housing strategy to help achieve its long-term affordability goals and create housing options for more types of residents. Recommendations included adopting affordability requirements for new rental housing and owner occupied housing developments.

Ideas were also suggested to preserve “naturally occurring” affordable housing. An important component of increasing the availability of affordable homes for existing and prospective residents is holding onto the affordable homes that already exist. These affordable homes include manufactured housing units and apartments units in addition to the townhomes and single-family homes that make up the majority of the City’s housing stock. Recognizing this, the City has taken steps to help lower-income homeowners repair and renovate their homes so they can continue to live in them affordably by establishing a home improvement loan program and partnership with non-profit housing organizations. There are several ways in which the City can build upon this foundation to further support the preservation of non-subsidized, “naturally occurring” affordable housing. Recommendations included providing financial assistance, property acquisition, relocation assistance, eviction protections, tax incentives and zoning.

Connections to Employment and Transportation

Changes in employment patterns and continued job growth impact the demand for housing in the community. Providing housing near jobs serves important economic and environmental goals. Shorter commutes reduce traffic congestion, impacts on infrastructure and the carbon footprint. Transit can provide an important link between housing and employment centers, particularly for employees in lower wage categories.

While transit options are limited, planning efforts should address and support transit through higher-density housing and walkability. Medium to high-density uses should be located along routes that provide transit or have the potential of serving as a transit route in the future. Essential to this system is a direct, safe and pleasant trail and sidewalk network that allows riders to reach transit on foot or by bike.

When housing costs are affordable to the local workforce and a variety of housing and transportation options are provided, employers tend to have a stronger base of employees who live in the community, at a wide range of wages and skill levels. Realistically, however, limited opportunities for new development in Shoreview means that surrounding communities will likely meet some of the demand for new housing created by additional employment.

GOALS, POLICIES, AND RECOMMENDED ACTIONS

Goal - Primary

Support the community's vitality and character by providing housing opportunities that are accessible and meet the needs, preferences and financial capabilities of all households.

Goal – Neighborhoods and Housing Reinvestment

Maintain the quality of life in our neighborhoods by encouraging reinvestment, preserving neighborhood assets and fostering a safe and healthy environment.

Policies

- A. Provide mechanisms that encourage private investment in the maintenance and production of housing.
- B. Encourage housing design and construction that uses resource efficient technologies and materials that are sensitive to neighborhood aesthetics.
- C. Support the restoration, rehabilitation and conservation of existing housing to retain the character of our neighborhoods.
- D. Support initiatives that improve the physical and social environment in our neighborhoods.
- E. Promote housing opportunities that build a sense of community, civic involvement and neighborhood pride.

Recommended Actions

1. Enforce and address code compliance issues, and examine the feasibility of new regulatory programs to improve and protect the appearance of the City's neighborhoods.
2. Continue using the SHINE and Rental Licensing Programs to ensure that residential properties and dwellings are maintained in accordance with community standards.
3. Establish an educational outreach program that provides homeowners, homeowner associations and landlords with information on housing and property maintenance, including available resources.
4. Explore the feasibility of using infrastructure and landscaping improvements as a catalyst for housing renewal in older neighborhoods.
5. Periodically review zoning and development regulations to consider allowing greater flexibility for residents to reinvest and improve their properties.
6. Market and promote available programs and resources to assist property owners with home repairs and improvements, including sustainable design/practices, green building and active living.
7. Explore housing preservation and reinvestment strategies for our apartment and townhome communities and neighborhoods identified in the Highway Corridor Transition Study.

8. Re-assess the Shoreview Home Loan program to ensure that it continues to meet the needs of the community.
9. Support neighborhood and community oriented events such as Night to Unite and neighborhood block parties.
10. Recognize organizations and individuals who volunteer and assist property owners in maintaining their property and home.
11. Develop a working relationship with townhome and condominium homeowners associations to address property and housing maintenance needs in their communities.
12. Facilitate discussion with the manufactured housing park owner and park residents to identify community and housing needs. Explore potential resources that may provide assistance where needed.

Goal - Mixed Income Housing/Housing Opportunity/Life-Cycle

Strive for a livable mixed-income community that incorporates a diversity of housing types, tenures (rental and ownership) and provides housing for different age groups, capabilities and income levels.

Policies

- A. Promote the development of mixed income housing that includes a mix of housing types and tenure.
- B. Support regulations, incentives and programs that encourage the production and preservation of housing that is affordable to all income levels.
- C. Provide a continuum of housing that meets the life-cycle housing needs of residents.
- D. Address the accessible housing needs for residents of all abilities

Recommended Actions

1. Designate sufficient land area for residential development to accommodate the City's share of regional household growth, including affordable units.
2. Recommend the adoption of the following or other mixed-income housing policies as identified in the "Crafting a Mixed-Income Housing Strategy" report:
 - » Require 10% affordability for all new rental developments that require a Comprehensive Plan Amendment, Rezoning or City financial assistance
 - » For owner-occupied housing developments, adopt a 15% mandatory affordability policy
3. Review demographic information periodically and adjust life-cycle and affordable housing strategies to meet the needs of the community and region.
4. Utilize financial resources, when available, to encourage new development projects to provide life-cycle and affordable housing.
5. Consider the following actions as identified in the "Crafting a Mixed-Income Housing Strategy" report to preserve naturally occurring affordable housing:

- » Provide financial assistance for rental property rehabilitation
 - » Provide property acquisition assistance to other agencies such as non-profit groups, community land trusts and mission driven corporations.
 - » Participate in the notification and relocation of residents who may be displaced due to redevelopment.
 - » Establish a policy that preserves the long term affordability for existing homes or in new development projects
 - » Create tax incentives for rental property owners to encourage the preservation of affordable housing
6. Explore assistance for senior citizens and households with special needs and investigate working with neighboring cities and Ramsey County to assess the changing need for specialized housing and prepare a coordinated response.
 7. Consider Development Code revisions that provide flexibility to standards related to building setbacks, building height, and zoning while considering impacts on adjoining land uses.
 8. Require market data when reviewing housing development applications to ensure that the proposed housing type meets a community need.
 9. Examine the senior population's housing needs and develop strategies or tools that support affordable and accessible housing for senior citizens.
 10. Consider alternative housing styles, such as cottage-style housing, communal housing and transitional housing, to meet the changing needs of residents and expand housing choices.
 11. Consider alternative development patterns, such as compact development or small lots, which may allow alternative housing styles and tenure.
 12. Evaluate the feasibility of establishing a no-net loss affordable housing policy.

Goal - Infill and Redevelopment

Provide housing opportunities through infill and redevelopment that is sensitive to the surrounding environment, complements existing land uses and meets community needs.

Policies

- A. Recognize existing residential development patterns and neighborhood character when considering infill and redevelopment projects that are near or adjacent to established neighborhoods.
- B. Support the redevelopment of under-utilized property for residential and mixed use to increase housing opportunities.
- C. Encourage innovation, design, densities and uses to support evolving housing preferences.

Recommended Actions

1. Evaluate the performance and design standards in the Development Code and consider revisions to minimize the impact of development on existing residential neighborhoods.
2. Require the mitigation of impacts when non-residential or multi-family development is adjacent to a lower density residential neighborhood.
3. Work towards implementation of the Shoreview Town Center and Core Area Framework Plan, including redevelopment, infill development, land use changes, mixed-use zoning, public landscaping and other infrastructure improvements that could provide opportunities to add a variety of housing choices and related services.
4. Evaluate development proposals located in Policy Development Area's in accordance with the designated land use and policies.
5. Consider revising the Development Code to provide flexibility for infill and redevelopment projects that include medium density housing such as twin homes, detached villas or townhomes within or near low-density residential neighborhoods.

Goal – Connections

Enhance access to housing for the local workforce by supporting multi-modal transportation improvements.

Policies

- A. Encourage the development and preservation of higher density housing at locations near public transit and employment opportunities.
- B. Support mixed-use developments at transit-supporting densities that combine residential with other compatible land uses that offer services and employment opportunities.

Recommended Actions

1. Working with the State, Ramsey County, Metro-Transit and neighboring communities, establish and maintain a multi-modal transportation system that connects roads, transit and trails/walkways between neighborhoods, recreational and community facilities, employment and commercial centers.
2. Require medium and higher density residential developments to incorporate design features that support transit, cycling and walking.
3. Continue to enhance the City's trail and walkway system by closing gaps in the system and requiring improvements in development projects when needed.
4. Identify potential or future transit nodes in the community where higher density residential projects could be encouraged.
5. Involve the State, Ramsey County and Metro-Transit in the review of development projects to consider impacts on existing transportation infrastructure, including transit.
6. Review the City's parking requirements for multi-family residential projects and consider credits or incentives for developments that address alternatives modes of transportation.

7. Engage in conversations with the business community about the housing needs of their employees and work on strategies to ensure that the City's housing supply can meet those needs.

Goal - Partnerships

Maintain an active role in affordable and mixed-income housing through partnerships with other governmental agencies, non-profit organizations and mission-driven housing developers.

- A. Partner with non-profit, government and other organizations.

Recommended Actions

1. Establish a partnership with a non-profit organization to administer the City's home improvement loan program and provide other housing services to residents.
2. Partner with the Metropolitan Council and Ramsey County to leverage resources for mixed-income housing.
3. Consider partnering with community land trusts to preserve naturally occurring affordable housing.
4. Work with adjoining municipalities on housing strategies that support the housing needs for the north metropolitan suburbs.
5. Develop working relationships with agencies that provide social services and support for specialized populations.

Figure 7.17 Housing Tools / Implementation by Housing Need

Program/Tool	Housing Need Addressed?			Circumstances & Sequence of Use	Affordability Level?			
	Housing Maintenance	Housing Appropriate for a Changing Population: Life-Cycle Housing Including Denser Development	Affordability of Housing		30% AMI & Below	31% - 50% AMI	51% - 80% AMI	All Income Levels
Economic Development / Housing and Redevelopment Authority (EDA/HRA)	X		X	The City Council, through its role as the EDA/HRA, will review the Housing Implementation Plan on an ongoing basis to ensure its resources are being utilized most effectively, including the use of the HRA for programs.				
Tax Increment Financing (TIF)	X	X	X	The City will continue to use TIF as a way to develop affordable housing and encourage redevelopment of underdeveloped areas of the city	X	X	X	
[Municipal Tax-Exempt] Housing Bonds	X	X	X	The City will consider using bonding as a means to meet housing needs, especially projects that address the need for affordable housing	X	X	X	
Tax Abatement	X	X	X	The City will continue to use tax abatement for affordable housing options		X	X	
Consolidated RFP through the MHFA		X	X	The City would strongly consider supporting / sponsoring an application to the Consolidated RFP programs through MHFA for residential project proposals in areas guided for high density residential, TOD, or other mixed use areas				X
Land Bank Twin Cities		X	X	The City would encourage developers and property owners to work with the Land Bank of the Twin Cities. The City will also look for opportunities to partner with the Land Bank for development		X	X	

7 - HOUSING

Program/Tool	Housing Need Addressed?			Circumstances & Sequence of Use	Affordability Level?			
	Housing Maintenance	Housing Appropriate for a Changing Population: Life-Cycle Housing Including Denser Development	Affordability of Housing		30% AMI & Below	31% - 50% AMI	51% - 80% AMI	All Income Levels
Livable Communities Demonstration Account (LCDA) through Metropolitan Council		X	X	The City would strongly consider supporting / sponsoring an application to Livable Communities Account programs for proposals with residential units in areas guided as high density residential, TOD, or other mixed use areas.				X
Community Development Block Grant Funds (CDBG) through Ramsey County	X	X	X	The City will explore the use of CDBG funds to prioritize projects if they provide affordable units, and are located in the high density, TOD or other mixed use locations on the City's future land use map.	X	X	X	
HOME Investment Partnerships Program (HOME) through Ramsey County			X	The City will explore with Ramsey County the application for HOME funds to provide rental assistance to low and moderate income households that are in existing rental units in the city.	X	X	X	
Home Improvement & Suburban Weatherization Programs through Ramsey County	X			The City will continue to support Ramsey County's programs that assist home owners with improvements to their property, especially focusing on energy efficiency.				X
Housing Improvement Area (HIA)	X			The City will continue to promote the use of Housing Improvement Areas (HIA) through its EDA/ HRA as a tool to assist condo and townhome associations with improvements they could not otherwise finance.				X

7 - HOUSING

Program/Tool	Housing Need Addressed?			Circumstances & Sequence of Use	Affordability Level?			
	Housing Maintenance	Housing Appropriate for a Changing Population: Life-Cycle Housing Including Denser Development	Affordability of Housing		30% AMI & Below	31% - 50% AMI	51% - 80% AMI	All Income Levels
Preservation of expiring Low-Income Tax Credit Properties			X	The City will work with Ramsey County, advocacy organizations, and property owners to explore opportunities to preserve properties currently under low-income tax credit programs	X	X	X	
Low Income Housing Tax Credits			X	The City will continue to support developers seeking LIHTC by providing resources and information	X	X	X	
Revolving Loan and Grant Home Improvement Programs	X			The City will continue to use a revolving loan and grant program for investments in single family home improvements for residents with lower-income			X	
Rondo Community Land Trust		X	X	The City will examine the feasibility of collaborating with the Rondo Community Land Trust program by 2025. This program would be used to offer affordable housing as well as build equity through homeownership		X	X	
Cooperative Living Developments		X	X	The City will work with developers to introduce cooperative living developments that maintain affordability while allowing owners to gain equity			X	
Habitat for Humanity & Similar Organizations		X	X	The City will continue working with non-profit organizations that acquire and rehabilitate single-family properties and allow low income households to become homeowners	X	X		

7 - HOUSING

Program/Tool	Housing Need Addressed?			Circumstances & Sequence of Use	Affordability Level?			
	Housing Maintenance	Housing Appropriate for a Changing Population: Life-Cycle Housing Including Denser Development	Affordability of Housing		30% AMI & Below	31% - 50% AMI	51% - 80% AMI	All Income Levels
NOAH Impact Fund	X	X	X	The City will explore opportunities with the Minnesota Housing Fund on the use of NOAH (Naturally Occurring Affordable Housing) Impact Funds to finance the acquisition and preservation of naturally occurring affordable housing.		X	X	
Local 4d Tax Incentives		X	X	The City will explore an initiative to promote use of 4d tax incentives especially for multi-family properties	X	X	X	
Homebuyer Assistance Program			X	The City will continue funding streams for its city-led homebuyer assistance program		X	X	
Resources for Manufactured Home Parks	X	X	X	The City will continue programs to help protect and support the manufactured homes currently within the community, as they are an important and vulnerable source of naturally occurring affordable house. Programs to be continued/ explored include rehabilitation resources, local notice-of-sale, or first look provisions.		X	X	
Site Assembly		X	X	The City would strongly consider supporting / sponsoring an environmental clean-up grant application for housing projects that provide affordable units		X	X	
Referrals				The City will continue its reference procedures and training for applicable staff, including the ability to refer our residents to any applicable housing programs outside the scope of our local services				X

7 - HOUSING

Program/Tool	Housing Need Addressed?			Circumstances & Sequence of Use	Affordability Level?			
	Housing Maintenance	Housing Appropriate for a Changing Population: Life-Cycle Housing Including Denser Development	Affordability of Housing		30% AMI & Below	31% - 50% AMI	51% - 80% AMI	All Income Levels
Guiding land at densities that support affordable housing		X	X	See the future land use plan and projected housing needs section of the housing chapter of this comprehensive plan	X	X	X	
Fair Housing Policy				The City adopted a Fair Housing Policy in November of 2018				X
Inclusionary Zoning Policy		X	X	By 2025, the City will introduce an inclusionary zoning policy at a minimum to require an affordable housing element for property or developments receiving public assistance for financing or variances	X	X	X	
Zoning and Subdivision Ordinances				The City will continue its on-going assessment of its zoning and subdivision ordinances to identify any regulations that inhibit the housing priorities in this document				X
Expedited Pre-application				The City will consider the creation of a pre-application process to identify ways to minimize unnecessary delay for projects that address our stated housing needs, prior to a formal application submittal.				X